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## **BANKING SUPPORT AND PRODUCT INNOVATION ON IMPROVING THE CREATIVE ECONOMY OF HOME INDUSTRY ULOS WEAVING IN NORTH TAPANULI REGENCY OF NORTH SUMATRA PROVINCE**

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### **ABSTRACT**

This research is based on the theory of Entrepreneurship Management science related to the growth of small and medium industries as a measurement in improving creative economy in North Tapanuli Regency of North Sumatera Province. This research method using quantitative approach, quantitative descriptive research type with explanatory nature of research. The independent variables in this research are banking support (X1), product innovation (X2) while the dependent variable in research is the improvement of creative economy (Y). The data used is secondary data that is in the form of data of the number of craftsmen who have small / medium business for home industry ulos weaving sourced from Central Bureau of Statistics North Tapanuli Regency in 2016. Population in this research is small / medium business owner for home industry ulos weaving artisans in Regency North Tapanuli in 2016 which amounted to 3845 people from 15 Districts. The sampling technique used in this study by using Slovin formula so that the number of samples used in this research is 97 people. Sampling using non-probability sampling approach. The sampling type chosen is accidental sampling with the qualified volunteer sample type, meaning the respondent encountered by the researcher, willing to volunteer to be the respondent and meet the criterion of the researcher. Methods of data analysis research is descriptive statistical analysis and multiple regression analysis. The results obtained in this research is that the support of banking and product innovation partially and simultaneously have a positive and significant influence in improving the creative economy of home industry ulos weaving in North Tapanuli regency of North Sumatera province with the coefficient of determination of 18.8%.

**Keyword : Banking Support, Creative Economy, Innovation Product.**