



## THE INFLUENCE OF THE ROLE OF BANKING AND REGIONAL GOVERNMENT IN DEVELOPING A CREATIVE ECONOMY IN PAMEKASAN DISTRICT

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### Abstract

The objective of this study is to ascertain the impact of banking and local government on the advancement of the creative economy in Pamekasan Regency. The research sample comprises individuals involved in the creative economy sector in Pamekasan Regency. The study involved 50 micro, small, and medium enterprises (MSMEs) in Pamekasan Regency that operate in the creative economy sector as participants. The research methodology employed is quantitative. The data analysis technique employs SPSS version 26. Based on this research, the role of banking has an insignificant impact. Local governments wield substantial influence. The role of banking and local government has a substantial impact on the development of the creative economy in Pamekasan Regency.

### INTRODUCTION

Indonesia is the largest archipelagic country in Asia which has a wealth of human, natural and cultural resources. One of the interesting topics here is resources that can be developed into a creative economy. In Indonesia there are 17 subsectors covers the creative economy in Indonesia, namely film (animation), video (creator content), photography, advertising, music, fashion, models, crafts, design (visual communication,



products and interiors), art goods (crafts and paintings), technology (services). computers and software), game development, TV, radio, publishing, applications and architecture (Muhammad Choirul Anwar, 2022).

Basically, the creative economy has the concept of science and the creativity of human thought patterns as the main actors in creating things that are new, different and also have value. According to (Abrianto, 2019) The creative economy is the use of resources that are not only renewable, but are even unlimited, namely ideas, thoughts, talents and creativity. Ideas (thinking patterns) are very expensive knowledge, so that ideas can encourage and create new innovations and new products. The creative economy can also help people earn income for their daily needs.

The emergence of new economic activities is expected to provide added value which in turn can maintain growth momentum and create jobs. Efforts to increase the creation of new economic activities are carried out through the development of Micro, Small and Medium Enterprises (MSMEs) based on the Creative Economy. This requires support, collaboration and synergy between all stakeholders to encourage the role of the creative economy in realizing inclusive and sustainable economic growth. Various stakeholders in the economic strategy have their own contributions in supporting economic activities, for example BUMN owned by the government in national economic activities.

Banking is one of the sectors within BUMN that drives the national economy. Banks serve financing needs and convenience in payment systems for all economic sectors in a country. The bank is one of the banking financial institutions that has strategic value in the Indonesian economy (Aisyah et al., 2020). Banks also have an important role in making it easier for creative economy actors to develop their businesses by providing loans in the form of working capital credits so that actors can develop their industries. Moreover, during the Covid-19 pandemic, many creative economy actors experienced difficulties in developing their businesses because Community Activity Restrictions (PPKM) had to be implemented and it was difficult to earn daily income. With the role of banks, banks can provide loans to actors as capital to purchase good quality raw materials, tools and machines, wages for workers, and also production costs. As an effort to increase capabilities and business participation in the creative industry, banks distribute working capital loans to creative economy players.

Not only banks but the role of local governments is also very important in developing the creative economy. The government can also help creative economy actors by providing assistance in the form of catalysts and facilitators, regulators, consumers and entrepreneurs for the actors. (Sulastri & Dilastri, 2015). Not only facilities, but the government can also provide training regarding the creative economy to the community. So that people can use it and can also improve people's welfare.

Pamekasan is one of the cities on the island of Madura in East Java. The fact cannot be denied that the majority of Madurese people have a source of income from the creative economy, as does the Pamekasan district. This can be seen from table 1. Data on the number of creative economy business actors in Pamekasan Regency.

**Table 1.** Number of Creative Economy Actors According to Subsector

No.	Subdistrict	Craft	Culinary	Fashion	Performing Arts
1	Pamekasan	20	96	12	8
2	Tlanakan	1	63	-	
3	Pademawu	3	66	5	
4	Prohibition	103	26	-	
5	Galis	5	2	-	
6	Kadur	6	1	1	
7	Pakong	2	1	1	
8	Palenggaan	11	6	4	
9	Pengantenan	5	5	6	
10	Proppo	43	9	8	
11	Waru	3	-	-	
12	Pasean	4	5	-	
13	Marble Stone	1	3	1	
Amount		207	283	38	8

Source: Data from the Youth and Sports Department

However, it cannot be denied that creative economy actors in Pamekasan often experience capital constraints to develop creative industries and difficulty finding quality raw materials. This is not the only obstacle faced, but market access to carry out marketing facilities and infrastructure activities is also acknowledged by actors who are also very slow in influencing the distribution of production results.(Akhmad & Hidayat, 2015). According to data from the Department of Industry and Trade in Pamekasan Regency, the batik business economy contributes 1-2% less than the agriculture, forestry and fisheries sectors which reach 35.66%, then in second place is occupied by the large and small sales sectors reaching (19.61 %), while in third place is the construction sector, namely 10.12%(Azis, 2022).

Although Indonesia has abundant potential and valuable resources, particularly in the creative economy, there is still a notable deficiency in effectively developing and supporting this industry, especially in locations like Pamekasan, Madura. The creative economy, consisting of 17 distinct subsectors, has the potential to stimulate economic expansion, generate employment opportunities, and encourage innovation. Nevertheless, empirical evidence indicates that creative economy participants in Pamekasan encounter significant obstacles, such as financial limitations, issues in obtaining high-quality raw materials, and restricted market entry and inadequate infrastructure for marketing and distribution. The presence of these impediments impedes the full potential of the creative economy to make a significant contribution to the entire economic landscape of the region. This is evident from its comparatively lower contribution when compared to other sectors such as agriculture, forestry, fishery, and trade.



Furthermore, although the importance of banks and local governments in offering financial assistance and promoting development is recognized, there is a dearth of comprehensive comprehension and investigation into how these interventions might be maximized to more effectively aid creative economy participants in Pamekasan. The issues have been worsened by the COVID-19 pandemic, highlighting the necessity for strong support systems to maintain and expand the creative economy under difficult circumstances.

With these limitations in mind, the main aim of this research is to analyze the specific difficulties encountered by individuals involved in the creative economy in Pamekasan. Additionally, it seeks to assess the efficiency of the current support mechanisms offered by banks and local governments. The objective of this study is to find practical solutions that may be implemented to improve the growth and long-term viability of the creative economy in Pamekasan. This will in turn contribute to economic growth that is both inclusive and sustainable. This research aims to offer significant insights and recommendations for policymakers, financial institutions, and other stakeholders in the creative economy by conducting a thorough review of current limitations and support systems.

### **RESEARCH METHODS**

This research uses a quantitative approach to data because researchers want to know the influence of the role of banking and local government on the development of the creative economy by distributing questionnaires. A questionnaire is a technique of collecting data from a number of people or respondents through detailed questions to be answered (Novaldy & Mahpudin, 2021). Using this questionnaire will make it easier for researchers to obtain data which is then processed with the aim of solving the problem which is the final goal. The object of this research is creative economy entrepreneurs in the culinary and crafts subsector in Pamekasan Regency. Basically, a quantitative approach is used by researchers in the context of testing hypotheses. With quantitative methods, the significance of group differences or the significance of the relationship between the variables studied will be obtained. According to (Jusuf, 2012) Quantitative is the collection of data in the form of numbers or qualitative figures. In this research, 50 respondents were taken by researchers from Creative Economy business actors in Pamekasan Regency. The sampling technique uses Purposive Sampling, namely a technique for determining samples with certain considerations (Sugiyono, 2021).

### **DATA COLLECTION TECHNIQUE**

This research uses primary data and secondary data. Primary data is data obtained directly from the field and collected by researchers (Sugiyono, 2018). Usually primary data is carried out using observation, interviews and distributing questionnaires. Meanwhile, secondary data is a source that does not directly provide data to data collectors (Sugiyono, 2016). Secondary data sources are used to support information

obtained by researchers from primary data such as library materials, literature, previous research, books and so on.

## RESULTS AND DISCUSSION

### Validity Test Results

The following is a table of validity test results for the four variables with 50 respondents. The table below is the results of the banking role validity test processed from SPSS as follows:

**Table 2.** Banking Role Validity Test Results

Question Items	Person Collection	Sig. (2-tailed)	Information
1	0.769	0,000	Valid
2	0.547	0,000	Valid
3	0.634	0,000	Valid
4	0.427	0.002	Valid
5	0.573	0,000	Valid
6	0.719	0,000	Valid

Source: Source: Primary Data Processed by SPSS

Based on the table above, it shows that banking variables have valid criteria for all questions asked to respondents with a significant value of less than 0.05. This indicates that all question items reveal something that is measured in the research instrument and can be used for further data testing. The next table is the table validation test results for the role of local government variables.

**Table 3.** Validity Test Results of the Role of Regional Government

Question Items	Person Collection	Sig. (2-tailed)	Information
1.	0.526	0,000	Valid
2.	0.474	0.001	Valid
3.	0.592	0,000	Valid
4.	0.553	0,000	Valid
5.	0.365	0.009	Valid
6.	0.460	0.001	Valid
7.	0.421	0.002	Valid
8.	0.784	0,000	Valid

Source : Primary Data processed by SPSS

Based on the table above, it shows that the role of local government has valid criteria for all questions asked to respondents with a significant value of less than 0.05. This indicates that all questions are able to reveal something that will be measured in the research instrument and can be used for further data testing.

**Table 4.** Creative Economy Validity Test Results

Question Items	Person Collection	Sig. (2-tailed)	Information
1.	0.402	0.004	Valid
2.	0.637	0,000	Valid
3.	0.809	0,000	Valid
4.	0.687	0,000	Valid
5.	0.810	0,000	Valid
6.	0.522	0,000	Valid

Source: Primary Data Processed by SPPSS

Based on the table above, it shows that the creative economy has valid criteria for all questions asked to respondents with a significant value of less than 0.05, this indicates that all questions are able to reveal something that will be measured in the research instrument and can be used for further data testing.

### Reliability Test Results

The following table presents the results of the reliability test for three variables with 50 respondents processed using SPSS, namely :

**Table 5.** Reliability Test Results

Variable	N of Items	Cronbach's Alpha	Information
Banking Role (X1)	6	0.646	Reliable
Role of Regional Government (X2)	8	0.632	Reliable
Creative Economy (Y)	6	0.731	Reliable

Source: Primary Data Processed by SPSS

Based on the table above, it shows that the Cronbach Alpha value of the variables in this study is greater than 0.60, so it can be concluded that the research data instrument on the Role of Banking, Regional Government and Creative Economy variables is declared reliable.

### Classic Assumption Test Results

#### Normality test

The normality test is carried out to test whether in the regression model, the confounding or residual variables have a normal distribution. The normality test was carried out using

the Kolmogorov-Smirnov test. The normality test can be said to be normally distributed if the significance value is greater than 0.05.

**Table 6.** Normality Test Results

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residuals
N		50
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.35685276
Most Extreme Differences	Absolute	.090
	Positive	.090
	Negative	-.085
Statistical Tests		.090
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

- Test distribution is Normal.
- Calculated from data.
- Lillefors Significance Correction.
- This is a lower bound of the true significance.

Source: Primary Data Processed by SPSS

Based on the table above, you can see the results of the normality test, it can be concluded that the significant value of Asymp. Sig (2-tailed) is 0.200 or greater than 0.05, so it can be said that this residual value can be said to be normally distributed.

### Heteroscedasticity Test Results

The heteroscedasticity test aims to test whether in the regression model there is inequality in the variance of the residuals from one observation to another. The regression model is said to be good if heteroscedasticity does not occur. The results of the heteroscedasticity test in this research were carried out using the Glejser test. With the criterion that if the significance level is greater than  $\alpha = 0.05$ , the regression model being analyzed does not show symptoms of heteroscedasticity.

**Table 7.** Heteroscedasticity Test

Variable	Sig.	Conclusion
Banking Role	0.532	Heteroscedasticity Free
The Role of Regional Government	0.640	Heteroscedasticity Free

Source: Primary Data Processed by SPSS

Based on the output in table 8, it is known that the significance value (Sig.) for the Banking Role variable (X1) is 0.681 and the Regional Government Role variable (X2)

is 0.532. Because the significance value of the two variables above is greater than 0.05, it is in accordance with the basis for decision making in the heteroscedasticity test. States that the test results for the role of banking and regional government variables do not show symptoms of heteroscedasticity.

### Multicollinearity Test Results

The multicollinearity test is used to test whether the regression model finds correlation between the independent variables. A good regression model does not have correlation between independent variables. The multicollinearity test can be seen from the Tolerance value and the Variance Inflation Factor (VIF) value. If the Tolerance value is greater than 0.10 and the VIF value is less than 10, then there is no multicollinearity in the data being tested.

**Table 8.** Multicollinearity Test Results

Variable	Tolerance	VIF	Conclusion
Banking Role	0.989	1,011	Multicollinearity Free
The Role of Regional Government	0.989	1,011	Multicollinearity Free

Source: Primary Data Processed by SPSS

Based on the data above, after processing it using SPSS 26, it can be seen that the VIF value is <10, this proves that the VIF value for each variable is free from symptoms of multicollinearity.

### Multiple Linear Regression Test Results

Multiple Linear Analysis aims to determine whether or not there is an influence of the independent variable on the dependent variable. Based on the research results, the following equation is obtained:

$$Y = 7.236 + 0.093 (X1) + 0.436 (X2) + e$$

Where :

Y = Creative Economy

X1 = Banking Role

X2 = Role of Regional Government

Based on the multiple linear regression equation, it can be interpreted as follows:

1. The Constant Value has a positive value of 7.236. This shows that if all independent variables which include the role of banking and local government are assumed to be equal to 0 (zero), then the value of the role of banking and local government in developing the creative economy is 18.302.
2. The regression coefficient for the role of banking (X1) is 0.093. This value shows a positive (unidirectional) influence on the role of banking and creative economy variables. This explains that for every 1 unit increase, it will be followed by an increase in creative economic development of 0.093, assuming the other independent variables are constant.



- The regression coefficient for the role of local government (X2) has a positive value of 0.436. This shows that if the role of regional government increases every 1 unit, it will be followed by an increase in creative economic development of 0.436, assuming the other independent variables are constant. A positive sign means that it shows a unidirectional influence between the independent variables.

### Coefficient of Determiation Test Results

The R-square value of the coefficient of determination is used to see how variations in the value of the dependent variable are influenced by the value of the independent variable. The coefficient of determination value is between 0 and 1. If the R-square value is closer to 1, the greater the influence of the independent variable on the dependent variable. Following are the results of statistical testing :

**Table 10.** Coefficient of Determiation Test Results

Sumarry Model				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.587a	.344	.316	1,385

a. Predictors: (Constant), REGIONAL GOVERNMENT, BANKING

Source: Primary Data Processed by SPSS

Based on the table above, it can be seen that the value of Adjusted R Square is 0.316. This states that the variable role of banking and local government simultaneously (together) influences the creative economic development variable by 31.6%. Meanwhile, the remainder ( $100\% - 31.6\% = 68.4\%$ ) is influenced by other variables outside this regression equation or variables that were not studied.

### Hypothesis testing

#### Partially Significant Test Results (t Test)

The t test was carried out to determine the influence of each independent variable consisting of the Role of Banking, the Role of Regional Government and the Creative Economy. The criteria for accepting or rejecting the hypothesis are as follows:

- If  $Sig > 0.05$ , then  $H_0 =$  accepted, so there is no significant influence between the independent and dependent variables.
- If  $Sig < 0.05$ , then  $H_0 =$  rejected, so there is a significant influence between the independent and dependent variables.

**Table 11.** t Test Results

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
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		B	Std. Error	Beta		
1	(Constant)	7,236	3,399		2,129	,039
	BANKING	,093	,092	,120	1,009	,318
	LOCAL GOVERNMENT	,436	,092	,562	4,726	,000

a. Dependent Variable: EKRAF

Source: Primary Data Processed by SPSS

Based on the results of the table above, it can be concluded regarding the hypothesis test of each independent variable on the dependent variable as follows:

1. The Influence of the Role of Banking on the development of the creative economy  
Based on the partial test results in table 11 above, the influence of the role of banking on the development of the creative economy obtained a significant value ( $0.318 > 0.05$ ). These results indicate that there is no influence between the role of banking on the development of the creative economy in Pamekasan Regency.
2. The Influence of the Role of Regional Government on the development of the creative economy  
Based on the partial test results in table 11 above, the influence of the role of regional government on the development of the creative economy was found to be significant ( $0.000 < 0.05$ ). These results indicate that there is a positive and significant influence of the role of regional government on the development of the creative economy.

### F Test Results

The F test is a test of the regression coefficient simultaneously. This test was carried out to determine the effect of all dependent variables. The f test in this research is to test the significant influence of the role of banking and local government in developing the creative economy simultaneously.

**Table 12.** F Test Results

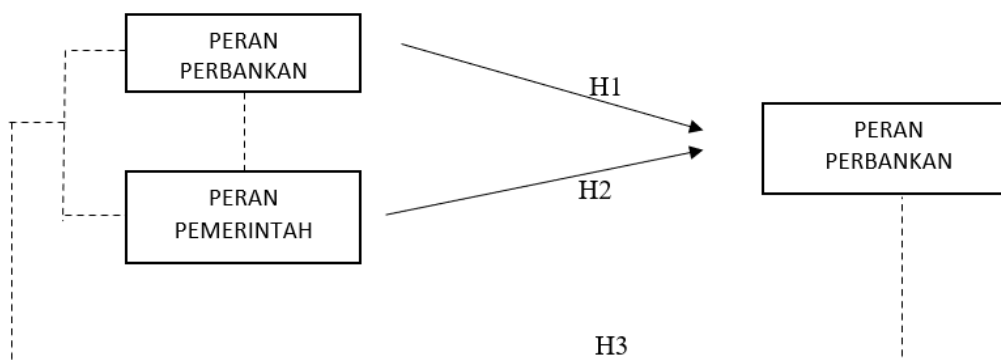
	Sum of Squares	df	Mean Square	F	Sig.
Reression	47,309	2	23,654	12,324	,000b
Residual	90.211	47	1,919		
Total	137,520	49			

Source: Primary Data Processed by SPSS

Based on the results of the table above, it is known that the Sig value. Is 0,000. Because the Sig value is  $0.000 < 0.05$ , then in accordance with the basis for decision

making in the F test it can be concluded that Hypothesis H3 is accepted, in other words the variable role of banking and local government is influential in developing the creative economy in Pamekasan district.

### RESEARCH MODEL FRAMEWORK



**Figure 1.** Research Model Framework

### DISCUSSION

#### 1. The Influence of the Role of Banking in developing the creative economy in Pamekasan Regency

Based on the results of the partial t test, the influence of banking on the development of the creative economy is significant at  $(0.318 > 0.05)$ . These results indicate that the role of banking has no influence on the development of the creative economy in Pamekasan Regency.

The creative economy currently has a high contribution to the economy and has great potential to be developed. However, financing challenges are a stumbling block that will hinder the actualization of this potential in Pamekasan. This research is in line with previous research (Rini, 2017) stated that the role of banking did not have a significant influence. This is because not all creative economy actors have physical assets that can be pledged as collateral to banks. Meanwhile, the biggest assets they own are often non-physical assets, including intellectual property. There are fundamental reasons why intangible assets have been rejected as collateral, including the difficulty of carrying out appraisals or measurements of their value, as well as the impracticality for banks to disburse these intangible assets when at any time the debtor experiences default. So creative economy players prefer not to take loans from banks. Not only creative economy players, it can also be said that banks do not just give out loans randomly. Banks have certain requirements for debtors who wish to borrow funds, including that the prospective debtor first submits a written KUR application to the bank. Then the second thing is that the prospective debtor verifies the files with

Customer Service. Usually the files that the prospective debtor needs to prepare are the Husband and Wife's Identity Card, Family Card (KK), Business Certificate (SUK) and NPWP. Then finally the bank makes a credit decision to the prospective debtor whether the prospective debtor is eligible or not to obtain a loan so that the prospective debtor can disburse funds if all the requirements submitted by the bank are met.

### **2. The influence of the role of local government in developing the creative economy in Pamekasan district**

Based on the partial t test carried out, the role of local government in creative economic growth obtained a significant value of ( $0.000 < 0.05$ ). Thus, the role of local government has a positive and significant influence in developing the creative economy in the Pamekasan region.

This research is in line with previous research (Murni & Humaira, 2021) which states that the role of local government has a significant influence on the development of the creative economy. This can be seen from the regional government which strongly supports the development of the creative economy in Pamekasan Regency. This is proven by the government's role in developing the creative economy as seen from several activities and programs held by the Pamekasan regional government. In this case, the government has a role as a facilitator and regulator. The government's role as a facilitator includes providing facilities such as facilities or places for entrepreneurship, training, exhibitions and so on for creative economy entrepreneurs in Pamekasan Regency. This facility is beneficial for MSME players, because they can open businesses and can promote their products in places provided by the government. Not only that, the government plays a role as a regulator, namely the directions or policies made by the government whose aim is to regulate the economy to improve the welfare of society so that inequality does not occur. With this policy, the government is conducting outreach to actors regarding business licensing. So that it is easy for perpetrators to register for entrepreneurship permits.

### **3. The Influence of the Role of Banking and Regional Government in Developing the Creative Economy**

Based on the results of the f test, it can be seen that the significant value is  $0.000 < 0.05$ , so in accordance with the basis for decision making in the F test it can be concluded that Hypothesis H3 is accepted or in other words the variable role of banking and local government has an influence in developing the creative economy in Pamekasan district .

From the results of this research, it can be concluded that banking and the government have an important role. They have collaboration to support the development of MSMEs in Pamekasan Regency. The collaboration carried out by banks and the government is that they are creating a new program to develop MSMEs in Pamekasan Regency. the new program is WUB. WUB (New Entrepreneur) is a person selected as a participant in the New Entrepreneur program. This program aims to develop potential skills and business independence that can generate local potential and be ready to face global competition as well as to answer the problems faced,



namely starting from increasingly high unemployment rates, low welfare and poverty levels. Things you get from WUB (New Entrepreneurship Program) include dashboards, business development, training and business assistance. With the WUB, MSME actors in Pamekasan Regency can have opportunities to work and create jobs. Especially housewives who have a passion for cooking, because Pamekasan district has many businesses operating in the culinary sector.

### CONCLUSION

Based on the research results and discussion presented above, the conclusions that can be drawn in this research are :

1. The role of banking does not have a significant influence on the development of the creative economy in Pamekasan Regency. It is proven from the results that the significance value of banking's role in the development of the creative economy is greater than the Sig level. (Sig. 0.318 >  $\alpha$  0.05).
2. The role of local government has a significant influence on the development of the creative economy in Pamekasan Regency. It is proven from the results that the value of the regional government's significance towards the development of the creative economy is smaller than the significance level value (Sig. 0.000 <  $\alpha$  0.05)
3. The role of banking and local government has a significant influence on the development of the creative economy in Pamekasan Regency. It is proven from the results that the significance value between the role of banking and local government in the development of the creative economy in Pamekasan Regency is smaller than the significance level value (Sig. 0.000 <  $\alpha$  0.05)

### SUGGESTION

Based on the conclusions above, suggestions that can be given regarding the role of banking and local government in developing the creative economy are as follows :

1. For banks, providing loans to business actors is an important decision. However, loans offered by banks by creative economy players are still considered high risk. It is felt that business actors find it difficult to get access to credit from banks. Where today technology has become increasingly sophisticated. Some creative economy entrepreneurs get loans online, such as Jenisdi, AdaKami, Kredivo, Shopee Paylater, and so on. So it can be used as a solution to the problems faced by creative economy entrepreneurs in Pamekasan Regency.
2. For creative economy business actors, in an effort to address funding problems for creative economy business actors, a deeper understanding of financial literacy and a greater level of confidence in the security of raising funds at the bank are needed. Not only that, banks must also increase awareness of creative economy business actors



through more informative promotional approaches, for example brochures, seminars and pamphlets. The aim is to make it easy for MSME players to understand and not misunderstand banks.

3. For further research, researchers hope that the research that will be carried out can use the latest theories, more precise and varied research methods and can expand the population coverage.

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