

Research Article

The Impact of Government Support and Access to Capital on the Development of the Creative economy in Meureudu

T. Babur Rahmat*, Sri Wahyuni, M. Saleh

Department of Development Economics, Universitas Almuslim, Aceh, Indonesia, 24262

*Corresponding Author: tbaburrahmat@gmail.com | Phone: +6282296602670

ABSTRACT

This research aims to analyze the influence of government support and capital access on creative economy development. The study employed multiple linear regression analysis with a quantitative approach. Data were collected through questionnaires distributed to creative economy practitioners. The research findings indicate that government support and capital access have positive and significant effects on creative economy development. Validity testing demonstrated that all variable items were valid, while reliability testing confirmed the consistency of the instruments used. Both T-test and F-test results showed that government support and capital access significantly influence creative economy development, both partially and simultaneously. The coefficient of determination revealed the contribution of both variables to creative economy development. Therefore, enhanced government support and improved capital access are essential for promoting the creative economy sector.

Keywords: government support; capital access; creative economy development

1. INTRODUCTION

The creative economy has become an increasingly important driver of economic growth and social transformation in various parts of the world, particularly in developing countries like Indonesia (Wibowo et al., 2024). As traditional economic sectors face stagnation or disruption, the creative economy offers a more flexible, innovation-driven alternative that emphasizes human creativity, cultural heritage, and the use of digital technologies (Uctu et al., 2024). In Indonesia, this sector is seen as a promising contributor to national income and job creation, especially among young people and women. However, while the creative economy has received substantial attention in major cities, its development in smaller towns and regency capitals like Meureudu remains underexplored. This research is essential to understanding how the creative economy can be nurtured in regions that have not traditionally been at the center of national economic planning.

Government support plays a fundamental role in fostering a thriving creative economy (Bilan et al., 2019). Effective policies, programs, and infrastructure investments can create an enabling environment where creative entrepreneurs feel supported and empowered (Ravichandran & Dixit, 2024). In larger urban centers, we can see the results of well-designed government initiatives that provide training, financial incentives, and platforms for promotion. However, in smaller towns like Meureudu, local governments often struggle to replicate these successes due to limited resources, low policy awareness, and weak institutional frameworks. These discrepancies lead to a growing concern about the unequal development of the creative economy across Indonesia and raise critical questions about how government support is designed and implemented in less urbanized areas.

Access to capital is another major factor influencing the growth and sustainability of creative economic ventures (Santoso, 2020). Most creative entrepreneurs, especially those at the micro and small enterprise levels, face difficulties in securing funding due to the intangible nature of their products, a lack of formal business records, and limited financial literacy (Zada et al., 2021). In urban Meureudu, this issue is compounded by the absence of alternative financing institutions, such as creative business incubators, cooperatives, or community lending schemes. As a result, many rely on personal savings or informal loans, which come with high risks and unstable terms (Klapper & Lusardi, 2020). This financial barrier restricts innovation, expansion, and competitiveness, making it difficult for the creative economy in Meureudu to grow beyond a subsistence level.

Despite its small size, Meureudu holds significant potential for developing a vibrant creative economy, particularly in the fashion and textile sectors. The region is rich in cultural heritage, especially in traditional Acehese designs, fabrics, and embroidery. Local artisans and fashion entrepreneurs have begun to experiment with blending traditional aesthetics

with modern styles, which aligns well with growing consumer trends that value authenticity and cultural identity (Solomon & Mathias, 2020). However, these efforts often operate without strategic direction or institutional support, which limits their scalability and market penetration. This mismatch between cultural potential and structural support underscores the need for targeted interventions that can unlock the value of local creative industries.

While the Indonesian government has established national frameworks and action plans for creative economy development, these initiatives often lack localization strategies that consider the specific needs of smaller towns. Studies have shown that policy effectiveness depends not just on the policy itself but on how well it is implemented, monitored, and adapted to local contexts. In Meureudu, existing government programs for MSME development have not been fully aligned with the needs of the creative sector. There is a need to examine whether the local government has the capacity, vision, and commitment to support creative economy actors in ways that are sustainable and impactful. Without such alignment, creative entrepreneurs in Meureudu may continue to face the same constraints that have long hindered regional innovation and enterprise growth.

The creative economy also holds important implications for gender empowerment in Meureudu. A significant proportion of fashion and craft entrepreneurs in the town are women, many of whom manage home-based businesses or community workshops. These women not only contribute to household income but also serve as cultural custodians through their work in traditional textile production. However, their ability to scale their businesses is often limited by social norms, lack of training, and exclusion from formal financial systems. Research has consistently shown that when women are empowered through creative entrepreneurship, the benefits extend to family welfare, education, and community development. Therefore, understanding how government support and capital access affect female entrepreneurs in Meureudu is an essential aspect of this study.

The global rise in demand for locally made, culturally distinctive products present a unique opportunity for towns like Meureudu. With the right support, creative products from this region could reach broader markets, both nationally and internationally. Consumers today are increasingly drawn to sustainable fashion and ethical consumption, which aligns well with the handcrafted, heritage-based goods produced in Aceh (Ghouse et al., 2019). However, Meureudu lacks the necessary branding, marketing infrastructure, and digital presence to compete in such markets. This highlights a critical gap between product potential and commercial readiness, which this study seeks to understand and address through the lens of government intervention and financial access.

Furthermore, Meureudu's experience reflects a broader national issue of policy centralization and urban bias in economic development. Most creative economy policies and investments have been concentrated in Java and major cities, leaving smaller towns with little guidance or support. Yet, small towns have different dynamics, networks, and challenges that require localized solutions. Meureudu, as a new regency capital, represents an ideal case study for examining how creative economies can be built from the ground up. Exploring its unique context can help generate models that are replicable in other similar regions across Indonesia.

The phenomenon of slow creative economic growth in Meureudu, despite its rich cultural capital and entrepreneurial interest, reveals a fundamental development gap. There is a disconnect between local aspirations and systemic support structures. While creative actors are emerging, they are often disconnected from policy frameworks, financial services, and market access. This research is driven by the need to bridge that gap through empirical analysis and practical recommendations that align with both community needs and policy priorities. Investigating how and to what extent government support and capital access impact this process is therefore both timely and necessary (Wu et al., 2025).

This study is also positioned to contribute to the academic discourse on creative economies in non-metropolitan contexts. Most research on creative economy development in Indonesia has focused on large, resource-rich cities, while the realities of smaller towns remain underrepresented. By centering this study in Meureudu, the research aims to fill a significant gap in knowledge and offer insights that can shape more inclusive economic policies. In doing so, it not only responds to national development goals but also amplifies the voices and experiences of local entrepreneurs working in the margins of Indonesia's creative revolution.

2. RESEARCH METHOD

This study employs a descriptive quantitative research approach to examine the influence of government support and capital access on the development of the creative economy in Meureudu's fashion sector. The research population includes fashion entrepreneurs operating in urban Meureudu who have received government support or gained access to capital. A total of 100 respondents were selected using a purposive sampling technique, with the main criteria being entrepreneurs who have benefited from government assistance and/or financing access. Data were collected through a structured questionnaire using a five-point Likert scale to capture respondents' perceptions regarding the level of support and financial access they received, and how these factors have contributed to the growth of their businesses.

The theoretical framework of this study identifies government support and capital access as the independent variables and creative economy development in the fashion sector as the dependent variable. Government support is defined as various forms of facilitation provided by national and local governments, including training, mentoring, promotion, and

regulatory assistance. Capital access refers to the ease with which entrepreneurs can obtain business funding from formal financial institutions or government-backed programs. The development of the creative economy is measured through indicators such as income growth, market reach, product diversification, and business sustainability. The study hypothesizes that both government support (H1) and capital access (H2) have positive and significant effects on the development of the creative fashion industry in Meureudu.

Data analysis was carried out using multiple linear regression with the help of SPSS software. The analysis process began with the validation of instruments through reliability and validity testing, followed by classical assumption testing such as normality, multicollinearity, and heteroscedasticity checks. After ensuring the data met all necessary assumptions, regression analysis was conducted to determine both individual and joint effects of the independent variables on the dependent variable. Hypothesis testing used t-tests for individual variable significance and F-tests for overall model significance, with a significance level set at 5% ($\alpha = 0.05$). The coefficient of determination (R^2) was used to evaluate the model's ability to explain variations in creative economy development. This comprehensive analytical approach aims to reveal how government initiatives and access to capital can effectively foster sustainable economic growth in Meureudu's creative fashion industry.

3. RESULTS AND DISCUSSION

Research Findings

The research conducted validity assessments for three key variables: governmental assistance, financial accessibility, and creative sector advancement. These validity evaluations were designed to confirm that every questionnaire element effectively measures its intended construct. The validation assessment findings reveal that all components across the three variables met validity criteria. This conclusion is supported by the statistical significance levels (p-values) recorded for each component falling below the 0.05 threshold ($p < 0.05$). Consequently, it can be determined that every element within the governmental assistance, financial accessibility, and creative sector advancement variables demonstrates strong validity and is appropriate for implementation in this research investigation. The validation process ensures that the measurement instruments accurately capture the concepts they were designed to assess, providing confidence in the reliability of the data collection tools employed in this study.

The results of the reliability test show that all research variables, namely government support, access to capital, and creative economy development, have very high internal consistency. This is indicated by Cronbach's Alpha values of 0.962 for government support, 0.958 for access to capital, and 0.946 for creative economy development. Since all values exceed the minimum threshold of 0.6, it can be concluded that the instruments used in this study are reliable and consistently measure each variable as intended.

The normality assessment was performed to ascertain whether the residual values within the regression model follow a normal distribution pattern. This evaluation is crucial as the normality assumption represents a fundamental prerequisite for valid linear regression analysis. The assessment utilized the One-Sample Kolmogorov-Smirnov statistical procedure, where the decision rule establishes that residuals demonstrate normal distribution characteristics when the Asymptotic Significance (2-tailed) value exceeds the 0.05 threshold.

Table 1. Results of the Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
	N	100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	11.88642190
Most Extreme Differences	Absolute	.080
	Positive	.049
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.111 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

According to the normality test findings, the Asymp. Sig. (2-tailed) value obtained is 0.111, which exceeds the 0.05 threshold. This result demonstrates that the residual values in the regression analysis follow a normal distribution pattern.

Consequently, the normality prerequisite for this regression analysis has been satisfied. The fulfillment of this statistical assumption is crucial for the validity of the regression model, as normal distribution of residuals is a fundamental requirement for reliable statistical inference and accurate parameter estimation in regression analysis. In addition to the statistical test, the Normal Probability Plot (P-P Plot) further supports the conclusion that the residuals are normally distributed. The points on the P-P Plot closely align with the diagonal reference line, indicating that the distribution of residuals does not significantly deviate from the expected normal distribution. This visual confirmation complements the Asymp. Sig. value and reinforces the validity of the normality assumption, ensuring that the regression model's estimations and inferences are based on sound statistical foundations.

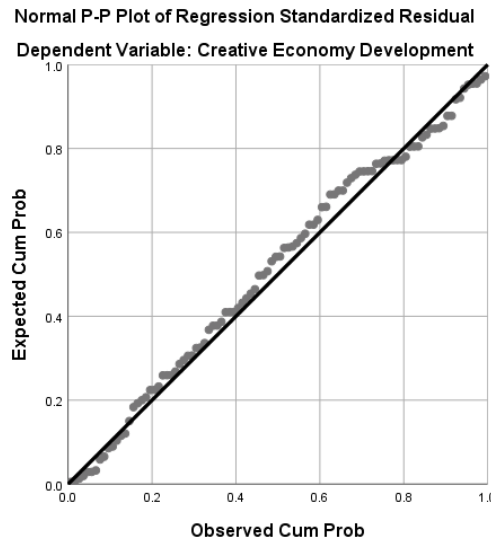


Figure 1. Normality Probability Plot

The Normal P-P Plot of Regression Standardized Residuals presented in the image above shows a visual assessment of the normality of residuals in the regression model for the dependent variable "Pengembangan Ekonomi Kreatif." The data points closely follow the diagonal reference line, indicating that the distribution of residuals approximates a normal distribution. This alignment confirms the result of the Kolmogorov-Smirnov test, where the significance value exceeded 0.05. Therefore, both the statistical and visual analyses support the conclusion that the normality assumption has been met, ensuring the reliability and validity of the regression model used in this study.

The multicollinearity examination was implemented to verify the absence of excessive intercorrelation among predictor variables within the regression framework. This diagnostic procedure is fundamental for establishing whether the government support and capital access variables exhibit overly strong interdependence that could compromise model stability and parameter estimation accuracy. Multicollinearity detection employs Tolerance and Variance Inflation Factor (VIF) statistical indicators, where acceptable thresholds are defined as Tolerance values exceeding 0.1 and VIF statistics remaining below 10, collectively signifying the absence of problematic multicollinearity among the independent variables.

Table 2. Results of the Multicollinearity Test

Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
Dukungan Pemerintah	.859	1.164
Akses Modal	.859	1.164

a. Dependent Variable: Creative Economy Development

According to the multicollinearity assessment findings, the Tolerance coefficients for both variables are recorded at 0.859, while the VIF (Variance Inflation Factor) coefficients are 1.164. Given that the Tolerance coefficients exceed 0.1 and the VIF coefficients remain below 10, it can be determined that multicollinearity is absent between the governmental assistance and financial accessibility variables within this regression framework. This demonstrates that these two variables do not exhibit an overly strong intercorrelation and are suitable for simultaneous inclusion in the statistical analysis. The absence of multicollinearity is essential for maintaining the reliability and interpretability of regression coefficients, ensuring that each predictor variable contributes independently to explaining the variance in the dependent variable without redundancy or statistical distortion.

The heteroskedasticity test is conducted to determine whether there is a variance inequality in the residuals of the regression model. The assumption that must be met is the absence of heteroskedasticity, meaning that the residual variance should be constant (homoskedasticity). One method to detect heteroskedasticity is by examining the significance (Sig.) values in the regression output, with the criterion being Sig. > 0.05 indicating no heteroskedasticity.

Table 3. Results of the Heteroskedasticity Test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.371	4.458		3.448	.001
Government Support	.003	.063	.006	.054	.957
Access to Capital	-.089	.056	-.173	-1.589	.115

a. Dependent Variable: ABS_RES

According to the heteroskedasticity examination results, the significance levels for the Governmental Assistance variable stand at 0.957 and for Financial Accessibility at 0.115, with both values exceeding the 0.05 criterion. This finding demonstrates the absence of heteroskedasticity within the regression framework. Consequently, it can be established that the regression model meets the homoskedasticity requirement, rendering it appropriate for subsequent statistical analysis. The satisfaction of the homoskedasticity assumption is vital for ensuring the validity of statistical inferences, as it confirms that the variance of residuals remains constant across all levels of the predictor variables. This consistency in error variance strengthens the reliability of coefficient estimates and hypothesis testing procedures in the regression analysis. The scatter plot of residuals displays a random and evenly dispersed pattern around the horizontal axis, further confirming the absence of heteroskedasticity in the regression model.

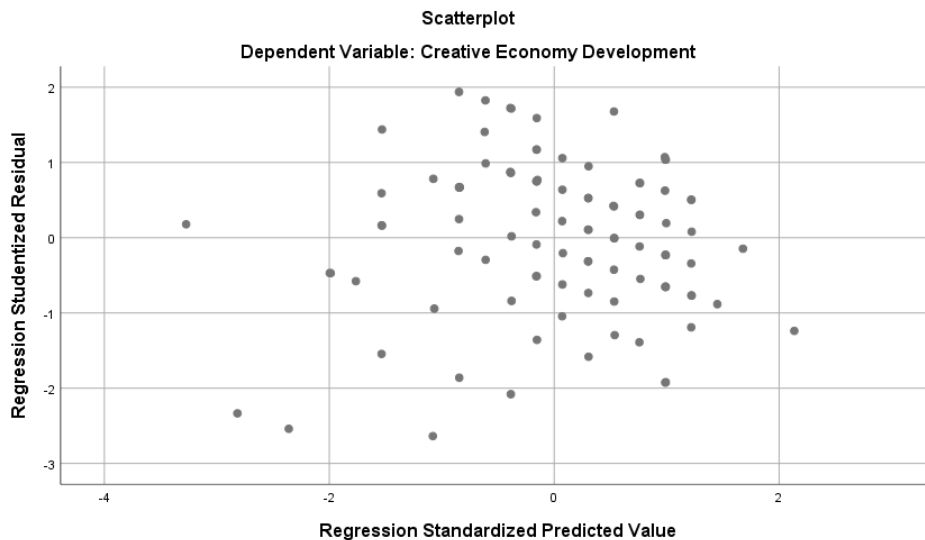


Figure 2. Heteroscedasticity Test

The scatter plot illustrating the relationship between regression standardized predicted values and studentized residuals for the dependent variable "Creative Economy Development" reveals a random distribution of data points around the horizontal axis. There is no clear or systematic pattern, such as funneling or curvature, which suggests that the variance of the residuals remains relatively constant across the range of predicted values. This visual pattern indicates that the regression model fulfills the assumption of homoskedasticity, thereby supporting the validity of the regression estimates and ensuring that the model produces reliable and unbiased statistical inferences.

The multiple linear regression analysis was employed to examine both the collective and individual impacts of predictor variables on the outcome variable. Within this investigation, the predictor variables under examination comprise government support and capital access, while the outcome variable represents creative economy development. The analytical procedure involves evaluating regression coefficients alongside their corresponding significance (Sig.) values for each predictor variable. The statistical decision criterion establishes that predictor variables demonstrate significant influence on the outcome variable when their associated significance values fall below the 0.05 threshold.

Table 4. Results of the Multiple Linear Regression Test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	31.513	7.558		4.169	.000
Government Support	.265	.107	.246	2.477	.015
Access to Capital	.267	.095	.280	2.815	.006

a. Dependent Variable: Creative Economy Development

Based on the results of the multiple linear regression test in **Table 4**, the regression equation model can be written as follows:

$$Y = 31.513 + 0.265X_1 + 0.267X_2$$

Consequently, the multiple linear regression model demonstrates that government support and capital access serve as critical determinants in fostering creative economy advancement. Both predictor variables exhibit positive and statistically significant effects, suggesting that strategic initiatives aimed at strengthening governmental assistance and enhancing capital accessibility will yield direct and substantial contributions toward achieving optimal growth within the creative economy sector.

The T-test is performed to assess the individual impact of each predictor variable on the outcome variable. This statistical procedure seeks to examine whether governmental assistance and financial accessibility exert significant influence on creative sector advancement. This analytical approach allows researchers to isolate and evaluate the unique contribution of each independent factor while controlling for the effects of other variables in the model. Through this method, it becomes possible to determine the statistical significance and practical importance of each predictor's relationship with the dependent variable, providing valuable insights into which factors most substantially drive creative economy growth.

Table 5. T-Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	31.513	7.558		4.169	.000
1 Government Support	.265	.107	.246	2.477	.015
Access to Capital	.267	.095	.280	2.815	.006

a. Dependent Variable: Creative Economy Development

The coefficients table reveals that both independent variables, government support and access to capital, have a positive and statistically significant effect on creative economy development. Government support has an unstandardized coefficient (B) of 0.265 with a significance value of 0.015, indicating that for every one-unit increase in government support, the development of the creative economy increases by 0.265 units, assuming other variables remain constant. Similarly, access to capital has a coefficient of 0.267 and a significance level of 0.006, suggesting a slightly stronger influence. Both significance values are below the 0.05 threshold, confirming that the effects are statistically significant. Furthermore, the standardized coefficients (Beta) show that access to capital (Beta = 0.280) has a marginally greater influence on creative economy development compared to government support (Beta = 0.246). Overall, the findings underscore the importance of both variables in fostering growth within the creative economy sector. Based on the T-test results, it can be concluded that both government support and access to capital have a significant effect on the development of the creative economy. Therefore, these two variables can be considered key factors in driving creative economy development.

The F-test is used to assess the simultaneous effect of independent variables on the dependent variable in a multiple linear regression model. This test aims to evaluate whether government support and access to capital together significantly influence the development of the creative economy.

Table 6. F-Test Results

ANOVA ^a					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3329.082	2	1664.541	11.623	.000 ^b
1 Residual	13890.878	97	143.205		
Total	17219.960	99			

a. Dependent Variable: Creative Economy Development

b. Predictors: (Constant), Access to Capital, Government Support

According to the table presented, the computed F statistic is 11.623 with a corresponding significance level of 0.000, which falls below the 0.05 threshold. This demonstrates that governmental assistance and financial accessibility collectively exert a significant influence on creative sector advancement. Given that the significance level is under 0.05, it can be determined that the regression framework is statistically sound and suitable for additional examination. In essence, governmental assistance and financial accessibility jointly produce a meaningful effect on creative economy growth. This F-test result confirms the overall model's explanatory power, indicating that the combined predictor variables account for a statistically significant portion of the variance in the dependent variable. The model's validity supports the reliability of subsequent interpretations and conclusions drawn from the regression analysis.

The coefficient of determination assessment is employed to establish the degree to which the predictor variables jointly account for the variation in the outcome variable. This is reflected through the R Square coefficient, which represents the proportional influence that the independent factors exert on the dependent measure. This statistical metric provides crucial insight into the explanatory power of the regression model by quantifying what percentage of the total variance in the dependent variable can be attributed to the combined effect of the predictor variables. The R Square value serves as an indicator of model fit, helping researchers understand how well their selected independent variables capture and explain the phenomenon under investigation.

Table 7. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.440 ^a	.193	.177	11.967

a. Predictors: (Constant), Access to Capital, Government Support

The coefficient of determination (R^2) value of 0.193 demonstrates that government support and capital access collectively account for 19.3% of the variance in creative economy development. This finding indicates that the regression model possesses moderate explanatory capacity in elucidating the relationship between the predictor and outcome variables. Furthermore, the Adjusted R^2 value of 0.177 reveals that, following adjustment for the number of variables incorporated in the model, the independent variables maintain a contribution of 17.7% toward explaining the dependent variable. The R^2 value of 19.3% establishes that creative economy development is influenced by government support and capital access to the extent of 19.3%, while the remaining 80.7% is attributable to other factors not encompassed within this analytical framework. This finding underscores the existence of additional significant variables beyond the current model that also contribute to creative economy advancement.

Creative economy development represents a fundamental strategy for enhancing regional economic prosperity. Government support and capital access constitute essential components in this developmental process. Governmental contributions manifest through policy formulation, facility provision, and adequate infrastructure establishment to support creative economic activities. Concurrently, capital access enables creative economy stakeholders to secure the financial resources required for business expansion. These two elements operate synergistically to establish a favorable ecosystem for creative economy growth. The research findings establish that both government support and capital access exert significant influence on creative economy development. This outcome emphasizes the critical importance of synergy between public policy and financial assistance to ensure sustainable and innovative creative economy growth. Consequently, to enhance creative economy development, active governmental participation and improved funding accessibility require strengthening through comprehensive strategic programs and policy initiatives.

Discussion

The findings of this research confirm the significant role that both government support and access to capital play in driving the development of the creative economy, particularly in the fashion sector of Meureudu. Government involvement in the form of training, regulation, promotion, and mentorship proves to be a pivotal factor in enabling entrepreneurs to grow and sustain their businesses (Tirta et al., 2023). This result is consistent with existing literature that emphasizes the importance of institutional support in creating a conducive environment for creative industries to flourish. In the context of Meureudu, where the fashion industry is still growing and facing various limitations, targeted government initiatives empower local entrepreneurs to overcome operational and managerial challenges (Wilda et al., 2024). These findings suggest that active government participation can help strengthen the economic base in developing regions by supporting the creative potential of local communities (Ramadhan et al., 2025).

Access to capital also emerges as a critical determinant of success within the creative economy. For fashion entrepreneurs, the availability of funding allows them to invest in improving production quality, expanding marketing efforts, developing innovative designs, and increasing distribution reach. These factors are essential in enhancing business competitiveness and sustainability. The results of this study align with theoretical perspectives that emphasize the importance of financial accessibility in reducing structural barriers faced by creative business actors (Jeong et al., 2021). In Meureudu, entrepreneurs who have access to financial institutions, credit schemes, or government-backed funding programs are better equipped to expand their market reach, diversify products, and sustain their business amid economic uncertainty. This reinforces the view that financial empowerment is a necessary condition for the growth of creative industries, particularly in regions with limited commercial infrastructure (Tirta et al., 2023).

The interrelationship between government support and access to capital demonstrates that these two factors do not work independently but rather strengthen each other in creating an enabling ecosystem for creative economy development. Government support initiatives, such as training or business incubation, can have a more significant impact when complemented by accessible financial resources that allow entrepreneurs to apply their newly acquired knowledge. Similarly, access to capital becomes more effective when supported by clear regulations, business facilitation, and strategic guidance from government institutions. This synergy suggests that policy integration is crucial in supporting the growth of the creative economy, as efforts that align institutional support with financial facilitation can lead to stronger and more sustainable business outcomes. Policymakers and stakeholders must therefore adopt an inclusive strategy that simultaneously enhances capacity building and financial inclusion for creative actors (Thow, 2025).

Nevertheless, while the findings indicate the strong influence of government support and capital access, it is important to acknowledge that the development of the creative economy is shaped by other complex and interrelated factors (Oswari et al., 2023). Elements such as market readiness, consumer preferences, digital literacy, technological innovation, and collaboration networks also play an essential role in supporting the success of creative businesses (Burdon & Sorour, 2020). The results of this study highlight that although government support and capital access are significant, they account for only part of the variance in creative economy growth (Rahindra & Wisnujati, 2024). This points to the need for broader strategic efforts that include digital infrastructure development, creative education, cross-sectoral collaboration, and support for innovation ecosystems. Future research is encouraged to examine these additional factors to produce a more comprehensive framework for fostering the growth and sustainability of the creative economy in regions like Meureudu.

4. CONCLUSION

Based on the results of this study, it can be concluded that both government support and access to capital have a significant and positive influence on the development of the creative economy in Meureudu, particularly in the fashion sector. Government initiatives in the form of training, regulation, and business facilitation, along with financial accessibility through various funding sources, are proven to be critical in enhancing entrepreneurial capacity, expanding business reach, and ensuring sustainability. These findings directly answer the research questions by demonstrating that strategic government involvement and adequate financial support are essential drivers of creative industry growth. Therefore, to accelerate the development of the creative economy in Meureudu, an integrated approach that simultaneously strengthens institutional support and financial access is necessary to empower creative entrepreneurs and foster a more dynamic and

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