



The influence of creativity on competence marketing and it's implications on capital investment collection

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ABSTRACT

The current problem is that the accumulation of capital investment in the West Java Kadin-assisted MSME community is still in a slump during the COVID-19 pandemic, this is suspected because MSMEs do not yet have marketing competence, especially in terms of digitization, even though in the conditions of the COVID-19 pandemic where interactions are completely limited, then digitalization competence for MSMEs is a necessity, having the ability and even competence in the field of marketing requires the creativity of MSMEs which are currently not evenly distributed and entrenched in the MSME environment. This study aims to determine the effect of creativity on marketing competence and its implications for raising capital investment, a case study on Kadin Jabar's business in Bandung. The research method applied was in the form of an analytical descriptive survey method, while the sample used was 42 respondents. The variables examined from each respondent are creativity, marketing competence, and capital investment accumulation. The type of data collected is primary data. The results of the study show that creativity has no effect but has a significant value on marketing competence. Marketing competence has significant influence on the accumulation of capital investment. The implication is that creativity towards digitalization is an integrated and educated program within the MSME community under the guidance of the West Java Kadin.

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INTRODUCTION

The lowering power of public purchasing due to exposure to the Covid-19 pandemic has had an implication for turnover of West Java MSMEs. A survey by the Office of Cooperatives and Small Business (KUK), the income of MSME players has dropped dramatically by up to 80 percent during the Covid pandemic -19, under these conditions, some survive, some completely stop their business, data on MSME actors in West Java reach 4.6 million entities. Taking that data, 98 percent

is MSME. In addition to decreasing income, the Covid-19 pandemic has made raw material prices rise and scarce, consequently reducing MSME capital, while access to banking is also difficult, of course this has hampered the chain of production and distribution of goods, the government has devised a strategy to save and recover MSMEs (Kosim, 2021). The first stage is to make it easier for MSMEs to obtain raw materials, then form a Regional Public Service Agency (BLUD), finance and marketing facilitation, to work-intensive programs, as it is known that increasing people's purchasing power is very crucial to reviving MSMEs when exposed to the Covid-19 pandemic (Afandi, 2018).

However, West Java authorities have not stopped struggling to grow the economic growth of 37 thousand MSMEs in West Java which have been affected by the Covid-19 pandemic. There those are the 5 ways that are carried out by West Java in encouraging exposed MSMEs, namely first, facilitating the availability of such raw materials is difficult to collect when exposed. next, it facilitates funding matters. Next, expedite manufacturing and allocation had been constrained by exposure. next again, growing the increase in purchasing power. And finally, helping to turnover growth. West Java has gradually opened economic activities up to 70 percent with the aim of encouraging MSMEs to return to activate the activities properly. During addition, that opening of the economy during the New Normal Adaptation (IMR) period now also aims to maintain West Java's economic growth so that it remains positive. As is known from the impact this explanation, the speed of the total economic area has decreased and the West Java Authority is determined to avoid zero, so that the economy can grow above zero even though it has fallen from five percent last year, so that MSME players in West Java can adjust age of disturbances, especially disturbances in the area field of digitization of technology, through the use of the above digitization system its economic ecosystem, digital ecosystems are important for increasing the marketing competence of MSMEs (Risa, 2022). The MSMEs are stand by penetrates upright in the health, technology, or socio-political sectors, so that they are ready and have resilience to interruptions earlier, where following Covid-19 clearly emerged, which one controls the technology, especially digitalization in the field of marketing which will increase marketing competence, so that MSME's life will be easier and those who are far from technology will find it more difficult to survive, with the establishment of a Service Agency Regional Public (BLUD) seb as financing from government funds to facilitate marketing financing for cooperatives and MSMEs (Riawan&Kusnawan, 2018). In addition to funding from conventional banking, so the accumulation of MSME capital investment can be immediately increased again (Tambunan, 2022).

The definition of Creativity is originally taken from to create means to make. that is, creativity in the form of someone's ability to make something, ideas in the form of ideas, procedures, or products (Putri&Alberida, 2022). On the basis of Barron quoted by Ali and Asrori limiting creativity in the form of a person's ability to produce something that has never existed before. Something new here does not mean that it has to be completely new, but can also be a combination of elements that have existed before (Ali&Asrori, 2018). According to Utami Munandar cited by Ali and Asrori emphasized where creativity is the embodiment of a complete personality and in the form of a work of blending with the surrounding environment (Ali&Asrori, 2018). Human creativity can be seen from four aspects, first, creativity is interpreted as a strength or energy (power) that exists within the individual (Afandi, 2018). This energy is the driving force for someone to do something in a way or to get the best results. Second, creativity is interpreted as

a process. Creativity is the process of managing information, doing something or making something. Creativity is a process. Third, creativity is a product. Other people's assessment of one's creativity will be associated with the product. The purpose of this product, can be in the sense of product thoughts (ideas), written works, or products in the sense of goods. Fourth, creativity is defined as a person. This creativity does not address the product, the process, or the energy. Creativity is interpreted in the individual (Putri&Alberida, 2022). Personal says, that human creative ability is an ability that helps him to be able to do more than the rational possibility of the data and knowledge he has (Veithzal, 2018). The most important thing in creativity is not the discovery of something that has never been known before, but that the product of Creativity is entirely new to oneself and not necessarily new to others or the world at large. For example, a student creates for himself a new relationship with students or other people (Putri&Alberida, 2022). Based on some of the opinions Thus, the conclusion is that creativity is an ability that exists within a person in generating ideas and ideas to solve problems encountered in the learning process. The creative process takes place following certain stages suggesting several steps of the creative process, namely: 1. Preparation, 2. Incubation (digesting facts or managing them in mind), 3. Science (generation of inspiration or new ideas), 4. Verification (evaluating ideas that have emerged) (Ali&Asrori, 2018).

Creative personal characteristics, several experts expressed their opinion, Sund stated that individuals with creative potential can be recognized through observing the following characteristics: 1. A considerable desire for curiosity, 2. Being open to new experiences, 3. Long-sighted, 4. Desire to discover and research 5. Tends to prefer tasks that are heavy and difficult, 6. Tends to seek broad and satisfying answers 7. Passionate and active in carrying out tasks, 8. Think flexibly, 9. Respond to questions asked and tend to give more answers, 10. Ability to make analysis and synthesis, 11. Have a passion for asking questions, 12. Have sufficient abstract power good, 13. Has an extensive reading background (Putri&Alberida, 2022).

Piers explain the signs of creativity viz: 1 Have high encouragement, 2. Has high engagement, 3. Has high curiosity, 4. have tenacity to endure, 5. Tends to be dissatisfied with establishments, 6. Full of confidence, 7. Has high independence, 8. flexibility in the decision-making process, 9. admit your strength for what it is, 10. Enjoy humor, 11. Have high intuition, 12. Tend to be attracted to complex things, 13. Tolerant of ambiguity. 14. Is sensitive (Ali&Asrori, 2018). Factors that influence creativity, there are humans who appear as creative individuals, and there are those who are less creative. Creative individuals are individuals who are able to activate their creative potential. This can happen because of environmental stimulation or because of the learning process. Meanwhile, those who do not get an environment that is less challenging, or less conditioned, their creative potential does not develop optimally (Napitupulu, 2021).

According to Wijaya there are two elements influence creativity, namely internal factors and external factors (Wijaya&Tanoto, 2020). 1. Internal factors. Wijaya said that the internal conditions that allow the emergence of the creative process: a. Transparency to experience, on external excitation and from internally. Transparency of impressions, namely the readiness to be open to all data and one's own life journey through acceptance what this, nothing attempt to defend oneself, without rigidity towards experience and this transparency of all ideas, beliefs, perceptions and hypotheses. b. Internal evaluation, which is basically an assessment of one's work product is mainly established by himself, not caused by praise from others. Even so, people are

open to other people's suggestions. c. Abilities for play and explore by elements, forms then concepts. The ability to form combinations of pre-existing things. d. One's spirituality also influences creativity. External factors are in addition to internal aspects, external aspects also affect one's creativity. The external aspect (environment) that allows creativity to grow and develop is a cultural environment that contains psychological security and freedom. The most important environmental factor is the environment that supports individual freedom. Darroch said that the emergence and development of creativity into a creation cannot be separated from culture and the influence of the community where the individual lives (Wijaya&Tanoto, 2020). According to Chiao, various factors which encourage the development of creative values (Urvany&Muthohar, 2022), namely: 1. An atmosphere that raises imperfections and transparency 2. An atmosphere that allows and stimulates the emergence of various interruptions 3. An atmosphere about being able to stimulate instruction in order to get results 4. An atmosphere that promotes accountability and independence 5. An atmosphere that emphasizes self-initiation in order to be able to explore, observe, asking, provoking, summarizing, taking notes, translating, estimating, testing target predictions and disseminating them 6. Bilingualism which requires creative potential to be developed more broadly in order to be able to create world conditions that are more varied, more at peace with problems, and are able to show themselves through a different view of the general nature that can arise from experience.

Marketing knowledge makes companies understand and understand more about their business environment, so companies can predict the needs of new potential consumers (Aaker, 2018). Marketing knowledge competence is the company's ability to find market information so that it can understand the business environment and its consumers (Liana, 2020). Marketing knowledge is an intangible asset that is difficult to imitate by other companies (Hanfan, 2021). Marketing knowledge is developed by businesses on marketing practices and functions, such as products or services to consumers as well as competitors, marketing strategies, etc. Reza and Amini state that marketing knowledge refers to a part of knowledge related to marketing processes of the organization, changes to marketing activities require the existence and use of marketing-related assets and capabilities (Zebal, 2019).

Investment origin of the word invest where is the meaning plant of invest money or capital. The term investment is a term that is known in daily business activities as well as in the language of legislation (Anoraga, 2019). The term investment is a popular term in the business world, while the term investment is commonly used in legislation. However, basically the two terms have the same meaning, so they are sometimes used interchangeably. or maintain the value of their capital, whether in the form of cash money, equipment, immovable assets, intellectual property rights, and skills. 1 A. Abdurrahman It was stated that investment contains two meanings, namely: first, investment is defined as the acquisition of stocks, bonds and immovable assets, then after the feasibility study has an impact that the attachment of capital will produce returns that give satisfaction (Husnan&Pudjiastuti, 2018). These elements distinguish investing from speculation. Next, refer to the economic concept of the acquisition of equipment for production (including inventory to be released), through cash investment. On the Big Indonesian Dictionary it is stated that what is meant by investment means: first, the investment of money or capital in a company or project for the purpose of obtaining profits and secondly, the amount of money or capital invested 2. Investment Classic theory. Investment provides an understanding,

namely payment with the intention of increasing public potential in order to increase production. So that it can be said that investment is a payment that immediately increases the total production equipment in the public so that in turn it will generate a return economic growth increases. In this regard, it is only natural for the government to carry out policies aimed at increasing investment inflows. b. Sadono, investment is investors, expenses and companies to buy production equipment and capital goods to increase the ability to produce goods and services available in the economy. c. Sukirno, Investment is capital that is usually intended for the long term, investment is made to develop their own business or accompany other parties (Sukirno, 2018). Investment in business capital to gain profit which investment can be in the form of money, fixed capital or purchase of securities. Investment is a powerful link for economic growth and poverty reduction (Mutegi, 2018).

The program that has been carried out is in the form of labor intensive which is attended by around 50 thousand West Java residents to restore income affected by Covid-19. become a business opportunity for MSME actors, along with data on MSME creativity, marketing competence and raising capital investment:

Based on authors are interested in conducting a study by taking that header "The Influence of Creativity on Marketing Competence and its implications for Capital Investment Collection" (Case Study on the Community of MSME's West Java KADIN in Bandung). On the basis starting from the problem illustration as well as the identification of the problem as described below: (a) The collection of capital investment in the mid of COVID-19 pandemic is still a concern, so that 80% of the West Java Kadin-assisted MSMEs have decreased their sales turnover. (b) In conditions of declining sales and weak MSMEs marketing, it is very difficult to survive and eventually 4.6 million MSMEs have closed their businesses. If this is allowed to happen, it is feared that it will have a wider impact on the economy in West Java. (c) Assistance from the government to revive MSMEs and survive has begun to be disbursed, but it has not touched much on the most essential things for MSMEs as raising capital investment, so socialization by the government is needed that reaches MSMEs in various remote areas through digital (Wibowo, 2018).

Creativity to create reliable marketing has not yet been entrenched in society, so stakeholders need continuous education that MSMEs are able to create reliable marketing in the mid of COVID-19.

RESEARCH METHOD

With total of 36 respondents came from the West Java Kadin community through the use of purposive sampling techniques. Writing is done with a quantitative approach through survey methods with a Likert scale from primary data then the responses of respondents are tabulated (Sugiyono, 2019). Through the use of the independent variable, namely Creativity, and the endogenous variable Marketing Competence. as well as Marketing Competence as an exogenous variable and dependent variable is capital investment accumulation.

The opinion of Sekaran and Bougie, stated that the independent variable will affect the dependent variable, positively or negatively (Sekaran&Bougie, 2019). This means that if the independent variable appears, then the dependent variable will also appear, either the increase or

decrease of the independent variable. Furthermore, Sekaran and Bougie argue that the dependent variable is a variable under the influence of other variables, so this is suitable as research material.

Table 1. Operational of Variable

Variable	Source of reference	Dimension	Indicator	Scale of Ordinal		
Creativity (X)	Sudarma 2013:9 Ali dan Asrori, 2012:51 Clark	limitation	Create ideas, steps,	V		
			products	V		
		An atmosphere that encourages creativity	power	V		
			Process	V		
			Product	V		
			Person	V		
			Openness	V		
			Fishing questions	V		
			Drive produces independence	V		
			initiative	V		
			authority	V		
			Business information	V		
			Consumer information	V		
			market information	V		
Marketing Competency (Y)	Hanvanichetal., 2003 Aaker, 2013 Darroch (2003)	Information needs	understand the environment	V		
			The process of collecting, storing, deployment,	V		
		Competency indicators	marketing knowledge	V		
			knowledge acquisition	V		
			knowledge dissemination	V		
			responsive to knowledge	V		
			take a chance opportunity	V		
			Purchase of valuable paper	V		
		Capital Investment Collection (Z)	A. Abdurahman Sadono Sukirno Kamaruddin Ahmad	The meaning of investment	Purchase of production equipment	V
					Increase production	V
				Purpose	Operational capital	V
					Long term capital	V
					Better life	V
					Reducing inflation pressure	V
Factors affecting investment	Encouraging tax savings			V		
	Profit			V		
	Interest rate			V		
	Condition forecast			V		
	Technology advances			V		
	consumption			V		

The analysis used: (1) descriptive analysis and (2) quantitative analysis, while the coefficient of determination measures the influence of exogenous variables on endogenous variables. The verification method uses path analysis, with a combination of these analytical techniques, it is hoped that there will be an integrated generalization between creativity, marketing competency, and increased capital investment. The author distributes questionnaires to

respondents' statements about this writing, where 12 statement items are in the form of creativity variables, 13 more are about marketing competence, and the other 14 are in the form of raising capital investment, equipped with Normality Tests, Heteroscedasticity Tests, Auto Correlation Tests and Multicollinearity Tests.

RESULTS AND DISCUSSIONS

In this study, a survey was conducted on respondents from the West Java Kadin Assistance Business in Bandung, taking a sample of 42 respondents.

Table 2. Validity Test

Variables	Indicator	R-count	R-table	Valid (V)
Creativity (X)	KLP6	0.33689	0,2512	V
	K1	0.65272		V
	K2	0.36522		V
	K3	0.37713		V
	K4	0.58362		V
	K5	0.47477		V
	K6	0.53458		V
	K7	0.51444		V
	K8	0.34143		V
	K9	0.36767		V
	K10	0.47485		V
	K11	0.45514		V
Marketing Competency (Y)	K12	0.33689	0,2512	V
	KP1	0.2817		V
	KP2	0.39452		V
	KP3	0.26712		V
	KP4	0.26752		V
	KP5	0.69172		V
	KP6	0.25631		V
	KP7	0.48352		V
	KP8	0.2737		V
	KP9	0.2726		V
	KP10	0.40089		V
	KP11	0.33727		V
	KP12	0.39279		V
Capital Investment Collection	KP13	0.70564	0,2512	V
	I1	0.33128		V
	I2	0.2574		V
	I3	0.301		V
	I4	0.27988		V
	I5	0.54599		V
	I6	0.39085		V
	I7	0.50997		V
	I8	0.31043		V
	I9	0.26518		V
	I10	0.61508		V
	I11	0.48723		V
	I12	0.27084		V
	I13	0.38731		V
I14	0.29037	V		

Source: Data Analyzed, 2022

Table 3. Reliability of X

Variables	Cronbach Alpa	Coeff.	Reliable (R)
Creativity	0,705	0,60	R
Marketing Competency	0,672	0,60	R

Capital Investment Collection	0,666	0,60	Reliable
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Source: Data Analyzed, 2022

Descriptive Analysis

The location of writing is in the West Java Kadin Foster community, with a survey asking for the perception of West Java Kadin Foster community, for statements about creativity, marketing competence, raising capital investment.

Table 4. Descriptive Analysis

	N Valid	Mean	Std. Error of Mean	Median	Std. Deviation	Variance	Skewness Maximum	Std. Error of Kurtosis Sum	Kurtosis	Std. Range	Minimum	Maximum		
X.T	42	44,33	1,276	44,50	8,272	68,423	0,467	0,365	1,222	0,717	41	30	71	1862
Y.T	42	50,79	0,843	51,50	5,462	29,831	-0,137	0,365	-0,576	0,717	21	40	61	2133
Z.T	42	53,81	0,847	54,00	5,492	30,158	-0,625	0,365	0,995	0,717	27	37	64	2260

The table above shows Respondents exist 42 respondents, the lowest (minimum) respondent value ie 1 as well highest value ie 5. value range minimum and maximum value, for respondents X is 41, for respondent Y is 21, and for respondent Z is 27. The Sum value for respondent X is 1862, for respondent Y is 2133, and for respondent Z is 2260. The average (mean) value of 42 respondents from respondents X is equal to 44.33, for respondent Y is 50.79, and for respondent Z is 53.81. standard. Deviation for respondent X is 8.272, for respondent Y is 5.462 and for respondent Z is 5.492.

Table 5. t test X to Y

Coefficients ^a						
Model	B	Unstandardized Coefficients	Std. Error	Standardized Coefficients		
1	(Constant)	46,867	4,664	Beta	10,048	0,000
	X.T	0,088	0,103	0,134	0,854	0,398

a. Dependent Variable: Y.T

On the basis of the results of the t test explaining the variable Creativity (X) has a significant value because $0.398 > 0.05$ which means it is significant, while $t\text{-count} < t\text{-table}$ $0.854 < 1.68195$, the Creativity variable (X) has no effect on Marketing Competence (Y).

Table 6. t test Y to Z

Coefficients ^a						
Model	B	Unstandardized Coefficients	Std. Error	Beta	t	Sig.
1	(Constant)	18,918	5,928		3,191	0,003
	Y.T	0,687	0,116	0,683	5,919	0,000

a. Dependent Variable: Z.T

Based on the results of the t test, it is explained that the Y variable has a significant value of $0.000 < 0.05$, which means it is significant, while $t\text{-count} > t\text{-table } 5.919 > 1.68195$, the Marketing Competence variable (Y) affects the capital investment collection variable.

Table 7 . t test X to Z

Coefficients ^a						
Model	B	Unstandardized Coefficients		Standardized Coefficients		Sig.
			Std. Error	Beta	t	
1	(Constant)	49,753	4,687		10,615	0,000
	X.T	0,091	0,104	0,138	0,880	0,384

a. Dependent Variable: Z.T

Based on the results in the t-test table analysis, variable X has a significance value of $0.384 > 0.05$ meaning that variable X does not have significant effect on Z.

Table 8. Determination Test X-Y

Model Summary				
Model	R	R.Sq	Adj R Square	Std. Err of the Estimate
1	.134 ^a	0,018	-0,007	5,480

a. Predictors: (Constant), X.T

Based on the table, R Square is 0.018, which means that 1.8% of the variable Y is described by variation X. The remaining 98.2% is described by factors outside writing.

Table 9. Determination Test Y-Z

Model Summary				
Model	R	R.Sq	Adjusted R Sq	Std. Err of the Estimate
1	.683 ^a	0,467	0,454	4,059

a. Predictors: (Constant), Y.T

Based on the table, R Square is 0.018 or 1.8% of the Y variable described by the X variation. The remaining 98.2% is described by factors outside of writing.

Table 10. Determination Test X-Z

Model Summary				
Model	R	R.Sq	Adjusted R Sq	Std. Err of the Estimate
1	.138 ^a	0,019	-0,006	5,507

a. Predictors: (Constant), Y.T

Table the R Square value is 0.019 or 1.9%, the variation of the Z variable can be described by the X variation. The remaining 98.1% is described by other factors beyond writing.

Table 11. Normality test X-Y
One-Sample Kolm-Smir Test

N			42
Normal	Mean		0.0000000
	Std. Deviation		5,41260380
Parameters ^{a,b}			
Most Extreme	Absolute		0,098
Differences	Positive		0,068
	Negative		-0,098
Test Statistic			0,098
Asymp. Sig. (2-tailed) ^c			.200 ^d
Monte Carlo	Sig.		0,383
Sig.	99% Confidence	Lower	0,370
(2-tailed) ^e	Interval	Bound	
		Upper	0,396
		Bound	

a. Test distribution is Normal.

b. Calculated from data

c. Lilliefors Significance Correction.

CONCLUSION

The effect of marketing competence on increasing capital investment and its implications for performance, there are 42 respondents, the lowest value is and the highest value is 5. That's difference between the lowest score and the highest score, respondent X is 41, respondent Y is 21, respondent Z is 27. Sum of respondents is X 1862, respondent Y is 2133, and respondent Z is 2260. Mean of respondent X 44.33, respondent Y 50.79, respondent Z 53.81. standard. Deviation of respondent X 8.272, respondent Y 5.462 and respondent Z 5.492. On basis of results t-test table analysis, that shows that the Creativity variable has a significant value but has no influence on Marketing Competence. On basis of the t-test table analysis explains that Marketing Competence variable has a significant value and influences the Capital Investment Collection variable.

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