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BUSINESS SUCCESS INFLUENCED BY CREATIVITY, ENTREPRENEURIAL KNOWLEDGE AND BUSINESS CAPITAL

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Abstract: The purpose of this study was to determine the effect of creativity, entrepreneurial knowledge and business capital on business success (Case study on MSMEs in West Semarang District). The population in this study was 50 MSME actors. Data collection techniques used observation, case studies and questionnaires. Data analysis techniques used quantitative methods. In this study, the method used to analyze data was the Partial Least Square (PLS) method using SmartPLS 3.0 software. The results of the test study showed a positive and significant effect on the creativity variable (X1) on business success (Y1) with an effect size of 0.161 which is categorized as medium. There is a positive and significant effect on the entrepreneurial knowledge variable (X2) on business success (Y1) with an effect size of 0.108 which is categorized as medium. There is a positive and significant effect on the business capital variable (X3) on business success (Y1) with an effect size of 0.577 which is categorized as large. The implications of this study are that creativity, entrepreneurial knowledge and business capital have a very important role in the success of MSMEs in West Semarang District. MSMEs need to increase innovation in developing products, broaden their entrepreneurial insights and also manage their capital well to increase business success.

Keywords: Creativity, Entrepreneurial Knowledge, Business Capital and Business Success

INTRODUCTION

Indonesia is one of several countries that have a significant focus on improving the economy to be more advanced or in other words, it is called a developing country. The presence of the business world or more

precisely micro-enterprises is one of the elements that plays a role in driving economic development. Micro-enterprises have a significant contribution to the scope of the economy so that expansion needs to be carried out by micro-enterprises (Daromes et al., 2022).

Micro, Small, and Medium Enterprises (MSMEs) showed a higher level of resilience when overcoming economic challenges that previously occurred in Indonesia in 1997 or 1998, in contrast to large companies (A. I. Sari & Marlina, 2022). Increasing the number of MSMEs can contribute to restoring economic stability, as seen in the economic crisis that hit Indonesia in 1997 and during the global economic crisis in 2008, where MSMEs managed to survive and also played a role as saviors of the economy. Small and medium businesses have been able to show superior performance when facing economic challenges (Aisyah, 2020).

Ministry of Cooperatives, Small and Medium Enterprises (KUKM) in 2018, almost 100% of all entrepreneurs in Indonesia are MSME actors reaching 64.2 million. MSMEs absorb human resources of 117 million workers which is equivalent to 97% of the total workforce in the global business sector. On the other hand, MSMEs contribute 61.1% to the national Gross Domestic Product (GDP). While 38.9% come from large companies which only number 5,550 or only 0.01% of the total entrepreneurs. This proves that the existence of Micro, Small and Medium Enterprises (MSMEs) in Indonesia has a very large role in facilitating the economic cycle. Currently, MSMEs are increasingly developing in small areas in Indonesia. The increasing number of MSMEs in the regions can certainly break the chain of unemployment in Indonesia. And empowering the talents and interests of the community to continue to develop following the increasingly widespread market flow (Yudha Wisnu Chairuman, 2023). Hal ini membuktikan bahwa adanya Usaha Mikro, Kecil dan Menengah (UMKM) di Indonesia memiliki peran yang sangat besar dalam melancarkan perputaran ekonomi. Saat ini pun UMKM sudah semakin berkembang di daerah daerah kecil di Indonesia. Meningkat nya jumlah UMKM di daerah tentu dapat memutus rantai pengangguran di Indonesia. Dan memberdayakan bakat serta minat masyarakat untuk terus berkembang mengikuti arus pasar yang juga semakin meluas (Nurlinda, 2024).

The economic turnover in Semarang City in the business sector is on average in the category of Micro, Small and Medium Enterprises (MSMEs). According to information from the Cooperatives and Micro Enterprises Service (2022) in the period 2018 to 2021, the culinary sector in Semarang achieved positive growth. However, in 2022 there was a fairly drastic decline with a decline of 4,361 units (Indie & Graciafernandy, 2023).

Referring to data obtained from the general data of Semarang City MSMEs in 2023. The number of MSMEs registered in Semarang City currently reaches 29,920 business units. Meanwhile, in West Semarang District, where the area is classified as a fairly densely populated area, many local residents take advantage of this as a business opportunity. In 2023, the number of MSME units in West Semarang District reached 2,612 business units. Meanwhile, the number of MSMEs that were able to be fostered by BUMN from the CSR program in West Semarang District was only 50 business actors. Of this number, some entrepreneurs are considered not to have sufficient entrepreneurial knowledge so that the businesses they run are not developing well. Other factors that are key to business success are business capital and business creativity.

One of the important points that gives MSMEs an advantage is creativity. Creativity has an important contribution in strengthening a business or enterprise. The success of an entrepreneur begins in the process of observing the progress of their business. Creativity refers to an innovative mindset, new ideas or concepts that are different from existing businesses. The existence of a belief that an entrepreneur is able to increase creativity for the success of his business, then the business that is run will look better than other similar businesses (N. Harahap, 2021).

Achievements in a successful business include achieving targets in business aspects, gaining recognition in the market, producing products that have added value, achieving profitability, and feeling happy when managing the business. Entrepreneurs who are running a business must have a main target, namely making a profit. The profit obtained is the main source to meet their own needs.

Every individual has different levels of creativity, and someone who has expertise in a certain context can express his creativity better than others. Therefore, it is important for everyone to develop their own creative abilities. If this has been done, there will be quite significant results in the business they run, namely business success (Lestari, 2013).

In addition to creativity, business success is certainly supported by other factors that accompany it. One of them is the importance of understanding entrepreneurial knowledge. Understanding the concept of entrepreneurship is very essential when starting a business, so it is important to provide training that explains entrepreneurship. Entrepreneurs may have different views on social rules and values in society because of comprehensive thinking about entrepreneurship (Irwanto & Ie, 2023).

There is another important factor to know in managing a Micro, Small and Medium Enterprise (MSME), namely business capital. An entrepreneur can operate his business when they have enough capital to start the business they build. The amount of funds needed by each entrepreneur is the main problem. If the funds available are too excessive compared to what is actually needed, it will have an impact on increasing the financial burden. Especially if the funds obtained are not personal property. On the other hand, funds with a minimal amount or less than what is needed will hinder the process in the business being run (Tambunan, 2020).

Harahap's research (2021) has identified a positive relationship between creativity and business success. Meanwhile, (Nurhaliza et al., 2022) research tested the influence of creativity and coaching on business success. It has been identified that creativity has no significant effect or has a negative effect on business success. Veron & Victor, (2022) identified a positive relationship between entrepreneurial knowledge, personal independence, and business success, then in the research of Lai & Widjaja, (2023) it was identified that entrepreneurial knowledge did not have a significant effect or had a negative effect on business success. Aprilia & Melati, (2021) explained that business capital has a positive and significant effect on business success and growth, in contrast to Millati & Sofwan, (2022) who identified that business capital does not have a significant effect or has a negative effect on business success.

LITERATURE REVIEW

Business Success

Entrepreneurial success is a condition that shows a level that exceeds the average in its group according to (Andari, 2011). Entrepreneurial success is shown by the amount of income obtained in a company, whether or not it is in accordance with the target to be achieved according to (Suprihanto & Putri, 2021). Noor, (2017) states that the essence of business success is the achievement of a business goal. Business success is the main focus of a company that all activities carried out in the company are directed towards success. Business success is defined as a situation of increasing achievement in a company from previous achievements which is the main aspect of all activities in the company that aim to achieve success according to (Nagel & Suhartatik, 2022). Business success is identified with income or increased assets achieved by an entrepreneur. However, in essence, business success can also be expressed as a form of satisfaction enjoyed by an entrepreneur according to (Munif, 2018). The success of a business can be measured if the company is able to achieve the targets that have been made by increasing profits, being able to compete and having a positive image. The explanation above means that the success of a business involves the ability of a person who has creativity and innovation that allows them to be the best among competitors according to (Mulyadi, 2016).

According to (Mulyadi, 2016) indicators that can influence business success include: (1) Increase in Capital, (2) Increase in Income, (3) Increase in Sales, (4) Increase in Production, and (5) Increase in Human Resources.

Creativity

Creativity refers to a person's ability to generate innovative ideas that have the potential to improve the products or services presented by producers according to (Robbins & Judge, 2019). Creativity is an action to explore new concepts in the form of products or services by increasing the value of existing products or services according to (Sukirman, 2012). Meanwhile, creativity according to (Hapsah & Savira, 2015) refers to the use of new approaches applied by companies to create innovations in the form of new products, services, companies, processes, systems, or techniques. Creativity is the capacity to develop new ideas and find innovative approaches in overcoming challenges and taking advantage of existing opportunities according to (Dewi & Herlina, 2021). According to (Suryana, 2013), creativity is the ability to produce new products,

whether in the form of ideas or works, which have significant differences from previous ideas. Creativity is the capability to produce innovative ideas and new methods in solving problems and detecting opportunities, according to the explanation given by (Suryana, 2013). According to (Alma, 2009), creativity refers to the ability that characterizes a person who is creative. Creativity can be interpreted as the ability to create a combination of combinations or identify the combination between factors of points from previous data according to (Alma, 2009). Referring to (Helmi, 2004) creativity is the process of creating innovative ideas in order to create a new product, service or method that has benefits for society.

Suryana, (2013) indicators for measuring creativity consist of: (1) Enthusiasm, (2) Spirit, (3) Progress and lack of progress, (4) Tenacity, (5) Perseverance, (6) Seriousness, (7) Courage to start, (8) Not feeling shy and (9) Not feeling afraid of experiencing failure.

Entrepreneurship Knowledge

Veron & Victor, (2022) pengetahuan dalam wirausaha merupakan pemahaman atau pengetahuan yang dimiliki oleh seseorang tentang pengusaha yang memiliki berbagai karakteristik inovatif dan kreatif dalam mengembangkan berbagai peluang bisnis, yang pada akhirnya akan menjadi kesempatan bisnis yang menguntungkan bagi dirinya sendiri dan konsumen. Pengetahuan dalam wirausaha juga berguna dalam mengenali peluang bisnis, mengidentifikasi pasar potensial, dan menangani tantangan yang dihadapi oleh para pengusaha (Olivia & Nuringsih, 2022). Knowledge in entrepreneurship can be explained as a person's ability to understand, store, and apply relevant information in the context of entrepreneurship according to (Hasniati, H., & Syahrudin, 2013). Meanwhile, according to (Iswandari, 2013) knowledge in entrepreneurship is the skill in creating fresh and innovative ideas that are effective in fighting against tight market competitors. Knowledge in entrepreneurship is a fundamental understanding that is a provision for achieving success and for growth according to (Suryana, 2013). Shapiro, (2015) stated that knowledge in entrepreneurship is an asset that can be used to expand the size of the economy (increase the amount of production and marketing of products) and the scope of the economy (add a variety of products or services).

It is important for MSMEs to understand aspects of business in order to improve the quality of their business and achieve success. The following are indicators of Entrepreneurial Knowledge according to (Suryana, 2013): (1) Understanding of the business being run, (2) Understanding of the existing business location, (3) Understanding of duties and obligations, (4) Understanding of management and companies.

Venture Capital

Business capital is income that must exist in a company and is able to obtain profit in the future and the results are in the form of money according to (Prawirosentono & Primasari, 2022). Business capital is the main fund used in trading activities, assets such as goods, money, and so on that are used to increase turnover and produce products or services. One aspect that is the focus of Small and Medium Enterprises (SMEs) is capital management, stated that a number of Small and Medium Enterprises (SMEs) face challenges related to capital (Rahmatia et al., 2019). Slamet & Hetty Karunia Tunjungsari, (2018) stated that capital is various types of wealth that will generate more income. Meanwhile, according to Purwati et al., (2021) it is argued that increasing capital will have a positive impact on increasing work capacity and income. Business capital is the main key to ensuring the smooth performance of the company. From time to time, MSMEs will always carry out the process of improving the process in determining the amount of business capital needed to achieve success in the business they pioneer.

Business capital indicators according to (Salsa & Nugraha, 2022): (1) Capital composition: personal capital or credit capital, (2) Use of additional capital, (3) Difficulty in accessing capital from outside, and (4) Business conditions after adding capital.

METHODS

The type of research used in this study is quantitative research (Sugiyono, 2017). The location of this research is in West Semarang District, Semarang City with the target of MSME actors in the area. The research period began in September 2024 until the end of this research. The population in this study were MSME business actors in West Semarang District, Semarang

City who had been registered as BUMN-assisted MSMEs, with a total population of 50 MSME business actors. The sample is part of the number in the population (Sugiyono, 2017).

The number of samples from BUMN-assisted MSMEs in West Semarang District was 50 respondents. Because the number of samples is the same as the population, a census was used as a sampling technique. The Census technique is a technique that takes all parts of the population as samples. The data collection methods used are observation, literature studies and questionnaires. The questionnaire was measured using a Likert scale or ordinal scale, which is a measurement scale that includes five different answer choices (Ghozali & Latan, 2015).

The method used to analyze the data is the Partial Least Square (PLS) method using SmartPLS 3.0 software. PLS is a Structural Equation Modeling (SEM) equation model based on components or variants (L. K. Harahap, 2020).

FINDING

Based on the results of data analysis, the descriptive variables are as follows:

1. It is known that Creativity (X1) with indicators (KRE3) and (KRE6) has the highest average value of 76%. Mentioning that respondents gave a positive response to the innovation in the business they run.
2. It is known that Entrepreneurial Knowledge (X2) with indicators (PKW5) and (PKW6) according to respondents stated something positive with an average that was almost the same at 74% they gave a positive perception of the importance of having entrepreneurial knowledge in running a business.
3. It is known that Business Capital (X3) with indicator (MU1) gave a response that was almost the same with an average of 72% which indicates that respondents gave a positive response that business capital is one of the factors for business success.

The results of SEM analysis using SmartPLS 3.0 are presented in Figure 1 below.

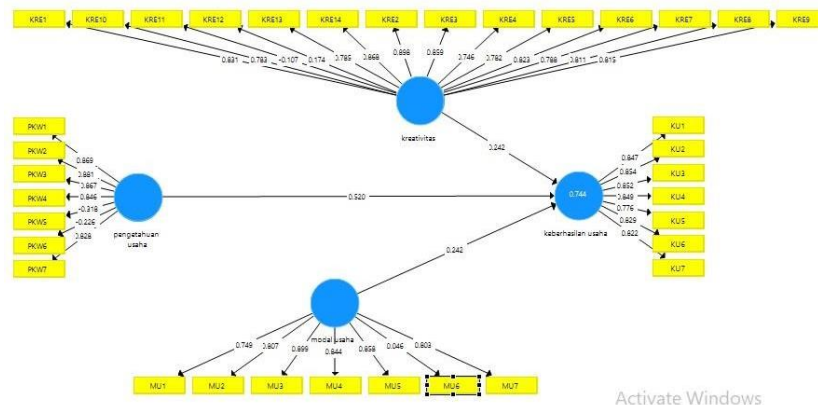


Figure 1. SEM Analysis

The Validity and Reliability Test in this study uses an evaluation of the measurement model (Outer model) produced in the Full Model Output using SEM-PLS Smart-PLS 4.0 as in Figure 1. The measurement of the outer model using Partial Least Square (PLS) requires three criteria, namely Convergent Validity, Discriminant Validity, and Composite Reliability.

Hypothesis Testing and R Square Modified Model

Furthermore, the results of the hypothesis testing and R square values can be presented in Table 1 and Table 2 below.

Table 1. Hypothesis Test

Path	Koefesien	St. Deviasi	T Statistic	P Values	information
X1 → Y1	0.247	0.114	2.162	0.031	Signifikan
X2 → Y1	0.231	0.093	2.482	0.013	Signifikan
X3 → Y1	0.528	0.110	4.795	0.000	Signifikan

Source: SmartPLS 3.0

Table 2. R square and F square values

Path	F Square	R Square	effect description
X1 → Y1	0.16183	0.742	Medium
X2 → Y1	0.10878		Medium
X3 → Y1	0.57734		Besar

Source: SmartPLS 3.0

Based on Table 1 and Table 2, it can be seen that X1 on Y1 has a positive and significant effect with a medium effect size, while X2 on Y1 has a positive and significant effect with a medium effect size, X3 on Y1 has a positive and significant effect with a large effect size. Furthermore, the magnitude of the simultaneous effect is shown by the R square value, where X1, X2 and X3 together have an effect on Y1 of 0.742 (74.2%) which is categorized as a moderate model.

DISCUSSIONS

Discussion of the research results regarding the Influence of Creativity, Entrepreneurial Knowledge and Business Capital on Business Success (Case Study on MSMEs in West Semarang District) is as follows:

1. Analysis of Indicators Forming the Creativity Variable (X1), Entrepreneurial Knowledge (X2), Business Capital (X3), and Business Success (Y1)

In the indicators forming the Creativity variable (X1) there are 12 indicators with loading factor values of > 0.5 and 2 invalid indicators (loading factor <0.5), namely the courage to start indicator which has two questions, namely (KRE.11) and (KRE.12). These results are most likely because respondents do not have enough courage to start a business because they are afraid that the process of pioneering the business will not go according to their wishes as stated in the study conducted by (Sanawiri & Iqbal, 2018). However, respondents still try to start even from a simple beginning first.

Furthermore, the indicator forming the entrepreneurial knowledge variable (X2) also has 5 indicators with loading factor values > 0.5 and 2 invalid indicators (loading factor <0.5) which have 2 invalid questions, namely the indicator of understanding tasks and obligations (PKW.5) and (PKW.6). These results are most likely due to respondents not understanding the tasks and obligations they must do as entrepreneurs, from setting strategies to managing finances so that their business can run properly, referring to research (Mila, 2013). However, they still run the business with the basic rules in a business.

Furthermore, the indicator forming the business capital variable (X3) also has 6 indicators with loading factor values > 0.5 and 1 invalid indicator (loading factor <0.5) which has 1 invalid question, namely the question from the business condition indicator after adding capital, namely My business financial condition has increased after getting capital from outside (MU.6). The majority of respondents felt less confident with the addition of external capital (capital loans from banks or online loans) if their business could not really grow or even decline (Trinura, 2022). However, they continued to run the business by adding capital slowly.

And finally, the indicators forming the Business Success variable (Y1) have a loading factor value of >0.5, which means that all indicators are valid. The indicators with the largest loading factors on the Business Success variable (Y1) are Fulfillment of Needs (KU.2) and (KU.3). This shows that respondents feel that as their business grows, the capital they need will be greater and the income they get will also be greater (S. W. Sari & Sudharyati, 2023).

2. The Influence of Creativity (X1) on Business Success (Y1)

Based on the results of data processing in the modified model presented in Table 2, it is known that there is a positive and significant direct influence of creativity on business success with an increase in score of 0.247 and an f-square value of 0.161 which is categorized as medium. This shows that the high creativity possessed by an entrepreneur can maximize business success in the business. This is in accordance with research that has identified a positive relationship between creativity and success (N. Harahap, 2021).

With the explanation from the respondents that the renewal of creative and innovative business strategies will certainly make the business that the respondents run can continue to grow and be in great demand by consumers. This can attract consumer interest from time to time. With the high enthusiasm, passion, tenacity and seriousness of the respondents, they dare

to start and are not afraid to fail. The conclusion is that creativity can affect business success (N. Harahap, 2021).

3. The Influence of Entrepreneurial Knowledge (X2) on Business Success (Y1)

The results of data processing show that there is a positive and significant direct influence of entrepreneurial knowledge on business success with an increase in score of 0.231 and an f-square value of 0.108 which is categorized as medium. This shows that the broader the entrepreneurial knowledge possessed by an entrepreneur can maximize the success of the business in that business. These results are in accordance with research that identifies a positive relationship between entrepreneurial knowledge, personal independence, and business success (Veron & Victor, 2022).

With the explanation from the respondents, having knowledge about entrepreneurship before starting a business is very important for respondents to master. Because if the business being run is not accompanied by broad insight, the business cannot run optimally and will not even be able to develop. The conclusion is that entrepreneurial knowledge can affect business success (Veron & Victor, 2022).

4. The Influence of Business Capital (X3) on Business Success (Y1)

The results of the data analysis also showed a positive and significant influence of business capital on business success with an increase in the score of 0.528 and an f-square value of 0.577 which is categorized as large. This shows that the greater the business capital owned by an entrepreneur, the more successful the business can be in that business. These results are in accordance with research which states that business capital has a positive and significant effect on business success and growth because business capital is considered important to pay attention to (Aprilia & Melati, 2021).

With the explanation from the respondents, business capital in each business greatly affects all processes in the business. Starting from the amount of raw materials, production processes, human resources to sales that respondents can do at that time. The greater the business capital owned, the faster the business can continue to grow. The conclusion is that business capital can affect business success (S. W. Sari & Sudharyati, 2023).

CONCLUSION

Based on the research that has been conducted and has gone through the stages of data collection, data processing, analysis and interpretation of data on the influence of creativity, entrepreneurial knowledge and business capital on business success, using SmartPLS 3.0, the following conclusions can be drawn.

1. The indicator forming the creativity variable (X1) has 2 invalid indicators, namely (KRE.11) and (KRE.12). In the entrepreneurial knowledge variable indicator (X2) it is also said that there are 2 invalid variables, namely (PKW.5) and (PKW.6) and the business capital indicator (X3) also states that there is 1 invalid indicator, namely (MU.6). For the indicator in the Business Success variable (Y1) all indicators are valid. The results of the reliability test show that the constructs in the variables X1, X2, X3 and Y1 show that all constructs are reliable.
2. Model improvements were made to the creativity variable construct (X1) by removing invalid variables, namely (KRE.11) and (KRE.12), to the entrepreneurial knowledge variable (X2) by removing invalid variables, namely (PKW.5) and (PKW.6), to the business capital variable (X3) by removing invalid variables, namely (MU.6), thus producing a more valid and reliable construct.
3. It is known that Creativity (X1) on Business Success (Y1) has a positive and significant effect with an effect size of 0.161 which is categorized as medium, while Entrepreneurial Knowledge (X2) on Business Success (Y1) has a positive and significant effect with an effect size of 0.108 which is categorized as medium, Business Capital (X3) on Business Success (Y1) has a positive and significant effect with an effect size of 0.577 which is categorized as large.

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