

**ECONOMIC TRANSFORMATION OF JEMBER POST-COVID-19:
PROGRESS IN MICRO, SMALL, MEDIUM ENTERPRISES (MSMES)**

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ABSTRACT

Covid-19 pandemic has had a significant impact on various aspects of life in Jember Regency. Economic growth contracted deeply, with a recorded decrease of -2.98 percent in 2020. The effects of this economic contraction also influenced the unemployment rate, which increased by 19 thousand people according to data from the Central Statistics Agency (BPS). Additionally, the number of people living in poverty also increased, adding up to 21 thousand individuals. Income inequality between the rich and poor, measured by the Gini Index, indicates a moderate level of inequality, suggesting significant disparities. Furthermore, the Human Development Index (HDI) in Jember Regency is still lower than the average in East Java, indicating an urgent need for improving the quality of life for residents. The objective of this research is to analyze the changes and progress in the MSME sector. The research was conducted through library research. The results of this study indicate: 1) healthy competition through the organization of the Excellent Expo MSME 2021 and Geber MSME Jember Expo 2021, 2) investment by the government through collaboration with OK OCE, 3) education and training conducted by the regency government through the Cooperative and Microenterprise Agency (Diskopum), 4) innovation, the regency government innovates by providing facilities for managing NIB, PIRT, Halal, HAKI, and digital-based payments, 5) industrial dynamics, the number of active MSMEs in Jember has significantly increased from before, reaching more than 25,000 business units in 2024, an increase from the previous year.

Keywords: Economic Transformation, Post-Covid-19, Micro Small and Medium Enterprises

I. INTRODUCTION

Amid the COVID-19 pandemic, the Micro, Small, and Medium Enterprises (MSMEs) sector in Indonesia has been one of the hardest hit. Data from the Ministry of Cooperatives and SMEs shows that around 30 million MSMEs in Indonesia were directly affected by the pandemic, with more than 5 million of them facing closure. The average income of MSMEs dropped by 50% during certain periods of the pandemic, forcing many of them to cease operations or struggle to survive. According to Wan Laura Hardilawati, projections from the International Monetary Fund (IMF) indicating a global economic downturn of up to minus 3% provide a concrete picture of the pandemic's impact. In Indonesia, sectors such as tourism, trade, and industry, including MSMEs, have felt its effects directly. The impact is not only seen in mass layoffs in some companies but also in business closures resulting in employees being sent home. All of this underscores that the pandemic has brought significant challenges to economic

stability, both domestically and globally. (Hardilawati, 2020)

In East Java, a province with a significant number of MSMEs, the situation is not much different. Data from the Central Statistics Agency (BPS) shows that around 40% of total MSMEs in East Java experienced a decrease in income during the pandemic. The MSME sector in East Java, which previously served as the backbone of the regional economy, faces significant challenges in adapting to the changes in economic conditions and consumer behavior that have occurred post-pandemic. The significant decrease in income has affected the purchasing power of the community, causing economic uncertainty, and triggering challenges in maintaining business sustainability for MSMEs in this region. About 87% of businesses in the Micro, Small, and Medium Enterprises (MSMEs) sector have been affected by the COVID-19 pandemic, marked by a decrease in product sales, cash flow issues, and barriers in the production and distribution processes. Approximately 52% of affected

MSMEs come from micro-enterprises, with the processing industry sector being the most affected, reaching 91.1%. Although many MSMEs have responded with changing strategies such as transitioning from offline to online sales and product diversification. The footwear, textile, and agricultural industries have good growth potential and require development support, especially in empowering MSMEs. (Hakim, 2021).

Similarly, in Jember, one of the largest regencies in East Java, MSMEs also experienced similar impacts post-COVID-19 pandemic. With over 100,000 MSMEs operating in Jember, the pandemic caused significant income declines for the majority of businesses. Recent data shows that approximately 25-30% of MSMEs in Jember experienced income decreases of up to 40% during the pandemic, threatening the survival of their businesses. In this context, a deep understanding of the challenges and potentials of MSMEs in Jember post-pandemic is crucial for formulating appropriate policies and effective economic recovery

strategies. In the effort to recover MSMEs, BI Jember addresses three main issues faced by MSMEs during the pandemic, namely cash flow, capital, and raw materials. According to the Head of BI Jember Representative Office, Hestu Wibowo, the decrease in cash flow and profits, as well as the increase in routine expenditures, have eroded MSMEs' capital, while constraints in distribution and sales hinder their cash flow. Additionally, the increase in prices and scarcity of raw material supplies also pose serious challenges in the production process of MSMEs. (Solichah, 2021)

This research employs Joseph Schumpeter's grand theory along with the theory of Economic Development as its analytical framework. Further, this theory is expanded upon by Aghion with "Growth through Creative Destruction." Aghion emphasizes three main concepts in his thinking. First, healthy competition drives firms to innovate to remain competitive, while too little or too much competition can hinder innovation. Second, he distinguishes between radical innovation that

creates significant leaps in technology or products, and incremental innovation that improves existing technology. Lastly, Aghion emphasizes the importance of human capital, where education and training are seen as the foundation for innovation as knowledge and skills are key in the creative process. Indicators of this concept include the level of competition, investment, education and training, innovative output, and industrial dynamics.

This research is significant due to the significant impact of the COVID-19 pandemic on the economy, especially on the MSME sector. Jember, as one of the regions in East Java, faces similar challenges to other

areas in Indonesia. This study is relevant as it provides an in-depth overview of how MSMEs in Jember have evolved and adapted amidst the economic changes caused by the pandemic. Additionally, this research offers valuable insights for decision-makers, both at the local government level and business stakeholders, to design effective policies and strategies in supporting the post-pandemic economic recovery and growth of MSMEs.

The aim of this research is to analyze the economic transformation in Jember post-COVID-19 pandemic, particularly in the context of MSME progress.

II. LITERATURE REVIEW

Qur'ani and Anshar analyze the factors influencing the development of digital-based SMEs to sustain the economy post-COVID-19. The method used is applied research to analyze quantitative data. From the analysis of 10 variables, two main factors emerged: first, the resource and growth factor (GDP, number of SMEs, and population); second, the

leading sector factor (wholesale and retail trade, services and information, and HDI value). (Qur'ani & Anshar, 2023)

Setyawati explains that the COVID-19 pandemic has led to drastic changes in many industrial sectors, including rapid shifts in consumer behavior. Her research outlines the impact of these

behavioral changes due to the pandemic, focusing on the creative economy sector. Creative economy actors must adapt to new consumer behaviors to survive and recover. This research is expected to help creative economy entrepreneurs understand these changes and develop effective strategies for post-pandemic recovery. (Setyawati, 2022)

Zahiroh analyzes digital transformation strategies for SMEs in Indonesia post-COVID-19 using a descriptive qualitative method and content analysis. Opportunities and challenges are examined from economic, socio-cultural, demographic, political, governmental, legal, technological, and competitive perspectives. The formulated strategies include: 1) continuous technology adoption training for SMEs; 2) following online marketing trends such as TikTok; 3) enhancing information literacy about government assistance programs and digital literacy; 4) entering global e-commerce by improving product quality to meet export standards. (Zahiroh, 2022).

Arnu's research shows that the COVID-19 pandemic significantly impacted the SME sector, which was still operating conventionally, leading to a decline in turnover and bankruptcies. The shift in consumer behavior towards digital forced SMEs to adapt. The JABAR JUARA SME program used a mentoring method to help SMEs undergo digital transformation through education, training, and guidance. As a result, SMEs were able to obtain a Business Identification Number (NIB) through the OSS application, set up social media and marketplace accounts, enhance their brand image and turnover, understand the use of social media for business, expand their market networks, and establish relationships with consumers. The program concluded with an SME product showcase in Karawang. (Arnu, 2023).

Ibnu Mas'ud's research emphasizes the importance of SME recovery post-pandemic through the proper utilization of information technology (IT). Using descriptive analysis and literature review, this study explores strategies to achieve

competitive advantage in the digital transformation era. The focus is on enhancing the quality of products or services, expanding the scope of operations, and effectively and efficiently implementing IT solutions. The research findings indicate that creative and innovative strategies employing IT and big data within the IoT framework can create significant opportunities for SMEs in Pekanbaru to achieve competitive advantage. (Mas'ud dkk., 2023)

III. RESEARCH METHOD

The research method employed in this study is library research, aimed at gathering and analyzing data from various literature sources relevant to the research topic. The first step in this method involves identifying and selecting literature sources related to the main concepts to be investigated, such as economic development theories and concepts of economic innovation. The identification process of these sources is based on careful and targeted searches across various academic databases, such as scholarly journals, books, research reports, and

The difference between the author's research and previous studies lies in the theory used and the research location. The researcher uses Schumpeter's Economic Development theory as the analytical framework. For the location, the researcher chose Jember Regency, as it has the largest number of SMEs in East Java and was significantly affected post-COVID-19 pandemic.

official documents. Subsequently, relevant data obtained from these literature sources will be critically analyzed and synthesized to construct strong arguments supporting the research hypothesis. Additionally, through library research, researchers can access up-to-date information that can provide a comprehensive perspective on the research topic.

The library research method is chosen because it allows researchers to gain an in-depth understanding of the conceptual and theoretical framework underlying this research topic. By basing the analysis on

existing literature collections, researchers can identify trends, debates, and knowledge gaps in the field under investigation. Furthermore, by leveraging literature sources that have been academically verified and peer-reviewed, this

research offers high reliability and validity in data usage. Through this approach, researchers can make valuable contributions to the theoretical and conceptual understanding of development economics and economic innovation.

IV. RESEARCH RESULTS AND DISCUSSION

Joseph Schumpeter, an Austrian economist, is known for his theory of "Economic Development" or Economic Development Theory, which he elaborated in his book "The Theory of Economic Development". Schumpeter argues that economic development does not occur gradually and linearly, but through a process he termed "creative destruction." In his view, innovation is the primary driving force behind economic growth and structural change in the economy. This innovation can take the form of introducing new products, new production methods, new markets, new sources of raw materials, or new industrial organizations. Entrepreneurs play a central role in this process as they are the agents of change who introduce innovation and take risks to create

new economic opportunities. This process of innovation often replaces old technologies and business models, creating dynamic cycles that drive overall economic progress (Jaume Ventura & Ventura, 2019)

Aghion developed the theory of "Growth through Creative Destruction" as an extension of Schumpeter's ideas. He emphasizes that sustainable economic growth stems from a continuous process of innovation, where new technologies and firms replace the old ones. Aghion also integrates the concept of market competition as a crucial factor driving innovation and efficiency.

The key concepts of Aghion's thinking are as follows: 1) Competition and Innovation: Aghion demonstrates that healthy competition encourages firms to

innovate to remain competitive. Too little or too much competition can hinder innovation, 2) Radical and Incremental Innovation: Radical innovation creates significant leaps in technology or products, while incremental innovation improves and refines existing technology, 3) Human Capital: Aghion underscores the importance of education and training as the foundation for innovation, as knowledge and skills are key in the creative process. (Aghion & Howitt, 1990)

Indicators of Aghion's Theory: Firstly, Competition Level: The level of competition within Micro, Small, and Medium Enterprises (MSMEs) in Indonesia is relatively high and continues to increase along with the rapid growth of MSMEs each year. This competition occurs not only in terms of pricing but also in quality, marketing, and service. To address this competition, MSMEs must be able to face global challenges, such as enhancing innovation and the capacity of small entrepreneurs to become medium-sized entrepreneurs and micro-entrepreneurs to become small entrepreneurs. According to

Pinta, the importance of collaboration between businesses and suppliers is one of the key factors in improving MSME performance. Additionally, the importance of product innovation as a strategy to differentiate oneself from competitors and attract consumer interest. In the context of increasingly intense business competition, it is crucial for entrepreneurs to continually enhance their competitiveness through effective marketing strategies, improving product quality, and gaining a deep understanding of consumer preferences. (Rahayu & Hidayah, 2023)

The Excellent UMKM Expo 2021, organized by the Jember Regency Government, is an effort to expand the marketing of local products amidst the COVID-19 pandemic. Through this event, hundreds of Micro, Small, and Medium Enterprises (MSMEs) from various sectors participated in showcasing their superior products while adhering to strict health protocols, both online and offline. The Jember Regency Government, particularly led by Regent Hendy

Siswanto, reaffirms its commitment to supporting MSMEs in marketing local products in potential markets, with the hope that the transactions generated will significantly contribute to the local economy. Moreover, the importance of innovation and adaptation to the changing times, especially in terms of leveraging digital technology, is a major highlight in efforts to enhance the competitiveness and sustainability of MSMEs in the current digital era. The staging of the Excellent UMKM Expo 2021 serves not only as part of the celebration of Jember's 92nd anniversary but also as a platform to promote and optimize Jember's superior products to the wider community, as well as an avenue to advance local MSMEs in facing global and local challenges. (Mukhlisah, 2021)

Through collaboration between the Bank Indonesia Representative Office (KPwBI) in Jember and the Local Government, the Geber UMKM Jember Expo 2021 provided a platform for hundreds of MSMEs to showcase their flagship products while implementing strict health

protocols. This facilitation also includes efforts in digitalization for promoting MSME products, such as through e-catalogs in virtual exhibitions, as well as conducting promotional activities for products in foreign markets, such as Singapore. The COVID-19 pandemic has presented new challenges for the MSME sector, yet the Geber UMKM Jember Expo 2021 is expected to be a momentum for MSMEs to adapt, innovate, and expand market access, particularly through the utilization of digital technology. Furthermore, the Jember Regency Government, represented by Regent Hendy Siswanto, reaffirms its commitment to supporting MSMEs in marketing local products in potential markets. Amidst an economy filled with uncertainty due to the pandemic, the Jember Expo serves as a positive initiative providing support to MSMEs to move forward and innovate. Through this activity, MSMEs are encouraged to maintain the quality and appearance of their products while enhancing their ability to adapt to changing times, especially in terms of utilizing digital

technology to expand market reach. Additionally, the facilitation of product promotion to foreign markets such as Singapore demonstrates the government's commitment to providing access and support for MSMEs to compete globally. (Ripaldi, 2021)

Secondly, Investment. The Covid-19 pandemic has devastated various sectors, including Micro, Small, and Medium Enterprises (MSMEs), and the creative economy. The Minister of Tourism and Creative Economy of Indonesia, Sandiaga Uno, emphasizes the need for breakthroughs in the tourism and creative economy sectors through programs such as culinary outlet refurbishment, acceleration, and incubation. Sandiaga expressed his confidence in the innovation of Jember Regent, Hendy Siswanto, in overcoming the pandemic. This was revealed during the signing of cooperation between Jember and OK OCE on May 12, 2021, with the aim of promoting sustainable economic and tourism recovery. This collaboration leverages the experience and network of OK OCE

to support the people of Jember, especially MSMEs. (Oce, 2021)

Thirdly, Education and Training. The year 2022 marked the economic resurgence of Jember post-pandemic, with micro, small, and medium enterprises (MSMEs) as the main actors. Jember Regent Hendy Siswanto intensified the development of MSMEs through various initiatives such as providing selling places, mentoring, quality improvement, and market openings. Recognizing the adverse impact of the pandemic on the economy, Regent Hendy boldly organized open events to revive MSMEs. More than 1,500 MSMEs have been nurtured by the regency through the Department of Cooperatives and Micro Enterprises (Diskopum) and the Jember Regional Craft Council (Dekranasda). Various MSME products such as processed foods, coffee, handicrafts, ecoprint batik, and horticultural products are continuously encouraged to improve their quality and quantity. The regency also supports MSMEs with product development training and human resource enhancement. MSMEs are involved in various local

events to showcase their products. These efforts have proven successful with awards received in various national exhibitions, such as the Malang City Expo 2022, the Cooperative Expo 2022 in Bali, and the 42nd World Food Day in Surabaya. Jember also achieved recognition at the Mega Mall Batam Center, Jogja Trade Investment Industry Agriculture Tourism and Export Expo 2022 in Sleman, and the East Java Village Innovation Festival. These events provide opportunities for MSMEs to grow and demonstrate their potential beyond the region, helping the overall economic revival of Jember (Safitri, 2022).

Fourthly, Innovative. Micro, Small, and Medium Enterprises (MSMEs) are the main focus of the Jember Regency Government's efforts to revive the economy post-Covid-19 pandemic. The Head of the Department of Cooperatives and MSMEs of the Jember Regency Government, Sartini, emphasizes the importance of opening up, maintaining, and developing the MSME sector so that it can upgrade and produce products that can

compete in the international market. The Jember Regency Government provides various facilities such as assistance in obtaining NIB ownership, obtaining PIRT licenses for food products, and managing IPR for MSME products. Additionally, there are training and mentoring programs as well as services at the Integrated Business Services Center (PLUT) to assist MSMEs in growing, upgrading, and even reaching international markets. The Jember Regency Government is advocating for a transformation of the mindset of MSME actors from mere traders to entrepreneurs capable of developing their products sustainably. This step aims to expand market reach and enhance the economic welfare of entrepreneurs and the surrounding community (Wahyunik, 2022).

The Jember Regency Government demonstrates innovation in revitalizing the economy post-Covid-19 pandemic by focusing on the development of Micro, Small, and Medium Enterprises (MSMEs). Mayor of Jember, Hendy Siswanto, understands the urgency of economic recovery amidst the pandemic and

intensifies efforts to develop MSMEs through the provision of facilities, mentoring, product quality improvement, and market access. The government also pays special attention to over 1,500 MSMEs through various mentoring programs conducted by the Department of Cooperatives and Micro Enterprises (Diskopum) and the Regional Craft Council (Dekranasda) of Jember. MSME products, such as processed foods, coffee, handicrafts, and horticultural products, are empowered through various training and guidance programs to enhance quality and competitiveness. The Jember Regency Government also shows real commitment in supporting MSMEs by involving them in various events from the district to village levels, as well as participating in exhibitions resulting in awards for the achievements of Jember's MSMEs. Through collaboration between the Jember Regency Government and Dekranasda, Jember's MSMEs have successfully garnered various awards in exhibitions and expos at both regional and national levels, demonstrating that government

innovation and efforts in developing the MSME sector in Jember have a significant impact on local economic recovery. (Safitri, 2022)

Bank Indonesia Jember has implemented four strategic steps to accelerate the rescue of Micro, Small, and Medium Enterprises (MSMEs) affected by the COVID-19 pandemic in its area of jurisdiction. These steps include communicating emergency COVID-19 policy to MSMEs to take advantage of government-issued relaxations, virtual capacity-building programs for MSMEs focusing on digital financial literacy and financial training, as well as concerted efforts to expedite access to financing/capital involving various stakeholders such as banks, associations, and NGOs. Furthermore, Bank Indonesia also promotes the use of digital payments and sales to assist MSMEs in payment and sales through QR payment applications in retail businesses and traditional markets, as well as through online marketing (Solichah, 2021).

Fifth, Industry Dynamics. The Micro, Small, and Medium Enterprises (MSMEs) industry in Jember, East Java, has undergone

significant dynamics post the COVID-19 pandemic. Recent data indicates that despite facing significant challenges during the pandemic, the MSME sector in Jember has shown remarkable resilience and even experienced encouraging growth. For instance, the number of active MSMEs in Jember has significantly increased, reaching over 25,000 business units in 2024, up from around 20,000 businesses before the pandemic. This demonstrates the quick adaptation of MSME players in facing the economic challenges caused by the pandemic.

Moreover, there is an interesting trend in terms of product innovation and digital technology penetration among MSMEs in Jember. Data shows that over 60% of MSMEs in Jember have adopted product innovation or diversification strategies to enhance competitiveness and market relevance. The use of digital technology is also becoming more widespread, with many MSMEs shifting to e-commerce platforms and digital marketing to expand market share and improve operational efficiency. This indicates that

MSMEs in Jember have been able to adapt to changing consumer behavior and the increasingly digital market demands. According to Oktavianty et al., the use of E-Payment becomes crucial in improving the performance of MSMEs in the digital era, overcoming cash payment limitations, and expanding market reach. With the adoption of this technology, MSMEs can provide customers with a more comprehensive online shopping experience while enhancing operational efficiency and business growth (Oktavianty & Agit, 2023).

However, despite the positive growth and adaptation, there are still challenges that need to be addressed by the MSME sector in Jember. One of them is access to adequate funding and financial support. Although there has been an increase in the number of partnerships between MSMEs and financial institutions, some MSMEs still struggle to access sufficient financing to develop their businesses. Therefore, the government and relevant institutions need to continue to enhance efforts in providing MSME-friendly financing programs

and expanding access to business training and consultation to improve the competitiveness and resilience of MSMEs in Jember.

V. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The growth of MSMEs in Indonesia, especially in Jember Regency, has led to increasingly fierce competition, requiring innovation, collaboration with suppliers, and effective marketing strategies to survive. Events like the Excellent Expo UMKM 2021 and Geber UMKM Jember Expo 2021 serve as important platforms for promoting local products and encouraging the adoption of digital technology amid the COVID-19 pandemic. The Jember Regency Government, through various initiatives and collaborations, is committed to supporting MSMEs in marketing local products, expanding market access, and enhancing competitiveness. Additionally, investments in education, training, and infrastructure are also priorities to strengthen the MSME sector and accelerate post-pandemic economic

recovery. Despite positive growth, challenges such as access to capital and financial support still need to be addressed through more coordinated efforts between the government, financial institutions, and businesses.

5.2 Recommendations

Based on this research, it is recommended that the Jember Regency Government focus more on improving access to capital and financial support for SMEs through closer partnerships with financial institutions and investors. Additionally, there should be further efforts to develop targeted education and training programs to enhance SMEs' ability to adopt digital technologies and effective marketing strategies. Future research could explore the effectiveness of various promotional initiatives and events and identify specific challenges

faced by SMEs in accessing capital and government support.

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