

FACTORS EXPLAINING BUSINESS DEVELOPMENT ON MSME: A THEORETICAL APPROACH

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ABSTRACT

The research aims to develop theoretical modeling of business development in MSME. Various factors that influence business development are analyzed and identified as the main factors in developing MSME businesses, namely economic learning experience and creativity. The research strategy utilized is subjective with writing considers, proposition analyzing speculations and past analysts and deciding the most variables as indicators of business development. Shows that creativity is a mediator of economic learning experiences on business development. Recommendations for other researchers are to test the effect of economic learning experiences on the development of MSME businesses through creativity mediation, either quantitative test, or developed in aspects of other.

Keyword: Economic learning experiences, Business development, Creativity, MSME

ABSTRAK

Penelitian ini bertujuan untuk mengembangkan pemodelan teoritis pengembangan usaha pada UMKM. Berbagai faktor yang mempengaruhi perkembangan usaha dianalisis dan diidentifikasi sebagai faktor utama dalam mengembangkan usaha UMKM, yaitu pengalaman belajar ekonomi dan kreativitas. Strategi penelitian yang digunakan bersifat subjektif dengan menulis pertimbangan, menganalisis proposisi spekulasi dan analisis masa lalu serta menentukan variabel terbanyak sebagai indikator perkembangan bisnis. Menunjukkan bahwa kreativitas merupakan mediator pengalaman pembelajaran ekonomi terhadap pengembangan usaha. Rekomendasi bagi peneliti lain adalah menguji pengaruh pengalaman belajar ekonomi terhadap pengembangan usaha UMKM melalui mediasi kreativitas, baik tes kuantitatif, maupun dikembangkan pada aspek lainnya.

Kata Kunci: Pengalaman belajar ekonomi, Pengembangan usaha, Kreativitas, UMKM

INTRODUCTION

Currently, the number of small, medium and micro businesses is increasing, and the number continues to increase every year. This positive trend will have a positive impact on the Indonesian economy. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises, the contribution of MSMEs to the country's GDP is 60.5%. This shows that Indonesian MSMEs have great potential to be developed. so that they can make a greater contribution to the economy (Kementrian Koperasi dan UMKM, 2019).

The Ministry of Cooperatives and SMEs famous that the number of miniaturized scale, little and medium ventures (MSME) come to 65.47 million units in 2019. This number expanded by 1.98% compared to 2018 which measured to 64.19 million units. This number comes to 99.99% of the full businesses in Indonesia (Arianto, 2020). In the meantime, large-scale businesses as it were produced to 5,637 units or the identical of 0.01%. In detail, as numerous as 64.6 million units are small scale businesses. The number is identical to 98.67% of the overall MSME all through Indonesia. A add up to of 798,679 units are little businesses. The extent is 1.22% of the full MSME within the nation. In the meantime, medium businesses as it were had 65,465 units. This sum contributes to 0.1% of the overall MSME in Indonesia.

Based on data form BPS, in 2023 the income level of MSME in Indonesia has not increased significantly. The increase every year only tends to decrease slightly. Micro business income in 2019 was IDR 163,149,641, in 2020 it decreased to IDR 162,453,478, then in 2021 it decreased to IDR 162,369,830. Meanwhile, small businesses earned income in 2019 amounting to IDR 57,424,404, in 2020 there was an increase in total income of IDR 66,503,164, in 2021 it decreased to IDR 45,964,708.

This is cause by internal factors, including small capital, low knowledge, business management skills, creativity, not yet being a legal entity, and low accountability, which reflects not having a good financial administration and management system. Meanwhile, external factors that hinder the development of MSME are the business climate, infrastructure and access to raw materials, access to technology and market access (Rindrayani, 2016).

Based on the problems above, it is necessary to cultivate a culture of entrepreneurship throughout society so that it can increase the quantity and quality of MSME. One way to acculturate MSME is through providing economic learning from primary, secondary, and tertiary institutions. It is hoped that with this economic learning, students will have the knowledge, skills, and entrepreneurial attitude so that they will be able to create jobs for themselves, and even be able to absorb labor from the community. In this way, economic learning will have an impact on the emergence of new entrepreneurs who have strong skills, knowledge and soft skills and are able to compete in global conditions. The newer entrepreneurs there are, the greater the impact on economic growth, namely reducing unemployment, poverty, increasing income and equal distribution of income, as well as increasing foreign exchange reserves from exports of business products.

Economic learning experience can provide significant benefits in developing MSME (Micro, Small and Medium Enterprises). Understanding economics can contribute to market analysis. Market analysis can identify business opportunities, market demand and consumer behavior which can help design appropriate products or services. Furthermore, financial management helps with budget planning, debt management, investment decisions, and price calculations. The experience of studying economics can also contribute to analyzing prices to determine optimal pricing strategies (Siwi, 2023).

A business actor should have a good level of economic literacy in order to manage his business appropriately. The economic literacy that a business actor needs to have includes business management literacy, marketing management literacy and financial management literacy. By applying knowledge regarding economic literacy correctly, it can support the sustainability of its business (Dewantari & Dharasta, 2021).

According to Hendrawan et al (2019), Being proactive, always working, taking the initiative to create something new, being open to new experiences, and not feeling satisfied with what you do are the keys to success in carrying out business activities related to the skills you have. However, doing these things still turns out to be an obstacle for entrepreneurs to be successful in business. One of the determining factors for success is entrepreneurial ability and in this case creativity and innovation are determining factors for entrepreneurial characteristics. Research shows that allowing people to channel their creativity will increase motivation.

Leaders also create intrinsic motivation by encouraging people to think creatively. A manager's ability to be creative is one aspect of human creativity. Managers can limit or mediate creative motivation in developing MSME.

Creativity is a complex matter in its assessment system, this gives rise to various views. The different definitions of creativity put forward by many experts are complementary definitions (Akhdan, 2020). Experts' perspectives on creativity are the basis for differences in the definition of creativity. This research is about MSME registered at the ICRAFT exhibition, Jakarta. This research will provide recommendations for effective models to increase business development, as material for consideration and input for MSME registered at the ICRAFT exhibition.

LITERATURE REVIEW

Business Development

According to Gay et al (2021) in her book entitled "Innovation and creativity in SMEs: Challenges, evolution, and prospects", collaborative phenomena can be an asset to your entrepreneurial spirit, and a permanent source of innovation for SMEs. In the book "Ensemble on va plus loin" Antoine Pivot, explains how to execute this collaborative economy and how it empowers supervisors to create their companies in collaboration with their partners (clients, providers, workers, etc.). Here are three basic standards, taken from the book, for coordination the collaborative economy into an MSME (Legavre, 2023).

The first principle put forward by Claudine Gay is "put the customer back at the center!" It is difficult to establish a company, convince the first customers, hire and train the first employees, and achieve a certain balance that benefits from gradual structural development. It's very difficult to get to that moment when everything seems to be going well, when customers are happy, and employees are paying attention. Therefore, the simple idea of reconsidering what restarting the machine may be unpleasant for many people. The problem is that every company is gradually moving away from complete customer satisfaction without realizing it. Soon, effort becomes more limited, innovation becomes less spontaneous, and desire no longer exists. (Gay et al., 2021).

According to Hughes and Kapoor (2018) that business development is an organized individual business activity to produce and sell goods and services to make a profit. Furthermore, according to Lawrie and Ledward (2014) states that business development is the sum of all activities that have been organized by people involved in commerce and industry that provide goods and services for the needs of maintaining and improving the quality of life. they. Business development elements are divided into two, namely, elements originating from external parties and elements originating from internal parties. Elements originating from internal parties such as; There is an intention from the entrepreneur/entrepreneur to develop his business to become bigger; Know the techniques for producing goods such as how many goods should be produced, what methods should be used to develop goods/products and so on; Create a budget aimed at how much product income and expenditure will be (Mentari, 2018). Based on the understanding of the experts that has been described, it can be concluded that business development is a decision for a company that requires decisions and encouragement from each business sector to produce products or services that consumers need with a view to the future so that the company can grow bigger and better, production department, brand, consumer level and company income.

Economic Learning Experience

According to C. T. Morgan, the definition of learning is a relative change in determining behavior consequently or result of experience. Furthermore, according to Nasution in Djameluddin & Wardana (2019) Learning is defined as a change in behavior, experience, or

training. Therefore, learning brings changes to the individual who learns. These changes not only affect experience and knowledge, but also skills, habits, attitudes, understanding, interests, and personal conditions. In this case, all aspects of the organization or individual are covered.

According to Prasetya & Hidayat (2020) experiences are events that are inherent and interconnected with each other in life. Experience can be used as a learning medium for every human being to guide their daily life, therefore experience is something that is very important for every human being. Experience includes things or events that humans have experienced in their life journey. This experience can be used as motivation or self-evaluation material.

Everyone has different experiences even though they see or do the same activity or event. According to Villela (2017) experience is influenced by the level of knowledge and education, actors or factors on the part of those who have the experience, object factors and situation factors where the experience is carried out, age, environment and culture.

Economic learning experience is the human ability to determine needs, priorities, financial literacy experience, knowing scarcity, economic activities found in everyday life. Every experience that occurs in the economic field has the potential to prepare individuals to make economic decisions, to choose the economic field to create economically literate individuals who can become good entrepreneurs.

Applying experiential learning within the work environment, workers can oversee their possess learning without being told what to do and when to do it. Experiential learning permits people to experience something and after that empowers workers to reflect on that encounter to create unused aptitudes, demeanors, or ways of considering. Information is created from a combination of involvement and change of involvement. Subsequently, a learning demonstrate that suits community needs will make the method of progressing the quality of MSME performing artists more compelling (Daher et al., 2020).

Based on the explanation according to the experts above, it can be concluded that the economics learning experience is a process of learning economics and economic behavior by including learning experiences as a learning medium for gaining economic knowledge such as making choices, knowing financial literacy, understanding economic activities, being able to prioritize choices, and can understand entrepreneurial factors.

Creativity

According to Hadiyati (2011) Creativity refers to tasks that are more heuristic in nature, that is, useful, correct, appropriate, and valuable products or processes that take the form of incomplete guidelines, clues, or guidelines for understanding learning or discovery. Something new. Creativity is an effort to create a product or process that is useful, correct, effective and valuable. Being creative allows entrepreneurs to develop product ideas and ways of running a business. These ideas are then developed into innovations, ideas that can be implemented and provide value (benefits) for the company, accelerate business growth and stimulate the business transformation process to lead to greater and more advanced development.

According to Wibowo's opinion in Abu et al (2023) "the success of an entrepreneur cannot be separated from creativity and innovation. This innovation would not have emerged without high creativity." From this opinion it can be concluded that creativity can influence entrepreneurship. In accordance with the theory that entrepreneurship is closely related to creativity, where entrepreneurs are always required to produce something new and useful ideas to survive in competition, and produce something new (Oktaviana & Umami, 2018). Furthermore, according to Latief (2017) in his book, creativity can be defined into 3 different types of creativity, namely creating is the process of changing something from nothing to existing, modification in terms of combining something, Entrepreneurs look for ways to make the function of a product different from previous ones, and a combination of two or more previously unrelated goods. So, from several expert opinions above, it can be concluded that

creativity in entrepreneurship can create, modify, and combine a product with other products into one product. Creativity also plays an important role in business development so that it can produce new ideas for entrepreneurship.

METHOD

This research uses qualitative methods which aim to provide research needs for business development. This research conceptualizes business development because of education and creativity obtained through development. The data collection method in this research is based on a literature review. Qualitative research developed from library research. In this article we introduce several reference results and theoretical studies based on previous researchers regarding the development of economic learning experiences that produce creativity, which is ultimately expected to encourage business development, as well as introducing and indirectly influencing factors. It is hoped that this research method will be able to explain the economic learning experience, creativity, and business development of MSME.

RESULTS AND DISCUSSION

The Influence of Economic Learning Experience on Business Development

This research is in line with research conducted by Familiana (2023) The purpose of this research is to determine the effect of knowing capital, labor, and economic learning experience on the development of MSME businesses in Bekasi City. The data used in this research is primary data. The target population for this research is MSME managers in Bekasi City. A sample of 100 respondents was used for this research. The sampling technique uses probability sampling techniques. The data collection method uses a Likert scale questionnaire. Multiple regression supported by SPSS 16 software was used as an analysis tool. Based on the analysis carried out, the research results show that the variables capital, labor and economic learning experience have a positive and significant influence on the development of MSME businesses.

Based on research by Tambunan (2021) This research aims to test and analyze the influence of accounting knowledge and business experience on business development by mediating the use of accounting information among SMEs. The research was conducted in Tanjung Rejo Village, Medan Sunggal District in 2019. This research is associative quantitative research. The results of this research obtained: 1) Accounting knowledge influences the use of accounting information, while business experience has no influence on the use of accounting information, 2) accounting knowledge and business experience have a positive influence on business development, and 3) accounting knowledge and business experience have an indirect influence using accounting information for business development.

Proposition 1: There is a positive impact of economic learning experience on business development.

The Influence of Economic Learning Experience on Creativity

Based on research by Indriyani & Suryantara (2021). This research aims to determine the influence of entrepreneurial knowledge and creativity on interest in entrepreneurship among 2019-2020 Bachelor of Management students at Yos Soedarso University. The population of this research is 2019-2020 Extension Management undergraduate students who have undergone four semesters from 75 students selected using the Accidental Sampling technique. Primary data collection uses questionnaires and secondary data collection uses literature. The results of this research show that partially and simultaneously knowledge, creativity and creativeness have a significant effect on the entrepreneurship interest of 2019-2020 Extension Management Undergraduate Students at Yos Soedarso University.

Based on research by Putra (2014). This research aims to explain the relationship between openness to experience and self-efficacy with creativity by involving 105 students from the literature faculty on 17 August University, Surabaya (78 English students and 27 Japanese students). The measuring instruments used include the creativity scale (based on Suharnan's Psycho Component theory), the openness to experience scale, and the self-efficacy scale. The results showed that openness to experience and self-efficacy were significantly correlated with creativity.

Proposition 2: There is a positive impact of economic learning experience on Creativity.

The Influence of Creativity on Business Development

In research conducted by Tambunan (2022) this research aims to find out how training and creativity influence the development of MSME in Medan Perjuangan District. From the results of the multiple regression analysis test, the Training and Creativity variables have a positive and significant influence on the Business Development variable.

Furthermore, Pangestu's research (2022). The population and sample for this research are four MSME service companies in Palembang. The analysis technique used is multilinear analysis which is processed using the Statistical Product and Service Solution (SPSS) computer program version 24. The research results show that there is a significant influence on business development between creativity, innovation, and business ethics. MSME shop in Palembang city. The development of the MSME business in Palembang City is influenced by creativity.

Proposition 3: There is a positive impact of Creativity on Business Development.

Economic Learning Experience Influences Business Development through Creativity

In Riadi's (2020) research small and medium enterprise (SME) activities is one of the economic sectors that is able to develop and survive in the national economy. Small businesses are a good place to create productive work. The development and growth of small and medium enterprises is an important driver of economic development. This research uses an associative quantitative approach. The target population for this research is SMEs in North Medan, totaling 33 SMEs. The data analysis technique used in this research is path analysis to answer the research hypothesis. Research conducted shows that business experience has an indirect impact on information-based business development. Business experience without further use of accounting information will not allow you to develop your MSME business. Therefore, small and medium businesses are expected to be able to utilize accounting information as a first step in business development.

Furthermore, in Formaida Tambunan's research (2021) with the title "The Influence of Accounting Knowledge and Business Experience on Business Development and the Use of Accounting Information as an Intervening Variable". The aim of this research is to verify and analyze the impact of accounting knowledge and work experience conveyed by accounting information on business development in small and medium enterprises. The research was conducted in Tanjung Rejo Village, Medan Sungar District in 2019. This research is associative quantitative research. The types and sources of data collected are quantitative and secondary data with analysis using normality assumption tests, linearity tests, and path analysis. The survey results obtained: items 1) Accounting knowledge influences the use of accounting information, but business experience does not influence the use of accounting information, 2) Accounting knowledge and business experience have a positive influence on business development 3) Accounting knowledge and business experience do not directly influence the use of information accounting in business development.

The ability of an organization to continuously develop is the ability to generate new ideas and use them effectively for long-term gain. Innovation is seen as a means of sustaining the business. It cannot be denied that innovation is the result of interactive entrepreneurial learning. The existence of education and training sees the need to maintain businesses and encourage business development through creativity. It can be concluded that creativity can mediate between economic learning experiences and business development.

Proposition 4: There is a positive impact of economic learning experience on business development mediated by creativity.

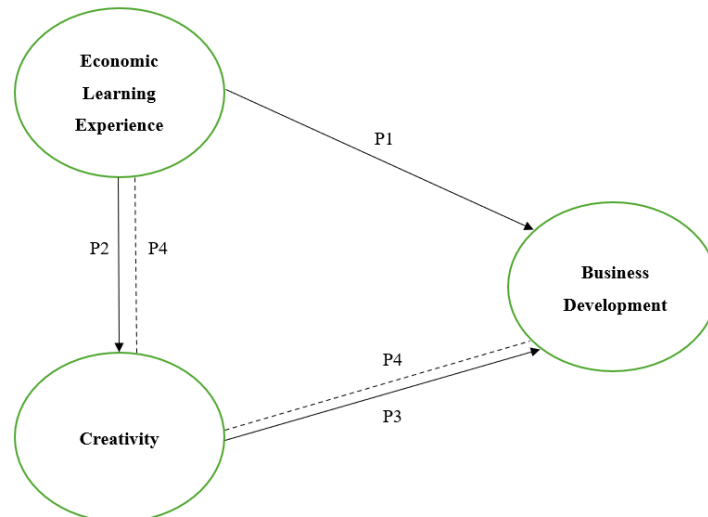


Figure 1. Proposed Business Development Model for MSME

CONCLUSION AND RECOMMENDATION

Based on research findings on the development of MSME business development models, this research provides predictors of the most important variables studied theoretically for reference and analysis. Changes in economic learning experiences have a direct impact on the development of MSME businesses. If seen from the economic learning literature, experience is a learning process to shape character and thinking concepts, a forum and platform for learning and introducing economics, and ultimately becomes the main element in developing MSME businesses, this is expected to happen. It is hoped that the business learning experience will indirectly encourage creativity and ultimately encourage the development of MSME. Based on the literature analyzed, researchers found that creativity is the most important factor in predicting the economic learning experience process and the impact of business development. The ability to think, create, organize, and find new forms and ideas that are original and useful for individuals and other people are important in developing economic learning experiences. This situation can encourage MSME to develop new products, create completely new products or modify existing products to create something new, and expand their economic knowledge in business development.

It is hoped that future researchers will be able to study more comprehensively both the concepts and variables related to MSME business development. The above model is also recommended for future research to encourage further research in the field of confirmatory factor analysis (CFA) and exploratory factor analysis (EFA). Continuing this theoretical modeling with extensive empirical testing using diverse populations and samples produces positive and significant results when the goodness-of-fit (GOF) test is met.

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