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The Role of Creativity, Challenges, and MSME Management Strategies in Empowering Generation Z

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Abstract

This study investigates the influence of creativity and challenges on the management strategies of Micro, Small, and Medium Enterprises (MSMEs) operated by Generation Z in Medan City. As digital natives, Generation Z is recognized for their innovative mindset, technological adaptability, and potential as future entrepreneurs. Using a quantitative approach with multiple linear regression analysis, data were collected through questionnaires distributed to 36 Gen Z MSME actors. Validity and reliability tests confirmed that all research instruments were both valid and reliable. The findings reveal that creativity and challenges simultaneously have a significant impact on MSME management strategies. Partially, creativity shows a significant influence, highlighting the importance of innovative thinking in product development, marketing, and branding. However, challenges emerge as the more dominant factor, reflecting Gen Z's resilience and adaptability in navigating market competition, limited capital, and evolving consumer expectations. These results suggest that successful MSME management by Gen Z relies not only on creativity but also on the ability to transform challenges into strategic opportunities. The study concludes by recommending the enhancement of Gen Z's entrepreneurial competencies through targeted training programs that foster creativity and equip them with tools to respond to dynamic business environments.

Keywords

Challenges, Creativity, Generation Z, Management Strategy, MSME.

1. Introduction

Generation Z, born between 1997 and 2012, is known as digital natives who have grown up in an era of technology and information. In the city of Medan, their role in the Micro, Small, and Medium Enterprises (MSMEs) sector has become increasingly significant, particularly in addressing challenges and formulating innovative management strategies. The more developed a country becomes, the more educated its population is, and thus the greater the awareness of the importance of entrepreneurship (Mettan & Setiawan, 2023). Today, Generation Z represents the young generation and the hope of the nation. The landscape of Small and Medium Enterprises (SMEs) is undergoing a significant transformation with the emergence of Generation Z as consumers and potential business successors (Dewi et al., 2023; Aprilita, 2024). As many as 72% of Generation Z and millennials aspire to own a business (Hardian & Hermawan, 2022). The creative economy plays an essential role in a nation's economy, especially in generating income, creating jobs, increasing exports, and adding to intellectual wealth. Therefore, creativity and knowledge alone can be used as capital to create business opportunities. However, in order to gain full access, especially in Indonesia, people must be able to master technology to expand their market reach in the creative industry sector (Rizky, 2022). Equal infrastructure across all regions of Indonesia is necessary to foster connectivity, marketing, and strategic business development (Damanik & Sabila, 2022; Pradesyah, 2023).

Indonesians are increasingly aware that the creative economy, centered on the creation of goods and services relying on expertise, talent, and creativity as intellectual capital, offers hope for Indonesia's economic revival, global competitiveness, and excellence. According to Widyananda (2020), entrepreneurial characteristics, nonconformity to traditional hierarchies, and a desire for a healthy work-life balance are often defining traits of Generation Z. They seek jobs that are meaningful, challenging, and offer opportunities for direct contribution. Flexibility, mobility, and the integration of technology in the workplace are also important factors valued by this generation (Ardian et al., 2024). Micro enterprises are businesses owned by individuals or entities that meet specific criteria. Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's economic development as drivers of regional economies. The growth of MSMEs contributes to economic expansion and public welfare, which underscores the need for the creative economy to support and develop MSMEs in Indonesia. MSMEs are a cornerstone of Indonesia's economy, including in the city of Medan (Tanjung, 2022; Poniman, 2025). One form of MSME that has seen significant growth is the "*angkringan*," a simple culinary concept originating from Yogyakarta, which is now gaining popularity in various major cities, including Medan. This phenomenon reflects local adaptation and innovation in traditional business models tailored to the tastes and culture of urban society.

As Generation Z, those born between 1997 and 2012, increasingly engages in entrepreneurship, numerous innovations have emerged in the management of *angkringan*, which were previously known simply as modest eateries (Wilis et al., 2022; Kiat et al., 2024). This generation is known for being creative, tech-savvy, and deeply attuned to social and digital trends. They have brought changes in product marketing, business space design, and consumer interaction through social media and digital platforms. However, managing *angkringan* businesses by Generation Z also comes with its own set of challenges. These include limited capital, a lack of managerial experience, and intense competition in the street food sector. Moreover, rising consumer expectations regarding food quality, cleanliness, and aesthetics demand constant innovation from business owners. Therefore, it is important to examine the role of creativity, the challenges faced, and the management strategies

applied by Generation Z in running MSMEs in Medan. This study aims to provide a comprehensive overview of the dynamics of MSME management by the younger generation and their contributions to the growth of local MSMEs.

2. Literature Review and Hypothesis Development

2.1. Creativity and Management of MSMEs by Generation Z

According to Nugraha et al. (2018) explains that Creativity is the ability possessed by individuals to produce something new in the form of products or ideas, which produce something useful. Meanwhile, Setianingrum et al. (2024) states that Creativity is the ability of individuals to produce something new, either in the form of ideas or concrete works, which are relatively different from existing ones. Based on this statement, the author concludes that creativity is a skill possessed by students to create something new based on ideas, either in the form of products or works that come from a concept or idea that is useful to develop. Andaiyani et al. (2020) defines the creative economy as an economic activity in society where a large amount of time and space is devoted to generating ideas, not just doing routine and repetitive tasks. There are several characteristics of creativity explained by Utami et al. (2018) which are divided into Fluency of thought, the ability to generate a large number of ideas accurately from one's mind. Flexibility, the capacity to generate a variety of ideas, answers, and questions, seeing problems from different perspectives, because creative individuals tend to think flexibly (Wirnoto & Ratnaningsih, 2022; Badar et al., 2025). Elaboration, the ability to develop an idea and add or elaborate on details of an object, idea, or situation to make it more interesting. Originality, the ability to generate unique ideas or to come up with entirely new concepts.

H1: Creativity has a significant effect on MSME management performance.

2.2. Challenge and Management of MSMEs by Generation Z

Challenges in the context of business management are understood as triggers of enthusiasm and motivation to improve abilities in dealing with various problems that arise during the process of achieving goals. According to the Big Indonesian Dictionary (*Kamus Besar Bahasa Indonesia*/KBBI), a challenge is something that arouses determination to improve one's abilities. Tengland (2011) strengthens this understanding by stating that challenges are situations that must be faced in order to hone an individual's abilities in carrying out their duties and functions. A person's attitude towards challenges also determines their success; productive individuals will see challenges as opportunities, while passive individuals tend to see them as obstacles (Firdausiah, 2024). Ananda et al. (2023) and Halim (2024) state that companies must adjust their marketing strategies to dynamic consumer behavior, so a more creative and innovative approach is needed. MSME management strategies are key to answering these challenges (Pohan & Rialdy, 2024; Indajang et al., 2024). Law Number 20 of 2008 defines small businesses as productive economic activities that stand alone and are not affiliated with medium or large businesses. Strategy, according to Rizki and Rizky (2024), is the direction and scope of an organization in the long term to achieve excellence through optimal utilization of resources in a challenging environment. Hera et al. (2024) added that strategy is a fundamental decision and action taken by top management and implemented by all levels of the organization. Bhat et al. (2021) highlighted the weaknesses of MSME competitiveness which are influenced by various aspects such as marketing, financing, technology, raw materials, production equipment, and readiness to face external challenges.

H2: Challenge has a significant effect on MSME management performance.

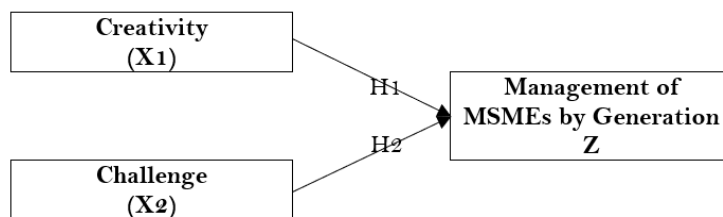


Figure 1. Research Framework

The research framework in Figure 1 tests the influence of two independent variables, namely Creativity and Challenge, on the dependent variable Management of MSMEs by Generation Z. The first hypothesis (H1) states that creativity has a significant influence on the management of MSMEs by Generation Z, because innovative ideas drive efficiency and competitiveness. The second hypothesis (H2) states that challenges also have a significant influence because the ability of Generation Z to face and transform challenges into opportunities will determine the success of adaptive and sustainable MSME management strategies.

3. Methods

This study employs a descriptive quantitative approach. The research population consists of 200 Generation Z Micro, Small, and Medium Enterprises (MSME) entrepreneurs in Medan City, with a sample of 36 respondents selected randomly. The instrument used is a questionnaire based on a 5-point Likert scale. Data analysis is carried out using SPSS for reliability testing and descriptive analysis (mean and standard deviation). The aim of this approach is to gain an in-depth understanding of how Generation Z in Medan City manages their *angkringan* businesses through creativity, as well as to identify the challenges and strategies they employ in managing their businesses. The type of questionnaire used is a closed-ended questionnaire, in which questions or statements are accompanied by pre-determined response options for the respondents to choose from. Respondents are not allowed to provide answers other than those available in the response options. The approach used in this questionnaire is the Likert scale. According to Sugiyono (2019), the Likert scale is used to measure attitudes, opinions, and perceptions of an individual or group toward a social phenomenon. The proposed Likert model scale allows respondents to select from a set of response categories predetermined by the researcher, structured as an attitude scale. With the Likert scale, the variables to be measured are translated into variable indicators, which serve as a basis for constructing instrument items in the form of statements or questions. Each item in the questionnaire using a Likert scale.

4. Results

Validity testing is the degree of accuracy between the data that occurs in the research object and the data reported by the researcher. The item validity test is carried out through item analysis, namely correlating the scores of each item with the total score which is the sum of all item scores. Sugiyono (2019) states that a valid instrument is an instrument that functions as an accurate measuring tool for collecting data. Valid means that the instrument can be used to measure what is to be measured. The validity test criteria are if the calculated r value (r_{count}) > r_{table} , then the statement is declared valid. If the calculated r value (r_{count}) < r_{table} , then the statement is declared invalid.

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Information
Creativity (X1)	X1.1	0.842	0.329	Valid
	X1.2	0.641	0.329	Valid
	X1.3	0.794	0.329	Valid
Challenge (X2)	X2.1	0.807	0.329	Valid
	X2.2	0.830	0.329	Valid
	X2.3	0.748	0.329	Valid
Management of MSMEs by Generation Z (Y)	X3.1	0.785	0.329	Valid
	X3.2	0.727	0.329	Valid
	X3.3	0.764	0.329	Valid
	X3.4	0.573	0.329	Valid

The results of the validity test in table 1 of the variables Creativity (X1), Challenges (X2), and MSME Management by Generation Z (Y) can be concluded that all statement items are declared valid. According to the statistical test results, all 10 statement items have a calculated r-value (r-count) greater than the r-table value of 0.329. This indicates that all items in these variables meet the validity standards. Darma (2021) explains that a reliable instrument is one that, when used multiple times to measure the same object, yields consistent data. An instrument can be declared reliable if it has a Cronbach's Alpha value greater than 0.6.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Reliability Standards	Criteria
Creativity (X1)	0.614	0.60	Reliable
Challenge (X2)	0.690	0.60	Reliable
Management of MSMEs by Generation Z (Y)	0.679	0.60	Reliable

Table 2, the results indicate that all variables in the reliability test are considered trustworthy, as the Cronbach's Alpha value exceeds 0.60, which meets the standard reliability threshold. Therefore, it can be concluded that all variables, Creativity (X1), Challenge (X2), and MSME Management by Generation Z (Y), are reliable.

The F-test is conducted to examine whether the independent variables simultaneously have a significant effect on the dependent variable, using a confidence level of 95% ($\alpha = 0.05$). According to Sugiyono (2019), "This test is used to assess whether the independent variables, when considered together, have a significant influence on the dependent variable." The F-test statistics are utilized to determine the overall significance of the influence of the independent variables (X) on the dependent variable (Y).

Table 3. F Test (Simultaneous)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	61.276	2	30.638	14.984	<.001
Residual	67.474	33	2.045		
Total	128.750	35			

Based on the analysis results from Table 3, the calculated F value (14.984) is greater than the F table value (4.079), and the significance value (0.001) is less than 0.05. Therefore, it is concluded that variable X has a simultaneous effect on variable Y. There is a significant simultaneous influence between the variables Creativity and Challenges on the Management of MSMEs by Generation Z. Thus, the regression model is appropriate to be used to explain the relationship among these variables.

The T-test is used to determine whether the independent variables have a significant partial effect on the dependent variable (Purnomo, 2016). The test uses a

significant level of 0.05. The criteria based on the test are: 1) If $-t_{table} > t_{calculated} < t_{table}$, then the null hypothesis (H_0) is accepted. 2) If $-t_{calculated} < -t_{table}$ or $t_{calculated} > t_{table}$, then the null hypothesis (H_0) is rejected.

Table 4. T-Test

Model	Unstd. Coefficients		Std. Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.311	3.003		0.104	0.918
Creativity (X1)	.635	0.202	0.399	3.149	0.003
Challenge (X2)	.825	0.174	0.601	4.748	<.001

Based on Table 4, the calculated t-value (3.149) is greater than the critical t-value (2.018), and the significance value (0.003) is less than 0.05. Therefore, it is concluded that creativity has a positive and significant effect on MSME management by Generation Z. This means that H_1 is accepted and H_0 is rejected. Based on the analysis results of the table above, the calculated t-value (4.748) is greater than the table t-value (2.018) and the significance value (0.001) is less than 0.05, therefore it is concluded that challenges have a positive and significant effect on the management of MSMEs by Generation Z. This means that H_2 is accepted and H_0 is rejected.

5. Discussion

The results of this study indicate that creativity and challenge simultaneously have a significant influence on the management strategy of MSMEs by generation Z in Medan City. This finding shows that the younger generation not only has creative potential, but also adaptive abilities in facing the dynamics and challenges of micro businesses in the digital era. These two main variables directly reflect the typical characteristics of generation Z, namely innovative thinking, responsiveness to change, and mental resilience in facing market uncertainty.

Partially, creativity contributes significantly to the management of MSMEs. This is in line with the opinion of Nugraha et al. (2018) who stated that creativity is the ability to produce new ideas or products that are useful and have economic value. In the context of MSMEs run by generation Z in Medan, this creativity is evident in various product innovations, attractive business place designs, and the use of social media as an effective means of promotion. Strategies such as digital branding, aesthetic packaging, and contemporary visual approaches are significant differentiators in attracting consumers, especially fellow young generations.

Meanwhile, challenges are a more dominant factor in this study. Generation Z is not only faced with external challenges such as market competition and changes in consumer preferences, but also internal challenges such as limited capital and managerial experience. However, the results of the analysis show that this generation can use challenges as a trigger to continue learning and innovating. As stated by Lubis and Handayani (2023) and Dinata et al. (2024), challenges can be a stimulant to improve individual capabilities in carrying out their functions and roles. In the case of culinary MSMEs such as *angkringan* in Medan, the challenges of cleanliness, service standards, and customer expectations encourage generation Z to implement digitalization strategies, such as online ordering systems, promotions via TikTok, and collaboration with food delivery services. The dominant influence of the challenge variable also reflects that in the dynamic world of entrepreneurship, the capacity to survive and thrive amidst market pressures is very important. Generation Z demonstrates this resilience with a flexible approach and the ability to quickly adapt to new trends and technologies. They are also more open to consumer input, update products regularly, and explore collaboration ideas between local business actors.

The implications of these results indicate that entrepreneurship training programs aimed at generation Z should not only emphasize the creativity aspect, but also the ability to face challenges systematically. Learning about risk management, problem solving, and strengthening the entrepreneurial mentality are important so that generation Z can grow as resilient and highly competitive MSME actors. Thus, this study strengthens the argument that creativity and challenges are two key elements that complement each other in forming an adaptive, innovative, and sustainable MSME management strategy in the hands of generation Z.

6. Conclusion

This study highlights the pivotal role of Generation Z in advancing Micro, Small, and Medium Enterprises (MSMEs) in Medan City, particularly within the culinary sector, such as *angkringan*. Creativity significantly enhances business appeal and sustainability through innovative product development, modern venue designs, and effective digital promotion strategies. Challenges, including limited capital, lack of managerial experience, and intense market competition, emerge as dominant factors influencing MSME management. Generation Z demonstrates remarkable resilience by leveraging digital tools, such as social media marketing and online platforms, to transform these challenges into opportunities. Their adaptive and flexible management strategies align with evolving market trends, positioning them as key contributors to the growth of competitive local MSMEs in the digital era.

The findings underscore the need for targeted entrepreneurship programs to bolster Generation Z's capabilities in managing MSMEs. However, the study's limitations include its focus on a single city and a relatively small sample size of 36 respondents, which may not fully represent the diversity of Generation Z entrepreneurs. Future research should explore larger and more diverse samples across multiple regions to enhance generalizability. Additionally, incorporating qualitative methods could provide deeper insights into the motivations and decision-making processes of Generation Z entrepreneurs. To further empower this generation, training programs should emphasize digital literacy, financial management, and resilience-building strategies to equip them for the dynamic challenges of the entrepreneurial landscape.

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The data that support the findings of this study are available from the corresponding author upon reasonable request.



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