THE ROLE OF LITERACY AND FINANCIAL INCLUSION IN CREATIVE ECONOMIC DEVELOPMENT IN SUMENEP DISTRICT

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Abstract

This study investigates the impact of financial literacy and inclusion on the creative economy of Sumenep Regency. The creative economy actors in Sumenep Regency contributed 50 samples for the study. The selection is made for quantitative research. Utilisation of primary data is observed. Questionnaires were used to collect data from 50 individuals involved in the creative economy. The sampling method employed was probability-based, specifically simple random sampling. The Likert scale is frequently employed for measurement purposes. The hypothesis was tested using SPSS (Statistical Product and Service Solution). The hypothesis test demonstrates a robust correlation between financial literacy and the growth of the creative economy. There was no substantial impact of financial inclusion on the development of the creative economy.

INTRODUCTION

Indonesia has sufficient capital to encourage the country's economy to grow rapidly. This capital consists of four strengths, namely downstream and industrialized Natural Resources (SDA), food security, creative economy, and digital economy.(Siagian & Cahyono, 2021). Of the four existing capital forces, one of them is the creative economy, which is a new idea of an economic system that places information and human creativity

as the most important factors of production.(Sari, 2018).

The creative economy is an effort to develop and explore the creativity of economic actors, especially those who have their own businesses, which ultimately leads to the creative industry (Humanities, 2017). The creative economy has 17 sectors, namely the game development sector, craft sector, performing arts sector, interior design sector, music sector, fine arts sector, product design sector, fashion sector, culinary sector, publishing, animation and video sector, photography sector, television sector and radio, architecture sector, advertising sector, visual communication design sector, film sector and application sector. The creative economy is able to boost the economy of a region (Wahyuningsih & Satriani, 2019), one of which is on Madura Island. Madura is one of the islands in East Java Province which has 4 districts, namely Bangkalan, Sampang, Pamekasan and Sumenep. Madura has enormous potential in the creative economy sector, one of which is Sumenep district. Sumenep is one of the districts in Madura which is usually nicknamed the City of Keris because the production of keris is the largest in Indonesia and Sumenep has also been recognized by UNESCO, because there are so many keris craftsmen in Sumenep. Sumenep Regency has a superior craft subsector, including various wood carving crafts, keris crafts and mask crafts.

Minister of Tourism and Creative Economy (Menparekraf) Sandiaga Salahuddin Uno said that Sumenep Regency has a variety of creative economic potential, namely crafts, culinary and performing arts so that it can be used as a business development opportunity by creative economy players. In relation to Sumenep Regency, it has been confirmed that crafts are the leading subsector. The hope is that it can revive the economy and also open up business opportunities.

Creative economy data from DISBUDPORAPAR (Department of Culture, Tourism, Youth and Sports) of Sumenep Regency in 2023 shows t hat the total number of creative economies in Sumenep Regency is 825. With a creative economy of 463 in the craft sector, 208 in the music sector, 80 in the culinary sector, and 80 in the arts sector. the performance sector is 67, the television and radio sector is 4, and the fine arts sector is 3. The greater the number of creative economy actors in a region, the more economic growth, increase employment opportunities, and can contribute to the social and cultural development of a region.

In developing a creative economy, apart from being able to create new innovations, an understanding of the role of financial literacy and inclusion is also needed. This is because financial literacy is an obligation for every individual to avoid financial problems (Hamdani, 2018). Financial inclusion can facilitate the effective use of products and can help business actors develop the best financial product skills according to the needs of these conditions. Financial literacy is knowledge, skills and beliefs, which influence attitudes and behavior to improve the quality of decision making and financial management in order to achieve prosperity(OJk, 2019).

From data from the Financial Services Authority from 2013 to 2022, the financial literacy of Indonesian society is below 50%, namely only around 21.8% - 49.6%. Judging from this data, the growth of financial literacy in Indonesia can be said to be slow. Over

10 years, financial literacy growth was only 27.8%.
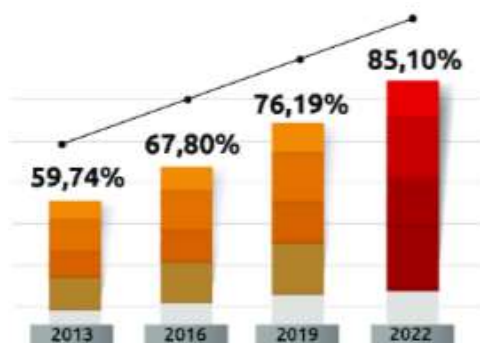
Figure 1 Financial Inclusion Index for 2022

Meanwhile, financial inclusion from 2013 to 2022 has increased quite well from 59.74% - 85.19%. Financial inclusion is an important element in driving economic growth (Asyik et al., 2022). High financial inclusion indicates high community participation in using financial services and low financial inclusion means that financial institutions have not paid sufficient attention to creative economy actors regarding financial access. (Hasan et al., 2021). (Saputro et al., 2022) Argues that financial inclusion is a change in the mindset of economic agents about how to view profits and money.

Creative economy entrepreneurs in Sumenep Regency must have knowledge of financial literacy, because financial management is very much needed in a business. When business actors cannot manage finances well, a business will not be able to develop well. Apart from knowledge and understanding related to financial management, financial inclusion is also needed. With technological advances, it is hoped that creative economy business actors will not only market their businesses on Madura Island, but also outside Madura Island and abroad. With this global market, it is hoped that there will be a connection with financial inclusion related to the payment process. This aims to eliminate various forms of obstacles to access to the use of financial services by the community, so that customers or creative economy actors in Sumenep Regency can improve their knowledge and skills in managing finances, especially the decisions they make.(Bakhtiar et al., 2022).

Given these insights, there is a clear research gap in understanding how financial literacy and inclusion specifically impact the development of the creative economy in regions like Sumenep. Existing studies have broadly addressed the benefits of financial literacy and inclusion, but there is a lack of focused research on their role in enhancing the creative economy's growth, particularly in local contexts with unique economic activities like Sumenep's craft industry.

This research aims to fill this gap by examining the role of financial literacy and

inclusion in the development of the creative economy in Sumenep Regency, providing insights into how these factors can be leveraged to support and expand the region's creative economic potential.

RESEARCH METHODS
Types of research

This research uses a quantitative approach to scientific calculations obtained through a sample of individuals in a research object by asking them to provide answers to a survey. Respondents' opinions were measured using a five-score Likert scale. Score 5 for strongly agree opinion (SS), score 4 for agree opinion (S), score 3 for moderately agree opinion (CS), score 2 for disagree opinion (TS), and score 1 for strongly disagree opinion (STS) . The research used simple random sampling with the research objects being creative economy actors in the music, craft, culinary and performing arts sectors spread across Sumenep Regency.

Research sites

The location of the research was carried out in Sumenep Regency. The objects of this research are creative economy actors in the music, culinary, performing arts and craft sectors in Sumenep Regency. The reason the author took the research object in Sumenep Regency was because he wanted to know the role of financial literacy and inclusion in Sumenep Regency.

Population and Sample

Population is a generalization area consisting of: objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiyono, 2017: 80). In this research, the population used is creative economy actors in the music, craft, culinary and performing arts sectors in Sumenep Regency. The sample in this research consisted of 50 samples from the total number of creative economy actors in the music, craft, culinary and performing arts sectors in Sumenep Regency.

Technical Data Analysis

The collected data was analyzed using SPSS (Statistical Product and Service Solution) to test the validity of the hypothesis. The analytical tool used in the research is multiple linear regression analysis because there is more than one independent variable that will be tested to find out how much influence it has on the dependent variable. Multiple linear regression analysis is a development of a simple linear regression model, in multiple linear regression there is more than one independent variable and one dependent variable.(Ningsih & Dukalang, 2019). In this case, what will be tested is the role of literacy (X1) and financial inclusion (X2) on the development of the creative economy (Y), whether these two variables have a positive or negative relationship, and how big their impact is on the resulting Y value. The multiple linear regression equation model in this research is as follows.

$$Y = 3.511 + 0.493 (X1) + 0.040 (X2)$$

Where:
Y = Creative Economy Development
X1 = Financial Literacy
X2 = Financial Inclusion

RESULTS AND DISCUSSION

Research Results and Data Analysis
Data Quality Test
Validity test

Validity test is an index that shows that the measuring instrument really measures what it wants to measure. The higher the validity of the instrument, the more accurately the measuring tool measures data (Amanda et al., 2019).

Table 1. Validity Test Results

Variable	Items	r – count	r – table	Information
	X1.1	,481	0.278	Valid
	X1.2	,528	0.278	Valid
	X1.3	,513	0.278	Valid
	X1.4	,562	0.278	Valid
Financial Literacy (X1)	X1.5	,582	0.278	Valid
	X1.6	,322	0.278	Valid
	X1.7	,610	0.278	Valid
	X1.8	,443	0.278	Valid
	X1.9	,485	0.278	Valid
	X2.1	,314	0.278	Valid
	X2.2	,445	0.278	Valid
	X2.3	,628	0.278	Valid
Financial Inclusion (X2)	X2.4	,668	0.278	Valid
	X2.5	,715	0.278	Valid
	X2.6	,746	0.278	Valid
	X2.7	,435	0.278	Valid
	Y1	,655	0.278	Valid
	Y2	,871	0.278	Valid
Creative Economy (Y)	Y3	,651	0.278	Valid
	Y4	,678	0.278	Valid
	Y5	,565	0.278	Valid

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| | Y6 | ,488 | 0.278 | Valid |

The results of observations in the r-table show that the value for the sample (N) = 50 is o.278. Referring to the results of the validity test, it was found that all variables consisting of X1, X2 and Y all produced r – calculated > r – table values. So it can be concluded that all variables in this research can be said to be valid.

Reliability Test

Reliability testing is a statistical test to identify the reliability of an indicator from a questionnaire(Nadialista Kurniawan, 2021). The indicator is said to be reliable if the Cronbach's Alpha value is > 0.60. The following are the results of the reliability test:

Table 2. Reliability Test Results

Variable	Reliability Statistics	
	Cronbach's Alpha	N of Items
Financial Literacy (X1)	,622	9
Financial Inclusion (X2)	,649	7
Creative Economy (Y)	,722	6

From the results of the reliability test, it was found that all values from the X and Y variables all produced Cronbach's alpha values > 0.6. So it can be concluded that all variables in this study are reliable.

Normality test

Aims to test whether in the regression model, the residual variables have a normal distribution.

Table 3. One Sample Kolmogorov-Smirnnov Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		50
Normal Parameters, b	Mean	.0000000
	Std. Deviation	3.37587864
Most Extreme Differences	Absolute	,089
	Positive	,089

		Negative	-.053
Statistical Tests			,089
Asymp. Sig. (2-tailed)			,200c,d

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

If the value of Asymp.Sig. greater than 0.05, it can be concluded that the residuals are distributed normally and vice versa. From the normality test using the Kolmogorov Smirnov method, the result was 0.200, which means it is normally distributed.

Multicollinearity Test

The multicollinearity test is very important because it is used to ensure that there is no correlation between one predictor variable and another(Azizah, 2021). The following are the results of the Multicollinearity Test:

Table 4. Multicollinearity Test Results

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	3,511	3,785		,928	,358		
X1	,493	,086	,640	5,733	,000	,997	1,003
X2	,040	,099	,045	,406	,686	,997	1,003

a. Dependent Variable: Y

The table above shows that VIF <10 is 1.003 and the tolerance value is not less than 0>tolerance<1 or 0>0.997<1. So the variable can be said to be free from symptoms of multicollinearity.

Autocorrelation Test

The aim is to test whether in the linear regression model there is a correlation between confounding errors in period t and confounding errors in period t-1 (previously).

Table 5. Autocorrelation Test Results

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.153a	.023	-.042	2.36784	1,609

a. Predictors: (Constant), Financial Inclusion, Financial Literacy
b. Dependent Variable: Creative Economy

Interpretation:
k =2 (number of variables X)
n = 50 samples
dL = 1.4625 (see table DW α = 5% with n = 50)
dU = 1.6283 (see table DW α = 5% with n = 50)
DW = 1.609

dU = 1.6283
4-dU = 4 – 1.6283
 = 2.3717

dL = 1.4625
4-dL = 4 – 1.4625
 = 2.5375

(dL < DW < 4 – dU)
1.462 < 1.609 < 2.371

The table above shows that the Durbin-Watson (DW) value obtained is 1.609, which is located between dL<DW<4-dU. So it can be concluded that the research data does not experience autocorrelation.

Heteroscedasticity Test
The aim is to test whether in the regression model there is an inequality of variance from the residuals of one observation to another.

Scatterplot
Dependent Variable: Y
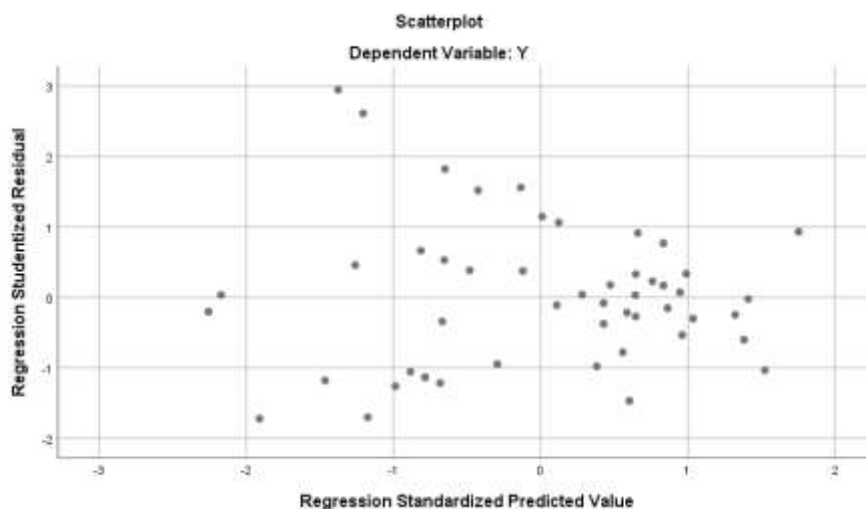
Figure 2. Heteroscedasticity Test Scatterplot Graph

The results of the heteroscedasticity test on the scatterplot graph show that the points are spread randomly and are spread both above and below the number 0 on the Y axis. This means that there is no heteroscedasticity in the regression model so the regression model is suitable for use.

Table 6. Weighted Least Squares Method for Heteroscedasticity Test

Coefficientsa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	-.009	,007		-1,421	,162
X1_B2	,038	,058	,233	,655	,515
X2_B2	,279	,235	,422	1,188	,241

a. Dependent Variable: ABS_RES1

The results of the heteroscedasticity test using the weighted least squares method, the output shows that there is no significant relationship between all independent variables and the absolute value of the residual, which is shown by Sig. greater than 0.05.This means that this model is free from heteroscedasticity.

Hypothesis testing
Multiple Linear Regression Analysis Test

Table 7. Multiple Linear Regression Analysis Test Results

Coefficientsa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	3,511	3,785		,928	,358
Financial Literacy	,493	,086	,640	5,733	,000

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Financial Inclusion	,040	,099	,045		,406	,686

a. Dependent Variable: Creative Economy

Based on the table above, the numbers in the Unstandardized Coefficients Betta can be arranged in a multiple linear regression equation as follows:
1. A constant of 3.511 means that if there were no financial literacy and inclusion variables then creative economic development would be 3.511.
2. The financial literacy variable has a regression coefficient of 0.493, meaning that every time the financial literacy variable experiences an increase, it will cause an increase in the development of the creative economy in Sumenep Regency.
3. The financial inclusion variable has a regression coefficient of 0.040, which means that every time the financial inclusion variable experiences an increase, it will cause an increase in the development of the creative economy in Sumenep Regency.

Simultaneous Test (F Statistical Test)

Table 8. Simultaneous Test Results (F Statistical Test)

ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	396,389	2	198,194	16,681	,000b
Residual	558,431	47	11,882		
Total	954,820	49			

a. Dependent Variable: Creative Economy

b. Predictors: (Constant), Financial Inclusion, Financial Literacy

From the table above, it can be seen that the significant value for financial literacy (X1) and financial inclusion (X2) towards the creative economy (Y) is 0.000 < 0.05 and f count is 16.681 > f table 3.195. This proves that Ho3 is rejected and Ha3 is accepted. This means that there is a significant influence of financial literacy (X1) and financial inclusion (X2) on the creative economy (Y).

Partial Test (t Statistical Test)

Table 9. T test results
Coefficientsa

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	3,511	3,785		,928	,358
Literacy	,493	,086	,640	5,733	,000

Inclusion	,040	,099	,045	,406	,686

a. Dependent Variable: Creative Economy

In accordance with the table above, the results of the t test (partial) show that the significant value of the influence of Financial Literacy (X1) on the Creative Economy (Y) is 0.000 < 0.05 and the calculated t value is 5.733 > 2.012, so Ho1 is rejected and Ha1 is accepted. This means that there is a significant influence of Financial Literacy (X1) on the Creative Economy (Y).

From the table above, the results of the t test (partial) show that the significant value of the influence of Financial Inclusion (X2) on the Creative Economy (Y) is 0.686 > 0.05 and the calculated t value is 0.406 < 2.012, so Ho2 is accepted and Ha2 is rejected. This means that Financial Inclusion (X2) cannot have a significant effect on the Creative Economy (Y).

Determinant Coefficient

Table 10. Determinant Coefficient test results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.644a	,415	,390	3.44696

a. Predictors: (Constant), Financial Inclusion, Financial Literacy

From the results of the coefficient of determination test, it can be seen that the value of the coefficient of determination found in the Adjusted R Square value is 0.390. This means that the ability of the independent variable to explain the dependent variable is 39%, while the remaining 61% is explained by other variables not included in this research.

Discussion

This research was conducted on creative economy actors in the music, craft, culinary and performing arts sectors in Sumenep Regency with the aim of finding out the role of financial literacy and inclusion in the development of the creative economy in Sumenep Regency. Do creative economy actors understand the knowledge of managing business finances well and have utilized financial institutions to help business development?

The Influence of Financial Literacy on Creative Economy Development

Based on the results of data analysis and hypothesis testing that has been carried out, it can be seen that the significant value of the influence of Financial Literacy (X1) on the Creative Economy (Y) is 0.000 < 0.05 and the calculated t value is 5.733 > 2.012.

This means that creative economy actors in Sumenep Regency understand how to manage business finances so they can make decisions or choices in determining plans or policies related to financial management. So, the higher the mastery of financial literacy among creative economy entrepreneurs, the better the business management and the stronger the sustainability of the business. The results of this research are supported by research conducted by(Zahra & Anoraga, 2021),(Listyani et al., 2019), And(Adi et al., 2021)It can be interpreted that Financial Literacy (X1) has a significant positive effect on the development of the Creative Economy (Y). The results of this study are in line with the findings(Rudianto, 2023),(Sariwulan et al., 2020)that financial literacy can increase knowledge about basic finance, prepare all budgets and plans that will be implemented and can improve decision-making abilities.

The Influence of Financial Inclusion on Creative Economy Development

The Financial Inclusion variable (X2) shows that the significant value of Financial Inclusion (X2) on the Creative Economy (Y) is $0.686 > 0.05$ and the calculated t value is $0.406 < 2.012$. The results of research on financial inclusion show that financial inclusion has no effect on the development of the creative economy because in terms of transactions, creative economy actors have not utilized the services of financial institutions properly. This problem can be overcome by financial institutions making it easier to access financial services, so that creative economy actors can easily obtain capital to run a business. Financial institutions should not only build several branches in various regions, but should also provide ATM machines in several places that are easily accessible to creative economy players in Sumenep Regency. The results of this research are supported by(Iko, 2019)which can be interpreted as that Financial Inclusion (X2) does not have a significant effect on Creative Economy Development (Y), because financial institutions are not strategically located and financial services are not easily accessible. The results of this study are in line with the findings(Nindy, 2021)And(Trianto et al., 2021)that the higher the level of financial inclusion in a region, the better it will encourage the development of a region's creative economy. Financial institutions should make it easier for the services they provide to creative economy actors by issuing online services/online financial applications for creative economy actors in Sumenep Regency which can be applied via their respective smartphones.(Bakhtiar et al., 2022).

The Influence of Financial Literacy and Inclusion on the Development of the Creative Economy

Based on the results of the f test, it is known that the significant value for financial literacy (X1) and financial inclusion (X2) on the creative economy (Y) is $0.000 < 0.05$ and calculated f is $16.681 > $ f table 3.195. This means that financial literacy (X1) and financial inclusion (X2) simultaneously influence the development of the creative economy (Y). Because financial literacy and inclusion have an important role in developing the creative economy sector in Sumenep Regency. The success and failure of creative economy business actors is greatly influenced by the skills and abilities of creative economy business actors.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSION

This research aims to determine the role of financial literacy and inclusion in the development of the creative economy in Sumenep Regency. The population of this research is creative economy actors in Sumenap Regency with a total sample of 50 samples.

The results of this research can be concluded. Based on the results of the t test, it was found that the financial literacy variable (X1) had a significant influence on the development of the creative economy in Sumene Regency. The results of the t test showed that the Financial Inclusion variable (X2) could not significantly influence the development of the creative economy in Sumenep Regency. And the simultaneous influence of each independent variable on the development of the creative economy in Sumenep Regency is carried out using the f test. So it can be concluded that testing the hypothesis which states that there is a simultaneous influence of independent variables on creative economic development variables in Sumenep Regency is acceptable.

SUGGESTION

1. For creative economy actors, financial literacy needs to be maintained and improved so that creative economy actors are able to manage finances well in planning, using and evaluating.
2. For financial institutions, as has been stated, financial inclusion cannot have a positive effect on the development of the creative economy, so it is necessary to increase understanding of financial services by providing financial services education for creative economy players. As well as improving physical infrastructure so that financial services can be reached by all communities in various regions.

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