

ANALYSIS OF THE PERFORMANCE OF CREATIVE BUSINESSES IN THE DIGITAL AGE TO ENHANCE REGIONAL ECONOMIC GROWTH

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Abstract: Creative business performance is not only measured by financial gain, but also by the ability to innovate, customer satisfaction, and business sustainability. In this age of digitalization, using digital technology is crucial for facing new challenges and opportunities. This research examines the role of government policy, access to capital, social networks, and creative business performance in driving regional economic growth, with a case study in Banjarnegara Regency. To enhance the accuracy of the findings, this study employs a qualitative methodology, cross-referencing information, including observation, interviews, focus group discussions, and existing documents. The informants consisted of nine creative business owners and related government officials. The results show that, to date, there is no specific local government policy regulating creative economic activities in Banjarnegara. Access to financing information is still limited, so a strategy is needed to expand capital opportunities for creative business owners. However, social networks among business owners are quite good, as evidenced by the formation of communities and business groups according to their respective fields. The performance of creative businesses is considered positive because the owners have the ideas, concepts, and skills to develop their businesses. This is reflected in the increasing number of creative business owners in Banjarnegara. In conclusion, strengthening government policies and access to capital is necessary to reinforce the creative business ecosystem, which already has good social networks and performance, so that it can contribute optimally to regional economic growth.

Keywords: Creative Business Performance, Government Policy, Access to Capital, Social Networks

INTRODUCTION

Amidst the rapid acceleration of digital transformation, the creative business landscape is experiencing a complex and innovative dynamic. Digital technology operates with minimal human labor, aiming for automated systems using computers. While analog technology converts voice and images into radio frequency waves, digital technology transforms them into digital data composed of binary numbers (1 for true and 0 for false) (Wibowo et.al, 2023). Technological advancements, including cloud computing, the Internet of Things (IoT), and artificial intelligence (AI), have fundamentally reshaped the operational dynamics of creative enterprises. These innovations have been instrumental in altering how business owners engage with stakeholders, generate creative outputs, and manage the distribution of their content and products (Adiningsing S., 2019). In the digital age, the use of digital technology in creative or economic businesses is crucial for facing new challenges and opportunities that arise from these dynamic changes (Hosseini, E., & RajabipoorMeybodi, A., 2023).

Indonesia's digital transformation acceleration policy has the potential to be a key driver in developing the creative economy by strengthening access to technology and improving digital infrastructure (Da'im, S., Ali M., & Fais, M. A. 2025). However, the performance of creative businesses often faces various complex challenges. Creative business performance is not only measured by financial profit but also by the competence to innovate products, customer satisfaction, and business sustainability. Hence, this research will explore issues related to government policy, access to capital, social networks, and creative business performance.

Government policy is designed to stimulate and enhance the growth of UMKM. This is achieved through the implementation of empowerment initiatives that provide support in key areas such as financial and infrastructural resources, production and processing capabilities, marketing strategies, human resource development, and the adoption of design and technological innovations. (Da'im, S., Ali, M., Novita, D., & Fais, M. A. 2025). Access to capital is an important element in driving the engine of business innovation. The available capital not only serves as fuel for product and technology development but also as a bridge to integrate creative businesses into a broader digital market (Perwita, D. 2021). However, one of the biggest challenges for business owners is access to capital, and innovative financing strategies are therefore key to overcoming this obstacle. (Zaelani, I. R. 2019).

The role of social networks in shaping the performance of creative enterprises is a topic of considerable academic interest. These platforms are not merely tools for communication but are increasingly recognized as essential components of a firm's operational and strategic framework. They have a profound impact on how creative businesses achieve their goals and define their success in the contemporary market. In this context, strong networks can help business owners get information, support, and collaboration opportunities. In the digital era, social networks can also be expanded through social media platforms that allow business owners to reach a wider audience. Business owners who have good social networks can improve their ability to access knowledge and enhance their competitive position in the market. (Rijal, S., Sihombing, T. M., Akbar, I. A., Desembrianita, E., & Lubis, R. F. 2023). Creative business or creative economy is a concept in the new economic era that intensifies information and creativity, relying on the ideas and knowledge of human resources as the main production factor. The validity of this concept is often demonstrated by the creative sector, which serves as a practical illustration of its principles. (Khourouh, U., Windhyastiti, I., & Handayani, K. 2019). Business performance is very important for companies that want to maintain their business continuity (Suriyanti, L. H., & Binangkit, I. D. 2019).

Drawing upon these dynamics, this research aims to provide a comprehensive analysis of the performance of creative businesses in the digital era that will impact the increase in regional economic growth in Banjarnegara. This regency is still categorized as a poor and even an extremely poor area, with 137,680 poor residents in 2024, or 14.71% (Badan Pusat Statistik Banjarnegara (BPS). 2024). However, Banjarnegara has a lot of cultural wealth and local creative potential. In 2021, the list of creative business owners in Banjarnegara reached 140 (Dinas Pariwisata dan Kebudayaan. Kabupaten Banjarnegara. 2021). In 2025, Banjarnegara Regency, which has 20 sub-districts, has 213 creative business owners divided into 16 sub-sectors. Some of these 213 creative business owners in Banjarnegara are already doing well, while others are not.

Previous research has been conducted on the performance of creative businesses Badan Perencanaan, Penelitian dan Pengembangan (BAPERLITBANG) BANJARNEGARA. IDEKRAF. 2025), the impact of government policies (Rachmawaty, D. R. 2022), access to the capital (Fathori, F. 2024). and the influence of social networks. Other studies have focused on government policies regarding digital transformation acceleration in Indonesia (Bangsawan, G. 2023) and government policies in Bengkulu (Handayani, T., & Sari, R. A. (2020), as well as research on access to capital (Dzikrullah, A. A., & Chasanah, U. 2024), solutions for accessing capital (Indriana, I., Satila, H. T., Alwi, B. D., & Fikri, M. 2022). Research on social networks on business sustainability in the creative economic sector (Adnandi, M. A., Andriyani, F., & Maulana, I. 2024) and business performance in the creative industry in Bandung has also been conducted (Sugandi, F., & Suhaeni, T. (2019), in addition to the researchers' own previous work on performance (Fadhil, G., Ratna, S. 2024).

This research is crucial to conduct because, despite the many studies that have been done, there are still some weaknesses. First, most studies have not provided practical policy recommendations for creative business owners, even though the sustainability of the creative business ecosystem requires practical policy recommendations from the government, on access to capital, and social networks. Second, all previous research has only viewed problems and their solutions partially, whereas these issues can be explored comprehensively to develop a model for creative business development.

The novelty of this research is in developing and replicating indicators that are holistically adapted to local conditions and the digital era. This provides a new contribution to the literature and a basis for more targeted and strategic policy recommendations to support the growth of creative businesses and enhance economic growth at the regional level, especially in Banjarnegara.

METHODS

The research method used in this study is a qualitative research method. This qualitative approach is used to obtain descriptive data on the role of government policy, access to capital, and social networks on the performance of creative businesses in the digital era, with a case study in Banjarnegara Regency, using a sample of informants for the research. To obtain the necessary data, direct observations will be made of people directly involved in creative economic or business activities in Banjarnegara Regency. The sampling technique uses certain considerations so that the informants are truly people who are directly involved and know the problems of creative businesses. Therefore, the sample used in this study consists of creative business owners and government agencies that oversee creative economic or business activities in Banjarnegara Regency. The informants in this study numbered nine people: six creative business owners, one person from the Department of Industry, Trade, Cooperatives, and UMKM (Disperindagkop) of Banjarnegara Regency, and two people from the Banjarnegara Regency Tourism Office.

This study employs a qualitative case study methodology, utilizing an interactive analytical framework to systematically interpret the data. Drawing on a model commonly used in qualitative research, the analysis is a cyclical process that involves three primary stages: reducing the data, displaying, and drawing conclusion and verification. Following the initial data collection—which can yield extensive information from sources such as in-depth interviews—the data is first reduced to focus only on content relevant to the research questions. This reduced data is then organized and displayed in a structured format to facilitate pattern recognition and analysis. The process is iterative, with preliminary conclusions being continuously verified against the data in a cyclical manner. This cycle is repeated until data saturation is achieved, at which point the findings are considered complete and fully substantiated.

In qualitative research, source triangulation is a crucial technique for enhancing the validity and reliability of findings. This method involves cross-verifying data by comparing information obtained from multiple sources at different times and under varying circumstances. For instance, researchers may compare data from direct observations with insights from in-depth interviews, contrast public statements with private ones, or analyze how an individual's perspective changes over time. Additionally, this approach allows for a comparison of one person's account against the views of others or a review of interview transcripts against related documents. This systematic process of cross-referencing ensures that conclusions are robust and well-supported by a convergence of evidence from diverse origins.

The validity or authenticity of the data is checked using the triangulation method. This technique serves as a method for verifying data by cross-referencing information from multiple independent sources or methods. By comparing the obtained data against external points of reference, researchers can effectively corroborate their findings and increase the overall rigor of the study. In this study, the variation of the technique used is source triangulation, which is a technique for testing data credibility by comparing data obtained from various existing sources. The following is a flowchart for the qualitative research:

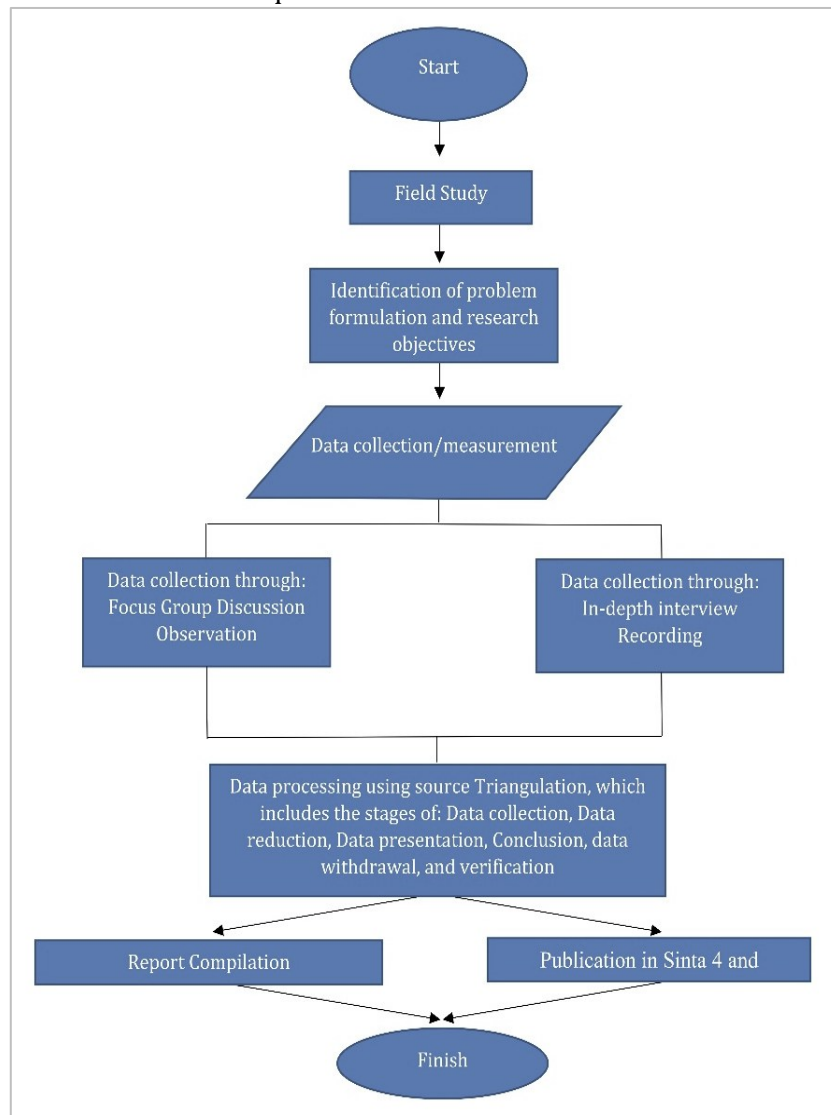


Figure 1. Research Steps

Description:

1. Field study: to map the research subjects and objects.
2. Based on the field study, problem formulation and research objectives are identified.
3. Data collection will be conducted using a variety of methods, including observation, in-depth interviews, recording, and focus group discussions. This multi-faceted approach ensures a comprehensive and robust dataset for analysis.
4. Based on the data collection results, data processing is carried out using source triangulation, up to the stage of drawing conclusions, data extraction, and data verification.

FINDING AND DISCUSSION

The creative sectors are one of the regional potentials that must be utilized and developed well through policies and hard work to help and enhance the regional economy. Government Regulation (PP) No. 24 of 2022, which serves as the implementing regulation for Law No. 24 of 2019 on the Creative Economy, establishes the comprehensive legal framework for the sector.

This regulation provides a detailed structure for several key components, including the financing of the creative economy, which draws from the State Budget (APBN), Regional Budget (APBD), and other legitimate sources. It also governs the marketing of creative economy products based on intellectual property, outlines the development of a creative economy infrastructure, and details the incentives available to creative economy actors. The policy specifies the responsibilities of both governmental tiers and highlights the essential contribution of community stakeholders to the advancement of the creative economy. To develop the creative economy, the government and/or local government can collaborate with educational institutions, businesses, industries, community networks, and/or the media.

There are currently 213 creative business owners in Banjarnegara Regency, divided into 16 sub-sectors, including Applications and Game Developers, interior design, product design, photography, fashion, fine arts, performing arts, music, architecture, film, animation and video, as well as culinary and others. The average creative business owner in Banjarnegara Regency, across the 16 sub-sectors, is dominated by those in the culinary field. Although it has not been able to significantly boost regional economic growth, as evidenced by the high poverty rate in Banjarnegara, there has been an increase in the creativity of the community in using digital platforms for creative businesses in the digital age.

To get better comprehend creative businesses performance in the digital age to increase regional economic growth in Banjarnegara, a sample was taken of creative business owners in this regency and the government agencies that oversee creative economic or business activities. The research method used a qualitative approach, with in-depth interviews with informants considered to represent the issues under study. The selected informants were creative business owners in Banjarnegara Regency and officials from the Department of Industry, Trade, Cooperatives, and UMKM (Perindagkop) as well as the Banjarnegara Regency Tourism Office. Due to the analysis of the interview results, the following was found:

1. Government Pollicy

The government, as a policy and decision-maker, has so far implemented policies to encourage the creative economy sustainability. The definition of policy networks was put forward by Sururi, (2017) as a government network system where various types of actors, structured in various institutions, participate in decision-making. In this case, the actors involved and participating are structured within the government system. Yonas Tandasa Yodha, ST., as the first expert industry and trade extension officer at the Banjarnegara Disperindagkop, stated that there is no specific local government policy to regulate creative economic activities.

"For government policy itself, there is actually nothing specific that regulates creative economic activities, but in terms of training, the local government has facilitated several creative economic activities to carry out/participate in training," Tri Mulyati, S.Sos., as the Tourism and Creative Economy Adiyatama at the Banjarnegara Regency Tourism Office, also conveyed the same thing regarding the lack of local government policies on the creative economy:

"Specifically, there are no policies that regulate creative economic activities for Banjarnegara, because there is no special department in the Banjarnegara government that handles creative economic activities, but a creative economy committee has been formed which is currently not at the stage of making policies but facilitating training for creative business owners"

Ferry Wicaksono Putro, S.M., a Technical Policy Reviewer at the Banjarnegara Regency Tourism Office, also stated: *"There are currently no policies for creative economic activities in Banjarnegara Regency, because a department to handle creative economic issues will only be formed in 2026"*

The owner of PT. HollyNice tours and a culinary manager in Banjarnegara Regency, Joni Tri Sasmoyo, Amd., stated: *"So far, my creative business owner friends still don't know the rules or policies from the local government for us business owners in Banjarnegara, so it seems that although it can be said that creative business owners in Banjarnegara are already developing, their development is not yet significant"*

Another obstacle was also conveyed by the creative business owner and member of HIPMI Banjarnegara, Eko Andriyanto, S.Farm., M.M.: *"Creative business owners in Banjarnegara who are just starting or pioneering their businesses tend to be confused about running their businesses because there are no specific policies that regulate them, so there is still no clear picture for future"*

business development, because there is no clear legal basis, and the training held is also not yet optimal”.

2. Access to Capital

Access to capital is important for running a business and relates to how a person obtains business capital. Access to capital is the first step for an individual who manages a business to obtain money, goods, or anything used to produce something they want. How easy or difficult it is for someone to have access to capital will affect the availability of capital (Yusuf, D. F. 2021). Based on the existing phenomena in Banjarnegara, creative business owners on average still use personal capital for their business development. This was conveyed by the owner of PT. Manunggal Kencana Persada, which is engaged in business and management consulting and Folding Door Contractor, as well as a member of HIPMI Banjarnegara, Suprianto, M.M.: *“Access to capital for creative business owners in Banjarnegara can be said to be easy and can also be said to be not easy enough. For business development costs, there may be financing programs that creative business owners can take, for example, KUR, but in this case, there are still many difficulties in applying for KUR. For initial capital, most creative business owners still use personal capital”*

In line with the statement conveyed by Mr. Eko Andriyanto, S.Farm., M.M.: *“The average creative business owner in Banjarnegara uses personal capital for their business, access to capital for creative business owners themselves can still be said to be lacking, there may be financing programs such as KUR, but there are no creative programs for access to capital implemented by the government, for example, village fund allocation for creative business owners, etc..”*

The same statement was conveyed by Mr. Joni Tri Sasmoyo, Amd.: *“So far, my creative business owner friends still use personal capital for the development of their business; there are no capital access programs that can help the creative economy development, which is one of the long-term investments for the region”*.

A statement regarding the difficulty of accessing capital was also conveyed by Zainudin, S.M., Owner of Sosmeurus and MrN Digital, a creative business engaged in Social Media Management & Ads Specialists: *“Limited access to capital is also one of the obstacles for us in developing creative businesses; so far, creative business owners still use personal capital”*.

3. Social Network

In this context, strong social networks can help business owners get information, support, and collaboration opportunities. In the digital era, social networks can also be expanded through social media platforms that allow business owners to reach a wider audience. Business owners who have good social networks will be able to improve their ability to access knowledge and enhance their competitive position in the market. The social networks of creative business owners in Banjarnegara are already good; there are several communities or business groups according to their respective business fields. This is consistent with what was conveyed by Suprianto, M.M.: *“The social network of creative business owners in Banjarnegara is very good because creative businesses engaged in the same business field form business groups, for example, Bina Sejahtera Bersama (BSB), which is a gathering of creative business owners engaged in MSMEs, and there are many more”*.

The same thing was conveyed by Kukuh Bakti Agung Ababil, Amd.Pt., Owner of the PIGUMAS Banjarnegara coffee shop, who stated: *“Business owners in Banjarnegara already have a very good social network; there are groups that match their business fields so they can discuss with each other so their businesses can continue to grow”*.

In line with the statement conveyed by Mr. Kukuh Bakti Agung Ababil, Amd.Pt., from the government, Mr. Yonas Tandasa Yodha, ST., stated: *“The social networks of creative business owners in Banjarnegara are already good; they can manage social networks that can develop their businesses”*.

4. Creative Business Performance

The creative economy is one of economic sectors primarily directed by industries that leverage intellectual property as their core asset. This dynamic field is propelled by entrepreneurs who possess distinct creative and innovative capabilities, serving as the primary catalysts for development and growth within these industries. The performance of creative businesses in Banjarnegara is already good; they understand what they are doing and have ideas, concepts, and

talent to develop their creative businesses. This is in line with what was conveyed by Suprianto, M.M.: *"The performance of my creative business owner friends in Banjarnegara is already good, especially in the current digital era, ideas and concepts can be collaborated with business groups that are in the same field without taking a long time"*.

A similar thing was conveyed by Mr. Irsyad Khusni Rachman, Owner of KT VAPOR Banjarnegara: *"The performance of creative business owners in Banjarnegara is considered good because it can be seen from the current increase in the development of creative business owners in Banjarnegara"*.

The same thing was conveyed by Mr. Zainudin, S.M.: *"The performance of my creative business owner friends in Banjarnegara is already good; they continue to move to do creative and innovative things in developing their creative businesses, even with various dynamic problems in Banjarnegara"*.

DISCUSSION

Based on the findings of the interviews and the necessary analysis, it can be based on an analysis of interview data, this study concludes that several factors influence the performance of creative businesses in Banjarnegara's digital economy, thereby impacting regional economic growth. These factors are:

1. Government Policy

The existence of local government policies in regulating creative economic activities is very helpful in developing creative businesses by facilitating empowerment in the fields of capital, marketing, human resources, and training. The existence of government policies also serves as a basic guide for creative business owners to move forward and feel safe with a clear legal umbrella. Therefore, there is a need for government policies in Banjarnegara Regency to regulate creative economic activities.

2. Availability of Access to Capital

The availability of access to capital is also an important element in driving the creativity and innovation of creative business owners. Easy access to capital certainly affects the performance of creative businesses. Not only does it affect their performance, but it also has a psychological effect, because it will increase the fighting spirit and enthusiasm of creative business owners. Therefore, there is a need for easily accessible information on access to capital for creative business owners.

3. Social Networks

Social networks represent a crucial factor influencing the creative businesses performance, especially in the digital era which demands connectivity and collaboration. Social networks are not only understood as relationships between individuals, but also include relationships between businesses, communities, business groups, governments, financial institutions, and digital platforms that can provide support for business sustainability.

4. Creative Business Performance

The transition to the digital era presents significant opportunities for creative businesses to enhance their performance across several key metrics, including productivity, profitability, innovation, and business sustainability. This shift allows for the development of new strategies and business models that can drive growth and ensure long-term viability.

CONCLUSION

Creative businesses in this digital era have a strategic role in encouraging economic growth, creating jobs, and strengthening the nation's competitiveness. It can be understood that creative economic activities in the digital era are an integration of human creativity and digital technology in creating value-added products and services, which not only increase economic welfare but also expand innovation opportunities in various sectors. Due to the findings and data analysis of this study, the following can be concluded:

1. Government Policy

There are no government regulations or policies in Banjarnegara Regency that regulate creative economic activities because there is no government department that focuses on

regulating creative economic activities. However, the local government has provided some facilities to facilitate training for creative business owners.

2. Access to Capital

On average, creative business owners still use personal capital. Limited information on how to access capital is still an obstacle for creative business owners to continue their business.

3. Social Networks

The social networks of creative business owners in Banjarnegara are already good, with several communities or business groups according to their respective business fields.

4. Creative Business Performance

The performance of creative businesses in Banjarnegara is already good. They understand what they are doing and have ideas, concepts, talent, and skills to develop their creative businesses.

Based on these findings, it is concluded that strengthening government policies and improving access to capital are essential to bolstering Banjarnegara's creative business ecosystem. While the existing ecosystem demonstrates strong social networks and performance, these strategic interventions are required to ensure its optimal contribution to regional economic growth.

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