

East Java Smes : Transformation Towards Independence and Sustainability

Erwan Aristyanto^{1*}, Waras², Agung Bayu Murti³

¹⁻³Universitas Wijaya Putra, Indonesia

*Penulis Korespondensi: erwanaristyanto@uwp.ac.id

Abstract. *This research aims to formulate a model for strategies to enhance the competitiveness and sustainability of SMEs while supporting economic independence in East Java. The study employs a descriptive qualitative approach with data collected through observation, interviews, and documentation, and analyzed using data reduction, data display, data triangulation, and data verification. Key informants include SME actors, relevant agency officials, representatives from East Java's SME banks, and academics. The findings indicate that competitiveness strategies focus on digital marketing (social media, marketplaces, e-commerce), product and process innovation (unique and quality products, production efficiency), and partnerships with government, financial institutions, and large companies to expand market access and resources. Sustainability strategies emphasize prudent financial management (cash flow, affordable financing), compliance with legal and certification requirements (PIRT, halal, BPOM), and potential adoption of circular economy concepts. Strategies supporting SME independence include entrepreneurship training, mentoring, access to capital, and facilitation of business matching and exhibitions. The government and supporting institutions play a key role in creating a conducive ecosystem. Competitiveness, sustainability, and independence are synergistic: enhanced competitiveness contributes to economic sustainability, sustainability enables continuous innovation, and independence empowers SMEs to make strategic decisions and adapt effectively. Overall, SMEs in East Java have strong potential for growth and economic contribution. Sustained support through appropriate policies, empowerment programs, and resource facilitation is essential to achieve SMEs that are competitive, sustainable, and fully independent.*

Keywords: *Competitiveness; Independence; SMEs; Sustainability; East Java.*

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of Indonesia's economy, playing a crucial role in job creation, income distribution, and national economic growth. In East Java Province, the contribution of MSMEs to the Gross Regional Domestic Product (GRDP) is very significant, even reaching more than 57% in 2024 (East Java Cooperatives and MSMEs Office, 2021; East Java Central Statistics Agency, 2024). This figure indicates that the MSME sector in East Java not only supports the local economy but also makes a substantial contribution to the national economy. MSMEs in East Java also demonstrate remarkable resilience, being able to grow and survive amidst various challenges, including political situations and post-pandemic recovery (Bank UMKM Jatim, 2025a).

SMEs in East Java, although playing a vital role, still face various complex challenges, particularly in terms of enhancing competitiveness, business sustainability, and achieving independence. Competitiveness challenges include limited access to capital, low digital literacy, and difficulties in penetrating broader markets (Bank UMKM Jatim, 2025b). Many SMEs still rely on traditional marketing methods, which limit their market reach (Susyanti,

2022). In addition, product innovation and packaging are often suboptimal, reducing the attractiveness of products in a competitive market (Fitrianti et al., 2024).

SMEs, in the context of sustainability, need to adopt business practices that are not only economically profitable but also socially and environmentally responsible. Legal issues, such as PIRT permits, halal certification, and BPOM registration, remain obstacles for many SME actors, even though legality is a key requirement for products to enter wider and more sustainable markets (GoNews, 2025). Prudent financial management and access to affordable financing are also important factors in maintaining business sustainability (Izin.co.id, 2024).

The independence of MSMEs, which includes the ability to operate and grow without excessive external dependence, is also a primary goal. Capital and marketing challenges are the biggest obstacles in achieving this independence (UKMINDONESIA.ID, 2024). Existing empowerment programs, such as entrepreneurship training, intensive mentoring, entrepreneurship competitions, and business matching, aim to equip MSME actors with the knowledge and skills necessary to become independent and resilient (UKM INDONESIA.ID, 2024). This research is important because it will examine in depth the strategies that can be applied to enhance the competitiveness and sustainability of MSMEs, as well as support their independence in East Java. By understanding the key factors and effective strategies, it is expected that this research can make a tangible contribution to the development of stronger and more competitive MSMEs in the future.

Several previous studies have examined aspects related to the competitiveness, sustainability, and independence of SMEs. The study by (Nur Faizah & Majid, 2024) highlights digital marketing strategies and product innovation as key factors in enhancing SME competitiveness. According to Susyanti (2022), marketing and networking digitalization play a crucial role in SME sustainability. An article from (UKMINDONESIA.ID, 2024) describes various SME empowerment programs aimed at achieving independence, including training, mentoring, and business matching.

Research Novelty, there is still a research gap that this study aims to fill. Previous studies tended to focus on just one or two aspects (for example, competitiveness or sustainability separately). This study will integrate three concepts (competitiveness, sustainability, and independence) in the context of SMEs in East Java and analyze the interrelationship among them. In addition, this study will attempt to identify the long-term impact of government programs and the role of other supporting ecosystems that may not have been fully explored in the East Java context. This research is expected to provide a more comprehensive and holistic understanding of strategies to enhance the competitiveness of SMEs in East Java.

The Concept of Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) are business entities that play a central role in the economic structure of a country, including Indonesia. The definition of MSMEs in Indonesia is regulated under Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises. In general, MSMEs are classified based on asset and annual turnover criteria. Micro enterprises have a maximum net worth of IDR 50 million (excluding land and buildings used for business) or a maximum annual turnover of IDR 300 million. Small enterprises have a net worth of more than IDR 50 million up to IDR 500 million or an annual turnover of more than IDR 300 million up to IDR 2.5 billion. Meanwhile, medium enterprises have a net worth of more than IDR 500 million up to IDR 10 billion or an annual turnover of more than IDR 2.5 billion up to IDR 50 billion (Indonesian Law Number 20 of 2008).

The characteristics of MSMEs generally include a relatively small business scale, simple management, individual or family ownership, as well as limited access to capital and advanced technology. Nevertheless, MSMEs have high flexibility in adapting to market changes and are capable of creating product innovations that meet local needs. The role of MSMEs in economic development is very vital, including acting as job creators, drivers of local economic growth, movers of the real sector, and contributors to income distribution and poverty reduction (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2021). In East Java, MSMEs have proven to be a driving force of the regional economy, with significant contributions to GRDP and employment absorption (East Java MSME Bank, 2025a).

MSME Competitiveness

Competitiveness is the ability of an entity (in this case, MSMEs) to produce better or more efficient products or services compared to its competitors, thereby enabling it to survive and grow in the market. The concept of MSME competitiveness is not limited to price alone, but also includes product quality, innovation, operational efficiency, and the ability to adapt to market changes (Sugiarti et al., 2020). Factors Influencing MSME Competitiveness The factors affecting MSME competitiveness are very diverse, including the quality of human resources, access to technology, innovation capability, access to capital, and marketing strategies (Nur Faizah & Majid, 2024). Strategies to enhance MSME competitiveness have become crucial in facing increasingly intense competition. One of the main strategies is digital marketing. Utilizing social media, marketplaces, and e-commerce allows MSMEs to reach a broader consumer base, increase product visibility, and reduce traditional marketing costs. Digital marketing training, packaging innovation, and product labeling also form an essential part of this strategy to enhance product appeal in the digital market (Fitrianti et al., 2024).

Moreover, product and process innovation also play a crucial role. MSMEs need to continuously innovate in creating unique, high-quality products that meet consumer preferences. Innovation is not only in the final product but also in the production process to improve efficiency and reduce costs (Vicky Yoga Satria, 2024). Strengthening partnerships and collaborations with various parties, such as the government, financial institutions, and large companies, can provide MSMEs access to resources, technology, and broader markets (Wulansari et al., 2024). Business matching is one effective form of collaboration to connect MSMEs with potential investors or buyers (UKM INDONESIA.ID, 2024).

SME Sustainability

Business sustainability refers to a business's ability to continue operating and generating profits in the long term while considering economic, social, and environmental impacts. The dimensions of SME sustainability include economic aspects (profitability, growth), social aspects (employee welfare, social responsibility), and environmental aspects (waste management, efficient use of resources) (Rahmantari et al., 2023). Factors influencing SME sustainability include healthy financial management, business legality, the ability to adapt to changes in the business environment, and the adoption of responsible business practices (Angrian Permana, 2025).

Strategies for enhancing the sustainability of MSMEs involve several key aspects. Prudent financial management is a primary foundation, including cash flow management, budget planning, and access to affordable financing such as low-interest credit programs (Bank UMKM Jatim, 2025a). The importance of legality and certification, such as PIRT, halal certification, and BPOM, cannot be overlooked, as these are essential requirements for MSME products to be accepted in broader markets and to avoid legal issues (GoNews, 2025). Additionally, the implementation of the circular economy concept is also a relevant strategy for sustainability. The circular economy aims to extend the lifecycle of products, raw materials, and resources so they can be used longer, reduce waste, and create added value (Disdukcapil Surabaya, 2024). Marketing and networking digitization also have a significant impact on business sustainability, as they enable MSMEs to remain relevant and connected to ever-evolving markets (Susyanti, 2022).

MSME Independence

MSME independence refers to the ability of business actors to manage and develop their businesses independently, without relying too heavily on external assistance. This includes independence in decision-making, financial management, product development, and marketing. Indicators of MSME independence can be seen from their ability to independently

access capital, manage risks, innovate, and expand markets without excessive intervention from external parties (Sukirman, 2014).

The main challenge in achieving MSME independence often lies in capital and marketing. Therefore, strategies to support MSME independence focus on empowering business actors through various programs. Entrepreneurial training aims to enhance the knowledge and skills of business actors in various aspects of business, from production to marketing and financial management. Intensive mentoring provides personal guidance and specific solutions to the problems faced by MSMEs, helping them overcome operational and strategic obstacles (UKMINDONESIA.ID, 2024).

Easy and affordable access to capital is the key to independence. Programs such as the UMKM Prosperity Credit (Prokesra) and Revolving Fund Credit (Dagulir) by Bank UMKM Jatim play a significant role in facilitating this access (Bank UMKM Jatim, 2025a). In addition, business matching and exhibitions/bazaars provide opportunities for UMKM to expand networks, find business partners, and directly market products, which ultimately reduces dependence on conventional marketing channels (UKMINDONESIA.ID, 2024). Improving digital financial literacy is also important so that UMKM can better manage their finances and utilize technology for business growth (Kominfo Jatim, 2025).

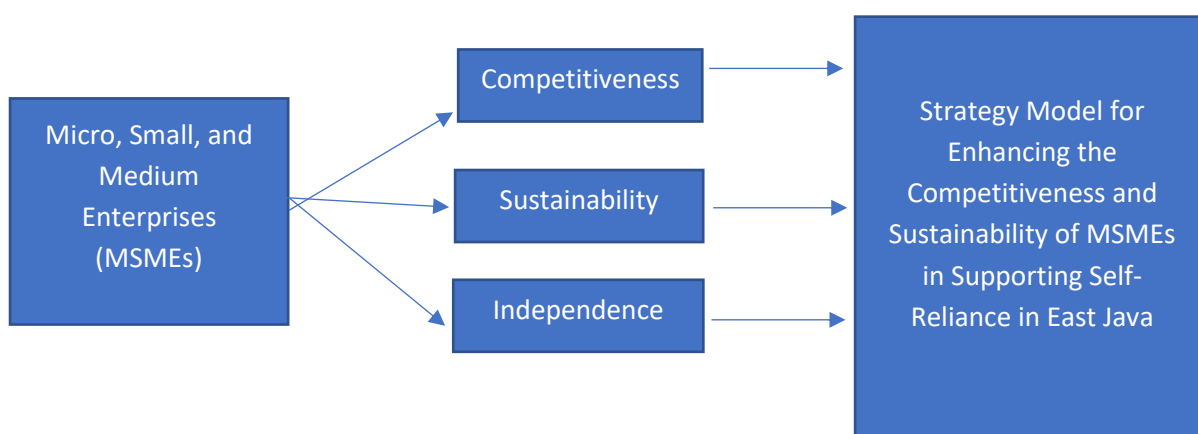


Figure 1. Framework of Thinking

2. RESEARCH METHOD

This research will use a qualitative approach with a case study design. The qualitative approach is chosen because it allows for an in-depth understanding of complex phenomena related to strategies for enhancing the competitiveness, sustainability, and independence of MSMEs in East Java from the perspectives of MSME actors, government, and other related parties. The case study will focus on several selected informants in East Java, namely 5 MSME

actors, 1 representative from the East Java Cooperative and MSME Office, 1 representative from financial institutions/ East Java MSME Bank, and 2 academics/experts on MSMEs in East Java. This approach allows for a rich exploration of narrative data, perceptions, and experiences, which are difficult to measure quantitatively (Ishtiaq, 2019), (Miles et al., 2014).

3. RESULT AND DISCUSSION

Interpretation of Strategies to Enhance the Competitiveness of Smes in East Java

Enhancing the competitiveness of SMEs in East Java is a necessity to ensure business continuity and growth amid intense competition. Based on interviews with SME actors, representatives of the East Java Cooperative and SME Office, representatives of financial institutions/Banks for SMEs in East Java, and academics/SME experts in East Java, several key strategies that are effective in improving the competitiveness of SMEs in East Java are :

Implementation of Digital Marketing Strategy

Digital marketing has proven to be a highly effective strategy in enhancing the competitiveness of MSMEs. Many MSMEs in East Java have begun adopting social media platforms, marketplaces, and e-commerce to expand their market reach. The use of digital technology enables MSMEs to reach consumers beyond traditional geographical boundaries, reduce marketing costs, and increase product visibility. Digital marketing training, innovative packaging, and attractive product labeling have become crucial to ensure MSME products can compete in an increasingly crowded digital market (Fitrianti et al., 2024). For example, Wingko Dapur Fira Lamongan MSME successfully increased its competitiveness through the use of social media and digital marketing, as well as focusing on a niche market (Sugiarti et al., 2020).

Product and Process Innovation

Innovation is an important factor in creating a competitive advantage. SMEs in East Java need to continuously innovate in developing products that are unique, high-quality, and aligned with the evolving tastes of consumers. Innovation is not limited to the final product but also includes innovation in the production process to improve efficiency, reduce costs, and ensure consistent quality. Support from the government and related institutions in the form of innovation training and access to more modern production technology can accelerate this process (Vicky Yoga Satria, 2024).

The Role of Partnership and Collaboration

Partnership and collaboration with various parties are powerful strategies to enhance the competitiveness of MSMEs. Collaboration with the government, financial institutions, universities, and even large companies can provide MSMEs with access to resources,

knowledge, and networks that were previously difficult to reach. A concrete example is the business matching program that connects MSMEs with foreign importers, opening up export opportunities and expanding international markets (Bank UMKM Jatim, 2025a). Additionally, collaboration with cooperatives can also serve as a financing solution for MSMEs that are not yet bankable (GoNews, 2025).

Interpretation of Strategies to Enhance the Sustainability of Smes in East Java

The sustainability of SMEs in East Java depends not only on profitability but also on their ability to manage social and environmental impacts. Several strategies that can be applied to enhance SME sustainability include :

Prudent Financial Management Practices

Healthy financial management is the foundation for business sustainability. SMEs need to have a good understanding of cash flow management, budget preparation, and accurate financial record-keeping. Access to affordable financing, such as the Prosperous SME Credit Program (Prokesra) and Revolving Fund Credit (Dagulir) from Bank UMKM Jatim, greatly assists SMEs in managing capital and expanding their businesses without being burdened by high interest rates (Bank UMKM Jatim, 2025a). The low NPL (Non-Performing Loan) rate in these programs indicates their effectiveness in supporting SME financial sustainability.

The Importance of Legality and Certification

Legality of business and product certification (such as PIRT, halal certification, and BPOM) are crucial aspects for the sustainability of SMEs. Legality provides legal protection, increases consumer trust, and opens access to broader markets, including modern and export markets. Many SMEs still face obstacles in obtaining these permits, so active facilitation from the government is needed, including the provision of shared kitchens to meet production standards (GoNews, 2025).

Implementation of the Circular Economy Concept

The implementation of the circular economy concept can be an innovative strategy to enhance the sustainability of SMEs. The circular economy focuses on extending the lifecycle of products, raw materials, and resources through recycling, reuse, and waste reduction (Disdukcapil Surabaya, 2024). This not only reduces environmental impact but also can create added economic value and cost efficiency for SMEs. Although not many MSMEs have fully implemented it yet, this potential needs to be continuously encouraged through education and technical support.

Interpretation of Strategies Supporting Msme Independence in East Java

MSME independence is the ultimate goal of various empowerment programs, allowing them to grow and develop independently. Strategies that support MSME independence in East Java include :

Effectiveness of Training and Mentoring Programs

Entrepreneurship training and intensive mentoring are important instruments in building MSME independence. These programs equip business actors with knowledge and skills in various aspects of business, ranging from production management, marketing, finance, to legality (UKMINDONESIA.ID, 2024). Personal and continuous mentoring helps MSMEs overcome specific problems they face, enabling them to make better business decisions independently.

Access to Capital and Business Matching

Easy and affordable access to capital is key to the financial independence of MSMEs. Credit programs with low interest rates and simple procedures, such as Prokesra and Dagulir, greatly assist MSMEs in developing their businesses (Bank UMKM Jatim, 2025a). In addition, business matching that connects MSMEs with potential investors or buyers opens opportunities for collaboration and expands business networks, reducing dependence on a single source of income or market (UKMINDONESIA.ID, 2024).

Role of the Government and Supporting Institutions

The East Java Provincial Government and various other supporting institutions play a crucial role in promoting MSME independence. Pro-MSME policies, facilitation of licensing, provision of digital infrastructure, and support in marketing and promoting MSME products are some forms of assistance that can accelerate independence. Collaboration between the government, banking sector, academics, and the MSME community (Penta Helix approach) is crucial in creating a conducive ecosystem for the growth of independent MSMEs (Susyanti, 2022).

Interpretation of the Relationship Between Competitiveness, Sustainability, and Independence of Msmes

Competitiveness, sustainability, and independence of MSMEs are three interconnected concepts that form a positive cycle. Improving MSME competitiveness, for example through the adoption of digital marketing and product innovation, will directly contribute to increased sales and profitability, which are key indicators of economic sustainability. Highly competitive MSMEs tend to be more capable of withstanding market fluctuations and attracting investment, thereby strengthening their sustainability foundations.

Conversely, the sustainability of MSMEs, supported by good financial management, business legality, and responsible business practices, will create a stable environment for MSMEs to innovate and enhance competitiveness. Sustainable MSMEs have a good reputation, easier access to financing, and the ability to attract and retain talent, all of which support increased competitiveness. The independence of MSMEs serves as a bridge between competitiveness and sustainability. Independent MSMEs, with the ability to make strategic decisions, manage resources, and develop markets autonomously, will be more proactive in seeking ways to enhance competitiveness and ensure the sustainability of their business. Training and mentoring that encourage independence will equip MSMEs with the skills needed to adapt to changes, innovate, and seize opportunities, thereby simultaneously increasing competitiveness and sustainability. Thus, these three concepts reinforce each other: high competitiveness supports sustainability, sustainability creates stability for competitiveness, and self-reliance empowers SMEs to achieve both.

4. CONCLUSION AND RECOMMENDATION

Based on data analysis and literature review, several key points can be concluded, including: 1. The strategy to enhance the competitiveness of SMEs in East Java focuses on adopting digital marketing (utilizing social media, marketplaces, and e-commerce), product and process innovation (developing unique and high-quality products, production efficiency), as well as strengthening partnerships and collaboration with various parties (government, financial institutions, large companies) to expand market access and resources. 2. The strategy for enhancing the sustainability of MSMEs in East Java heavily relies on prudent financial management practices (cash flow management, access to affordable financing such as Prokesra and Dagulir), compliance with legalities and certifications (PIRT, halal, BPOM), as well as the potential application of circular economy concepts for resource efficiency and waste reduction. 3. The strategy to support the independence of MSMEs in East Java focuses on comprehensive empowerment programs, including entrepreneurship training and intensive mentoring for capacity building, ease of access to capital, and facilitation of business matching and exhibitions/fairs for network and market expansion. The active role of the government and supporting institutions is crucial in creating a conducive ecosystem. 4. The relationship between Competitiveness, Sustainability, and Independence of MSMEs is synergistic and mutually reinforcing. Improving competitiveness directly contributes to economic sustainability. Sustainability creates stability that enables MSMEs to continue innovating and enhancing competitiveness. Meanwhile, independence empowers MSMEs to be proactive in

achieving competitiveness and sustainability, with the ability to make strategic decisions and adapt to changes. Overall, MSMEs in East Java have great potential to continue growing and contributing to the economy. However, continuous support through appropriate policies, relevant empowerment programs, and facilitation of access to essential resources will be key to realizing MSMEs that are not only competitive and sustainable but also fully independent.

For the East Java Provincial Government and related agencies, strengthen the MSME digital ecosystem by encouraging and facilitating MSMEs to fully adopt digital technology, not only in marketing but also in operational and financial management. Provide more specific and continuous training on digitalization. Simplify Access to Legality and Certification, strive to streamline procedures and reduce costs for obtaining PIRT, halal certification, and BPOM. Consider subsidy programs or technical assistance for MSMEs that have difficulty meeting these requirements. Evaluate the Long-Term Impact of Programs by conducting in-depth evaluations of existing MSME empowerment programs (such as Prokesra, Dagulir) to measure their long-term impact on competitiveness, sustainability, and MSME independence holistically. Use the evaluation results to improve future programs. Promote the Implementation of a Circular Economy, educate and provide incentives for MSMEs to adopt circular economy practices, such as recycling, reusing materials, and reducing waste, which can enhance efficiency and environmental sustainability.

REFERENCES

- Angrian Permana, R. P. A. M. H. (2025). Keberlanjutan UMKM dalam ekonomi digital: Strategi adaptasi terhadap perubahan perilaku konsumen. *1*(6).
<https://mail.jurnal.unisa.ac.id/index.php/jfik/article/view/773/579>
- Badan Pusat Statistik Provinsi Jawa Timur. (2024). Profil industri mikro dan kecil Provinsi Jawa Timur.
<https://jatim.bps.go.id/id/publication/2024/02/19/8098de08747c8a15f317c838/profil-industrimikro-dan-kecil-provinsi-jawa-timur-2022.html>
- Bank UMKM Jatim. (2025a). Optimalisasi modal usaha UMKM Jatim: Kunci pertumbuhan ekonomi. <https://bankumkm.id/index.php/2025/01/24/optimalisasi-modal-usaha-umkm-jatim-kunci-pertumbuhan-ekonomi/>
- Bank UMKM Jatim. (2025b). UMKM Jatim sulit level up? Ini solusinya!
<https://bankumkm.id/index.php/2025/03/21/umkm-jatim-sulit-levelup-ini-solusinya>
- Dinas Koperasi dan UKM Jawa Timur. (2021). Presentasi jumlah koperasi dan UMKM di Provinsi Jawa Timur tahun 2021 berdasarkan kriteria usaha.
https://data.diskopukm.jatimprov.go.id/satu_data/
- Disdukcapil Surabaya. (2024, March 23). Tingkatkan potensi UMKM Surabaya dengan ekonomi sirkular. <https://disdukcapil.surabaya.go.id/2024/03/23/tingkatkan-potensi-umkm-surabaya-dengan-ekonomi-sirkular/>

- Fitrianti, R., Fatmawati, F., Wahda, W., Zaenal, M., Nurqamar, I., & S, D. (2024). Strategi peningkatan daya saing usaha mikro dan kecil melalui digital marketing di Kecamatan Palangga Kabupaten Gowa. *Jurnal Dinamika Pengabdian*, 9, 243–253. <https://doi.org/10.20956/jdp.v9i2.34671>
- GoNews. (2025, May 11). UMKM Jatim dorong kemandirian lewat sosialisasi program. <https://www.gonews.id/umkm-jatim-dorong-kemandirian-lewat-sosialisasi-program/>
- Ishtiaq, M. (2019). Book review: Creswell, J. W. (2014). *Research design: Qualitative, quantitative and mixed methods approaches* (4th ed.). *English Language Teaching*, 12, 40. <https://doi.org/10.5539/elt.v12n5p40>
- Izin.co.id. (2024, June 17). Strategi pengembangan UMKM: Panduan pertumbuhan bisnis. <https://izin.co.id/indonesia-business-tips/2024/06/17/3-strategi-pengembangan-umkm/>
- Kementerian Koordinator Bidang Perekonomian Republik Indonesia. (2021). UMKM menjadi pilar penting dalam perekonomian Indonesia. Siaran Pers HM.4.6/103/SET.M.EKON.3/05/2021.
- Kominfo Jatim. (2025, March 24). Pemprov Jatim dorong peningkatan literasi keuangan digital UMKM pesantren. <https://kominfo.jatimprov.go.id/berita/pemprov-jatim-dorong-peningkatan-literasi-keuangan-digital-umkm-pesantren>
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook*. <http://www.theculturelab.umd.edu/uploads/1/4/2/2/14225661/miles-huberman-saldana-designing-matrix-and-network-displays.pdf>
- Nur Faizah, E., & Majid, A. (2024). Analisis strategi pemasaran dalam meningkatkan daya saing UMKM. *Media Komunikasi Ilmu Ekonomi*, 40(2), 54–64. <https://doi.org/10.58906/melati.v40i2.130>
- Rahmantari, N. L. L., Mardika, A. P., & Mustika Dewi, N. P. L. (2023). Analisis strategi keberlanjutan UMKM dengan metode QSPM (Quantitative Strategic Planning Matrix) pada UMKM Kudamono Depot Online di Denpasar. *Jurnal Ilmiah Satyagraha*, 6(2), 186–201. <https://doi.org/10.47532/jis.v6i2.849>
- Sugiarti, Y., Sari, Y., & Hadiyat, M. (2020). E-commerce untuk meningkatkan daya saing usaha mikro kecil dan menengah (UMKM) sambal di Jawa Timur. *Kumawula: Jurnal Pengabdian Kepada Masyarakat*, 3, 298. <https://doi.org/10.24198/kumawula.v3i2.28181>
- Sukirman, M. I. (2014). Strategi pemberdayaan usaha kecil menuju kemandirian usaha dengan menerapkan manajemen profesional. http://jurnal.um-palembang.ac.id/ilmu_manajemen/article/view/252
- Susyanti, J., & P. P. (2022). Pengembangan ekonomi kreatif di Jawa Timur. *Jurnal Pusat Studi Jawa Timur*, 1(2). <https://jpsjt.unisma.ac.id/index.php/jpsjt/article/view/33>
- UKMINDONESIA.ID. (2024, October 20). 5 program pemberdayaan UMKM dalam mencapai pertumbuhan ekonomi dan kemandirian usaha. <https://ukmindonesia.id/baca-deskripsi-posts/5-program-pemberdayaan-umkm-dalam-mencapai-pertumbuhan-ekonomi-dan-kemandirian-usaha/>
- Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah. (n.d.).
- Vicky Yoga Satria. (2024). Peningkatan daya saing dan keberlanjutan usaha mikro kecil dan menengah (UMKM) melalui inovasi produk dan pemasaran digital. *Exam: Jurnal*

Ekonomi, Manajemen, Akuntansi, 1(1), 63–72.

<https://examjurnal.unsuri.ac.id/index.php/Exam/article/view/63>

- Wulansari, S., Faizin, A., Syarifah, A., Nasrudin, A., Anisa, A., & Angraini, D. (2024). Strategi pengembangan daya saing UMKM keripik tempe di Desa Kamal, Kecamatan Arjasa dalam menghadapi persaingan pasar. *Pandalungan: Jurnal Pengabdian Kepada Masyarakat*, 3, 118–126. <https://doi.org/10.62097/pandalungan.v3i1.1907>