

**THE INFLUENCE MSMEs AND CREATIVE ECONOMY ON ECONOMIC RESILIENCE IN
THE NEW NORMAL
(CASE STUDY: UNSRAT STUDENT)**

*PENGARUH UMKM DAN EKONOMI KREATIF TERHADAP KETAHANAN EKONOMI DI MASA
NEW NORMAL
(STUDI KASUS MAHASISWA UNSRAT)*

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Abstract: MSMEs are one of the sectors hardest hit from the Covid-19 pandemic. Whereas the sector is the sector that absorbs the most labor around 97%, digital technology that is applied in this economic sector, will encourage opportunities for the growth of MSMEs that drive the economy. This study aims to analyze the Influence of MSMEs and Creative Economies on Economic resilience in the new normal. The population in this study were students of Sam Ratulangi University. The sampling technique was purposive sampling and obtained 55 businesses that were used as samples. Multiple regression analysis method is used to analyze the effect of the independent variable on the dependent variable. The results showed that partially MSMEs had no effect on economic resilience in the new normal and Creative Economies had a significant positive effect on economic resilience in the new normal. Simultaneously, MSMEs and Creative Economies have a significant effect on Economic resilience in the new normal. MSMEs are encouraged to always improve their innovation so that they continue to provide the latest breakthroughs and always survive in any situation.

Keywords: *MSMEs, Creative Economy, Economic Resilience*

Abstrak: UMKM adalah salah satu sector yang paling terpukul akibat pandemic Covid-19. Padahal sector tersebut merupakan sector yang paling banyak menyerap tenaga kerja sekitar 97%, digital teknologi yang diterapkan di sector ekonomi ini akan memotong peluang untuk pertumbuhan UMKM dan ekonomi kreatif terhadap ketahanan ekonomi di new normal. Populasi dalam penelitian ini adalah mahasiswa universitas Sam Ratulangi. Teknik pengambilan sampel adalah purposive sampling dan diperoleh 55 pelaku usaha, itu digunakan sebagai sampel. Metode analisis regresi berganda digunakan untuk menganalisis pengaruh variable independen terhadap variable dependen. Hasilnya menunjukkan bahwa secara parsial UMKM tidak berpengaruh terhadap ketahanan ekonomi di new normal, dan ekonomi kreatif berpengaruh positif signifikan terhadap ketahanan ekonomi di new normal. UMKM didorong untuk selalu tingkatkan inovasinya agar terselenggara terobosan terbaru dan bertahan dalam situasi apapun.

Kata Kunci : *UMKM, Ekonomi Kreatif, Ketahanan Ekonomi*

Research Background

The COVID-19 pandemic around the world such as America, Spain and Italy is making the world economic situation worse. In Indonesia, the impact of the COVID-19 Pandemic has caused the economy to decline. There are several sectors that are able to support the economy in Indonesia coming from the MSMEs sector and creative economy, because through this sector all aspects related to patterns of human life are sourced, ranging from the food and beverage sector, fashion etc. Micro, small and medium enterprises (MSMEs) and the creative economy are at the forefront of economic shocks caused by the COVID-19 pandemic. The lockdown has halted economic activity abruptly, with declining demand and disrupting supply chains around the world.

Currently the Government of Indonesia issued a concept to overcome the COVID-19 Pandemic. The concept in question is the concept of The New Normal or what is now called the new habit. New Normal is a concept designed by the government to make activities can run again using health protocols. Also the concept of New Normal is the government's way to make the economy run again, this New Normal concept brings a fresh wind for micro, small and medium enterprises (MSMEs) and Creative Economy who are ready to reopen their businesses.

This becomes a separate problem that must be solved, so that MSME actors and the Creative Economy can be re-active. As a result of the pandemic, they not only need stimulus and relaxation from the government to ease the burden. No less important is working capital with requirements and light interest. The government should pay special attention and programs to this capital injection. The government should not take this expectation lightly and lightly if it still expects MSMEs and creative economy will perform strongly to support the national economy.

MSMEs and the creative economy are the key to the progress of the Indonesian economy. Therefore, the creative economy and MSMEs must be developed because it is a valuable asset in the middle of the present. At present many MSMEs must close because they are unable to adapt, even though this is a challenge for MSMEs to continue to innovate and adapt in every circumstance

Research Objectives

The research objectives are to identify the significant effect of:

1. MSMEs on Economic Resilience
2. Creative Economy on Economic Resilience
3. MSMEs and Creative Economy on Economic Resilience

THEORETICAL REVIEW

MSMEs

MSMEs are defined as follows: 1) Micro business is a productive business owned by individuals and / or individual business entities that meet the criteria for Micro Business as regulated in this Law. 2) Small Business is a productive economic, business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or non-branch companies that are owned, controlled, Or become a part either directly or indirectly of Medium Enterprises or Large Enterprises that fulfill Small Business criteria as referred to in this Act. 3) Medium Business is a productive economic, business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or a branch of a company that is owned, controlled, Or is part of 11 either directly or indirectly 12 with a Small Business or Large Business with an amount net asset or annual sales proceeds as regulated in this Law.

Creative Economy

The term Creative Economy develops from the concept of creativity-based capital that can potentially increase economic growth in a region. According to President Susilo Bambang Yudhoyono in Agung Pascasuseno (2014), "creative economy is the 4th wave economy which is the continuation of the third wave economy with an orientation to creativity, culture, and cultural and environmental heritage".

The creative economic system can be a solution in overcoming the challenges of the global economy that will shift the economic system that has been running (Mahmud Syarif and Ayu Azizah: 2015).

Economic Resilience

According to Suryohadiprojo (1997) The concept of National Resilience is basically similar to the concept

of comprehensive security, what distinguishes is the broader scope of the Concept of National Resilience covering Socio-cultural, economic, political, defense and security. In addition to being used to face aggression from outside, it is also intended to overcome all challenges, threats, obstacles and disorders experienced by one nation in the fight for national interests and its survival.

Previous Research

Joseph, Tulung, Wangke (2020), The increasing use of the internet and social media today could be a good opportunity for MSMEs to market their products or services. Especially during the pandemic covid-19. MSMEs cannot directly interact with customers, whether to market products or to sell products because government required some community activities to be done from home. The purpose of the research is to find out deeper and further about social media marketing role on the business performance of SMEs in Manado during pandemic covid-

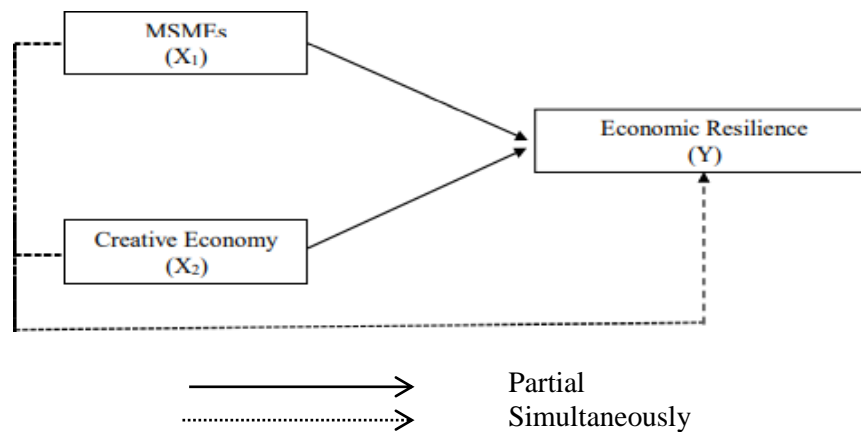
19. This research used descriptive qualitative methodology and samples used in this research is 15 respondent who run culinary MSMEs. The results shows that Social Media Marketing has positive impact towards Business Performance on Micro Small and Medium – Sized Enterprises (MSMEs) in Manado. Recommendations concluded for this research are to use and utilize social media in marketing products and a business. For the government can provide seminars or training about social media marketing so that MSMEs in Manado can continue to grow.

Ogi, Tulung, Mirah, Mintardjo (2020), Manado City is a city located in Northern Sulawesi Province. With a multicultural background, this area is very rich with a variety culinary delights. Seafood products combined with traditionally prepared archipelago spices are the main culinary offerings of the city of Manado. The grilled fish culinary small business in Manado especially the street vendor is one of the culinary tourism spots in the city of Manado and is always crowded with visitors because the fish that are sold are taken directly at the fish auction which is the center of fresh fish. So that the freshness of these fish need not be doubted. Not only fish, various other types of culinary, ranging from mild to heave there. The purpose of this study is to examine the factors that influence purchasing decisions of domestic tourists in food and beverage based SMEs in the city of Manado. The research method uses primary data with a sample of 200 domestic tourist respondents who visited food and beverage-based SMEs obtained from questionnaires. Data analysis uses hypothesis testing and multiple linear regression analysis. The results showed that there were factors that influenced the decision to purchase domestic tourists in food and beverage SMEs in the city of Manado.

Tangkudung, Tulung, Saerang (2019), Digital marketing is the marketing of products or services using digital technologies, mainly on the internet, but also mobile phones, display advertising, and other digital medium. Digital Marketing is one of marketing strategy that used by company to promote their business. Digital marketing is a way to promote brands and products online. The aim of this study is To know How is the Utilization of Digital Marketing in MSME'S and what is the impact to the them. In order to achieve these objectives the researcher got information from 10 respondents using qualitative study which is in-depth interview and uses purposive sampling. The results showed that Digital Marketing has a good and positive impact to the business's owner or the MSME'S and also digital marketing become an important role for those who using digital marketing to promoting and selling their product, digital marketing also help all the business's owner to sell a product, through digital marketing also it easy to reached the customer, cost effectively, and measurable way. Digital Marketing has so many benefits, easy to use, very helpful, useful for the newbie. The recommendation, for the owner of small medium enterprise/business they can learn more about digital marketing.

Munro (2017), studied about building soft skills in the creative economy: creative intermediaries, business support and the soft skills gap. The result of the study shows fact that the creative economy is now a globalized concept.

Utami and Lantu (2014), studied about development competitiveness model for small medium enterprises among the creative industry in bandung. The result of the study shows threedimensions that are included in competitiveness concept are potential dimension, process dimension, and performance dimension. Potential dimension consist factors that are needed to develop the business, started from owner characteristics. And Company's Characteristics That Are Influenced By Internal Capability And External Environment. The Second Dimension Named Process Dimension, Which Is Consist Effective Operation Strategy And Implementation And Effective Growth Strategy And Implementation. The Third Dimension Is Performance Dimension Which Is Divided Into Financial Performance And Non -Financial Performance.

Conceptual Framework**Figure 1. Conceptual Framework***Source: Data Processed, 2019*

H1: MSMEs influence Economic resilience in the New Normal partially

H2: Creative Economy influence Economic resilience in the New Normal partially

H3: MSMEs and Creative Economy influence Economic resilience in the New Normal Simultaneously

RESEARCH METHOD**Research Approach**

This study uses a quantitative approach that emphasizes its analysis on data (numbers) processed by statistical methods. This is in accordance with the opinion of Arikunto (2006), who argues that quantitative research is a research approach that is required to use numbers, starting from data collection, interpretation of the data, and the appearance of the results. This study took UNSRAT students who have a business.

Population, Sample, Size, and Sampling Technique

The population in this study was 26,257 students of Sam Ratulangi University. The research sample was taken by using Purposive Sampling Method. Based on the above criteria, the number of samples that could be examined in this study was 55 business samples run by Unsrat Students.

Type of Data and Data Source

The primary data of this study were taken from the questionnaires. The questionnaires were distributed to respondents so they can respond directly on the questionnaires.

Validity and Reliability

Validity test is to see the validity of the questions, the researcher use Validity test. It is used to see whether the questions within the questionnaire are valid and in-line with the research. Validity refers to the degree to which evidence and theory support the interpretations of test scores entailed by proposed uses of tests. Reliability test is established by testing for both consistency and stability of the answer question.

Multiple Regression Analysis

According Santoso (2012: 221) multiple regression analysis is used to predict the size of the dependent variable (dependent variable) using data from two or more independent variables (known as independent variables) of known magnitude. And also Multiple Linear Regression is a statistical method used to form the influence of variable X to variable Y.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \mu$$

Information:

Y = Economic Resilience

a = Constant

X1 = MSMEs

X2 = Creative Economy

μ = Error term

RESULT AND DISCUSSION

Validity and Reliability

Value of correlation index for relationship among variable independents with variable dependent are greater than 0.266 and below the significant level of 5% (0.05). The Correlation between the MSMEs (X1), Creative Economy (X2), and Economic resilience in the New Normal era (Y) variables have a pearson correlation value greater than r table (0.266). Thus, the entire item statement of the research variable is valid. In reliability test, MSMEs (X1), Creative Economy (X2), and Economic resilience in the New Normal era (Y) variables have a Cronbach's alpha value greater than 0.6. This means that the measuring instrument is reliable.

Classical Assumption Test

Normality Test

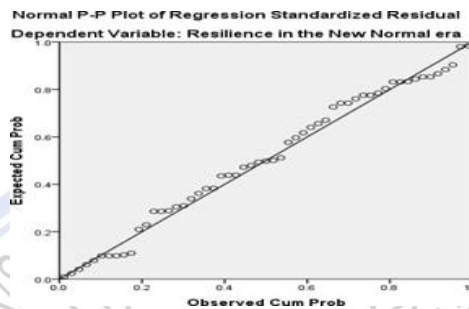


Figure 2. Normality Test

Source: Data Processed, 2020

The figure shows that the plotting data (points) spread out around the diagonal line, and the spread follows the diagonal line. This shows that the regression model fulfills the normality assumption.

Heteroscedasticity Test

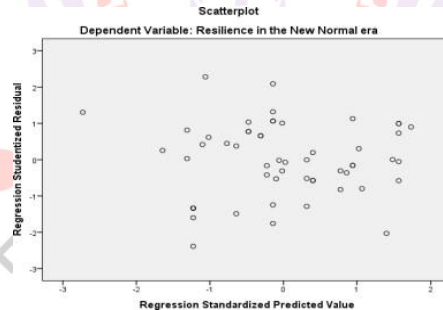


Figure 3. Heteroscedasticity Test

Source: Data Processed, 2020

Based on the results of the image output, it shows that the parameter coefficient for all independent variables used in the study does not occur heteroscedasticity as seen from the scatterplot that spreads and does not form a certain pattern.

Multicollinearity Test

Table 1. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
MSMEs	.946	1.057
Creative Economy	.946	1.057

a. Dependent Variable: Economic resilience in the NewNormal era

Source: Data Processed, 2020

Table 1 provides information:

- The MSMEs variable has a tolerance level of 0.946 and a VIF value of 1.057. This shows that the tolerance value of the MSMEs variable is > 0.100 and the VIF value is 10.00, so that there is no multicollinearity.
- The Creative Economy variable has a tolerance number of 0.946 and a VIF value of 1.057. This shows that the tolerance value of the Creative Economy variable is > 0.100 and the VIF value is 10.00, so that multicollinearity does not occur

Multiple Linear Regression Analysis

Table 2. Multiple Linear Regression Test Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)			
	-5.420	0.541	
MSMEs	.212	.239	.105
Creative Economy	1.379	.319	.515

a. Dependent Variable: Economic resilience in the New Normal era

Source: Data Processed, 2020

From Table 2, a multiple regression equation can be drawn up as follows: $Y = -5,420 + 0,212 X_1 + 1,379 X_2$. From the multiple linear regression equation above it can be interpreted as follows:

- The constant value in the multiple linear regression equation above is - 5,420, this explains that if the MSME (X1) and Creative Economy (X2) variables are 0 (zero), then the Economic resilience in the New Normal era (Y) is -5,420.
- The MSMEs variable regression coefficient (X1) is 0.212 and is positive, this explains that MSMEs (X1) have a positive effect on Economic resilience in the New Normal era (Y) and if MSMEs (X1) increase by one unit while the Creative Economy (X2) is assumed to be constant, then the Economic resilience in the New Normal (Y) era will increase by 0.212.
- The regression coefficient for the Creative Economy (X2) is 1.379 and is positive, this explains that the Creative Economy (X2) has a positive effect on Economic resilience in the New Normal era (Y) and if the Creative.

Hypothesis Test

Partial Test (t-test)

Table 3. Partial Test Coefficients^a

Model	t	t Table	Sig.
1 (Constant)	-.829		.411
MSMEs	.885	2,00665	.380
Creative Economy	4.319	2,00665	.000

a. Dependent Variable: Economic resilience in the New Normal era

Source: Data Processed, 2019

The Output in table 3 above shows result as follows:

- The t value of the MSMEs variable (X1) is 0.885 with a significance level of 0.380. t count of 0.885 has a smaller value than t table, namely 2.00665. While the significance level has a value greater than Alpha (0.05), namely 0.380. Thus it can be concluded that the MSMEs variable has no effect on Economic resilience in the New Normal era so that H1 is rejected, it can be concluded that the first hypothesis which reads "MSMEs influence Economic resilience in the New Normal partially". Not Proven
- The t value for the Creative Economy variable (X2) is 4,319 with a significance level of 0,000. t count 4,319 has a value greater than t table 2,00665. While the significance level has a smaller value than Alpha (0.05), which is 0.000. Thus, it can be concluded that the Creative Economy variable has a significant positive effect on Economic resilience in the New Normal era so that H2 is accepted and H0 is rejected, so it can be concluded

that the second hypothesis which reads " Creative Economy influence Economic resilience in the New Normal partially ". Proven.

Simultaneous Testing (F-Test)

Table 4. Simultaneous Testing

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	349.672	2	174.836	11.200	.000 ^b
Residual	811.709	52	15.610		
Total	1161.382	54			

a. Dependent Variable: Economic resilience in the New Normal era

b. Predictors: (Constant), Creative Economy, MSMEs

Source: Data Processed, 2019

To test the effect of independent variables on the dependent variable jointly or simultaneously, the F test is used. The table above shows the calculated F value of 11,200 with a significant level of 0.000, because the significance level is less than 0.05 ($0.000 < 0.05$) and F count is greater than F table ($11,200 > 3.18$), then MSMEs and Creative Economy simultaneously have a significant effect on Economic resilience in the New Normal era so that H3 is accepted, H0 is rejected.

Correlation Coefficient (R)

Table 5. Correlation Coefficient (R)

Model	Model Summary ^b	
	R	
1	.549 ^a	

a. Predictors: (Constant), Creative Economy, MSMEs

b. Dependent Variable: Economic resilience in the New Normal era

Source: Data Processed, 2019

Based on the model summary table, it is known that the magnitude of the relationship between the independent variable and the dependent variable calculated by the correlation coefficient is 0.549, so based on the value interval table shows a quite strong correlation between the independent variable and the dependent variable.

Correlation Determination (R²)

The coefficient of determination (R²) is to measure how far the model's ability to explain the dependent variable. A small R² value means that the ability of the independent variables to explain the dependent variable is limited. On the other hand, the R² value which is close to one indicates that the independent variables provide almost all the information needed by the dependent variable. The R value from the calculation results, using SPSS 23.

Discussion

MSMEs on Economic resilience in the New Normal era

Based on the test results, it shows that the t value of the MSMEs variable (X1) is 0.885 with a significance level of 0.380. t count of 0.885 has a smaller value than t table, namely 2.00665. While the significance level has a value greater than Alpha (0.05), namely 0.380. Thus it can be concluded that the MSMEs variable has no effect on Economic resilience in the New Normal era, which means that MSMEs are not affected by Economic resilience in the New Normal era.

Creative Economy on Economic resilience in the New Normal era

Based on the test results, the t value for the Creative Economy variable (X2) was 4,319 with a significance level of 0,000. t count 4,319 has a value greater than t table 2,00665. While the significance level has a smaller value than Alpha (0.05), which is 0.000. Thus, it can be concluded that the Creative Economy variable has a significant positive effect on Economic resilience in the New Normal era, which means that the Creative Economy affects Economic resilience in the New Normal era.

MSMEs and Creative Economy on Economic Resilience in the New Normal

Based on the test results, it shows the value of F. The table shows the calculated F value of 11,200 with a significant level of 0,000, because the significance level is smaller than 0.05 ($0,000 < 0.05$) and the F count is greater than F table ($11,200 > 3, 18$) This explains that the independent variables, namely MSMEs and the Creative Economy together / simultaneously have a significant effect on Economic resilience in the New Normal era, meaning that MSMEs and the Creative Economy really need Economic Resilience in the New Normal. An era for survival given the situation. Currently, when it is difficult to do business due to many obstacles, business people in this case must continue to innovate and maximize existing resources.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

Based on the results of data analysis and discussion, the conclusions of the research on the Influence of MSMEs and the Creative Economy on Economic Resilience in the New Normal:

1. MSMEs are not partially influenced by Economy Economic resilience in the New Normal Era, in this case MSMEs are run by students. If aid is channeled properly to business people, the economy will continue to move. However, students with businesses can try to prepare for worst-case scenarios as part of building resilience. One of them is to encourage a digitalization strategy that can help businesses adapt quickly as needed. This is the prime mover of resilience in a new era called the new normal.
2. The Creative Economy is partly influenced by Economic resilience in the New Normal Era. The government must maintain the continuity of the creative economy by making indicators of Economic resilience in the New Normal Era, which is the right step to keep the creative industry productive even in the New Normal era.
3. MSMEs and Creative Economy have a significant effect on Economic resilience in the New Normal simultaneously. Business who can survive in the New Normal era are business actors who continue to innovate and receive assistance from the government because the government has to maintain economic stability.

Recommendation

1. Along with technological developments in the world including Indonesia and Manado, MSMEs are urged to always pay attention and increase innovation so that they can continue to provide the latest breakthroughs, for example by selling through live streaming of social media, considering that currently social media is the most effective way to sell and promotions.
2. Creative businesses in North Sulawesi run by students are expected to always survive in any situation, creative efforts made by students must continue to display and produce something that accentuates regional characteristics so that through these creative efforts can introduce Indonesian local culture in the world. Currently there are many creative business activists who make the nation proud.
3. For MSMEs and creative economy, continue to innovate. Innovation is essential in developing and maintaining a business in any situation. And the government must continue to protect MSMEs and creative business actors because they are at the forefront of the economy. For future researchers, in order to get a larger number of samples so that this research can be more accurate and specific to discuss about MSMEs or the Creative Economy.

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