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# Micro, Small and Medium Enterprises (MSME) and Creative Industry Development: Case Study of Ternate City, Indonesia

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This study had three objectives: mapping micro, small and medium enterprises (MSME) in the area of Ternate according to the potential and characteristics of the community; identifying strategies to improve business competitiveness; and providing recommendations to relevant stakeholders. By using a qualitative method through structured interviews and focus group discussions involving representatives from the MSME community, this study found that MSME has the potential to be professionally developed, not only as a small-scale home industry activity but also as a leading sector in Ternate. This can be seen from the spread of creative industries in various districts, each of which has distinctive features of superior products in the MSME sector. These peculiarities have the potential to be arranged in the form of creative industry clusters by creating certain product areas in several districts that have the same characteristics. However, there has not been any intensive coaching from the local authority, including the absence of Corporate Social Responsibility (CSR) from large companies as a form of social responsibility to develop MSME activities.

**Key words:** *MSME, Creative industries, Ternate city, Indonesia.*

## Introduction

One sector in a country that makes an important contribution to economic growth and development is micro, small and medium enterprises (MSMEs). From a global perspective, it is recognised that MSMEs play a vital role in the growth of economic development, not only in developing countries, but also in developed nations. This has been demonstrated by Tambunan (2002: 19) in the Newly Industrializing Countries (NICs), such as South Korea, Singapore and Taiwan, which have high GDP growth due to the performance of their efficient and productive SMEs, which demonstrate a high level of global competitiveness. Likewise, MSMEs in developing countries such as Indonesia play a very important role, not only because the business groups absorb the most labour compared with large businesses but because their contribution to the formation and growth of gross domestic product (GDP) is greater, and has been proven able to withstand during economic shocks – thus enabling it to bolster and protect the economy during the 1997 Asian financial crisis and the 2008 global financial crisis (see also Ayyagari et al., 2003).

As a city of trade and services, Ternate City in Indonesia seeks to strengthen its SMEs as a spearhead of regional economic growth. MSMEs are expected to provide a multiplier effect, especially in reducing unemployment and creating competitiveness. Behind this existence, however, MSME practitioners in Ternate District also face similar problems to those experienced by MSMEs in other areas, such as limited working capital, a low level of human resources, lack of mastery of science and technology, unclear business prospects, and planning, vision and missions that are not yet solid.

Several studies have suggested some major weaknesses of MSMEs, as explained by Appiah and colleagues (2018), and Chin, Yee-Whah and Lim (2018): (1) the ability of small businesses to maintain their consistency as independent and competitive economic institutions, especially in dealing with free markets; (2) limited capacity; (3) limited access; and (4) limited business environments. Those results are in line with the results of the 1998 BPS survey, which showed five main problems were faced by small businesses: (1) a lack of capital; (2) difficulties in marketing; (3) limited human resources; (4) difficulties in procuring materials standards; and (5) continued use of traditional technology.

One of the potential sectors to be developed in order to overcome the problem of unemployment and the low level of income of the community is the creative industries. The creative industries of Ternate District have the potential to improve welfare and create jobs by producing and exploiting the individual creative power of craftsmen. This area has been known as a centre for typical food industries based on local wisdom, such as making special foods such as bread, *begea* and walnut biscuit, *kasbi sago*, *fufu* fish, shredded fish, *halua* walnuts, typical drinks such as nutmeg syrup, products crafted from bamboo, batik cloth,

boat-making, bricks and the processing of *mulu bebe* banana chips. The preliminary observations carried out by the researcher showed that each sub-district can actually be used as particular craft centres because each sub-district has its own characteristics. This potential certainly provides great opportunities – especially if it can be elaborated with a tourism agenda. Integration between the creative industry sector and the tourism sector provides an entry point to intensive development activities. The problem, however, is that efforts to collect data and search for industries that utilise the creative power of the people in Ternate District have not been made in an optimal manner. In addition, there is no connectivity between the supporting sectors. The development of the tourism sector is running exclusively on its own, rather than in an integrated manner with the development of creative industrial areas, even though these two sectors can potentially support each other. Further, the management of production activities for the creative industries is still relatively outdated, and fails to maximise the potential for the use of technology and creativity as well as more modern creative power. For this reason, it is deemed necessary to map industrial development strategies or the creative economy of MSMEs in Ternate City.

### ***Purpose of the Study***

This study aims to achieve three objectives: (1) mapping MSMEs in the area of Ternate according to their potential and the characteristics of the community; (2) identifying strategies to improve business competitiveness; and (3) providing recommendations to relevant stakeholders.

### 4 **Literature Review**

#### ***Micro, Small and Medium Enterprises (MSME)***

According to Law No. 20 of 2008 UMKM, an MSME is a stand-alone productive economic enterprise, carried out by individuals or business entities that are not subsidiaries or non-branches owned, controlled or part of, either directly or indirectly, medium-sized or large businesses. They have little initial capital and assets and a small number of workers (Sukirno, 2004: 365). The Central Statistics Agency (BPS) provides a definition of MSME based on the quantity of labour. A small business is a business entity that between six and 19 workers, while a medium business has a workforce of 20 to 99 workers. Based on the Decree of the Minister of Finance Number 316 / KMK.016/1994 dated 27 June 1994, small businesses are defined as individuals or business entities undertaking activities/businesses that have sales/turnover per year as high as 600,000,000 rupiah or asset as high as 600,000,000 rupiah (outside the land and buildings occupied). They can consist of: (1) businesses (Fa, CV, PT, and cooperatives); and (2) individuals (craftsmen/home industries, farmers, breeders, fishermen, encroachers, foresters, miners, and traders of goods and services).

In Article 6 Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSME) several criteria are used to define the definition and criteria of MMEs, as shown in Table 1.

**Table 1: MSME criteria**

No	Entities	Criteria	
		Assets	Revenue
1	Micro	Max. 50 Million	Max. 300 Million
2	Small-sized Business	> 50–300 million	> 300 million–2.5 billion
3	Middle-sized Business	> 500 million–10 billion	> 2.5 billion–50 billion

Source: State Ministry of Cooperatives and Small and Medium Enterprises (2017).

### *MSME Competitiveness*

Competitiveness is a fairly complicated concept. However, it is commonly used in economics, which usually refers to commitment in market competition. According to Porter (1980, p. 56), competitiveness (ability/strategy to compete) of a product/company/industry is not only seen from the production side (ability to produce cheap products) but remains a combination of the final result (goal/mission) with efforts (policies) to achieve it. This effort (which is described as a competitive strategy wheel) is not only designed to produce (manufacturing, product lines and research and development), but also involves finance, marketing and target markets, sales, distribution, procurement and purchase of goods and labour. In formulating competing capabilities and strategies, several questions must be answered regarding what the company is doing now, environmental conditions (competitors, social politics and the strength of relative weaknesses) and what companies should do. Porter then developed five strengths in the analysis of industrial structures: (1) the intensity of competition in the industry; (2) the challenges of new entrants; (3) the pressure of substitution products; (4) bargaining power of buyers; and (5) bargaining power of suppliers. There are three basic strategies of success: over-all cost leadership, differentiation and focus.

According to Tambunan (2001) the level of competitiveness of a country in the international trade arena is basically determined by two factors: comparative advantage and competitive advantage. Comparative advantage can be considered a natural factor, while competitive advantage is considered a factor that is acquired or that can be developed/created. In addition to these two factors, the level of competitiveness of a country is actually also influenced by sustainable competitive advantage (SCA). This is especially the case when facing an increasingly hyper-competitive level of global competition.

## *Creative Economies*

The creative economies are economic activities that are produced as an output of thinking power, creativity, innovative ideas and elaboration, with the advancement of information technology. They represent a new economic era that intensifies information and creativity by relying on ideas and a stock of knowledge from human resources as the main production factor in their economic activities. The structure of the world economy is undergoing a rapid transformation along with economic growth, from SDA-based to HR-based, and from the agricultural era to the industrial and information era. In his division of the wave of economic civilisation into three waves, Alvin Toffler (2008) states that the first wave was the agricultural economy; the second wave was the industrial economy; and the third wave is the information economy. The fourth wave is predicted to be a creative economy.

According to Paul Romer (1994), the *idea* of economic goods is very important – more important than the object that is emphasised in most economic models. In this world, with its physical limitations, the discovery of big ideas together with the discovery of millions of small ideas made the economy grow. Ideas are instructions that make us combine physical resources with limited compilation to become more valuable. Romer also argues that a country is poor only because its people do not have access to the ideas used in national industries to produce economic value.

Howkins (2001) describes how he discovered the presence of a wave of creative economies after realizing that in 1996, for the first time, US creative exports had sales of US\$60.18 billion, which far exceeded the exports from other sectors such as automotive, agriculture and the plane. According to Howkins, new economies have emerged around the creative industries, which are controlled by intellectual property laws such as patents, copyrights, brands, royalties and designs. The creative economy involves the development of creative asset-based concepts that have the potential to increase economic growth.

According to the Indonesian Ministry of Trade (2009), the creative industries originate from the use of creativity, skills and individual talents to build prosperity and employment through the creation and utilisation of individual creativity. The concept of a creative economy needs to be developed in Indonesia because it provides a multiplier effect for the economy. Statistically, the existence of creative industries increases GDP, but this concept also absorbs many workers. The creative economy does not process itself with little effect; instead it revives other industries, such as processing, packaging, transportation distribution, advertising, product design, services and land rent, then creates new jobs. Further, the main resources are renewable, unlimited and sustainable.

### *Sub-sector of Creative Industries*

The creative economy is closely related to the creative industries, but the creative economy has a broader range of creative industries. It is an ecosystem with interdependent relationships between creative value chains, a nurturance environment, market and archiving. The creative economy is not only related to the creation of economic added value, but also the creation of social, cultural and environmental added values. Therefore, the creative economy can both improve competitiveness and improve the quality of life of the Indonesian nation.

The creative industries constitute a sub-system of the creative economy. In the process of creating added value, core creative industries need output from other industries as input – known as backward creative industry linkage. Output from core creative industries can also be an input for other industries, termed creative industry forward linkage. By looking at the linkages between industry groups as the creative core industry, backward and forward linkage industries, it can be concluded that some 16 creative industry groups intersect, even though each industry group has different industry characteristics.

The creative industry doesn't just create economic transactions, either; it also creates social and cultural transactions. The general process that occurs in creative value chains is the creation of production-distribution-commercialisation, but each creative industry group has a different creative value chain. Based on this understanding, a creative industry is defined as an industry that produces output from the use of creativity, expertise and individual talents to create added value and employment, and improve quality of life.

The creative industries can be grouped into 14 sub-sectors. According to the Indonesian Ministry of Industry in the book *Creative Industry Development Towards a Creative Economic Vision 2025*, the 14 sub-sectors of Indonesia's creative industries are follows: Advertising, Architecture, Art Market, Craft, Design, Fashion, Video, Film and Photography, Interactive Games, Music, Performing Arts (showbiz), Publishing and Printing, Software Computer Services, Television and Radio (Broadcasting), Research and Development (R&D).

### *Conceptual Framework*

The creative industries are an industry sub-sector, which in this era is seen as a potential and prospective economic activity to be developed when encouraging economic growth and increasing the income of people who are trying to establish MSMEs. To develop this creative economy, it is believed that 'collaboration between various actors will play a role in the creative industry, namely intellectuals, business and government' that is fundamental. The creative industries emerge from the creativity, skills and talents of individuals, to create

prosperity and employment through the creation and utilisation of the creative power and creativity of these individuals (Pangestu, 2008).

### *Economic Conditions of Ternate District*

The regional potential of Ternate City is classified into several sectors: fisheries, services, and trade and tourism. The main economic sectors have a dominant role in the rate of economic growth. In other words, the greater the contribution of each sector, the more influence the real economic growth of a region has. Economic growth in real terms in the last five years has been volatile. In 2014, the economic growth of Ternate City was higher than the economic growth of North Maluku province and national economic growth.

Table 2 shows that the economic growth of Ternate district generally fluctuated: in 2013, it was 7.56 per cent while the economic growth rate of North Maluku province was 6.37 per cent and national economic growth was 5.73 per cent. Furthermore, in 2016 the economic growth rate of Ternate City was 8.02 per cent, while that of North Maluku province was 5.77 per cent and national growth was 5.02 per cent. In addition, the inflation rate of the Ternate region during the last four years experienced a significant decrease: in 2013 it was 9.78 per cent, falling to 4.52 per cent in 2015 and 1.91 per cent in 2016. National inflation in 2013 was 8.38 per cent and in 2016 it was 3.02 per cent higher than inflation in the Ternate region.

**Table 2:** Economic growth and inflation of Ternate, Maluku Utara Districts and Nationally (2013–16)

Region	Growth			
	2013	2014	2015	2016
Ternate	7,56	8,87	8,55	8,02
North Maluku	6,37	5,49	6,10	5,77
National	5,73	5,48	6,10	5,02
<b>Inflation rate</b>				
Ternate	9,78	9,34	4,52	1,91
National	8,38	8,36	3,35	3,02

Source: Ternate and North Maluku Central Statistics Agency in 2017.

In 2016, Ternate recorded 706 registered companies, of which as many as 43.93 per cent are SV companies, 32.72 per cent are individual companies and 21.53 per cent are limited liability companies. In addition, there are shops, kiosks, stalls and restaurants. The trade sector contributed to economic growth, which was reflected in the gross regional domestic product (GRDP) of 25.93 per cent in 2016; it was 25.41 per cent in 2015, representing an increase of 4.52 per cent.

**Table 3:** Type of company according to legal entity form in Ternate (2012–16)

Type of company	Year				
	2012	2013	2014	2015	2016
Perseroan Terbatas (PT)	81	135	137	76	152
Cv/Firma	231	230	305	100	310
Koperasi	18	12	21	4	10
Perorangan	249	328	453	125	231
Firma	3	24	-	-	3
<b>Total</b>	<b>582</b>	<b>729</b>	<b>816</b>	<b>305</b>	<b>706</b>

Source: Ternate in numbers 2017

GRDP is a macroeconomic indicator that can be used to see the level of development and economic structure in an area, where GRDP is presented at current prices and at constant prices. GRDP at current prices in 2016 reached 7.877 trillion rupiahs, while at constant 2016 prices it reached 5.787 trillion rupiahs. This shows an increase when compared with 2015, where the GDP based on current prices was recorded at 7.079 trillion rupiahs, and the GDP at constant 2015 prices was 5.357 trillion rupiahs.

Table 4 shows that in 2016 several sectors have contributed more than others to the GDP based on applicable price: big trade and groceries and vehicle repairs, with 25.93 per cent, followed by government administration and defence, and social security with 16.45 per cent, the financial and insurance sectors were virtually equal with the transportation and warehouse sector, with 16.30 per cent. Meanwhile, the mining and quarrying sector has provided the least contribution to Ternate's GDP – as much as 0.07 per cent, where others are considered to make a mild contribution in the range from 8 to 4 per cent.

**Table 4:** GRDP based on business sector, 2015–16 (million rupiah)

Business sector	Year			
	2015	2016	2015	2016
	Applicable price		Constant price	
Agriculture, forestry and fisheries	293.973,84	316.833,54	206.140,00	212.810,57
Mining and quarrying	4.773,47	5.375,08	3.321,86	3.597,75
Processing industry	246.935,64	276.958,21	196.246,27	213.044,29
Electricity, gas and clean water	7.889,78	11.132,13	8.341,84	9.761,25
Water supply, waste management, and recycle	5.436,87	5.976,82	3.396,74	4.780,50
Construction	478.961,50	515.234,49	367.464,90	390.561,12
Large trade and groceries, vehicle workshop	1.798.739,59	2.042.861,37	1.376.321,93	1.489.961,82
Transportation and warehouse	1.143.444,0	1.284.317,53	803.632,12	877.991,37
Accommodation and cuisine	76.506,24	87.855,84	57.996,90	65.360,04
Information and communication	550.938,78	612.285,62	495.187,76	547.345,88
Financial services and insurance	6465.309,44	551.563,00	346.570,19	400.088,67
Real estate	15.157,99	17.654,50	12.365,86	13.852,56
Services sector	52.560,51	58.321,20	42.278,37	46.181,47
Government administration and Defence and social security	1.236.543,83	1.295.947,38	893.385,16	928.913,17
Education	434.180,10	397.678,77	258.919,35	275.956,82
Health and social sectors	228.415,85	247.483,53	178.154,41	187.749,11
Other Services	131.865,17	149.653,12	106.920,55	119.213,24
<b>GDP</b>	<b>7.079.720,88</b>	<b>7.877.132,12</b>	<b>5.357.754,24</b>	<b>5.787.269,43</b>

Source: Ternate in Numbers 2017

**Table 5:** Regional GDP based on business sectors, 2015–16 (%)

Lapangan Usaha	Tahun			
	2015		2016	
	Atas Dasar Harga Berlaku	Dasar Harga Konstan	Atas Dasar Harga Konstan	2016
Agriculture, forestry and fisheries	4,15	4,02	1,05	3,24
Mining and quarrying	0,07	0,07	12,40	11,32
Processing industry	3,49	3,52	8,04	8,56
Electricity, gas and clean water	0,11	0,14	14,71	17,02
Water supply, waste management, and recycle	0,08	0,08	8,28	8,73
Construction	6,77	0,54	8,66	6,29
Large trade and groceries, Vehicle workshop	25,41	25,93	8,33	8,26
Transportation and warehouse	16,15	16,30	7,88	9,25
Accommodation and cuisine	1,08	1,12	5,26	12,70
Information and communication	7,77	7,77	11,02	10,53
Financial services and insurance	6,57	7,00	13,01	15,44
Real estate	0,21	0,22	7,94	12,02
Services sector	0,74	0,74	5,23	9,23
Government administration and Defence and social security	17,47	16,45	6,58	3,96
Education	4,85	5,05	8,26	6,59
Health and social sectors	3,23	3,14	6,11	5,39
Other services	1,86	1,90	8,97	11,50
GDP	100,00	100,00	8,10	8,02

Source: Ternate in Numbers 2017

## Methodology

### Research Design

This research was conducted in Ternate region in seven sub-districts. The method used is a structured interview and focus group discussion involving representatives from the MSME community. Qualitative data were obtained in the form of interviews with respondents and government questionnaires, and quantitative data were obtained from the Department of Industry and Trade, Office of Cooperatives and MSME, Ternate City Tourism Office,

Ternate City Research and Development Planning Agency, and the Central Statistics Agency Ternate City.

The population of this study is all MSME in the city of Ternate in 2017. The technique used for sampling was determined randomly by using the formula of estimating the proportion without repetition (sampling without replacement) by determining the error rate of 5 per cent (Daniel & Terrel, 1989). In the focus group discussion (FGD), several people were involved, representing MSMEs, and government officials from the Department of Industry and Trade of Ternate. FGD activities were carried out with the aim of obtaining information directly through interaction among creative industry players, officials representing the City Government of Ternate (Perindag), Bappeda in an effort to synchronise survey data, observations and data on the results of questionnaires and interviews so as to avoid biased information.

## Results and Conclusions

2 Based on the results of the field study, the information obtained related to the mapping of MSME development strategies in Ternate region. The conclusions are as follows:

- MSME has the potential to be professionally developed, not only as a small-scale home industry activity but also as a leading sector in Ternate. This situation can be seen from the shown data that the activities of MSME have a forerunner in 7 districts in Ternate. However, there has not been any intensive coaching from the local authority, including the absence of CSR (Corporate Social Responsibility) from large companies as a form of social responsibility to develop SME activities.
- Ternate has a diversity of creative industries types which have great potential to be developed through intensive guidance, this can be seen from the spread of creative industries in each district, each of which has distinctive features of superior products in the MSME sector. These peculiarities have the potential to be arranged in the form of creative industry clusters by creating certain product areas in several districts that have the same characteristics.
- Production in MSME sector increases from year to year, although its contribution to the total GRDP in Ternate is still relatively small at only around 3.52% per year. This reflects that the government through related agencies has not seriously made an effort to organize and develop MSME intensively, whereas the potential to absorb more workers is promising.
- Mapping the creative economy and culinary-based creative industries (i.e. nutmeg syrup, traditional cakes), blacksmiths (white iron crafts), mining (sand and angus excavation) and creative economics based on horticulture (bamboo plants) have not been maximally patterned to improve economic productivity among the community.

- Linkages of tourism and Micro, Small and Medium Enterprises have not been synergized well, there are still some partially managed tourist objects such as fortress (history site) of World War II, Ternate sultanate mosque, Clove AFO, Angus Stones and Tolire attractions.
- Regional development gaps, especially in areas such as; Moti Island, Batang Dua Island and Hiri Island, which causes the uneven development of MSMEs.
- Good synergy is needed between local Government, Central Cooperatives or entrepreneurs supported by institutions thus they are able to drive economy in Ternate.
- The advancement of information technology and communication led to the opening of MEA market access or even a new market share for MSMEs which allowed to expand their market demand from outside region.

## Recommendation

Based on the results of a study of MSME in Ternate City, the following recommendations are as follows:

- An interconnection is needed between the development of the tourism sector in Ternate and the development of MSME activities. This is because the breadth of the tourism sector is not only determined by the attractiveness of the tour, but also by the presence of typical products that can be local souvenirs for tourists.
- The business sector should be facilitated, with an easy administrative process that is an important requirement to propose financial aid to third parties and to protect the intellectual property of their work.
- There is a need to assist in promoting products and information about the correct market so they can compete with existing competitors.
- Some potential objects need to be developed in the MSME sector in Ternate City:
  - advertising, such as local radio station, newspaper and other promotion media to improve sales
  - architecture – this is because Ternate is developing its public facilities
  - market for art – the existence of art galleries and showrooms for superior local products is needed; these should not only be in the city centre but also in tourist areas
  - handicraft – it should be recognised that this sector has developed but still requires more intensive guidance, including capital assistance from local governments and product innovation related to market desires
  - videography and photography need to be better appreciated because so far many people have been involved but have been under-appreciated.
  - printing, design and fashion also need to be developed and given more space to promote their products.

- Ternate City Government must position itself as a promoter for the development of MSMEs, by building commitments related to increased coordination in carrying out mediation in an integrated MSME development, including greater ease in administrative matters. The Ternate City Government should include the importance of developing MSMEs in regional development planning documents – both the Regional Long-term Development Plan (RPJPD) and the Ternate’s RPJMD.
- The government of Ternate should provide public space for community groups to develop their businesses – for example, by facilitating art galleries, showrooms and websites for promotion and other activities.
- Facilitation of financial access to banks and other non-bank financial institutions is required.
- Regional mapping in accordance with the prominent industrial sector needs to be integrated with the development of tourism areas so these two sectors can support each other and contribute to the development of the regional economy and improve people’s welfare.
- There should be encouragement of the growth of the younger generation’s interest in moving into the field of creative economic activities by making MSMEs a part of local content in secondary schools, especially in vocational schools.
- It is important to increase and maintain the frequency of providing training and business coaching by experienced instructors as well as venture capital assistance. In addition, the government needs to supervise and monitor to maintain levels of improvement.
- MSME businesses and products need to be promoted at various exhibitions, both on a national and an international level.

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