


**THE EFFECT OF CREATIVITY AND DIGITAL LITERACY ON BUSINESS OPPORTUNITIES AND THEIR IMPACT ON WELFARE LEVELS**

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ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p><b>Received</b> 20 February 2023</p> <p><b>Accepted</b> 08 May 2023</p>	<p><b>Purpose:</b> The aim of this study is to examine determine the effect of creativity and digital literacy on business opportunities and their impact on the level of welfare in the marine tourism community of Padang city</p> <p><b>Theoretical framework:</b> The development of the tourism industry shows a very interesting phenomenon. The business opportunity that exists in the tourism industry is a tremendous economic potential. This extraordinary tourism industry business opportunity can be used as a great opportunity for the community and government to increase state revenues and improve the welfare of the community managing the tourism industry business.</p> <p><b>Design/methodology/approach:</b> The study used primary data from 209 respondents. The method used is Structural Equation Modeling Analysis with Partial Least Square (PLS).</p> <p><b>Findings:</b> The results in this study indicate that creativity has a significant effect on community business opportunities. Then the digital literacy variable has a significant effect on community business opportunities. Furthermore, the creativity variable has a significant effect on the level of community welfare. Meanwhile, the digital literacy variable has no significant effect on the level of social welfare. Because business opportunities have a significant effect on the level of community welfare.</p> <p><b>Research, Practical &amp; Social implications:</b> The Study suggestion from this study is that the thing that can help improve the economic welfare of the Padang City maritime tourism community is the high demand for tourism which makes tourism activity increase. Therefore, it is necessary to have a program planned by the government in the form of training for the community related to marine tourism so that people's creativity can be stimulated in realizing tourism businesses.</p> <p><b>Originality/value:</b> The value of the study is tourism that develops and has complete facilities will make tourism activities crowded with visitors. When visits from tourists are high, this is an opportunity for the community to realize businesses such as MSMEs and other businesses that will generate income to increase the welfare of the community.</p> <p>Doi: <a href="https://doi.org/10.26668/businessreview/2023.v8i5.1675">https://doi.org/10.26668/businessreview/2023.v8i5.1675</a></p>
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## O EFEITO DA CRIATIVIDADE E DA LITERACIA DIGITAL NAS OPORTUNIDADES DE NEGÓCIOS E SEU IMPACTO NOS NÍVEIS DE BEM-ESTAR

### RESUMO

**Objetivo:** O objetivo deste estudo é determinar o efeito da criatividade e da alfabetização digital nas oportunidades de negócios e seu impacto no nível de bem-estar na comunidade de turismo marítimo da cidade de Padang

**Referencial teórico:** O desenvolvimento da indústria do turismo mostra um fenômeno muito interessante. A oportunidade de negócio que existe na indústria do turismo é um tremendo potencial econômico. Esta extraordinária oportunidade de negócios na indústria do turismo pode ser usada como uma grande oportunidade para a comunidade e o governo aumentarem as receitas do estado e melhorarem o bem-estar da comunidade gerenciando os negócios da indústria do turismo.

**Desenho/metodologia/abordagem:** O estudo utilizou dados primários de 209 entrevistados. O método utilizado é a Análise de Modelagem de Equações Estruturais com Partial Least Square (PLS).

**Resultados:** Os resultados deste estudo indicam que a criatividade tem um efeito significativo nas oportunidades de negócios da comunidade. Então a variável alfabetização digital tem um efeito significativo nas oportunidades de negócios da comunidade. Além disso, a variável criatividade tem um efeito significativo no nível de bem-estar da comunidade. Já a variável letramento digital não tem efeito significativo sobre o nível de bem-estar social. Porque as oportunidades de negócios têm um efeito significativo no nível de bem-estar da comunidade.

**Implicações de pesquisa, práticas e sociais:** A sugestão deste estudo é que o que pode ajudar a melhorar o bem-estar econômico da comunidade de turismo marítimo da cidade de Padang é a alta demanda por turismo, o que faz com que a atividade turística aumente. Portanto, é necessário haver um programa planejado pelo governo na forma de treinamento para a comunidade relacionada ao turismo náutico para que a criatividade das pessoas seja estimulada na realização de negócios turísticos.

**Originalidade/valor:** O valor do estudo é o turismo que se desenvolve e possui instalações completas fará com que as atividades turísticas fiquem lotadas de visitantes. Quando as visitas de turistas são altas, esta é uma oportunidade para a comunidade realizar negócios como MPMEs e outros negócios que gerem renda para aumentar o bem-estar da comunidade.

**Palavras-chave:** Criatividade, Literacia Digital, Oportunidades de Negócio, Nível de Bem-Estar.

## EL EFECTO DE LA CREATIVIDAD Y LA ALFABETIZACIÓN DIGITAL EN LAS OPORTUNIDADES DE NEGOCIO Y SU IMPACTO EN LOS NIVELES DE BIENESTAR

### RESUMO

**Propósito:** El objetivo de este estudio es examinar y determinar el efecto de la creatividad y la alfabetización digital en las oportunidades comerciales y su impacto en el nivel de bienestar en la comunidad de turismo marino de la ciudad de Padang.

**Marco teórico:** El desarrollo de la industria turística muestra un fenómeno muy interesante. La oportunidad de negocio que existe en la industria del turismo es un tremendo potencial económico. Esta extraordinaria oportunidad comercial de la industria del turismo se puede utilizar como una gran oportunidad para que la comunidad y el gobierno aumenten los ingresos del estado y mejoren el bienestar de la comunidad que administra el negocio de la industria del turismo.

**Design/metodologia/abordagem:** El estudio utilizó datos primarios de 209 encuestados. El método utilizado es el Análisis de Modelado de Ecuaciones Estructurales con Mínimos Cuadrados Parciales (PLS).

**Descobertas:** Los resultados de este estudio indican que la creatividad tiene un efecto significativo en las oportunidades comerciales de la comunidad. Entonces, la variable de alfabetización digital tiene un efecto significativo en las oportunidades comerciales de la comunidad. Además, la variable creatividad tiene un efecto significativo en el nivel de bienestar de la comunidad. Por su parte, la variable alfabetización digital no tiene un efecto significativo sobre el nivel de bienestar social. Porque las oportunidades de negocio tienen un efecto significativo en el nivel de bienestar de la comunidad.

**Pesquisa, implicações práticas e sociais:** la sugerencia del estudio de este estudio es que lo que puede ayudar a mejorar el bienestar económico de la comunidad de turismo marítimo de la ciudad de Padang es la alta demanda de turismo que hace que aumente la actividad turística. Por lo tanto, es necesario contar con un programa planificado por el gobierno en forma de capacitación a la comunidad relacionada con el turismo marino para que se pueda estimular la creatividad de las personas en la realización de negocios turísticos.

**Originalidade/valor:** El valor del estudio es el turismo que se desarrolla y cuenta con completas instalaciones hará que las actividades turísticas se masifiquen con los visitantes. Cuando las visitas de turistas son altas, esta es

una oportunidad para que la comunidad realice negocios como MIPYMES y otros negocios que generarán ingresos para aumentar el bienestar de la comunidad.

**Palabras clave:** Creatividad, Alfabetización Digital, Oportunidades de Negocio, Nivel de Bienestar.

## INTRODUCTION

The tourism industry currently has an international dimension that creates a dynamic in economic exchange between countries, including Indonesia. This tourism is a leading sector in an area that contributes well to national income in Indonesia. However, tourism is different in that it has increased from 10% to 17% of the total number of exports of goods and services in Indonesia. This illustrates that the level of welfare of the tourism community increases with the rapidly growing tourism. The development of the tourism industry shows a very interesting phenomenon. The business opportunities that exist in the tourism industry represent tremendous economic potential. This extraordinary tourism industry business opportunity can be used as a great opportunity for the community and the government in increasing state income and improving the welfare of the community managing the tourism industry business. In 2021 it has also been reported by liputan6.com which provides information that Chairman of the Central Executive Board of the Indonesian Young Entrepreneurs Association (BPP HIPMI) Mardani H. Maming said that the number of entrepreneurs in Indonesia was only 3.4 percent. Compared to Malaysia and Singapore, Indonesia is far behind in terms of the number of entrepreneurs. Malaysia is at the 5 percent level and Singapore 6 percent. Meanwhile, to become a developed country, it takes 12 percent of entrepreneurs from the total population.

The current phenomenon we are far behind from neighboring countries whose population is smaller than Indonesia," said Maming after inaugurating the BPD HIPMI Papua board for the 2021-2024 term of service . the conditions and reality seen, that Indonesia is rich in natural resources, which are actually raw materials in opening or making businesses, including tourism. Because this tourism can be used but will never run out. So this great business opportunity can be utilized by the community and the government in increasing state income and improving the welfare of the community, especially the tourism business. The realization of community welfare can create a balanced and orderly community structure by providing opportunities for all communities to build a decent, just and prosperous life (Supriyadi, 2018) . And Creativity According to (Sucahyawati, 2019) is a person's ability to create which is characterized by originality in imaginative expression. Furthermore, according to (Burcori, 2018) Digital Literacy (Digital Literacy) is an ability related to mastery of digital

sources and devices.

Observations made were about the influence of creativity and digital literacy on business opportunities and their impact on welfare levels. Seven research objectives were formulated. First to determine the effect of creativity on business opportunities, second to determine the effect of digital literacy on business opportunities, third to determine the effect of creativity on welfare levels, fourth to determine the effect of digital literacy on welfare levels, fifth to determine the effect of business opportunities on business opportunities. the level of welfare, the sixth is to determine the effect of mediating business opportunities in the relationship between creativity and welfare levels, and seven to determine the effect of mediating business opportunities in the relationship between digital literacy and welfare levels.

## LITERATURE REVIEW

### Community Welfare Level

In general, welfare theory can be classified into three types, namely classical utilitarian, neoclassical welfare theory and new contractarian approach (Serdiuk & Petrova, 2019):

- a. The classical utilitarian approach emphasizes that a person's pleasure or satisfaction can be measured and increased. The principle for individuals is to increase as much as possible their level of welfare, while for the community, increasing the welfare of their groups is a principle that is held in their lives.
- b. The neo classical welfare theory approach explains that the welfare function is a function of all individual satisfaction.
- c. The new contractarian approach that raises the maximum freedom in the life of an individual or a person. The thing that is most emphasized in this new contractarian approach is that individuals will maximize their freedom to pursue their concepts of goods and services without any interference.

According to (Oluseyi Oyekan, 2016), welfare is another term for the quality of human life (*quality of human life*), which is a condition when basic needs are met and life values are realized. According to (Franz, 2020) using the terms family social health and family social welfare for families who can give birth to individuals (children) with good growth and development. According to (Reddy et al., 2021), the notion of social welfare is a nation's system of benefits and services to help the community to obtain the social, economic, educational, health needs that are important for the survival of the community. A person who has a lack of ability may have low welfare, lack of ability can mean less able to achieve certain functions so

that he is less prosperous.

According to (Masithoh, Wahyono, & Wardoyo, 2016) , in the study of welfare economics which aims to help people make better choices, one's welfare is seen from willingness to pay when individuals or communities act as consumers. Maritime communities have special characteristics that distinguish them from other communities, namely characteristics that are formed from life in the ocean which is very harsh and full of risks, especially risks that come from natural factors (Widyastini & Dharmawan, 2015) .

Welfare is a number of satisfactions obtained by a person from the results of consuming the income received during his work. However, the level of welfare itself is something that is relative because it depends on the amount of satisfaction obtained by a person from the results of consuming his income (Basuki, 2019) . The level of satisfaction related to emotional will affect aspects of individual behavior to assess satisfaction on other variables such as satisfaction with quality of life (Nurjayanti, Rosyani, & Farida, 2018) . The value of emotional satisfaction will also increase the individual's performance and contribution to the environment (Kim, Joshanloo, & Foldesi, 2020) .

Social welfare can be defined as a condition of individual and community life that is in accordance with the standard of living as perceived by the community (Parenrengi, Yunas, & Hilmiyah, 2020). Improving people's welfare is the essence of national development. This level of community welfare reflects the quality of life of a family (Djata, 2018). Families with a higher level of welfare mean having a better quality of life, so that in the end the family is able to create better conditions to be able to improve their welfare.

## **Creativity**

Role of creativity and innovation in improving entrepreneurial performance Creativity helps to improve the work patterns that are followed by the employees of an organization (Dipti Baghel, 2023).The main basis for the emergence of creativity is the imaginative (creative) use of existing knowledge to produce a new, unusual, and useful (Trihudiyatmanto, 2019). Interpreting a problem in a new and different way (restructuring) and creating an incubation process is an additional basis for the emergence of creativity. Creativity has many definitions. The definition of creativity also depends on the theoretical basis that experts refer to. (Himawan & Pratitis, 2020)defines creativity as the ability to create something new. According to (Natalia & Rodhiah, 2019)defines creativity as follows: Creativity is a person's ability to produce any composition, product, or idea that is basically new, and previously unknown to the maker.

Guilford in (Mohammad Ali; Mohammad Asrori., 2010) states that creativity refers to the ability that marks the characteristics of a creative person. Guilford further suggested two ways of thinking, namely convergent and divergent thinking. Convergent thinking is individual ways of thinking about things with the view that there is only one right answer. (Runco, 2016) defines creativity as a cognitive activity that produces a new view of a form of problem and is not limited to pragmatic results (always viewed according to its use). While Torrance in (Henriksen, Richardson, & Shack, 2020) defines creativity as the process of being able to understand the gaps or obstacles in his life, formulate new hypotheses, and communicate the results, as well as modify and test the hypotheses that have been formulated as much as possible.

Piers in (Pramedesty, Murdowo, Sudarisman, & Handoyo, 2018) added that the characteristics of creativity are as follows: 1) have a high drive; 2) have high involvement; 3) have great curiosity; 4) have high perseverance; 5) tend to be dissatisfied with the ability; 6) confident; 7) have high independence; 8) free to make decisions; 9) accept yourself; 10) enjoys humor; 11) have high intuition; 12) tend to be interested in complex things; 13) tolerant of ambiguity; and 14) are sensitive. Other research also mentions that the ability to produce innovative and creative products is also largely determined by community entrepreneurship (Dewi & Ginting, 2022).

### **Digital Literacy**

According to Paul Gilster quoted (Herlina, 2014) "digital literacy is the ability to use technology and information from digital devices effectively and efficiently in various contexts such as academic, career, and everyday life". There is also according to Haque (Sulianta, 2020) digital literacy is the ability to create and share in opportunities that often arise and differ, combine, communicate what is understood about when and how to access information technology tools to achieve a goal.

Whereas according to Douglas AJ Belshaw (Belshaw, 2012) there is eight element essential for develop literacy digital is Culture is an understanding of the various contexts of media users and technology digital , cognitive is power think student in understand a content , Constructive is design create something which expert and actual , Communicative is understand performance network and communication which using media and technology digital , responsible as trust self , creative is create things new, critical is student attitude done in deal with a video and Responsible answer by thorough.



Due to the low ability of digital literacy, according to Daugles AJ Belshaw (Nugroho & Nationalita, 2020) there are 8 essential elements to develop digital literacy including Cultural, namely understanding the various contexts of users of the digital world, Cognitive, namely the power of thinking in assessing content, Constructive, namely creativity, something that is expert and actual, Communicative, namely understanding the performance of networks and communications in the digital world, Responsible self-confidence, Creative, namely creating ideas, doing new things, Critical in addressing various issues and Socially responsible. Directing Creativity choice (directing creativity choices) can increase capital so that someone directs learning motivation, so that SMEs remain productive following environmental changes and are able to survive crises with the help of digital technology (Sutrisno, Fachrunnisa, & Widodo, 2022).

### **Business Opportunities**

According to (Aima, 2021) An entrepreneur who runs a business can find a business opportunity and then create a business plan comprehensive way to invest in business opportunities with risk factors that must be faced by business people. Entrepreneurs in running their business need to pay attention to business aspects which include: the role of a reliable entrepreneur, finding business opportunities, innovating products for a sustainable and *competitive global business* . According to (Hasti Hasmira & Fitriani, 2019) opportunity is a condition in every moment of our daily life, from waking up in the morning until late at night. Opportunity can come in many forms, depending on how we see it. The most important thing is not just a way of seeing or looking at something, but how something imperfection can turn into an opportunity that is actually needed by the market.

According to (Nasution, Iskandar, & Zahri, 2020) Opportunities and planning are two interrelated things, when an opportunity arises, the next thing to do is plan. Planning is the most basic in building a business. The definition of business opportunity according to (Suraya & Sulisty, 2019) A business opportunity is a risk that must be taken and faced to manage and regulate all matters related to finance. According to (Sánchez González, 2017) Business opportunity is an application consisting of creativity and innovation to solve problems and see opportunities that are faced every day. Furthermore (Chang, 2020) Business opportunity is a process that involves individuals or groups using certain businesses and facilities to create a growing value to meet a need regardless of the resources used.

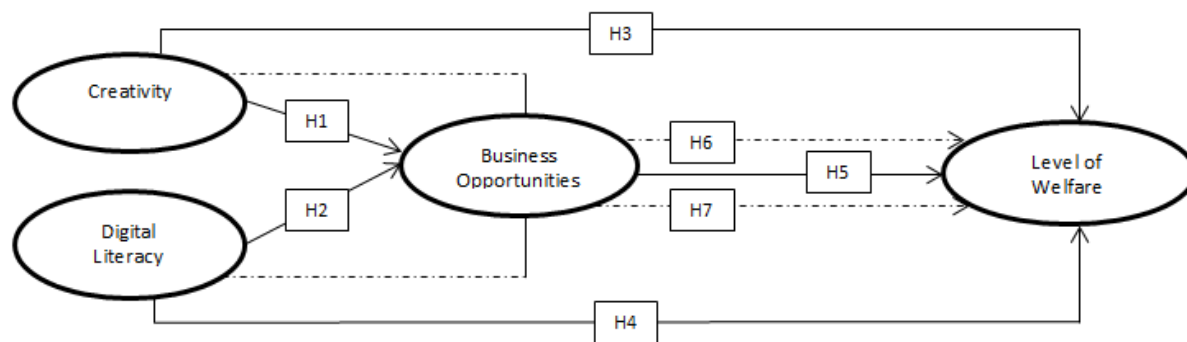
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Previous research from (Sukmayeti, 2019) in his research shows that this study develops a pattern of research on coastal communities in general which discusses separately between social resources and political aspects of coastal communities. The spatial aspect strengthens the social resources they have, their importance and their accessibility to coastal tourism development. The indicators shown are; ownership of capital, mastery of knowledge and skills, ownership of production equipment, use of science and technology, ability to diversify production, socio-political relations and ability to recognize the economic prospects of coastal tourism. This study recommends the need for other socio-spatial studies regarding the characteristics of coastal communities and the need for the government to utilize information and technology.

(Samsiana et al., 2020) in their research, namely the use of social media and e-commerce as marketing media to support independent business opportunities during the covid 19 pandemic. The results of the research are changing the pattern of business actors from traditional marketing models to modern marketing models by utilizing digital information technology. (Lindh & Rovira Nordman, 2017) in their research shows that IT integrated in inter-company operations must have specific objectives to effectively influence the performance of specific relationships. The results also suggest that further research is needed to provide additional insight into the relationship between IT and performance in business relationships. Social implications: If the full potential of IT-based solutions can be achieved, then this could lead to the generation of new products and technologies and more competitive companies, which in turn will create more jobs and greater wealth .



Figure 1. Research Framework



Source: Prepared by the authors (2023)

The study of relevant theories and research, the research hypothesis on the Maritime Tourism Community of Padang City is suspected to be the first, namely Creativity has a significant effect on Business Opportunities, the second Digital Literacy has a significant effect on Business Opportunities, the three Creativity has a significant effect on the Level of Welfare, the four Digital Literacy has a significant effect on Welfare Level, the five Business Opportunities have a significant effect on the Welfare Level, the six Business Opportunities are able to mediate Creativity on the Welfare Level, and the seven Business Opportunities are able to mediate Digital Literacy on the Welfare Level.

## METHODOLOGY

The method used in this study is a quantitative method, which describes the causal relationship between variables (Sugiyono, 2014). This study examines the causal relationship between the variables of creativity, digital literacy, business opportunities and the level of welfare of the marine tourism community in the city of Padang. In the current development of marine tourism in the city of Padang, the community has great business opportunities to be able to develop business and income in order to improve the welfare of the community. By looking at the driving factors that influence creativity and digital literacy. This research was conducted on the marine tourism community of Padang city with a focus on the marine tourism community of Padang City in North Padang District, Koto Tengah District, West Padang District, South Padang District, Lubuk Begalung District and Bungus Teluk Kabung District until 2021. Those who have income from business/business/UMKM Padang City Maritime Tourism. The sample used is 209 people.

Questionnaires were used as a data collection technique with a Likert Scale of 1-5. Prior to data analysis, reliability and validity tests will be carried out, the reliability value standard will use the composite standard reliability and Cronbach's Alpha ( 0.70 ) as well as validity test

by comparing the correlation value ( $r$  count) with  $r$ -table. The data analysis technique uses SEM (Structural Equation Modeling) analysis with the PLS (Partial Least Square) method (Ghozali, 2014). The stages of data analysis are: The first stage is evaluating the measurement model (outer model). Test the validity and reliability by performing Convergent Validity, Discriminant Validity Composite Reliability, Cronbach's Alpha and AVE. Formative indicators were tested with significance weight and multicollinearity. The second stage is evaluating the structural model (inner model). Evaluation of this model will be seen from the coefficient of determination ( $R^2$ ), predictive relevance ( $Q^2$ ), goodness of fit index (GOF). Hypothesis testing is seen from the value of  $t$ -statistics and probability values. Hypothesis testing uses statistical values, so for alpha 5% the statistical  $t$  value used is 1.960.

## RESULTS AND DISCUSSION

### Result

This research consists of two types of variables, namely Exogenous Variables and Endogenous Variables. Exogenous variables include: Creativity consists of twelve indicators, namely Curiosity, Flexibility, Proactivity, Openness, Self-Confidence, Vision, Intuition, Ability, Simplifying Problems, Risk Taking, Sensitivity to Change Tendencies, Likes Challenges and Adventures, and Ability to Find Alternatives or Rich in Initiative. Digital literacy consists of eight indicators, namely Functional Skill And Beyond, Creativity, Collaboration, Communication, The Ability To Find And Select Information, Critical Thinking And Evaluation, Cultural And Social Understanding and E-Safety. Business Opportunities consist of seven indicators, namely the ability to imitate existing business ideas, innovate from other people's business ideas, have knowledge of market supply and demand, be able to see technological changes, be able to see regulatory changes, be able to see economic conditions, and be able to see consumer needs. Endogenous variables include: Welfare level consists of eight indicators, namely Income, Expenditures, Living Conditions, Residential Facilities, Health of Family Members, Ease of Getting Health Services, Ease of Enrolling Children in Education Levels, Ease of Getting Transportation Facilities.

### Assess the Outer Model or Measurement Model

A construct can be declared to have high reliability if the composite reliability value is above 0.70, Cronbach's Alpha value is above 0.60,  $Rho_A$  is above 0.70, and AVE is above 0.50 (Ghozali, 2014). Table 1 presents Cronbach's Alpha,  $Rho_A$ , Composite Reliability and

Average Variance Extracted (AVE) values for all variables.

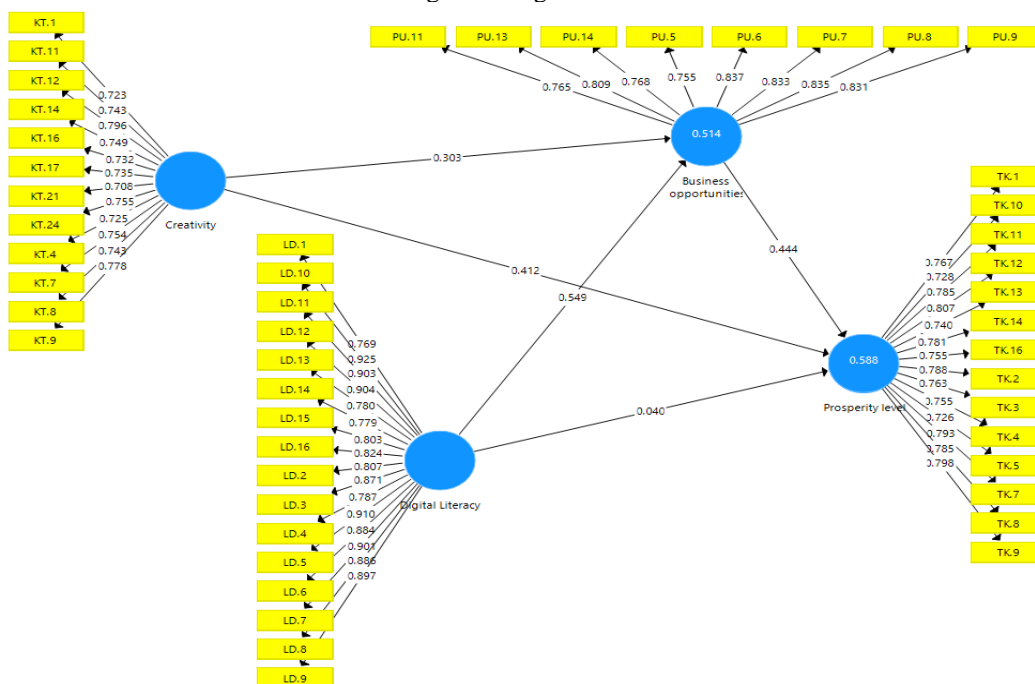
Table 1. Construct Reliability and Validity

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Business opportunities	0.922	0.924	0.936	0.648
Creativity	0.927	0.928	0.937	0.556
Digital Literacy	0.975	0.975	0.977	0.728
Prosperity level	0.947	0.949	0.953	0.593

Source: Prepared by the authors (2023)

Based on the table above, it can be seen that all constructs in this study showed a composite reliability value above 0.70 and Cronbach's Alpha value above 0.60. The lowest Composite Reliability and Cronbach's Alpha values are in the welfare level construct, which are 0.936 and 0.924, respectively. It can be concluded that the construct in this study is reliable. Next to the Average Variance Extracted (AVE) value, all constructs in the waiting model are above 0.5. The lowest AVE value of 0.556 lies in the creativity construct, so it can be concluded that the construct in this study is valid. And for the value of rho\_A all constructs are above 0.70. Measurement of the magnitude of the correlation between constructs and latent variables can also be seen in the path diagram in Figure 2. Figure 2 shows that all variable indicators have a loading factor value above 0.5, this proves that all variable indicators are valid.

Figure 2. Algorithm



Source: Quoted from smartpls (2023)

### Structural Model Testing (Inner Model)

Structural model testing was conducted to determine the relationship between latent constructs in the research model. The assessment of the inner model can be seen from R Square for all dependent latent variables (Ghozali 2014). Table 2 presents the value of R Square.

Table 2. R-Square Value

Variable	R Square	R Square Adjusted
<b>Business Opportunities</b>	0.514	0.509
<b>Prosperity Level</b>	0.588	0.582

Source: Prepared by the authors (2023)

In the value of R Square there is a range of values used as an assessment construct, namely 0.67 (strong), 0.33 (moderate) and 0.19 (weak). Based on the table above, there are two constructs contained in the R-Square value, namely Business Opportunities and Welfare Levels. From Table 2 it can be seen that the r-square value of Business Opportunities reaches 0.514 or 51.4%, meaning that 51.4% of the Business Opportunities construct can be explained by the variables of Creativity and Digital Literacy, 48.6% is explained by other variables. The Welfare Level variable has an r-square value of 0.588 or 58.8%, this shows that 58.8% of the Welfare Level construct can be explained by the variables of Creativity, Digital Literacy and Business Opportunities, the other 41.2% is explained by other variables.

### Hypothesis Test

The main basis used to test the hypothesis is the value contained in the output output for the inner weights. Table 3, explains the results of hypothesis testing (next page).

Table 3. Result for Inner Weight

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
<b>Creativity -&gt; Business opportunities</b>	0.303	0.314	0.082	3.709	<b>0.000</b>
<b>Digital Literacy -&gt; Business opportunities</b>	0.549	0.540	0.065	8,446	<b>0.000</b>
<b>Creativity -&gt; Prosperity level</b>	0.412	0.433	0.142	2,909	<b>0.004</b>
<b>Digital Literacy -&gt; Prosperity level</b>	0.040	0.038	0.055	0.714	<b>0.475</b>
<b>Business opportunities -&gt; Prosperity level</b>	0.444	0.422	0.133	3.336	<b>0.001</b>

Source: Prepared by the authors (2023)

Based on Table 3, it can be seen that the first relationship, Creativity has a significant effect on Business Opportunities in accordance with the results shown, namely the parameter

coefficient value of 0.303 with a t-statistic value of 3.709 which is greater than the t-table value of 1.960 ( $3.709 > 1.960$ ). The relationship between the two Digital Literacy has a significant effect on Business Opportunities according to the results shown, namely the parameter coefficient value of 0.549 with a t-statistic value of 8.446 which is greater than the t-table value of 1.960 ( $8.446 > 1.960$ ). The third relationship Creativity has a significant effect on Welfare Levels according to the results shown, namely the parameter coefficient value of 0.412 with a t-statistic value of 2.909 which is greater than the t-table value of 1.960 ( $2.909 > 1.960$ ). The fourth relationship, Digital Literacy has no significant effect on Welfare Levels according to the results shown, namely the parameter coefficient value of 0.040 with a t-statistic value of 0.714 which is greater than the t-table value of 1.960 ( $0.714 < 1.960$ ). And the fifth relationship, Business Opportunities have a significant effect on Welfare Levels according to the results shown, namely the parameter coefficient value of 0.444 with a t-statistic value of 3.336 which is greater than the t-table value of 1.960 ( $3.336 > 1.960$ ).

Table 4. Specific Indirect Effects

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV)	P Values
<b>Creativity -&gt; Business opportunities -&gt; Prosperity level</b>	0.135	0.128	0.045	3.016	<b>0.003</b>
<b>Digital Literacy -&gt; Business opportunities -&gt; Prosperity level</b>	0.244	0.231	0.084	2,900	<b>0.004</b>

Source: Prepared by the authors (2023)

Based on Table 4, it can be seen that the mediation relationship is the first relationship, Creativity has a significant effect on the Level of Welfare with Business Opportunities as a mediating variable according to the results shown, namely the parameter coefficient value of 0.135 with a t-statistic value of 3.016 which is greater than the t-table value of 1.960 ( $3.016 > 1.960$ ). The original sample value of the indirect effect is  $0.135 <$  the direct effect is 0.412, then the business opportunity variable does not mediate creativity on the level of welfare . And the relationship between the two Digital Literacy has a significant effect on the Level of Welfare with Business Opportunities as a mediating variable according to the results shown, namely the parameter coefficient value of 0.244 with a t-statistic value of 2.900 which is greater than the t-table value of 1.960 ( $2.900 > 1.960$ ). The original sample value of indirect influence is  $0.244 >$  direct influence is 0.040, then the business opportunity variable mediates Digital Literacy on the Level of Welfare.

## CONCLUSION

This research proves that creativity has a significant effect on business opportunities. This proves empirically that the first hypothesis which states that creativity has an effect significant to the Business Opportunity is accepted. Digital Literacy has a significant effect on Business Opportunities. This proves empirically that the second hypothesis which states that Digital Literacy has an effect significant to the Business Opportunity is accepted . Creativity has a significant effect on the Level of Welfare. This proves empirically that the third hypothesis which states that creativity has an effect significant to the Level of Welfare received. Digital Literacy has no significant effect on the Level of Welfare . This proves empirically that The fourth hypothesis which states that Digital Literacy has no significant effect on the Level of Welfare is rejected. Business Opportunities have a significant effect on the Level of Welfare. This proves empirically that the fifth hypothesis which states that Business Opportunities have an effect significant to the Level of Welfare received.

Influential creativity significant to Level of Welfare through Business Opportunities . This proves empirically that the sixth hypothesis which states that creativity has an effect significant to Welfare Levels through Business Opportunities are accepted . Digital Literacy is influential significant to Level of Welfare through Business Opportunities. This proves empirically that seventh hypothesis which states that Digital Literacy has an effect significant to Welfare Levels through Business Opportunities are accepted. Positive path coefficient value shows that the better Digital Literacy will have an impact on business opportunities in the marine tourism community of Padang City.

For the government and the public, the consequences of the findings above are clear that the marine tourism community of Padang City must prioritize developments that occur in the tourism industry such as following digital developments so that tourism objects do not fall behind in the face of competition with other tourism objects. From this, it is possible to find new business opportunities that can improve people's welfare and high creativity can accompany the development of the times in the era of globalization. The program that can be planned by the government is in the form of training for the community related to marine tourism so that people's creativity can be encouraged in realizing a tourism business. Because the higher the welfare of the marine tourism community of Padang City, this illustrates that the higher the government's income in terms of tourism. What will be recommended is of course the government should provide direct support in considering completing community facilities, namely digital literacy to develop their business or business.



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