



Consistency of Blitar City Policy towards the Area of Acceleration of Economic Development in the Perspective of Regional Competitive

Andjar Prasetyo^{1(✉)}, Herrukmi Septa Rinawati², Abdul Hamid², Tri Weda Raharjo², Trisnani Trisnani³, Heri Wahyudianto⁴, Agustinus Hartopo⁴

¹Regional Development Planning Agency of Magelang City, Magelang, Indonesia
andjar.prasetyo1@gmail.com

²Research and Development Agency of East Java Province, Surabaya, Indonesia

³National Research and Innovation Agency, Jakarta Pusat, Indonesia

⁴Regional Development Planning Agency of Papua Province, Jayapura, Indonesia

Abstract. The study aims to analyze the stages of regional competitive in Blitar City towards the Region of Selingkar Wilis and South Rim in East Java Province. By mapping and measuring development achievements, the study seeks to optimize resources, ecosystems, and regional potential for sustainable competitive and prosperity. The research aims to interpret the results of the regional competitive index, provided by the National Research and Innovation Agency in 2021, which consists of twelve pillars of regional competitive. Using mixed methods-based research, the study utilizes secondary data sources to perform quantitative and qualitative analyses. The quantitative analysis is visualized using radar curves, while the qualitative analysis involves clustering the regional innovation pillars. The results indicate a consistent position for Blitar City, although it lags behind in four pillars compared to the Wilis and South Lingkar Areas. The study highlights the need to prioritize improvements in Business Dynamics, Innovation Capacity, Product Market Efficiency, and Access to Finance pillars. Additionally, strategies to enhance the remaining eight pillars are essential. Despite being categorized as having high regional competitive, collaborative efforts are crucial to further increase the regional competitive index. The study emphasizes the importance of joint commitment and interaction both internally and externally, as Blitar City plays a vital role in the development plan for the Wilis and South Lingkar Areas. This collaborative approach will contribute to achieving the desired development outcomes in the region.

Keywords: Consistency, Policy, Acceleration, Economic Development, Regional Competitive

1 Introduction

East Java Province determines its territory in the context of development in several parts. One of these areas is the Selingkar Wilis and Lingkar Selatan, focused on accelerating economic development, together with the Gerbangkartosusila Area, the BTS Area, the Ijen Circular Area, and the Madura and Islands Region. The pattern used in

© The Author(s) 2024

Z. B. Pambuko et al. (eds.), *Proceedings of the 4th Borobudur International Symposium on Humanities and Social Science 2022 (BIS-HSS 2022)*, Advances in Social Science, Education and Humanities Research 778,

https://doi.org/10.2991/978-2-38476-118-0_33

an integrated, integrated and sustainable [1], [2] manner and standardized in the Regional Development Master Plan, as stated in the Presidential Regulation of the Republic of Indonesia Number 80 of 2019 concerning the acceleration of economic development in the Gresik Area - Bangkalan - Mojokerto - Surabaya - Sidoarjo - Lamongan, Bromo Area - Tengger - Semeru, as well as the Selingkar Wilis and Lingkar Selatan. This master plan has functioned as a guideline for ministers and heads of institutions to establish sectoral policies in the framework of implementing the accelerated development of the Gerbangkertosusilo Area, the BTS Area, the Selingkar Wilis and Lingkar Selatan, the Ijen Circular Area, the Madura and Archipelago Areas in their respective fields of assignment, as outlined in the strategic plan document of each ministry/agency as part of the development planning document; and guidelines for formulating policies for accelerating the development of the Gerbangkertosusilo Area, the BTS Area, the Wilis Alley Area. and the Southern Cross, the Ijen Alley Area, and the Madura and Archipelago Region at the relevant provincial and district/city levels.

These national regulations are reinforced within provincial boundaries by the Regional Medium-Term Development Plan (known as RPJMD). The RPJMD is a document that outlines the vision, mission, and programs of the elected regional heads and their deputies. The East Java regional head election, held on June 27, 2018, produced the gubernatorial and deputy gubernatorial heads for the period 2019-2024. In the RPJMD, one of the highlights is: "Increase regional competitive based on regional superior products. The city of Blitar as part of East Java Province also responded to this regulation with a development program that supports its position as one of the Selingkar Wilis and Lingkar Selatan. As one of the provincial development areas in East Java, Blitar City plays a vital role in boosting the economy of Selingkar Wilis and Lingkar Selatan based on regional competitive. Therefore, the stages of the competitive of the Blitar City region against the Selingkar Wilis and Lingkar Selatan Regions need to be analyzed for their suitability. The ability of Blitar City to improve regional competitive [3]–[6] refers to the pillars of regional competitive which have an impact on the Selingkar Wilis and Lingkar Selatan. Therefore it is important to know the regional competitive pillars of Blitar City and the Selingkar Wilis and Lingkar Selatan Regions. The pillar of regional competitive is strategic for describing the achievements and readiness of Blitar City and the Selingkar Wilis and Lingkar Selatan Regions in accelerating development.

This study aims to map and measure the achievements of development activities in Blitar City in utilizing potential by optimizing resources, ecosystems, and regional potentials to create high and sustainable competitive and prosperity; interpret the results of measuring the regional competitive index for the development of the function and role of Blitar City in the system of regional economic development and regional development; and as a reference option in the formulation, determination, evaluation, and monitoring of mixed method-based regional development policies, programs and activities.

2 Method

Mixed methods-based research methods are described in the pillars of regional competitive. In the context of research, mixed methods refer to the integration of both quantitative and qualitative research methods within a single study or research project. This approach combines the strengths of both approaches, allowing researchers to gain a deeper and more comprehensive understanding of the research topic or question. Quantitative is focused on measuring regional competitive indexes and pillars, while qualitative describes measurement results and comparisons between study loci. Locus of study in Blitar City and the Selingkar Wilis and Lingkar Selatan Regions. The secondary data source comes from the 2021 regional competitive index published by the National Research and Innovation Agency, which consists of four aspects and twelve pillars of regional competitive. The twelve pillars of regional competitive include business dynamics; innovation capacity; technology readiness; institutions; infrastructure; regional economics; health; education and skills; product market efficiency; employment; access to finance; and market size. Quantitative analysis is visualized using radar curves, while quantitative analysis is performed by presenting the results of clustering regional innovation pillars.

3 Result and Discussion

The description of the regional competitive index is analyzed by categorizing pillars, then discussed with a focus on Blitar City which is limited to policies [7]–[9] and efforts that have been made to increase regional competitive that supports accelerated development in development areas.

3.1 Overview of Blitar City

Blitar City is astronomically located between 80° 2' - 80° 8' southern latitude and 120° 14' - 120° 28' eastern longitude, about 160 km southwest of the provincial capital of Jawa Timur. Geographically, Blitar City is located in the centre of Blitar Regency. Blitar Regency has the following boundaries North - Nglegok and Garum sub-districts; South - Kanigoro and Sanankulon sub-districts; and West - Sanankulon and Nglegok sub-districts. Blitar City consists of three sub-districts namely Sukorejo District; Kepanjenkidul District; Sananwetan District. Each subdistrict consists of seven villages. Blitar City is the second smallest city in East Java, covering just 32.57km². The largest district is Sananwetan with an area of 12.15 km², Kepanjenkidul with 10.50 km² and Sukorejo with 9.92 km². The length of the regency road in Blitar City in 2021 is 263.97km, consisting of 7.01km of state road, 5.86km of provincial road and 251.10km of regency/city road. The average number of buses departing from Blitar City Terminal was 109 per day. The average number of people departing from Blitar City terminal was 695. According to the results of the 2021 census, the population of Blitar City was 150,371. In 2020-2021, the population growth rate was 0.61 percent. The sex ratio of

Blitar City as of 2021 was 99.00 percent, with 100 women for every 99 men. The population density will reach 4,617 persons per sq km.

The HDI of Blitar City increases by 0.41 points in 2021 compared to the previous year, from 78.57 to 78.98. The HDI is made up of life expectancy, life expectancy at birth, average years of education and purchasing power parity. The average population age is 73.86. By 2021, Blitar City will have a poverty line of IDR 481,229, about 3.30 percent more than the IDR 465,868 of the previous year. In contrast to the increase in the poverty line, the number of poor people was down from 11,100 to 11,330. The production of electricity in Blitar City for the year 2021 increased again to 126,100,879 Kwh. It's also due to an increase in consumption from 112,808,105kWh to 114,020,715kWh. The only company providing clean water in Blitar City is the Regional Water Company (RWC) of Blitar City. By 2021, RWC will have 6,428 active customers. Meanwhile, 896,911 m3 of clean water was produced and distributed to customers.

In general industry, the number of industrial enterprises and industrial labour absorbed in 2021 is relatively unchanged. The number of formal industry in 2021 will be 166 units and the labour absorption as many as 5,185. While informal industries have declined to 4,626 units and absorb as many as 8,588 workers. Total investment value increased by 9.7% to IDR 93 billion, production value increased by 10.4% to IDR 817 billion. The main industrial commodities in Blitar City were traditional drum and wooden rope industry which produced many kinds of wooden crafts and tofu tempeh industry. In 2020, Blitar City has 4,792 industrial units, including formal and informal industry. On the basis of sub-sectors, the largest industry and number of workers was food, beverage and tobacco with up to 2,900 unit industries and can absorb about 68.69 percent of workers from all industries.

Co-op is one of the industries which helps move the wheel of economy in Blitar City. By 2021, there are 337 cooperatives at the primary level and three cooperatives at the central level. One agricultural, three craft, fifty commercial, 161 services and similar, and 125 multipurpose. This year, Blitar City recorded 2 auxiliaries, 8 branches, 9 sub-branches and 6 cashpoints. Third-party funds are stored in three types: giro, savings and deposit. These include agriculture, mining, industry, energy, construction, trade, communications, business and social services. By 2021, the number of customers and loans disbursed by pawnshops was 13,482 customers and Rp. 26.76 billion of loans.

The average monthly per capita expenditure in Blitar City fell by approximately 12.42 percent from IDR1.369.64611 in the previous year to IDR1.539.74911 in the year under review. The average expenditure on non-food items was higher than that on food items both in the previous year and in 2021. Last year, the percentage of food expenditure was 43.64% and non-food expenditure 56.36%. However, in 2021, the food percentage fell slightly to 43.24%, increasing the non-food percentage to 56.76%. In terms of percentage, prepared food and beverages, vegetables and cigarettes are the most consumed food items by the people of Blitar City. As for non-food commodities, housing and household facilities, goods and services, and durable goods are the most consumed.

In Blitar City in 2021, there are nine traditional markets and one cattle market. Rice and wheat flour procurement in 2021 has decreased and distribution increased from the previous year. While the procurement and distribution of palm oil and sugar have decreased. Total value added generated by economic units in Blitar City in 2021 is

IDR7,113.60 trillion, and GDP value at constant prices (2010 prices) is IDR4,924.57 trillion.

In 2021, based on the measurement results of the National Research and Innovation Authority of the Republic of Indonesia, a relative regional competitive [10] index. Madiun regency, Madiun city, Blitar city, Kediri regency, Nganjuk regency, Ngawi regency, Blitar regency, Ponorogo regency, Tulungagung regency, Pakitan regency and Kediri city. The regional competitiveness index results for Wilis and South Lingkar are shown in Fig. 1.

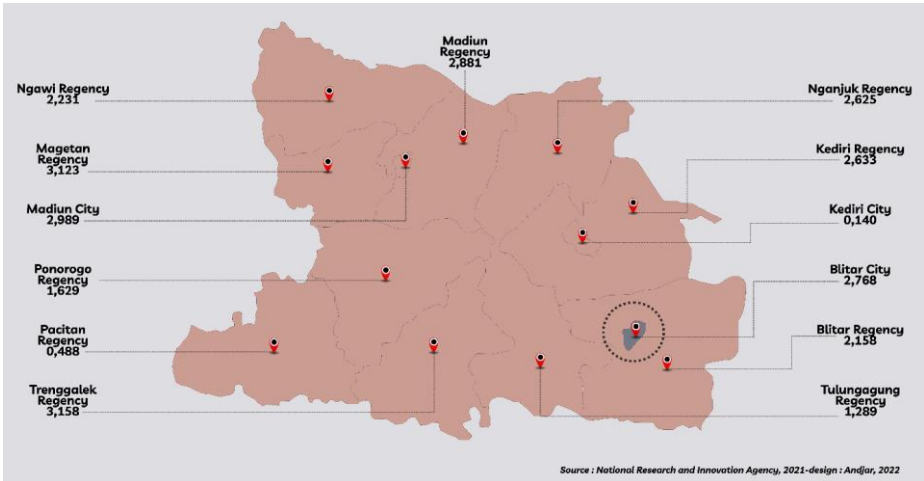


Fig. 1. Regional Competitive Index from the Selingkar Wilis and Lingkar Selatan Regions, 2021

Blitar City is ranked in fifth place among the urban districts in the areas of Wilis and Lingkar Selatan. Meanwhile, Trenggalek Regency is in first place with a score of 3,158 points. Magetan Regency came second at 3,123 points, Madiun City third at 2,989 points and Madiun Regency fourth at 2,881 points. Based on the Regional Competitiveness Index category limits, the capacity of Blitar City is included in the highly competitive are.

3.2 Blitar City Policy in regional competitive

The city of Blitar in its development [2], [11]–[13] process has committed to improving people's welfare as indicated by the achievements of the pillars of regional competitive. The results of a comparison between the city of Blitar and the average pillar value in the Selingkar Wilis and Lingkar Selatan Regions show better dominance. Fig. 2 explains that the position of business dynamics, innovation capacity, product market efficiency, and access to finance is below the average for the Selingkar Wilis and Lingkar Selatan Regions. Meanwhile, the other eight pillars namely technology [14]readiness, institutions [15], [16], infrastructure, regional economics [17], health, education and

skills [18], employment, and market size have been above the average of the pillars of the Selangkar Wilis and Lingkar Selatan Regions.

However, breakthroughs are still needed to get better results, especially on pillars that are still below the average for the Selangkar Wilis and Lingkar Selatan Regions. Breakthroughs in general focused on commitment [19] and organizations [20]–[22] that handle data related to regional competitive. Sensitivity and sustainability to the availability of dynamic data relating to regional competitive are important to maintaining.

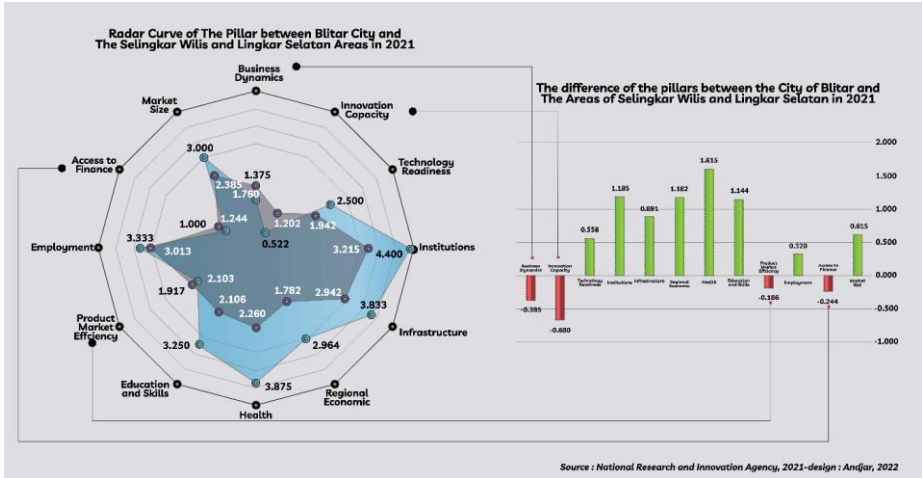


Fig. 2. Radar Curve of The Pillar between Blitar City and Selangkar Wilis and Lingkar Selatan Regions in 2021 - The difference in the pillars between the city of Blitar and The Areas of Selangkar Wilis and Lingkar Selatan in 2021

Then specifically for the business dynamics [23]–[25] pillar, the difference in measurement results is -0.385 points, there is a need for community empowerment-based startup [26] development, creating conduciveness to the innovation capacity [21], [27]–[30] pillar, the difference in measurement results is -0.680 points, through best practices [15], [16], [31]–[40] from other regions can provide a reference for efforts to capture innovation both in government and community capacities. The product market efficiency [41]–[46]pillar, the difference in measurement results of -0.186 points, is an opportunity in the information technology [47]–[52] approach that has developed rapidly in recent years and has become an important component in expanding the market owned by the city of Blitar in the access to finance [42], [46], [53]–[59] pillar, the difference in measurement results is -0.244 points, which n be supported by financial capabilities that are intervened with technology, the government provides space to encourage the community and related stakeholders to maximize their participation in contributing to increasing access to finance.

4 Conclusion

Analysis of Blitar City's and Selingkar Wilis's regional competitiveness pillars shows that they rank consistently, despite four of Blitar City's regional competitiveness pillars being lower than those of Wilis and Selingkar Wilis. Pioneering efforts to improve the economic dynamism pillar at 1,375, the innovation capacity pillar at 0.522, the product market efficiency pillar at 1,917 and the access to finance pillar at 1,000 are top priorities in addition to the eight pillars that still require improvement strategies. Even though the city of Blitar is included in the highly competitive region, there is a strong need for joint efforts to increase the region's competitiveness index, as the city's index score is in the middle of the maximum region's competitiveness index.

As one of the development actors that have an impact on the Selingkar Wilis and Lingkar Selatan regions, interaction is needed both internally and externally, which will be shown in a joint commitment so that the impact is in line with the development plans for the Wilis and South Lingkar areas that will be achieved. The internal impact and acceleration of the development goal of Selingkar Wilis and Lingkar Selatan Regions will certainly be achieved by strengthening the pillars of regional competitiveness in Blitar City.

References

1. G. Dauliyeva, A. Yeraliyeva, G. Sadykhanova, and L. Bimendiyeva, "The partnership of governments for sustainable development," in *E3S Web of Conferences*, EDP Sciences, Mar. 2020. doi: 10.1051/e3sconf/202015902004.
2. M. F. Hassan and Z. Shareefdeen, "Recent Developments in Sustainable Management of Healthcare Waste and Treatment Technologies," *Journal of Sustainable Development of Energy, Water and Environment Systems*, vol. 10, no. 2, pp. 1–21, 2022, doi: 10.13044/j.sdewes.d9.0384.
3. U. Fratesi, "Regional innovation and competitiveness in a dynamic representation," *J Evol Econ*, vol. 20, no. 4, pp. 515–552, 2010, doi: 10.1007/s00191-009-0169-1.
4. A. Gao, Y. Lin, and Y. Zhou, "Does an innovative climate help to sustain competitiveness? The moderating effect of government support and market competition," *Sustainability (Switzerland)*, vol. 12, no. 5, 2020, doi: 10.3390/su12052029.
5. A. Prasetyo et al., "Comparison of Innovation Processes In The Perspective of Local Government Policy and Regional Competitiveness," *Riset Ekonomi Pembangunan*, vol. 5, no. 1, 2020, doi: 10.31002/rep.v5i1.
6. C. Vlado and D. Chatzinikolaou, "Macro , Meso , and Micro Policies for Strengthening Entrepreneurship : Towards an Integrated Competitiveness Policy," *Journal of Business & Economic Policy*, vol. 7, no. 1, pp. 1–12, 2020, doi: 10.30845/jbep.v7n1p1.
7. D. Mauliana, A. Razak, M. Aric, F. Patittingi, and S. Sulawesi, "Discretion and Decentralization: Framing Government Policy in Regional Innovation Policies," *Journal of Law, Policy and Globalization*, vol. 97, no. 2014, pp. 30–37, 2020, doi: 10.7176/jlpg/97-05.
8. S. Radas, A. Mervar, and B. Škrinjaric, "Regional perspective on R&D policies for SMEs: Does success breed success?," *Sustainability (Switzerland)*, vol. 12, no. 9, pp. 1–25, 2020, doi: 10.3390/su12093846.
9. R. C. Fiorati, R. A. Arcêncio, J. Segura del Pozo, M. Ramasco-Gutiérrez, and P. Serrano-Gallardo, "Intersectorality and social participation as coping policies for health inequities-

- worldwide,” *Gac Sanit*, vol. 32, no. 3, pp. 304–314, 2018, doi: 10.1016/j.gaceta.2017.07.009.
10. A. Prasetyo, H. Wahyudianto, and A. Hartopo, “Measurement of Partnerships, External Relations and Networks in Building Districts in Jayapura Regency,” *Advances in Social Science, Education and Humanities Research Proceedings of the 3rd Borobudur International Symposium on Humanities and Social Science 2021 (BIS-HSS 2021)*, Dec. 2022, doi: 10.2991/978-2-494069-49-7_28.
 11. T. Febrian, Im. Weni, and P. Sukowati, “Social Capital as the Basis for the Developmental Movement of the Independent Village and Integrated Honey Village,” *International Journal of Research in Social Science and Humanities*, vol. 02, no. 03, pp. 44–53, 2021, doi: 10.47505/ijrss.2021.9190.
 12. K. Nordberg, Å. Mariussen, and S. Virkkala, “Community-driven social innovation and quadruple helix coordination in rural development. Case study on LEADER group Aktion Österbotten,” *J Rural Stud*, vol. 79, no. April, pp. 157–168, 2020, doi: 10.1016/j.jrurstud.2020.08.001.
 13. D. Gupta, N. Jai P, and J. S. Yadav, “Strategic Communication in Health and Development: Concepts, Applications and Programming,” *J Health Manag*, vol. 23, no. 1, pp. 95–108, 2021, doi: 10.1177/0972063421994943.
 14. Ira Dewi Ramadhani *et al.*, “Infodemiology on diet and weight loss behavior before and during COVID-19 pandemic in Indonesia: Implication for public health promotion,” *Frontiers in Nutrition*, 2022.
 15. Nur Khasanah *et al.*, “The role of knowledge management and sharing in cooperatives practices toward National Economic Recovery in the COVID-19 pandemic era,” *Front Public Health*, 2022.
 16. A. B. Sakti and A. Prasetyo, “The Impact of Institutional Strategies in the Innovation Process on the Community Behavior and Local Government in Magelang City,” *Atlantis Press*, 2020.
 17. A. Prasetyo and D. Gartika, “Spatial Economy Approach to Assess the Effectiveness of Poverty Treatment Policy Models and Regional Economic Impacts,” in *IOP Conference Series: Earth and Environmental Science*, IOP Publishing Ltd, Nov. 2021. doi: 10.1088/1755-1315/887/1/012019.
 18. A. Prasetyo, H. Asmoro, H. Sipahutar, D. Nuryadin, and C. S. Wibowo Budi, “Human Resource Productivity Development Strategy in the Regional Innovation Process,” *Atlantis Press*, 2020.
 19. P. Chiu, G. G. Cummings, S. Thorne, and K. Schick-Makaroff, “Policy Advocacy and Nursing Organizations: A Scoping Review,” *Policy Polit Nurs Pract*, vol. 22, no. 4, pp. 271–291, 2021, doi: 10.1177/15271544211050611.
 20. A. Prasetyo, B. Putri Harwijayanti, M. N. Ikhwan, M. Lukluil Maknun, and M. Fahlevi, “Interaction of Internal and External Organizations in Encouraging Community Innovation,” *Front Psychol*, vol. 13, Jul. 2022, doi: 10.3389/fpsyg.2022.903650.
 21. A. Prasetyo, D. Gartika, A. Hartopo, B. P. Harwijayanti, S. Sukamsi, and M. Fahlevi, “Capacity Development of Local Service Organizations Through Regional Innovation in Papua, Indonesia After the COVID-19 Pandemic,” *Frontiers in Psychology*, vol. 13. Frontiers Media S.A., May 30, 2022. doi: 10.3389/fpsyg.2022.912692.
 22. A. Alshahrani, D. Dennehy, and M. Mäntymäki, “An attention-based view of AI assimilation in public sector organizations: The case of Saudi Arabia,” *Gov Inf Q*, vol. 39, no. 4, Oct. 2022, doi: 10.1016/j.giq.2021.101617.
 23. M. Mkansi, *E-business adoption costs and strategies for retail micro businesses*, no. 0123456789. Springer US, 2021. doi: 10.1007/s10660-020-09448-7.
 24. V. Aknesia, A. Daryanto, and Kirbrandoko, “Business Development Strategy For Specialty Coffee,” vol. 1, no. 1, pp. 12–22, 2015.

25. C. Li, N. Ahmed, S. A. Qalati, A. Khan, and S. Naz, "Role of business incubators as a tool for entrepreneurship development: The mediating and moderating role of business start-up and government regulations," *Sustainability (Switzerland)*, vol. 12, no. 5, pp. 1–23, Mar. 2020, doi: 10.3390/su12051822.
26. Habiburrahman *et al.*, "Determination of Critical Factors for Success in Business Incubators and Startups in East Java," *Sustainability*, vol. 14, no. 21, p. 14243, Oct. 2022, doi: 10.3390/su142114243.
27. M. M. D. C. Bermúdez and M. D. Fernández, "Innovation-oriented government management: Context and characterization of the model," *Universidad y Sociedad*, vol. 13, no. 1, pp. 6–16, 2021.
28. C. C. Amitrano, M. Tregua, T. R. Spena, and F. Bifulco, "On technology in Innovation Systems and Innovation-Ecosystem perspectives: A cross-linking analysis," *Sustainability (Switzerland)*, vol. 10, no. 10, 2018, doi: 10.3390/su10103744.
29. X. Tao and Y. Li, "Innovation-supporting effect of government versus private venture capital: Evidence from Chinese listed companies," *African and Asian Studies*, vol. 19, no. 3, pp. 245–281, 2020, doi: 10.1163/15692108-12341459.
30. J. Wen, P. Deng, Q. Zhang, and C. P. Chang, "Is higher government efficiency bringing about higher innovation?," *Technological and Economic Development of Economy*, vol. 27, no. 3, pp. 626–655, 2021, doi: 10.3846/tede.2021.14269.
31. Habiburrahman *et al.*, "Determination of Critical Factors for Success in Business Incubators and Startups in East Java," *Sustainability*, vol. 14, no. 21, p. 14243, Oct. 2022, doi: 10.3390/su142114243.
32. A. Prasetyo, D. Gartika, A. Hartopo, B. P. Harwijayanti, S. Sukamsi, and M. Fahlevi, "Capacity Development of Local Service Organizations Through Regional Innovation in Papua, Indonesia After the COVID-19 Pandemic," *Frontiers in Psychology*, vol. 13. Frontiers Media S.A., May 30, 2022. doi: 10.3389/fpsyg.2022.912692.
33. A. Prasetyo, Hotnir Sipahutar, D. Nuryadin, and Wibowo Budi Catur, "Komparasi Proses Inovasi Dalam Perspektif Kebijakan Pemerintah Daerah Dan Daya Saing Daerah," *Prosiding SEMINAR NASIONAL DAN CALL FOR PAPERS Fakultas Ekonomi Universitas Tidar*, 2020.
34. Andjar Prasetyo, Asrorti, Catur Wibowo Budi, Deden Nuryadin, and Gunawan, "Inovasi Sosial dan Kebijakan Daerah dalam Percepatan Penanggulangan Kemiskinan di Kabupaten Magelang," *Prosiding SEMINAR NASIONAL DAN CALL FOR PAPERS Fakultas Ekonomi Universitas Tidar*, 2019.
35. A. Prasetyo and D. Gartika, "Strategic Planning Analysis of Grand Design of Population Development Article Information," *Economics Development Analysis Journal*, no. 4, 2021, [Online]. Available: <http://journal.unnes.ac.id/sju/index.php/edaj>
36. A. Prasetyo and H. Sipahutar, "Impact of Policy and Economy on Market Aspects in Regional Competitiveness in Central Java," *The 4th International Conference on Regional Development Rural Development in Urban Age: Do Rural-Urban Linkages Matter?*, 2020.
37. A. Prasetyo and Muh Sofyan Budiarto, "Monitoring and Supervision of The Readiness of Small Medium Industry Processing Products in Magelang City Industrial Development Plan," *Jurnal Kebijakan Pembangunan Daerah*, vol. 5, no. 2, pp. 57–70, 2021.
38. Andjar Prasetyo, "Pemulihan Lanskap Ekonomi Pasca Pandemi Covid-19 Di Kabupaten Labuhanbatu," *Jurnal Administrasi Publik*, vol. 17, no. 2, pp. 267–282, Dec. 2021, doi: 10.52316/jap.v17i2.71.
39. S. Doni and A. Prasetyo, "Pengembangan Kawasan Ekowisata Dalam Roadmap Sistem Inovasi Daerah (Sida) Kabupaten Labuhanbatu Melalui Pariwisata Berbasis Masyarakat," *Jurnal Ilmu Pemerintahan Widya Praja*, vol. 47, no. 2, pp. 159–174, Nov. 2021, doi: 10.33701/jipwp.v47i2.1711.
40. Arif Barata Sakti and Andjar Prasetyo, "Potensi Peningkatan Produktivitas Kewirausahaan Berbasis Model Penguatan Teknopreneur Pada Hasil Inovasi Di Kota Magelang," *Jurnal*

- REP (Riset Ekonomi Pembangunan)*, vol. 3, no. 1, 2020, [Online]. Available: <http://jurnal.untidar.ac.id/index.php/REP>
41. V. Dhameria, I. Ghozali, A. Hidayat, and V. D. W. Aryanto, "Networking capability, entrepreneurial marketing, competitive advantage, and marketing performance," *Uncertain Supply Chain Management*, vol. 9, no. 4, pp. 941–948, 2021, doi: 10.5267/j.uscm.2021.7.007.
 42. A. Ademosu and A. Morakinyo, "Financial System and SMEs Access to Finance: A Market-Oriented Approach," *Studia Universitatis Vasile Goldis Arad, Economics Series*, vol. 31, no. 3, pp. 21–36, 2021, doi: 10.2478/sues-2021-0012.
 43. R. C. K. Burdekin, "Death and the stock market: international evidence from the Spanish Flu," *Appl Econ Lett*, vol. 28, no. 17, pp. 1512–1520, 2021, doi: 10.1080/13504851.2020.1828802.
 44. A. Paraskevas, I. Katsogridakis, R. Law, and D. Buhalis, "Search engine marketing: Transforming search engines into hotel distribution channels," *Cornell Hospitality Quarterly*, vol. 52, no. 2, pp. 200–208, 2011, doi: 10.1177/1938965510395016.
 45. S. Dibb and L. Simkin, "Extract from Marketing Essentials," 2009.
 46. M. Melgarejo Duran and S. A. Stephen, "Internationalization and the capital structure of firms in emerging markets: Evidence from Latin America before and after the financial crisis," *Res Int Bus Finance*, vol. 54, no. April, 2020, doi: 10.1016/j.ribaf.2020.101288.
 47. F. Awamleh and A. Ertugan, "The Relationship Between Information Technology Capabilities, Organizational Intelligence, and Competitive Advantage," *Sage Open*, vol. 11, no. 2, 2021, doi: 10.1177/21582440211015201.
 48. A. Qazi *et al.*, *Gender differences in information and communication technology use & skills: a systematic review and meta-analysis*, vol. 27, no. 3, 2022, doi: 10.1007/s10639-021-10775-x.
 49. A. Kouvonon, L. Kemppainen, E. L. Ketonen, T. Kemppainen, A. Olakivi, and S. Wrede, "Digital information technology use, self-rated health, and depression: population-based analysis of a survey study on older migrants," *J Med Internet Res*, vol. 23, no. 6, 2021, doi: 10.2196/20988.
 50. R. Sepahvand, M. A. Aeiny, and M. H. Azadi, "The effect of strategic learning on information capital strengthening with the mediating role of organizational knowledge architecture case study: Knowledge base companies of Tehran science and technology park," *Iranian Journal of Information Processing and Management*, vol. 36, no. 3, pp. 893–920, 2021, doi: 10.52547/jipm.36.3.893.
 51. M. M. Ziezo, J. O. Osakwe, U. Martin, and G. Iyawa, "Challenges of Implementing Big Data Technology in Higher Institutions," *Journal of Information Systems and Informatics*, vol. 3, no. 3, 2021, [Online]. Available: <http://journal-isi.org/index.php/isi>
 52. [52] A. Suliman and J. Rankin, "Maturity-based mapping of technology and method innovation in off-site construction: Conceptual frameworks," *Journal of Information Technology in Construction*, vol. 26, no. February, pp. 381–408, 2021, doi: 10.36680/j.itcon.2021.021.
 53. I. Vasylychuk, N. Izmaylova, O. Smyrna, T. Petrishyna, and K. Slusarenko, "Access to Finance as a Driver Innovation," *SHS Web of Conferences*, vol. 100, p. 01020, 2021, doi: 10.1051/shsconf/202110001020.
 54. T. Msomi and O. Olarewaju, "Evaluation of access to finance, market and viability of small and medium-sized enterprises in South Africa," *Problems and Perspectives in Management*, vol. 19, no. 1, pp. 281–289, 2021, doi: 10.21511/ppm.19(1).2021.24.
 55. H. Toxopeus, E. Achterberg, and F. Polzin, "How can firms access bank finance for circular business model innovation?," *Bus Strategy Environ*, vol. 30, no. 6, pp. 2773–2795, 2021, doi: 10.1002/bse.2893.
 56. E. Mulyati, "The Agreement of Bank Cooperation with Agent in Providing Branchless Banking with The Realization of Inclusive Finance," *Fiat Justitia: Jurnal Ilmu Hukum*, vol. 15, no. 4, pp. 301–326, 2021, doi: 10.25041/fiatjustitia.v15no4.2269.

57. Hamdana, H. Pratikto, and Sopiah, "A Conceptual Framework Of Entrepreneurial Orientation, Financial Literacy, And MSMEs Performance: The Role Of Access To Finance," *Devotion Journal of Community Service*, vol. 3, no. 2, pp. 67–82, 2021, [Online]. Available: <http://devotion.greenvest.co.id>
58. V. Shahabi, A. Azar, F. Faezy Razi, and M. F. Fallah Shams, "Simulation of the effect of COVID-19 outbreak on the development of branchless banking in Iran: case study of Resalat Qard-al-Hasan Bank," *Review of Behavioral Finance*, vol. 13, no. 1, pp. 85–108, 2021, doi: 10.1108/RBF-06-2020-0123.
59. N. W. K. Endang Noerhartati, Tjatarsari Widiartin, Maslihah Maslihah, "Strengthening Entrepreneurship for Sorghum Based Products," *Journal Of Business And Finance In Emerging Markets*, vol. 2, no. 1, pp. 44–50, 2019, [Online]. Available: <https://ssbrj.org/index.php/jbfem/article/view/36>

Open Access This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

