



ISSN 2964-3902 (Online)

SUJANA: Journal of Education and Learning Review

<https://journal.ifpublisher.com/index.php/sujana>

Vol. 3, Issue. 3, (2024)

doi.org/10.56943/sujana.v3i3.657

Increasing the Literacy of the Creative Economy and MSMEs in The Digital Era at SMA Negeri 3 Tondano

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ABSTRACT

The digital era has brought major changes to various aspects of life, including the economy, so that creative economy literacy has become an important skill for the younger generation. MSMEs, as the backbone of the economy, have a strategic role in creating jobs and economic development. However, students' understanding of the creative economy and MSMEs is still limited, so formal education needs to provide more effective teaching. This research aims to improve students' creative economy literacy through a learning seminar held at SMA Negeri 3 Tondano. Using a qualitative approach with descriptive design, this seminar involved 4 main topics: introduction to the creative economy, the role of MSMEs, adaptation of the younger generation to the Society 5.0 Era, and opportunities and challenges in starting a business. Data were collected through observation and interactive discussions. The results of the study show that this seminar has succeeded in increasing students' understanding of the creative economy and MSMEs, as well as encouraging their motivation to be entrepreneurial. Students also show the ability to develop creative business ideas based on local potential and the use of technology. In conclusion, this seminar makes a positive contribution in equipping students with relevant economic literacy for the digital era, and can be used as a learning model in other schools.

Keywords: *Creative Economy, Digital Era, Economic Literacy, MSMEs*

INTRODUCTION

The digital era has brought significant changes in various aspects of life, including in the economic world. Information and communication technology has changed the way we interact, work, and do business. In this context, creative economy literacy is one of the important skills that the younger generation needs to have. The creative economy not only includes creative industry sectors, such as art, design, and media, but is also closely related to Micro, Small, and Medium Enterprises (MSMEs) which play a vital role in a country's economy. MSMEs play a crucial and vital role in national development, especially in terms of economic development in various countries, especially in Indonesia. Especially as the main source of economic growth and the main source of employment opportunities (Raja et al., 2023).

In Indonesia, increasing creative economy literacy among students is essential to equip them with relevant knowledge and skills. Various studies show that students who have a good understanding of the creative economy and MSMEs will be better prepared to face challenges in an increasingly competitive world of work. However, in reality, many students still lack understanding of these basic concepts. This lack of understanding can hinder their potential to innovate and contribute to society. Therefore, formal education needs to facilitate more effective teaching about the creative economy and MSMEs.

Tondano High School, as one of the secondary education institutions, has a strategic role in equipping students with the necessary knowledge to face challenges in the digital era. For this reason, an innovative approach is needed in the learning process. The learning seminar held at Tondano High School aims to improve students' economic literacy in an interactive and interesting way. By involving lecturers and students as speakers, this seminar is expected to provide useful insights and inspiration for students. This approach not only increases students' knowledge, but also encourages them to think creatively and critically about how they can play a role in the development of the creative economy and MSMEs.

Through this seminar, it is hoped that students can understand the importance of the role of MSMEs in the economy, as well as how they can utilize technology and innovation to create business opportunities. In addition, this seminar aims to build students' awareness of the creative economic potential around them. Thus, this study not only aims to evaluate the effectiveness of the seminar, but also to identify strategies that can be applied in improving economic literacy among students. It is hoped that the results of this research can make a positive contribution to the development of the curriculum at Tondano High School and become a model for other educational institutions.

RESEARCH METHODOLOGY

This study uses a qualitative approach with a descriptive design. The socialization activity was carried out through a seminar at SMA Negeri 3 Tondano, attended by students of grade XI-E. This seminar consisted of four main materials delivered by lecturers and students of Manado State University, including: (1) introduction to the creative economy, (2) the role of MSMEs in the national economy, (3) the influence of the 5.0 Era on generation Z, and (4) opportunities and challenges in starting a business. Each material is followed by an interactive session to encourage students to discuss and ask questions. Observations were made during the seminar to identify changes in students' understanding of the material presented. In addition, a brief discussion with several students and teachers was conducted to explore their responses and perceptions towards this activity.

RESULT AND DISCUSSION

Creative Economy

The creative economy is an economic process that includes the production and distribution of goods and services in it which requires creative ideas and ideas as well as intellectual abilities in building them. According to the Ministry of Trade of the Republic of Indonesia, the creative economy is a skill, as well as an individual's talent to create welfare and jobs through the creation and utilization of the individual's creativity and inventiveness (Adinugraha, 2022).

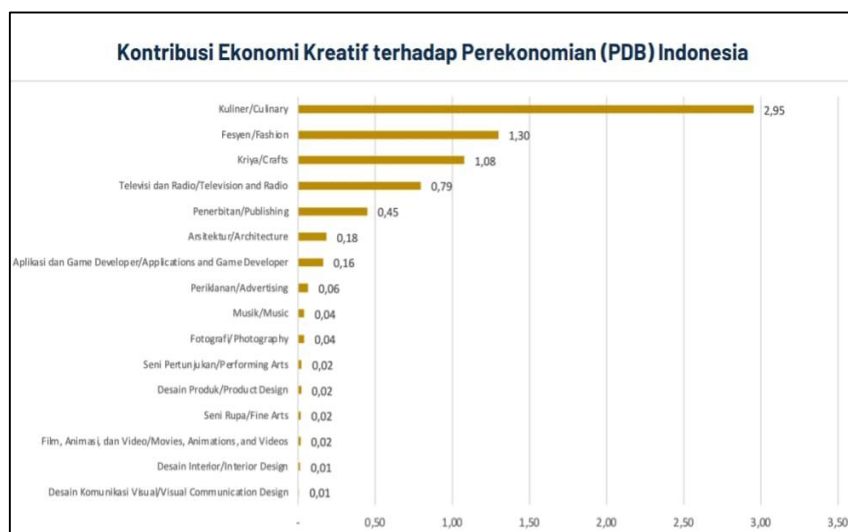


Figure 1. Contribution of the Creative Economy to Indonesia's GDP

Source: Adinugraha (2022)

Creative Economy Material The first material presented by Gaby D. J. Roring, S.E., M.E. focused on Understanding the Concept of the Creative Economy, students were introduced to the concept of the creative economy, which is a combination of economy and creativity with a focus on the production and

distribution of goods and services based on creative ideas. This concept emphasizes that the creative economy not only aims to create commercial products, but also to encourage innovation that can have a positive impact on the national economy.



Figure 2. Provision of Creative Economy Materials by Lecturer Gaby D. J. Roring, S.E., M.E.

Source: Personal Documentation by Researchers

From the results of the observations and responses of students during the seminar, it can be concluded that many students previously had a limited understanding of the creative economy. However, after the explanation of Indonesia's contribution in the third position in the world in the creative economy sector, especially in the fields of culinary, fashion, and crafts, the enthusiasm of students increased significantly. The discussion on the role of the creative economy in creating jobs and increasing the nation's competitiveness also opened students' insights to see the creative economy as a prospective career opportunity.

The Role of MSMEs in the National Economy

The role of MSMEs in the Indonesian economy can be seen at least from: (1) their position as the main player in economic activities in various sectors, (2) the largest provider of employment, (3) an important player in the development of local economic activities and community empowerment, (4) the creator of new markets and sources of innovation, and (5) their contribution in maintaining the balance of payments through export activities. This important position has not been successfully maintained since the crisis hit, so the economic recovery has not been optimal. To achieve economic development goals, MSMEs need to get attention, because in Indonesia's current economic conditions, it will be relatively difficult to attract investment. For this reason, limited investment needs to be directed at efforts to develop new entrepreneurs. In 2019, Indonesia's Gross Domestic Product (GDP)

was recorded at IDR 15.83 trillion, of which the MSME sector made a significant contribution of IDR 9.58 trillion. This figure shows that MSMEs are the main backbone in supporting the national economy (Arnanto Nurprabowo & Mei Mei Meilani, 2023). In 2023, the MSME sector has an important role in the Indonesian economy, with more than 64.2 million business units contributing 61.9% to Gross Domestic Product (GDP) and absorbing up to 97% of the total workforce. However, this sector is still faced with various challenges, such as limited access to financing, difficulties in expanding marketing, and low competitiveness and productivity (PEREKONOMIAN & INDONESIA, 2023).



Figure 3. The Role of MSMEs in the Economy

Source: Research Data by Researchers

The second material, delivered by Leydi Kristin Tenda, a student, introduced students to the Role of MSMEs in Building the Regional Economy, this seminar highlighted the important role of Micro, Small, and Medium Enterprises (MSMEs) in the Indonesian economy. Based on data from the Ministry of Cooperatives and SMEs, MSMEs account for around 61% of the total national Gross Domestic Product (GDP) and absorb 97% of the workforce (Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2023). This presentation helped students understand that MSMEs are not just small businesses with a limited scale, but the main component that supports the national economy, especially in facing economic crises.



Figure 4. Provision of Material on the Role of MSMEs in the National Economy by
Leydi Tenda Students

Source: Personal Documentation by Researchers

The discussion of the characteristics of MSMEs based on capital and turnover as well as the types of businesses common in this sector strengthens students' understanding of the great potential of MSMEs. The discussion also introduced examples of businesses that can be started with limited capital, such as small culinary businesses, workshops, or digital-based businesses. The results of the observation show that there is an increase in motivation among students to develop small businesses as a first step in the world of entrepreneurship. This is evidenced through more active interactions when they are given the opportunity to propose small business ideas.

Era 5.0 and Generation Z

According to the Japanese Cabinet Office, Society 5.0 is defined as a human-centered society that balances economic progress with solving social problems through a system that deeply integrates cyberspace and physical space (Rahma, 2020). It was proposed by former Japanese Prime Minister Shinzo Abe at an International Conference held in Germany in 2017. It was inaugurated at the World Economic Forum (WEF) which was held in Switzerland in 2019.



Figure 5. Main Principles of the Society 5.0 Era

Source: Research Data by Researchers

Entering the era of the industrial revolution 5.0 is a concept focusing on humans to be able to utilize existing technology optimally and make a society smart about technology. In the future, this concept is useful to make people's lives easier, not just a tool to make profits. The concept of Society 5.0, technology and innovation can be used to solve various social problems, such as environmental problems, poverty, and health (Fikri Fauzi & Wibawa, 2022). By adopting the concept of Society 5.0, it is hoped that society can achieve a balance between technological developments and social needs, thereby creating a more advanced society. Artificial Intelligence (AI) is one of the key technologies that is driving in the Society 5.0 era where it can facilitate data collection, analysis, and use of data to improve efficiency, quality, and innovation in various sectors of people's lives (Sawitri, 2023).



Figure 6. What Gen Z Must Have

Source: Research Data by Researchers

The current vital role is Generation Z or Gen Z (1995-2010). Generation Z is the first generation to be exposed to technology from an early age. The technology is in the form of computers or other electronic media such as cell phones, internet networks, and even social media applications. Generation Z grew up with the social web, they are digital-centric and technology is their identity (Firamadhina & Krisnani, 2021).

Era 5.0 and Generation Z Materials The third material, delivered by Riedel Brey, raised topic 3. Adaptation of the Young Generation to the Era of Society 5.0 The Era of Society 5.0, which was first initiated in Japan and inaugurated at the World Economic Forum, was raised as an important theme in this seminar. This era prioritizes the use of technologies such as Artificial Intelligence (AI), Internet of Things (IoT), and Big Data to create an inclusive and sustainable society. The main goal of designing the Society 5.0 concept is to build a human-centered society, balance economic and social progress, and create new value through technological developments. This concept is expected to minimize social disparities and economic problems (Susanti et al., 2024).



Figure 7. Giving Materials on Era 5.0 and Generation Z by Riedel Brey Students

Source: Personal Documentation by Researchers

This discussion succeeded in providing students with an understanding of the importance of developing the skills needed in this era, namely critical thinking, collaboration, communication, and digital literacy. In addition, the seminar also encourages students to develop an entrepreneurial spirit, so that they can adapt and actively contribute in the digital era. This is evident from the feedback given by students, where they expressed a high interest in concepts such as IoT and AI that can be utilized in small businesses.

Challenges and Opportunities of Gen-Z in North Sulawesi

Over the past five years, of the total Indonesian youth, the NEET group accounted for 21.8% - 24.3%, the highest in 2020. The province with the highest NEET in 2023 is North Sulawesi (33.5%) and the lowest is DI Yogyakarta (10.7%) (Susanto, 2024).

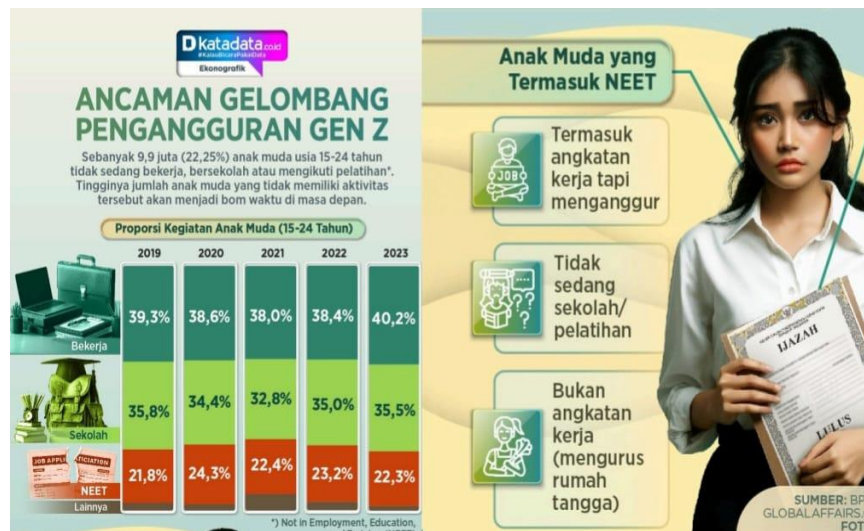


Figure 8. Gen Z NEET Threats

Source: Research Data by Researchers

The fourth material on Challenges and Opportunities of Gen-Z in North Sulawesi, which was also delivered by Riedel Brey, explained about the Challenges and Opportunities of Gen-Z in North Sulawesi. The data presented about North Sulawesi, which is one of the provinces with the highest unemployment rate, caused concern among the participants. The high percentage of NEET (Not in Education, Employment, or Training) groups among North Sulawesi youth, which is around 33.5%, shows the urgency to create relevant job opportunities for the young generation in this area. Through this seminar, the students were made aware of the importance of their role as agents of change that can contribute to reducing the unemployment rate by being entrepreneurial.

One of the methods applied in the seminar is group discussion, where students are asked to design a business plan with a capital of Rp. 100 million. In this activity, students are asked to consider several factors, namely the orientation of the creative economy, the potential for high turnover, and the impact on the local economy. Based on the results of this discussion session, several business ideas emerged including local culinary businesses with modern concepts, fashion businesses that promote traditional fabrics, and craft businesses based on natural materials.

From the results of the group discussion, it can be concluded that students are able to identify local business potential based on local resources and culture. This shows the potential among the younger generation to develop businesses that are not only profit-oriented, but also have a positive impact on the regional economy.

Opportunities and Challenges in Starting a Business



Figure 9. Provision of Opportunities and Challenges in Starting a Business by lecturer Supriyanto, S.E., M.Si.

Source: Personal Documentation by Researchers

The last session was filled by Supriyanto, S.E., M.Si., who discussed the steps in starting a business as well as the opportunities and challenges that may be faced. This material emphasizes that starting a business requires critical thinking and careful planning, especially in the face of increasingly fierce and dynamic competition. The presenter also invited students to engage in creative simulations, where they worked in groups to design simple business strategies. The purpose of this simulation is to encourage students to think strategically and understand the important factors in running a business.



Figure 10. Games/Business Simulation Activities by lecturer Supriyanto, S.E.M.Si

Source: Personal Documentation by Researchers

Overall, these four materials managed to provide students with comprehensive insights into the creative economy and MSMEs, while encouraging their active participation in business discussions and simulations. These digital-based seminars provide an applicative and contextual learning experience, where students not only understand the theory but are also directly involved in designing business concepts. Thus, this learning is able to equip students with relevant skills in facing challenges in the digital era and prepare them to contribute to the development of the local economy.



Source: Personal Documentation by Researchers

Based on the results of the Creative Economy and MSME Literacy Improvement activity in the Digital Era at SMA 3 Tondano, the following conclusions were obtained. The seminar on improving the literacy of the creative economy and MSMEs at SMA Negeri 3 Tondano showed significant results in equipping students with relevant insights and skills to contribute to the economy in the digital era. Through the delivery of material that includes the concept of the

creative economy, the role of MSMEs in the national economy, the adaptation of generation Z to the 5.0 era, as well as opportunities and challenges in starting a business, students not only gain theoretical understanding but also practical skills that can be directly applied in their lives. This seminar provides a comprehensive introduction to the creative economy as a sector that utilizes creativity and innovation, as well as the importance of MSMEs as an economic backbone that can open up business opportunities for local communities.

Overall, the results of this activity show that creative economy and MSME materials are very relevant for high school students as the younger generation who are ready to face future economic challenges. With competent speakers from lecturers and students, this seminar is able to convey information interactively, provide inspiration, and invite students to actively participate. Each material is presented with an appropriate approach, ranging from theoretical explanations to interactive discussions, and is supplemented by business simulations that make students better understand the application of the concepts presented. The students were invited to think of innovative ways to develop their local economic potential, such as through the culinary, handicraft, and service sectors that can be developed with small capital but have high added value. Thus, this seminar not only provides theoretical knowledge, but also forms a strategic and creative entrepreneurial mindset in students.

The material on the role of MSMEs and how this sector can support the local economy provides insight that small and medium enterprises are able to become economic drivers with a significant impact. Students realize that through MSMEs, they can create job opportunities, develop skills, and drive the economy in their own environment. Through material about the 5.0 Era and generation Z, students were also introduced to the importance of digital technology as a strategic tool in business development. The use of technology in the form of digital platforms and social media opens students' understanding of modern ways of marketing and business development that can reach a wider market, while helping them adapt to the development of economic digitalization.

Business simulations that involve students in designing business strategies are very effective activities in training students' analytical skills and strategic thinking skills. In this activity, they were invited to consider various factors that affect the business, such as capital, marketing strategies, market segmentation, and product innovation. The students' involvement in business simulations allows them to experience the real challenges of setting up and running a business, so the seminar material not only stops at theory but is also enriched with practical applications. Students show high enthusiasm and good ability in analyzing business opportunities and devising creative marketing strategies, which can be a solid foundation for them to develop their own ventures in the future.

With this activity, it can be concluded that the seminar based on creative economy and MSME literacy at SMA Negeri 3 Tondano is very effective in

preparing students to face economic challenges in the digital era. This activity strengthens students' awareness of their role as part of a generation that can drive economic growth through innovation, technology, and the courage to start their own business. This seminar also shows that the introduction of creative economy literacy at the high school level is a strategic step to form agents of change that can contribute directly to regional economic development. With the integration of creative economy literacy into formal education, students are expected to have the relevant skills to actively participate in the development of innovative, competitive, and sustainable MSMEs in the digital era.

In the future, similar activities can continue to be developed by strengthening digital infrastructure support and collaboration between schools and other relevant institutions, such as local governments and local business actors. In addition, the educational curriculum at the high school level can introduce creative economy literacy in more depth, so that students can learn and practice entrepreneurial skills in a more structured context. This will help them build strong competencies in dealing with the digital economy, so that they are able to become leaders and innovators in their local environment. Thus, this activity can be a learning model for creative economy and MSMEs that is relevant, applicable, and has a positive impact on national economic development.

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