The Impact of Financial Inclusion and Technology Digitalization on The Development of The Creative Economy in Pamekasan

Triana Olivia Tahol¹, Aprilina Susandini², Vidi Hadyarti³

¹ Universitas Trunojoyo Madura, Indonesia; 210211100220@student.trunojoyo.ac.id
² Universitas Trunojoyo Madura, Indonesia; aprilina.susandini@trunojoyo.ac.id
³ Universitas Trunojoyo Madura, Indonesia; vidi.hadyarti@trunojoyo.ac.id

Abstract	This study aims to determine the impact of financial inclusion and technology digitalization on the development of the creative economy in Pamekasan, as measured by indicators of product innovation, marketing innovation, financial system innovation, and human resource management innovation. This study uses a quantitative approach involving 85 respondents as samples. Data was collected through field observations, structured interviews, and questionnaires compiled using a Likert scale. Data analysis was carried out using data instrument tests, classical assumption tests, and hypothesis tests with the help of SPSS 26 software to analyze the data obtained and test the established hypotheses. The results of this study indicate that financial inclusion and technology digitalization partially have a positive and significant effect on the development of the creative economy in Pamekasan. Simultaneously, financial inclusion and technology digitalization significantly affect the development of the creative economy in Pamekasan.
Keywords	Financial Inclusion; Technology Digitalization; Creative Economy Development

Corresponding Author
Triana Olivia Tahol
Universitas Trunojoyo Madura, Indonesia; 210211100220@student.trunojoyo.ac.id

1. INTRODUCTION

In an era of increasingly advanced globalization, economic growth no longer depends solely on traditional sectors such as manufacturing and agriculture. Currently, the creative economy sector plays an important role in driving economic growth, both locally and globally. The creative economy is a new economic approach that highlights the role of information and creativity and makes ideas and knowledge the main factors in economic activity (Adinugraha, 2022). This sector contributes positively to the economy by increasing economic value, creating jobs, opening up business opportunities, and strengthening relationships between sectors (Aysa, 2020).

Data from the Ministry of Tourism and Creative Economy in 2023 shows the contribution of the creative economy sector to the Indonesian economy reaching IDR 1,414.77 trillion, with an export value of creative economy products of US$ 23.96 billion, driven by the three largest sub-sectors, namely

fashion, crafts, and culinary (Kemenparekraf, 2023). This contribution reflects the importance of this sector in driving economic growth, both locally and globally. However, although the creative economy sector has experienced growth nationally, not all regions have shown similar developments.

As the creative economy in Indonesia develops, financial access is one of the important factors influencing the success of this sector. Financial access or inclusion allows business actors to obtain the funding to develop their businesses. Gardeva & Rhyne (2011) in (Nugraha et al., 2020) stated that financial inclusion is a condition where everyone can access quality financial services at affordable costs.

Based on data from the Financial Services Authority (OJK), in 2024, the Indonesian people's financial literacy level was recorded at 65.43%, while the level of financial inclusion reached 75.02% (OJK, 2024). The high level of financial inclusion reflects the significant participation of the community in utilizing financial services. Conversely, low financial inclusion shows that financial institutions must fully pay sufficient attention to financial access (Hasan et al., 2021) in (H & A, 2024).

In addition to financial inclusion, the digitalization of technology also plays an important role in driving the growth of the creative economy. Business actors who utilize digital technology, especially in online marketing and promotion, will be more competitive than those who still use conventional methods (Aysa, 2020). Digitalization can increase efficiency and effectiveness and reduce production costs to drive future economic growth (Sugiarto, 2019). In addition, the shift from traditional to digital methods has expanded market access, both locally and globally (Pancawati & Widaswara, 2023).

Pamekasan Regency, one of four regencies on Madura Island, East Java, has excellent potential in the creative economy sector, especially in the craft, fashion, and culinary sub-sectors. Based on data from DISPORAPAR (Youth, Sports & Tourism Service) of Pamekasan Regency in 2022, there were 172 creative economy actors, with 76 actors in the fashion sub-sector, 75 actors in the culinary sub-sector, and 21 actors in the craft sub-sector. Meanwhile, the financial inclusion level in East Java increased from 87.96% in 2019 to 92.99% in 2022 (Kominfo Jatim, 2023).

This increase reflects wider access to formal financial services, which is expected to provide opportunities for creative economy actors in Pamekasan to obtain financing to develop their businesses. However, despite the increasing level of financial inclusion, the number of creative economy businesses in Pamekasan has decreased, from 529 business actors in 2021 to only 172 business actors in 2022. This decline shows that although access to financial services is increasingly open, many business actors have yet to be able to utilize financing optimally, perhaps due to a lack of financial literacy or difficulty in meeting financing requirements. In addition, external factors such as market competition, the impact of the pandemic, or changes in people's consumption patterns can also affect business continuity. On the other hand, the need for more utilization of digital technology in supporting business operations and expanding market reach is also a challenge, especially for business actors in the creative economy sector.

To understand the impact of financial inclusion and technological digitalization on the development of the creative economy, it is necessary to look at the results of previous studies and various findings. Research conducted by (Khotimah et al., 2022) shows that financial inclusion positively affects the success of creative economy-based MSMEs. Conversely, research (H & A, 2024) shows financial inclusion does not significantly affect the creative economy's development. On the other hand, related to technological digitalization, research (Runtu, 2022) found that the creative economy in Parepare City developed by utilizing information technology. However, research (Suhargo et al., 2022) shows that digitalization does not affect the performance of MSMEs. These differences in findings encourage this study to examine further the impact of financial inclusion and technological digitalization on the development of the creative economy, especially in Pamekasan, to provide new insights into how these two factors can encourage innovation and sustainability of the creative economy at the local level.

Financial Inclusion

Financial inclusion refers to the ease of public access to various financial institutions, products, and services that suit their needs and capacities (Pahlawi et al., 2024). This concept provides opportunities for business actors to access various available financial services, which support the optimal use of financial products and services. This, in turn, can be used in business activities to encourage sales growth, increase profits, develop capital, and provide employment (Nindy, 2021).

A comprehensive financial strategy plan should focus on three groups: the near poor, the actively working or productive poor, and the low-income poor. In addition, three groups require more attention because of their unmet financial service needs: rural residents, women, and migrant workers (Kurniawan & Gitayuda, 2023).

The importance of financial inclusion can be seen from not all individuals having equal access to economic resources, while everyone still has to meet their living needs (Yusri et al., 2022). Limited access to formal financial products often encourages business actors to rely on business financing from personal capital or other sources, such as family, relatives, and loan sharks (Kurniawan & Gitayuda, 2023). Financial inclusion services help reduce detrimental dependence on informal credit sources (Shalihah & Holle, 2021). The public also needs education about savings in formal financial institutions, considering many need help understanding the interest benefits obtained through bank savings (Nugraha et al., 2020).

According to (Yanti, 2019), financial inclusion indicators include:

a. Access
b. Use
c. Quality

d. Welfare

Digitalization of Technology

With digitalization, the limitations of space, time, and distance are no longer obstacles. Digitalization provides many benefits for various components of society, especially for creative economy actors who must be able to adapt to changes in digital media that continue to develop over time (Ermawati & Lestari, 2022). Digital technology opens up valuable opportunities for business actors to strengthen their competitiveness in the face of increasingly fierce competition in today's industry (Evangeulista et al., 2023).

Digital technology includes hardware and software applications to manage, store, and transmit information digitally, which supports operational efficiency. This process involves using computer and electronic technology to process data, which is important in increasing effectiveness and efficiency in various operational aspects (Universitas Cakrawala, 2023). Digitalization is changing from analog to digital, a fast, inevitable, and widespread phenomenon in various aspects of life (Oktarino et al., 2024). The role of technology can change people's habits and behavior, both in everyday life and in business activities (Octavina & Rita, 2021).

Business actors in the creative economy sector must utilize digital technology to promote products effectively and efficiently and adapt to rapid changes in the digital realm. In addition, the increasing internet access and the use of e-commerce in buying and selling transactions reflect the increasing need for technology in business operations (Suhedi & Alfarisi, 2024). Understanding digital transformation is key to business sustainability and development. Technological developments enable business actors to become more technologically literate. Therefore, socialization and training are needed to understand and encourage using the Internet and social networks in business (Purwana et al., 2017). Digitalization makes it easier for business actors to run their businesses and increase income because online transactions allow business actors to reach more customers (Nugraha et al., 2020). Thus, the digitalization of technology can be measured through the level of infrastructure quality and the ability of economic actors to utilize digital technology (Abdillah, 2023).

Creative Economy

The creative economy is an economic phenomenon that began to develop in the early 21st century, with a focus on achieving ideas or innovation rather than physical wealth, and can be utilized to create job opportunities, income, and improve welfare (Zakaria & Satyawan, 2023) in (Pancawati & Widaswara, 2023). This industry utilizes skills, creativity, and innovation to open up job opportunities by developing individual creative potential (Ummah et al., 2022). Creativity in the creative economy is the ability to create something unique, find innovative solutions to a problem, or do things differently

from usual (Alexandro et al., 2020). The creative economy is a business activity based on human ideas and innovation to create and market products or services (Zakaria & Satyawan, 2023). One important aspect of the creative economy is the development of innovation and creativity in products to maintain business continuity (Rohmah & Rahmawati, 2023).

The Ministry of Tourism and Creative Economy identified 17 sub-sectors in the creative economy, which include game development, handicrafts, interior design, music, fine arts, product design, fashion, culinary, film, animation and video, photography, visual communication design, television and radio, architecture, advertising, performing arts, publishing, and applications (Kemenparekraf, 2024). In this industry, creativity is key, where new and innovative ideas produce unique products with their characteristics (Widiyastuti et al., 2023). This shows that the creative economy focuses on creative and innovative ways of thinking that can create something new and have market appeal.

With the development of the creative economy, this sector has the potential to become a major driver of the local economy and support sustainable development. Capital is important in supporting creative economy actors (Bimantara et al., 2020). The owned business can now be expanded due to the unlimited exchange of information. Digital content is the primary choice in the modern era, encouraging people's mindsets to be more creative, innovative, and sensitive to current issues. People are also increasingly required to understand technology, overcome limitations, and develop their talents. This is a foothold for developing and creating new products to meet needs (Hutabarat, 2015).

Thus, the creative economy is an industry based on goods and services and includes creative ideas that can drive economic growth. The ability to continue to innovate and utilize technological advances is the primary key to facing competition in this modern era. Indicators used in measuring the development of the creative economy include product innovation, marketing innovation, financial system innovation, and human resource management innovation (Hasan et al., 2021).

2. METHODS

This study uses a quantitative approach involving 85 respondents as samples. Data was collected through field observations, structured interviews, and questionnaires compiled using a Likert scale. Data analysis was carried out using data instrument tests, classical assumption tests, and hypothesis tests with the help of SPSS 26 software to analyze the data obtained and test the established hypotheses. This study uses a quantitative approach conducted in Pamekasan Regency, with a population covering all creative economy sector business actors and 172 business actors. The number of samples is calculated using the Slovin formula with a standard error of 10%.

This study with a population covering all creative economy sector business actors and 172 business actors. The number of samples is calculated using the Slovin formula with a standard error of 10%. The

following is the number of samples calculated using the Slovin formula:

$$n = \frac{N}{1+N(e)^2} = \frac{172}{1+172(0,1)^2} = \frac{172}{2,72} = 63,2$$

The number of samples obtained was 63.2, rounded up to 63 respondents. However, to improve data quality and representativeness, the number of samples was increased to 85 respondents. Data was collected through field observations, structured interviews, and questionnaires with a Likert scale. Interviews were used to strengthen quantitative data by analyzing in-depth information related to financial services and digital technology, which were analyzed descriptively.

Data analysis techniques used included data instrument testing (validity and reliability), classical assumption testing (normality, multicollinearity, heteroscedasticity), and hypothesis testing (multiple linear regression, t-test, f-test, and coefficient of determination). The entire data processing process was carried out using SPSS 26 software to ensure the accuracy and reliability of the analysis results.

Research Hypothesis

H1 = Financial inclusion has a positive and significant impact on the development of the creative economy in Pamekasan.

H2 = Digitalization of technology has a positive and significant impact on the development of the creative economy in Pamekasan.

H3 = Financial inclusion and the digitalization of technology together significantly impact the development of the creative economy in Pamekasan.

3. FINDINGS AND DISCUSSION

3.1. Respondent Characteristics

The number of respondents in this study was 85 people, consisting of creative economy entrepreneurs in Pamekasan Regency domiciled in Larangan, Tlanakan, Pamekasan, Pademawu, Palenggaan, and Proppo Districts. Respondent characteristics were classified based on age, length of business, last education, and type of respondent's business.
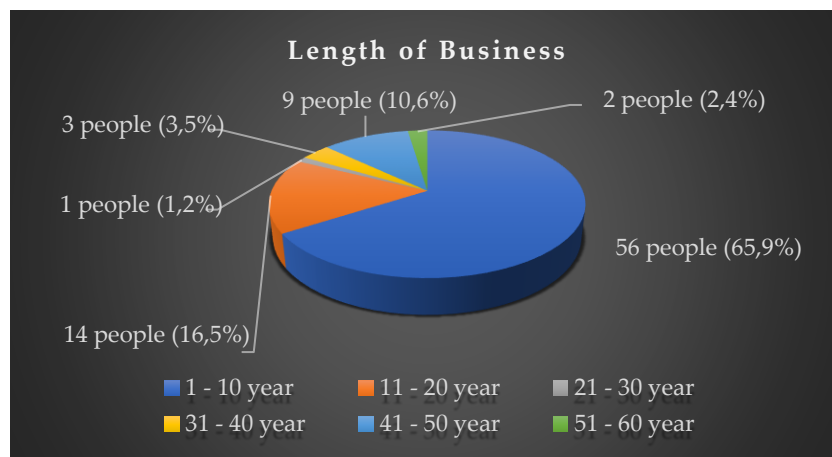
Respondent Age

Figure 1 Respondent characteristics based on age
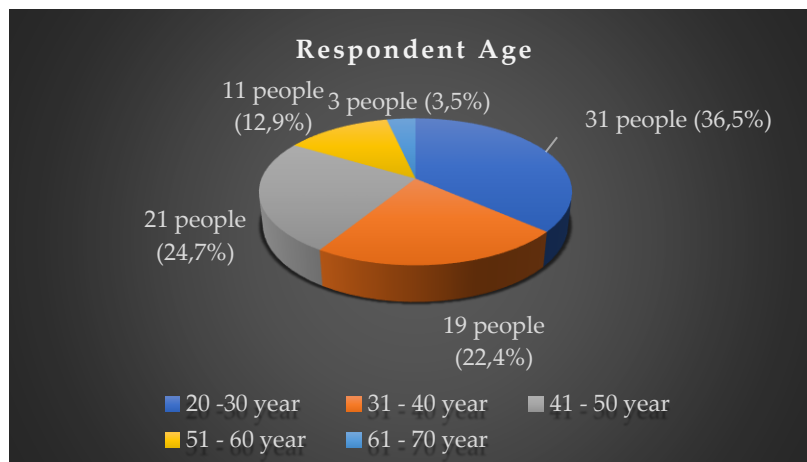
Based on the table above, most respondents are in the 20-30 year age range, namely 31 people or 36.5%, while the 61-70 year age group is the smallest, with only three people or 3.5%.

Length of Business

Figure 2 Respondent characteristics based on length of business
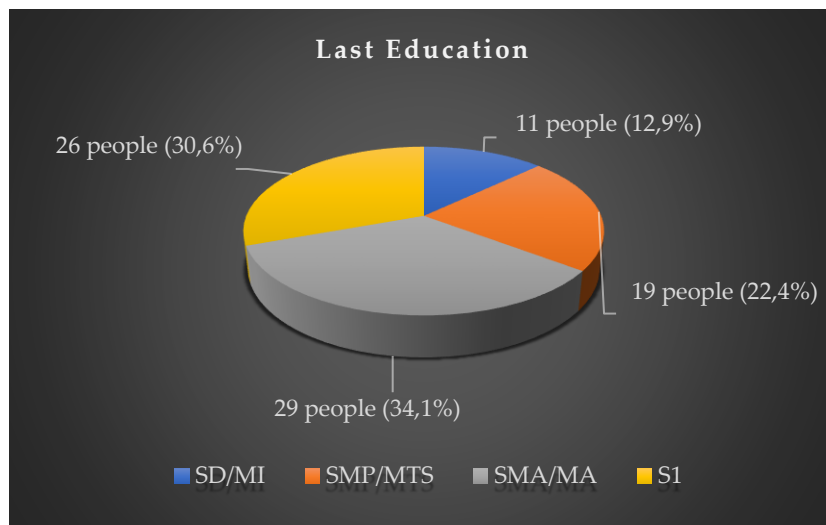

Source: Processed data (2024)

Based on the table above, it can be seen that most respondents have been running their business for 1-10 years, with a total of 56 people or 65.9%. Meanwhile, the lowest length of business is 21-30 years, with only one respondent (1.2%). This indicates that the majority of respondents who are business actors are still in the early stages of business development, with experience of less than 10 years.

Last Education

**Figure 3 Characteristics of respondents based on last education**

Source: Processed data (2024)

Based on the table above, most respondents have a final education at the SMA/MA level of 29 people (34.1%). The group with S1 education is in second place with 26 respondents (30.6%). Meanwhile, those with SD/MI education are the fewest, with 11 people (12.9%). This shows that most respondents have an education of at least SMA to university level.

Type of Business

Figure 4 Characteristics of respondents based on type of business
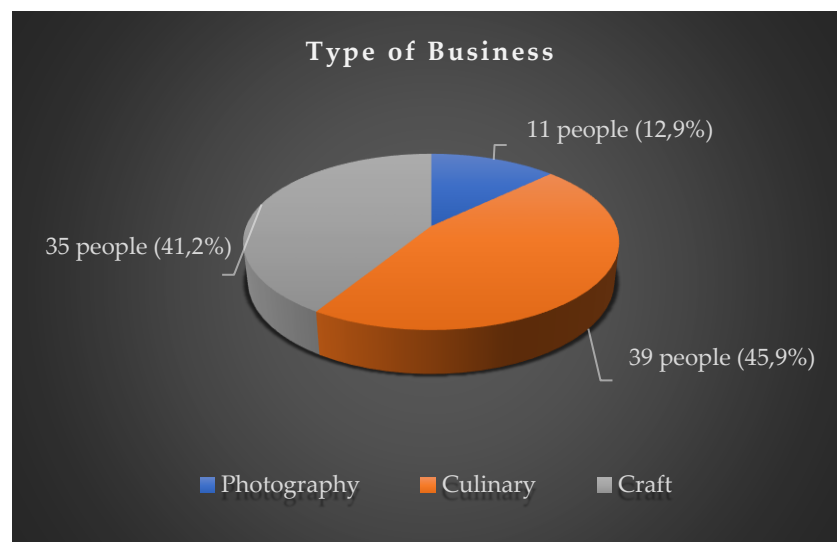
Source: Processed data (2024)

Based on the table above, most respondents run a business in the culinary sector, 39 people (45.9%). Meanwhile, respondents from the photography sector are the least, at 11 people (12.9%). This shows that the culinary business is the subsector of the creative economy that is the most dominant among the

respondents.

Validity Test

Table 1 Validity Test

Variable	Items	R Count	R Table	Information
Financial Inclusion (X1)	X1.1	0,749	0,2133	Valid
	X1.2	0,414	0,2133	Valid
	X1.3	0,507	0,2133	Valid
	X1.4	0,327	0,2133	Valid
	X1.5	0,727	0,2133	Valid
	X1.6	0,607	0,2133	Valid
	X1.7	0,624	0,2133	Valid
	X1.8	0,616	0,2133	Valid
	X1.9	0,570	0,2133	Valid
Digitalization of	X1.1	0,606	0,2133	Valid
Technology (X2)	X1.2	0,225	0,2133	Valid
	X1.3	0,694	0,2133	Valid
	X1.4	0,800	0,2133	Valid
	X1.5	0,759	0,2133	Valid
Creative Economy	Y1.1	0,390	0,2133	Valid
Development (Y)	Y 1.2	0,747	0,2133	Valid
	Y1.3	0,644	0,2133	Valid
	Y1.4	0,618	0,2133	Valid
	Y1.5	0,591	0,2133	Valid
	Y1.6	0,685	0,2133	Valid
	Y1.7	0,660	0,2133	Valid
	Y1.8	0,502	0,2133	Valid

Source: Processed data (2024)

Based on the validity test results table above, it can be seen that each statement item in the questionnaire has a calculated r > r table (0.2133), and the calculated r value is positive. Therefore, all items that form the financial inclusion variables (X1), technology digitalization (X2), and creative economic development (Y) are considered valid.

Reliability Test

Table 2 Reliability Test

Variabel	Cronbach's Alpha	Alpha	Information
Financial Inclusion (X1)	0,683	0,60	Reliable
Digitalization of Technology (X2)	0,627	0,60	Reliable
Creative Economy Development (Y)	0,751	0,60	Reliable

Source: Processed data (2024)

Based on Table 4.7, the results of the reliability test show that all variables in this study have a Cronbach's Alpha value > standard Alpha of 0.60. Thus, all variables used in this study are declared reliable.

Normality Test

Table 3 Normality Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			85
Normal Parameters[a,b]	Mean		,0000000
	Std. Deviation		3,09381827
Most Extreme Differences	Absolute		,099
	Positive		,056
	Negative		-,099
Test Statistic			,099
Asymp. Sig. (2-tailed)			,038[c]
Monte Carlo Sig. (2-tailed)	Sig.		,355[d]
	99% Confidence Interval	Lower Bound	,342
		Upper Bound	,367

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 299883525.

Source: Processed data (2024)

Based on the table above, the normality test results using the Kolmogorov-Smirnov method using the Monte Carlo approach produced a significance value (Sig.) of 0.355. Because the Sig. Monte Carlo value > 0.05 indicates that the data is normally distributed.

Multicollinearity Test

Table 4 Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	1,997	3,099		,644	,521		
	X1	,478	,101	,445	4,741	,000	,730	1,370
	X2	,494	,135	,343	3,656	,000	,730	1,370

a. Dependent Variable: Y

Source: Processed data (2024)

Based on the table above, the tolerance value for variables X1 and X2 is 0.730 > 0.10, and the VIF value is 1.370 < 10.0. This indicates no multicollinearity between independent variables in this regression model.

Heteroscedasticity Test

Table 5 Heteroscedasticity Test

Correlations

			X1	X2	Unstandardized Residual
Spearman's rho	X1	Correlation Coefficient	1,000	,526**	-,058
		Sig. (2-tailed)	.	,000	,601
		N	85	85	85
	X2	Correlation Coefficient	,526**	1,000	,050
		Sig. (2-tailed)	,000	.	,650
		N	85	85	85
	Unstandardized Residual	Correlation Coefficient	-,058	,050	1,000
		Sig. (2-tailed)	,601	,650	.
		N	85	85	85

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Processed data (2024)

Based on the table above, the significance value for the Financial Inclusion variable (X1) is 0.601, while for the Technology Digitalization variable (X2), it is 0.650. Because the Sig. Value > Alpha (0.05) indicates that there is no heteroscedasticity.

Multiple Linear Regression Test

Table 6 Multiple Linear Regression Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,997	3,099		,644	,521
	X1	,478	,101	,445	4,741	,000
	X2	,494	,135	,343	3,656	,000

a. Dependent Variable: Y

Source: Processed data (2024)

Based on the results of the multiple linear regression test shown in the table above, the following regression equation was obtained:

$$Y = 1{,}997 + 0{,}478X1 + 0{,}494X2 + e$$

This multiple linear regression equation can be explained as follows: (1) A constant of 1.997 with a positive value indicates that if the variables Financial Inclusion (X1) and Technology Digitalization (X2) are considered equal to 0, then the value of Creative Economy Development (Y) has a constant value of 1.997; (2) The Financial Inclusion Coefficient (X1) of 0.478 and a positive value indicates that Financial Inclusion has a positive impact on Creative Economy Development. This means that every 1 unit increase in the Financial Inclusion variable will increase Creative Economy Development by 0.478. Conversely, a 1 unit decrease in the financial inclusion variable will decrease creative economy development by 0.478; (3) The Technology Digitalization Coefficient (X2) of 0.494 has a positive value, indicating that Technology Digitalization positively impacts Creative Economy Development. This means that every 1 unit increase in the Technology Digitalization variable will increase the Creative Economy Development variable by 0.494. On the other hand, a 1 unit decrease in the technology digitalization variable will decrease the development of the creative economy by 0.494.

T-Test

Based on the results of the t-test listed in Table 6, it can be concluded that (1) The Financial Inclusion variable (X1) has a t count that is greater than the t table (4.741 > 1.989) with a significance value of 0.000 < 0.05. This means that H0 is rejected, and Ha is accepted. Therefore, Financial Inclusion significantly affects the Development of the Creative Economy. The easier access to financial services such as business credit, savings, and digital wallets, the more opportunities for creative economy actors to develop through innovation or business expansion.; (2) The Digitalization of Technology variable (X2) shows a t count value that is greater than the t table (3.656 > 1.989) with a significance value of 0.000 < 0.05. This shows that H0 is rejected and Ha is accepted, so it can be concluded that the Digitalization of Technology significantly affects the Development of the Creative Economy. Businesses that leverage

technology for operational efficiency, digital marketing, or financial management can increase productivity and competitiveness in the market.

F-Test

Table 7 F-Test

ANOVAa

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	723,270	2	361,635	36,882	,000b
	Residual	804,024	82	9,805		
	Total	1527,294	84			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: Processed data (2024)

The results of the F test above show that the calculated F value is 36.882 with a significance level of 0.000. Because the calculated F> F table (36.882> 3.11) and the significance value of 0.000 <0.05, it means that H0 is rejected and Ha is accepted. So, the financial inclusion and technology digitalization variables simultaneously affect the development of the creative economy. The combination of reasonable access to financial services and the application of digital technology creates a positive impact that helps business actors become more innovative, efficient, and competitive.

Coefficient of Determination (R²)

Table 6 Test of Coefficient of Determination (R²)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,688a	,474	,461	3,131

a. Predictors: (Constant), X2, X1

Source: Processed data (2024)

Based on the table above, the R-Square value of 0.474 shows that 47.4% of Creative Economy Development is influenced by Financial Inclusion and Technology Digitalization, while other variables outside this regression model influence the remaining 52.6%.

3.2. Discussion

The Influence of Financial Inclusion on the Development of the Creative Economy in Pamekasan

The results of the analysis show that financial inclusion has a positive and significant influence on the development of the creative economy in Pamekasan. This shows the importance of access to financial services in encouraging creative businesses. Ease of access to these services allows business actors to obtain funds to start or develop a business (Joko et al., 2022). Easy access and good quality of service, such as ease of process, transparency, and responsiveness to the needs of business actors,

encourage them to use services such as loans, savings, or other financial products, which in turn can maintain financial stability and support business continuity.

In addition, the ease of accessing digital financial services, such as mobile banking and digital wallets, makes it easier for creative economy actors to transact quickly and safely. This not only saves time but also increases their efficiency and financial stability. Business actors can increase their income and family welfare through effective and quality financial services.

The government has an important role in supporting financial inclusion, one of which is through the People's Business Credit (KUR) program. This program provides easier and more affordable financing access for business actors to obtain capital to start or develop their businesses. With KUR, many business actors in Pamekasan have the opportunity to increase their production capacity and expand their business scale.

The results of this study are supported by research (Khotimah et al., 2022), which shows that financial inclusion has a positive effect on the success of creative economy-based MSMEs. The study proves that financial services that are easily accessible to MSME actors in the creative economy sector impact their success, which can support the sustainability and development of businesses in the sector.

The Influence of Technology Digitalization on the Development of the Creative Economy in Pamekasan

The results of the data analysis show that technology digitalization has a positive and significant impact on the development of the creative economy in Pamekasan. One important factor in this development is the quality of infrastructure that supports the implementation of technology. Good infrastructure, such as a fast and stable internet network, allows business actors to access digital platforms, conduct online marketing, and interact with customers effectively. With adequate infrastructure support, creative economy actors in Pamekasan can more easily reach a broader market and innovate according to consumer needs.

In addition, the ability of business actors to utilize technology is also key to developing the creative economy. This ability includes not only the use of digital tools but also an understanding of how to optimize online platforms for marketing and sales. When business actors have adequate skills, they can increase productivity, expand market reach, and innovate in the products they offer. This allows business actors to remain competitive, attract consumer interest, and adapt to changing trends.

In practice, many business actors in Pamekasan have utilized digital technology, such as social media for marketing, e-commerce platforms for online sales, mobile banking applications, and digital wallets to facilitate transactions. This benefits business actors and makes it easier for consumers to make transactions. Consumers can make purchases quickly, safely, and without using cash. In addition,

digital payment methods such as e-wallets allow consumers to make transactions anytime and anywhere, thereby increasing convenience and efficiency.

The Pamekasan Regency Government also plays an active role in supporting the digitalization of technology by organizing training for business actors. This training includes using social media for marketing and optimization of e-commerce platforms. This program aims to improve business actors' skills to utilize technology more effectively in running and developing their businesses. The results of this study are supported by research (Runtu, 2022), (Nugraha et al., 2020), and (Permatasari et al., 2023), which show that the use of digital technology contributes to the development of the creative economy.

The Influence of Financial Inclusion and Technology Digitalization on the Development of the Creative Economy in Pamekasan

The results of the data analysis show that financial inclusion and technology digitalization simultaneously significantly influence the development of the creative economy in Pamekasan. Good financial inclusion ensures that creative economy actors have easier access to sources of financing and other financial services. With this access, they can obtain capital for business expansion, increase production capacity, and invest in developing new products and services.

On the other hand, the digitalization of technology allows business actors to be more efficient in running operations and expanding the market. Business actors who utilize information technology can expand their market reach using digital marketing and e-commerce strategies, which are increasingly relevant today. Digitalization also makes it easier for business actors to manage finances, simplify the transaction process, and enable them to obtain more in-depth market information.

The combination of financial inclusion and digitalization of technology encourages creative economy actors to be more adaptive and innovative to compete in an increasingly competitive market. Inclusive financial support, coupled with appropriate technology, enables creative economy actors in Pamekasan to increase productivity and maintain the sustainability and development of their businesses. The results of this study provide new insights into how these two factors complement each other and do not just stand alone. In addition, this study overcomes the limitations of previous studies that tend to analyze these two factors separately by showing that they complement each other in supporting the development of the creative economy sector.

4. CONCLUSION

Based on the results of data analysis and discussion, it can be concluded that (1) Financial inclusion has a positive and significant effect on the development of the creative economy in Pamekasan; (2) Digitalization of technology has a positive and significant effect on the development of the creative economy in Pamekasan; (3) Simultaneously, financial inclusion and Ddigitalizationof technology have

a significant effect on the development of the creative economy in Pamekasan. This study provides broader insight into how these two factors support the development of this sector more effectively and strengthens the theory of the positive influence of digitalization and financial inclusion on the development of the creative economy, especially in developing areas such as Pamekasan.

However, this study has limitations, such as the scope of the study is limited to the Pamekasan area, so the results may not be generalized to other areas with different characteristics. In addition, in data collection, using questionnaires with a Likert scale can affect the accuracy of the data. This is due to the limited understanding of respondents to the statements submitted and the possibility of bias in answering, such as the tendency to choose the middle value or provide answers considered more in line with expectations.

Based on the conclusion, the following are suggestions that can be given by the researcher: (1) The government and financial institutions in Pamekasan need to improve access to financial services for business actors. Financial inclusion programs, such as socialization of financial products, can help the community understand and utilize existing services; (2) Creative economy actors need to be encouraged to participate in technology digitalization training that includes mastery of information technology, utilization of social media for marketing strategies, and development of skills in e-commerce so that they can compete in the market; (3) Further research is recommended to increase the number of samples or expand the research location so that the results are more representative, as well as deepen understanding and expand coverage by considering other relevant variables.

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