

EXPLORING THE COVID-19 PANDEMIC IMPACT

EXPLORING THE COVID-19 PANDEMIC IMPACT ON HAWAI'IAN SMALL
BUSINESSES

by

Farrel A. Blake

Dissertation

Submitted in Partial Fulfillment
of the Requirements for the Degree of
Doctoral of Business Administration

Liberty University, School of Business

March 2022

Abstract

The COVID-19 pandemic has a profound and devastating impact on small businesses across the globe, especially and noticeable in the state of Hawai'i. The virus outbreak has disrupted the operations of all small business industries. This qualitative case study addressed the general problem of how the COVID-19 pandemic impacted Hawai'ian small businesses. The research provided a detailed understanding of the COVID-19 pandemic by focusing on key research questions to comprehend the problem statement. The case study findings provided an understanding of how small business owners and managers managed to remain sustainable since the start of the pandemic outbreak. Collectively, 15 small business owners and managers provided detailed life experience information to inform these research findings. Furthermore, the research case study findings indicated how Hawai'ian small business owners and managers became adaptive and innovative in their business strategies as the pandemic outbreak worsened. The research identified essential lessons further to educate business leaders, students, and scholars. Notably, the research provided recommendations for future research and application to professional practice.

Keywords: small business, owners, managers, COVID-19, pandemic

EXPLORING THE COVID-19 PANDEMIC IMPACT ON HAWAI'IAN SMALL
BUSINESSES

by

Farrel A. Blake

Dissertation

Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Liberty University, School of Business

March 2022

Approvals

Farrel A. Blake, Doctoral Candidate

Date

Dr. David Bosch, Dissertation Chair

Date

Dr. Carle Hunt, Committee Member

Date

Dr. Edward Moore, Director of Doctoral Programs

Date

Dedication

I dedicate this doctoral research to my parents and immediate family. You all have been constant source of encouragement and inspiration throughout this journey. Thanks to my father Kenneth and mother Maureen, who have raised me to be the person, the son, and father I am today. My father has taught me the value of hard work and that there are no shortcuts in life. To my loving mother, who is looking down from heaven, who has taught me to care and love for others. Thanks to my loving wife, Kongny, the foundation of our family, taking care of our three children while I would be months away serving in the military. Finally, thanks to my kids, Maureen, Breonna, and Farrel, for giving me the strength and purpose to take this journey. As you three grow up to be strong women and man, I hope this research one day may inspire your own life's journey. Thank you, and I love you all.

Acknowledgments

This doctoral journey has been incredible and indescribable. Without the blessing of God and great people in my corner, I do not believe I would have made it through the doctoral program. First and foremost, I give all glory to God, my Lord and Savior, for guiding my life decisions and path. I want to give a special thanks to Dr. Bosch, my dissertation chair, for his guidance and always kind words of encouragement along the way. I want to acknowledge all the participants who have dedicated and volunteered their time out of their busy schedules to assist me in this study. I also want to thank my doctoral dissertation committee for investing their time into review and providing feedback to this project. Finally, I would like to thank all my friends and family for their continuous support and prayers along the way. God Bless!

Table of Contents

| | |
|--|-----|
| Abstract | ii |
| Approvals | iii |
| Dedication..... | iv |
| Acknowledgments..... | v |
| List of Figures..... | xi |
| Section 1: Foundation of the Study..... | 1 |
| Background of the Problem | 1 |
| Problem Statement | 3 |
| Purpose Statement | 3 |
| Research Questions | 4 |
| Nature of the Study | 5 |
| Discussion Research Paradigms..... | 6 |
| Discussion of Design | 9 |
| Discussion of Method | 11 |
| Discussion of Triangulation..... | 14 |
| Summary of the Nature of the Study | 15 |
| Conceptual Framework | 15 |
| Concepts..... | 16 |
| Theories | 18 |
| Actors..... | 20 |
| Constructs | 21 |
| Variables | 21 |
| Conceptual Framework Relationship | 22 |

| | |
|--|----|
| Summary of the Research Framework | 25 |
| Definition of Terms | 25 |
| Assumptions, Limitations, Delimitations | 27 |
| Assumptions | 28 |
| Limitations | 29 |
| Delimitations | 31 |
| Significance of the Study | 32 |
| Reduction of Gaps | 33 |
| Implications for Biblical Integration | 34 |
| Business Practice and Relationship to Cognate | 35 |
| Summary of the Significance of the Study | 36 |
| Review of the Professional and Academic Literature Outline | 37 |
| Business Practices | 38 |
| The Problem | 39 |
| Concepts | 39 |
| Theories | 43 |
| Constructs | 46 |
| Related Studies | 49 |
| Anticipated and Discovered Themes | 59 |
| Summary of the Literature Review | 67 |
| Summary of Section 1 and Transition | 68 |
| Section 2: The Project | 70 |
| Purpose Statement | 70 |

| | |
|---|-----|
| Role of the Researcher..... | 71 |
| Bracketing to Reducing Bias..... | 72 |
| Summary of Researcher’s Role..... | 76 |
| Research Methodology | 76 |
| Flexible Design Discussion..... | 77 |
| Case Study Discussion..... | 77 |
| Triangulation Discussion | 78 |
| Summary of Research Methodology | 79 |
| Participants..... | 79 |
| Population and Sampling..... | 80 |
| Discussion of Population | 81 |
| Discussion of Sampling | 82 |
| Summary of Participants and Sampling | 86 |
| Data Collection and Organization..... | 86 |
| Data Collection Plan..... | 87 |
| Instruments..... | 92 |
| Data Organization Plan..... | 96 |
| Summary of Data Collection and Organization | 97 |
| Data Analysis | 97 |
| Emergent Ideas..... | 98 |
| Coding Themes | 99 |
| Interpretations | 100 |
| Data Representations | 101 |

| | |
|--|-----|
| Analysis for Triangulation | 101 |
| Summary of Data Analysis | 102 |
| Reliability and Validity | 102 |
| Reliability..... | 103 |
| Validity | 106 |
| Bracketing | 107 |
| Summary of Reliability and Validity..... | 108 |
| Summary of Section 2 and Transition | 109 |
| Section 3: Application to Professional Practice and Implications for Change..... | 112 |
| Overview of the Study..... | 112 |
| Presentation of the Findings | 112 |
| Themes Discovered | 113 |
| Interpretation of the Themes | 129 |
| Representation and Visualization of the Data..... | 133 |
| Relationships of the Findings..... | 135 |
| Summary of the Findings..... | 147 |
| Application to Professional Practice | 149 |
| Improving General Business Practice..... | 150 |
| Potential Application Strategies | 152 |
| Summary | 155 |
| Recommendation for Further Study | 155 |
| Reflections | 156 |
| Personal and Professional Growth | 157 |

| | |
|---|-----|
| Biblical Perspective | 157 |
| Summary | 159 |
| Summary of Section 3 | 160 |
| Summary and Study Conclusion..... | 161 |
| References | 164 |
| Appendices | 205 |
| Appendix A. Interview Guide..... | 206 |
| Appendix B: Research Questions | 207 |
| Appendix C: Interview Questions..... | 208 |
| Appendix D: Recruitment Email | 210 |
| Appendix E: Screening Questionnaire | 211 |
| Appendix F: Consent Form | 212 |

List of Figures

| | |
|---|-----|
| Figure 1. Research Framework Diagram | 16 |
| Figure 2. Participants Demographic..... | 116 |
| Figure 3. The Data Analysis | 133 |
| Figure 4. Hierarchical Tree Diagram: Layers of Analysis in the Study..... | 134 |

Section 1: Foundation of the Study

The purpose of this research paper was to study the proposed topic of how the Coronavirus-2019 (COVID-19) had impacted Oahu small businesses. The research was critical to understand the tumultuous period for small businesses since the first public announcement warning of the COVID-19 in the United States. The research investigated the general problem of the COVID-19 pandemic for small companies, specifically in the State of Hawai'i. This research provided a qualitative research methodology into how small business owners coped through the pandemic. The study was essential because the pandemic's effects on small business owners and small business leaders were not fully understood due to current limited financial data and information available. To better comprehend the effects of the pandemic on small businesses, the researcher explored the pandemic impact on small businesses by focusing on the proposed research questions (including sub-questions) to present a flexible design methodology, specifically a case study research approach. The research explored and provided comprehensive findings to the problem statement and the specific statement. To conclude, the research presented the research locations and how the research contributed from a biblical perspective.

Background of the Problem

Never before has another virus outbreak in the United States (U.S.) caused more death and economic devastation than the Coronavirus Disease 2019 (COVID-19) pandemic (Robinson & Battenfield, 2020). Although the origin of COVID-19 is unknown, the epicenter of the virus outbreak was pinpointed to Wuhan, China (Santos, 2020). It was there that the deadly influenza virus outbreak believes to have originated in a highly visited wildlife farmers market located in the Hubei province (Santos, 2020). After the declaration of the danger of the virus in Wuhan, it

did not take long for the U.S. to declare its first known case in Washington State, where a man who had visited Wuhan returned infected with the contagious illness (Somodevilla, 2021).

One year later, since the first U.S. declared positive case, there have been more than 400,000 reported deaths in the U.S. alone (Somodevilla, 2021). During that period, the pandemic has a devastating economic consequence on small businesses across the U.S., which had led to never ending changes to how companies operate and consumers behave (Donthu & Gustafsson, 2020). The impact of the pandemic on small businesses was worth studying, because according to Business Insider (2021), approximately 99% of all businesses are small businesses that employ more than 50% of the U.S. workforce. Additionally, the COVID-19 pandemic had forced the closure of over 800 small businesses daily (Puckett & Bawab, 2020). Also, Yelp published a 6-month study between April and September 2019, which found that the U.S. has permanently lost more than 160,000 small businesses due solely to the virus (Puckett & Bawab, 2020).

The Department of Business, Economic Development and Tourism (DBEDT) highlighted that Hawai'i's small businesses did not fare any better than the rest of the nation, although the state has the lowest reported cases of COVID-19, averaging around five positive cases per population of 100,000 (DBEDT, 2021). Furthermore, the impact on small businesses was reported on a 2020 survey done by The University of Hawai'i Economic Research Organization (UHERO), partnered with the Hawai'i Chamber of Commerce, showed that Hawai'i's economy had lost approximately 220,000 workers from the workforce primarily due to the pandemic (UHERO, 2020). It is shown that small businesses in the three central counties of Hawai'i, Maui, and Kauai, have publicized significant financial losses in the food, accommodation, and education industries (Garboden, 2020; UHERO, 2020). As a result of the literature findings, a case study

research was needed to further provide an empirical inquiry of the virus impact on small business owners and their businesses.

Problem Statement

The general problem addressed the impact caused by the Coronavirus Disease-2019 (COVID-19) pandemic resulting in the economic crisis of small businesses. Fairlie (2020) stated that within the first 2 months of the COVID-19 outbreak in the United States, over "3.3 million" small businesses in the United States have closed operations with the possibility of never reopening (p. 1). Also, a survey conducted of 5,800 small businesses showed that the economic impact of COVID-19 has shattered the fragility of most small businesses, causing mass layoffs, temporary and permanent closures, and financial crisis (Bartik et al., 2020). Based on a report by the Federal Reserve Bank of New York, it was estimated that only one in five healthy small businesses that are temporarily closed have enough cash reserves to survive for more than two months (Mills & Battisto, 2020). Furthermore, the study done by UHERO forecasted that Hawai'i could lose more than 30,000 residents over two years and that 17% of businesses will permanently shuttered (Napier, 2020). The specific problem addressed the impact of the COVID-19 pandemic within the Hawai'i business sector, resulting in small businesses' potential inability to remain sustainable.

Purpose Statement

The purpose of this flexible design single case study was to research further the COVID-19's impact on Hawai'ian Small Businesses. This research was critical to understanding why since the first public announcement of the COVID-19 in the U.S. resulted in a tumultuous period for many large and small businesses. This research investigated the general problem of the COVID-19 pandemic for small companies, specifically in Hawai'i. This research provided a

qualitative research methodology into how small business owners coped through the pandemic. The study was essential because small business leaders did not fully understand the pandemic's effects due to little financial data or information from the local government. To have a greater comprehension of the phenomena, the researcher explored the impact of the COVID-19 on small businesses by focusing on research questions (including sub-questions) to present a flexible design methodology, specifically a case study research approach. The researcher explored and provided comprehensive findings to the problem statement and the specific statement. To conclude, the research presented the research locations and how the research will contribute from a Christian viewpoint.

Research Questions

In this case study, the COVID-19 pandemic has been shown to increasingly damage small businesses' financial fragility (Bartik et al., 2020). As noted earlier, the general outlook is that the outbreak had a perilous long-term economic impact on business owners and consumers shopping behavior nationwide (Donthu & Gustafsson, 2020). The research questions and sub-questions are intended to investigate and provide a complete understanding of the problem statement. The case study proposed the following central research questions and sub-questions:

RQ1. Why are small businesses incurring significant financial losses during the COVID-19 pandemic?

RQ1a. How much do small business owners' actions contribute to their financial losses?

RQ1b. How are small business owners implementing actions to mitigate financial losses?

RQ2. What is the government's role in mitigating small businesses' financial losses caused by the COVID-19 pandemic?

RQ2a. What are federal government agencies doing to stabilize the small businesses sector in Hawai'i?

RQ2b. What are state government agencies doing to supplement the small businesses sector in Hawai'i?

RQ3. Why are some small businesses more than others financially impacted during the COVID-19 pandemic?

RQ3a. What are the economic effects of the Hawai'ian tourism travel ban on small businesses?

RQ3b. What is the economic effect on locally patronized small businesses?

RQ4. What financial strategies are small business owners implementing to remain sustainable?

Nature of the Study

This section discusses the research paradigms, design, method, and triangulation chosen to study the COVID-19 pandemic impact on Hawai'ian small businesses. To better understand this research's nature, we have to know why a qualitative case study is essential to this research. Creswell and Poth (2018) explained that a researcher uses qualitative research when they believe a problem exists but needs further studies to 'why' the problem exists. There are several approved research methodologies that this research could use. This paper assessed each flexible design using a qualitative method to include phenomenology, ethnography, grounded theory, and case study designs that could be used further to explore the problem statement and research questions (Creswell & Poth, 2018). The research determined why one method is best for this research and why the others are not.

The research used a case study method to explore how the COVID-19 pandemic impacts small businesses in Hawai'i by using a qualitative research methodology from the five design methods. The case study approach explores real-life cases by gathering detailed information and data through various case study methods such as observations, interviews, materials, and financial reports (Creswell & Poth, 2018). According to Rashid et al. (2019), a case study design allows the researcher to be more thorough and in-depth by using multiple data gathering methods. The case study used research questions that provided the flexibility and freedom to observe opinions and perspectives in conjunction with lived experiences.

Discussion Research Paradigms

Researchers follow different paradigms due to their ways of thinking and explaining a phenomenon, occurrence, or to further an already researched topic (Adom et al., 2016). These worldviews are either presented through post-positivism, positivism, constructivism, or pragmatism (Creswell, 2016). Qualitative research paradigms are based on the attitudes and mentality of how a researcher views the world, which is a significant influencer to how they undertake their research (Davies & Fisher, 2018). Creswell (2016) explained research paradigms as worldviews that primarily shape personal beliefs or ideas. To better understand each paradigm, the researcher discussed each worldview and why this research will follow a post-positivism paradigm.

Post-positivism. Bisel and Adame (2017) explained post-positivism presents an assumption of beliefs and reality in research; meaning, they believe reality is measurable, knowable, and has value, although post-positivism assertions may never be fully understood. Eun (2016) argued that post-positivism and positivism are not the most popular research paradigms, most researchers who practiced and believed in post-positivism tend to encourage

diverse approaches and pluralism in their field of study. Creswell (2016) specified that writers who use post-positivism believe in the existence of a singular reality, but no one exactly knows for sure what led them to the assumption. They are realists who believe in external facts and not so much in cause and effect (Robson & McCartan, 2019). Additionally, a post-positivism paradigm demonstrates independence and objectivity between what being studied and the researcher's ideology and biases (Creswell, 2016).

Positivism. Objectivity and deductive logic are guiding principles to positivism (Park et al., 2020). A positivist believes in realism is holding the view that the facts can only unveil through empirical and scientific studies (Park et al. 2020). The positivist researcher relies on quantitative methods, making it not the best choice to conduct this qualitative study. Park et al. (2020) stated that positivists are more focused on verifying theory through scientific research when answering the research questions or hypothesis. Positivists believe that reality is context-free (e.g., multiple researchers geographically separated in different time zones while conducting the same study would reach a similar assumption to a phenomenon; Rehman, 2016).

Constructivism. This paradigm holds viewpoints that the outcome does not exist coincidentally but is constructed by humans assigning meanings to skew the outcome (Robson & McCartan, 2019). Constructivist researchers rely on the philosophical paradigm to understand the qualitative study by utilizing various data gathering sources (Adom et al., 2016). The constructivism paradigm is sometimes viewed as controversial because of the ubiquitous view of the world's social construct (Pfadenhauer & Knoblauch, 2018). A constructivist believes that individuals usually create their reality; moreover, because multiple realities are shared by several participants' lived experiences, there is generally independent participation between the researcher and the participants (Pfadenhauer & Knoblauch, 2018).

Pragmatism. This interpretive framework design does not focus on a singular system of philosophy or reality but rather on the problem (Creswell & Poth, 2018). Creswell and Poth believed pragmatism research always performs in “social, historical, political, and other contexts” and is an excellent paradigm for conducting social science research (p. 26). The social research nature of pragmatism is disruptive due to the opposite approach to other designs’ assumptions (Rehman, 2016). The pragmatism research process tends to be more conscientious of the participants and is more collaborative by giving and making the participants the lead stakeholders over the research (Creswell & Poth, 2018).

Researchers’ Paradigm. This research followed the position customary taken by a post-positivist worldview. This paradigm was more fitting to a large-scale study, such as the pandemic impact on small business sector. Since the start of the COVID-19, the general public perception is that the pandemic is the sole source of many small businesses’ financial failures (Amankwah-Amoah et al., 2020). Following a post-positivism paradigm has helped unveil that a singular reality exists as to why small businesses fail once the deadly virus begins spreading (Creswell, 2016).

Therefore, a broader study on COVID-19 impact on small businesses was warranted to learn if there are more general underling issues. As learned, a post-positivist worldview does not precisely know until further information is gathered and analyzed (Creswell, 2016). Conducting this study using a post-positivist approach provided an empirical and observatory approach to explain, predict, and control the cause-effect linkages of the researchers’ perspective (Creswell, 2016). Taking a post-positivistic approach helped determine additional underlining issues to the small business sector’s financial crisis, specifically in Hawai’i.

Discussion of Design

Robson and McCartan (2019) explained design is about turning research questions into projects, and the key is any research. According to Saeed et al. (2020), a research design enables the researcher to effectively and efficiently conduct well-structured and logical research by following a fixed, flexible, or mixed design process. In this section, the design methods that the paper discussed are fixed, flexible, and mixed-method. Furthermore, this section explained why flexible design is most appropriate for this study. A flexible design strategy provided an organized and methodical procedure for the researcher to gather the necessary data used in the study (Saeed et al., 2020).

Fixed Design. In a fixed design, a researcher's intent is usually to control, measure, and predetermine at the beginning of the research what the process will be to determine the outcome (Yin, 2018). Robson and McCartan (2019) explained that fixed design is usually concerned with aggregates and can hamper and slow the research process. Researchers typically used fixed design piloting features to report a group average's results rather than what each participant had done (Robson & McCartan, 2019). The researchers typically have a specific intent at the outset of the study, whether they should perform a qualitative or quantitative research (Creswell et al., 2011). The researcher usually is more concerned with a large sample size by transcending individual differences into an overarching data report (Yin, 2018).

Flexible Design. Compared to a fixed design, the flexible design offers the freedom to how data are collected (Saeed et al., 2020). Pultz (2018) believed this design requires openness and sensitivity when the researcher is conducting the study. The writer also argued that flexible design is essential when a researcher has to be strategic in their data collection by remaining open-minded (Pultz, 2018). Therefore, the researcher ensured this case study design protects all

participants' sensitivity in the qualitative research (Pultz, 2018). This research remained flexible by maintaining a willingness to change design, convictions, and ideas for the betterment of the investigative findings (Saeed et al., 2020).

Mixed Design. According to Creswell et al. (2011), researchers who use mixed design pathways often take varying philosophical positions when conducting the research. The term mixed design refers to an emergent methodology of combining quantitative and qualitative data in a singular study (Wisdom & Creswell, 2013). Researchers draw on mixed methods to successfully integrate several different qualitative research evidences (Harden et al., 2018). Moreover, this approach allows a researcher the flexibility to mix data collection methods and interpretation to gain a better understanding by comparing and contrasting qualitative and quantitative data (Shorten & Smith, 2017).

Researcher's Design. A flexible design is most appropriate for this study because it provided the flexibility to address this case study research questions and problem statement. Thompson Burdine et al. (2021) clarified that flexible design provides an accessible and theoretical method for collecting and validating qualitative data within financial research. Furthermore, Thompson Burdine et al. (2021) assessed that flexibility in a qualitative study protects the research's integrity compared to fixed and mixed designs. Instead, it helps address the research questions' complexity to produce a more credible and practical outcome (Thompson Burdine et al., 2021).

The research did not use a fixed design approach because it is too theory-driven and highly focused on measurable and controllable variables (Robson, 2002). For this research, fixed design is more appropriate for quantitative, quasi-experimental, or longitudinal (Creswell, 2016). Similarly, the paper did not follow a mixed design because it combines flexible and fixed designs

parallel and integration during the research process (Robson & McCartan, 2019). Mixed method design is beneficial to researchers that are convergent parallel, explanatory sequential, or exploratory sequential transformative (Thompson Burdine et al., 2021). The mixed design approach would adversely create conflicts due to the different insights and viewpoints of mixing other methods (Creswell, 2016). Based on this case study's explanation, the flexible design provided the pathway to producing a quality qualitative study.

Discussion of Method

This study was conducted with a flexible design using the qualitative method specifically, a single case study design was used. Qualitative research follows an interpretive and theoretical framework to develop research problems by addressing the meaning individuals or groups" attribute to problem or issue (Creswell & Poth, 2018). This study used the qualitative research methodology to explore the stated general problem statement to examine the continuous financial losses to businesses nationwide during the COVID-19 pandemic, resulting in critical economic concerns for small businesses.

The researcher drove a rigorous qualitative data collection by maintaining a series of logically related inquiry processes from multiple viewpoints rather than a single participant (Creswell & Poth, 2018). To do this, the researcher assessed all five flexible design methods: narrative, phenomenology, grounded theory, ethnography, and case study (Creswell & Poth, 2018). Of the five techniques, the case study was the best procedure for collecting the participants' experiences and managing multiple participants' data to address the research questions. The study explored and analyzed the following flexible designs to best fit this research.

Narrative. This research method focused on individual subject-matter-expertise through interviewing and data analysis (Miller, 2017). Miller (2017) referred that narrative is vital to developing theoretical rationale by analyzing data already collected. A narrative method was not appropriate for this research because it is not based solely on participants' life experiences. Salkind (2012) explained that narrative analysis explores and conceptualizes human experiences, culture, education, or sociology.

Phenomenology. The method allows researchers to understand better the issues being studied by exploring the participants' involvement in the research process (Hopkins et al., 2016). Depending on the research purpose and context, phenomenologists usually overly focused on how the phenomenon was experienced (Hopkins et al., 2016). Phenomenologists are more likely to bounce between various positions and are typically reluctant to commit to a single technique (Groenewald, 2004; Hopkins et al., 2016). Compared to the flexibility that case study offers, Creswell and Poth (2018) explained that phenomenology research is primarily used in interviews, although the researcher can use other investigative methods during the research process. Although a phenomenology approach was an option for this study, the approach method would not have gone far enough to obtain a well-rounded finding.

Grounded Theory. This approach was not suited for this research because it often uses comparative data analysis to construct theories (Tie et al., 2019). Lambert (2019) wrote that the grounded theory approach is appropriate for complicated researches and is best answered by 'real' data collection during the investigation. Tie et al. (2019) explained grounded theory primarily seeks the co-construction of data using various coding stages. Although this research approach would have presented actual data, it would not be applicable to capturing the assertions to answering the problem statement.

Ethnography. Robson and McCartan (2019) claimed the ethnography method is more rooted in anthropology; for example, it is suitable in studying and interpreting culture, socio-cultural systems, or social phenomena of a social group. Many researchers follow an ethnography study to construct an intersubjective perceived notion or assumptions, especially towards a particular culture, community, or group of people (Lambert, 2019). An ethnographic was not the best approach for this study because the process is more focused on collecting data within a unique field of study (Robson & McCartan, 2019).

Case Study. The approach offers a flexible process to developing a qualitative because of the various ways of how the information is gathered (Robson & McCartan, 2019). The authors suggested that a case study is a great research procedural method for collecting case study evidence, analyzing case study data, and composing a case study report (Robson & McCartan, 2019). A case study approach concluded that no two individuals share the same financial misfortunes caused by the pandemic, so it is vital for a case study to uncover the small business financial management challenges experienced during a turbulent period (Creswell & Poth, 2018). Creswell (2016) averred that this qualitative data collection could be done through multiple sources such as interviews, documentary analysis, observations, or historical data to make an assertion or advancing a closing vignette. Due to the wide range of data collection, this method was essential because of the necessary development of detail and knowledge to produce qualitative research (Robson & McCartan, 2019).

Researcher's Method. The purpose of using a case study approach was appropriate for researching and providing an in-depth understanding of the financial losses affecting small businesses during the COVID-19 pandemic within the Hawai'iian business sector. Using a case study helped focus on the more profound knowledge of the COVID-19 pandemic experienced by

several small business owners (Creswell, 2016). The case study design method bolstered the research data collection by interviewing multiple participants (small business owners/managers) of their lived experiences throughout the pandemic. Additionally, the case study approach ensures an unbiased description of the data without any presumptions regarding the impact of COVID-19 and financial losses on small businesses (Hung et al., 2020).

Discussion of Triangulation

Yin (2018) explained the importance of evidence-based sources is to ensure an in-depth qualitative or quantitative study is conducted. To do this, triangulation is critical to collecting various information and data from multiple credible resources and first-hand sources (Yin, 2018). Noble and Heale (2019) expressed that triangulation help increases the credibility and validity of the research by providing numerous external approaches and resources during the data collection and data analysis stages. The strategy of this study was to use data triangulation to enhance the research.

Robson and McCartan (2019) detailed data triangulation use multiple data collection processes such as observation, interviews, document reviews, and so forth to validate the research findings. This case study research process addressed the general problem statement and the specific problem using several data triangulation processes. The research triangulation process included interviews, observations, google scholars, academic databases (e.g., journals, peer reviews, and others), business financial data, federal and state reports, and any other source that is deemed credible to solidify the study findings. The research was conducted using open-ended interviews with small business owners, managers, employees, customers. Exercising a flexible design opened a larger field of study to explore, observe, and collect the relevant data to build on the confidence of the case study (Yin, 2018).

Summary of the Nature of the Study

In summary, this section described how using a case study research design helped uncover the general problem statement and specific problem statement. A post-positivism belief should not disprove or prove that the COVID-19 pandemic impacts small businesses' financial losses but is to research each participant's experience through the phenomenon (Creswell & Poth, 2018). A post-positivism paradigm helped uncover small business owners' lived experience managing their operating finance during the pandemic. The post-positivism paradigm offered a flexible approach and perspective to carry out the research. It can reduce the researcher's and the participants' biases by focusing on multiple sources to include how each participant is studied. The case study researcher explored the essence of the problem statement and the specific information by investigating the uniqueness of each participants' experience. In conclusion, using the case study method helped draw from the participants' lived experience and reinforce study assertions from data collected, observations, interviews, any other available data collection made become available.

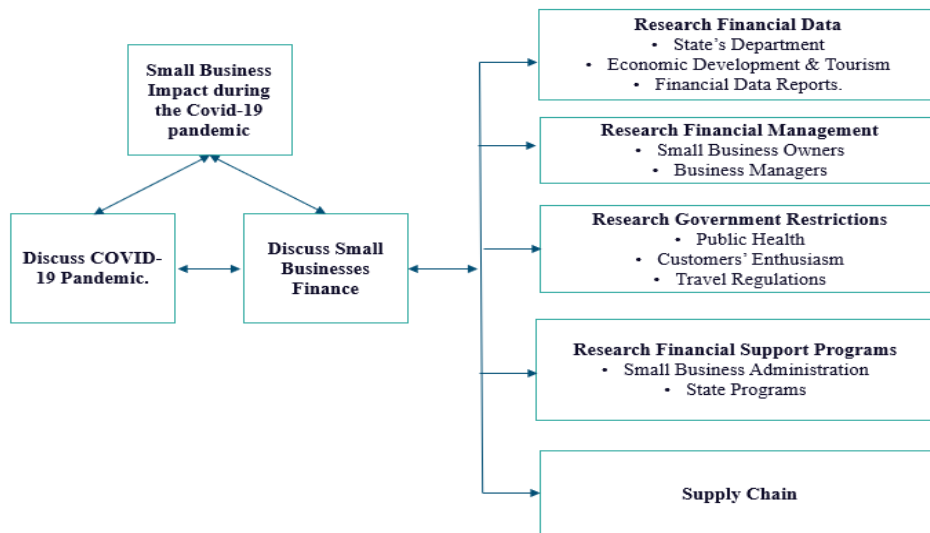
Conceptual Framework

As a qualitative work, the conceptual framework provided a holistic insight into each small business participant's beliefs and actions by examining how the COVID-19 pandemic has affected them. The conceptual framework helped gather pertinent information through detailed observations and interviews by compiling the most credible and relevant information available (Creswell, 2016). In a case study work, it is essential to frame the data gathered to predetermine the participants' specific relationships by cross-referencing important themes, factors, and patterns throughout the research (Creswell, 2016). To better understand the impact of small businesses, this research studied the concepts related to COVID-19, including financial data,

financial management, government restrictions, support programs, and supply chain. The research presented four significant points that substantiated the literature review: concepts, theories, actors, and variables. Additionally, the research discussed two crucial theories, identified the actors, and elaborated on the constructs. Finally, the research provided oversight of each of the above elements (concepts, theories, actors, and constructs). The impact of the COVID-19 on small businesses.

Figure 1

Research Framework Diagram



Concepts

The concepts that are the focal points to this research highlight that a 'major pandemic is related to small business financial distress.' Most business researches involving human-made disasters or an act of God phenomenon usually involves connecting several integral factors concerning small businesses' financial performance (Jabareen, 2009). The conceptual analysis undertaken in this research is based on the mapping featured in figure one, which shows the theoretical makeup of the research's pathway to studying small businesses' financial performance

during a virus pandemic. As stated in Figure 1, these concepts are based on the assumptions of how the COVID-19 pandemic related to small businesses. Jabareen (2009) argued that concepts provide an analytical setting, not just about knowledge, but information that is built on hard facts.

Major Pandemic. Swanek (2020) highlighted that a major pandemic, such as the COVID-19, is devastating to any businesses' sustainability, especially small businesses. The World Health Organization (WHO) described COVID-19 as a new disease that is highly infectious which spreads through saliva or vapor discharge from the mouth and nose from one person to another (WHO, 2019). The Center for Disease Control (CDC) and Prevention explained that the symptoms caused by the virus could range from various mild illnesses to as severe as death (CDC, 2019).

Radicioni (2020) revealed that small businesses serve more than half of all U.S. private-sector jobs, which is crucial because any significant damage to the small business sector will have a critical and devastating impact on the economy. The virus impact has cost many Hawai'ian residents their livelihood due to numerous small businesses having to shutter permanently (Gomes, 2020). Gomes (2020) further explained that the pandemic was mainly to be blamed for the temporary closure of more than 150,000 registered businesses, resulting in the permanent closure of over 1,000 within the first 6 months of the nationwide declaration. When a crisis of this magnitude strikes small businesses, the entire economy will inevitably shrink and will adversely affect consumers and business owners in their shopping and decision-making habits (Lim et al., 2020).

Small Business Finance Distress. Small businesses are the backbone of the U.S. economy, and anything that interrupts the daily operation of small businesses may put the nation

at financial risk (Dahmen & Rodriguez, 2014). Usually, the clear evidence to why small businesses struggle or permanently closed is due to ongoing financial distress (Pindado et al., 2006). Per capita, Hawai'i had the second-highest rate of permanent business closure, which was second to Nevada (Gomes, 2020). Pindado et al. (2006) wrote that although difficult to define, financial distress usually occurs during solvency when financial costs are at the lowest, and the debt is highest. Small businesses nationwide are experiencing these financial problems primarily due to small business owners not securing funding to pay their debts or current liabilities (Keasey et al., 2014). Gomes (2020) stated Hawai'i's strict response to the containment of the virus combined with the high number of tourist-centric businesses' temporary closures might contribute to the economy losing billions of dollars. El-Bawab (2021) claimed most small businesses operating after the first 12 months of the pandemic are sustaining operation only due to using their savings to compensate for income losses.

Theories

There are two formal theories reflected in this research literature: *social system theory* and *substantive-level theory*. These theories play a vital role in understanding the findings of the research. The theories explained how small businesses and the economy react financially during a large-scale pandemic impact an isolated region such as Hawai'i. Both theories are pertinent in studying how managers and business owners can best manage their operations during a crisis. Social system theory studies society related to the participants' beliefs and adaptation to their environment through adjustments to the current social order (Gibson, 2019). The Substantive-Level theory will identify the contrasting and similarities of each participant's experiences operating during an economic crisis (Creswell & Poth, 2018).

Social System Theory. Social system theory exemplifies how the pandemic has monopolistic control over participants' beliefs and lived experiences and the complexity sustaining their business operations (Valentinov, 2019). In this research, social system theory is based on the unity of distinction, communication, and participants' relationship and lived experience. Baraldi and Corsi (2017) revealed that social system theory is based on observing participants' knowledge and objectivity in society. The theory is about the relationship and interaction between the researcher and the actors (Brandell, 2014). Luhmann (2020) added that social system theory guides a case study by observing the participants' relationships and understanding of the study's complexity.

Social system theory relies on communication and selecting what information the researcher will accept pertaining to their study (Brandell, 2014). The theory does not refer to or infer a clear-cut idea of the answer and usually results in an incontestable finding (Luhmann, 2020). Although social system theory can be paradoxical, studying social system theory in a particular society requires identifying the facts and drawing on the distinction between social phenomena and the research environment (Baraldi & Corsi, 2017). Tada (2018) considered social system theory intentional research, believing that social system theory is based on distinctively weighing past and future research and studied phenomena to what is being currently investigated.

Substantive-Level Theory. Creswell and Poth (2018) explained that substantive-level theory could determine the specific problem at a micro-level by addressing a sample size or population related to a phenomenon's conditions, for example, business owners and business managers in Oahu, Hawai'i. Rosenbaum and Russell-Bennett (2019) explained that substantive-level theory emerges from an area of single empirical investigation to which the researcher can

develop an analysis within or among multiple groups within the same field of study. To generalize a particular case study theory, substantive-level theory compared to other research theories does not deviate from the findings generated by qualitative data (Rosenbaum & Russell-Bennett, 2019). Rosenbaum and Russell-Bennett (2019) claimed researchers often overlook substantive theories by not considering participants' perspectives, who are often underrepresented in research investigations.

Small businesses are often underrepresented unless there is an adverse economic decline or distress. Substantive-level theory builds generalizations on empirical areas such business, finance, economy, professional education, race relations, and other different types of substantive research cases (Glor, 2008). The substantive-level theory stated researchers need to learn how to 'harness dialogue' by focusing on the nature of the area being study rather than the participants' nature (King et al., 2019).

Actors

Actors are people and organizations independent of each other, but when in tandem are collective communication resources used in a case study to meet the purpose, mission, strategy, or conclusion of the research (Buhmann & Schoeneborn, 2021). Actors significantly influence the research by instilling their personal beliefs or interpersonal relationships (Buhmann & Schoeneborn, 2021). Building on this report, actors will set the methodology because they can act on social rules, occupy social roles, and establish a relationship to the problem (Westman et al., 2018). As such, the information gathered from each actor has relative importance in explaining the critical precondition for small businesses operating through a crisis (Westman et al., 2018).

Small Business Owners / Managers. To better understand the problem, selecting participants and analyzing organizations' financial data are essential to conducting the study (Sergeant, 2012). The key actors who participated in this research are small business owners and managers from various business backgrounds such as food, lodging, and other tourism hospitality operations. Business owners and managers were essential participants to discuss managing and balancing the complex operation of business financial matters against external barriers. It is essential to gain valuable knowledge of each business owner and manager's business financial health and their lived experience running an operation in the crisis (Sergeant, 2012). The business owners and managers were significant participants because they acted on behalf of the business, and they shared detailed lessons learned throughout the pandemic.

Constructs

The constructs found in this research feature small business leaders' enthusiasm towards the pandemic lockdown and government mandates. Reflective across the nation, many small business owners are in a state of panic due to them trying or not being able to maintain sustainability during the pandemic (Newport & McMurray, 2020). As government lockdowns and regulations persist, business owners are more financially overwhelmed and emotionally trepid towards the future (Newport & McMurray, 2020). This research will seek to annotate and present these small owners' beliefs, emotions, and lived experiences. The study was purposeful in understanding the selected participants who can best inform the research questions and share a greater understanding of the phenomenon this paper presents (Sergeant, 2012).

Variables

The dependent variable that the study presented is *finance*. Business finance is dependent on the specific statement because the variable relates to a small business's financial performance.

There are sufficient public financial data produced by the Department of Business, Economic Development and Tourism (DBEDT) that is a significant reference point to how the financial losses over the pandemic period are damaging to small businesses and, overall, the State's economy (DBEDT, 2020). The reports measured small businesses' profitability during the pandemic by showing the profit and loss of how they are doing financially (Kappel, 2020).

Conceptual Framework Relationship

The research answered each of the research questions on the COVID-19 pandemic's impact on small businesses, specifically in Hawai'i. Swanek (2020) wrote that the COVID-19 pandemic and the economy are the most prominent issues and concerns for small businesses in the year 2021 as the country tries to control the virus. The framework presented is a reflection of the critical elements that are covered in the research. The flow of information and actions in Figure 1 demonstrated the research framework to reach the findings.

Financial Data. Financial data analysis is critical to providing a financial report card to business owners or managers on their operations' performance (Dahmen & Rodriguez, 2014). Reports such as balance sheets, income statements, and cash flow statements are essential to this research to illustrate the pandemic's impact on small businesses (Dahmen & Rodriguez, 2014). Financial data provides meaningful information concerning the probable impacts caused by weak financial decision-making and poor management during the pandemic (Akhtar & Liu, 2018).

Financial Management. Ineffective decisions are almost always associated with weak and poor financial management (Brigham & Ehrhardt, 2020). Since the pandemic declaration, this was typically the prime cause of business distress and failure (Brigham & Ehrhardt, 2020). The efficient use and compelling interpretation of financial statements was necessary to find the leading cause of failure and poor financial management resulting in small businesses' financial

distress. The skill to gain and interpret financial information is particularly significant for small firms, where weak financial management and poor decision making are the primary roots of failure (Brigham & Ehrhardt, 2020).

Government Restrictions. There is enough evidence to prove the tradeoffs of lifting restrictions and reopening businesses are to the short- and long-term impact on the economy, health, and safety. Olson (2020) shared that broad oversight of Hawai'ian counties has sweeping implications on small businesses on the islands of Oahu, Maui, Lanai, Kauai, Molokai, and Big Island. Due to local and federal government leaders to the many mandated restrictions since the pandemic declaration, it is believed that this action may have some contributing impact on Hawai'ian businesses (Akhtar & Liu, 2018). The four major counties of Hawai'i, Maui, Honolulu, and Kauai, which coincidentally are most impacted by all regulations and restrictions related to human health and safety (Olson, 2020).

Akhtar and Liu (2018) pointed out that government policies are impactful and evident in small businesses' success and failure; meaning, any laws mandated have an immense impact on business performance. The Hawai'i mayor's office instituted multiple lockdown orders and freedom-of-movement restrictions, which could explain why most non-essential local businesses are experiencing critical disruption to their operations (Leong & McMillian, 2020). Moreover, compounding the State's economic hardship is the stop-movement on tourism travels to the islands (Leong & McMillian, 2020). Some mandates have placed travel stops and restrictions on traveling to the islands, which has a direct adverse financial impact on most small businesses (Leong & McMillian, 2020). Furthermore, the State's unemployment rate has been skyrocketing, which ranks atop the country's jobless claims (Finnerty, 2020).

Support Programs. Without financial support agencies, the U.S. economic power would diminish, causing a ripple effect in the loss of innovation and small business leadership, which are vital to economic growth (Lahart, 2020). Loans are the prime source of financing for small businesses, but since the COVID crisis, there has been a 70% drop in all lending to small businesses (Fairlie, 2020). Although programs such as the Paycheck Protection Program (PPP), Economic Injury Disaster Loan, and the Fed's Main Street Lending Programs have stepped in to underwrite loans, it has minimal impact on the financial crisis experienced by business owners (Fairlie, 2020). The researcher presented and identified that more assistance is required for small businesses to survive future shutdowns.

Supply Chain. The International Finance Corporate (IFC) published a dire report on how the COVID-19 pandemic has compromised the global supply chain and logistics markets across international borders, causing a damaging effect on global trades and commerce (IFC, 2020). The coronavirus pandemic has stalled and disrupted all central supply logistics and distributions nationwide, but one of the most impacted regions is the geographically separated State of Hawai'i (Olson, 2020). The pandemic has shaken the global supply chain, forcing many businesses to temporarily or permanently closed (Searcy & Ahi, 2020). The disruption of services is directly related to price increase, delivery lead time, and product shortage in hospitality, food, medicine, and many more essential product industries (Searcy & Ahi, 2020). Rheude (2020) warned that if significant scale actions are not taken on a global scale, small businesses will be eliminated, but there is a real danger of a black swan event impacting every business.

Summary of the Research Framework

In summary, this qualitative case study has provided an insight into the participants' lived experience and have substantiated financial data pertinent to the research's validation. Moreover, the research was centered on the theoretical framework of qualitative research of Creswell and Poth (2018). Furthermore, this research showed the importance of studying the hospitality and travel industries because they are the hardest hit small business sectors in Hawai'i. This research provided a system of literature reviews, participant interviews, and data analysis to illustrate the framework between the COVID-19 pandemic, small businesses, and the economy. Data to support the research were collected from multiple sources, including business owners and managers from multiple business fields. The research framework (concepts, theories, actors, constructs, and variables) links the literature review's perceptions of the research questions. As presented in figure one, the participants and data were unique to the study.

Definition of Terms

Economic crisis. An economic crisis is due to a circumstance that causes critical deterioration of a country's economy (Crocker, 2020).

Economic depression. Economic effect is caused by a catastrophic event that directly impacts the small business industry, resulting in temporary closures, worker layoffs, financial loss, and even bankruptcy (Celic et al., 2018).

Economic effects. Celic et al. (2018) described the economic effect as the result or outcome caused by a significant catastrophic event that directly impacts the small business industry and may result in temporary business closures, worker layoffs, financial loss, and even bankruptcy.

Financial management. Financial management is the planning, organizing, monitoring, and controlling of financial resources and activities to maximize profit (Brown et al., 2020).

Financial data. U.S. Security and Exchange Commission explained that financial data consists of multiple pieces of information, including financial statements, market data, research reports, financing statements, or any financial documents that tell of the financial health and performance of the business (SEC, 2021).

Financial reporting. Osadchyl et al. (2018) defined financial reporting as a system or process used to document and report data related to the business's property, financial position, and its activities.

Pandemic. Kelly (2011) explained that a pandemic happens when a disease spreads across international borders and, in some circumstances globally, affecting a large number of people.

Paycheck Protection Program (PPP). According to the Small Business Administration, PPP is a U.S. government loan support program in response to the COVID-19 pandemic for large and small businesses to keep their employees on payroll (SBA, n.d.).

Shuttered Venue Operators Grant (SVOG). The SVOG is awarded to distressed businesses affected by the COVID-19 to cover a variety of expenses to included payroll, debt payments, local taxes, utility expenses, and so forth (Ludwig, 2021).

Small business. The Small Business Association (2019) stated that a small business is an organized for-profit business with fewer than 500 employees over 12 calendar months; however, these standards vary depending on the industry.

Assumptions, Limitations, Delimitations

This section of the research presented the assumptions, limitations, and delimitations of the study. This case study made several obligatory assumptions because it is unavoidable due to not knowing the absolute information of how the COVID-19 pandemic impact Hawai'ian small businesses. Creswell (2016) explained that assumptions are necessary for guiding a research study. Creswell and Poth (2018) conveyed that qualitative research begins with assumptions and is necessary to investigate the research problem or to confirm a previous finding by using data that is based on inductive and deductive reasoning to develop the study's theme and pattern. For this research, the assumptions focus on how the concepts are affected by the data interpretation.

The assumptions allowed the researcher to predict and pre-emptively address some of the unknowns while performing the study. Additionally, this paper showed factors that presented limitations to conducting the research. These factors were outside the scope and control of the researcher and could not be bypassed or rectified favorable to the study (Creswell, 2016). Although the researcher sought to explore the research problem to the fullest, factors were expected to create barriers during the study.

The expected limitations that could pose potential weaknesses were funding, research design, environment, statistical constraints, legal and ethical considerations, participants' inaccessibility when conducting the research. The rationale of identifying the assumption, limitations, and delimitations in this case study was to examine small businesses' operability, and the small business owners lived experienced during a pandemic. Moreover, there were the possibilities of other barriers in this paper, which was identified as delimitations (Yin, 2018).

Assumptions

This section aimed to discuss the implications of the assumptions that the direction of the research will take. Theofanidis and Fountouki (2018) explained that assumptions are made in a dissertation or thesis presumed accurate or plausible by the researcher or other peers. Also, Robson and McCartan (2019) claimed that it is impossible to research without preexisting assumptions, and the researcher needs to plan these assumptions and reinforce them by providing the knowledge garnered throughout the process.

There are numerous assumptions implicated throughout this study. As Cleland (2017) explained, assumptions are critical in every research because they guide the researcher. Integrity is vital within this research, and the researcher continuously ensured that the research was conducted ethically (Creswell & Poth, 2018). Integrity lead this research by avoiding bias pitfalls. Creswell and Poth (2018) stated that the interview questions were worded open-ended to allow for the most honest and sincere responses. The researcher transcribed the information that accurately paraphrased and direct-quoting the participants' comments. The researcher began the research assuming that every participant would provide genuine answers and disclose or refrain from any bias or embellished life experienced running their business during the crisis.

Francis (2014) explained that assumptions provide key value to help broaden and better understanding research. However, this research aimed to mitigate assumptions as much as possible to avoid presumptive subjectivity that may be considered bias to the reader (Verma & Abdel-Salam, 2019). A central assumption in this study is that some small business managers may not have the basic knowledge to articulate the inner workings of their operation during a large-scale pandemic (Staples, 2020). There is also the assumption that gathering supporting data

and information and conducting interviews will aid in triangulating the findings (Verma & Gustafsson, 2019).

Additionally, the researcher assumed that the entire research to include literature reviews, data, interviews, and surveys, will be credible and reliable for dissemination. It was assumed that most participants will freely assist by being honest when reflecting on their life experiences during the pandemic. Other assumptions that the research is built on are those small businesses who received government assistance are more likely to remain sustainable post-pandemic than self-sustainable businesses (Peng & Liu, 2018). Lastly, all assumptions are valid and accurate, based on the claims and data gathered from people within the small business industry (Verma & Abdel-Salam, 2019).

Limitations

Clarifying the limitations presented in research is essential when defining the boundaries and the purpose of the study (Yin, 2018). Ross and Bibler-Zaidi (2019) explained that limitations encompass any shortcomings or deficiencies that a researcher may experience during the study. Creswell (2016) advised that to minimize limitations, the researcher must identify then acknowledge potential hurdles that may compromise the study's strength. There were several limitations to this research which included data and information collection, research timeline, or a geographical region being studied may all pose potential challenges during this research. Likewise, Galdas (2017) warned against biases or manipulating research questions or data that distort the study results toward any participant, group, or business. In this case study, the researcher accepted that each of the mentioned limitations could be highly skewed because of the restrictions caused by the COVID-19 pandemic.

Data and information collection. There was limited ability to conduct face-to-face interviews due to current COVID-19 health and safety mandates in Oahu. Research during the pandemic limits the ability of the researcher to collect complex information and sometimes forces actors of the study to rely heavily on secondary and third-hand data to understand the bigger picture (Welsch, 2020). There was also the possibility that participants may provide biased information primarily due to the pandemic's direct impact on their livelihood. Marks (2020) argued that although the coronavirus is somewhat to be blamed for some small business closures, oppositely, there are other underlining reasons why some businesses failed since the pandemic outbreak in the U.S. and around the world. Marks (2020) explained that over 531,000 small businesses failed annually pre-pandemic; furthermore, these businesses are particularly tourism-centric companies, restaurants, retailers, and hospitality industries predominantly found in places such as Hawai'i. To overcome these barriers, the researcher took several measures to collect the required data and information. The researcher used face-to-face and telephone interviews and research databases from Jerry Falwell e-Library, EBSCOhost, Sage, Springer, and ProQuest databases.

Research Timeline. The research timeline had limitations because of the restriction of movement and face-to-face communication with participants to obtain their perspective. Vindrola-Padros et al. (2020) stated that although the pandemic's impact may have a damaging effect on U.S. small business industries, there is still little known about how the epidemic impacted Hawai'ian businesses and the economy. Constructing research requires the timely collection of data and information to shaping each section (Johnson & Vindrola-Padros, 2017). Timeline limitations may include poor quality data collected, insufficient time to fact check the sources and information collected, or inadequate data to defend findings (Johnson & Vindrola-

Padros, 2017). To overcome this limitation, the researcher employed strict time management strategies to research and fact-check information to utilized the data done by peer reviews, journals, witness testimonials, and state report financial data. Additionally, the research followed strict adherence to Liberty University's dissertation program timeline.

Geographical Region Being Studied. Performing a research study about small businesses in a small geographical region such as Oahu presented some constraints. This research was limited to studying limitations to small businesses in the private sector; meaning, the researcher disregarded all large-scale corporations, trading companies, and chain franchises. To mitigate any location limitations, the study was conducted to the full extent of the entire island of Oahu and anyone locale; furthermore, the decision was made to focus on only small businesses' success or failures in Hawai'i, but instead is based on how owners and managers operation are impacted by the pandemic.

Delimitations

The delimitations within this study included how the study will be conducted and the selected participants. Within this case study, the scope and focus were centered on small business leaders in Hawai'i, studying how they managed their operation during the period of the COVID-19 outbreak. Theofanidis & Fountouki (2019) discussed that research delimitations may force the researcher to challenge the assumptions and openly expose the shortfalls that might be or could better tackle now or with further studies.

The underlying delimitation in the research was to try to understand the participants' role and contribution to the research (Creswell & Poth, 2018). Delimitation played a crucial role in setting the boundaries for this research by focusing on the small industries and how business leaders can navigate any unforeseen crisis. Verma and Gustafsson (2019) described delimitations

as boundaries set by the researcher for themselves to follow; for example, delimitations may include objectives, theory, variables, or research questions used as goals or guidelines the completing the study. This research followed the research questions, social system theory, and substantive-level theory to guide the study to set the boundaries. Moreover, these delimitations aided to inform the reader of the research scope and why they need to know this about the research (Verma & Gustafsson, 2019).

Significance of the Study

This qualitative study is significant because it advances knowledge in the related cognate field of finance. The case study was essential to the field of business and finance because it will contribute to how small businesses operate during a period of crisis. The pandemic had not only created financial problems for small businesses but is also creating a humanitarian concern. Studying small businesses during a pandemic is significant to understanding local economies, job creations, and the local community economy (Osiri, 2013). The COVID-19 pandemic impact on Hawai'i small businesses has significance to this case study due to the possible post-pandemic economic cost to the small business sector to the State.

The research explored how small business owners and managers can adapt and employ new strategies to remain profitable. The study further explored the integration of Biblical concepts and Christian persistence of overcoming adversity in business. Furthermore, the information learned will benefit small business leaders and small business leaders to overcome future-related crises. Integrating a biblical perspective process, the researcher maintained close tidings with the church, following the Bible's teachings, challenging the researcher's own beliefs and values, and trusting and valuing each participant's life experience.

Reduction of Gaps

It is evident that although there are numerous academic pieces of literature available on e-commerce and tourism impacted by the COVID-19 pandemic, there are few discussions of what impact the virus has on small businesses. During this study, a deficiency in the literature encountered was a shortage of information related to the small business leaders (owners and managers) operating during the COVID-19 pandemic. A small business leader must at all times consider internal and external threats to their business (Josephson et al., 2017).

Most small business owners are prepared for risk transfer and structural protection after a natural disaster compared to an unforeseen pandemic such as the coronavirus (Josephson et al., 2017). Therefore, they are less prepared strategically and financially are affected (Josephson et al., 2017). Hirashima et al. (2017) explained that small business leaders in Hawai'i must be able to overcome challenges when facing adversity because of the geographical separation from mainland U.S.

Although the pandemic will go down as one of the most significant points in history, during the timing of this research, there are minimal scholarly sources focusing on U.S. small businesses (Fairlie, 2020). In Hawai'i, small businesses make up a high proportion of all businesses in the State, which drives local small business leaders to be some of the most competitive and savvy in forecasting their future performance (Hirashima et al., 2017). During the early stages of COVID-19, most researchers did not know the effects on small businesses due to the lack of timely public released data and financial reports (Fairlie, 2020).

The Centers for Disease Control and Prevention (CDC) reported that it is unknown how well U.S. small businesses will perform given the high coronavirus cases (CDC, 2020). Small business leadership and management style differs and is hard to measure individual success or

failures based on the business (Howard et al., 2019). Effective business leadership and management in a pandemic is vital to maintain or increase yield, productivity and promote optimism for the long term (Howard et al., 2019).

Implications for Biblical Integration

Rhodes and Pullen (2018) asserted that viewing the business world from a biblical perspective can guide small business leaders' decision-making and thinking. This research aimed to help develop and strengthen Christians and Non-Christian business leaders alike mentally and spiritually during tumultuous times; example, dealing with and sustaining through a deadly pandemic period as the COVID-19 pandemic. 2 Corinthians 9:10, taught us God provides for us in every means of our life, for He will continue to provide and increase our resources. Whether faith-based or non-faith-based, every business owner or small business leaders' objective is to be profitable within their respective operation. Profitability does not necessarily mean financial wealth but can be defined as self-gratification or philanthropy in helping others.

Additionally, the Holy Bible's teachings are beneficial to guiding our business integrity, decision-making, and, most importantly, resiliency. This study aims to provide a more comprehensive perspective within the business field by reinforcing some Christian-based tenures, such as our faith, belief, trust, and spirituality. Proverbs 25:2 teaches us that the glory of God is about concealing things and the glory of kings is about seeking knowledge (ESV). An example associated with this scripture was in 1903 the Wright brothers first took flight after developing a heavier-than-air craft (Howell, 2019).

Current day, we have cutting-edge and worldly aircraft that can exceed the speed of sound and venture on the edge of space. The lesson is that we should always seek answers because, as spoken in Proverbs 25:2 (ESV), that it behooves us as Christian to seek knowledge

for ourselves. Proverbs 18:15 (ESV) teaches us that an intelligent heart acquires knowledge while the ear seeks knowledge. This research will do that by canvassing the resources and participants to find the knowledge to articulate the findings.

Accomplishing this research from a biblical perspective of faith will provide key elements to how Hawai'iian small business owners can manage throughout the COVID-19 pandemic. Jude 1:3 (ESV) teachings state it is easy for us to write about our common salvation and appeal to our faith. Viewing from the lens of a Christian, it is critical from a biblical perspective to investigate the research problem at the state, national level, and global levels. The research is relevant as Christian because we have learned that we should stay awake and continuously pray for the strength to overcome any challenges that may present themselves (Luke 21:36).

As a person of deep faith who accepts God as their Lord and Savior will most likely lean on the strength of my conviction, spiritual beliefs, and family. It is essential to love each other during these times, which is the only way to survive physically and spiritually. The Lord told us that if we follow Him, for He is the light, and that who follows Him will not stray into the darkness (John 8:12, ESV). This research aimed to benefit the researcher and everyone who are the stakeholders and who may read the study's findings. The researcher conducted this research on the ideology that we should always seek knowledge and develop a better version of ourselves. The hope is this research will continue to provide a valuable guide to whom it may be applicable and benefit someone spiritually or at least a teaching instrument.

Business Practice and Relationship to Cognate

The research is directly related to the finance field of study. The operation of small businesses in Hawai'i operating during the COVID1-19 pandemic is an area of interest that the

researcher had studied. This topic is related to the cognate because the research had studied if there is an economic effect impacting small businesses and how small business leaders can financially manage their operations. What is known from Pew Research showed that since the COVID-19 outbreak, two-thirds of the world's economy and financial standings conditions turned for the worst (Mordecai & Schumacher, 2020). Similarly, the U.S. economy has reflected negatively since the pandemic declaration (Mordecai & Schumacher, 2020). Fichtner et al. (2012) claimed that as the global population continues to increase and resources become scarce, financial crises have been rising while public exasperations have become louder in every country.

Petty (2017) pointed out that small business leaders must value the growth of their businesses. Albeit, not every business owner and manager may have the same enthusiasm or resiliency during this crucial period. That is why it is crucial for participants to share their lived experiences within the business's communities. For this purpose, the research investigated how small business owners manage their strategic plan to remain sustainable by understanding business leaders' actions.

Additionally, the researcher studied the government's role at the national and local levels. Additional studies have been done on how business leaders are preparing for post-pandemic and if there will be a new norm to how small businesses operate moving forward. To do this, this research study was conducted mainly in the Hawai'ian small business sectors.

Summary of the Significance of the Study

In summary, the food and hotel industry are critical to Hawai'i's economic future. These two industries have experienced the most challenging economic times of any other Hawai'ian industry. Conducting this research has studied how small businesses are evolving throughout the

pandemic. The research has shown that the academic finance field requires adaptability to economic changes, especially during a major pandemic.

This research section covered and clarified assumptions, limitations, and delimitations to guide the entirety of the study. This section explained the limitations that had affected this research. Although they were restrictive to the study, they were not dismissed due to their contribution to the study design and findings. Current case studies had potential limitations as information and data remain indefinitely fluid because the COVID-19 pandemic is new and ongoing.

This qualitative study is significant to the biblical teachings in relation to business because the findings taught good stewardship and financial management skills. Biblical perspective requires deep-rooted faith, values, and beliefs in business and our personal lives to perform a study. The study of finance in the small business industry is no different due to ever-changing industries to meet the need of a growing global population. Lastly, the paper showed the importance of studying the problem and contributing to the finance cognate.

Review of the Professional and Academic Literature Outline

This research investigated the impact of the COVID-19 pandemic on Hawai'iian small businesses. As small businesses closed permanently and unemployment rose in the first six months of the pandemic, community institutions such as the Hawai'i Food Bank had to tap into the emergency food reserves to meet the direness of the State's economy downturn (Miles, 2020). Some of the hardest-affected small businesses were impacted due to the abrupt economic changes caused by the rapid spread of the coronavirus (Miles, 2020). The widespread onset of the pandemic in Hawai'i was evident largely in poor and high-unemployment communities (Miles, 2020).

Previous studies stated further investigation is required to learn if the pandemic is to be blamed for small business issues (Miles, 2020). As noted by Khorram-Manesh et al. (2021), Hawai'i mismanagement of the infection outbreak is due largely to the lack of federal guidance, poor rollout of coronavirus testing, lack of information dissemination, and education of the virus contagion (Khorram-Manesh et al., 2021). As stated by Miles (2020), these issues could be contributing factors to why most small businesses permanently closed or have suffered financial problems within the first six months of the pandemic. Throughout this section, the researcher examined the following main points: business practices, the problem, concepts, theories, constructs, related studies, anticipated and discovered themes, and finally, a summary of the literature review.

Business Practices

A comprehensive literature review was conducted by accessing multiple major databases, including the Jerry Falwell e-Library, EBSCOhost, Sage, Springer, and ProQuest databases. These databases provided relevant resource information, such as existing journals, peer reviews, business articles, books, and other literature substantiating the study. The study of professional and academic literature in finance is equally crucial to garnering financial reports, surveys, interviews, and first-hand testimonials about the COVID-19 impact on small businesses. This information was critical to show the COVID-19 effects on Hawai'ian industries relating to cultural, lifestyle, and social events related to understanding better small businesses operating during a pandemic. The research focused on Hawai'i's small businesses' failures and successes during a large-scale pandemic, such as the 2019 coronavirus disaster. The researcher used recent (2016-2021) professional and academic information to clarify the stated problem and the case study findings. The researcher performed a descriptive research on the most commonly searched

literature terms, such as pandemic outbreaks, U.S. small businesses, business leaders, financial market, Hawai'i's economy, and small businesses' financing programs.

The Problem

The general problem to be addressed is the impact caused by the COVID-19 pandemic resulting in the economic crisis of small businesses. Fairlie (2020) stated that in the first two months of the COVID-19 outbreak in the United States, over 3.3 million small businesses in the United States had closed operations with the possibility of never reopening due to owners' inability to pay ongoing expenses. Bartik et al. (2020) conducted a survey of 5,800 small businesses that shows the economic impact of COVID-19 has shattered the fragility of most small businesses, causing mass layoffs, temporary and permanent closures, and financial crisis.

Based on the Federal Reserve Bank of New York report, it is estimated that only one in five healthy small businesses that are temporarily closed have enough cash reserves to survive for more than two months (Mills & Battisto, 2020). In a recent study, the University of Hawai'i Economic Research Organization (UHERO) forecasts that Hawai'i could lose more than 30,000 residents over the next two years; furthermore, it is projected that 17% of businesses will permanently be shuttered due to the virus (Napier, 2020). The specific problem addressed was the impact of the COVID-19 pandemic within the Hawai'i business sector, resulting in small businesses' inability to remain sustainable.

Concepts

The descriptors to this research are *significant pandemic leads to Hawai'i's small business financial distress*. The belief is that superpower countries, such as the U.S., should be able to mitigate or swiftly eradicate a major virus outbreak and protect public health; however, this was not the case with the COVID-19 virus outbreak (Khorram-Manesh et al., 2021).

Therefore, to better understand the COVID-19 impact on small businesses, the researcher confined this research to Hawai'i. In addition, the researcher targeted Hawai'ian small businesses' performance during the coronavirus outbreak to analyze if the COVID-19 pandemic was the only reason for many small businesses' distress.

Significant Pandemic Discussion. The history of pandemics in Hawai'i has always impacted small businesses on the islands (Bae & Chang, 2020). Barro et al. (2020) commented that over the past 120 years, only the Spanish Flu was as highly contagious and had this drastic effect on small businesses as the coronavirus. Experts in the field of finance found it astounding the unprecedented short period it took for the virus to force the nationwide closure of the majority of U.S. non-essential businesses (Fairlie, 2020). Also, there are the beliefs by many economists that the magnitude of the coronavirus outbreak will forever transform the service-oriented industries (Gossling et al., 2020). Worldwide, the COVID-19 outbreak has significantly destabilized economies, financial markets, businesses, and other social development programs and institutions (Melish, 2020). Also, having a greater understanding of the government control of the virus outbreak is critical for small business leaders and small business owners to maintain a sustainable and prosperous business (Ratten, 2020).

Government policymakers regularly used terms such as 'flattening the curve' to express their actions to slow down the pandemic growth (Haroon & Rizvi, 2020). Swanek (2020) highlighted that a significant pandemic, such as the COVID-19, is devastating to small businesses' sustainability everywhere; however, it is significantly more impactful in places such as Hawai'i. Due to Hawai'i's geographical separation from the U.S. mainland, the population is more susceptible to the COVID-19 risk because of the islands' population density, high transient of tourism and military personnel, coupled with the face-to-face interactions in its tourist-centric

small business industries (Hurley, 2020). In addition, Hawai’ian small businesses are more prone to pandemic health and financial risks due to their high reliance on customer service-type businesses, especially in the hospitality, tourism, and restaurant industries (Melish, 2020).

Hawai’i had a short but relevant history of dealing with past deadly pandemics (Hurley, 2020). Hurley (2020) pointed out that it was more than a century ago that the Spanish Flu has as much devastation on the U.S. economy as the COVID-19. Other than the coronavirus outbreak, the Spanish Flu of 1918 – 1920 was the last major pandemic to have devastated Hawai’i (Baker et al., 2020). The Spanish Flu claimed the lives of over 2,300 people; this is not taking into account the large population of military personnel residing in the State, whose casualties and infections were not accounted for during that time in the State's statistics (Hurley, 2020). Like the COVID-19 pandemic, the Spanish Flu's effects on small businesses were impactful at a social, political, and economic level (Barro et al., 2020).

Several other infectious pandemics have impacted Hawai’i, including smallpox, whooping cough, dysentery, tuberculosis, influenza, and measles; however, none have been closer relatable and dangerous as the COVID-19 (Kaholokula et al., 2020). The 2003 Severe Acute Respiratory Syndrome (SARS) epidemic and 2015 Ebola had a modest spike in volatility, while the Bird and Swine Flu epidemics had little to no impact (Baker et al., 2020). However, to date, none have caused this much damage to health and safety and the State's economy as the COVID-19 outbreak (Hurley, 2020).

Hawai’i Small Business Financial Distress Discussion. This research investigated small businesses going through financial hardship during the COVID-19 outbreak. Past research explained business financial distress as the decline of the financial condition of an organization, leading to the temporary closure or bankruptcy (Bartlett & Morse, 2020). Understanding small

businesses' financial distress involved an in-depth understanding of market saturation and competition to avoid bankruptcy, especially during a nationwide crisis (Singh et al., 2010). This section discussed several researchers' views on why small businesses are going final distress during the pandemic.

Hawai'i per capita experienced the most significant economic downturn and the slowest business recovery of all states since the pandemic (Mackrael, 2020). Nicola et al. (2020) believed the road to economic recovery for small businesses would be arduous over the next several years due to the ongoing crisis and recession caused by the pandemic. In the first year of the pandemic outbreak, Hawai'i reported the second-highest rate of permanent closures of small businesses, which was only second to Nevada (Gomes, 2020). The virus devastation on Hawai'i's economy resulted from the residual pandemic impact on hospitality, food and entertainment, travel industry, agriculture, and fishery industries (Yerton, 2020).

Since the coronavirus outbreak, the major challenge for local government is to balance the State's economy and temporarily close businesses that are not classified as essential operations (Yerton, 2020). Most small businesses experienced financial problems during the pandemic outbreak due to local government officials, business owners, and small business leaders' ill-preparedness to handle the pandemic (Yerton, 2020). Inekwe et al. (2018) claimed that small businesses in financial distress can be associated with pandemic weakening and disruption in the U.S. economy. Also, Bartlett and Morse (2020) believed that these actions may have accounted for a large segment of Hawai'ian small businesses going through financial troubles due to the absence of customers and temporary business closures. Additionally, Gupta et al. (2020) conveyed that small businesses' financial distress can be pinpointed to stay-at-home restrictions and business closures in reaction to flattening the virus outbreak curve.

Maloney and Taskin (2020) believed that some small financial failures during the pandemic are due to social distancing, business closures, quarantine restrictions mandates. Once the virus is under control, the financial market and economy will boom back better than pre-pandemic (Maloney & Taskin, 2020). However, to avoid financial distress, small business owners have to remain resilient during the pandemic by remaining grounded in their ability to maintain competitiveness (Lisboa & Costa, 2020). Martinez-Sola et al. (2018) also have a favorable viewpoint, noting that small businesses enduring financial distress during the COVID-19 pandemic are most likely to prosper after the post-pandemic if they are able. There is the hope and belief that once the curve is flattened, customers will return (Martinez-Sola et al., 2018). Most small businesses will reopen their doors; moreover, the post-pandemic will afford new small business entry into the market (Martinez-Sola et al., 2018).

Theories

There are two formal theories reflected in this research literature: *social system theory* and *substantive-level theory*. These theories are essential to leading and guiding this research to analyze the impact of the pandemic on small businesses. Antonucci et al. (2007) explained research theories as to the science of predicting, controlling, and communicating tested existing literature. Moreover, Reeves et al. (2008) explain that research theories provide a conceptual understanding of the specific phenomenon being investigated. This section will provide an overview of what social system theory and substantive-level theory are and how the researcher will use them to further the study. In this section, these two theories' significance will be further explained.

Social Systems Theory. Luhmann (2020) is credited with developing social systems theory to provide a fundamental theoretical perspective and social process when managing and

interacting in human resource management (Mayrhofer, 2004). In this research, social systems theory exemplified how the pandemic has a monopolistic control over participants' beliefs, lived experiences, and the complexity of sustaining their businesses (Valentinov, 2019). Furthermore, Procyshyn (2017) elaborated that social systems theory encourages social interaction in theorizing or making sense of a phenomenon.

Social systems theory provides a critical research approach to help verify an account or incident in a social setting by collecting first-hand information from the participants (Jackson, 2007). In addition, researchers often conceptualize business research by following social systems theory to account for a research topic that is inherently complex to understand, finding or providing a solution (Post et al., 2020). Equally important, Post et al. (2020) explained that investigating small businesses incorporates social systems theory, which helps the researcher conceptualize key areas: small business resources, teams, leaders and managers business strategies, culture, environments, routines, and people.

Following social systems theory helped articulate the sustainability of small businesses operating in a pandemic environment (Thompson & Valentinov, 2017). In addition, social systems theory guided the researcher in conceptualizing relationships with the participants by communicating at all levels, being more open-minded to other theories, organizing behaviors/actions, and performing an in-depth and fair analysis during the research (Mayrhofer, 2004). Furthermore, during a major crisis such as the COVID-19, the researcher followed a social system theory approach to investigate and present current literature to provide a more simplistic picture and explanation (Post et al., 2019). Finally, social systems theory helped the researcher follow the constructivist notion by differentiating internal and external information, communication, and raw data when they remain unclear (Mayrhofer, 2004).

Studying the financial market during a pandemic involves a rational relationship between the economy and social systems theory (Carayannis et al., 2016). In brief, social systems theory identifies and explains processes and programs while assimilating and investigating new information from the studied area (Carayannis et al., 2016). Social systems theory will challenge the researcher's thoughts on social theories concerning small business owners, primarily investigating the business's structure and culture during the pandemic (Morgan, 2020). An example of research using social systems theory was done by Teece (2018) to study the dynamic capabilities in business management. Teece's (2018) research highlighted how social systems theory was influential during this research to unveil the intricate framework of business management past studies. This research will further convey how the social systems theoretical approach will help interpret the financial market as a system operating in a complex crisis (Carayannis et al., 2016).

Substantive-level Theory. The assumption going into the research was that the coronavirus does not affect all small businesses the same, which is why it was essential for this case study to follow a substantive-level theory (Creswell & Poth, 2018). Furthermore, the substantive-level theory was vital to researching and gathering the similarities and contrasting experiences of small business owners and managers (Creswell & Poth, 2018). Creswell and Poth (2018) explained that substantive-level theory could determine the specific problem at a micro-level by addressing a sample size or population related to a phenomenon's conditions, such as business owners and business managers in Oahu, Hawai'i. Similarly, Rosenbaum and Russell-Bennett (2019) indicated that a researcher following substantive-level theory usually investigates past theoretical frameworks to obtain further information or modify past research or present clarification through a new finding.

Glaser and Strauss (1999) explained that substantive-level theory is a strategic link in an investigatory inquiry to formulate multiple comparative analyses into a single formal theory. Substantive-level theories are essential to this report because the principle of theory focuses on more under-represented groups, such as social workers, minorities in businesses, migrants, elderly workers, and in this case study, small business leaders during a significant pandemic (Fiske et al., 2018). Substantive-level theorists account for behaviors by studying the participants' behavior and motivation by conducting an empirical investigation (Kliemt, 2020). Substantive-level theories are present in social group researches involving consumers, employees, businesses, and so forth in existing small businesses or industries (Rosenbaum & Russell-Bennett, 2019).

Glaser (2008) expressed that the researcher can substantiate and identify related concepts and context with other pieces of literature by purposefully adding variances to the existing theories to uncover or explain a phenomenon. Furthermore, Micklitz et al. (2021) signified substantive-level theory is based on investigations done on existing theories and data to understand better the problem or further research on previous findings. Micklitz et al. (2021) believed substantive-level theory provides a framework that allows the researcher to analyze and synthesize data from several studies. Accordingly, previous research done by Kroeber (2018) explained that the study of a substantial-level theory fit in traditional exclusion groups, specifically, women and minority groups seeking leadership roles in public offices and major executive positions.

Constructs

The construct to be used in this case study is small *business leaders' enthusiasm* towards the *pandemic lockdown*. Creswell (2016) explained constructs as the researcher's viewpoint, to

how they interpret and present the story of the participants to the reader. This section presented the perspective of business owners operating during the pandemic. Also, the researcher gave a detailed study of small business owners experienced during the government-mandated lockdown.

Small Business Leaders' Enthusiasm. For the purpose of this research, business leaders' enthusiasm is in reference to their ability to remain optimistic, resilient, and committed to their organization during a significant crisis (Crawford, 2016). An enthusiastic leader is as important as any other professional skills and abilities in a small business (Crawford, 2016). Since March 2020, small businesses in Hawai'i have faced a situational crisis that threatens health and safety, work environment, employee protection, and lastly, a test of small leaders' crisis management skills (Brown et al., 2021).

The pandemic has posed new challenges for small business leaders because of the health and safety-related measures mandated to protect employees and the public (Wilson, 2020). Capogna et al. (2018) stated that small business leaders who demonstrate enthusiasm during a significant pandemic must maintain the mindset role defending their existence as they would pre-pandemic against other internal and external threats. Likewise, small business leaders with high enthusiasm typically demonstrated the ability to bolster morale, productivity and encouraging hope to their employees during any crisis (Crawford, 2016; Erickson, 2021). Business leaders must be willing to be innovative and open-minded to achieve long-term success during a time of crisis (Dunne et al., 2016).

The culmination of small business closures and restrictions on mobility have directly contributed to the economic downturn in places such as Hawai'i (Danielli et al., 2020). The pandemic can be blamed for many small business leaders having difficulty developing and executing their business management strategies to combat the economic and social limitations

brought on by virus outbreaks (Capogna et al., 2018). In Hawai'i, most small business owners depend on a high volume of foot traffic to remain sustainable (Jin & Ellram, 2020). The COVID-19 pandemic has forced most consumers to abide by stay-at-home orders, which leave most small businesses on the islands with increasing operating expenses and decreasing income (Jin & Ellram, 2020). The inability of small business leaders during a crisis management situation, such as the coronavirus pandemic, has been shown to threaten business sustainability and may further stress everyone (owners, managers, and employees) who are stakeholders in the business (Doern et al., 2018). Bartlett and Morse (2020) concluded that small businesses' survivability varies on operation size, stakeholders' resiliency, and how much costs leadership is willing to commit.

Pandemic Lockdown. Dua et al. (2020) indicated that the coronavirus outbreak is a humanitarian disaster that has created havoc on the global financial system. Maloney and Taskin (2020) believed that the government-mandated restrictions had contributed somewhat to the economy's contraction. Therefore, the longer the coronavirus affects small businesses, the more detrimental there will be an economic impact on the country (Dua et al., 2020). Unlike large companies, small businesses are more susceptible to pandemic lockdown because they are limited to the benefits of large business corporations and are typically underrepresented at the state and federal levels (Lisboa & Costa, 2020). Goldman Sachs provided a 2020 survey of 10,000 small businesses, showing that 96% claimed they were impacted by COVID-19; 51% stated they could not survive financially, 67% do not have access to emergency funding, and 53% are not able to telework (Ligouri & Pittz, 2020).

Moreover, most disproportionately affected small business industries employ over 20 million workers and are responsible for 12% of all U.S. economic revenue (Dua et al., 2020). For example, Governor David Ige reported that Hawai'i lost 25% in tax collections, which amount to

over \$644 million over the first fiscal year ending June 2020. Even worse, the state government reports that over the same period, there have been over 200,000 jobless claims (Consillio, 2020). These statistical data are alarming because small businesses are least likely to remain sustainable due to the economic fallout if the pandemic is not controlled (Ligouri & Pittz, 2020).

Nicola et al. (2020) stated that the global pandemic lockdown has socio-economic and devastating effects at the community level. Most small businesses lack disposable resources to operate for an extended period with a loss of income added expenses (Nicola et al., 2020). In Hawai'i, the pandemic has led to significant disruptions to small businesses, employment, education, tourism, logistics, and supplies, resulting in volatility to the State's economy (Kaholokula et al., 2020). Also, undoubtedly the pandemic disruption to the goods and services supply chain has an unprecedented impact on small businesses, primarily due to the logistics uncertainty's viability and adaptation. Dua et al. (2020) theorized that the long-lasting impact of the COVID-19 could affect an additional two million small businesses long after the post-pandemic.

Related Studies

It was essential to research other related areas of interest for future studies in a finance study. The pandemic outbreak has caused Hawai'i major economic and health care issues limiting essential workers, small businesses, military operations, security, services, and healthcare industries (Kaholokula et al., 2020). The COVID-19 has a world-changing impact that has proven to bring out the best and worst in people and should be used as a barometer to reveal true leaders (Maxwell, 2021). There are several related studies to include small business leaders, financial data, financial management, government restrictions, small business assistance programs, and supply chain management that this section will be discussed.

Business Leaders. Great business leaders must be adaptive and make the necessary changes to protect their operations, workers, and customers (Maxwell, 2021). For this research, small business owners and managers are defined as strategic leaders who share similar traits and competencies, which is crucial to overseeing people's small or large operations (Felix et al., 2019). Small businesses are essential to economic growth, yet most fail due to financial mismanagement within the first two years after launching (Shallow, 2017). Most business leaders were unprepared to tackle the unforeseen and fast outbreak of the most devastating pandemic in the last 100 years (Shallow, 2017).

Strategically, great leaders provide directions to their subordinates during whatever situations may happen while achieving their organization's goals (Sani et al., 2018). The emergence of the COVID-19 pandemic not only tested business leaders, but also afforded the opportunities for a new generation of small business leaders, business owners, managers, and supervisors (Akpan et al., 2020). During the early stage of the pandemic, most Hawai'ian small business leaders knew little about the virus, so they were limited in knowing how to navigate and cope during the lockdown (Alves et al., 2020). Although many business leaders had an emergency plan before the pandemic, most quickly realized their plans were rendered useless during the quarantine lockdown (Shallow, 2017).

Maxwell (2021) commented that as the world changes during a crisis, so will business leaders. It is crucial for business leaders to establish alternative business measures, especially in an industry that promotes hospitality, tourism, food, and other businesses that rely on foot traffic (Dunne et al., 2016). Business leaders must turn to alternative methodology to operate through the crisis (Groysberg et al., 2021). This was proven in the findings as the majority of the participants decided to turn their attention to e-commerce to keep their business sustainable. Due

to the pandemic's disruptive outbreak, most business leaders made strategic decisions that required deviating from their old business practices (Ketchen & Craighead, 2020).

Ketchen and Craighead (2020) argued that most business leaders are struggling since the first announcement of the COVID-19 pandemic. In addition, businesses conducting face-to-face transactions (e.g., restaurants, shopping, retail, entertainment, education) in a customer-reliant environment are most vulnerable to the COVID-19 (Gossling et al., 2020). Through all these risks, Erickson (2021) provided a data study showing that 66% of small business owners and small business leaders are overwhelmingly optimistic about the future of their businesses. Ratten (2020) insisted that as long as small businesses remain resilient when dealing with the uncertainty of this virus, they will be able to manage the risks and raise capital and profit before, during, and after a significant catastrophe. One way to fight back during the pandemic is for business leaders to exercise practices such as being socially responsible (Mahmud et al., 2021). Business leaders must go outside their norm to remain sustainable (Mahmud et al., 2021). Mahmud et al. (2021) believed that business leaders could initiate programs and processes to help their employees, customers, and communities develop socially responsible during the economic comeback.

Socially responsible initiatives can drive customer return and, in turn, boost the local economy (Mahmud et al., 2021). There is also the need for business leaders to seek mentorship and assistance from external sources. There are e-leadership platforms that are online social learning groups providing business leaders a correspondence with other subject-matter experts and leaders to exchange lessons learned and current knowledge within the business sector (Mustajab et al., 2020). At an early stage in their career, small business owners and small business leaders must understand core values, character, and leadership abilities to be successful

business leaders (Adrian & Zulvia, 2020). Lastly, business leaders must develop their leadership traits, inspire others, provide effective leadership, and, most important, guide changes during the crisis period (Sani et al., 2018).

Small Business Owners. Baker et al. (2020) predicted that the COVID-19 impact on small businesses would be temporary and that these businesses will essentially bounce back to pre-pandemic. Moreover, Seetharaman (2020) saw the virus pandemic as an opportunity for small business owners to focus on digitalization and drop shipping services. However, the problem for most business owners is that they lack the ability and skills to navigate the pandemic (Smith, 2020). Therefore, small business owners must learn their strengths and weaknesses to achieve their business goals (Farrell, 2017).

Small business owners are expected to be resourceful, especially during a pandemic (Steinhauer, 2020). They need to be flexible in shifting their business model from the traditional brick and mortar to other applicable operating procedures, including teleworking, delivery services, curbside assistances, and other limiting services (Ketchen & Craighead, 2020). In addition, Ratten (2020) elaborated that those struggling small businesses affected by the coronavirus have to develop and employ actions that involve new ideas that are practical and strategic for the long- and short- term. Also, there is the responsibility that small business owners have to the community. Ratten (2020) conveyed that small business owners must continue to operate through adversities to include health policies and regulations. They must rely on working well, communicating, and leading people within their operations (Farrell, 2017).

As the pandemic continues to disrupt small businesses and the rest of the workforce, small business owners must learn to manage workplace safety and health, as well as being profitable (Brown et al., 2020). Heung (2020) explained that the role of a small business leader is

to think beyond them self and should be more concerned about being socially responsible to their community and employees. The safety and health of the community depend not only on local government responsibility but also on business leaders' responsibility (Heung, 2020). For small business owners to find success, they must be self-aware of knowing their core values, character, and leadership abilities (Adrian & Zulvia, 2020).

Bolea and Atwater (2020) described a strategic small business leader as someone facing adversities and quickly changing their leadership approach to mitigate or eliminate threats or weaknesses. Whether good or bad, small business leaders can turn a societal or environmental situation into business opportunities (Ratten, 2020). Additionally, a small business leader who exercises creativity is more competitive in the marketplace (Ratten, 2020). The position of a small business leader requires work engagement, vigor, dedication, and absorption to the daily grind that is required to be somewhat successful (Brieger et al., 2020). Majority of small business leaders choose their path with the belief and intent to do meaningful work that will positively contribute to society (Brieger et al., 2020). However, most small business leaders had difficulties navigating the impact of the pandemic (Danielli et al., 2020).

Danielli et al. (2020) commented that strategic leadership is a mindset that allows business leaders to be creative, unique, passionate, adaptable, motivated, risk-takers, and business savvy. Moreover, the entrepreneurial spirit of a small business leader is critical to the development and performance of an economy (Danielli et al., 2020). Danielli et al. (2020) argued that these essential factors could invigorate the spirit of a small business leaders; plus, it is critical to facilitate growth and productivity that can lead to their business sustaining post-pandemic. Also, Leitch and Volery (2017) stated that small business leaders should identify and take advantage of opportunities as they are presented.

Small business leaders and small business leaders are essential to developing economies on a local or national level (Felix et al., 2019). Crawford et al. (2020) stated that it is essential during the pandemic that small business leaders have access to resources. Financial resources are essential to small business leaders because most believed in the small business leadership pathway to be independent and having the ability to give back to society (Crawford et al., 2020). However, during the COVID-19 crisis, it has been a struggle for small business startups to obtain financing (Brown et al., 2020). This is detrimental to economic growth, because as Felix et al. (2019) highlighted, small business leaders are more likely to succeed when resources are readily available and abundant. In addition, most small business owners and small business leaders fear that taking on debt from these government relief programs may not be forgiven, so they are less hesitant to borrow loans, which is crucial to the local economy to jump-start financially (Steinhauer, 2020). Finally, small business leaders' management of financial resources during the COVID-19 pandemic is key to building a stronger relationship with employees and customers (Mahmud et al., 2021).

Financial Data Studies. Baker et al. (2020) indicated that the stock market's volatility surge is substantial evidence of how the country is reacting to combating the COVID-19 pandemic. The worldwide spread of the COVID-19 virus has caused an economic and systemic shock, which is reflected in the stock market's volatility (Kotzya et al., 2021). Brown et al. (2020) found that the volume of new equity transactions in the U.S. has declined considerably since the pandemic outbreak. In Hawai'i alone, Consillio (2020) presented financial reports projecting that the State will lose \$2.3 billion in revenue over the next two fiscal years due to the absence of trans-pacific travelers.

Financial data are a critical resource for owners and managers to finance a business or investments (Korableva et al., 2017). These financial data are essential at the national, state, and private business levels (Brown et al., 2020). Duan and Xiong (2015) pointed out that hundreds of millions of financial transactions occur in the small business industry each day. Small business leaders must understand how to use financial data to predict and monitor operational matters to create transparency, monitor risk, and analyzing consumer data (Razin, 2020). Similarly, financial data are vital to informing business leaders of their assets or operation's activities.

Financial data are critical to small business leaders operating in a pandemic environment (Korableva et al., 2017). Dahmen and Rodriguez (2014) explained that financial data analysis is similar to a financial report card to business leaders on the performance of their operations. For this reason, small business leaders must depend on internal and external data to make better decisions to identify financial issues. Hasan et al. (2020) found that businesses that monitor financial data have the propensity to have a greater competitive advantage and can forecast market volatility more readily. Equally important, business leaders who manage financial data tend to be more efficient in controlling goods and services than businesses that does not (Hasan et al., 2020).

Financial Management Studies. Financial management study is vital for business leaders to make sound planning, investments, budgeting, inventory management, and record-keeping decisions (Zapata et al., 2014). Financial management is vital to this case study to investigate how small businesses used data collected during the COVID-19 pandemic. Kirsten (2018) acclaimed that financial management is an essential managerial process for any small business, whether startups or established. Shallow (2017) signified that many small businesses lack the necessary financial management strategies and skills to effectively manage their

operations' sustainability and growth; furthermore, poor financial management is a leading contributing factor to why most small businesses fail. Also, not to go unnoticed, there also the need for effective leadership during crisis management to ensure business growth and long-term survival (Mahmud et al., 2021).

Brigham and Ehrhardt (2020) addressed that poor financial management is typically the prime cause of most businesses' distress and failure since the pandemic declaration. Financial management study is essential to being better prepared in mitigating the uncertainty with the next major national crisis or pandemic (Mazzarol, 2014). Kristen (2018) stated that financial management study can help resolve the complexity for many small business owners, providing pertinent information that they lack. Moreover, Kristen (2018) explained that financial management studies provided the knowledge that business leaders can use as a management tool to run their business operation no matter what the size may be. Zapata et al. (2014) further indicated that financial management is a crucial managerial tool. If done correctly, small businesses are highly likely to garner long-term success no matter how the economy is performing (Zapata et al., 2014).

Government Restrictions Studies. Most States imposed restrictions and regulations have directly impacted how small businesses produce and deliver products and services (Seetharaman, 2020). This section studied the State of Hawai'i government restrictions' impact on small businesses that are non-essential businesses (Miller et al., 2021). To control and mitigate the spread of the COVID-19 virus, states across the U.S. resorted to measures to included social distancing, closing businesses and entertainment venues, limiting public gatherings, placed restrictions on air, land, and sea travels, and mandating the wear of mouth and nostril face coverings (Guo et al., 2021). However, Hawai'ian residents are susceptible to the

spread of the virus due to their cultural and customary traditions of gathering at significant group events such as family events (Miller et al., 2021). Furthermore, Hawai'ians traditionally love participating in community entertainment events, religious services, and other organized group events (Miller et al., 2021). Moreover, it is not unusual for multi-generational family members all living in the same house or within proximity (Miller et al., 2021).

Selby et al. (2020) expressed that any government restrictions on COVID-19 effectiveness depend mainly on individuals adhering to the rules. The state government has passed several laws and regulations, but what was found to most highly effective is based on citizens following home quarantine rules, social distancing guidelines, and personal protection and hygiene warnings (Selby et al., 2020). There is still the debate if the government-mandated restrictions effectively control the virus or if these rules are more detrimental to small businesses' sustainability (Ratten, 2020).

Ratten (2020) explained that some small businesses are less likely to survive the pandemic under these mandated restrictions compared to government-operated businesses and big corporations due to limited resources at their disposal (Ratten, 2020). Adversely, Selby et al. (2020) argued that for the small business industry to return to regular operation and way of life, business owners will have to actively play a role as community leaders in controlling the infection growth through mitigation, containment, and tracing the disease in a high-density population. For these reasons, this study was required in garnering additional information due to the lack of clear evidence to prove that the trade-offs of how lifting restrictions and reopening businesses will financially impact small businesses in the short- and long term.

Small Business Assistance Programs Studies. Krishnamurthy (2020) believed the pandemic has forever changed how small businesses will operate moving forward. Chiu (2020)

believed many small business leaders had lost faith in the financial market and the government's ability to curb the virus's spread. Small business programs' effectiveness is based on the quality and quantity of information available to the business (Hasan et al., 2020). Finally, Howell et al. (2020) explained that the coronavirus outbreak had delivered a systemic economic shock to the lending market, which adversely limits and slows financing resources to small businesses.

During the pandemic, the Small Business Administration offers COVID-19 relief options include Paycheck Protection Program (PPP), COVID-19 Economic Injury Disaster Loan (COVID-19 EIDL), Shuttered Venue Operators Grant (SVOG), SBA debt relief (SBA.gov, 2021). Without these financial support agencies, the U.S. economic power would diminish, causing a ripple effect in the loss of innovation and small business leadership, which is vital to economic growth (Lahart, 2020). Brown et al. (2020) advised that small businesses access to financial resources is crucial to stabilizing the nation's economy in the short term; furthermore, a stabilized economy will mitigate any unforeseen post-pandemic crisis. Wilson (2020) also conveyed that many economists called on small business leaders and government officials to deploy long-term support to mitigate the financial distress on local economies.

Supply Chain Management Studies. Jin and Ellram (2020) documented that the pandemic has sped up and magnified the imminent threats towards small businesses' capabilities to maintain competitiveness. The coronavirus pandemic proved to stalled and disrupted nationwide central supply logistics and distributions; however, further study is required to provide more in-depth knowledge of how much the virus impacts geographically separated regions from the mainland U.S. (Olson, 2020). Supply chain management is a systematic strategy of moving products and services throughout the U.S. and globally from manufacture to consumers (Chuvakhina et al. 2019). Vinke et al. (2020) articulated that supply chain

management during the COVID-19 era has made a complex world even more complicated; the virus outbreak created a massive entanglement to how manufacturers and distributors service small businesses.

Ketchen and Craighead (2020) pointed to the pandemic's effect on the global supply chain, leading to the mass closure of small businesses and numerous factories across countless industries. The majority of small businesses located in isolated regions, such as Hawai'i, rely on a single distribution channel, which left the most vulnerable when the government began closing non-essential businesses and mandating close contact health measures (Chuvakhina et al., 2019; Ketchen & Craighead, 2020). The unforeseen COVID-19 crisis had sparked conversation to the alternatives that may develop a more fool-proof supply chain by exposing the vulnerabilities which have plagued U.S. distributions and logistics industries (Vinke et al., 2020).

Anticipated and Discovered Themes

This section investigated the financial market's reactions to the COVID-19 pandemic and why Hawai'i is more vulnerable to the COVID-19 pandemic than other States. Additionally, the researcher examined the impact of the COVID-19 outbreak on the U.S. financial market, moreover the impact on Hawai'i's economy. Throughout this professional and academic literature research, several anticipated and discovered themes relate to Hawai'ian small business owners and the COVID-19 pandemic that will emerge during and after the research is concluded. Some common themes included the pandemic outbreak, tourism, U.S. small business, financial market, Hawai'i's economy, and small financial business programs.

Pandemic Outbreak. Bae and Chang (2020) asserted that the COVID-19 outbreak has directly impacted tourism and has played a critical role in Hawai'i's economy. Very few circumstances can neutralize or permanently illuminate small business sustainability, such as a

broad-scale pandemic like the coronavirus (Akpan et al., 2020). The World Tourism Cities Federation (2020) conveyed that due to the uncertainty and volatility of the COVID-19 pandemic, for tourism to recover in places such as Hawai'i will require a gradual process based on a phased-action plan aimed at coping and tackling the complexity and interconnectedness brought on by the virus. McKenzie (2020) wrote that it is crucial to study pandemic outbreaks effect on small businesses because historically, an average of 48 percent of small businesses are usually disproportionately impacted when there is a significant or severe pandemic outbreak. Ketchen and Craighead (2020) believed that the COVID-19 pandemic contributes to the unpredictable impact on small businesses. Ketchen and Craighead (2020) advised that small businesses have to be flexible during crisis management by changing their business models or being more open to working outside their comfort zone.

Tourism. Zhang et al. (2021) proclaimed that the COVID-19 pandemic on global tourism activity had reduced forecasts of tourism demand as dire. Geographically separated from mainland U.S. and Asia, Hawai'i's tourism market had fell flat because tourism travel by air and sea was restricted to prevent the spread of the virus (Mackrael, 2020). Although the COVID-19 has changed how small businesses do business, it has provided opportunities to reform the tourism industry amid the pandemic (World Tourism Cities Federation, 2020). Compared to other States on mainland U.S., Hawai'i was able to control the virus by restricting air travels (Guo et al., 2021). However, the preventive measures did come with a massive financial loss to the State's economy (Guo et al., 2021). Zhang et al. (2021) found that tourism policymakers are more engaged in forecasting data, promoting intelligent and digital tourism, financing to rebuild confidence in tourist travel.

Hawai'i's small business sustainment is contingent on demand forecasts of tourists visiting the islands, which is why business owners must be strategic in their operational planning, budgeting, market, and sales (Miller et al., 2021). In addition, over 90% of Hawai'i's GDP relies heavily on the services and tourism industries, which was reflected in the statistical drop of nearly 280,000 air travelers per day during the first eight weeks of the quarantine shutdown (Guo et al., 2021). Therefore, studying Hawai'i's tourism-dependent economy was crucial to learning the effects of tourism on the State's small businesses (Zhang et al., 2021).

U.S. Small Businesses. Singh et al. (2010) claimed that small businesses' biggest disadvantage is operating only in the domestic market, limiting market shares and economies of scale. Even before the virus outbreak, Akpan et al. (2020) indicated it has become increasingly competitive for most small businesses to enter the national market due advent of technology in the emerging e-commerce market. However, most small businesses are either unaware or lack the capabilities to gain entry into the bigger markets due to the inability to use technology, access financial resources, or fear failure (Akpan et al., 2020). The immediate adaptation and utilization of technologies play a profound role in how public and private businesses operate in a virtual space (Papadopoulos et al., 2020). The researcher investigated and found that this was an instrumental resource during the pandemic (Papadopoulos et al., 2020).

The effect of the pandemic has taught us that small business with a lot of debt or cash shortage was first to go out of business (Wagner, 2020). Syed et al. (2019) called on small businesses to be more conscientious and actively search for opportunities to reinvent themselves and remain sustainable. Martinez-Sola et al. (2018) signaled that small business leaders who can effectively manage their cash holdings have greater financial flexibilities and the ability to capitalize on growth and investment opportunities during a crisis. Conversely, small business

leaders who have limited financial resources were less able to reach their customers. For this reason, most small businesses were significantly disrupted when there is a major disaster or pandemic in the U.S. (Huang et al., 2020). Cowling et al.'s (2020) study detailed that an estimated 61% of small businesses had no cash holdings leading up to the COVID-19 outbreak.

The research was completed to learn if the COVID-19 pandemic impact on small businesses had caused significant economic shock due to the mass closures of numerous registered businesses (Bartik et al., 2020). Due to the COVID-19 outbreak, some small business industries have shown to be more vulnerable and easily disrupted, such as tourism, hotels, restaurants, food, and entertainment industries (Segal & Gerstel, 2020; Ting et al., 2020). Harrison (2018) identified that only 22% of small business startups have mentors, and 17% hire an advisor, which leaves 61% without professional guidance. It is no surprise that 1 of 10 small businesses fail in year one, 3 of 10 fail in year two, and 5 in 10 after five years (Harrison, 2018). Harrison (2018) stated that 92% of small business owners learn as they go without any professional coach or mentor has an enormous impact on the survival of their business.

Financial Market. This financial market research study studied past literature on the government's reactions to mitigating inflation at the federal and state levels during the pandemic. This research investigation was specific to Hawai'i's economy and state leaders' decision-making during the pandemic. This study helped provide a vivid outlook of the present and future state of how businesses and the economy are performing (Musciotto et al., 2018). The financial market illustrated the government containment and closure policies mandated, which has helped restore investors and financiers' confidence (Sharif et al., 2020). The financial market is an excellent indicator of risks and uncertainty during the pandemic, reflecting growth rates, returns, and volatility in trading stocks (Mishra et al., 2020). Also, Corbet et al. (2021) presented that the

COVID-19 is a clear warning to the foreign exchange market of the vulnerabilities and volatility of how a major unforeseen catastrophe can disrupt global financial markets. As the pandemic response continues, the financial market response can be a measuring tool for studying how small businesses will continue to be impacted by economic and societal factors (Brown et al., 2020).

The continual effects of COVID-19 could cost more than 35.7 million American employees working jobs in small businesses (Ertel, 2020). Therefore, it behooves the government to take the necessary actions to mitigate the recessionary effects of the COVID-19, whether by taking actions to contain the virus or bolstering the economy through government stimulus (Kizys et al., 2021). Current studies have shown that the financial market tends to react to what the nation's leaders do to curbing the virus's threat (Kizys et al., 2021; Phan & Narayan, 2020). For example, information such as the stock market shows volatility when the government provided a stimulus, mandated restriction of people and logistic movements, or disruption to the COVID-19 vaccine distribution (Kizys et al., 2021; Phan & Narayan, 2020).

Baker et al. (2020) indicated that the financial market reactions to the actions taken to combat the COVID-19 pandemic were evident in the stock market's volatility surge. Xiong et al. (2020) voiced that coronavirus has seriously restricted global economic activities, reflected in the global financial market volatility. Xiong et al.'s (2020) study shows that the virus outbreak spurred adverse market reactions, especially in transportation, food and beverage retail, hotel and tourism, logistics, and entertainment. Wagner (2020) claimed the stock market provides a visual foresight of investors' expectations of the future outcome of company profitability or the U.S. economy. For example, within the first three months of the coronavirus declaration, the Dow

Jones Industrial Index reported 15 of the worst days ever on the U.S. market due to market fear of the virus outbreak risks getting worst (Wagner, 2020).

The COVID-19 proved to have a frenzied and heterogeneous effect on the U.S. financial markets (Narayan et al., 2021). Recent studies show volatility, deteriorating financial, and market liquidity in the financial market (Al-Awadhi et al., 2020). Al-Awadhi et al. (2020) indicated that the growth in virus cases and deaths directly affects the stock market performance. Furthermore, Haroon and Rizvi (2020) explained that a decrease or increase in the number of confirmed COVID-19 cases correlates with liquidity in emerging state economies' financial markets. Furthermore, Haroon and Rizvi (2020) expanded their study of government intervention to show that the restriction on movement and health prevention measures also impact financial market liquidity.

Hawai'i's Economy. White and Hebert-Dufresne (2020) claimed the U.S. early response to the pandemic was made mainly at the state level, as opposed at the federal level, which may have been a root cause to the effect of government actions or inactions in managing a pandemic. Researching Hawai'i's economy is necessary to find the pandemic impact on the State's dependency on tourism (Mendiola & Bynum, 2019). Given the obvious importance of small businesses to the economy, the uncertainty in the finance market caused by the pandemic may have an indefinite effect on Hawai'i's economy (Howell et al., 2020). The decline in COVID-19 cases and deaths will increased liquidity in the financial market (Haroon & Rizvi, 2020). Wagner (2020) stated that a pandemic of this magnitude is an opportunity to study investors' behavior and how the financial markets react during future complex situations. Wagner (2020) elaborated that the pandemic's disruption to our way of life has caused social and political upheavals, which may provide opportunities from the lessons learned.

Most state governments implemented policies to close businesses and workplaces based on social distancing measures and travel restrictions (Kizys et al., 2021). In response to the COVID-19, Hawai'i responded by restricting some economy-related activities, such as travel bans, shopping restrictions, and non-essential business closures, which some researchers pointed to as reasons for the State's economic slump (Phan & Narayan, 2020). Phan and Narayan (2020) expressed that the economic indicator, namely the stock market, can be a real-time report of how the financial market responds to the coronavirus's spread. However, the fragile economy of Hawai'i is projected to experience significant financial losses from shortfalls in States' sales tax revenues, gross domestic product, unemployment claims, production and services, healthcare, and other economic factors such as education, military spending, and pension plan holdings (Clemens & Veuger, 2020).

Rogerson and Baum (2020) believe that Hawai'i's geographic location matters regarding the COVID-19 impact on the State's economy. Hawai'i is impacted mainly due to dependency on tourism and the inability to pivot and tamp its domestic markets (Felinas & Metaxas, 2020). It is conjectured that if the pandemic is prolonged longer than one year, places like Hawai'i will drastically change because it is not likely that global tourism travels will ever return to their previous trajectory (Rogerson & Baum, 2020). Rogerson and Baum (2020) conveyed that tourism recovery is incumbent on several assumptions, including increased consumer confidence, States' tourism board, marketing campaigns, government economic interventions, health and safety restrictions, and mitigating infection rates.

As Hawai'i adopts the 'new norm,' continuous study will observe the alternative means to how small businesses can maintain competitiveness and productivity during the coronavirus recovery (Akpan et al., 2020). According to Yerton (2020), an average Hawai'ian family of four

requires a household income of approximately \$72,000 to cover basic living expenses. Before the pandemic, 48.5% (116,205) of Hawai'i households were making over the \$72,000 average income (Yerton, 2020). It is estimated that 78,000 of these Hawai'i families living within the average income level might fall below the mean without government assistance programs (Yerton, 2020)

Small Business Financial Programs. The pandemic's immediate effect on Hawai'i's small businesses is a motivating factor to examine the impact of the virus on the U.S. financial market. Martinez-Sola et al. (2018) documented over a period from 1998 to 2012 that for small businesses to mitigate financial distress, they must maintain a sustainable target cash level holding, seek growth, and investment opportunities, and manage financial flexibility. The government at the State level has implemented policies to contain the spread of COVID-19, support small business owners, and disseminate stimulus funding to offset unemployment (Narayan et al., 2021). Melish (2020) stated it is essential for government funding to be disseminated to prevent more than 20% of Hawai'i's population from becoming unemployed during this crisis. Wagner (2020) claimed that business managers, politicians, and economists traditionally are more concerned about business risks during a national crisis because of the large-scale recession impact on the U.S.

In Hawai'i, in-state businesses operated by a resident with properties under a lease or ownership before 20 March 2020 are eligible for government subsidies (Gomes, 2020). In addition, Yerton (2020) reported that Hawai'i small businesses benefited significantly from the Coronavirus Aid, Relief, and Economic Security Act. The federal relief efforts provided an additional \$2.4 billion in stimulus assistance to ensure that small businesses can keep workers on payroll (Yerton, 2020). However, it is proven that although government rescue programs are

helpful to small businesses, it is only a short-term fix, and real business sustainability can only be garnered through customer foot traffic (Ligouri & Pittz, 2020).

Bartik et al. (2020) listed several Small Business Association (SBA) programs such as the Paycheck Protection Program (PPP), Shuttered Venue Operators Grant (SVOG), and the Economic Injury Disaster Loan (EIDL) to fund pandemic impacted small businesses. A small business that receives PPP loans have proven to have a lower probability of closure or bankruptcy and is more likely to recover after 2 years, which is expected to surpass a post-COVID-19 pandemic (Humphries et al., 2020). The U.S. Congress granted \$2.5 billion through PPP to sustain locally owned Hawai'i businesses (Yerton, 2020). PPP loan can provide an opportunity for eligible Hawai'ian small business owners to borrow up to \$10 million to cover their payroll for eight weeks, mortgage, utility expenses (Gomes, 2020). Most Hawai'ian small businesses are eligible for SVOG if they are directly impacted by the COVID-19 (SBA, 2021). The COVID-19 EIDL is available and helpful to Hawai'i small businesses because it helps appropriate funding for restaurants, hospitality, and many other businesses experiencing economic distress (Nhamo et al., 2020).

Summary of the Literature Review

The presented review of professional and academic literature provide will provide supporting information to conducting the case study. The small business practices provided an in-depth study of small businesses' performances during a significant pandemic crisis by addressing the current situations experienced by some owners and managers. An extensive data collection of existing professional and academic reviews was critical to research and the literature review section. The literature review study addressed multiple concepts, providing a comprehensive understanding of the research topic. The paper covered seven major areas:

business practices, the problem, concepts, theories, constructs, related studies, and anticipated and discovered themes. Furthermore, multiple related studies identified in the research was investigated to further this research. Lastly, the researcher canvassed and identified any common themes in the anticipated and newly discovered study while conducting and analysing the research collected data.

Summary of Section 1 and Transition

This study is intended to understand the challenges faced by Hawai'i small businesses during the COVID-19 pandemic. The spread of the coronavirus nationwide has been shown to have primarily impacted small businesses more than any other industry (Bartik et al., 2020). However, little is known about how it impacted small businesses located in geographically separated regions from the mainland U.S., such as the islands of Hawai'i, Guam, Puerto Rico, Virgin Islands, and Alaska. Since the timing of this research, there was little published literature to understand the epidemic effects. The virus has created economic, financial, and employment hardships, causing some small businesses to close their doors temporarily. In Hawai'i, the stop movement on tourism travel has impacted many small businesses that are tourism-centric, such as businesses in the hotel, food, and entertainment. This section also reviewed the literature on how business management plays a role in the success or failures during the pandemic period. The research was essential to financial studies if small business owners and managers are strategic in managing their operations during an unconventional crisis such as an epidemic. The literature review section also demonstrated the criticality of implementing biblical integration in small businesses.

Section 2 provided crucial information that described, discussed, and explained the purpose statement, researcher's role, methodology, participant's role, data collection and

analysis, and the reliability and viability of the information collected. The researcher's role showed actions taken in conducting the case study. The methodology highlighted why flexible design and triangulation methods were applied to this case study. The researcher explained the participant's role and importance to the study. Additionally, the section outlined the population and the sampling method appropriateness in the research's investigation. Furthermore, the research gave an overview of the data collection and organization, instruments, and organization plan used in Section 2. Lastly, Section 2 discussed reliability and validity techniques to discuss the research data, participant contributions, and literature.

Section 2: The Project

This research provided the findings to understand better the coronavirus impact on the Hawai'i small business industries. To effectively conduct this research, it is essential to discuss the researcher's role and the study's methodology. The researcher addressed the actions taken to conduct the research and the critical approaches to avoid personal biases. Additionally, the researcher discussed the qualitative study and the appropriateness of using a flexible design and a case study method to conduct this study. Also, this section detailed why it is crucial for the method chosen and appropriateness for triangulation to validate the research findings. Lastly, to ensure information accuracy throughout this research, the researcher followed the process of bracketing to mitigate any potential bias or influence (Neubauer et al., 2019).

Purpose Statement

The purpose of this flexible design single case study is to research further the COVID-19's impact on Hawai'ian Small Businesses. This research is critical to understanding why since the first public announcement of the COVID-19 in the U.S., it has been a tumultuous period for many large and small businesses. This research investigated the general problem of the COVID-19 pandemic for small companies, specifically in Hawai'i. The researcher provided a qualitative research methodology into how small business owners coped through the pandemic. The study was essential because the pandemic's effects on small businesses were not fully understood due to little financial data provided by the local government. To further learn more about the pandemic, the research explored the impact of the COVID-19 on small businesses by focusing on research questions (including sub-questions) to present a flexible design methodology, specifically using a case study research approach. The researcher explored and provided comprehensive findings to the problem statement and the specific statement. To conclude, the

researcher will present the research locations and how the research will benefit from a biblical perspective.

Role of the Researcher

The researcher's role in this study is to explore the impact of the COVID-19 pandemic on Hawai'iian small businesses. To perform this study, the role of the researcher was critical because of the in-person involvement required to collect, interpret, analyze, and present the data gathered (Clark & Veale, 2018). The researcher was directly involved during the data collection phase of this case study to explore a real-life phenomenon (Sutton & Austin, 2015). The researcher was the sole investigator during the process of collecting the data (Creswell & Poth, 2018). Also, the researcher used a high level of rigor and transparency in the interview process and during the construction of the research findings (Creswell, 2016). Moreover, the researcher monitored the study during the research process for personal biases and took the necessary actions to eliminate all biases found during the study (Creswell, 2016). Additionally, the researcher removed any personal views and beliefs from the study to avoid the perception of personal biases (Creswell, 2016).

To conduct the study, the researcher followed the guidelines of a qualitative case study by assuming the critical role of completing thorough research, protecting the data collected, and being respectful and empathic to all participants (Creswell & Poth, 2018). The researcher's role developed the interview questions, identified the studied population, contacted potential participants, utilized applicable data collection methods and processes, and analyzed the data gathered (Yin, 2018). To help develop the research, the researcher interviewed multiple participants directly impacted by the phenomenon and who can speak to their lived experience. The researcher's role was to record all interviews and data gathered and review the information

for accuracy. Additionally, the researcher utilized memoing to document information and analyze it later (Mooney-Somers & Olsen, 2016).

The role of the researcher is to refine the study's process to increase the understanding of the problem (Yin, 2018). Creswell (2016) explained that the researcher's role is to demonstrate confidence and personal readiness when engaging, inquiring, and accessing information throughout a qualitative study. The researcher will take an exploratory approach to study a real-life event by collecting and analyzing data from multiple research sources for any new information (Creswell & Poth, 2018). The researcher will be interviewing Hawai'ian small business owners and managers operating within food, travel, memorabilia shops, construction, and farming sectors. In addition, the researcher relied on financial data, surveys, emergent, and past reports to triangulate the data gathered (Yin, 2018). The researcher's role included collecting data from multiple sources, including form observations, interviews, existing and emergent research, and credible surveys (Creswell & Poth, 2018).

Bracketing to Reducing Bias

Thorne et al. (2016) explained whether, intentionally or unknowingly, any biases can be detrimental to research reliability and validity. The threat of personal bias in a study can erode the research integrity and trustworthiness of the findings (Thorne et al., 2016). Thorne et al. (2016) explained that bracketing involves the researcher conducting the interviews to take basic steps in the process that may reduce biases that may result from personal beliefs and values. This section further discussed bracketing as a critical process to how the researcher avoided personal biases such as design bias, participant bias, close-ended questions, and data collection bias (Takahashi, 2018).

Puerta et al. (2020) explained that bracketing is critical to protecting research integrity. Bracketing is a research process used by the researcher to identify and set aside any assumptions, personal biases, personal experience, or knowledge that may or will influence the research findings (Puerta et al., 2020). For this qualitative research, the researcher accepted that it is important to be conscientious of any bias during the research process (Cimpian, 2017). It was essential to understand who the participants are being studied. Takahashi (2018) stated that the researcher should generally know the participants' profession and the phenomenon they have experienced or experiencing during a disaster or pandemic. To do this required that the researcher further understand the tendencies that can project personal biases. These personal biases are as follow:

Design Bias. To avoid design bias, the researcher developed and follow research methodologies that are strictly related and relevant only pertaining to the study's objectives (Takahashi, 2018). Design bias typically happened when a research question or survey is constructed based on the researcher's subjectivity or decision to defend or produce a specific outcome (Cimpian, 2017). Design bias usually resulted from the researcher's personal beliefs or actions to deliberately steer the research findings to serve their interests (Boddy, 2016). Design bias is evident when a researcher develops a research survey that subjectively asks questions (Boddy, 2016). An example is a survey for a new pharmaceutical drug that only answers the efficacy of the medicine strengths and value versus the overall benefits or side effects that are an effect of using the medication (Boddy, 2016). The researcher chosen to follow a design that advances the new drug efficacy but would avoid any objective feedback, which could prove deceptive to the study's findings (Boddy, 2016).

Participant Bias. Participant bias can happen due to the researcher's personal bias (Brito, 2017). An issue that generates participant bias is saturation (Boddy, 2016). Saturation tends to happen when a researcher meticulously and knowingly handpicked their participants to influence the study's outcome (Boddy, 2016). An example of participant bias can occur when the researcher chooses only to interview small business owners who went out of business during the COVID-19 pandemic to prove that the virus is the only reason small businesses went out of business (Boddy, 2016). This research avoided participant bias by being inclusive by interviewing a diverse group of participants from different small business operations (Brito, 2017). Researching a diverse group of participants aided in invalidating and providing credibility to the research (Brito, 2017). This helped add and generate new knowledge from the participants being studied towards the phenomenon. Lastly, to guard against participant bias, the researcher concurred to having no knowledge of the small business owners' and managers' experience during the pandemic.

Close-Ended Questions. The use of close-ended questions may be considered bias depending on how the data are collected and presented (Farrell, 2017). Furthermore, how the researcher presents close-ended questions during an interview can influence how the participants respond (Anderson, 2019). Farrell (2017) explained that close-ended questioning could result in the findings being construed as biased because of the limited response to the question(s). Due to the nature of close-ended questions, it may force the participants to pick the best answer without the ability to provide additional clarification (Farrell, 2017). For example, the participants may choose from a list of possible responses, such as "yes" or "no," or from a list of possible choices A, B, C, D, or all of the above (Farrell, 2017).

Moreover, closed-ended questions usually are formatted from the perspective of the researcher (Anderson, 2019). Additionally, the questions may be formatted on what the researcher believed is most substantiating to answering the questions favorable to a predetermined finding (Anderson, 2019). This research minimized any limitations on how the participants responded to the interview questions by providing an opportunity for the interviewee to be more of a storyteller (Anderson, 2019). To do this, the researcher provided an open-ended question format to fully capture the participants' lived experiences during the pandemic (Farrell, 2017). Open-ended questions were essential for the study to capture more data than the researcher anticipated; furthermore, open-ended questions helped during the triangulation process to compare past professional literature to validate the research findings (Anderson, 2019).

Data Collection Bias. A critical role in any research is the data collection process (Sutton & Austin, 2015). Sutton and Austin (2015) clarified that the researcher is in charge of the information gathering method and processes; however, mishandled or manipulated will result in data collection biases. Data collection bias is the intentional deviation from the truth by misinterpreting or manipulating the data analysis, which produces a false or misleading finding (Bell et al., 2019). Galdas (2017) stated it is not uncommon for a researcher to fall into the data collection bias trap to which they are drawn to data that is in alignment with their perspective or experience. To avoid biases, the researcher performed this study with integrity and objectivity to ensure the data collected is reported to the findings (Bell et al., 2019). Furthermore, the researcher documented and disclosed any information that a reviewer could interpret as bias in the limitation sections of the research (Galdas, 2017). The researcher understood the importance of having an ethical responsibility to follow the research data collection process no matter where

the findings may lead and report all data gathered whether or not the information is incongruent to the researcher's beliefs (Mooney-Somers & Olsen, 2016).

Summary of Researcher's Role

This section identified the researcher's role and the actions taken to conducting this research. The researcher also identified the possibilities of personal bias and the action taken to mitigate or eliminate the potential of biases. This section explained how the researcher will employ the bracketing approach to identify, understand, and validate the research content. Furthermore, the section discussed bracketing and why it is crucial to understanding personal biases as potential threats to the credibility and validity of the research. The researcher discussed bracketing to mitigate the potential of preconceptions and assumptions that the researcher may experience during the research process. This may be done by the researcher understanding and identifying any vested interest and personal experience that may compromise the validity of the research (Creswell & Poth, 2018). This section further covered how other biases such as design bias, participant bias, close-ended questions, and data collection bias can influence the researcher's personal biases.

Research Methodology

This study was conducted with a flexible design using the qualitative method, specifically, a case study design will be used. Yin (2018) described a research methodology as the procedural process that the researcher follows to conducting a study. During this qualitative research, the data were collected using a series of interviews, analyzing past studies, and public financial data and reports (Alpi & Evans, 2019). This study used the qualitative research methodology to explore the stated general problem statement to examine the continuous financial losses to small businesses during the COVID-19 pandemic.

The researcher was engaged in a rigorous qualitative data collection process by investigating multiple viewpoints and sources (Creswell & Poth, 2018). This qualitative research aimed was to investigate and convey a deeper understanding of the ongoing COVID-19 phenomenon. The researcher provided a deeper insight into the phenomenon and the recruited participants' everyday life experiences during the pandemic (Robson & McCartan, 2019). Furthermore, to better understand the study's research methodology this section discussed flexible design, case study method, and the relevance of the design and chosen method for triangulation to this research.

Flexible Design Discussion

A flexible design was appropriate for conducting this research (Creswell & Poth, 2018). This study followed a flexible design to provided findings to the problem and specific statements. The flexible design approach was appropriate for collecting data to understand better the phenomenon and the participants involved in the study (Creswell & Poth, 2018). Using a flexible design allowed for a systematic process during the data collection process (Creswell & Poth, 2018). Robson and McCartan (2019) explained that using flexible design during research is a valuable function that helps the researcher adapt and change quickly to emerging information or unforeseen circumstance during the study. Also, for this research, a flexible design afforded the researcher to maintain greater flexibility throughout the entire research process (Robson & McCartan, 2019).

Case Study Discussion

This research case study was focused on the impact of the COVID-19 outbreak on Hawai'ian small businesses. This qualitative research was conducted using a single case study method to learn new information and expand on past literature on how small businesses respond

during the coronavirus pandemic. The procedures to conducting the case study included identifying a phenomenon to research, collecting the participants' experiences, and managing multiple participants' data (Creswell & Poth, 2018). As Creswell (2016) explained, a case study method provides the structure to understand how each participant experiences the phenomenon. The case study method was an effective tool because it helped support the research questions when undertaking a complicated research investigation, especially when performing a study in business (Harrison et al., 2017). Additionally, it was appropriate to follow a single case study for this research because this methodology was more adaptable to the observation and analysis of a large group or segment of a population (Lu et al., 2018).

This qualitative case study method allowed for a further detailed investigation into how individual small business owners and managers were able to navigate their operation during a major pandemic. Using a case study method afforded the researcher to examine multiple sources of information to best understand and answer the research questions (Lu et al., 2018). This allowed the researcher to analyze multiple evidence to the phenomenon within the small business industry and gain a better insight into the complexity of businesses management to maintain profitability and sustainability during a crisis period (Yin, 2018). Additionally, this case study method guided the researcher systematically through the research process (Hung et al., 2020). Lastly, following the case study procedure assisted the researcher in conducting an unbiased description of the data without any presumptions regarding the impact of COVID-19 and financial losses on small businesses (Hung et al., 2020).

Triangulation Discussion

The use of triangulation was appropriate to define, compare, and contrast multiple data sources and methods to ensure that this case study evidence is credible (Yin, 2018). Data

triangulation is facts verification by comparing information from various research methods and sources (Yin, 2018). The researcher draws upon triangulation by investigating numerous data sources, including interviews, questionnaires, observations, journals and peer reviews, business financial data, federal and state reports, and any other source that will solidify the case study findings (Robson & McCartan, 2019). This research incorporated triangulation to ensure that the participants' perspective is accurately rendered in the case study (Creswell & Poth, 2018).

Triangulation help collaborate this research findings due to using several different data resources to present a case study that demonstrates reliability, credibility, objectivity, and validity (Robson & McCartan, 2019).

Summary of Research Methodology

This section covered how the researcher conducted this study following a flexible design using the qualitative method, specifically, a case study design. The researcher mentioned using multiple methods to include interviews, analyzing past studies, and public financial data and reports (Alpi & Evans, 2019). Additionally, the section covered why a flexible design is vital to providing agility in conducting this research. The section also detailed the appropriateness of a case study to provide a deeper understanding of the phenomenon by using methods to conduct the research. Lastly, this section covered how triangulation was appropriate to cross-referencing data sources and methods to ensure the research is credible.

Participants

The participants identified for this qualitative case study are small business owners and managers working in Hawai'i during the COVID-19 pandemic. The participants' qualification to be a part of this study was based on their ownership and management positions during a catastrophic period such as the coronavirus outbreak. The researcher targeted small business

owners and managers for this research due to their lived experience to remain sustainable and profitable during this period. Small business owners and managers were essential because of their frontline and internal operation knowledge, which assisted the interviewer to describe and inform about the virus's impact on their businesses. Furthermore, the study identified and recruited a diverse (i.e., gender, race, ethnicity, other backgrounds) and experienced group of participants (Creswell & Poth, 2018). Moreover, this allowed the researcher to document emerging new themes and perspectives to enhance and understand the problem under study (Creswell & Poth, 2018).

Yin (2018) stated that the researcher must not generalize the study population; instead, it is best to investigate a small group of participants who are knowledgeable of the phenomenon. In the selection process of the participants for this study, the researcher ensured that potential participants have firsthand knowledge of the phenomenon and that they can best inform the research questions (Pessoa et al., 2019). Furthermore, Pessoa et al. (2019) stated that the selected participants should be connected to the research questions because they will be more engaged during the interview process due to being familiar with the discussion. Furthermore, participants who are close to the phenomenon can inform the research questions which help provided a deeper understanding of the problem and help the participants articulate their thoughts and experience of the phenomenon.

Population and Sampling

The researcher anticipated significant variability in the collected information due to the research diversity of sampling several business owners and managers throughout the small business industry (Creswell, 2016). For this section, the researcher selected the population, determined a sample, and selected the appropriate sampling strategy to conducting this research

(Creswell & Poth, 2018). The researcher focused on the Hawai’ian small business industry as the population because sampling a small group of small business owners and managers help provided meaningful and credible data to the study's findings (Creswell & Poth, 2018). Due to the complexity and large population size of this study, the researcher took a sample of relevant participants to provide an understanding to conclude the findings (McCombes, 2021). To further explain, this section provided additional discussion on how the researcher used the population and sampling to selecting participants.

Discussion of Population

Banerjee and Chaudhury (2010) explained that a research population is a large group representing a general area of study. The researcher acquired data and information to learn new knowledge to address the problem. Robson and McCarten (2019) further explained that a population study is a representation of people or event. The population in this research is made up of stakeholders who are from the Hawai’i small business industry, such as business owners and managers. The representation of small business owners and managers in this study are from a diverse business group, different sizes of operations, and multiple geographic locations. The participants selected from the population all shared familiar characteristics, which is their unique leadership positions operating a business during the pandemic (Elfi & Negida, 2017).

The Small Business Administration definition varies to what a small business size is depending on the industry (SBA, 2019). In this research, a sample is classified as small businesses with fewer than 500 employees (SBA, 2019). In addition, due to Hawai’i’s large population size of 132,640 small businesses, this research recruited a sample of small business owners and small business managers to represent the population (SBT, 2020). The population was spread over several cities that are specific to this research. The small business industry

population covers major Hawai'i cities, including Pearl City, Kaneohe, Waianae, Aiea, Ewa Beach, Kapolei, Waipahu, Waikiki, and Kahuku. These cities are major hubs for the majority of O'ahu small businesses. To simplify and streamline the study, the researcher selected a subset of the population called a sample (Allen, 2017).

Discussion of Sampling

Robson and McCartan (2019) explained sample as the researcher's selection from the population. It is important to note that the researcher considered the quality of the data that needs to be collected versus the number of participants (sample) who will be involved (Creswell, 2016). Following these principles, the selected sampling plan for this study guided the researcher's choice to study the Hawai'ian small businesses population to learn further the impact of the coronavirus on the small business industry. The population of Hawai'i consists of over 132,000 small businesses, which are responsible for hiring more than 52% of the state's total employment (SBT, 2021). Due to the large population, the researcher had to investigate candidates who owned or managed a small business's day-to-day operation since the start of the COVID-19 outbreak. These samples are appropriate to the research because the participants are vital to offering supplementary information that is credible and pertinent to the study. The research was conducted using multiple sampling methods to study small business owners and managers from local businesses to accomplish the data collection.

Sampling Method. The researcher used the sampling method to identify and select knowledgeable and willing participants to assist in the study by answering and sharing their experiences to the interview questions (Robson & McCartan, 2019). The researcher followed non-probabilistic sampling, specifically purposive and convenience sampling methods, to select participants willing to describe and share their perceptions, thoughts, and experiences associated

with their business and the coronavirus pandemic (Dikko, 2016). The researcher preferred a non-probabilistic method due to the ease of access to the data collected from the participants (Etikan, 2017). The non-probabilistic is a non-systematic process, which allows all participants from the target population an equal opportunity to partake in this study (Etikan, 2017).

Meaning, the researcher selected participants based on their lived experience through the pandemic and not for any other reasons that could be construed as targeting or bias (Etikan, 2017). Creswell (2016) believed a researcher should conduct qualitative research with no more than five individuals. Boddy (2016) suggested otherwise that that data saturation can be up to 12 participants. This study aimed to identify a minimum of 10 participants and interview others until reaching data saturation (Dikko, 2016). Data saturation was recognized when the researcher is not learning anything new to the problem (Dikko, 2016). The researcher's decision used a non-probabilistic sample made up of 15 individuals with like experience and who are appropriate to the study (Allen, 2017). Also, the non-probabilistic method provided a more manageable size sample during the observation and interview process of the research (Allen, 2017).

Sampling Frame. This research allowed a sampling frame which is standard for qualitative research studies (Robson & McCartan, 2019). The sample frame was essential to studying small business owners and managers who have experience running their businesses during the COVID-19 pandemic. The sample frame was conducted due to the population size and geographical separation of the potential participants in the small business industry (Robson & McCartan, 2019). Martinez-Mesa et al. (2016) stated that the sample frame address how the researcher will conduct this research. Conducting this research assumed some level of intricacy due to the health and safety limitations in meeting with participants. The researcher followed all

local COVID-19 guidelines and abide by the state rules and regulations to preserve safety and health.

The researcher used all possible means to investigate the studied phenomenon to mitigate this known limitation. The sample frames employed included phone listing, online posting, and mail listing. Although all attempts were made to conduct face-to-face interviews, the researcher understood the limitations of the current pandemic conditions. The interviews had to be conducted by telephone and in-person. How the interviews were conducted was based on the consent and wishes of the participants. The key was to solicit the participant's help in person (Martinez-Mesa et al., 2017).

Koh (2013) explained that affording the participants the options to set the interview will help put them at ease when conducting the interview. Additionally, the researcher identified that there would be limitations to scheduling since not all interviews can be performed during the participants' business operating hours. Furthermore, the interviews were conducted at the discretion of the participant's timeline and availability (McCombes, 2021). The researcher ensured the interview questions were open-ended questions to allow the participants to expound on their responses (Allen, 2017). Lastly, after the interview, the research left an open line of communication with individual participants if there was a need for further clarification or explanation during the data analysis (Allen, 2017).

Desired Sample and Size. In this research, the sample size was measured by the number of participants it takes to achieve data saturation. This research sample size was not fixed as the study is based on a flexible research design and the number of participants required until the research saturation (Guest et al., 2020). Additionally, the desired sample and size were based on a cost-effective and most accessible method to gathering the data during the study (McCombes,

2021). The desired sample was purposive and convenience samples. The convenience method helped the researcher manage time constraints and resources due to the ease of access to information (Beenot et al., 2016). Moser and Korstjens (2017) explained that samples help further the researcher's knowledge and adding in-depth, credible data to the study due to the new information learned from each participant experienced.

The researcher randomly used convenience sampling to select participants according to their availability and approval (Matinez-Mesa et al., 2016). Convenience sampling was appropriate to this research because it allowed the researcher to conduct the study with the selected participants within close geographical proximity (Robson & McCartan, 2019). Furthermore, Robson and McCartan (2019) explained that convenience sampling allows for ease and accessibility to data which is ideal for investigating a real-time phenomenon. The convenience sample was suitable for the study due to the research locality and the sampling method's low cost and ease of utilization (Robson & McCartan, 2019).

The researcher applied the method of purposive sampling due to the diverse nature of this study and the need to obtain experts in the field of business (Martinez-Mesa et al., 2016). The purposive sampling method was best to recruited and enlisted the participants because the research was based on a specific phenomenon and a select group of people who can relate to the small businesses. Purposive sampling calls for the researcher to engage participants' interest with phone calls before emailing an approved consent form (Guest et al., 2020). After receiving approval from each participant, interviews were conducted either through online platforms, phone calls, or the preferred in-person meetings (Guest et al., 2020). Patton (2015) explained that purposive sampling helps target potential participants with the most insight and knowledge to answer the research questions. Using purposive sampling is in the researcher's best judgment

when selecting a socio-demographic sample to meet the purpose of the research (McCombes, 2021). This method is appropriate because the researcher will gain additional or new data on the studied phenomenon (McCombes, 2021).

Summary of Participants and Sampling

This section covered the purpose of population and sampling in this research. The population identified are leaders within the small business industry to learn new knowledge of small business owners and managers' role during the coronavirus pandemic. The studied sample of the population is made up of small business owners and managers operating a small business in Hawai'i. The population being studied covered several cities throughout Honolulu County. The above section also discussed the sampling method, sample frame, and why the researcher desired to use purposive and convenience sampling to conduct the study. The researcher followed the sampling method to meet this study's objective (Moser & Korstjens, 2017). Purposive sampling draw from the population due to the locality, availability, and convenience require to conduct the research (Allen, 2017). Furthermore, it was vital to used convenience sampling to afforded accessibility between the researcher and the participants (McCombes, 2021). To conclude, the participants, population, and sampling used throughout this section verified past studies and provided new data to the current studied phenomenon.

Data Collection and Organization

The data collection process was the most appropriate method for this qualitative case study (Barrett & Twycross, 2018). The data collection plan for this section was to examine the COVID-19 pandemic impact on Hawai'ian small businesses. The data collection and organization were based on a sample of small business owners and managers. Once the researcher received permission from the research board to begin data collection, the researcher

tested the research questions with the selected potential participants. The researcher ensured that the data collection and organization process actively involved the participants and the researcher when conducting the interview (Barrett & Twycross, 2018). The researcher followed an interview guide to ensure that the data collection and organization were conducted smoothly (Creswell & Poth, 2018). Additionally, the researcher followed a sequential process to prepare for the data collection. This section further discussed the data collection plan, instruments, and data organization plan.

Data Collection Plan

The data collection plan for this section discussed how the researcher collects data and why it will be necessary to the study. Furthermore, the researcher detailed how member checking and follow-up interviews were essential to this qualitative data collection plan. This data collection plan followed some basic steps to included conducting a sampling strategy, contacting and gaining permissions from each potential participant, utilizing a reliable recording device, assessing data from previous studies, researching available literature and financial records, explore and minimizing any field issues, and securely storing data to prevent damage, loss, or leak of participants' privacy (Creswell & Poth, 2018).

The data collection plan for this research had to be flexible and unique due to the ongoing health and safety threats of conducting the data collection during the COVID-19 pandemic. Before beginning the research interview, the researcher solicited the permission of each recruited small business owner and manager participants operating within Hawai'i. The researcher interviewed small business owners and managers leading businesses in the food, travel, construction, and farming industry. These business leaders operated in the major Hawai'ian

cities, including Pearl City, Kaneohe, Waianae, Aiea, Ewa Beach, Kapolei, Waipahu, Waikiki, and Kahuku.

The researcher recruited potential participants through in-person visits and cold calling. The researcher has no prior relationship with any potential participants and had to identify, seek, and recruit small business owners and managers based on the recruitment criteria. The researcher preferred method to recruit potential participants was to visit the manager or owner in person. The furthest major city (Kahuku) is reachable in 38 miles, so traveling to solicit participants in person was not a hardship to the researcher. Furthermore, visiting the participant was advantageous because it puts a face to the request and helps communicate their importance to the research. Also, if the participant accepted the invite, it was an opportunity to begin building rapport before the actual interview. The researcher also recruited potential participants by telephone to request their assistance in this research. The researcher used online resources such as Flux guide, Hawai'i Life, and Google search engines to discover potential small businesses to call for the study. Cold calling was beneficial because this method saved time and resources and allowed the researcher to reach a large number of possible participants.

Due to the ongoing coronavirus pandemic, each interview was conducted based on a case-by-case basis or at the participants' discretion. The pandemic restrictions have directly impacted the data collection process due to limitations to included quarantine measures, social distancing, and participants' availability to do an interview (Moises, 2020). Moises (2020) argued that data collection is adaptive when conducting qualitative research amidst the coronavirus pandemic. Additionally, collecting data during the pandemic requires flexibility to be conducted. The research detailed several options, including videoconferencing, telephones, electronic surveys, questionnaires, or any technology that can assist with social distancing. Also,

due to pandemic health and safety protocols, researchers cannot be constrained by sacrificing the foundation of the study's fundamental principles of honesty, reliability, and quality (Moises, 2020).

For this research, interviews will be the primary data collection method. Fritz and Vandermause (2017) stated that using the interview method was a primary data collection process revealing different results and trends interpreted through conversation with the participants. Interviews are appropriate to conducting this qualitative case study because of the immediacy of working with the participants. All participants were given the option of meeting in person, telephone interviews, or virtual meetings due to the ongoing phenomenon. The researcher consulted with the participants when scheduling and setting interviews.

A one-on-one interview is a common data collection technique for qualitative case study research (Barrett & Twycross, 2018). The preferred method to conduct the interviews was face-to-face interviews or videoconferencing interviews (Barrett & Twycross, 2018; Moser & Korstjens, 2017). Both approaches allowed the interviewer and the participants to read each other's nonverbal cues, which helped encourage and promote a more in-depth discussion for deeper clarification of any ambiguity question or response (Moser & Korstjens, 2017). Additionally, selecting time and place was necessary because it was critical not to have any noise or disruptions (McGrath et al., 2018). The researcher decided to use an audio recording device to capture essential data and transcribe the interview discussions. Additionally, the interviewer actively used notetaking for information that cannot be captured by the recording devices (Moser & Korstjens, 2017). Meaning, notetaking has helped the researcher analyze and transcribe the collected data in providing context to nonverbal cues that would be missed using audio recording (Moser & Korstjens, 2017; Phillippi & Lauderdale, 2017).

The researcher was flexible to how each interview was conducted based on the situations, such as geographic separation, COVID-19 health and safety precautions, or at the participant's request (Barrett & Twycross, 2018). Equally important, how the interviews were conducted was dictated by the three recording options available to the researcher: portable audio recorder, Webex video conferencing, and Rev Call Recorder to save data for up to one year. The portable audio recorder is a digital device used to record an in-person interview. Webex is a secure videoconferencing applications platform that can be used if needed to conduct and save any possible video meetings. Rev Call Recorder is a software application program that can record phone conversations and is protected using a two-step authenticator. All data collected was stored within individual e-files on the researcher's computer and backed up on a hard drive to preserve data against digital loss or errors before transcribing (Barrett & Twycross, 2018). All data collected was saved, encrypted, and password-protected against theft of information (Barrett & Twycross, 2018).

Member Checking. The objective of member checking in this study is to identify and clarify any conflicting views or misinterpretations that may threaten the research validity and reliability (Creswell, 2016). Creswell (2016) explained member checking as a process of returning the interview transcript or analytical findings to the participants for their review and concurred the accuracy of the data with the participants. Member checking in this qualitative study involved collaborating with the participants during or after collecting, analyzing, interpreting, or finalizing the data (Creswell & Poth, 2018). Zairul (2021) stated that it is crucial to apply the member checking techniques of asking, recording, and confirming during the study to ensure data collection and validation.

Candela (2019) explained that member checking is about the relationship between the participants and the researcher. The researcher used member checking to enhance the reliability by verifying each participant's interview to ensure an accurate assessment (Creswell, 2016). Member checking is appropriate to this study because it allows for the validation of the data to ensure that the sources are credible and percept as being bias (Zairul, 2021). Moreover, it is a practical methodology to understanding the participant's lived experience, the significance of those experiences to the study, and how the experience explains the studied phenomenon (Candela, 2019). Furthermore, member checking in this study ensured that critical data are captured while allowing the participants to be flexible in discussing their personal stories and perspective of their lived experiences during the pandemic (Barrett & Twycross, 2018).

Follow-up Interviews. Moser and Korstjens (2017) stated that the most common data collection methods are participant observation, interviews, and focus group discussions. This research data collection will be conducted using a more logical approach, so the interview data collection method is preferable to this study. The researcher will engage the participants by asking supplement questions through the face-to-face, telephone, or videoconferencing communication mediums (Moser & Korstjens, 2017). Nevertheless, there were moments when the researcher needs to schedule follow-up interviews to seek and describe questionable data or newfound information (Moser & Korstjens, 2017). Moser and Korstjens (2017) wrote that the purpose of a follow-up interview is to understand better what the participants have to say about the phenomenon.

Specifically, the researcher considered that follow-up interviews may be required to further this study due to the phenomenon's significance and the sampling of the population. Barrett and Twycross (2018) explained that using follow-up interviews in a qualitative case

study is a straightforward approach to gathering additional in-depth data towards a specific phenomenon. The researcher used follow-up interview questions to clarify, gain additional insight, or collect additional data to validate or further inform the research questions (Barrett & Twycross, 2018). Likewise, follow-up questions may be asked to obtain additional or further clarification to the initial interview (Barrett & Twycross, 2018). Finally, follow-up interviews allowed the researcher to thoroughly understand the interviewees' unique experiences during the coronavirus (McGrath et al., 2018).

Instruments

The researcher served as the interviewer and data collector for this study. The researcher was the key instrument in this research to observing behaviors, collecting and documenting data, and interviewing participants to gathering an overall understanding of the issue or problem under study (Creswell & Poth, 2018). The data collection instrument in this case study followed a semi-structured interview guide. The purpose of using a semi-structured interview method was appropriate for the data collection of each small business leader's personal experiences, perceptions, and perspectives on the coronavirus pandemic. The researcher was highly dependent on each participant to help establish credibility to this case study's findings (Creswell, 2016). Canals (2017) indicated that the most traditional way of qualitative data collection is through surveys, questionnaires, and interviews. Also, Canals (2017) explained instruments to gather data through engaging participants around a specific theme. To better comprehend how instruments are essential to this study, this section detailed how the interview guide and archive data are instruments to this research.

A semi-structured interview was appropriate for this research due to its flexible interview protocol. It allows the interviewer, during the interview process and the ability to use follow-up

questions, in-depth probing, and commentary outside of the interview questions (DeJonckheere & Vaughn, 2019). Semi-structured interviews allow the researcher to gather open-ended data and explore participant's perspectives or experiences (DeJonckheere & Vaughn, 2019). A semi-structured approach helped the participant to talk freely and answer (Moser & Korstjens, 2017). Bridge (2017) explained semi-structured interview is constructed with predetermined questions to guide the researcher during the data collection process. A semi-structured interview was best to learn the core elements of the coronavirus pandemic for a sample of small business leaders (Barrett & Twycross t, 2018). However, the researcher controlled the interviews, essentially affording the participants to verbally express themselves fully and with time restraints (Barrett & Twycross, 2018). The semi-structured approach provided the flexibility to alter the order of questions presented in the interview guide to maintaining a conversational approach, as long as all questions were asked to every participant (Moser & Korstjens, 2017). The researcher's role was to investigate for data that is descriptive and factual, which directly reflects the participants' thoughts, opinions, and lived experiences (Daniel, 2016).

Interview Guide. The interview guide (Appendix A) helped provide consistency while the researcher is leading the interview (DeJonckheere & Vaughn, 2019). McGrath et al. (2018) explained that an interview guide is a preferred data collection method to conduct qualitative or quantitative research when examining the relationship between participants and the phenomenon. Using a research guide allowed for a step-by-step procedure to collect and analyze the data (Daniel, 2016). Moreover, the data analysis procedure assisted the reader to understand the research design and the findings to answer the research questions (Daniel, 2016). The researcher utilized research protocols to guide and record information during the data collection (Zairul, 2021). The interview guide aided the researcher to fine-tune the interview process (Giger, 2017).

This research consisted of 17 semi-structured interview questions (Appendix C), estimated to take between 30 and 45 minutes to be conducted. The interview questions were deliberately developed to inform the central research questions (Appendix B). The four primary research questions are designed to observe the impact of the COVID-19 pandemic on Hawai'ian small businesses.

- RQ1. Why are small businesses incurring significant financial losses during the COVID-19 pandemic? RQ1 will be answered using interview questions 1-3 to understand small business financial losses during the pandemic.
- RQ2. What is the government's role in mitigating small businesses' financial losses caused by the COVID-19 pandemic? RQ2 will be answered with interview questions 4-9 to understand the government's role in helping small businesses during the virus outbreak
- RQ3. Why are some small businesses more than others financially impacted during the COVID-19 pandemic? RQ3 will answer interview questions 10-13 to understand why the coronavirus more adversely impacted some small businesses than others.
- RQ4. What financial strategies are small business owners implementing to remain sustainable? RQ4 will be informed by using interview questions 14-17 to understand what financial strategies business leaders will execute to succeed.

Additionally, follow-up questions aided the interviewee to answering the questions because it allows the flexibility to unjust and explain the question for clarity and ensure it delivers the intended meaning (Giger, 2017). Moreover, the research followed a data collection methodology to prepare, collect, and follow up after the data collection (Weller et al., 2018). Giger (2017) claimed it is vital that the interviewer talks less and listen more; meaning, the

researcher must resist controlling the discussion, filling the blanks in the research, or driving the participant's perspective. DeJonckheere and Vaughn (2019) stated that the rules to an interview guide are that the questions should be open-ended, neutral, and free of ambiguity language.

Open-ended questions help increased this study's reliability by enabling the researcher, future readers, and business leaders to understand the data and how they share information relatable to their own experiences (Singer & Couper, 2017). Using open-ended questions was vital in this research to explore the participants' experience during the coronavirus phenomenon (Singer & Couper, 2017). Using open-ended questions was important to encourage an in-depth investigation into the study's problem (Weller et al., 2018).

Open-ended questions will give the interviewees the flexibility to elaborate and expand on their answers to inform the interview questions (Barrett & Twycross, 2018). Furthermore, open-ended questions may aid lead the participants to be more salient and complete answers to the interviewer's questions (Daniel, 2016). After the interviews, the researcher followed up through emails with additional interview questions to ensure that the content is validated and credible before publishing (Weller et al., 2018). Additionally, the interview guide can help avoid assumptions or misrepresentations (McGrath et al., 2018).

Archive Data. The researcher utilized professional and academic literature throughout this section and during the triangulation analysis. Archive data were essential to data sharing to address the research questions (Allen, 2017). The information also addressed information that is missing or needs further research. Using the archive data were essential to the research questions because it allowed the researcher to triangulate the findings with historical data (Allen, 2017). To triangulate the current findings, the researcher used multiple archived data of past pandemics,

such as the Spanish flu, smallpox, and other virus outbreaks (Yin, 2018). The researcher triangulated the collected interview data by looking for liked outcomes of the participants.

Additionally, the researcher used triangulation to mitigate the risks of systematic biases and collection data limitations by involving the research participants in the member checking process (Candela, 2019). The use of archive data were beneficial to this research because it is less time-consuming, save on research resource, already checked for reliability and validity (Allen, 2017). Lastly, utilizing archive data were essential to seek and collect new exploratory data on the impact of the COVID-19 on small businesses, which is crucial to triangulating and validating the data (DeJonckheere & Vaughn, 2019).

Data Organization Plan

A data organization plan is a procedural approach pertinent to collecting and organizing research (Zairul, 2017). The key objective of this research was to collect data through interviews to answer the proposed research questions (Creswell & Poth, 2018). This study's organization plan ensured that the information was correct and conveys what the participant intended to disclose. Data organization is important to the identity protection of the participants by ensuring that the information is secure and is only used solely for this research (Nimmon & Stenfors-Hayes, 2016).

During the data collection process, the researcher ensured all data are treated with confidentiality and are securely stored (Creswell & Poth, 2018). The data collected was filed and stored in a secure location at the researcher's residency. During the research, the researcher assigned unique identifiers (e.g., participant -1, participant -2, etc.) in sequential order to protect the identity of each participant. Participants' identity and privacy will be protected to ensure no judgment is rendered against their personal beliefs or opinions. The researcher assessed the need

for the interviews collected after 1 year. When the data are no longer required, the information will be shredded and all recordings deleted (Nimmon & Stenfors-Hayes, 2016).

Summary of Data Collection and Organization

This section discussed the data collection and organization of this case study. The research explained the data collection is meant to collect meaningful, honest, purposeful personal data from the interviewee. Data organization in this section focused on gathering information through interviews and observations (Creswell & Poth, 2018). The researcher purposefully sampled a group of people close to the phenomenon and best informed the research questions (Creswell & Poth, 2018). The researcher intended to visit each participant's work site for all face-to-face interviews. However, if face-to-face visits are not applicable, the researcher would use alternate interview resources such as videoconferencing or phone calls. The researcher has anticipated and mitigated all data collection issues, such as not capturing enough data, interruption during the interview process, COVID lockdowns or restriction, or any barriers that could be detrimental to the data collection (Zairul, 2021).

Data Analysis

The data analysis process is a systematic process used throughout the research (Yin, 2018). Data analysis techniques test the collected data from the research questions (Watkins, 2017). Barrett and Twycross (2018) stated that data analysis is time-consuming and involves reading and interpreting the information. This study was conducted using data analysis with the researcher taking notes and modifying the data collected (Creswell, 2016). The researcher systematically organized, reviewed, analyzed, and transcribed the collected data to identify emerging themes to the findings (Nowell et al., 2017). Data analysis in this study involved preparing and organizing data, identifying themes through coding, and presenting the findings'

information (Creswell & Poth, 2018). Data analysis is important to this section because it highlights the complexity of human behavior, voices the participants' lived experience, and informs the research questions being studied (Raskind et al., 2018). To have a clearer understanding, this section detailed how emergent ideas, coding themes, interpretations, data representation, and analysis for triangulation contributes to this section's data analysis.

Emergent Ideas

After the data are collected, the researcher performed data analysis on the information gathered (McGrath et al., 2018). Watkins (2017) shared that data analysis in a case study is an extensive process of organizing the interviews and identifying common themes reflected in the phenomenon. Also, Creswell and Poth (2018) advised that the research should annotate notes or create memos to help during the initial process of the data collection. Memoing emergent ideas are short descriptive phrases, ideas, or key concepts of data to synthesize them into analytic meaning (Creswell & Poth, 2018). Reading and memoing emergent ideas included taking notes, reflective thinking, and summarizing the field notes (Creswell & Poth, 2018).

NVivo Analysis Software. NVivo is an important tool for data analysis in qualitative research. NVivo is a software program used to organize, manage, and reducing the coding time that typically takes hours to completed (Brito et al., 2018). To perform the data analysis, the researcher read through the data for clarity, extrapolate coding and organizing themes, and forming and interpreting the data (Creswell & Poth, 2018). The researcher employed the use of NVivo software as the coding platform for this research. The purpose of using this software was used to organize, capture and analyze the collected data. The researcher provided evidence congruent with data analysis and the research questions (Brito et al., 2018). This study analysis utilized the NVivo computer software to establish and present information with accuracy. The

information was gathered through interviews, academic and professional literature, and financial reports (Yin, 2018). The researcher reviewed each transcript and identified the present themes. The themes were coded using NVivo software, which provided an interpretation of the data. The financial data were used to support the data collected from the participants' interviews.

The researcher conducted the study to ensure the information was presented at the highest quality to establish trust and assurance in the findings (Watkins, 2017). The information is then loaded into NVivo software to code the transcript and identify the themes (Robson & McCartan, 2019). The researcher canvassed through each transcript to develop a complete idea of all the collected ideas by finding the similarities in the narratives (Creswell & Poth, 2018). Furthermore, the researcher performed an audit trail as a validation strategy to document and clarify the data (Creswell & Poth, 2018).

Coding Themes

Coding is a necessary process for organizing the data in qualitative research. Williams and Moser (2019) explained that a coding strategy would enable the researcher to compare and apply data reduction and consolidation techniques to interpret and organize the data in a systematic way. The coding process was imperative for the researcher to evaluate and decipher the data (Creswell, 2016). Linneberg and Korsgaard (2019) explained that the purpose of coding is relevant to identifying key themes to understanding and describing the data. As stated by Silver (2017), the coding process is critical to analyzing the investigated data. To efficiently code the data, NVivo computer software helped develop the codes and identify emerging themes (Silver, 2017). Using a computerized program for qualitative analysis will ensure reliability, validity, and transparency (Silver, 2017).

According to Creswell and Poth (2018), coding is the heart of any qualitative data analysis. The researcher prepared and organized the data for analysis, coding the data for themes, and finally using the data for discussion (Creswell & Poth, 2018). The researcher followed Creswell and Poth's (2018) analytic strategies by identifying, applying, and reducing codes to themes. The researcher moved from reading and memoing to describing, classifying, and interpreting the collected data (Elliot, 2018). The researcher reviewed each transcript and field note in its entirety by describing and classifying them into themes (Silver, 2017). After the interview data are collected and transcribed, the researcher will analyze and classify the research codes using NVivo software (Robson & McCartan, 2019). In short, Elliot (2018) believed the coding process gives the researcher the ability to review and evaluate the data collected during the analysis process.

Interpretations

The researcher developed, assessed, and interpreted the data to make sense to the reader (Creswell & Poth, 2018). Castleberry and Nolen (2018) explained that interpretation does not have to be done in the analysis stage but can be accomplished at any time during the data collection stage. The researcher used strategies to find patterns in the data relating to the themes (Creswell & Poth, 2018). Interpretations of this study included a detailed discussion after the data are coded to show how they led to themes (Yin, 2018). The study presented data that can be interpreted as complete, fair, accurate, and representative of the raw data, understanding of the data, and credible in the research field of study (Castleberry & Nolen, 2018). Moreover, triangulation was performed by thoroughly checking and interpreting each data solicited with respective participants (Yin, 2018).

Data Representations

This researcher followed an analytic strategy to report and present the qualitative data. As part of the data analysis, the researcher developed a visual representation of the codes, themes, and the relationship of both in a larger context to the study (Castleberry & Nolen, 2018). Davis (2021) explained that data representation could be showcased with a flowchart, concept map, or diagram to provide a clear visual context of the study's trends, patterns, or outliers. In this section, the research mapped the relationship among the contexts, constructs, codes, and themes to visualize the data and make sense of information (Creswell, 2016). Furthermore, the researcher used data representation to help create a visual image that can easily tell the story of this case study (Creswell & Poth, 2018).

Analysis for Triangulation

This research utilized data triangulation to test the validity and reliability of the data from multiple sources (Brear, 2018). Analysis for the triangulation was conducted using multiple sources of evidence to build on this case study (Yin, 2018). Triangulation was achieved by measuring and matching the data taken from all participants (Yin, 2018). To preserve the triangulation process, the researcher transcribed the collected information to analyze the similarities and contrasting experiences of the participants (McGrath et al., 2018). This research incorporated triangulation to minimize the possibilities of validity and reliability adversely impacting this research (Robson & McCartan, 2019). Reliability was checked through the use of coding, saturation, and an interview guide. Validity was achieved through the use of interviews, analyzing process, and triangulation.

The researcher foresaw several data collection challenges, for instance, transcribing the recorded interviews before analyzing the information. The data transcription process involved

reproducing the interviewees' audio-recorded data into a replicated word-for-word written format to analyze the information (McGrath et al., 2018). McGrath et al. (2018) stated that this process could take four to eight hours per hour of recorded data. According to Barrett and Twycross (2018), this process is time-consuming and can take up to six hours to transcribe. Additionally, the analysis process is not only time-consuming, but require meticulous proofing and examining of every word and sentence to avoid the perception of any bias or leading questions (Barrett & Twycross, 2018). McGrath et al. (2018) explained that it is important that the researcher conduct the data analysis at the soonest after the interview in one sitting to avoid procrastination, which may cost the study a loss of data or miss transcription of information.

Summary of Data Analysis

The data analysis section of this research gave a detailed insight into the data collected within this study. Data analysis in this section was crucial to refining the data collection process and clarifying the presented data. The raw data in the data analysis section were analyzed through emergent ideas, coding themes, interpretations, data representation, and analysis for triangulation contributes. The data analysis section discussed organizing, analyzing, and transcribing the raw data to be concise, clear, and understandable to the reader. Lastly, the researcher utilized the software program NVivo to assist in coding the transcripts.

Reliability and Validity

It was essential to address reliability and validity in a qualitative researcher (Yin, 2018). Creswell and Poth (2018) explained reliability and validity as the researcher compared their findings with previous investigations to ensure the findings are credible and trustworthy. Due to this study being limited by the public health concerns of the COVID-19 outbreak, this research was rigorously conducted, documented, and reported to assure reliable and credible knowledge

(Raskind et al., 2018). Yeong et al. (2018) warned that reliability and validity are critical to qualitative research but can be easily compromised due to a researcher's subjectivity to the data findings. Yeong et al. (2018) further elaborated that reliability and validity are good or bad research barometers.

This section focused on reliability and validity to ensure rigor in this qualitative inquiry. With the participants' permission, all new information volunteered outside the scope of the interview questions was documented and introduced as part of the findings. The researcher was cognizant of cultural dimensions and other likely barriers present in this researcher's data collection that could affect reliability and validity (Nimmon & Stenfors-Hayes, 2016). There was the possibility that some participants may view this data collection as being invasive and may be reluctant to answering some questions or doing the interview at all (Nimmon & Stenfors-Hayes, 2016).

Reliability and validity are important to this research analysis ensuring the information is objective and has clarity (Cypress, 2019). To ensure reliability and validity, the researcher ensured the research maintains data consistency and context for misinterpretation (Amin et al., 2020). Reliability and validity illustrated consistency in the result of findings, and if another researcher using the same method should conduct a similar investigation, the result of the findings should be similar (Yin, 2018). Furthermore, Spiers et al. (2018) concluded that reliability and validity are rooted in the concept of data adequacy. This section further discussed the importance of reliability, validity, and bracketing.

Reliability

Reliability is the data showing consistency among multiple participants (Spiers et al., 2018). Reliability is an objective method used to repeatedly measure multiple data, resulting in

the same outcome and establishing the finding to a phenomenon (Yeong et al., 2018). Creswell and Poth (2018) explained that a researcher could assure reliability by ensuring they have a quality recording device and safely transcribe the recording device's data. Reliability is the assurance that the study will always yield similar results should another researcher investigate the same or a similar population (Bridge, 2017).

Doll (2017) explained that reliability is the product of the researcher producing data that can be classified as transparent, credible, trustworthy, consistent, and reliable. Moreover, Cyrus et al. (2017) defined reliability as a repetitive process that produces the same results each time. To maintain reliability in the study, the researcher will ensure that there is consistency throughout the research (Cyrus et al., 2017). Using open-ended questions increases the study's reliability because it helps capture the participants' experience (Doll, 2017). This research assured reliability by maintaining an unbiased report by triangulating the data to examine the data sources' creditability and ensure any unintentional errors in the transcription (Creswell & Poth, 2018). The researcher enhanced the reliability of this study by using high-quality recording and transcribing devices and software (Creswell & Poth, 2018). Finally, the researcher allowed all participants to cancel or withdraw from the interview at any time.

Credibility. This research build credibility by ensuring the data are trustworthy, plausible, and accurately represent each participant's lived experience (Cypress, 2019). The credibility of the findings helped confirmed the findings and ensured that the participants' statements are correctly transcribed (Singer & Couper, 2017). McGrath et al. (2018) advised that the researcher must be reflexive and aware of their role in the interviewing process. The researcher must avoid being viewed as someone controlling the narrative or influencing the data instead of playing the role of a co-creator and the participants (McGrath et al., 2018).

Transferability. The information is transferable and relatable to the readers or other researchers who study the same phenomenon (Caretta & Perez, 2019). To accomplish transferability, the researcher developed and maintained a relationship with the participants to encourage trustworthiness and accuracy to promote reliability and validity (Caretta & Perez, 2019). Transferability was attained by using purposive sampling methods of small business owners and managers navigating their business operations during the pandemic (Singer & Couper, 2017). Cypress (2019) expressed that purposive sampling heightens the transferability of the research findings.

Dependability. The researcher achieved dependability by transcribing the data to identify themes and descriptors (Singer & Couper, 2017). Dependability in the study ensured consistency in the audit trail by ensuring transparency in the data without violating any privacy information (Korstjens & Moser, 2017). Additionally, Stenfors et al. (2020) explained that dependability in research could be easily replicated or studied by a future researcher. Meaning, the research is data-rich, and another researcher can easily follow step-by-step, resulting in the same or similar findings (Stenfors et al., 2020).

Confirmability. The researcher conducted an audit trail by examining oneself for biases, assumptions, and beliefs (Singer & Couper, 2017). This research assured confirmability when there was a clear understanding between the data and the findings (Stenfors et al., 2020). The researcher showed confirmability by describing how the study concluded with the findings (Singer & Couper, 2017). Korstjens and Moser (2017) warned that the researcher must be neutral during the research and the researcher will maintain objectivity during the data collection process. The researcher provided a complete study with an emergent finding that can be trusted as being reliable.

Validity

Validity can accurately account for the participants' experience (Spiers et al., 2018). Validity in this research illustrated accuracy and consistency in the findings (Yeong et al., 2018). The researcher validated this study by ensuring it is authentic, trustworthy, credible, and reliable (Creswell & Poth., 2018). Yeong et al. (2018) further explained that validity is the process of gaining further knowledge of the studied phenomenon. Validity is the process employed in this research to describe the use and appropriateness of the research tools utilized in this study (Brear, 2018). Open-ended questions help draw information from the participants by forcing them to expand on their answers (Singer & Couper, 2017). There was also the saturation of data, which involved the continuous investigation of additional participants until there was no new information to change or add to the findings (Bridge, 2017).

Validity increases the transferability and accuracy in a study by collaborating with the participants to adding in-depth descriptive data (Brear, 2018). Caretta and Perez (2019) claimed that validity could be attained during the preliminary analysis when the results are vetted with the participants for feedback. The process is described by Caretta and Perez (2019) as member checking, which is a process similar to validity reached through triangulation. This researcher employed member checking to engage with each participant to develop a mutual agreement and shared understanding (Caretta & Perez, 2019).

The researcher evaluated validity through data collection by analyzing the data to support the conclusion (Cypress, 2019). Additionally, validity was important to this research because the participants was be given an open platform to speak freely of their thoughts and experience of doing business during the pandemic outbreak (Bridge, 2017). This was important to the accuracy and completeness of this case study (Robson & McCartan, 2019). Also, the researcher tested for

interpretation by conferring with the participants if the information gathered represents their thoughts.

Cypress (2019) discussed validity as the meaningful and purposeful use of research questions to certify a research finding. It is the researcher's responsibility to be purposeful in the study to ensure that the collected data are valid and accurate (Cypress, 2019). Not validating the information can marginalize the research's trustworthiness and information and increase biases perception (Cypress, 2019). Nowell et al. (2017) further explained that data validity is the justification and evidence that the researcher seeks through data triangulation.

Triangulation played a crucial role in the validity of the research (Ashour, 2018). Triangulation was used to test the relationship among the participants within the sample (Nowell et al., 2017). The sample size of this research provided data validity and understanding by triangulating more than one set of data (Ashour, 2018). The researcher validated the data and resources for accuracy. The data were tested for biases by checking the data that can be considered disconfirming or contrary to the evidence (Creswell & Poth, 2018).

The researcher attained validity by documenting and reviewing collected data during the analysis process for consistency (Ashour, 2018). The researcher did not provide the participants any read-ahead of the interview questions, to ensure that their responses are genuine and not scripted. Furthermore, the researcher did not offer any incentives or benefits to participants or anyone to influence the study. The researcher ensured that the participants verify all recorded and noted information collected to avoid assumptions or misinterpretation (Ashour, 2018).

Bracketing

Researcher biases happened when only one personal perspective is followed and usually carries over into the data interpretation (Cypress, 2019). The researcher acknowledges the

importance of knowing their personal biases and awareness of checking them so as not to taint the research findings (Vagle, 2018). To control biases, the researcher's strategy used bracketing to eliminate the tenets of perception, opinions, or any subjectivity as biases that may distort this study's findings (Singer & Couper, 2017). Cypress (2019) explained that bracketing is the separation of assumptions and biases in a study to achieve an empirical understanding of the phenomenon as experienced by the participants. To employ bracketing is to present the collected and analyzed data to the participants for proofing for correctness (Cypress, 2019). The participants in this study were allowed to review the transcript and provided any input to reflect their intent and perspective if needed (Cypress, 2019).

The importance of bracketing in this case study was to continually engage with the participants to solidify the research findings (Singer & Couper, 2017). The researcher used bracketing to eliminate any manipulation of data during the research process (Vagle, 2018). Bracketing preexisting knowledge mitigates the potential risk of biases or the perception of biases towards the case study findings (Vagle, 2018). The participants were allowed to examine the first draft and the final transcript to ensure that their thoughts are grounded in the data (Creswell & Poth, 2018). The researcher was willing to build rapport and establish a comfortable and open setting at the participants' approval to ensure that the interviewees can be themselves or at ease in informing the research questions (Nimmon & Stenfors-Hayes, 2016). Also, the researcher opened the interview with the participants by stating exactly why this research is vital to capturing their specific point of view (McGrath et al., 2018).

Summary of Reliability and Validity

Data reliability and validity are achieved with the researcher using due diligence to ensuring the study is specific, trustworthy, credible, and concise. The researcher focused on

reliability and validity by being performing a rigorous qualitative inquiry. The researcher has detailed in this section the importance of reliability, validity, and bracketing in section. The study detailed how reliability was measured through creditability, transferability, dependability, and confirmability. Validity was showcased through bracketing, triangulation, and saturation. Finally, the researcher explained how bracketing techniques are important to eliminate the perception or unintentional biases during the data collection.

Summary of Section 2 and Transition

To understand the COVID-19 impact on Hawai’ian small businesses, Section 2 addressed how this research will be conducted. The researcher presented the following key points that was studied: stating the purpose statement, the role of the researcher, research methodology, participants, population and sampling, data collection and organization, data analysis, and reliability and validity. The purpose statement reaffirmed to the reader the reason for conducting this research to using a flexible design single case study to observe the COVID-19's impact on Hawai’ian small businesses. The role of the researcher was to follow the guidelines of this qualitative study to ensure this research is thoroughly completed. The researcher explained using bracketing to mitigate common biases such as design biases, participants' biases, data collection biases, and close-ended questions.

Furthermore, Section 2 discussed the study's research methodology, highlighting that this study will be done with a flexible design using the qualitative method, specifically, a case study design will be used. This section stated using a flexible design to inform the study's problem and specific statements by understanding the coronavirus outbreak and the small business participants who will be researched. Also, the researcher decided to use a flexible design because the qualitative method functions to help adapt and change throughout the study. Additionally, the

research methodology section presented the purpose of using a single case study to understand the phenomenon by studying each participant's experience (Creswell & Poth, 2018). Next, the researcher discussed the methodology of using triangulation to define, compare, and contrast multiple data sources to ensure that the data are credible (Yin, 2018).

The participants documented that the role of the participants, population, and sampling. The participants identified in this case study will be made up of small business owners and managers. The population being studied is within Hawai'i's small business industry. The sampling was taken from the population, which consists of small business leaders who have lived experienced through the pandemic. Also, the researcher conducted the sampling process using a non-probabilistic method due to the non-systematic process conducting to recruiting the participants.

The researcher detailed the importance of the data collection plan and analysis to this study. The data collection plan and analysis section explained the process flexibility because the study is confined to small business industries and regions in Hawai'i. Also, the researcher stated that the research would be conducted using interviews, member checking, and follow-up interviews as the primary data collection technique. The data collection plan detailed the instrument as a pivotal role to using an interview guide (Appendix A), research questions (Appendix B), and the semi-structured interview questions (Appendix C). To conclude, this section explained how the researcher would use archive data during the triangulation to mitigate the risks of systematic biases by involving the research participants in the member checking process (Candela, 2019).

The research will use data analysis to test the collected data process (Watkins, 2017). The researcher discussed preparing and organizing data, identifying themes through coding, and

presenting the findings (Creswell & Poth, 2018). Additionally, the researcher explained the reliability and validity of this research. The researcher described reliability to this research as repeatedly measuring multiple data to find if they produced the same outcome to establish the phenomenon findings (Yeong et al., 2018). To assured reliability, this section discussed how credibility, transferability, dependability, and confirmability could help assure this study's reliability. Finally, the researcher identified the importance of validity to increases the transferability and accuracy of a study. The research verified the study's validity by using bracketing to mitigate biases and collect open and honest data from each participant's lived experience.

Section 3: Application to Professional Practice and Implications for Change

Overview of the Study

The researcher values every participant who have volunteered their time to the research. The participants in this study all demonstrated the desire to do whatever it takes to ensure that their business survived despite a dangerous pandemic. Some participants developed an online presence to engage their customers and potential customers to attain revenue growth. The research results have provided key insights into the actions and beliefs of the 15 small business owners and managers operating within Hawai'i. To investigate the problem, the researcher utilized research questions to obtain the findings with the help of each participant sharing their lived experience, opinions, and testimonials. The data were recorded and transcribed into text. The transcripts were then compiled, analyzed, and coded for key patterns of themes. The researcher used the identified themes to assess, validate, and ascertain the findings. The findings are then used in this section to discuss the application to professional practice, the recommendation for further study, and the researcher's reflection.

Presentation of the Findings

This section provided the presentation of the findings to the problem. The problem being studied is the impact caused by the COVID-19 pandemic resulting in the economic crisis of small businesses. The specific problem to be addressed is the impact of the COVID-19 pandemic within the Hawai'i business sector, resulting in small businesses' potential inability to remain sustainable. This section aimed to provide insight through an exhaustive data collection process to answer the research questions and the problem. The researcher used a semi-structured approach to interviewing 15 small business owners and managers who have worked throughout the coronavirus outbreak. The interviews were conducted with participants holding either an

owner or manager position and having led their business from the coronavirus outbreak to the recruitment date. Over this section, the researcher discussed the themes discovered, interpretation of the themes, representation and visualization of the data, relationship of the findings, and the summary of the findings. In addition, the researcher utilized NVivo Plus 12 software to canvas and triangulated the interviewed data to identify the codes and central themes among the participants' lived experiences.

Themes Discovered

This section presented the findings from a qualitative case study to explore the COVID-19 pandemic impact on Hawai'ian small businesses. The researcher conducted an exhaustive investigation process of 15 participants throughout the Hawai'i small business community. To recruit potential participants, the researcher used three methods: cold callings, emails, and in-person interviews. Furthermore, the researcher utilized multiple approved research tools to include an interview guide, research questions, interview questionnaire, recruitment memo, screening questionnaire, and consent form (Appendix A, B, C, D, E, and F). The recruiting process resulted in a total of 18 potential participants. The 18 participants were put through a vetting process using the screening questionnaire (Appendix E). Of the 18 participants that have shown interest, the researcher identified the maximum of 15 participants as agreed prior with the Institutional Review Board. The researcher visited a total of 29 potential participants, with 13 having an interest. Of the 13, all met the qualification standards to be a part of the study. Additionally, the researcher sent 25 recruitment emails to which resulted in five interests. Three members were qualified, but only two were accepted to meet the maximum of 15 participants for this research.

The identified 15 participants were from a diverse small business representation from different locations in Hawai'i. Listed in Figure 2 are the research participants representing a diverse sample of small businesses, multi-location, and their owners and managers. The diversity of the participants allowed the researcher to have a greater insight from different participants and business operations to discover similar themes. The researcher identified eligible participants are assigned a sequential-number pseudonym as an identity for each participant. The assigned pseudonyms protect and assure confidentiality for each participant and their business. The researcher provided each participant with a consent form which they are required to acknowledge and sign prior to beginning any data collection. On the consent form, the research detailed how the participants' information will be used and the action taken to protect their confidentiality.

The interviews were scheduled over eight days, utilizing in-person and telephone meetings to conduct interviews. All participants were required to acknowledge and sign a consent form (Appendix E) prior to the interview. The interviews were conducted using a semi-structured process. This process was used for the data collection because the method provides the researcher the ability to sequence the interview questions (Robson & McCartan, 2019). Along with recording the communication, the researcher also used note-taking and observations to probe and asked follow-up questions to obtain clarification or additional information to the questioning. With the participant agreeing to the consent form, the researcher used a combination of a digital recorder and Voice Recorder App to capture the 15 participants' interviews.

The researcher manually transcribed all participants' recorded data to individual transcripts. The transcript is then sent to each participant for review and accuracy. After the participants approved their transcript for accuracy, the researcher then prepared the data for

coding and triangulation. Then, the data were analyzed manually, and the researcher ran each participant's transcript into the NVivo software using the coding query, which helped determine the common themes to the research. The coding results identified the shared experiences and opinions of the small business owners and managers.

The researcher determined that the data collected was saturated approximately at the tenth participant. The data saturation point indicated to the researcher that the data collection process was not providing any new information (Creswell & Poth, 2018). Creswell and Poth (2018) explained that when the researcher achieves data saturation, it helps validate the data collected. Although the researcher could have ended the data coding process, it was inconsequential not to use all the data collected. The emerged themes showed similar results amongst all the participants. Creswell and Poth (2018) taught us that the researcher must work back and forth with themes to establish a leading set of themes. Additionally, the researcher must adopt an inductive process involving interacting and collaborating with participants to shape the themes from the interview data (Creswell & Poth, 2018).

The data were analyzed and triangulated, resulting in seven primary themes emerging. The themes that emerged from this research are flexibility, reputation, government responsibility, safety, assistance programs, adaptability, and technology. The emerging themes illustrated how Hawai'i small business leaders demonstrated the ability to remain sustainable through different leadership and management styles in navigating the pandemic's adversities. These themes represented lessons learned that apply to leadership and management for future professionals in the business fields of study.

Figure 2*Participants Demographic*

| Participant Code Name (P-#) | Business Type | Participant's Role | Years in Position | Number of Employees | Location (Cities) |
|--------------------------------|---|-----------------------|----------------------|------------------------|----------------------|
| Participant-01 | Floral Shop & Nursery | Owner | 26 | 16 | Kahuku |
| Participant-02 | Bakery (Cake/Dessert) | Manager | 3 | 3 | Aiea |
| Participant-03 | Sushi Restaurant | Manager | 2 | 3 | Pearl City |
| Participant-04 | Oriental Rugs | Owner | 5 | 2 | Wahiawa |
| Participant-05 | Clothing Store (traditional Hawai'i) | Owner | 13 | 7 | Wahiawa |
| Participant-06 | Floral Store | Owner | 3 | 2 | Ewa Beach |
| Participant-07 | Construction | Owner | 7 | 6 | Kapolei |
| Participant-08 | Hair Salon & Supplies | Owner | 5 | 4 | Waipahu |
| Participant-09 | Restaurant | Manager | 4 | 8 | Waikiki |
| Participant-10 | Restaurant | Owner | 11 | 5 | Pearl City |
| Participant-11 | Essential Oils | Manager | 4 | 6 | Ewa Beach |
| Participant-12 | Car Detailing | Owner | 4 | 3 | Aiea |
| Participant-13 | Moving Company | Owner | 3 | 2 | Kaneohe |
| Participant-14 | Dental (Private) | Owner | 7 | 5 | Kapolei |
| Participant-15 | Cosmetics Supply | Owner | 2 | 4 | Waikiki |

Theme 1: Flexibility. The top theme that emerged from the interviews was the flexibility of each small business owner and manager to lead and manage their respective business through adversity. All participants demonstrated the leadership ability to cope and lead during the public health mandates. The participants interviewed demonstrate the ability of leadership flexibility to maintain sustainability. Equally, flexibility protects their staff and employees, adapting to the pandemic uncertainties and seeking new ways to reach customers to remain sustainable. The research captured how several of the participants explained flexibility to their respective businesses.

Participant-05 stated that businesses leaders must continue to find ways to manage and survive and "...cannot pity ourselves, believing a savior is coming to save us." Participant-05 explained that, unlike large operations, small businesses in Hawai'i are limited in finance and resources and must depend on only themselves to remain operational. Participant-05 build an online service to expand the business product sales. Participant-05 explained that going online was a great decision and attributed their Hawai'ian fashion line to "...selling really, really, well" and wished to have gone online prior to the pandemic. Participant-08 explained similarly that small business in Hawai'i's drives the economy, and it is why managing with "flexibility is our greatest strength, especially in a time of crisis." Leadership flexibility was echoed by Participant-03, -04, and -12 that leadership is the ability to make altering decisions at a given time when necessary and can be the difference between success and failure.

Participant-03 discussed seeking "creative ways that are outside the box to do business," which includes seeking alternating ways to get their product to customers. Participant-03 explained that getting all employees was essential to change because they are "...essential to the restaurant's success moving forward." Participant-04 explained that operating a business during the uncertainty of the pandemic was not easy, and as an owner you have to think months ahead, especially when importing additional supplies from Europe. Participant-04's decision to overstock items has allowed the business to maintain a healthy inventory and ensure that the customers have options when shopping. Participant-04 claimed that this strategic decision does run the risk of having dead stock on hand due to uncertainty of customer demand and the restrictions on indoor shopping.

Participant-12 said it was essential to think differently. Changing the business model from a brick-and-mortar to a mobile service was critical to meeting the customers during the

lockdown. When Participant-12 temporarily closed his car detailing service due to the pandemic restriction, the owner offered a contactless mobile service. The owner offered a service to detail customers' vehicles at their homes or a designated parking lot. The customers would pay for their service over the phone and never had to come in contact with the customers.

Theme 2: Reputation. A common theme developed from most of the participants is the reputation of their business. Participants depend on reputation to inform new and loyal customers of their business operations. With the popularity of social media platforms such as Twitter, Instagram, and Facebook, small businesses can be more accessible. Small Businesses can swiftly and easier reach customers than the traditional radio, newspaper, and television methods. Some participants believe that quality goods and services have helped their business reputation, which has helped customers stay with them during the arduous of times. Several of the business leaders interviewed claimed to have focused on developing relationship building prior to the pandemic. They attribute these relationships, quality products, and exceptional customer service as big reasons to maintaining customers' loyalty to the business.

Participant-10 claimed that they are a "mom-and-pop operation" that has succeeded expectations during the pandemic due to having a "...dedicated customer base who have never left them" through the tough times. Participant-03 echoed a similar story to Participant-10, stating that when they could not offer indoor dining, the business gained an uptick in delivery service. Participant-03 claimed that having the "best staff service" has kept their loyal customers returning once they reopened their business. Participant-08 stated that once they reopened, the returning customers were the same individuals before the outbreak.

Participant-07 expressed that when everything began shutting down island-wide, the fear of losing most of their scheduled contracts and earning further contracts was a real possibility.

However, Participant-07 believes that their "...years in service and reputation for their work" has kept their loyal customers and earned new ones going forward. Participant-12 stated that "...quality and competitive pricing was key to the business's success during the pandemic." Participant-13 shared a similar story that the business reputation for competitive pricing and quality service prior to the pandemic helped the business strived during the pandemic. Participant-15 stated that due to their business customer following, they were not significantly impacted by lockdowns. Using mailing services, the company continued delivering products to its customers throughout the worst of the pandemic.

Theme 3: Government Responsibility. When the participants were asked to assess government roles in protecting small businesses, most participants echoed that the local government has the greatest responsibility. There is an argument that the state mandates were unclear and sometimes unrealistic for some businesses to remain open. For example, Participant-12 made it clear that "I think they have a 100% significant role in protecting small businesses just as much as they do to large businesses." Participant-12 explained that "due to the shutdown of non-essential businesses hurt the community and small business in more ways than just financially, and for those reasons, the state has a role in helping small businesses." Participant-12 argued that those small businesses are rendered helpless due to the restrictions and virus, making it difficult for many small businesses to turn a profit and be sustainable.

Participant-02 gave a similar response that there should be initiatives for small companies instead of just protecting big chain companies and retailers. Participant-02 added that most larger corporations that make millions and even billions of dollars in profits are being bailed out. At the same time, small businesses are not being helped. Participant-13 also had a similar argument, saying, "yes, I think the Hawai'ian government should because of how the restrictions were

imposed.” Participant-13 further elaborated that Hawai’i is still the most restrictive state in the country, significantly hurting most small businesses. Participant-13 also blames how state guidance was disseminated, stating that the information was always "blurry" and "questionable" to whom the mandates were imposed. Participant-13 explained that state government mandates allowed some large-scale public events, such as the city’s weekend Swap Meet and other events that continue public gatherings. In contrast, private businesses were not allowed indoor shopping.

Participant-08 argument was not much different, explaining that the frequency to which the state changes its mandate has caused “...severe financial stress and confusion to many small businesses owners, and that is why the state should be liable in providing help to small businesses who are struggling.” Participant-08 stated that small businesses which rely on contact service with their customers are at a disadvantage. Participant-08 also questioned the mandates imposed on non-essential businesses. Participant-08 argued that the "total lockdown significantly hurt the business" and that the state should consider businesses such as theirs when providing financial support.

Participant-05 had a different take on who should maintain responsibility. Participant-05 attributed most Hawai’ian small business failures to the owner’s inability to change or willingness to change. Participant-05 stated, "most Hawai’i small business owners are traditionalists who believed if it is not broken, they will not fix it.” Participant-05 attributed the overreliance on tourism by some businesses to why some failed. When the tourist stopped coming to the island, many did not know what to do because they had the following of local customers (Participant-05). Participant-01, -04, -07, -11, -14, and -15 also shared a different perspective, pointing to the slow and calculated actions of the country’s leaders to protect and contain the virus outbreak

during the initial stages. The participants believe that more needs to be done, and the impact of the COVID-19 outbreak would not have been so bad and costly. Participant-04 stated that the country's leaders "...choose personal gains over the little people and that is why small businesses such as mine have struggled...." Participant-15 also shared that the "nation's leaders are worse than the coronavirus," and their decisions have made it hard for owners to manage their business.

Theme 4: Safety. Overwhelmingly, all participants concur with the importance of enforcing safety measures in the business operation. The participants value the importance of safety to their physical business and interacting with the customers. Participant-01 stated that once they could reopen their operations, they immediately trained all their employees, especially their delivery drivers, on health and safety when dealing with customers. Other participants (Participants-03, -05, -09, -10, -11, and -14) shared that they had significant steps to keep their employees and customers safe by following local and state guidelines. Participant-09 claimed to have trained both their location restaurant managers on the new safety procedures and mandates to protect all employees and customers.

Additionally, Participant-09 made a crucial business decision to "reopen one location at a time to ensure all new safety procedures are being adopted and followed" to the state's protocols. Also, Participant-10 added that managing their food operation, they retrained all their employees on sanitation and safety measures disseminated by the State's Health Department. They are more conscientious of sanitation and safety practices because state inspectors are a lot stricter on ensuring that food establishments adhere to public health standards. Plus, protecting their employees and customers is of great importance.

Participant-11 commented the state public health mandates harmed some small businesses, but is fully in favor of all the mandated health and safety restrictions as directed by

the state. As a business owner, Participant-11 believes that the rules in place are beneficial for the long-term survival of small businesses. Participant-14 concurred that as a health business, safety is one of the biggest priorities. Participant-14 stated that everyone on staff ensures that safety measures are met by screening patients using health questionnaires and temperature checks before meeting in person. They also utilize an app service to check in and streamline patients straight from the parking lot to the dental chair. The other participants explained that they continue practicing the safety measures by enforcing social distancing, sanitation, and the wear of masks to protect themselves and the customers. Participant-12 and Participant-14 stated that although their service remains contactless, they still ensure the safety of their employees and customers. Ahead of an appointment, they follow a COVID screening questionnaire. Additionally, both participants claimed to enforce that all employees donned masks and sanitize when on the job.

Theme 5: Assistance Programs. The researcher found that most small businesses did not apply to any of the many assistance programs because they were either unaware of or not interested in applying. Only 2 of 15 participants interviewed applied and took assistance for their business. Participant-15 is fully aware of these loan and grant programs but understands that a large population of small business owners in Hawai'i is not educated or aware that there is help. Participant-12 stated to have a personal witness to many small businesses closing their doors because they tried to get through the pandemic independently. Participant-12 stated that "it would not have taken much financial support for some business to remain open, but because most owners are skeptical of these programs or that they are not aware, they ended up closing permanently."

Participant-05 was one of those small business owners who were unaware of these assistance programs and that they could obtain a grant. Participant-05 admitted to getting a grant although initially unaware of these in-state loans and grant programs. The only reason the participant got the grant was due to watching an early morning local news reporting and learning of a particular program deadline to apply before midnight that day. However, Participant-05 took exception that not all small businesses are deserving of financial assistance. The participant believed especially in awarding loans because it could prove more disastrous if they were already financially troubled. Participant-06 shared similar beliefs that most small business owners are not savvy in running a business and that “they lack the literacy and understanding of certain grants because we are an island of small businesses ran mostly by people who never took a business class or seminar in their life.”

Participant-13 did not have a reason to apply for assistance. However, the participant claimed to know multiple small business owners who have taken advantage of one or more programs. Participant-13 believed most small businesses who got loan or grant was only good as a temporary fix. Participant-13 believed that these programs should be structured "... be used as a long-term supplement.” Participant-13 further added that these programs should "...allow small businesses to keep their doors open for at least a little bit longer, and hopefully make it through the next year or two.”

Participant-02 added that the boss did not use any assistance programs; however, do value them in aiding small businesses. Participant-02 stated that distressed small businesses "definitely need a little bit of help" to ensure that they do not fail. Participant-02 commented that not every business owner wants or seeks assistance due to the invasive application process. Participant-02 also believed small business owners are skeptical of these programs and do not

want to submit the necessary paperwork. Participant-02 further shared owners are skeptical because these financial programs may do more harm than good to their business.

In general, at the date of this research interview, all participants acknowledged knowing of these small business loans and grants financial services now. However, the majority also admitted that prior to the pandemic, they were not aware of ever cared to apply for assistance because they did not have a need. Participant-06 commented that the local government and the Small Business Association poorly advertise and educate the public and existing small business owners of their purpose. Participant-06 claimed that most small businesses would have applied if they knew of the many programs available because no one wants to lose everything they worked hard to build. Participant-06 further stated that "...especially grants could potentially help a business run a little bit easier." Participant Participant-08 admitted to participating in a government loan program. The owner stated that receiving assistance "allowed us to bring back nearly all our furloughed employees." Participant-08 stated that "these programs are out there, and it would have been reckless to not attempt to get the much-needed help for our business." Participant-08 also claimed that although some business leaders are aware of these financial support programs, many do not want to or are just reluctant to apply.

Theme 6: Adaptability. Each participant has their own unique story and way of navigating adversity during the pandemic. Some businesses change their business models while others make minimal changes to their operations. For example, Participant-09 and Participant-10 adapted the statewide approved curbside meal pick-up. The customer would drive to the restaurant or in the parking lot, and a server would bring the meal to them. They also expanded their delivery services by adding Uber Eats delivery service in addition with their delivery

service. The following participants have made and taken significant steps to adapt to the new norm brought on by the virus.

Participant-01 stated that during the lockdown period of non-essential businesses closure, they maintain their employees' spirit. Every Monday, they set up WebEx meetings to check on their "well-being and just to chit-chat" as an extended family. Participant-02 realized the loss of in-store customer traffic, so they adopted and relied on their website and social media platforms to advertise and meet with customers; especially, when they have an order for a customized cake. Participant-03 changed to curbside pick-up when due to the lockdown of indoor dining. Participant-03 said they offer customers the opportunity to place an order by telephoning their restaurants or placing an order with a designated cashier outside of the restaurant. With social distance precaution in place, a staff member who is fully masked brings the order to the customer.

Participant-04 began overstocking on inventory due to a logjam in delivery from overseas. Participant-04 also relocated his kiosk and merchandise closer to a food court to be in the path of customer foot traffic. Participant-05 stated that although their "business was not struggling, we could see that tourism kind of has its ebb" due to the travel ban. So, they temporarily closed their store in the once high tourist traffic area of Waikiki and reopened another store on Schofield Barracks, the largest military installation on the island. However, Participant-05 explained that the most remarkable change to the product line was making Hawai'ian theme COVID masks, which is a huge hit with in-store and online customers.

Participant-06 reduced inventory due to the items' perishability and began only making just-in-time orders. The owner stated that "instead of buying more products in bulk, we calculate and see how we can financially use our money wisely and find products that were cheaper."

Participant-07 stated in "an effort to support the customers during these difficult times, my company has introduced 25% discount for some work." The owner stated that it is a "win-win" for the customers and the company. The participant further elaborated those customers who are reluctant to spend money due to the uncertainty of the pandemic are more likely to take advantage of a great deal, which also will save the company from laying off employees.

Participant-08 stated the business is beginning to begin marketing their products in the local paper and online catalogs on the interview date. Additionally, Participant-08 reorganized their floor plan to maintain social distancing and put their customers at ease. Participant-09 stated that they are focused on their delivery services. They utilize delivery services such as Uber Eats to their services to customers. Furthermore, the added curbside pick-up service has worked great. Factoring delivery time, Participant-09 also has slimmed down their menus to prepare orders much quicker and reduce customer wait time. Participant-10 also likes Participant-09 is using delivery to get their meals out to the customers. They also opened a curbside pick-up service so the customers could drive up and pick up their orders.

Although Participant-11 still runs a storefront, the owner opted to have a fully operational online store. Participant-11 stated, "I had to change with the times and circumstances," which resulted from the coronavirus outbreak. Participant-12 made drastic changes to the car service business, stating, "when the customers stop coming to the detail shop, I began going to them." Participant-12 further claimed that the service has become so popular, the decision was made to add two more employees to the staff to offset the work orders. Participant-13 admitted that social distancing measures were the fundamental change that the business had to adapt. Understanding the importance of health safety, the owner enforced health safety with the staff.

Participant-14 adapted an appointment check-in questionnaire app that screen customer of their current health status. On the date and time of their appointment, customers must contact the customer service desk when they report to the clinic parking lot. This helps streamline the customers' process by only requiring a quick temperature check at the entrance of the dental clinic. This system allows Participant-14 to keep the waiting area closed and free of patients and distantly separate customers entering and leaving the facility. Participant-15 stated when they had closed their storefront and display booths, they chose to focus on “marketing and selling online.” Although online was new to Participant-15, the owner had to change the business model to remain sustainable.

Most participants see their business after two years thriving and that they will move past the pandemic. Participants-01, -02, -06, -08, -11, -12, and -15 all believe that there is an opportunity to expand their business over the next two years. Furthermore, all the participants stated that the internet had provided them the reach to gain new customers and market. Other than Participant-02, -03, -09, and -10, all other business owners and managers believe that their respective businesses did exceedingly well during the peak of the pandemic.

Theme 7: Technology. The importance of technology was of the utmost importance during the pandemic to the small businesses interviewed. The participants all shared a common theme of embracing or adapting to technology as a tool to remain sustainable. Participants are turning to online stores and social media networks as mediums to conduct business. Additionally, some participants never conducted business online or conducted any communication online prior to the pandemic. Participant-07 stated to have utilized social media platforms and the business’s website to get information out, such as discounts and promotions to attract customers, which is a "game-changer" to staying business. Participant-12, with the help of

technology, experienced significant success by choosing to go mobile with detailing business. Participant-12 further clarified that when the state shut all non-essential businesses, they decided to use social media to meet clients at their residency. Participant-12 claimed that using social media to get to the customers helped do so well. The participant hired an additional “two workers” to fulfill the backlog of work requests.

Participant-13 stated that the business currently operates primarily online, although the store is still open for business. The owner stated that the business conducted nearly all transactions online to include advertisements through "social media chats" to reach new and old customers. Participant-13 also added that using social media, the employees can “maintain minimal social contact, which helps against possible financial losses because employees are social distancing and or less likely to get sick." Participant-01, -05, -06, and -11 shared similar stories that their business profit had increased substantially after they went online. The participants claimed that their profit went up due to the temporary lockdown due to her product service and the business reach through online service. Participant-06 went online when the lockdown happened, and there was a lack of business coming through the island due to tourism. The business experienced a reduction in sales, so they began selling online. The owner stated the "decision proves to be a great move.”

Participant-11 operated a storefront for several years. The participant stated when the business went online, it was "mind-blowing" when sales began to increase. The participant admitted it "was a hard pivot" to initially take the business online. The only reason why the participant went online was out of necessity due to the pandemic lockdown. Additionally, Participant-15 stated that social media helps the business maintain close connections with many of the clients. Participant-06 stated that their business took a hard hit during the lockdown;

however, the online presents have "proven beneficial, and it is why they are still currently still in business." Also, Participant-08 uses social media as an essential tool but believes more can be done to attract more customers now that the restrictions are slowly being lifted. That is why there is a need to expand their service online.

Interpretation of the Themes

Creswell and Poth (2018) explained that the interpretation is the researcher explaining the lesson learned during the study. The researcher concluded that the COVID-19 pandemic has directly and indirectly impacted all small business industries to adapt in an effort to maintain sustainability. From the data collected through the interviews compared to past literature, the researcher follows the themes: flexibility, reputation, government responsibility, safety, assistance programs, adaptability, and technology.

Flexibility. The complexity that results from the COVID-19 crisis has changed most small business models. Small business leaders have to be more forward-thinking, develop new strategies, and maintain community visibility. Over the study, the interviewed participants were shown to have exercised flexibility as a strategy to benefit their small businesses. Sharma et al. (2010) stated that flexibility is a strategic process, and it should be rooted in all business leadership decision-making to capitalize on business opportunities and enhance business competitiveness. The investigation has shown why it is vital for small businesses to be flexible to changes or, in this case, to a major pandemic.

The small business owners and managers demonstrated flexibility in operational procedures, safety and health, services, and products to sustain the unprecedented pandemic. All participants have shown that they are open-minded to changing their way of doing business to ensure sustainability. Flexibility is about the speed at which the business can be activated to

maintain control and sustainability for improvement (Verma & Gustafsson, 2020). All the participants instinctually and strategically operate their businesses from the data gathered, generating additional funding streamlines and alternate business models to protect their business.

Reputation. Small businesses rely heavily on a positive reputation, whether it is for quality goods or excellent service. Neubaum (2018) wrote that it is conventional wisdom that small businesses benefit from superior processing reputations based on personal relationships with their customers. The majority of the participants interviewed continuously reiterated that their businesses have an outstanding reputation which was beneficial, especially during the statewide lockdown. Most of the businesses owners and managers interviewed gave credit to their local and loyal customers. The results from the data collected indicate that employees and customers help strengthen the reputation of a small business.

The participants all stated that taking care of current and prior employees and customers is vital to perceiving a business' reputation. The public usually perceives businesses with a bad reputation as not caring for people or poor product quality. The participants elaborated that maintaining a presence during the pandemic was necessary due to indoor shopping and dining lockdown. With the advent of social networking, a small business's reputation can be heightened or at the touch of a button. Most small businesses do not have the financial resource to retain a public relations team or purchase marketing ads on the airways, so they depend on word-of-mouth advertisement and social media to inform current and potential customers.

Government Responsibility. The participants unanimously pointed to how the state rolled out the COVID-19 restrictions as a significant role in their distress. Several participants claimed that they were rendered helpless during the lockdown of non-essential businesses, and they were left without the possibility of earning a living or paying their employees. These were

some reasons why some of the participants claimed that the state should subsidize their losses. The participants who point to the state believe that small businesses are the backbone of the Hawai'i economy and are deserving of protection. The responsibilities of the state are to protect the public safety and health of its citizens and then the economy.

Safety. The pandemic outbreak is a leading disruptor to the day-to-day operation of Hawai'i small businesses. The coronavirus disease pandemic has a destructive impact across the world (Casselmann, 2020). Hawai'i small business owners and managers took the necessary prevention and protection of their employees and customers. The impact of the coronavirus has forced significant changes to how small businesses leaders operate, forcing many to close their doors to indoor activities. Small business leaders have to abide by mandated safety and health rules, which conflicts with their business interests in some circumstances. The participants welcomed the safety measures in place, understanding that rules are for the greater good of protecting them.

Assistance Programs. Most of the participants did not apply for government assistance programs mostly because they did not have a need. However, an underlining stigma is that Paycheck Protection Program, Shuttered Venue Operations Grant, Small Business Association Debt Relief, and the COVID-19 Economic Injury Disaster Loan can compound debt on small businesses. There is also the perception that these programs are a quick fix and are not worth the effort. Additionally, most small business owners avoid the troublesome process of detailing their personal and business information, finding the application process too intrusive. Xia et al. (2021) conducted similar research findings that assistance programs were perceived as less effective. Small businesses are less likely to accept the funding, whether for training, financial support, information service, or other approved programs (Xia et al., 2021).

Adaptability. The ability of small business leaders to be flexible involves being adaptable to changes. The pandemic has changed consumer shopping habits as they are more turning to the internet and social media platforms. Every small business owner and manager investigated conveyed something similar about adaptability in regards to changing their way of doing business because it was not an option. After analyzing the responses, the researcher admired how each participant quickly adapted to the pandemic's changes. Many participants decided to utilize online and social networks to reach their customers when they could not come to them. A lesson learned is that some participants were surprised by their success selling online and using social media as a marketing and meeting forum. The businesses that made the most drastic changes are in the food industry. As the researcher learned, the restaurant business how they do customer services by providing curbside services. Small business owners and managers found unique ways to continue business even during the lockdown period of the pandemic. Finally, are the drastic and operational changes each participant makes to prevent and protect the safety of all their customers and employees.

Technology. Consumers have more information at their demand with a touch of a button on an electronic device. To further adapt to the pandemic's new norm, small business owners and managers must have a business presents online and on social media. Due to government-mandated lockdown, customers are shopping, communicating, or researching small businesses from the comfort of their homes. Technology has provided the participants the ability to connect and have access to their customers instantly. The small business owners and managers turned to technology when the customers were not able to shop in-store. Although several of the participants interviewed still operate storefronts, some decided to do business online. Prior to the virus outbreak, the writing was always on the wall that these business owners and managers

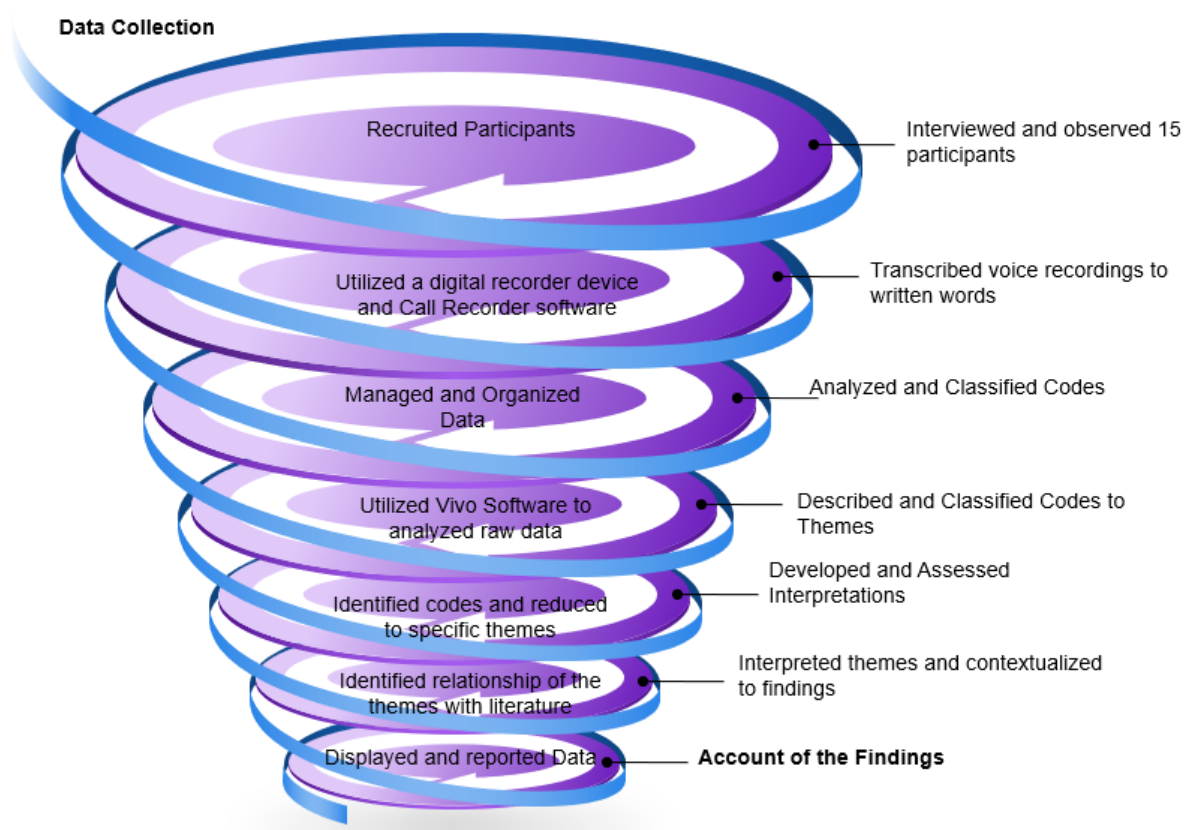
would need to go online where the customers are predominant. Small business owners and managers had to create online stores to expand their visibility in Hawai'i and globally.

Representation and Visualization of the Data

Following Creswell and Poth's (2018) teachings to manage and organize data, the researcher utilized the Data Analysis Spiral (Figure 3) to demonstrate this section's data management process. The Data Analysis Spiral demonstrated a step-by-step process of how the research started from data collection to the accounts of the findings (Creswell & Poth, 2018). The organizational chart shows the researchers' role in organizing and analyzing the data before converting the information from digital to text, then to accounting for the findings.

Figure 3

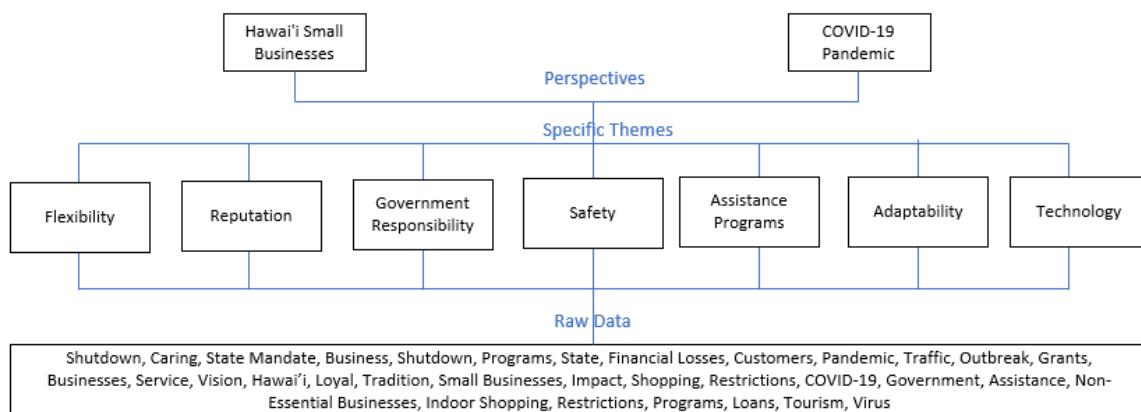
The Data Analysis



Representation and visualization are the process of utilizing raw data to create a visual image of the investigation (Creswell & Poth, 2018). The data represented in Figure 4 provided analysis and representation of the coding process used to describe the specific themes. The researcher used a Hierarchical Tree Diagram to illustrate best the levels of abstractions (Creswell & Poth, 2018). With the aid of NVivo software, the researcher coded all 15 participants’ data collected to produce the abstract themes, specific themes, and the general themes represented by the two perspectives (Creswell & Poth, 2018). Figure 4 shows an inductive analysis beginning at the bottom with the least abstract themes taken from the data of the 15 participants (Creswell & Poth, 2018). The second level represents the specific themes identified by the researcher. The specific themes are essential to the presentation of the research findings. The specific themes are derived from the raw data, which is highlighted at the bottom row of Figure 4. The raw data are a collection of the least abstract themes. The researcher analyzed the abstract themes using the NVivo software to identify the primary themes.

Figure 4

Hierarchical Tree Diagram: Layers of Analysis in the Study



Relationships of the Findings

The case study has revealed several themes showing the relationship to the findings. The themes identify Hawai'i small owners and managers making strategic and operational decisions by maintaining flexibility, success from reputation, holding the state responsible, ensuring employee and patronage safety, commentating on assistance programs, adapting and utilizing technology. The following section relates the findings to the research questions, conceptual framework, anticipated themes, the literature, and the problem.

The Research Questions. The research questions addressed in the study have helped the researcher understand the COVID-19 pandemic impact on Hawai'ian small businesses. The following research questions and sub-questions were proposed as the basis for conducting this research. The question helped guide the researcher in building the interview questions and concluded the findings.

Research Question One. Why are small businesses incurring significant financial losses during the COVID-19 pandemic?

- a. How much do small business owners' actions contribute to their financial losses?
- b. How are small business owners implementing actions to mitigate financial losses?

The themes provided more extensive insight into the research questions. The themes revealed that it is up to the small business owners or managers to be flexible and adaptable to maintaining sustainability. As the COVID-19 forced consumers to stay clear of public gatherings and areas, the participants interviewed had no choice but to be strategic in their business decisions. The participants shared different opinions on why some small businesses incurred significant losses compared to others during the pandemic. Several participants claimed that

failed businesses were the cause of decision-makers who lacked the flexibility and adaptability running in their leadership and management decision-making.

The lessons learned by small business owners and managers must be agile and adaptive, especially during the pandemic's unpredictable situations. For small businesses to continue to be sustainable during the pandemic is to adapt to new services such as online to provide accessibility to the customers. Some participants pointed out that most business leaders who failed are typically the ones who remain in the status quo or have not recognized the severity of the pandemic. One participant highlighted that several counterparts who failed during the pandemic were due to their resistance to change.

Small businesses are moving more online to advertise and transact the product and services. Some actions small business owners and managers have taken to remain sustainable include social networking, online, mobile services, and curbside and delivery services. Social networking and online businesses are everyday actions taken by most participants in sales and services. One participant made a drastic decision when their business was shut down by traveling to the customer's home to provide services. Then there are participants in the food industries who suddenly had to change from indoor dining operations to curbside and delivery services.

Research Question Two. What is the government's role in mitigating small businesses' financial losses caused by the COVID-19 pandemic?

- a. What are federal government agencies doing to stabilize the small businesses sector in Hawai'i?
- b. What are state government agencies doing to supplement the small businesses sector in Hawai'i?

Hawai'i government responsibilities and assistance programs were the major themes identified to answer research question two. The researcher learned from the case study that small businesses struggle primarily due to the state government's lack of support to help struggling small businesses. There were also the miseducation and stigma held by some small business owners towards assistance programs such as Paycheck Protection Program, Shuttered Venue Operations Grant, Small Business Association Debt Relief, and the COVID-19 Economic Injury Disaster Loan. Several participants believe that the Hawai'i state government has a significant role in protecting distressed small businesses.

The common argument is that those small businesses were held hapless and without support once the state 100% closed all non-essential businesses. Small businesses do not have the financial resources compared to large corporations, as most small businesses rely heavily on profits to pay themselves and pay employees they may have. Additionally, several participants' comments have led to the possibility that some small businesses have failed because of the state and federal government's lack of recognition of their business distress. Without income coming into the closed business, most could not afford the operating cost to include paying their employees and themselves.

From the data collected, most participants shared an unfavorable view of assistance programs. Most small businesses did not know about these assistance programs or how these financial support services could help their business. Multiple participants do not need to use any assistance programs, so they never bother to apply. Also, the common theme about assistance programs is that most small business owners are skeptical of using these programs. They either do not want to go through the application process or fear that earning a loan could expose them to more debt they cannot afford. When foreign travels to the islands and indoor business were

restricted, most businesses either did not want to change or did not know-how. The ability to adapt to the new pandemic norm has changed how each participant conducts business. The participants interviewed demonstrated what they have done and why they have changed their business model.

Research Question Three. Why are some small businesses more than others financially impacted during the COVID-19 pandemic?

- a. What are the economic effects of the Hawai'ian tourism travel ban on small businesses?
- b. What is the economic effect on locally patronized small businesses?

A common reason why some small businesses, compared to others, are financially impacted is the identified themes of reputation, flexibility, and adaptability. Reputation was a primary theme taken away from the case study. Most small businesses claim that their business is built on customer loyalty, which contributes to their sustainability. Although tourism is the main contributor to most small businesses' success, most participants declared that local customers are the driving force to keeping their doors open. Without the loyalty of the locals, their business would fail during the pandemic. Several participants shared that the relationship with customers from the community has kept their business thriving throughout the pandemic. Tourist-centric businesses have suffered the most because they do not have the local customer base or relationship to get through the temporary lockdown of foreign travel.

Research Question Four. What financial strategies are small business owners implementing to remain sustainable?

The themes related to what small business owners and managers are doing to remain sustainable are technology, flexibility, and adaptability. Technology, along with the ability of small business leaders to be flexible and adaptive, is an essential theme to business profitability.

Technology in this research involves online presence. The researcher found that small business owners and managers who use or adapt technology have experienced success at the minimum sustainment in their business. Large corporations such as Amazon, Walmart, Shopify, and many others have experienced success buying and selling online. The use of technology is more prevalent compared to past years, and online platforms are more accessible access to anyone with access to the internet. Going online or utilizing social media is proved to be an effective and cheaper service than marketing service. The prevalence and expansion of the internet have exposed many small businesses to join the eCommerce world. The sample size of the participants interviewed has shown that most small businesses use the internet for marketing their products and services on social networking or websites.

Conceptual Framework. This section addressed the research framework findings related to the elements of concepts, theories, actors, constructs, and variables. The concepts in this research included major pandemic and small business finance distress. The theories included social system theory and substantive-level theory. That actors are small business owners and managers. Furthermore, the constructs are small business leaders' enthusiasm. Moreover, the variable identified is finance.

Concepts. The concepts presented are major pandemic and small business financial distress. The study indicated that the pandemic has directly impacted all small businesses in Hawai'i. The findings show that small business owners and managers are educated and aware of the virus's dangers in their business. As the literature presented, the early stage of the pandemic has closed over 150,000 small businesses, causing a significant impact on the economy for years to come (Gomes, 2020; Lim et al., 2020). The researcher found that although not every business went out of business due to the pandemic, the ones that remained were just less impacted. The

small businesses that remain open have to deal with the restrictions, lockdowns, public health and safety preventions, and low customer traffic. The data collected demonstrated that small business owners and managers value the precautionary mandates by the state. They believed that if the virus is controlled, the quicker they can go back to the norm.

Overwhelmingly, the small business owners and managers attributed their financial distress primarily due to the lockdowns and restrictions mandated by the state. The study proved that flexible and adaptable businesses tend to be less distressed due to their willingness to audible and new ways to be profitable. These successful small businesses maintain their customer base after the economic downturn. Having a healthy clientele base and the opportunity to capture new customers by using social networking has been shown to keep most small businesses afloat during the peak of the coronavirus outbreak. Some small businesses found that opening an online store has gained visibility and allowed them to continue selling products while their stores are shut down.

Theories. The theories proposed that this qualitative case study would follow a social system theory and a substantive-level theory. These theories are crucial to observing how small business owners and managers react, lead, and manage their operations during any adversity, including a major catastrophe or pandemic. The theories studied the comparison and similarity of each participant's role as a small business leader during the pandemic. Social system theory accessed the communication and reaction between the researcher and participants to obtain the findings (Baraldi & Corsi, 2017; Luhmann, 2020). The substantive-level theory explained the differences of each participant's lived experience (Creswell & Poth, 2018; Rosenbaum & Russell-Bennett, 2019).

Social system theory in this research showed that participants were willing to discuss how the pandemic has affected their business. The participants' stories expressed the line between the current phenomena and the past pandemics. The researcher studied how each participant's beliefs and experience are related to small businesses during the COVID-19 pandemic. Social system theory helped guide the researcher to triangulate each data collected to reveal the complexity of how future small business leaders may use the lessons learned. The substantive-level theory was followed by interviewing and observing 15 small business owners and managers, learning of their business and personal experiences operating during the pandemic. The substantive-level theory seeks to represent the underrepresented. The study of the small business owners and managers has provided the necessary data for the problem statement.

Actors. The actors involved in this research included small business owners and managers. These actors have a significant role in the research findings. The actors are a diverse group of participants from different locations operating different businesses in Hawai'i. The actors contributed to the study by explaining their business acumens in navigating and leading their operations through the critical coronavirus outbreak. The owners and managers discussed the importance of managing flexibility, adaptability, social responsibility to protect customers and employees, utilizing technology to maintain their business visibility, and other active initiatives to keep their brick-and-mortar or virtual business doors open.

Variables. The variable of this research followed the main topic of *finance*. Due to the ongoing pandemic, future research will be needed to fully know the overall cost of the pandemic on the state. Although Congress designated \$900 billion to assist the nation, none of this funding supported small businesses, which were greatly needed in Hawai'i. The State of Hawai'i Department of Accounting and General Services (DoAGS, 2021) released financial statements.

The financial reports show that due to the closure of non-essential businesses within the first five months of 2021, the state has lost \$229.8 million. This financial loss was due to the reduction of general excise taxes because of the statewide lockdown. Adversely, the Unemployment Compensation Fund's net position reported a loss of \$704.1 million. This resulted in a substantial decrease in the economic growth of 24% (DoAGS, 2021). As anticipated, the pandemic is impacting small businesses and negatively affecting the state's economy.

Conceptual Framework Relation to each Element. The findings are critical to the research framework. The framework elements guided the findings of the study, which aided in answering the research questions. The researcher analyzed several elements discussed in the section to measure the research validity. The researcher researched financial data, financial management, government restrictions, support programs, and supply chain.

Financial Data. The data collected from the state financial public records have shown significant losses in general excise taxes, as stated in the previous section. The researcher's review of the financial data shows that small businesses are the driving force in the state's economy. To build a relationship of trust and protect the participants' privacy, the researcher did not request any financial data from the participants. The researcher asked the questions to explain how their business was doing financially before the coronavirus outbreak compared to now. Surprisingly, some participants expressed that they did better during the pandemic better than pre-pandemic. These businesses tend to be sales and services that have taken their business online. Then other businesses are maintaining, having enough funding to sustain the operation.

Financial Management. In general, the participants interviewed have shown to have good financial management of their businesses. Several participants found success when they engaged in eCommerce and social networking. These participants made the strategic decisions to

continue their businesses rather than wait on the mandated restrictions to be lifted. When the researcher asked the participants the follow-up questions to why some small businesses failed, several participants shared that most small businesses owners or managers are not savvy in managing their business finances. There is a common belief that most business owners understand profit and loss but do not struggle with maintaining long-term sustainability. Additionally, some participants disclosed the lack of some small businesses to operate outside of their business norm.

Government Restrictions. The data collection showed that most small business owners and managers view the government restrictions as a critical reason for their business struggles. Unanimously, most participants agreed with the COVID-19 restrictions, but have a problem to how the rules were mandated by the state. They also attributed the lack of government financial support compound with the restrictions as contributing factors to most businesses' financial distress. Additionally, there are restrictions on travel that affects Hawai'i most valuable resource, tourism. Multiple participants attributed tourism travel restriction as a factor but not a detrimental cause to their business. The conclusion is that businesses that do not rely solely on tourism are a factor in remaining sustainable.

Support Programs. The data-informed the research that most small business owners and managers are not educated on support programs. Small business leaders aware of these financial programs tend to either not be interested in the loans or grants or are skeptical of the application process. The data are similar to the literature studied that the pandemic financial support programs have minimal impact on assisting most small businesses who need it the most (Fairlie, 2020; Lahart, 2020). The lesson learned is that these programs need to be marketed better through outreach advertisements. This may reduce the skepticism that the majority may have.

Supply Chain. The supply chain does have an impact on resale businesses. However, from the data, the businesses owners interviewed whom do resale did not have a significant problem that forced them to close their business. The sample size shows that small business leaders can be resilient and strategic in maintaining their operations. The participants who ran into a supply chain problem overcame the issue by being preemptive by storing a healthy inventory to meet their consumer demands.

Anticipated Themes. The anticipated themes discussed in this section are pandemic outbreak, tourism, U.S. small businesses, financial market, Hawai'i economy, and small business programs. These anticipated themes were developed prior to the beginning of the case study. The anticipated themes were taken from the studied literature based on the COVID-19 impact on small businesses in Hawai'i. The findings in relation to the case study and the anticipated themes are further discussed as follows.

Pandemic Outbreak. The coronavirus pandemic outbreak is a central theme. The findings show that the unpredictability caused by the pandemic outbreak is a significant challenge to small business owners and managers. Ketchen and Craighead (2020) stated that the study has shown that small business leaders are becoming more flexible during the crisis. The research has proved that small business owners and managers have adapted to the pandemic since the outbreak was first declared. Small business leaders and customers are being more resilient. They have turned to business platforms on the internet to counter the disruption of the pandemic.

Tourism. Tourism is a recognized theme because it is a crucial economic resource to the state. Surprisingly none of the participants elaborated much on tourism as a key factor to how their business is performing. Tourism was only discussed 1.31% among the participants.

Although seven participants are located in high tourist traffic regions, the lack of tourism did not emphasize their issues or concerns. They all seem to direct their frustration to the ad hoc way the state mandates its' guidance and directives. They were more concerned with the government regulations and support as a more significant concern. Furthermore, several of the participants have businesses visited by residents, so they tend to not the tourist as much.

U.S. Small Businesses. U.S. small business as a whole was not discussed as much compared to the literature study. The main reason is that the case study was more focused on Hawai'i small businesses.

Financial Market. Pertaining to Hawai'i small businesses, the financial market was not a theme discovered in this case study. Although the financial market can be a measurable indicator of the pandemic's impact on the nation, the researcher was not able to associate it with Hawai'i's economy.

Hawai'i Economy. The Hawai'i economy was a key theme studied, and how the pandemic has dramatically impacted the findings. The Hawai'i economy is impacted mainly due to the necessary steps taken to protect health and safety. Small businesses are impacted due to mandatory shutdowns of non-essential businesses, restrictions on indoor businesses, and temporary hold on foreign tourism travels. The findings show that Hawai'i has lost out on much-needed General Excise tax, sales tax, and tourism have created debts in the hundreds of millions of dollars. The inability to generate a state's revenue from tax and other crucial revenue streams impacts any state's economy.

Small Business Programs. This theme was a discussion in the data findings. The literature related to the case study shows that the state restrictions and economy-related activities, such as travel bans, shopping restrictions, and non-essential business closures, resulted from the

economic slump (Phan & Narayan, 2020). The sample of small business owners and managers was investigated concluded that small business programs are an underutilized program. This is due to poor education dissemination by these financial support agencies and also the state government. The researcher also learned that most small business owners are not interested in these programs for multiple reasons, as previously discussed.

The Literature. The researcher used multiple themes to validate the relationship between the literature and data collected. The literature and the findings discussed the impact on small businesses and the state's economy. The literature discussed small businesses as the backbone to an economy, which has shown to be the case in Hawai'i. The literature and the findings provide themes of small businesses owners' ability to be flexible and adaptable to be successful. Additionally, the literature and the data findings discussed that the small business relief programs as presented are ineffective to small businesses. Although these programs exist to help small businesses, the problem is educating and informing the potential users. Small business owners are skeptical because they fear taking on additional debt. Many small businesses are reluctant to apply to these programs due to the administrative complexity of proving eligibility. The research provided clear information that small businesses require a more straightforward application process.

The findings and the literature also showed differences in themes. The most notable theme was technology, which is a significant theme taken from the findings. There was little to no description of technology discussed in the literature study. Technology was a major theme identified, informing the study of the adaptability and transformation of small businesses' technology and internet resource utilization. Also, the literature studied did not elaborate on the preservation of small business reputation to continue operating even during the statewide

lockdown. Reputation is vital to operating a small business. The majority of the participants noted the importance of maintaining community relations with their local customers and protecting their employees' safety and livelihood. Most businesses operate as local friendly entities to which each customer is treated as an Ohana, meaning family.

The Problem. The problem being addressed is the impact caused by the COVID-19 pandemic resulting in the economic crisis of small businesses. The findings concurred that the problem does exist. As stated in past literature, Hawai'ian small business owners and managers could navigate and remain sustainable to one of the greatest apocalyptic pandemics since the Spanish flu of 1918 (Murez, 2021). Findings show that all small businesses experienced a financial crisis in some form. During the lockdown period, small businesses had to close their doors, temporarily freezing all potential income to the operation. Although all the businesses were affected in unique ways, some found success during the pandemic's peak. Some owners and managers found success by being strategic in their leadership and managerial abilities to find success in other means when their businesses are limited. However, others were found to close permanently due to varying reasons. As explained by multiple participants, there are small businesses that went out of business either due to financial reasons or they could change to the pandemic effects. Although the researcher empathizes with the participants' views, what is later learned is that most small business owners were not aware or did not care to apply for Small Business Association programs. From the researcher's perspective, all business owners and managers interviewed exuded optimism for their respective businesses.

Summary of the Findings

Throughout this case study, the researcher utilized semi-structured interviews to gather data from a sample size of participants within the small business population in Hawai'i. To

obtain the data that addressed the findings, the researcher discussed a full investigation to include themes discovered, interpretation of the themes, representation and visualization of the data, the relationship of the findings, and the summary of the findings. The research conducted a sample size of 15 participants to included small business owners and managers from multiple business fields. The sample size included bakery, carpet retail, clothing store, multiple floral shops, multiple eateries, dental office, cosmetics, and a construction company. The diversity of participants allowed the researcher to garnered information on how small businesses during a COVID-19 pandemic impacted small businesses in Hawai'i. In addition, from the data collected, the researcher utilized NVivo Plus 12 software to help identified the codes and central themes to explained the participants' lived experiences and past literature. Furthermore, this section covered the relationship of the findings to research questions, conceptual framework, anticipated themes, the literature, and the problem.

The key findings in this section demonstrated that the COVID-19 pandemic impacted small businesses located in Hawai'i. Many participants informed this research that for small business owners and managers to sustain through the pandemic, they must lead with flexibility. Small business owners must make decisions that are best for the business and break from the status quo. It is crucial for small business leaders to be flexible in their decision-making and willing to change as needed. Additionally, the findings indicated that leaders must be adaptable to the changes brought on by the pandemic. These changes may include state safety and health mandates, conducting business online, maintaining a present social network, and so on.

Furthermore, the case study found that most small business owners and managers believed that the state government should do more financially for small businesses. Many argued that the state closure of non-essential businesses was out of the control of small businesses

leaders. Due to these restrictions, the majority of the participants believed that the state should bear the burden to assist and ensure struggling small businesses are protected. Additionally, the findings found that the state government's rolls out of the restrictions and regulations were poorly done. Most participants believed that the mandates were overly restrictive, especially against non-essential businesses, but tend to be relaxed on state ran operations (for example, weekly state fair and outdoor events).

Similarly, the findings show that small assistance programs are not popular among the Hawai'i small business community. The primary reasons shown are that small business owners are uneducated, skeptical, or unaware of these programs. Skepticism and unawareness were the two most discussed reasons. Several participants claimed that most business leaders are skeptical of these programs due to the intrusive application process. Others are simply unaware and do not have any interest in learning more about these programs that could benefit their business.

The other key findings are safety and technology. Due to the contagious effect of the virus, small business leaders have shown to be in favor. They are doing their best to ensure a healthy and safe environment for their employees and customers. Overwhelmingly, the data highlighted that small business owners and leaders agreed and enforced these restrictions. Lastly, the researcher found that several small business leaders were strategic in their ability to be flexible and adaptable to move to online platforms. In conclusion, the case study findings also show that small businesses that chose to go online have experienced some success.

Application to Professional Practice

The application to the professional practices of this study can provide new information and knowledge to future studies. The beneficiaries of this study may include business and financial professionals, students, government officials, small business leaders, and business

leaders. Hawai'i small business owners and managers can utilize this information to improve and implement new processes and initiatives in their operations. Business leaders can develop an understanding of what troubled many small businesses, causing them to fail, and the necessary actions that can be taken to remedy future issues. Over this section, the researcher discusses how the research results could improve general business practice and potential application strategies for small businesses.

Improving General Business Practice

Bartik et al. (2020) claimed that the COVID-19 outbreak had caused permanent closure of 43% of small businesses resulting in more than 40% of job loss. The findings have provided several lessons learned which can be used to improve general business practices and strategies. The themes identified in the research can potentially help improve small business practices. The findings detailed that small businesses' willingness to change, especially during this pandemic, can differ between closing permanently or still operating. Small business leaders' ability to be strategic in their decision-making has shown to help their business maintain sustainability during the pandemic.

Improving Leadership and Management Practice. The study shows that small businesses must be strategic in decision-making during the COVID-19 pandemic to remain sustainable. Small business leaders have to be flexible and adaptable to the pandemic's changes to improve general business practices. As the virus outbreak continues to mutate and become more contagious, small businesses have to recognize quickly that this will be the new norm for the foreseeable future. The volatility brought on by the coronavirus begs for the need for small business leaders to be strategic in their decision-making. The strategic decision could be to make

financial adjustments, manage inventory, lay off employees, use online platforms and resources, or make other internal or external decisions to protect their business.

Improving Local and State Government Practice. Small business leaders have grown highly frustrated over the first year of the pandemic, not because of the virus but due to the local government response. The researcher found that state governments have a significant role in the overall impact of the virus. The results show that small business owners and managers agree with the state's mitigation and preventative restrictions but do not favor the temporary closures on non-essential business. Business leaders believed that the temporary closures were drastic and deprived them of making an earning. The findings stated that it is difficult for small businesses to remain sustainable without revenue or financial support. Fairlie (2020) found that for small businesses to survive setbacks and permanent closure, more and recurring financial assistance at the local and state levels will be needed. The participants demonstrated that lack of assistance coupled with rising expenses was detrimental to their operation.

Improving Online practices. As a result of the findings, small business leaders need to establish online as a primary part of their business plan. Some owners and managers may have to staff professional or subject experts to operate these systems or teach them the operation. Online presences are the wave of the future, and small businesses must be adaptable. Internet resources such as websites, emails, social networks, and blogs afford small businesses worldwide access to different market niches. Online business opportunities are vast and accessible to small businesses to grow locally, nationally, and potentially globally.

Improving Assistance Programs Practices. The majority of small businesses' barriers to loans and grants are significantly related to the lack of information and access to many available programs. The recommendation is for more small business leaders to readily have

access to education and seminars, brochures, and online information. This information can be advertised when small business owners register their business or pay tax payment webpage. If needed, small business leaders should take the necessary steps to secure government assistance funding. Bartik et al. (2020) completed a quantitative study that found "38% of businesses" believed that without financial assistance, they would permanently close (p. 11). The programs available are the COVID-19 Economic Relief (CARE) Act, Payroll Protection Program (PPP), Economic Injury Disaster Loans (EIDLs), Shuttered Venues Grant, and Small Business Association (SBA) debt relief. Small business leaders can obtain information and education through their local SBA agency or <https://www.sba.gov> web page.

Potential Application Strategies

The goal of all small business leaders is to make the necessary strategic decisions to keep the doors open and the operation sustainable; and, better yet, profitable. The researcher found several lessons learned throughout the study that apply to small business practices. Small business financial assistance agencies can enhance how program information is disseminated. There is a high level of misconception and disinformation about these programs due to the lack of education within the small business community. The five strategies discussed included: health and safety, eCommerce, online marketing and communication, assistance programs, and local and state government.

Application of Health and Safety Strategies. Small businesses and state leaders have to strategically navigate the pandemic with coherent approaches to overcoming the business challenges present and ahead. The findings from this study provide business leaders the knowledge on how to increase visibility, engage the customers, and increase operation while maintaining public health and safety. The lessons learned provided an insight into how small

business leaders can develop and foster social responsibility to their business, employees, and the community. Small businesses need to continue enforcing restrictions to maintain public health and safety. This can be done by ensuring that their patronage is donning face masks, providing sanitizers, maintaining social distancing, and abiding by the state regulations. The state should be more mindful of its small businesses communities and closely work and support them during the pandemic.

Application of Ecommerce Strategies. Although most small businesses are resistant to changes, online presence should strongly be considered. Consumers have shown to rely primarily on online shopping for goods and services, so rural small businesses are largely missing out on this demographic by not having an internet presence. As a long-term strategy, small businesses must focus on consumer buying habits during the pandemic. It would behoove small business leaders to establish an online presence, whether a website or social media accounts. The experience shared by the participants has provided insight into the impact of the coronavirus on small businesses across Hawai'i. As the impact and effect of the virus are continuously changing, more and more small businesses have to change to remain sustainable. Online services had proven very effective when some small businesses pivoted out of necessity.

Application of Online Marketing and Communication. It is important to use internet resources for small businesses growth and revenue generation due to the pandemic restrictions on customer traffic and loss of revenue. The effects of online technology, advertisement, and transactions prove to be a strategy that can aid if included in a small business plan. The findings show that the most prominent influencer for business notoriety is built on reputation before and during the pandemic. Hawai'i small businesses are primarily known for their reputation based on positive quality service and products within the local community. Potential consumers learn

more about their local business through the digital platform than past advertisement platforms. The use of technology had proven to retain and garner new customers, especially during the pandemic when consumers were more captive. Small business owners and managers must be open to advertising online and using digital platforms to sell and market their products and service. The reputation of small businesses indicated that customers are more inclined to continue doing business with establishments they have a connection and experience through positive relationships.

Application of Assistance Programs. The coronavirus does not affect all small businesses equally. The state classified businesses during the pandemic as essential and non-essential categories. Essential businesses can remain open during the statewide lockdown. In contrast, non-essential businesses must close their doors until further directed (Bartik et al., 2020). Most non-essential businesses are in dire need of financial assistance but do not know how to get it. From the findings, these programs are underutilized because many small business leaders were unaware or uneducated of these financial assistance programs' purpose and how to apply. The researcher believes greater emphasis needs to be placed on information dissemination and how small business assistance programs are advertised and presented to the public. If small businesses are not supported, the economic impact will include job losses, income inequality, and, worst case, a recession (Fairlie, 2020). With the education and training, more small businesses will be knowledgeable and inclined to seek the necessary help or take the opportunity to grow and expand.

Application of Local and State Government Strategies. The findings show that the state needs to make financial resources more readily available to support small businesses when there are restrictions limits or closed non-essential businesses. The pandemic has forced state

government representatives to make critical health and safety decisions that adversely impact non-essential businesses. From the study results, none of the small business owners or managers were prepared for the COVID-19 outbreak or the impact of the pandemic on their business. The virus outbreak has forced many businesses to close permanently. At the same time, some who were opened found it challenging to remain sustainable. The extended period of the virus has forced most small business owners to burn through their emergency savings, leaving them with little to no additional financial resources. The state needs to have in-place support strategies that quickly reach and support small businesses.

Summary

The subsection discussed improving general business practice and potential application strategies to the study. Several recommendations were made to improve business practices in leadership and management, local and state government, online practices, and assistance programs practices. The potential application strategies recommended are health and safety, eCommerce, online marketing and communication, and assistance programs. The subsection covered how the pandemic has forced many small business owners and managers to adapt to alternative ways of doing business, such as online, telephone, and social networking. Some decisions mandated were businesses having to temporarily close their doors and consumers staying home to avoid public gatherings.

Recommendation for Further Study

The researcher conducted a thorough investigation that uncovered opportunities for further study recommendations. However, to benefit the business and financial field, more studies are required to advance and explore further knowledge of COVID-19 impact on small businesses. Throughout this study, additional information is revealed that requires future studies.

If these areas are further studied, it could help small business leaders and scholarly researchers perform further studies. The recommendation for further study should consider:

- Learning of the effectiveness of small businesses operating online compared to brick-and-mortar operations.
- Investigate the long-term impact of the COVID-19 pandemic on Hawai'ian small businesses over five years.
- Explore and compare small business industries most impacted by the COVID-19 pandemic.
- Further quantitative and qualitative studies are required to study the effectiveness of these financial assistance programs.
- Perform a quantitative study of small business leaders' education level compared to their financial performance. Is there a correlation to less educated small business leaders' business performance than well educated?

Reflections

Performing this qualitative case study was a blessing and learning opportunity for the researcher. The researcher has taken away several lessons learned from this study. The study has affected and helped the researcher grow personally, professionally, and spiritually. The researcher was challenged mentally, physically, emotionally, and spiritually for this study. As the sole investigator, the researcher gained a rewarding and invaluable experience. Although conducting this research was time-consuming and required keen attention to detail, it was rewarding due to information learned along the way. The process has taught the researcher to be more analytical and systematic in data collection.

Personal and Professional Growth

This study has immensely aided in this researcher's personal and professional growth. The knowledge garnered from experience is invaluable and has already paid a dividend in the researcher's day-to-day life at home and work. Moreover, the qualitative case study was conducted in a changing and fluid environment caused by the COVID-19 pandemic due to the unique period when this research was conducted. There were limitations and barriers to how the data collection was conducted, which taught the researcher to overcome adversity. The researcher and participants had to abide by social distancing rules, which was not the ideal interviewing method. Additionally, the study helped that researcher benefit from the analytical and interpersonal communication skills inherited from doing the research.

The researcher has to be analytical when sorting, reading, and writing through a large volume of data and literature to present the findings that are valid and credible. The researcher's interpersonal communication skills were strengthened during the field investigations when the researcher interviewed and collected data from 15 participants. The researcher was the sole investigator and data collector; therefore, it was crucial to address and state the collected information with accuracy and validity. As a person of faith, communicating is a critical factor. The researcher consistently demonstrates sensitivity, compassion, and empathy towards each participant's emotions and experiences lived through the pandemic. To avoid any possibilities of biases, by using open-ended questioning and providing each participant a copy of their transcripts for review and validation.

Biblical Perspective

The Christian principles and biblical perspective are significant factors to doing this research. Our faith and resiliency are attributes that help us survive any adversity. Furthermore,

the Christian faith holds us accountable, ensuring that our work is credible and ethical.

Incorporating the biblical perspective help support the integrity and validate how the research was conducted and how the research concluded the findings. The biblical framework pertaining to this study is centered on small business leaders' strategic decision-making and leadership in operating a business during a significant pandemic. Several of the themes discussed in this study are crucial to faith and the teaching of Christ. The Christian worldview is that, "I can do all things through him who gives me strength" (Philippians 4:13, ESV). This section will further discuss why faith in our Lord during this pandemic is critical to surviving.

"Come, my people, enter your chambers, and shut your doors behind you; hide yourselves for a little while until the fury has passed by" (Isaiah 26:20, ESV). This scripture verse of Isaiah was a perfect description of the initial stage of the COVID-19 outbreak when Hawai'i went through a lockdown period to mitigate the spread of the virus. Many Small businesses are affected by these lockdowns, leaving many owners, managers, employees worrying about the future. Romans 10:17 (ESV) teach us that faith comes from hearing through the words of God. When going through adversity, we must have trust and faith in our Lord (Proverbs 3:5).

The findings encouraged small business owners and managers to be more adaptable and flexible during the pandemic. Faith is an essential trait of business leaders. Small business leaders require their employees' faith to trust them and their decision-making. Business managers and owners are expected to take care of their employees' well-being like a shepherd who takes care of their flock (Proverbs 27:23). The same expectation is required of small businesses in the community. Small businesses should provide work and service that is necessary, fruitful, and

meaningful within the community (Keller & Alsdorf, 2016). Work and service should be for the greater good of oneself and served with integrity and honesty (Keller & Alsdorf, 2016).

The Holy Bible has taught us about the power of faith and healing. Psalm 91:10 (ESV) taught us that “no evil shall be allowed to befall you, no plague come near your tent.” As Christian leaders and followers, our faith and belief in our Lord are essential in business and our daily lives. Studies show that many small business leaders rely more on their spiritual and religious beliefs to operate through the pandemic. A 2020 Pew Research found that 28% of Americans believed their religious faith has strengthened due to the pandemic (Ward, 2021). Small business owners and managers maintained that religious faith helped them remain positive during the dark times of the pandemic. The biblical perspective in this research reminds us that “the Lord is my light and my salvation...” and by following our religious faith, there is nothing to fear (Psalm 27:1, ESV). Do not let "...love and faithfulness forsake you...so you will find favor and good success in the sight of God and man" (Proverbs 3:3-4). We must remember the words of Deuteronomy 31:6 (ESV) that, “be strong and courageous...” for we shall get through the pandemic. Although this pandemic is the most dangerous since the Spanish Flu, we cannot allow ourselves to be scared, for the Lord have plans for our future (Jeremiah 29:11, ESV). Small business leaders must show courage and strength during the weakest point of their lives, for God is always with us and will never forsake us. However, if you lose faith in the Lord, the Lord will forsake you. (2 Chronicles 15:1-4, ESV).

Summary

The sub-section covered the researcher’s personal and professional growth and the biblical perspective to the study. The information stated the values and experience the researcher took away from the study and the importance of personal and professional growth. Additionally,

the research related how the teaching of Christ was crucial to the study. The section informed how faith plays a fundamental role from a biblical perspective during adverse times.

Furthermore, the section discussed small business leaders' purpose of fostering faith with their employees and community.

Summary of Section 3

This section presented several key areas to include an overview, presentations of the findings, application of professional practice, recommendations for further studies, and reflection of the researcher's experience in the study. The researcher conducted a qualitative case study to inform the problem statement. To do so, the researcher utilized a semi-structured interview process to investigate 15 small business owners and managers operating in Hawai'i since the start of the coronavirus outbreak. The interviews were audio-recorded, which were then transcribed into texts. Afterward, the raw data were coded and analyzed for themes. The themes were later interpreted and presented into findings for the readers. Additionally, the findings are illustrated through visualizations in figure 3 and 4.

Furthermore, the section presented the relationship of the findings to multiple key areas to include the research questions, the conceptual framework, anticipated elements, the literature, and the problem. Each key area was extensively discussed in relation to the findings. The researcher addressed each research question and how the findings are related. The conceptual framework explained each element of the findings. The anticipated themes were discussed in detail, explaining any differences, unanticipated themes, or missing themes. The literature highlighted any similarities or differences to the findings. Finally, the researcher expounds on the problem studied and why further studies should be done.

Also, this section addressed supporting materials to the research findings. The key areas covered are application to professional practice, recommendations for further study, and reflection on the study. The application to professional practice informed how general business practices and potential application strategies could be improved. The researcher explained that general business practices could be improved in small businesses, local and state governments, online businesses, and assistance programs agencies. The researcher explained five potential application strategies that can benefit small business leaders. These five strategies are health and safety, eCommerce, online marketing and communication, assistance programs, and local and state government.

It is important to discuss the recommendations for further study in research. There are five recommendations made in this section for further studies. These suggestions can help small business leaders and scholarly researchers in the business and financial field. The last sub-section addressed reflection. In the study, the researcher reflected on how the experience of the study has been rewarding. The researcher identified and explained personal and professional growth and the biblical perspective from a spiritual point of view. In the research, the theme of faith and how it drives us as Christians and business leaders. Finally, Section 3 was summarized to provide the reader a recap of the findings, recommendations for further study, and a reflection of the researcher's journey conducting this qualitative study.

Summary and Study Conclusion

This qualitative case study was done to explore the general problem to address the impact caused by the COVID-19 pandemic resulting in the economic crisis of small businesses. The specific problem addressed was the impact of the COVID-19 pandemic within the Hawai'i business sector, resulting in small businesses' inability to remain sustainable. The purpose of this

flexible design single case study was to research further the COVID-19's impact on Hawai'ian Small Businesses. The investigative actions taken are detailed within three sections of this research. Section 1 discussed the foundation of the study, Section 2 provided information on the project, and Section 3 detailed the application practice to professional practice.

This research was significant to understanding how Hawai'ian small business owners and managers managed their business operations through the pandemic. The case study provided valuable information on how small business leaders could lead their operation during a significant catastrophe such as the coronavirus outbreak. The participant recruitment process began using email, cold calling, and face-to-face recruitment to obtain qualified volunteers. A screening questionnaire (see appendix E) screened the most qualified individuals. Once the participants were selected, a consent form was used to gain their approval to assist in the research. Once the recruitment process was completed, the researcher performed a strenuous case study process by investigating current and past literature, financial data and conducting interviews with 15 recruited participants. The participants are a group of diverse business owners and managers operating in nine major Hawai'ian cities.

The case study findings revealed several themes that troubled many of Hawai'i's small businesses during the pandemic. The identified themes included flexibility, reputation, government responsibility, safety, assistance programs, adaptability, and technology. The findings further identified several general business practices that can be improved. The general business practices are leadership and management practices, local and state government practices, improving online practices, and assistance programs.

Data analysis and hierarchical tree diagram (see Figures 3 & 4) were completed to visualize how the data were managed and organized. Furthermore, the researcher provided a

detailed comparison demonstrating the relationship of the findings with the research questions, conceptual framework, anticipated themes, and the problem. Last but not least, the research provided an opportunity for reflection. This section detailed how the study has played a personal, professional, and spiritual role in the researcher's journey. Additionally, the research is closed by articulating the study from a biblical perspective.

References

- Adom, D., Yeboah, A., & Ankrah, A. K. (2016). Constructivism philosophical paradigm: Implication for research, teaching and learning. *Global Journal of Arts Humanities and Social Sciences*, 4(10), 1–9.
<https://www.academia.edu/download/60883069/Constructivism-Philosophical-Paradigm-Implication-for-Research-Teaching-and-Learning20191012-85439-1fft6xx.pdf>
- Adrian, A., & Zulvia, Y. (2020). The impact of core values, character and entrepreneur leadership in successful of Minangkabau leaders and Javanese leaders. *Jurnal Ilmiah Poli Bisnis*, 14–26. <https://doi.org/10.30630/jipb.12.1.380>
- Akhtar, S., & Liu, Y. (2018). SMEs' use of financial statements for decision making: Evidence from Pakistan. *Journal of Applied Business Research (JABR)*, 34(2), 381–392.
<https://doi.org/10.19030/jabr.v34i2.10138>
- Akpan, I. J., Soopramanien, D., & Kwak, D. H. (2020). Cutting-edge technologies for small business and innovation in the era of COVID-19 global health pandemic. *Journal of Small Business & Entrepreneurship*, 33(6), 607–617.
<https://doi.org/10.1080/08276331.2020.1799294>
- Al-Awadhi, A. M., Alsaifi, K., Al-Awadhi, A., & Alhammadi, S. (2020). Death and contagious infectious diseases: Impact of the COVID-19 virus on stock market returns. *Journal of Behavioral and Experimental Finance*, 27, 100326.
<https://doi.org/10.1016/j.jbef.2020.100326>
- Allen, M. (2017). *The SAGE encyclopedia of communication research methods*. Sage.
- Al-Marroof, R. S., Salloum, S. A., Hassanien, A. E., & Shaalan, K. (2020). Fear from COVID-19 and technology adoption: The impact of Google Meet during Coronavirus pandemic.

Interactive Learning Environments, 1–16.

<https://doi.org/10.1080/10494820.2020.1830121>

Alpi, K. M., & Evans, J. J. (2019). Distinguishing case study as a research method from case reports as a publication type. *Journal of the Medical Library Association*, 107(1), 1.

<https://doi.org/10.5195/jmla.2019.615>

Alves, J. C., Lok, T. C., Luo, Y. B., & Hao, W. (2020). Crisis management for small business during the COVID-19 outbreak: Survival, resilience and renewal strategies of firms in Macau. *Research Square*, 1–29. <https://doi.org/10.21203/rs.3.rs-34541/v1>

Amankwah-Amoah, J., Khan, Z., & Wood, G. (2021). COVID-19 and business failures: The paradoxes of experience, scale, and scope for theory and practice. *European Management Journal*, 39(2), 179–184. <https://doi.org/10.1016/j.emj.2020.09.002>

Amin, M. E., Nørgaard, L. S., Cavaco, A. M., Witry, M. J., Hillman, L., Cernasev, A., & Desselle, S. P. (2020). Establishing trustworthiness and authenticity in qualitative pharmacy research. *Research in Social and Administrative Pharmacy*, 16(10), 1472–1482. <https://doi.org/10.1016/j.sapharm.2020.02.005>

Anderson, T. J. (2019). *Social customer relationship management in rural commerce: a study of small businesses in southern West Virginia* [Doctoral dissertation, Liberty University].

Doctoral Dissertations and Projects. <https://digitalcommons.liberty.edu/doctoral/2117>

Antonucci, T. C., Jackson, J. S., & Biggs, S. (2007). Intergenerational relations: Theory, research, and policy. *Journal of Social Issues*, 63(4), 679–693.

<https://doi.org/10.1111/j.1540-4560.2007.00530.x>

- Archer, M. S., & Morgan, J. (2020). Contributions to realist social theory: an interview with Margaret S. Archer. *Journal of Critical Realism*, 19(2), 179–200.
<https://doi.org/10.1080/14767430.2020.1732760>
- Ashour, M. L. (2018). Triangulation as a powerful methodological research technique in technology-based services. *Business & Management Studies: An International Journal*, 6(1), 193–208. <https://doi.org/10.15295/v6i1.209>
- Bae, S. Y., & Chang, P. J. (2020). The effect of coronavirus disease-19 (COVID-19) risk perception on behavioural intention towards ‘untact’ tourism in South Korea during the first wave of the pandemic (March 2020). *Current Issues in Tourism*, 24(7), 1017–1035.
<https://doi.org/10.1080/13683500.2020.1798895>
- Baker, S. R., Bloom, N., Davis, S. J., Kost, K., Sammon, M., & Viratyosin, T. (2020). The unprecedented stock market reaction to COVID-19. *The Review of Asset Pricing Studies*, 10(4), 742–758. <https://doi.org/10.1093/rapstu/raaa008>
- Banerjee, A., & Chaudhury, S. (2010). Statistics without tears: Populations and samples. *Industrial Psychiatry Journal*, 19(1), 60–65. <https://doi.org/10.4103/0972-6748.77642>
- Baraldi, C., & Corsi, G. (2017). Social systems theory. *Springer Briefs in Education*, 11–36.
https://doi.org/10.1007/978-3-319-49975-8_3
- Barrett, D., & Twycross, A. (2018). Data collection in qualitative research. *Evidence Based Nursing*, 21(3), 63–64. <https://doi.org/10.1136/eb-2018-102939>
- Barro, R. J., Ursúa, J. F., & Weng, J. (2020). *The coronavirus and the great influenza pandemic: Lessons from the “Spanish Flu” for the coronavirus’s potential effects on mortality and economic activity* (No. w26866). National Bureau of Economic Research.
<https://doi.org/10.3386/w26866>

- Bartik, A. W., Bertrand, M., Cullen, Z., Glaeser, E. L., Luca, M., & Stanton, C. (2020). The impact of COVID-19 on small business outcomes and expectations. *Proceedings of the National Academy of Sciences*, *117*(30), 17656–17666.
<https://doi.org/10.1073/pnas.2006991117>
- Bartlett, R., & Morse, A. (2020). *Small business survival capabilities and policy effectiveness: evidence from Oakland* (No. w27629). National Bureau of Economic Research.
<https://doi.org/10.3386/w27629>
- Beenot, C., Hannes, K., & Bilsen, J. (2016). The use of purposeful sampling in a qualitative evidence synthesis: A worked example on sexual adjustment to a cancer trajectory. *BMC Medical Research Methodology*, *16*(21). <https://doi.org/10.1186/s12874-016-0114-6>
- Bekirogullari, Z., & Thambusamy, R. X. (2020). Virtual leadership in small businesses during the COVID-19 Pandemic: Challenges and possibilities. *The European Journal of Social & Behavioural Sciences*, *29*(3), 3214–3224. <https://doi.org/10.15405/ejsbs.281>
- Bell, A., Ward, P., Tamal, M. E., & Killilea, M. (2019). Assessing recall bias and measurement error in high-frequency social data collection for human-environment research. *Population and Environment*, *40*(3), 325–345. <https://doi.org/10.1007/s11111-019-0314-1>
- Benoot, C., Hannes, K., & Bilsen, J. (2016). The use of purposeful sampling in a qualitative evidence synthesis: A worked example on sexual adjustment to a cancer trajectory. *BMC Medical Research Methodology*, *16*(1), 1–12. <https://doi.org/10.1186/s12874-016-0114-6>
- Bisel, R. S., & Adame, E. A. (2017). Post-positivist/functionalist approaches. *The International Encyclopedia of Organizational Communication*, 1–22.
<https://doi.org/10.1002/9781118955567.wbieoc168>

- Boddy, C. (2016). Sample size for qualitative research. *Qualitative Market Research: An International Journal*, 19(4), 426-432. <https://doi.org/10.1108/QMR-06-2016-0053>
- Bolea, A., & Atwater, L. (2020). *Becoming a leader: Nine elements of leadership mastery*. Routledge.
- Brandell, J. R. (Ed.). (2014). *Essentials of clinical social work*. Sage.
- Brear, M. (2018). Process and outcomes of a recursive, Dialogic member checking approach: A project ethnography. *Qualitative Health Research*, 29(7), 944–957. <https://doi.org/10.1177/1049732318812448>
- Bridge, L. (2017). *Social CRM Applications and impact in small businesses* [Doctoral dissertation, Liberty University]. ProQuest Dissertations Publishing, 2017. 10278078.
- Brieger, S. A., De Clercq, D., & Meynhardt, T. (2020). Doing good, feeling good? Entrepreneurs' social value creation beliefs and work-related well-being. *Journal of Business Ethics*, 172(4), 707–725. <https://doi.org/10.1007/s10551-020-04512-6>
- Brigham, E. F., & Ehrhardt, M. C. (2020). *Financial management: theory & practice*. Cengage Learning.
- Brito, C. F. (2017). Demonstrating experimenter and participant bias. In J. R. Stowell & W. E. Addison (Eds.), *Activities for teaching statistics and research methods: A guide for psychology instructors* (pp. 94–97). American Psychological Association. <https://doi.org/10.1037/0000024-020>
- Brown, R., Rocha, A., & Cowling, M. (2020). Financing entrepreneurship in times of crisis: Exploring the impact of COVID-19 on the market for entrepreneurial finance in the United Kingdom. *International Small Business Journal: Researching Entrepreneurship*, 38(5), 380–390. <https://doi.org/10.1177/0266242620937464>

- Brown, C. E., Schwatka, N., Dexter, L., Dally, M., Shore, E., Tenney, L., & Newman, L. S. (2021). The importance of small business safety and health climates during COVID-19. *Journal of Occupational & Environmental Medicine, 63*(2), 81–88. <https://doi.org/10.1097/jom.0000000000002080>
- Buhmann, A., & Schoeneborn, D. (2021). Envisioning PR research without taking organizations as collective actors for granted: A rejoinder and extension to Hou. *Public Relations Inquiry, 10*(1), 119–127. <https://doi.org/10.1177/2046147x20987337>
- Business Insider. (2021). *Coronavirus Business & Economy Impact News*. Business Insider. <https://www.businessinsider.com/coronavirus-business-impact>.
- Canals, L. (2017). *Instruments for gathering data*. Distributed by ERIC Clearinghouse.
- Candela, A. (2019). *The Qualitative Report*. <http://www.proquest.com/openview/c43013ecc3381c2ba600e6e2bc76820c/1?pq-origsite=gscholar&cbl=55152>.
- Capogna, S., Figus, A., & Mustica, S. (2018). The challenges for digital society: Education and E-leadership. *International Journal of Innovation and Economic Development, 4*(3), 12–19. <https://doi.org/10.18775/ijied.1849-7551-7020.2015.43.2002>
- Carayannis, E. G., Campbell, D. F., & Rehman, S. S. (2016). Mode 3 knowledge production: systems and systems theory, clusters and networks. *Journal of Innovation and Entrepreneurship, 5*(1), 1–24. <https://doi.org/10.1186/s13731-016-0045-9>
- Caretta, M. A., & Pérez, M. A. (2019). When participants do not agree: Member checking and challenges to epistemic authority in participatory research. *Field Methods, 31*(4), 359–374. <https://doi.org/10.1177/1525822x19866578>

- Casselmann, B. (2020). States try to rescue small businesses as U.S. aid is snarled. *The New York Times*. <https://www.nytimes.com/2020/12/10/business/economy/states-small-businesses.html>.
- Castleberry, A., & Nolen, A. (2018). Thematic analysis of qualitative research data: Is it as easy as it sounds? *Currents in Pharmacy Teaching and Learning*, 10(6), 807–815. <https://doi.org/10.1016/j.cptl.2018.03.019>
- CDC. (2019). *Coronavirus (COVID-19) frequently asked questions*. Centers for Disease Control and Prevention. <https://www.cdc.gov/coronavirus/2019-ncov/faq.html>.
- Celic, I., Libralato, S., Scarcella, G., Raicevich, S., Marčeta, B., & Solidoro, C. (2018). Ecological and economic effects of the landing obligation evaluated using a quantitative ecosystem approach: A Mediterranean case study. *ICES Journal of Marine Science*, 75(6), 1992–2003. <https://doi.org/10.1093/icesjms/fsy069>
- Chang, C. L., McAleer, M., & Wong, W. K. (2020). Risk and financial management of COVID-19 in business, economics and finance. *Journal of Risk and Financial Management*, 13(5), 102. <https://doi.org/10.3390/jrfm13050102>
- Chiu, C. (2020). How COVID-19 and policies to combat the spread of COVID-19 impact the World Stock Markets. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3644471>
- Chuvakina, L. G., Terskaya, G. A., Koroleva, I. V., Solovykh, N. N., & Chuvakhin, P. I. (2019). US and EU supply chain strategies to the food quality and security standards in Russia. *International Journal of Supply Chain Management*, 8(4), 845–850. <https://core.ac.uk/download/pdf/230742462.pdf>

- Cimpian, J. R. (2017). Classification errors and bias regarding research on sexual minority youths. *Educational Researcher*, 46(9), 517–529.
<https://doi.org/10.3102/0013189x17733973>
- Clark, K. R., & Veale, B. L. (2018). Strategies to enhance data collection and analysis in qualitative research. *Radiologic Technology*, 89(5), 482–485.
<https://doi.org/10.1177/2050312118822927>
- Cleland, J. A. (2017). The qualitative orientation in medical education research. *Korean Journal of Medical Education*, 29(2), 61–71. <https://doi.org/10.3946/kjme.2017.53>
- Clemens, J., & Veuger, S. (2020). Implications of the COVID-19 Pandemic for state government tax revenues. *National Tax Journal*, 73(3), 619–644. <https://doi.org/10.3386/w27426>
- Consillio, K. (2020). *Hawaii's state government is facing a 'financial crisis'*. Advertiser.
<https://www.staradvertiser.com/2020/07/07/hawaii-news/hawaii-is-facing-a-financial-crisis/>
- Corbet, S., Hou, Y. G., Hu, Y., Oxley, L., & Xu, D. (2021). Pandemic-related financial market volatility spill overs: Evidence from the Chinese COVID-19 epicentre. *International Review of Economics & Finance*, 71, 55–81. <https://doi.org/10.1016/j.iref.2020.06.022>
- Cowling, M., Brown, R., & Rocha, A. (2020). Did you save some cash for a rainy COVID-19 day? The crisis and SMEs. *International Small Business Journal: Researching Entrepreneurship*, 38(7), 593–604. <https://doi.org/10.1177/0266242620945102>
- Crawford, J., Kelder, J. A., & Knox, M. W. (2020). What does it take to be a social entrepreneur?: Authentic leaders and their effect on innovation. In *Leadership styles, innovation, and social entrepreneurship in the era of digitalization* (pp. 282–310). IGI Global. <https://doi.org/10.4018/978-1-7998-1108-4.ch011>

- Crawford, M. (2016). Bizjournals.com. <https://www.bizjournals.com/bizjournals/how-to/growth-strategies/2016/09/professional-development-matters-success-company.html>.
- Creswell, J. W. (2016). *30 essential skills for the qualitative researcher*. Sage.
- Creswell, J. W., Klassen, A. C., Plano Clark, V. L., & Smith, K. C. (2011). Best practices for mixed methods research in the health sciences. *Bethesda (Maryland): National Institutes of Health, 2013*, 541–545.
https://www.csun.edu/sites/default/files/best_prac_mixed_methods.pdf
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry & research design: choosing among five approaches*. Sage.
- Crocker, G. (2020). *Basic income and sovereign money: The alternative to economic crisis and austerity policy*. Springer Nature.
- Cypress, B. S. (2019). Data analysis software in qualitative research. *Dimensions of Critical Care Nursing, 38*(4), 213–220. <https://doi.org/10.1097/dcc.0000000000000363>
- Cyrus, A., Salehi, B., Naziri, M., Sedeh, B. S., & Vosoulie, R. (2017). Empathic communication and essential instruction for medical students. *Journal of Biology in Today's World, 6*(6), 97–101. <https://www.iomcworld.org/articles/empathic-communication-and-essential-instruction-for-medical-students.pdf>
- Dahmen, P., & Rodríguez, E. (2014). Financial literacy and the success of small businesses: An observation from a small business development center. *Numeracy, 7*(1), 1–12.
<https://doi.org/10.5038/1936-4660.7.1.3>
- Daniel, E. (2016). The usefulness of qualitative and quantitative approaches and methods in researching problem-solving ability in science education curriculum. *Education and Practice, 7*(15), 91–100. <https://files.eric.ed.gov/fulltext/EJ1103224.pdf>

Danielli, S., Patria, R., Donnelly, P., Ashrafian, H., & Darzi, A. (2020). Economic interventions to ameliorate the impact of COVID-19 on the economy and health: an international comparison. *Journal of Public Health, 43*(1), 42–46.

<https://doi.org/10.1093/pubmed/fdaa104>

Davies, C., & Fisher, M. (2018). Understanding research paradigms. *Journal of the Australasian Rehabilitation Nurses Association, 21*(3), 21–25.

<https://doi.org/10.3316/INFORMIT.160174725752074>

Davis, B. (2021). *What is presentation of data in research?* Mvorganizing.org.

<https://www.mvorganizing.org/what-is-presentation-of-data-in-research/>.

DBEDT. (2020). *COVID-19 & Hawaii's Economy*. <https://dbedt.hawaii.gov/economic/covid19/>.

DeJonckheere, M., & Vaughn, L. M. (2019). Semistructured interviewing in primary care research: A balance of relationship and rigour. *Family Medicine and Community Health, 7*(2), e000057. <https://doi.org/10.1136/fmch-2018-000057>

Dikko, M. (2016). Establishing construct validity and reliability: Pilot testing of a qualitative interview for research in Takaful (Islamic insurance). *The Qualitative Report, 21*, 521–528. <http://nsuworks.nova.edu/tqr>

Doern, R., Williams, N., & Vorley, T. (2018). Special issue on entrepreneurship and crises: business as usual? An introduction and review of the literature. *Entrepreneurship & Regional Development, 31*(5-6), 400–412.

<https://doi.org/10.1080/08985626.2018.1541590>

Doll, J. L. (2017). Structured interviews: Developing interviewing skills in human resource management courses. *Management Teaching Review, 3*(1), 46–61.

<https://doi.org/10.1177/2379298117722520>

- Donthu, N., & Gustafsson, A. (2020). Effects of COVID-19 on business and research. *Journal of Business Research*, 117, 284–289. <https://doi.org/10.1016/j.jbusres.2020.06.008>
- Dua, A., Ellingrud, K., Mahajan, D., & Silberg, J. (2020). Which small businesses are most vulnerable to COVID-19—and when. *McKinsey & Company*.
<https://www.rab.com/research/27526.pdf>
- Duan, L., & Xiong, Y. (2015). Big data analytics and business analytics. *Journal of Management Analysis*, 2(1), 1–21. <https://doi.org/10.1080/23270012.2015.1020891>
- Dunne, T. C., Aaron, J. R., McDowell, W. C., Urban, D. J., & Geho, P. R. (2016). The impact of leadership on small business innovativeness. *Journal of Business Research*, 69(11), 4876–4881. <https://doi.org/10.1016/j.jbusres.2016.04.046>
- El-Bawab, N. (2021, February 2). 53% of small business owners do not expect to return to pre-COVID levels for at least six months. *CNBC*. <https://www.cnbc.com/2021/02/02/over-half-of-small-business-owners-dont-expect-to-recover-for-at-least-6-months.html>.
- Elfil, M., & Negida, A. (2017). Sampling methods in clinical research: An educational review. *Academic Emergency Medicine*, 5, e52.
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5325924/>
- Elliott, V. (2018). Thinking about the coding process in qualitative data analysis. *The Qualitative Report*, 23(11), 2850–2861.
<https://search.proquest.com/openview/bd8668bc7af5c395f8c00171f50100a7/1?pq-origsite=gscholar&cbl=55152>
- Erickson, C. (2021). *Small business owners express optimism about the future*. bizjournals.com.
<https://www.bizjournals.com/tampabay/news/2021/06/04/small-business-owners-express-optimism.html>.

Ertel, S. (2020). Small Business Post–COVID-19: Motivational needs through uncertain times.

Compensation & Benefits Review, 53(1), 8–15.

<https://doi.org/10.1177/0886368720945134>

Etikan, I. (2017). Sampling and sampling methods. *Biometrics & Biostatistics International*

Journal, 5(6), 00149. <https://doi.org/10.15406/bbij.2017.05.00149>

Eun, Y.-S. (2016). To what extent is post-positivism in international relations? Evidence from

China and the USA. *International Political Science Review*, 38(5), 593–607.

<https://doi.org/10.1177/0192512116642222>

Fairlie, R. (2020). The impact of COVID-19 on small business owners: The first three months

after social-distancing restrictions. *National Bureau of Economic Research*, Working

Paper No. 27462. <https://doi.org/10.3386/w27462>

Farrell, S. (2016). *Open-ended vs. closed-ended questions in User Research*. Nielsen Norman

Group - World Leaders in Research-Based User Experience.

<https://www.nngroup.com/articles/open-ended-questions/>

Felix, C., Aparicio, S., & Urbano, D. (2019). Leadership as a driver of entrepreneurship: an

international exploratory study. *Journal of Small Business and Enterprise Development*,

26(3), 397–420. <https://doi.org/10.1108/jsbed-03-2018-0106>

Fichtner, J. J., Phillips, J. W., & Smith, B. A. (2012). Retirement behavior and the global

financial crisis. *Reshaping Retirement Security: Lessons from the Global Financial*

Crisis, 81–100.

Finnerty, R. (2020). Facing economic devastation, Hawaii attempts to revive tourism. *NPR*.

[https://www.npr.org/2020/10/20/925795410/facing-economic-devastation-hawaii-](https://www.npr.org/2020/10/20/925795410/facing-economic-devastation-hawaii-attempts-to-revive-tourism)

[attempts-to-revive-tourism.](https://www.npr.org/2020/10/20/925795410/facing-economic-devastation-hawaii-attempts-to-revive-tourism)

Fiske, S. T., Cuddy, A. J., Glick, P., & Xu, J. (2018). A model of (often mixed) stereotype content: Competence and warmth respectively follow from perceived status and competition. In *Social cognition* (pp. 162–214). Routledge.

Fornili, M., Petri, D., Berrocal, C., Fiorentino, G., Ricceri, F., Macciotta, A., Bruno, A., Farinella, D., Baccini, M., Severi, G., & Baglietto, L. (2021). Psychological distress in the academic population and its association with socio-demographic and lifestyle characteristics during COVID-19 pandemic lockdown: Results from a large multicenter Italian study. *PLoS One*, *16*(3), e0248370. <https://doi.org/10.1371/journal.pone.0248370>

Francis, R. D. (2014). Assumptions and deeming. *Journal of Financial Crime*, *21*(2), 204–214. <https://doi.org/10.1108/JFC-07-2013-0049>

Fritz, R. L., & Vandermause, R. (2017). Data collection via in-depth email interviewing: lessons from the field. *Qualitative Health Research*, *28*(10), 1640–1649. <https://doi.org/10.1177/1049732316689067>

Galdas, P. (2017). Revisiting bias in qualitative research. *International Journal of Qualitative Methods*, *16*(1), 160940691774899. <https://doi.org/10.1177/1609406917748992>

Gandhi, P., Loughran, T., & McDonald, B. (2019). Using annual report sentiment as a proxy for financial distress in U.S. banks. *Journal of Behavioural Finance*, *20*(4), 424–436. <https://doi.org/10.1080/15427560.2019.1553176>

Garboden, P. (2020). *COVID-19's Uneven Impact on Businesses and Workers: Results from a UHERO-Chamber of Commerce Hawaii Survey*. UHERO. <https://uhero.hawaii.edu/covid-19s-uneven-impact-on-businesses-and-workers-results-from-a-uhero-chamber-of-commerce-hawaii-survey/>.

- Gibson, B. (2019). *Systems theory*. Encyclopædia Britannica.
<https://www.britannica.com/topic/systems-theory>.
- Giger, J. N. (2017). *Transcultural e-book: Assessment and intervention*. Elsevier Health Sciences.
- Glaser, B. G. (2008). *Doing quantitative grounded theory*. Sociology Press.
- Glaser, B. G., & Strauss, A. L. (1999). *Discovery of grounded theory* (1st ed.). Routledge.
- Glor, E. (2008). Toward development of a substantive theory of public sector organizational innovation. *The Innovation Journal: The Public Sector Innovation Journal*, 13(3), 1–28.
https://www.innovation.cc/scholarly-style/2008_13_3_6_glor_theory-org-concepts.pdf
- Gomes, A. (2020). *Hawaii businesses claimed by COVID-19 could total 1,000 on the way to 25,000*. Star-Advertiser. <https://www.staradvertiser.com/2020/09/20/hawaii-news/hawaii-businesses-claimed-by-covid-19-could-total-1000-on-way-to-25000/>.
- Gössling, S., Scott, D., & Hall, C. M. (2020). Pandemics, tourism and global change: a rapid assessment of COVID-19. *Journal of Sustainable Tourism*, 29(1), 1–20.
<https://doi.org/10.1080/09669582.2020.1758708>
- Graneheim, U. H., & Lundman, B. (2004). Qualitative content analysis in nursing research: concepts, procedures and measures to achieve trustworthiness. *Nurse Education Today*, 24(2), 105–112. <https://doi.org/10.1016/j.nedt.2003.10.001>
- Groenewald, T. (2004). A phenomenological research design illustrated. *International Journal of Qualitative Methods*, 3(1), 42–55. <https://doi.org/10.1177/160940690400300104>
- Groysberg, B., Yucaoglu, G., & Abrahams, R. (2021). *Pandemic self-care for CEOs: Rituals, running, and cognitive restructuring*. <https://hbswk.hbs.edu/item/pandemic-self-care-for-ceos>

- Guest, G., Namey, E., & Chen, M. (2020). A simple method to assess and report thematic saturation in qualitative research. *PLoS One*, *15*(5), e0232076.
<https://doi.org/10.1371/journal.pone.0232076>
- Guo, Y., Yu, H., Zhang, G., & Ma, D. T. (2021). Exploring the impacts of travel-implied policy factors on COVID-19 spread within communities based on multi-source data interpretations. *Health & Place*, *69*, 102538.
<https://doi.org/10.1016/j.healthplace.2021.102538>
- Gupta, S., Nguyen, T., Raman, S., Lee, B., Rojas, F. L., Bento, A., Simon, K., & Wing, C. (2020). Tracking public and private responses to the COVID-19 epidemic: Evidence from state and local government actions. *American Journal of Health Economics*, *7*(4), 361–404. <https://doi.org/10.3386/w27027>
- Harden, A., Thomas, J., Cargo, M., Harris, J., Pantoja, T., Flemming, K., Booth, A., Garside, R., Hannes, K., & Noyes, J. (2018). Cochrane Qualitative and Implementation Methods Group guidance series—paper 5: methods for integrating qualitative and implementation evidence within intervention effectiveness reviews. *Journal of Clinical Epidemiology*, *97*, 70–78. <https://doi.org/10.1016/j.jclinepi.2017.11.029>
- Haroon, O., & Rizvi, S. A. (2020). Flatten the curve and stock market liquidity: An inquiry into emerging economies. *Emerging Markets Finance and Trade*, *56*(10), 2151–2161.
<https://doi.org/10.1080/1540496x.2020.1784716>
- Harrison, R. (2018). Crossing the chasm: The role of co-investment funds in strengthening the regional business angel ecosystem. *Small Enterprise Research*, *25*(1), 3–22.
<https://doi.org/10.1080/13215906.2018.1428910>

- Hasan, M. M., Popp, J., & Oláh, J. (2020). Current landscape and influence of big data on finance. *Journal of Big Data*, 7(1), 1–17. <https://doi.org/10.1186/s40537-020-00291-z>
- Heung, V. C (2020). Hong Kong as a travel destination: An analysis of Japanese tourists' satisfaction levels, and the likelihood of them recommending Hong Kong to others. In *Japanese tourists: socio-economic, marketing and psychological analysis* (pp. 57–80). Routledge.
- Hirashima, A., Jones, J., Bonham, C. S., & Fuleky, P. (2017). Forecasting in a mixed up world: Now casting Hawaii tourism. *Annals of Tourism Research*, 63, 191–202. <https://doi.org/10.1016/j.annals.2017.01.007>
- Hopkins, R. M., Regehr, G., & Pratt, D. D. (2017). A framework for negotiating positionality in phenomenological research. *Medical Teacher*, 39(1), 20–25. <https://doi.org/10.1080/0142159X.2017.1245854>
- Howard, T. L., Ulferts, G. W., & Hannon, J. (2019). Leadership styles of small business owners: Linking theory to application. *Journal of Leadership, Accountability and Ethics*, 16(2), 47–55. http://t.www.na-businesspress.com/JLAE/JLAE16-2/HowardTR_16_2_.pdf
- Howell, E. (2019). *The Wright Brothers and the first Airplane Flight*. Space. <https://www.space.com/16634-wright-brothers-first-flight.html>
- Howell, S., Lerner, J., Nanda, R., & Townsend, R. (2020). *Financial distancing: How venture capital follows the economy down and curtails innovation* (No. w27150). National Bureau of Economic Research. <https://doi.org/10.2139/ssrn.3594239>
- Huang, C. Y., Lo, Hung, L. C., F. S., & Cheng, S. F. (2020). The self-management experiences of adolescents with Type 1 Diabetes: A descriptive phenomenology study. *International*

Journal of Environmental Research and Public Health, 17(14), 5132.

<https://doi.org/10.3390/ijerph17145132>

Humphries, J. E., Neilson, C. A., & Ulyssea, G. (2020). Information frictions and access to the Paycheck Protection Program. *Journal of Public Economics*, 190, 104244.

<https://doi.org/10.1016/j.jpubeco.2020.104244>

Hung, J. L., He, W., & Shen, J. (2020). Big data analytics for supply chain relationship in banking. *Industrial Marketing Management*, 86, 144–153.

<https://doi.org/10.1016/j.indmarman.2019.11.001>

Hurley, T. (2020). *Echoes of Spanish flu pandemic in Hawaii a century ago heard in coronavirus outbreak*. Star Advertiser. <https://www.staradvertiser.com/2020/04/06/hawaii-news/echoes-of-spanish-flu-pandemic-in-hawaii-a-century-ago-heard-in-coronavirus-outbreak/>.

IFC. (2020). *The Impact of COVID-19 on Logistics*. International Finance Corporation: World Bank Group.

https://www.ifc.org/wps/wcm/connect/industry_ext_content/ifc_external_corporate_site/infrastructure/resources/the+impact+of+covid-19+on+logistics.

Ige, D. (2020). *Hawaii small businesses to get \$25 million in grants to adjust to COVID-19-related marketplace changes*. Office of the Governor- News Release.

<https://governor.hawaii.gov/newsroom/latest-news/office-of-the-governor-news-release-hawaii-small-businesses-to-get-25-million-in-grants-to-adjust-to-covid-19-related-marketplace-changes/>

- Inekwe, J. N., Jin, Y., & Valenzuela, M. R. (2018). The effects of financial distress: Evidence from US GDP growth. *Economic Modelling*, 72, 8–21.
<https://doi.org/10.1016/j.econmod.2018.01.001>
- Jabareen, Y. (2009). Building a conceptual framework: Philosophy, definitions, and procedure. *International Journal of Qualitative Methods*, 8(4), 49–62.
<https://doi.org/10.1177/160940690900800406>
- Jin, Y., & Ellram, L. (2020). To prepare for the next “black swan” event, supply chains should rethink “lean.” *Supply Chain Dive*, April, 14.
- Johnson, G. A., & Vindrola-Padros, C. (2017). Rapid qualitative research methods during complex health emergencies: a systematic review of the literature. *Social Science & Medicine*, 189, 63–75. <https://doi.org/10.1016/j.socscimed.2017.07.029>
- Josephson, A., Schrank, H., & Marshall, M. (2017). Assessing preparedness of small businesses for hurricane disasters: Analysis of pre-disaster owner, business and location characteristics. *International Journal of Disaster Risk Reduction*, 23, 25–35.
<https://doi.org/10.1016/j.ijdrr.2017.03.013>
- Kaholokula, J. K., Samoa, R. A., Miyamoto, R., Palafox, R., & Daniels, S. A. (2020). COVID-19 special column: COVID-19 hits native Hawaiian and Pacific Islander communities the hardest. *Hawai'i Journal of Health & Social Welfare*, 79(5), 144–146.
<https://www.ncbi.nlm.nih.gov/pmc/articles/pmc7226312/>
- Kappel, J. (2020). A few remarks on Czech interest limitation rules in the context of pandemic. *Annual Center Review*, (12-13), 49–53.
https://repozytorium.uwb.edu.pl/jspui/bitstream/11320/10867/1/ACR_12_13_2019_2020

_J_Kappel_A_few_remarks_on_Czech_interest_limitation_rules_in_the_context_of_pandemic.pdf

- Karwowski, M., Zielińska, A., Jankowska, D. M., Strutyńska, E., Omelańczuk, I., & Lebuda, I. (2021). Creative lockdown? A daily diary study of creative activity during pandemics. *Frontiers in Psychology, 12*, 23. <https://doi.org/10.3389/fpsyg.2021.600076>
- Keasey, K., Pindado, J., & Rodrigues, L. (2014). The determinants of the costs of financial distress in SMEs. *International Small Business Journal: Researching Entrepreneurship, 33*(8), 862–881. <https://doi.org/10.1177/0266242614529317>
- Keller, T., & Alsdorf, K. L. (2016). *Every good endeavor: Connecting your work to God's work*. Penguin Books.
- Kelly, H. (2011). The classical definition of a pandemic is not elusive. *Bulletin of the World Health Organization, 89*, 540–541. <https://doi.org/10.2471/BLT.11.089086>
- Ketchen, D. J., & Craighead, C. W. (2020). Research at the intersection of entrepreneurship, supply chain management, and strategic management: Opportunities highlighted by COVID-19. *Journal of Management, 46*(8), 1330–1341. <https://doi.org/10.1177/0149206320945028>
- Khorram-Manesh, A., Goniewicz, K., & Burkle, F. M. (2021). Unrecognized risks and challenges of water as a major focus of COVID-19 spread. *Journal of Global Health, 11*. <https://doi.org/10.7189/jogh.11.03016>
- King, E., Turpin, M., Green, W., & Schull, D. (2019). Learning to interact and interacting to learn: a substantive theory of clinical workplace learning for diverse cohorts. *Advances in Health Sciences Education, 24*(4), 691–706. <https://doi.org/10.1007/s10459-019-09891-8>

- Kirsten, C. L. (2018). The role of financial management training in developing skills and financial self-efficacy. *The Southern African Journal of Entrepreneurship and Small Business Management*, *10*(1), 1–8. <https://doi.org/10.4102/sajesbm.v10i1.211>
- Kizys, R., Tzouvanas, P., & Donadelli, M. (2021). From COVID-19 herd immunity to investor herding in international stock markets: The role of government and regulatory restrictions. *International Review of Financial Analysis*, *74*, 101663. <https://doi.org/10.1016/j.irfa.2021.101663>
- Kliemt, H. (2020). Economic and sociological accounts of social norms. *Analyse & Kritik*, *42*(1), 41–96. <https://doi.org/10.1515/auk-2020-0003>
- Koh, K. (2013). Adolescents' information-creating behavior embedded in digital Media practice using scratch. *Journal of the American Society for Information Science and Technology*, *64*(9), 1826–1841. <https://doi.org/10.1002/asi.22878>
- Korableva, O. N., Gorelov, N. A., & Shulha, M. V. (2017, September). Risk component of innovation management strategy. In *European Conference on Innovation and Entrepreneurship* (pp. 837–843). Academic Conferences International Limited.
- Korstjens, I., & Moser, A. (2017). Series: Practical guidance to qualitative research. Part 4: Trustworthiness and publishing. *European Journal of General Practice*, *24*(1), 120–124. <https://doi.org/10.1080/13814788.2017.1375092>
- Kotyza, P., Czech, K., Wielechowski, M., Smutka, L., & Procházka, P. (2021). Sugar prices vs. financial market uncertainty in the time of crisis: Does COVID-19 induce structural changes in the relationship?. *Agriculture*, *11*(2), 93. <https://www.mdpi.com/2077-0472/11/2/93/pdf>

- Krishnamurthy, S. (2020). The future of business education: A commentary in the shadow of the COVID-19 pandemic. *Journal of Business Research*, 117, 1–5.
<https://doi.org/10.1016/j.jbusres.2020.05.034>
- Kroeber, C. (2018). How to measure the substantive representation of traditionally excluded groups in comparative research: a literature review and new data. *Representation*, 54(3), 241–259. <https://doi.org/10.1080/00344893.2018.1504112>
- Lahart, J. (2020). COVID is crushing small businesses. That is bad news for American innovation. *The Wall Street Journal*. <https://www.wsj.com/articles/covid-is-crushing-small-businesses-thats-bad-news-for-american-innovation-11602235804>.
- Lambert, M. (2019). Grounded theory. *Practical research methods in education: An early researcher's critical guide*, 132–141.
- Leitch, C. M., & Volery, T. (2017). Entrepreneurial leadership: Insights and directions. *International Small Business Journal*, 35(2), 147–156.
<https://doi.org/10.1177/0266242616681397>
- Leong, J., & McMillian, C. (2020). *Office of the Governor - News Release - Governor Ige extends the COVID-19 emergency period through November*.
<https://governor.hawaii.gov/newsroom/latest-news/office-of-the-governor-news-release-governor-ige-extends-covid-19-emergency-period-through-november/>.
- Liguori, E. W., & Pittz, T. G. (2020). Strategies for small business: Surviving and thriving in the era of COVID-19. *Journal of the International Council for Small Business*, 1(2), 106–110. <https://doi.org/10.1080/26437015.2020.1779538>
- Lim, D. S. K., Morse, E. A., & Yu, N. (2020). The impact of the global crisis on the growth of SMEs: A resource system perspective. *International Small Business Journal*:

Researching Entrepreneurship, 38(6), 492–503.

<https://doi.org/10.1177/0266242620950159>

Lin, Z., & Meissner, C. (2020). *Health vs. wealth? Public health policies and the economy during COVID-19* (No. w27099). National Bureau of Economic Research.

<https://doi.org/10.3386/w27099>

Linneberg, M., & Korsgaard, S. (2019). Coding qualitative data: A synthesis guiding the novice.

Qualitative Research Journal, 19(3), 259–270. <https://doi.org/10.1108/QRJ-12-2018-0012>

Lisboa, I., & Costa, M. (2021). International effect on family SME financial distress prediction.

Cases on Internationalization Challenges for SMEs, 175–192.

<https://doi.org/10.4018/978-1-7998-4387-0.ch009>

Lu, M., Chen, Z., & Shen, S. (2018). Optimizing the Profitability and quality of service in carshare systems under demand uncertainty. *Manufacturing & Service Operations*

Management, 20(2), 162–180. <https://doi.org/10.1287/msom.2017.0644>

Ludwig, S. (2021). Coronaviruses and SARS-COV-2: A brief overview. *Anesthesia &*

Analgesia, 131(1), 93–96. <https://doi.org/10.1213/ane.0000000000004845>

Luhmann, N. (2020). Society as a social system. *Theory of Society*, 1, 1–112.

<https://doi.org/10.1515/9780804786478-003>

Luna Puerta, L., Bartlam, B., Sun, H. L. S., & Smith, H. E. (2020). Perspectives on public

involvement in health research from Singapore: The potential of a supported group model of involvement. *Health Expectations*, 23(5), 1074–1085.

<https://doi.org/10.1111/hex.13058>

- Mackrael, K. (2020). Hawaii wants to lure visitors-but keep out COVID-19-to revive its economy. *The Wall Street Journal*. <https://www.wsj.com/articles/hawaii-wants-to-lure-visitorsbut-keep-out-covid-19to-revive-its-economy-11606392000>
- Mahmud, A., Ding, D., & Hasan, M. M. (2021). Corporate social responsibility: Business responses to Coronavirus (COVID-19) Pandemic. *SAGE Open*, *11*(1), 215824402098871. <https://doi.org/10.1177/2158244020988710>
- Maloney, W. F., & Taskin, T. (2020). Determinants of social distancing and economic activity during COVID-19: A global view. *World Bank Policy Research Working Paper* (9242).
- Marks, G. (2020). *Is Covid to blame for business closures or is it helping new startups? The answer is both* / Gene Marks. The Guardian. <https://www.theguardian.com/business/2020/sep/27/covid-small-business-startups-coronavirus>.
- Martínez-Mesa, J., González-Chica, D. A., Duquia, R. P., Bonamigo, R. R., & Bastos, J. L. (2016). Sampling: how to select participants in my research study? *Anais Brasileiros De Dermatologia*, *91*(3), 326–330. <https://doi.org/10.1590/abd1806-4841.20165254>
- Martínez-Sola, C., García-Teruel, P. J., & Martínez-Solano, P. (2018). Cash holdings in SMEs: speed of adjustment, growth and financing. *Small Business Economics*, *51*(4), 823–842. <https://doi.org/10.1007/s11187-018-9990-y>
- Maxwell, B. (2021). *About the contributors*. Leading Education Systems.
- Mayrhofer, U. (2004). International market entry: does the home country affect entry-mode decisions?. *Journal of International Marketing*, *12*(4), 71–96. <https://doi.org/10.1509/jimk.12.4.71.53211>

- Mazzarol, T. (2014). Research review: A review of the latest research in the field of small business and entrepreneurship: Financial management in SMEs. *Small Enterprise Research*, 21(1), 2–13. <https://doi.org/10.5172/ser.2014.21.1.2>
- McCombes, S. (2021). Sampling methods: Types and techniques explained. *Scribbr*. <https://www.scribbr.com/methodology/sampling-methods/>
- McGrath, C., Palmgren, P. J., & Liljedahl, M. (2018). Twelve tips for conducting qualitative research interviews. *Medical Teacher*, 41(9), 1002–1006. <https://doi.org/10.1080/0142159x.2018.1497149>
- McKenzie, D. (2021). Small business training to improve management practices in developing countries: re-assessing *the evidence for 'training doesn't work'*. *Oxford Review of Economic Policy*, 37(2), 276–301. <https://doi.org/10.1093/oxrep/grab002>
- Melish, J. S. (2020). COVID-19 and diabetes in Hawaii. *Journal of Diabetes Science and Technology*, 14(4), 756–757. <https://doi.org/10.1177/1932296820931127>
- Micklitz, K., Wong, G., & Howick, J. (2021). Mindfulness-based programmes to reduce stress and enhance well-being at work: a realist review. *BMJ Open*, 11(3), e043525. <https://doi.org/10.1136/bmjopen-2020-043525>
- Miles, A. (2020). *If we get food right, we get everything right: rethinking the food system in post-COVID-19 Hawai'i*. University of Hawai'i at West O'ahu. https://dspace.lib.hawaii.edu/bitstream/10790/5248/miles.a-2020-0005_ada.pdf
- Miller, F. D. W., La Croix, S., Brown, T., Ramsey, L. T., & Morens, D. (2021). Unique pattern of COVID-19 infection in the State of Hawaii. *International Journal of Infectious Diseases*, 103, 298–299. <https://doi.org/10.1016/j.ijid.2020.11.201>

- Miller, T. (2017). Doing narrative research? Thinking through the narrative process. In *Feminist Narrative Research* (pp. 39–63). Palgrave Macmillan, London.
https://doi.org/10.1057/978-1-137-48568-7_3
- Mills, C. K., & Battisto, J. (2020). *Can small firms weather the economic effects of COVID-19?*
<https://www.fedsmallbusiness.org/medialibrary/FedSmallBusiness/files/2020/covid-brief.pdf>
- Mishra, A. K., Rath, B. N., & Dash, A. K. (2020). Does the Indian Financial Market nose dive because of the COVID-19 outbreak, in comparison to after demonetisation and the GST? *Emerging Markets Finance and Trade*, 56(10), 2162–2180.
<https://doi.org/10.1080/1540496x.2020.1785425>
- Moises, C., Jr. (2020). Online data collection as adaptation in conducting quantitative and qualitative research during the COVID-19 pandemic. *European Journal of Education Studies*, 7(11). <https://doi.org/10.46827/ejes.v7i11.3336>
- Mooney-Somers, J., & Olsen, A. (2016). Ethical review and qualitative research competence: Guidance for reviewers and applicants. *Research Ethics*, 13(3-4), 128–138.
<https://doi.org/10.1177/1747016116677636>
- Mordecai, M., & Schumacher, S. (2020). In many countries, people are more negative about the economy amid COVID-19 than during the Great Recession. *Pew Research Centre*, 14.
- Morgan, J. (2020). Tony Lawson, economics and the theory of social positioning. *Real-World Economics Review*, 91, 132–145. https://www.researchgate.net/profile/Jamie-Morgan-4/publication/340032658_Tony_Lawson_economics_and_the_theory_of_social_positioning_Real-World_Economics_Review_91_132-

145/links/5e738877a6fdcc9100207126/Tony-Lawson-economics-and-the-theory-of-social-positioning-Real-World-Economics-Review-91-132-145.pdf

- Moser, A., & Korstjens, I. (2017). Series: Practical guidance to qualitative research. Part 3: Sampling, data collection and analysis. *European Journal of General Practice, 24*(1), 9–18. <https://doi.org/10.1080/13814788.2017.1375091>
- Musciotto, F., Palma, G. M., & Mantegna, R. N. (2018). *Statistical validation of investment decisions and transactions in financial markets*. <https://www.nature.com/articles/s42005-021-00710-4>
- Mustajab, D., Bauw, A., Irawan, A., Rasyid, A., Aldrin Akbar, M., & Amin Hamid, M. (2020). COVID-19 pandemic: What are the challenges and opportunities for e-leadership? *Fiscaoeconomia, 4*(2), 483–497. <https://doi.org/10.25295/fsecon.2020.02.011>
- Napier, A. (2020). *COVID-19's business impact*. <https://www.hawaiipublicradio.org/post/covid-19-s-business-impact>
- Narayan, P. K., Gong, Q., & Ahmed, H. J. (2021). Is there a pattern in how COVID-19 has affected Australia's stock returns? *Applied Economics Letters, 1*–4. <https://doi.org/10.1080/13504851.2020.1861190>
- Neubauer, B. E., Witkop, C. T., & Varpio, L. (2019). How phenomenology can help us learn from the experiences of others. *Perspectives on Medical Education, 8*(2), 90–97. <https://doi.org/10.1007/s40037-019-0509-2>
- Neubaum, D. O. (2018). Family business research: Roads traveled and the search for unworn paths. *Family Business Review, 31*(3), 259–270. <https://doi.org/10.1177/0894486518792948>

- Newport, F., & McMurray, C. (2020, December 8). Small-business owners' optimism rises but below pre-COVID. *Gallup*. <https://news.gallup.com/poll/327362/small-business-owners-optimism-rises-below-pre-covid.aspx>
- Nguyen, T., Gupta, S., Andersen, M., Bento, A., Simon, K., & Wing, C. (2020). *Impacts of state reopening policy on human mobility* (No. w27235). National Bureau of Economic Research. <https://doi.org/10.3386/w27235>
- Nhamo, G., Dube, K., & Chikodzi, D. (2020). Restaurants and COVID-19: A focus on sustainability and recovery pathways. In *Counting the cost of COVID-19 on the global tourism industry* (pp. 205–224). Springer, Cham. https://doi.org/10.1007/978-3-030-56231-1_9
- Nicola, M., Alsafi, Z., Sohrabi, C., Kerwan, A., Al-Jabir, A., Iosifidis, C., Agha, M., & Agha, R. (2020). The socio-economic implications of the coronavirus pandemic (COVID-19): A review. *International Journal of Surgery*, 78, 185–193. <https://doi.org/10.1016/j.ijssu.2020.04.018>
- Nimmon, L., & Stenfors-Hayes, T. (2016). The “Handling” of power in the physician-patient encounter: Perceptions from experienced physicians. *BMC Medical Education*, 16(1), 1–19. <https://doi.org/10.1186/s12909-016-0634-0>
- Noble, H., & Heale, R. (2019). Triangulation in research, with examples. *Evidence-Based Nursing*, 22(3), 67–68. <https://doi.org/10.1136/ebnurs-2019-103145>
- Nowell, L. S., Norris, J. M., White, D. E., & Moules, N. J. (2017). Thematic analysis: Striving to meet the trustworthiness criteria. *International Journal of Qualitative Methods*, 16(1), 1609406917733847. <https://doi.org/10.1177/1609406917733847>

Olson, T. (2020). *Managing logistics during COVID-19: Lessons learned in Hawaii County*.

Material Handling and Logistics.

<https://www.mhlnews.com/covid19/article/21150957/managing-logistics-during-covid19-lessons-learned-in-hawaii-county>.

One O'ahu. (2021). *Small Business Relief and Recovery Fund*. <https://www.oneoahu.org/small-business>.

Osadchyl, E. A., Akhmetshin, E. M., Amirova, E. F., Bochkareva, T. N., Gazizyanova, Y. Y., & Yumashev, A. V. (2018). Financial statements of a company as an information base for decision-making in a transforming economy. *European Research Studies Journal*, XXI(2), 339–350. <https://doi.org/10.35808/ersj/1006>

Osiri, J. K. (2013). Entrepreneurial marketing: Activating the four P's of marketing strategy in entrepreneurship. *The Entrepreneurial Executive*, 18, 1–6. <https://search.proquest.com/openview/980fafe443941ff79913576845ef5726/1?pq-origsite=gscholar&cbl=28211>

Papadopoulos, T., Baltas, K. N., & Balta, M. E. (2020). The use of digital technologies by small and medium enterprises during COVID-19: Implications for theory and practice. *International Journal of Information Management*, 55, 102192.

<https://doi.org/10.1016/j.ijinfomgt.2020.102192>

Park, Y. S., Konge, L., & Artino, A. R. (2020). The positivism paradigm of research. *Academic Medicine*, 95(5), 690–694. <https://doi.org/10.1097/ACM.0000000000003093>

Patton, M. Q. (2015). *Qualitative research & evaluation methods: Integrating theory and practice*. Sage.

- Peng, H., & Liu, Y. (2018). How government subsidies promote the growth of entrepreneurial companies in clean energy industry: An empirical study in China. *Journal of Cleaner Production, 188*, 508–520. <https://doi.org/10.1016/j.jclepro.2018.03.126>
- Perlman, F. T., & Brandell, J. R. (2014). Psychoanalytic theory. *Essentials of Clinical Social Work, 42–83*. <https://doi.org/10.4135/9781483398266.n3>
- Pessoa, A. S., Harper, E., Santos, I. S., & Gracino, M. C. (2019). Using reflexive interviewing to foster deep understanding of research participants' perspectives. *International Journal of Qualitative Methods, 18*, 160940691882502. <https://doi.org/10.1177/1609406918825026>
- Petty, A. (2017). The top 10 challenges for new managers. *Govexec.com*.
https://link.gale.com/apps/doc/A496615707/STND?u=vic_liberty&sid=STND&xid=ffbb95e4. Accessed 30 Nov. 2019.
- Pfadenhauer, M., & Knoblauch, H. (2019). *Social constructivism as a paradigm? The legacy of the social construction of reality*. Routledge.
- Phan, D. H., & Narayan, P. K. (2020). Country responses and the reaction of the stock market to COVID-19: A preliminary exposition. *Emerging Markets Finance and Trade, 56*(10), 2138–2150. <https://doi.org/10.1080/1540496x.2020.1784719>
- Phillippi, J., & Lauderdale, J. (2017). A guide to field notes for qualitative research: Context and conversation. *Qualitative Health Research, 28*(3), 381–388.
<https://doi.org/10.1177/1049732317697102>
- Pindado, J., Rodrigues, L., & De La Torre, C. (2006). How does financial distress affect small firms' financial structure? *Small Business Economics, 26*(4), 377–391.
<https://doi.org/10.1007/s11187-005-4845-8>

Post, C., Sarala, R., Gatrell, C., & Prescott, J. E. (2020). Advancing theory with review articles.

Journal of Management Studies, 57(2), 351–376. <https://doi.org/10.1111/joms.12549>

Procyshyn, A. (2017). Can social systems theory be used for immanent critique? *Thesis Eleven*,

143(1), 97–114. <https://doi.org/10.1177/0725513617741167>

Puckett, J., & Bawab, N. (2020). *VERIFY: Are 800 small businesses closing each day in the*

U.S.? <https://www.king5.com/article/news/verify/verify-800-small-businesses-closing-a-day/507-1d1f6f90-c558-4307-b5eb-c02b420505f2>

Puerta, L., Bartlam, B., Sun, H. L. S., & Smith, H. E. (2020). Perspectives on public involvement

in health research from Singapore: The potential of a supported group model of

involvement. *Health Expectations*, 23(5), 1074–1085. <https://doi.org/10.1111/hex.13058>

Pultz, S. (2018). *Flexibility in research design: How unexpected events can improve learning*

and research. Sage.

Radicioni, B. (2020). *Research: The real impacts of COVID-19 on small business*. Babson

Thought & Action. <https://entrepreneurship.babson.edu/small-business-covid-research>

Rashid, Y., Rashid, A., Warraich, M. A., Sabir, S. S., & Waseem, A. (2019). Case study method:

A step-by-step guide for business researchers. *International Journal of Qualitative*

Methods, 18, 1609406919862424. <https://doi.org/10.1177/1609406919862424>

Raskind, I. G., Shelton, R. C., Comeau, D. L., Cooper, H. L., Griffith, D. M., & Kegler, M. C.

(2018). A review of qualitative data Analysis practices in health education and health

behavior research. *Health Education & Behavior*, 46(1), 32–39.

<https://doi.org/10.1177/1090198118795019>

- Ratten, V. (2020). Coronavirus (COVID-19) and entrepreneurship: changing life and work landscape. *Journal of Small Business & Entrepreneurship*, 32(5), 503–516.
<https://doi.org/10.1080/08276331.2020.1790167>
- Razin, A. (2020). Israel's struggle toward macroeconomic stability: Role of inflationary expectations. In *Expectations* (pp. 185-214). Springer, Cham.
https://doi.org/10.1007/978-3-030-41357-6_11
- Reeves, S., Albert, M., Kuper, A., & Hodges, B. D. (2008). Why use theories in qualitative research? *BMJ*, 337(3). <https://doi.org/10.1136/bmj.a949>
- Rehman, T. (2016). Historical context of behavioral economics. *Intellectual Economics*, 10(2), 128–132. <https://doi.org/10.1016/j.intele.2017.03.006>
- Restubog, S. L., Ocampo, A. C., & Wang, L. (2020). Taking control amidst the chaos: Emotion regulation during the COVID-19 pandemic. *Journal of Vocational Behaviour*, 119, 103440. <https://doi.org/10.1016/j.jvb.2020.103440>
- Rheude, J. (2020). The impact of COVID on global supply chain and logistics. *SourceToday*. <https://www.sourcetoday.com/supply-chain/article/21134577/the-impact-of-covid-on-global-supply-chain-and-logistics>.
- Rhodes, C., & Pullen, A. (2018). Critical business ethics: From corporate self-interest to the glorification of the sovereign Pater. *International Journal of Management Reviews*, 20(2), 483–499. <https://doi.org/10.1111/ijmr.12142>
- Robinson, D., & Battenfield, A. (2020). *The worst outbreaks in U.S. history - healthline*. <https://www.healthline.com/health/worst-disease-outbreaks-history>.
- Robson, C. (2002). *Real world research: A resource for social scientists and practitioners—researchers* (2nd ed.). Blackwell.

- Robson, C., & McCartan, K. (2019). *Real world research a resource for users of social research methods in applied settings*. Wiley.
- Rocklöv, J., & Sjödin, H. (2020). High population densities catalyze the spread of COVID-19. *Journal of Travel Medicine*, 27(3), taaa038. <https://doi.org/10.1093/jtm/taaa038>
- Rodriguez, M. (2020). Small business revenue sees a decline. *KHON2*.
<https://www.khon2.com/coronavirus/small-business-revenue-sees-a-decline/>.
- Rogerson, C. M., & Baum, T. (2020). COVID-19 and African tourism research agendas. *Development Southern Africa*, 37(5), 727–741.
<https://doi.org/10.1080/0376835x.2020.1818551>
- Rose, J., & Johnson, C. W. (2020). Contextualizing reliability and validity in qualitative research: Toward more rigorous and trustworthy qualitative social science in leisure research. *Journal of Leisure Research*, 51(4), 432–451.
<https://doi.org/10.1080/00222216.2020.1722042>
- Rosenbaum, M. S., & Russell-Bennett, R. (2019). Developing substantive theories into formal theories via disruption. *Journal of Services Marketing*, 33(5), 572–575.
<https://doi.org/10.1108/jsm-04-2019-0158>
- Ross, P. T., & Bibler-Zaidi, N. L. (2019). Limited by our limitations. *Perspectives on Medical Education*, 8(4), 261–264. <https://doi.org/10.1007/s40037-019-00530-x>
- Saeed, M. A., Jiao, Y., Zahid, M. M., Tabassum, H., & Nauman, S. (2020). Organizational flexibility and project portfolio performance: The roles of innovation, absorptive capacity and environmental dynamism. *International Journal of Managing Projects in Business*, 14(3), 600–624. <https://doi.org/10.1108/IJMPB-02-2020-0058>
- Salkind, N. J. (2012). *Exploring research* (8th ed.). Pearson Education, Inc.

- Sani, A., Ekowati, V. M., Wekke, I. S., & Idris, I. (2018). Respective contribution of entrepreneurial leadership through organizational citizenship behaviour in creating employee's performance. *Academy of Entrepreneurship Journal*, 24(4), 1–11.
- Santos, W. G. D. (2020). Natural history of COVID-19 and current knowledge on treatment therapeutic options. *Biomedicine & Pharmacotherapy*, 129, 110493.
<https://doi.org/10.1016/j.biopha.2020.110493>
- SBA. (2019). *Table of size standards*. Small Businesses Association.
<https://www.sba.gov/document/support--table-size-standards>.
- SBT. (2020). *Small Business Statistics - Newly Updated for 2020*. Small Business Trends.
<https://smallbiztrends.com/small-business-statistics>.
- Searcy, C., & Ahi, P. (2020). *Tradeoffs in supply chain management: The impact of COVID-19*. Supply Chain Management Review.
https://www.scmr.com/article/trade_offs_in_supply_chain_management_the_impact_of_covid_19.
- Seetharaman, P. (2020). Business models shifts: Impact of COVID-19. *International Journal of Information Management*, 54, 102173. <https://doi.org/10.1016/j.ijinfomgt.2020.102173>
- Segal, S., & Gerstel, D. (2020). *The global economic impacts of COVID-19*.
<http://resp.llas.ac.cn/C666/handle/2XK7JSWQ/250233>
- Selby, K., Durand, M. A., Gouveia, A., Bosisio, F., Barazzetti, G., Hostettler, M., D'Acremont, Kaufmann, A., & von Plessen, C. (2020). Citizen responses to government restrictions in Switzerland during the COVID-19 Pandemic: Cross-sectional survey. *JMIR Formative Research*, 4(12), e20871. <https://doi.org/10.2196/20871>

- Sergeant, B. (2012). *The Kebble Collusion: Ten fateful days in a R26 billion fraud*. Jacana Media.
- Shah, S. G., Nogueras, D., van Woerden, H. C., & Kiparoglou, V. (2020). The COVID-19 Pandemic: A pandemic of lockdown loneliness and the role of digital technology. *Journal of Medical Internet Research*, 22(11), e22287. <https://doi.org/10.2196/22287>
- Shallow, K. N. (2017). *Strategies for effective financial management in Vincentian small businesses* [Doctoral dissertation, Walden University]. ProQuest Dissertations Publishing, 2017. 10634076.
- Sharif, K., Kassim, N., Faisal, M. N., & Zain, M. (2020). Impact of skill on bi-dimensional trust within small-to-medium sized enterprises upstream relationships. *EuroMed Journal of Business*, 16, 39–68. <https://doi.org/10.1108/EMJB-03-2020-0020>
- Sharma, M. K., Sushil, P., & Jain, P. K. (2010). *Revisiting flexibility in organizations: Exploring its impact on performance*. Global Journal of Flexible Systems Management. https://www.researchgate.net/publication/287619418_Revisiting_flexibility_in_organizations_Exploring_its_impact_on_performance.
- Shorten, A., & Smith, J. (2017). Mixed methods research: expanding the evidence base. *Evidence-Based Nursing*, 20(3), 74–75. <https://doi.org/10.1136/eb-2017-102699>
- Silver, C. (2017, July). CAQDAS at a crossroads: Choices, controversies and challenges. In *International Symposium on Qualitative Research*, 1–13. Springer, Cham.
- Singer, E., & Couper, M. (2017). Some methodological uses of responses to open questions and other verbatim comments in quantitative surveys. *Methods, Data, Analyses*, 11(2), 115–134. <https://doi.org/10.12758/mda.2017.01>

- Singh, G., Pathak, R. D., & Naz, R. (2010). Issues faced by SMES in the internationalization process: Results from Fiji and Samoa. *International Journal of Emerging Markets*, 5(2), 153–182. <https://doi.org/10.1108/17468801011031801>
- Small Business Administration. (2021). *COVID-19 relief options*. <https://www.sba.gov/funding-programs/loans/covid-19-relief-options>.
- Smith, M. (2020). Effective leadership in online small business: An exploratory case study. *International Journal of Entrepreneurial Knowledge*, 8(2), 27–41. <https://doi.org/10.37335/ijek.v8i2.117>
- Smith, M., Nakamoto, M., Crocker, J., Tiffany Morden, F., Liu, K., Ma, E., Chong, A., Van, N., Vajjala, V., Carrazana, E., Viereck, J., & Liow, K. (2020). Early impact of the COVID-19 pandemic on outpatient migraine care in Hawaii: Results of a quality improvement survey. *Headache: The Journal of Head and Face Pain*, 61(1), 149–156. <https://doi.org/10.1111/head.14030>
- Somodevilla, C. (2021). *First confirmed case of COVID-19 found in U.S.* History.com. <https://www.history.com/this-day-in-history/first-confirmed-case-of-coronavirus-found-in-us-washington-state>.
- Spiers, J., Morse, J. M., Olson, K., Mayan, M., & Barrett, M. (2018). Reflection/Commentary on a Past Article: “verification strategies for ESTABLISHING reliability and validity in Qualitative Research.” *International Journal of Qualitative Methods*, 17(1), 160940691878823. <https://doi.org/10.1177/1609406918788237>
- Staples, J. (2020). Preparing for a Pandemic. *Harvard Business Review*. <https://hbr.org/preparing-for-a-pandemic>.

Steinhauer, A. (2020). *Small Business Big Mission*. bizjournals.com.

<https://www.bizjournals.com/sacramento/news/2020/12/17/small-business-big-mission-part-3.html>.

Stenfors, T., Kajamaa, A., & Bennett, D. (2020). How to... assess the quality of qualitative research. *The Clinical Teacher*, 17(6), 596–599. <https://doi.org/10.1111/tct.13242>

Sutton, J., & Austin, Z. (2015). Qualitative research: Data collection, analysis, and management. *The Canadian Journal of Hospital Pharmacy*, 68(3), 226–231.

<https://doi.org/10.4212/cjhp.v68i3.1456>

Swanek, T. (2020, December 16). *Small business owners still feel pain of pandemic and fear more to come*. U.S. Chamber of Commerce. <https://www.uschamber.com/small-business/small-business-owners-still-feel-pain-of-pandemic-and-fear-more-come-4>

Syed, A. M., Alaraifi, A., & Ahmad, S. (2019). Entrepreneurs in Saudi Arabia: Risk attitude and predisposition towards risk management. *Journal of Entrepreneurship Education*, 22(4), 1–18.

Tada, M. (2018). Time as sociology's basic concept: A perspective from Alfred Schutz's phenomenological sociology and Niklas Luhmann's social systems theory. *Time & Society*, 28(3), 995–1012. <https://doi.org/10.1177/0961463x18754458>

Takahashi, L. (2018). *Why your design is biased*. Medium. <https://uxdesign.cc/why-your-design-is-biased-f25b300f8559>.

Teece, D. J. (2018). Dynamic capabilities as (workable) management systems theory. *Journal of Management & Organization*, 24(3), 359–368. <https://doi.org/10.1017/jmo.2017.75>

- Theofanidis, D., & Fountouki, A. (2018). Limitations and delimitations in the research process. *Perioperative Nursing-Quarterly Scientific, Online Official Journal of GORNA*, 7(3), 155–163. <https://doi.org/10.5281/zenodo.2552022>
- The State of Hawai'i. (2021). *State of Hawai'i Department of Accounting and General Services*. https://ags.hawaii.gov/wp-content/uploads/2021/01/DagsCafr_20200630.pdf.
- Thompson, S., & Valentinov, V. (2017). The neglect of society in the theory of the firm: a systems-theory perspective. *Cambridge Journal of Economics*, 41(4), 1061–1085. <https://doi.org/10.1093/cje/bew072>
- Thompson Burdine, J., Thorne, S., & Sandhu, G. (2021). Interpretive description: A flexible qualitative methodology for medical education research. *Medical Education*, 55(3), 336–343. <https://doi.org/10.1111/medu.14380>
- Thorne, S., Stephens, J., & Truant, T. (2016). Building qualitative study design using nursing's disciplinary epistemology. *Journal of Advanced Nursing*, 72(2), 451–460. <https://doi.org/10.1111/jan.12822>
- Tie, Y. C., Birks, M., & Francis, K. (2019). Playing the game: A grounded theory of the integration of international nurses. *Collegian*, 26(4), 470–476. <https://doi.org/10.1016/j.colegn.2018.12.006>
- Ting, D. S. W., Carin, L., Dzau, V., & Wong, T. Y. (2020). Digital technology and COVID-19. *Nature Medicine*, 26(4), 459–461. <https://www.nature.com/articles/s41591-020-0824-5>.
- UHERO. (2020). *County Results from Small Business Survey UHERO*. The Economic Research Organization at the University of Hawaii. <https://uhero.hawaii.edu/county-results-from-small-business-survey/>.

Vagle, M. D. (2018). *Crafting phenomenological research*. Routledge.

<https://doi.org/10.4324/9781315173474>

Valentinov, V. (2019). The ethics of functional differentiation: Reclaiming morality in Niklas Luhmann's Social Systems Theory. *Journal of Business Ethics*, 155(1), 105–114.

<https://doi.org/10.1007/s10551-017-3521-7>

Verma, S., & Gustafsson, A. (2020). Investigating the emerging COVID-19 research trends in the field of business and management: A bibliometric analysis approach. *Journal of Business Research*, 118, 253–261. <https://doi.org/10.1016/j.jbusres.2020.06.057>

Vindrola-Padros, C., Chisnall, G., Cooper, S., Dowrick, A., Djellouli, N., Symmons, S. M., Martin, S., Singleton, G., Vanderslott, S., Vera, N., & Johnson, G. A. (2020). Carrying out rapid qualitative research during a pandemic: emerging lessons from COVID-19. *Qualitative Health Research*, 30(14), 2192–2204.

<https://doi.org/10.1177/1049732320951526>

Vinke, K., Gabrysch, S., Paoletti, E., Rockström, J., & Schellnhuber, H. J. (2020). Corona and the climate: A comparison of two emergencies. *Global Sustainability*, 3.

<https://doi.org/10.1017/sus.2020.20>

Wagner, A. F. (2020). What the stock market tells us about the post-COVID-19 world. *Nature Human Behaviour*, 4(5), 440–440. <https://doi.org/10.1038/s41562-020-0869-y>

Ward, T. (2021). Council post: Keep the faith in small business. *Forbes*.

<https://www.forbes.com/sites/forbesfinancecouncil/2020/10/26/keep-the-faith-in-small-business/?sh=237630d712f3>.

- Watkins, D. C. (2017). Rapid and rigorous qualitative data analysis: The “RADaR” technique for applied research. *International Journal of Qualitative Methods*, 16(1), 1609406917712131. <https://doi.org/10.1177/1609406917712131>
- Weller, S. C., Vickers, B., Bernard, H., Blackburn, A. M., Borgatti, S., Gravlee, C. C., & Johnson, J. C. (2018). Open-ended interview questions and saturation. *PLoS One*, 13(6), 1–18. <https://doi.org/10.1371/journal.pone.0198606>
- Welsch, W. (2020). *The New Normal: Collecting Data Amidst a Global Pandemic*. <https://www.jips.org/uploads/2020/05/JIPS-TheNewNormal-CollectingDataAmidstPandemic-May2020-min.pdf>.
- Westman, L., Luederitz, C., Kundurpi, A., Mercado, A. J., Weber, O., & Burch, S. L. (2018). Conceptualizing businesses as social actors: A framework for understanding sustainability actions in small- and medium-sized enterprises. *Business Strategy and the Environment*, 28(2), 388–402. <https://doi.org/10.1002/bse.2256>
- White, E. R., & Hébert-Dufresne, L. (2020). State-level variation of initial COVID-19 dynamics in the United States. *PLoS One*, 15(10). <https://doi.org/10.1371/journal.pone.0240648>
- WHO. (2019). *Coronavirus*. World Health Organization. https://www.who.int/health-topics/coronavirus#tab=tab_1.
- Wieland, A. (2020). Dancing the supply chain: Toward transformative supply chain management. *Journal of Supply Chain Management*, 57(1), 58–73. <https://doi.org/10.1111/jscm.12248>
- Williams, M., & Moser, T. (2019). The art of coding and thematic exploration in qualitative research. *International Management Review*, 15(1), 45–55. <http://www.imrjournal.org/uploads/1/4/2/8/14286482/imr-v15n1art4.pdf>

- Wilson, S. (2020). Pandemic leadership: Lessons from New Zealand's approach to COVID-19. *Leadership, 16*(3), 279–293. <https://doi.org/10.1177/1742715020929151>
- Wisdom, J., & Creswell, J. W. (2013). *Mixed methods: Integrating quantitative and qualitative data collection and analysis while studying patient-centered medical home models* (pp. 1–5). PCMH Research Methods Series 13.
- Xia, H. H., Milevoj, E., & Goncalves, M. (2021). Local response to a global crisis – the effect of covid-19 pandemic on SMEs and government export assistance programs in Central California. *Journal of Transnational Management, 1*–29. <https://doi.org/10.1080/15475778.2021.1989566>
- Xiong, H., Wu, Z., Hou, F., & Zhang, J. (2020). Which firm-specific characteristics affect the market reaction of Chinese listed companies to the COVID-19 Pandemic? *Emerging Markets Finance and Trade, 56*(10), 2231–2242. <https://doi.org/10.1080/1540496x.2020.1787151>
- Yeong, M. L., Ismail, R., Ismail, N. H., & Hamzah, M. I. (2018). Interview protocol refinement: fine-tuning qualitative research interview questions for multi-racial populations in Malaysia. *The Qualitative Report, 23*(11), 2700–2713. <https://doi.org/10.46743/2160-3715/2018.3412>
- Yerton, S. (2020). Reports: Thousands more likely to soon suffer severe financial hardship in Hawaii. *Honolulu Civil Beat*. <https://www.civilbeat.org/2020/06/reports-thousands-more-likely-to-soon-suffer-severe-financial-hardship-in-hawaii/>.
- Yin, R. K. (2018). *Case study research and applications: design and methods*. Sage.

Zairul, M. (2021). Can member check be verified in real time? Introducing arc (asking, record, confirm) for member checking validation strategy in qualitative research. *Engineering Journal*, 25(1), 245–251. <https://doi.org/10.4186/ej.2021.25.1.245>

Zapata, M. I. B., Brito, A. E. P., & Triay, J. H. B. (2014). Financial management in the family and non-family SMEs in the textile industry in Mexico. *Accounting & Taxation*, 6(2), 49–57. <https://AT-V6N2-2014.pdf>

Zhang, H., Song, H., Wen, L., & Liu, C. (2021). Forecasting tourism recovery amid COVID-19. *Annals of Tourism Research*, 87, 103149. <https://doi.org/10.1016/j.annals.2021.103149>

Appendices

Appendix A. Interview Guide

Interviewee:

Interviewer: Farrel Blake, Doctoral Candidate, Liberty University

1. Open of Interview Guide.
2. Introduction between interviewer and interviewee.
3. Address any concerns the interviewee may have. Assure the interviewee that they can withdraw from or reschedule the interview at any time if needed.
4. Set the interview. Inform the interviewee that the interviewing officially begins at the start of the recording.
5. Begin the interview/start recording.
6. Note the time, place, and purpose of the research, then continue with the interview process.
7. Reintroduce self and restate the purpose of the interview.
8. After the interview questions, take the time to address any follow-up questions.
9. End the interview.
10. Discuss member checking and the importance of closing the interview.
11. Thank the interviewee for their time and contribution.
12. Share contact information with the interviewee and remind them of the open-door availability to amend or retract information shared during the interview.
13. End of Interview Guide.

Appendix B: Research Questions

The case study presents the following central research questions (RQ) and sub-questions:

RQ1. Why are small businesses incurring significant financial losses during the COVID-19 pandemic?

RQ1a. How much do small business owners' actions contribute to their financial losses?

RQ1b. How are small business owners implementing actions to mitigate financial losses?

RQ2. What is the government's role in mitigating small businesses' financial losses caused by the COVID-19 pandemic?

RQ2a. What are federal government agencies doing to stabilize the small businesses sector in Hawai'i?

RQ2b. What are state government agencies doing to supplement the small businesses sector in Hawai'i?

RQ3. Why are some small businesses more than others financially impacted during the COVID-19 pandemic?

RQ3a. What are the economic effects of the Hawai'ian tourism travel ban on small businesses?

RQ3b. What is the economic effect on locally patronized small businesses?

RQ4. What financial strategies are small business owners implementing to remain sustainable?

Appendix C: Interview Questions

1. What impact, if any, has the coronavirus had on your business? If there has been no impact, why do you think your business was less susceptible to the pandemic outbreak?
2. Why are some small businesses impacted more, financially than others during the pandemic?
3. Can you explain how your business was doing, financially, before the coronavirus outbreak compared to now?
4. What impact does the pandemic shutdown have on your staffing?
5. How has the pandemic impacted customer traffic?
6. What actions and decision-making have you implemented to mitigate financial losses?
7. What are your thoughts on the statewide shutdown of non-essential businesses, and how has it affected your business?
8. What actions did you take during the statewide shutdown to minimizing risks of permanent closure?
9. What is/was the greatest hindrance to your operation during the lockdown? Explain why?
10. Should the COVID-19 outbreak solely be blamed for the most Hawai'i small businesses that have closed permanently close due to the virus outbreak?
11. Do you believe the government has a significant role in protecting distress small businesses from financial losses during the pandemic? Why or why not?
12. What is your take on government grants or loan programs (Paycheck Protection Program, Shuttered Venue Operations Grant, Small Business Association Debt Relief, and the COVID-19 Economic Injury Disaster Loan) to assist small businesses during the pandemic? Do you believe these programs help Hawai'i small businesses during the pandemic?
13. What small business assistance programs are available to you at the state level?

- a. Follow-up Questions: Can you share if you are receiving any assistance, and is it beneficial to your business?
 - b. Follow-up Question: No interest or need. Explain the reason why you do not have an interest or need for government assistance?
14. How did the State's mandated health and safety restrictions on tourism travels and indoor shopping impact your business?
 15. In hindsight, what could you have done differently to be better prepared for the pandemic?
 16. Where do you see your business in two years?
 17. What are you currently doing to ensure that your business remains sustainable?

Appendix D: Recruitment Email

Dear [Recipient]:

As a graduate student in the School of Business at Liberty University, I am conducting a research as part of the requirements for a Doctor of Business Administration degree. The purpose of my research is to study COVID-19's impact on Hawai'iian small businesses, and I am writing to invite eligible participants to join my study.

Participants must be 18 years of age or older and a small business owner or manager operating in Hawai'i during the period of the COVID-19 pandemic. Participants, if willing, will be asked a series of questions during a one-on-one interview, may be asked follow-up questions, and will be asked to review the transcripts of their interviews. At your discretion, the interview will be conducted at a time, location, and interview setting (face-to-face, WebEx, or by telephone) of your choosing. The interview will be audio-recorded using either a digital recorder, WebEx, or Rev Voice Recorder app, and should take approximately 30 to 45 minutes to complete. Names and other identifying information will be requested as part of this study, but the information will remain confidential.

To participate, please contact me at (xxx) xxx-xxxx for further information or to schedule an interview. A consent document will be emailed to you. The consent document contains additional information about my research. If you choose to participate, you will need to type your name and the date on the consent document, and email it to before we can begin the interview procedure.

Sincerely,

Farrel Blake

DBA Candidate

Appendix E: Screening Questionnaire

The primary question will be asked included:

1. Are you 18 years of age or older?
2. Are you a small business owner or manager operating in Hawai'i during the COVID-19 pandemic?
3. Is your current position an owner or manager in your business?
4. How long have you been in your current position?
5. Can you freely discuss how the pandemic has impacted your business?
6. Do you work for a superior or counterpart who may be willing to participate in this research?
7. Will you be available to answer follow-up questions?

Appendix F: Consent Form

Title of the Project: Exploring the COVID-19 Pandemic Impact on Hawai’ian Small Businesses

Principal Investigator: Farrel Blake, Graduate Student, Liberty University

Invitation to be Part of a Research Study

You are invited to participate in a research study exploring the COVID-19 impact on Hawai’ian small businesses. You must be 18 years of age or older and either a small business owner or manager operating in Hawai’i during the COVID-19 pandemic. Taking part in this research project is voluntary.

Please take the time to read this entire form and ask questions before deciding whether to participate in this research.

What is the study about and why is it being done?

The study aims to explore the Coronavirus-2019 (COVID-19) pandemic impact on Hawai’ian small businesses. The research is important in understanding how Hawai’ian small business owners and managers can remain sustainable during a virus outbreak.

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to do the following things:

1. Participate in a one-on-one, semi-structured interview about your small business operations throughout the COVID-19 pandemic. You can interview either in person, via WebEx, or via telephone. The interview will be audio-recorded using either a digital recorder, WebEx, or, Rev Voice Recorder app and should take an estimated time of 30 to 45 minutes.
2. Answer any follow-up questions.
3. Validate the final interview transcript to ensure the information is correct and represents what was discussed.

How could you or others benefit from this study?

Participants should not expect to receive direct benefits from taking part in this study.

Your responses are of immeasurable benefit to society. Your participation in this study will provide information that will be teachable and informative to future researchers, business leaders, and students.

What risks might you experience from being in this study?

The risks involved in this study are minimal, which means they are equal to the risks you encounter in everyday life. The possible risks may include not being comfortable answering specific questions about your business. If this should happen, you may choose to skip the questions or end the interview at any time.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify you, the participant. Research records will be stored securely, and only the researcher (myself) will have access to the records. Data collected from you may be shared for use in future research studies or with other researchers. If data collected from you are shared, any information that could identify you, if applicable, will be removed before the data are shared.

- Participant responses will be kept confidential through the use of codes. You will receive an assigned code that will be referred to in the research findings. Interviews will be conducted in a location where others will not easily overhear the conversation.
- Electronic data will be stored on the researcher's password-protected personal computer and may be used in future presentations. Any physical data collected (non-electronic) will be

secured in a lock drawer. After three years, the researcher will delete all electronic records and shred any non-electronic collected data.

- Interviews will be recorded and transcribed. Recordings will be stored on a password-locked computer for three years and then erased. Only the researcher will have access to these recordings.

Is study participation voluntary?

Participation in this study is voluntary. Your decision whether or not to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free not to answer any question or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please contact the researcher at the email address/phone number included in the next paragraph. Should you decide to withdraw, data collected from you will be destroyed immediately and will not be included in this study.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Farrel Blake. You may ask any questions you have now.

If you have questions later, **you are encouraged** to contact him at (xxx) xxx-xxxx or xxxxxx@liberty.edu. You may also contact the researcher's faculty sponsor, Dr. David Bosch, at xxxxxx@liberty.edu.

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, **you are encouraged** to contact the Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA 24515 or email at irb@liberty.edu.

Disclaimer: The Institutional Review Board (IRB) is tasked with ensuring that human subjects research will be conducted in an ethical manner as defined and required by federal regulations. The topics covered and viewpoints expressed or alluded to by student and faculty researchers are those of the researchers and do not necessarily reflect the official policies or positions of Liberty University.

Your Consent

By signing this document, you are agreeing to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy with the study records. If you have any questions about the study after you sign this document, you can contact the researcher using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

The researcher has my permission to audio-record me as part of my participation in this study.

Printed Subject Name

Signature & Date