The Importance of Creativity and Innovation in Maintaining Business in the Pandemic Situation: A Case Study of Micro Small and Medium Enterprises (MSME) Managed by Millennial Groups in Jakarta

Baby Poernomo¹, Anita Maulina², Anisa Arizona Bandi³, Jana Sandra⁴, Muhammad Sholeh⁵

^{1,2,3,4,5}Institut lmu Sosial dan Manajemen STIAMI, Jakarta, Indonesia babypoernomo1966@gmail.com

Abstract

This research is aiming at answering the questions of what problems experienced by millennial MSMEs during the pandemic situation and how millennial MSMEs optimize their creativity to produce innovations in order to survive in the pandemic era. This research applies a case study approach from qualitative research design. In this study a semi-structured interview is conducted to 6 MSMEs which are managed by millennial entrepreneurs, consist of food and beverage business, fashion and training services. The research proved that MSMEs managed by millennial show high creativity and innovation so that their business can continue to run in the midst of pandemic, even it continues to show progress in a wider reach area to different provinces. In addition, the results of this study can be used as input for MSMEs in Indonesia to be more creative in order to lead to innovation.

Keywords creativity; innovation; millennial; MSME



I. Introduction

Micro Small and Medium Enterprises (MSME) has a very significant role in developing countries such as Indonesia, both in providing job opportunities for the wider community and helping people with low incomes. During this pandemic, the product sales sector from MSMEs is also experiencing obstacles. With this pandemic, people's daily lives have changed. The government has implemented a number of policies, including social distancing, wearing masks, and washing hands.

One of the factors that triggered the decline in MSME sales turnover was social distancing, so that MSME shops or outlets had to be closed for some time, to avoid crowds of people. The problems experienced by MSMEs include a decrease in turnover (56%). MSMEs also have difficulty accessing financing/credit (22%). Constraints in the distribution of goods were also experienced by 15% of MSMEs and 7% others experienced difficulties in obtaining raw materials (Maula, et.al., 2021). Data from the Ministry of Cooperatives explained that 1,785 cooperatives and 163,713 Micro, Small and Medium Enterprises (MSMEs) were affected by the coronavirus pandemic . The MSME sector most affected is food and beverage. At least 39.9 percent of MSMEs decided to reduce the stock of goods during the large-scale social restrictions (PSBB) due to COVID-19. Meanwhile, 16.1 percent of MSMEs chose to reduce employees due to closing physical stores. The MSME sector has been seriously impacted by the COVID-19 pandemic.

Budapest International Research and Critics Institute-Journal (BIRCI-Journal)

Volume 4, No 3, August 2021, Page: 6357-6367

e-ISSN: 2615-3076(Online), p-ISSN: 2615-1715(Print) www.bircu-journal.com/index.php/birci

email: birci.journal@gmail.com

The importance of providing encouragement to become entrepreneurs for the Millennial Generation because they have great potential in driving the wheels of the Indonesian economy and it is also predicted that 70% of the population in the country in 2030 will be dominated by the Millennial Generation. (Proxsisgroup.com, 2018). The economic life of Indonesia can improve for the better in a global era, but this will also be a challenge for the community, especially millennial who will face competition in the development of communication and technology in the global market. Millennial are known to have creative thinking which should be one of the driving factors for Indonesian people to be more advanced in various fields. These millennial, if guided properly, will make a big change for the nation.

A study conducted by Rosmadi (2021) using a descriptive qualitative approach proves that to maintain the sustainability of MSMEs, apart from capital, quality human resources are needed. Another researcher, Ernani Hadiyati (2012) in his research also proves that entrepreneurial marketing is also determined by creativity and innovation. The two researchers above are both studying the problem of creativity and innovation in MSMEs, but the difference with the research made by these authors is that this study uses millennial as the subject.

This research is intended to answer the questions what problems experienced by millennial MSMEs during the pandemic and how millennial MSMEs optimize their creativity to produce innovations in order to survive in the pandemic era. The results of this study will make a contribution to MSME business actors, especially in maintaining business continuity during the pandemic situation.

II. Review of Literatures

2.1 MSMEs Managed by Millennial

To embrace millennials, the business world must approach the younger generation with various strategies. The characteristic of this millennial generation is that they trust User Generated Content (UGC) more than one-way information. Information derived from advertising has been defeated by personal experience and other subjective things.

Product introduction and delivery flow must be well planned by MSME actors. These millennials are very appropriate if they are used as part of the marketing team, given their qualified abilities in information technology. Therefore, it is not surprising that if millennial become entrepreneurs, they will more easily sell products produced with internet-based sales systems such as social media, twitter, face book etc. Another characteristic of this generation is its high mobility so that visual messages dominate over verbal messages written in long lines.

Indonesia has sufficient human resources in terms of the number of human resources to create new Beginner Entrepreneurs (WP) in Indonesia. However, the readiness of this group in entrepreneurship must be followed by the ability to conduct entrepreneurial analysis (Arrighetti, et al., 2014). One of these factors is the power of creativity. In entrepreneurship, creativity is needed to create innovations (Van & Versloot, 2007) that are able to provide competitive value. On the other hand, from the age factor, the millennial group is also known to have spontaneous courage in deciding to start a business. The literacy factor in the IT field shows the development of a smart business industry that follows dynamic market tastes. The literacy factor in the IT field shows the development of a smart business industry that follows dynamic market tastes (Henley, 2017).

2.2 Creativity

The ability to create something new is a creativity where everyone can express new ideas or relate them to elements that already exist. (Munandar, 2004). Rogers in Munandar (2004:18) says that "creativity is the tendency to self-actualize, realize potential, the drive to develop and mature, the tendency to express and activate all the abilities of the organism". Creativity is also considered as an experience that can reveal and actualize an integrated individual identity between oneself, others and the environment (Clark Moustakis in Munandar, 2004: 18). Meanwhile, the concepts related to convergent and divergent in ways of thinking were put forward by Guildford in Ari and Asrori (2006:41) which states that individual ways of thinking can be seen from 2 types, namely convergent which means that there is only one correct answer in each individual way of thinking. about something. While divergent thinking allows a person to look for alternative answers to overcome the various problems he faces. Thus, creative people are those who have divergent and not convergent ways of thinking.

A mental process in which new products are created or processed or also combined with existing ideas that are formed in a new fashion is creativity (James J. Galagher in Rachmawati, 2005:15). Supriadi in Rachmawati (2005:15) states that creativity is a person's ability to give birth to something new, either in the form of ideas or real works that are relatively different from what already exists.

2.3 Characteristics of Creativity

Slameto (2003:17) said that the characteristics of creativity can be grouped into two categories, cognitive and non-cognitive. Cognitive traits include originality, flexibility, fluency, and elaboration while the non-cognitive characteristics include motivation, attitude and creative personality.

Meanwhile Guildford (cited in Istirani & Intan Pulungan, 2017:133) also said that the characteristics of creativity are 1.) individuals with great curiosity, 2.) individuals with good time management and discipline, 3.) individuals who actively ask questions, 4.) individuals who issue a lot of ideas or opinions of their own. that 5 characteristics of creativity: 1.) Fluency: the ability to produce many ideas, 2.) Flexibility: the ability to propose various approaches to problem solving, 3.) Authenticity: the ability to produce original ideas as a result of one's own thinking, 4.) Decomposition: the ability to describe something in detail, 5.) Formulation: the ability to review a problem in a different way from the usual one. The World Economic Forum, The Future Jobs Report (October, 2020) even put the creativity aspect as the top emerging skills (Skills identified as being in high demand within their organization, ordered by frequency).

Table 1. The Emerging Skills

1	Creativity, originality and initiative	
2	Complex problem-solving	
3	Active learning and learning strategies	
4	Emotional intelligence	
5	Analytical thinking and innovation	
6	Troubleshooting and user experience	
7	Leadership and social influence 8. 9. 10.	
8	Critical thinking and analysis	
9	Resilience, stress tolerance and flexibility	
10	Reasoning, problem-solving and ideation	

11	Service orientation	
12	Technology design and programming	
13	Technology use, monitoring and control	
14	Systems analysis and evaluation	
15	Instruction, mentoring and teaching	

Source: World Economic Forum, The Future Jobs Report, October 2020

Rhodes (in Munandar, 2004:22-24) states that the definition of creativity can be viewed from 4 aspects or commonly referred to as the 4 P's of Creativity: Person, Process, Press and Product. These four P's are interrelated. Creative individuals, involve themselves in the creative process, with support from the environment, produce creative products. Guildford (in Sternberg, 1999) suggests several important factors which are aspects of the ability to think creatively, namely:

- (a) Fluency of Thinking
- (b) Flexibility of Thinking
- (c) Elaboration
- (d) Originality

2.4 Innovation

Schumpeter (quoted by De Jong and Hartog, 2005) argues that an effort to create something into a new thing is an innovation where someone can add value to products, services, and the manufacturing process. Experts as quoted by Saud (2014) argue that existing ideas and then being updated by others can be said to be an innovation. It can also be said that innovation is creating and implementing something into a combination. Based on Hartati (2021) the implementers (assistants) of the Minister of Finance, continues to carry out health protocols and continues to innovate and adapt to services provided in the emergency of the COVID-19 pandemic. In addition, continuing innovation has to be part of knowledge workers' work, tasks, and responsibilities (Wahjudewanti, 2021).

Adoption rates are the relative speed at which innovation is adopted by members of the social system. It is generally measured as the number of individuals who adopt a new idea within a certain period, such as each year (Gunawan, 2020).

Innovation can be defined as a specific change containing novelty, intentional through a planned and deliberate program and designed to achieve the desired goals through a certain system (Miles, 1973). Based on the level of novelty, innovation is divided into four types, namely: incremental innovation, architectural innovation, modular innovation and radical innovation (Henderson and Clark, 1990).

- 1) Incremental innovation is innovation by improving existing components. In other words, incremental innovation emphasizes improvement, not change. For example: existing services are continuously improved in quality.
- 2) Radical innovation is innovation by making changes as a whole, both components and existing systems. Radical innovation is rarely found in the field.
- 3) Modular innovation is innovation by making changes to components, but the system used remains the same.
- 4) Architectural innovation is innovation by making changes to existing systems in new ways and improving existing components without changing them.

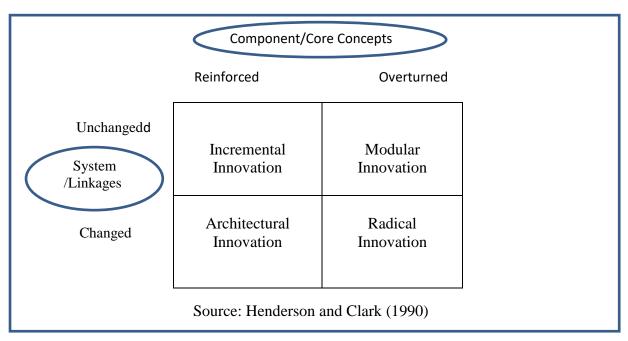


Figure 1. Typology of Innovation Adopted from Theory of Henderson and Clark (1990)

III. Research Methods

This is a qualitative research that uses a case study approach because it allows researchers to investigate an event in depth by looking at certain social situations and conditions that describe how the event occurred (Hodgetts, DJ & Stolte, OME, 2012). This case study can also help and contribute to show important aspects in the social process, so that the research approach carried out on millennial MSMEs is considered appropriate using case study studies. The case study also aims to find out more about the relationship between the problem at hand and the phenomenon and the context in which it occurs Yin, R.K. (2002).

"A case study is an empirical inquiry that investigates a contemporary phenomenon (the 'case') within its real-life context, especially when the boundaries between phenomenon and context may not clearly evident' (p.16).

A case study research is preferred by qualitative researchers although when compared to other research approaches, case studies are considered to take longer (Patton, 2015). This research was conducted on 6 millennial MSMEs in Jakarta, consisting of: 2 Food and Beverages businesses, 2 fashion businesses and 2 Course/Training Services. However, due to ethical problems and objections from entrepreneurs, in this study the names of SMEs and the names of participants were not included. Sampling in qualitative research is carried out by purposive sampling or in other words the sampling technique in this study is sampling that is in accordance with the objectives (Satori et al, 2011).

Primary data which is used for this research is the result of semi structured interview and secondary data is the documentation related to UMKM, millennial businesses and creativity and innovation. The reason why the researchers used semi structured interview is that the questions can be developed along with the interview process so it is more chance for the researchers to explore data and information during the interview (Creswell, 2016). Interview was conducted between 45 minutes and 1 hour for each participant. The participants for in-depth interviews consist of 6 people, namely 2 young entrepreneurs who have been running a business in the food and beverages business, the other 2 in the fashion business. and 2 others in the field of Course/Training Services. This categorization is carried

out to see if there are differences between the 3 kinds of businesses in terms of creativity and innovation. The interview was conducted between 45 minutes and 1 hour for each participant. The participants for in-depth interviews consist of 6 people, namely 2 young entrepreneurs who have been running a business in the food and beverages business, the other 2 in the fashion business. and 2 others in the field of Course/Training Services. This categorization is carried out to see if there are differences between the 3 kinds of businesses in terms of creativity and innovation.

However, the challenge that researchers must face is that data analysis activities are much more time-consuming and thought-provoking than analyzing structured interview data. Stake (2010) revealed four forms of data analysis and their interpretation in case study research, namely: (1) collecting categories, researchers looking for a collection of data examples and hoping to find meaning that is relevant to the issues that will arise; (2) direct interpretation, case study researchers look at one example and draw meaning from it without looking for many examples; (3) the researcher forms a pattern and looks for a match between two or more categories; (4) in the end, researchers develop naturalistic generalizations through data analysis, these generalizations are made through people who can learn from a case, whether it is their own case or apply it to a case population.

IV. Results and Discussion

4.1 Results

To answer the research questions about what are the problems faced by millennial MSMEs during the pandemic and how can millennial MSMEs optimize creativity to produce innovations in order to survive in the pandemic era, interviews were conducted with 6 millennial entrepreneurs. The results of the interviews are summarized in the following table.

Table 2. Result of the Interview with 6 Young Entrepreneurs (2 of Food and Beverages, 2 of Fashion, and 2 of Course/Training Entrepreneurs)

	(2 of Food and Beverages, 2 of Fashion, and 2 of Course/Training Entrepreneurs)		
No	Factors	Informants' Answers	
1.	Problems faced in	(1) Business cannot run optimally because it has to follow	
	pandemic situation	the government regulations such as social distancing or	
		PSBB/PPKM (restrictions on community activities)	
		(2) The decrease in Purchase/Demand because the	
		community is currently more concerned with buying	
		medicines, vitamins and hand sanitizers.	
		(3) Income decreased drastically	
		(4) Difficult to get raw materials, thus causing production	
		delays.	
		(5) The difficulty of getting capital assistance	
2	Aspects of Creativity to be		
	emphasized		
	2.1 Person	With this pandemic situation, MSME actors must be able to:	
		(1) think creatively so that the business can keep running	
		(2) dare to make changes	
		(3) looking for information in order to gain new knowledge	
		(4) have sensitivity to the environment	
		(5) Not easy to give up	
	2.1 Process	In making changes to both systems and components, the steps	
		that have been taken are starting from good planning, not being	
		careless even in an emergency situation so that quality is	

No	Factors	Informants' Answers
110	I uctory	maintained and the business we rum still get the public trust.
	2.2 Product	During this pandemic, the changes made include:
	2.3.1 Food and Beverage	(1) Changes in sales system (from direct selling to online selling)
		(2) Changes in the pricing system. Smaller size products are made at a more economical price, so that during this pandemic, people can continue to buy the products they normally consume.
		(3) Creating new product variants with a theme that fits the current situation
		(4) Quality must remain the same
		(5) Changes in the service system. Before the pandemic, consumers usually had to order food via grab food and were charged a fee, but during this pandemic, delivery services up to a maximum distance of 20 kilometers are free of charge.
	2.3.2 Fashion	(1) Changes in the sales system (from direct sales to online sales to other provinces.)
		(2) During the pandemic, the clothing products are switched to selling products that are more needed by the community today, namely - Masks with diverse and attractive designs at
		affordable prices - Mask Connector
		- Mask Trap
		Hand Sanitizer with funny characterHand Cloves
		 Hand Cloves Key fingers (for opening doors, pressing ATM bottom
	2.3.3 Course/Training Service	 (1) System change from face-to-face learning in class to online learning (using google meet/zoom) (2) The learning time is made more flexible. (3) Even though the learning is done online, the material is delivered in a fun way so it doesn't make the participants bored. Prospective participants are given a free trial class. (4) The course/training institution provides free internet for online course participants. (5) Course participants are given free webinars with various and useful themes such as: Scholarships abroad, free TOEFL training, free Public Speaking Training, etc.
	2.3 Pressure	Internal: (a) Self Motivation External: (a) Motivation from family/friends
3.	Innovation which has been	(b) Motivation to help people
٥.	done	
	3.1 Incremental Innovation	
	3.1.1 Food and Beverages	Doing Incremental Innovation
		Not creating new products but improving the size of food and drinks and the delivery service (see 2.3.1)
	3.1.2 Fashion	Not doing incremental innovation (2.3.2)
	3.1.3. Course/Training	Doing Incremental innovation.

No	Factors	Informants' Answers
	Service	Not creating new products but improving existing training
		programs and developing them online, according to the
		pandemic situation (see 2.3.3)
	3.2 Radical Innovation	
	3.2.1 Food and Beverages	Not doing radical innovation. (See 2.3.1)
	3.2.2 Fashion	Making radical changes to the products it sells, as well as its sales system. Since the pandemic, the fashion business has declined drastically, therefore radical changes have been made,
		namely by selling products that are more needed by the community during the pandemic, namely Mask/ Mask Connector/ Mask Trap/ Hand Sanitizer with funny character/
		Hand Cloves/ Key fingers (see 2.3.2)
	3.2.3 Course/Training	Not doing radical Innovation (see 2.3.3)
	Service	
	3.3 Modular Innovation	N. 1. 1 (1.00 1.1 1.1 1.1 (1.00 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1 1.1
	Food and Beverages	Not doing Incremental -Modular Innovation (see 2.3.1)
	Fashion	Radical – Modular Innovation
		Making innovation on the product from clothing to masks/Mask Connectors/ Mask Trap/ Hand Sanitizer with funny characters/ Hand Cloves/ Key fingers (see 2.3.2)
	Course/Training Service	Not doing Incremental- Modular Innovation (see 2.3.3)
	3.4 Architectural Innovation	
	Food and Beverages	Doing Incremental - Architectural Innovation Making changes to the service system, the product remains the
		same, only change a few parts (2.3.1)
	Fashion	Radical - Architectural Innovation (see 2.3.2)
		Making innovation on the system from hybrid/offline training
		system to online system.
	Course/Training Service	Doing Incremental - Architectural Innovation
		Making changes to the learning system, namely from classroom learning to online (online), but the products remain the same. (See 2.3.3)

4.2 Discussion

From the analysis carried out, the results show that creativity and innovation are indispensable in running MSMEs, especially during the pandemic. MSME actors who are all millennial have made very bold breakthroughs, even for business in the fashion sector, which experienced a severe downturn during this pandemic, where people today no longer think about shopping for clothes, shoes or jewelry, with their creativity immediately switching to the sale of items that are more needed during this pandemic, namely masks, hand sanitizers and the like. Therefore, high creativity is needed to create something new that is different from the previous one, so that the business that is conducted can still run. Don't be afraid to experiment, and don't hesitate to leave your comfort zone." (Supriadi in Rachmawati, 2005:15).

The creativity of these millennial MSME actors can be seen from how they quickly think about changing their business strategy, and don't want to be stuck for long, just waiting for this pandemic to end. Food and Beverage MSME actors think that under any circumstances, humans will still eat and drink, so there is no need to change the type of business but can improve the existing ones.

"The main thing is, we as MSME actors in the Food and Beverages sector think that as long as humans live, they will definitely eat and drink, whatever the situation and condition. So, we don't need to replace the products that are sold, but can be adjusted to provide convenience to the community, for example providing delivery services up to a distance of 20 km without shipping costs. We also make food and beverage packages with slightly smaller sizes but at more affordable prices, so that even during the pandemic, people can still buy our products." (ES – Food and Beverages entrepreneur)

Like the service product business, during this pandemic, people generally no longer think about the need for courses or training. Many courses that have been around for a long time must be closed down and they laid off their teachers and employees. On the other hand, the millennial businesses that have just opened a course/training, they can still exist, even now serving online training which is attended by participants from various provinces.

"We are not changing our business. We remain consistent in the path of education because we believe that society will always need education. It's just a matter of how we package it so that they stay happy and do not feel bored with the system that is implemented. The important thing is that we have to think fast and don't complain about the policies that have been made by the government such as PSBB/PPKM (restrictions on community activities)" (AM - Course/Training Entrepreneur).

From the two types of businesses above, namely food and beverages and course/training services, it is known that both of them carry out incremental innovation by not changing the existing products but making several updates and improving the service system by adjusting to current situations and conditions. The fluency of thinking is also demanded if we want to survive in business (Rhodes (in Munandar, 2004:22-24). These two millennial businesses have carried out incremental innovation (R.M. Henderson and K.B. Clark, 1990). Meanwhile, the fashion sector business realizes that during this pandemic, the public needs for clothing or shoes has decreased, therefore large-scale changes must be made.

"When the pandemic has entered its third month, I have observed that many fashion businesses have closed down. I thought that I should come up with a plan. Seeing the situation and conditions that existed at that time, it was predicted that the fashion business would not survive. That's why I then looked for as much information as possible. Not only information about Covid 19, but also about the current needs of the community and what business opportunity I could get from this situation. Then I decided to do masks and hand sanitizers business. When a lot of people were started selling masks, then I thought about selling mask straps so that young people can still be stylish even though they're wearing masks. Not only that, I see ladies who wear the veil often have problems putting on their masks, that's why I also sell mask connectors. From the sales system, we replaced it with an online system because during this pandemic it is hard to open the boutique due to the government regulations. Most importantly, as young people, we must be brave enough to find different solutions, and don't just be followers. "(DA - Fashion entrepreneur).

From the description above, it is known that MSME of fashion products have made radical changes from the products they sell (modular innovation) to the sales and delivery

system (architectural innovation) (R.M. Henderson and K.B. Clark, 1990). This shows that these millennial entrepreneurs are very creative so that they can lead to innovations (Supriadi in Rachmawati, 2005:15). They dare to take alternative solutions that are different from the others as stated by Guildford (in Ari and Asrori, 2006:41). The resulting creativity and innovation are important for large and small companies, as well as for running a start-up business. Entrepreneurship and innovation are central to the creative process whose role is to encourage growth, increase productivity and create a productive activity. Innovation is the main key result for creating a good image for a business (Drucker, 1985).

V. Conclusion

From the analysis of the data above, it can be concluded that MSMEs managed by millennial show high creativity and innovation so that their business can continue to run. Even though the pandemic has been almost two years in Indonesia, MSME businesses managed by millennial continue to show progress, even in a wider reach area to different provinces. Even these MSME managers who come from millennial circles dare to make new breakthroughs so that their business can continue to run even during the pandemic. In addition to making renewals through improving products (modular) and systems (architectural) that already exist, these millennial also dare to make radical changes, namely by changing the products sold as well as changing sales and other operational systems. In addition, millennial also have a divergent way of thinking, which is the courage to take different alternative solutions. Thus it can be concluded that to run any business, creativity is needed in order to lead to innovations that continue to grow. The limitation of this study is that this research only focuses on small businesses managed by millennial so that it cannot extend to larger businesses. Therefore, for further research, the researchers recommend that a study be conducted on how big businesses can survive in a pandemic situation with a different approach.

References

- Ali, M. & Asrori, M.(2006). Psikologi Remaja, Perkembangan Peserta Didik. Jakarta: Bumi Aksara.
- Arrighetti, A., Fabio, L., & Lasagni, A. (2014). Intangible assets and firm heterogeneity: Evidence from Italy. Research Policy, 43, 202-213.
- Creswell, Jhon W. (2016). Research Design Pendekatan Kualitatif, Kuantitatif dan Mixed. Yogyakarta: Pustaka Pelajar.
- Dani Danuar Tri U and Darwanto. (2013). Pengembangan Usaha Mikro Kecil Dan Menengah (UMKM) Berbasis Ekonomi Kreatif Di Kota Semarang. Diponegoro Journal Of Economics, Volume 2, Nomor 4, Tahun 2013, Halaman 1-13 http://ejournal-s1.undip.ac.id/index.php/jme ISSN (Online): 2337-3814 Volume 2, Nomor 4, Tahun 2013, Halaman 1-13 http://ejournal-s1.undip.ac.id/index.php/jme
- De Jong, J.P.J. & D.N. den Hartog. (2005). Determinanten van innovatief gedrag: een onderzoek onder kenniswerkers in het MKB (Determinants of innovative behaviour: an investigation among knowledge workers in SMEs), Gedrag & Organisatie, 18(5), 235-259, 2005. Diakses dari ondernemerschap.panteia.nl/pdf-ez/h200820.pdf. 25 Juli 2021.
- Gunawan, G.G., and Sulaeman, M. (2020). Determining Factors in the Use of Digital Marketing and Its Effect on Marketing Performance in the Creative Industries in Tasikmalaya. Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Vol 3 (3): 2543-2550.

- Hadiyati, Ernani. (2012). Kreativitas Dan Inovasi Pengaruhnya Terhadap Pemasaran Kewirausahaan Pada Usaha Kecil. Jurnal Inovasi dan Kewirausahaan. Volume 1 No. 3 September 2012 Halaman 135-151
- Hartati, I., and Iskandar, A. (2021). Widyaiswara's Role in Apparatus Development in the Pandemic and New Normal Era. Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Vol 4 (2): 2488-2496.
- Henderson R.M and K.B. Clark. (1990). Architectural Innovation: The Reconfiguration of Existing Product Technologies and the Failure of Established Firms. Administrative Science Quarterly 35,1990, pp9-30, 03.53.
- Henley, W. (2017). Generasi Millenial UMKM dan Media Pemasaran Digital. Diakses pada tanggal 25 Juli 2021 dari:
- http://www.republika.co.id/berita/jurnalismewarga/wacana/17/05/15/opziw5396-generasi-millenial-umkm-danmedia-pemasaran-digital
- Istirani dan Intan Pulungan. (2017) .Ensikopedia Pendidikan Jilid I. Medan: Media Persada.
- Kholida Atiyatul Maula, Isro'iyatul Mubarokah , Ani Nurdiani Azizah. (2021). Strategi penguatan ketahanan UMKM saat pandemi covid-19 melalui inovasi produk olahan pisang. Community Empowerment Vol.6 No.5 (2021) pp. 694-700 p-ISSN: 2614-4964 e-ISSN: 2621-4024.
- Komariah, Aan dan Djam'an Satori .(2011). Metode Penelitian Kualitatif. Bandung,. Alfabeta Kordi, M Ghufran H. (2020). "Galak Di Media Sosial". Diakses Pada Tanggal 20 Juli 2020. https://Makassar.Tribunnews.Com/2020/01/27/ Galak-Di-Media-Sosial.
- Matthew B. Milles. (1973). Innovation in Education. New York: Teacher College Press Columbia University. P.14
- Munandar, Utami. (2004). Pengembangan Kreativitas Anak Berbakat. Jakarta: Rineka Cipta.
- Patton, Michael Quinn (2015). Qualitative Research and Evaluation Methods: Integrating Theory and Practice. Fourth Edition. Thousand Oaks. SAGE Publications Inc.
- Peter F. Drucker. (1985). Innovation and Entrepreunership Practice and Principles. New York: Harper & Row, Publisher.Inc. p. 32.
- Proxsis Grup. (2018). "Mendorong Generasi Milenial Menjadi Pelaku Bisnis". Diakses ada Tanggal 20 Juni 2020, Dalam Https://Www. Proxsisgroup.Com/MendorongGenerasi-Milenial-Menjadi-PelakuBisnis/.
- Rachmawati, Yeni & Euis Kurniati. (2005). Strategi Pengembangan Kreativitas. Pada Anak Usia Taman Kanak-kanak. Jakarta : Depdikbud.
- Rosmadi, Maskarto Lucky Nara. (2021). Inovasi dan Kreativitas Pelaku Usaha UMKM di Era Covid-19. Jurnal IKRA-ITH Ekonomika Vol 4 No 2 Bulan Juli 2021.
- R J. Sternberg . (1999). Handbook of Creativity. New York: Cambridge University Press.
- Sa'ud, Udin Syaefudin. (2014). Inovasi Pendidikan. Cetakan ke-VII. Bandung: Alfabeta. h 4.
- Slameto. (2003). Belajar dan Faktor-faktor yang mempengaruhinya. Jakarta: Rineka Cipta.
- Stake, E. Robert. (2010). Qualitative Research Studying How Things Work. New York: The Guilford Press.
- Van, P., & Versloot, P. (2007). What is the value of entrepreneurship? A review of recent research. Small Business Economics, 29(4), 351-382.
- Wahjudewanti, A.S., Tjakraatmaja, J.H., and Anggoro, Y. (2021). Knowledge Management Strategies to Improve Learning and Growth in Creative Industries: A Framework Model. Budapest International Research and Critics Institute-Journal (BIRCI-Journal) Vol 4 (2): 1903-1915.
- World Economic Forum (2020). The Future of Jobs Report 2020. Diakses pada 12 Juni 2021 https://www.weforum.org/reports/the-future-of-jobs-report-2020
- Yin. Robert.K. (2002). Studi Kasus Desain dan Metode. Jakarta: Raja Grafindo Persada.