

DAFTAR PUSTAKA

- Abdillah, and Jogiyanto. *Konsep Dan Aplikasi PLS (Partial Least Square) Untuk Penelitian Empiris*. Yogyakarta: Fakultas Ekonomi dan Bisnis UGM, 2009.
- Abdullah, Prof. Ma'ruf. *Living in the World That Is Fit for Habitation : CCI's Ecumenical and Religious Relationships*. Aswaja Pressindo, 2015.
- Abor, Joshua, and Peter Quartey. "Issues in SME Development in Ghana and South Africa." *International Research Journal of Finance and Economics* 39, no. May 2010 (2010): 223.
- Adomako, Samuel, Albert Danso, and John Ofori Damoah. "The Moderating Influence of Financial Literacy on the Relationship between Access to Finance and Firm Growth in Ghana." *Venture Capital* 18, no. 1 (2016): 44. <https://doi.org/10.1080/13691066.2015.1079952>.
- "The Moderating Influence of Financial Literacy on the Relationship between Access to Finance and Firm Growth in Ghana." *Venture Capital* 18, no. 1 (2016): 43–61. <https://doi.org/10.1080/13691066.2015.1079952>.
- Agustian, Ilham, Harius Eko Saputra, and Antonio Imanda. "Pengaruh Sistem Informasi Manajemen Terhadap Peningkatan Kualitas Pelayanan Di Pt. Jasaraharja Putra Cabang Bengkulu." *Profesional: Jurnal Komunikasi Dan Administrasi Publik* 6, no. 1 (2019): 46–47. <https://doi.org/10.37676/profesional.v6i1.837>.
- Agustianto. "Membangun Literasi Keuangan Syariah, Bag 3," n.d.
- Agyei, Samuel Kwaku. "Culture, Financial Literacy, and SME Performance in Ghana." *Cogent Economics and Finance* 6, no. 1 (2018): 2. <https://doi.org/10.1080/23322039.2018.1463813>.
- Ahdiat, Adi. "Indonesia Punya UMKM Terbanyak Di ASEAN, Bagaimana Daya Saingnya?" katadata.co.id, 2022.
- Ajzen, Icek. "Constructing a Theory of Planned Behavior Questionnaire," no. January 2006 (2016): 1.
- "Theory-Based Behavior Change Interventions : Comments on Hobbis and Theory-Based Behavior Change Interventions : Comments on Hobbis and Sutton," no. February 2005 (2014). <https://doi.org/10.1177/1359105305048552>.
- Ajzen, Icek, Martin Fishbein, Federal Trade Commission, and

- Warner Communications. "THEORY OF PLANNED BEHAVIOR , MASIHKAH RELEVAN ?," 1988, 3–5.
- Alifiana, Mia Ajeng. "ANALISIS POTENSI RISIKO UMKM DI KABUPATEN KUDUS." *Jurnal Manajemen Dan Bisnis MEDIA EKONOMI* 18, no. 2 (2018): 72.
- Arianti, Baiq Fitri, and Khoirunnisa Azzahra. "Faktor – Faktor Yang Mempengaruhi Literasi Keuangan : Studi Kasus UMKM Kota Tangerang Selatan" 9, no. 2 (2020): 160.
- Arikunto, Suharismi. *Dasar – Dasar Research*. Bandung: Tarsoto, 1995.
- Arodi, Taufik. "Pengaruh Literasi Keuangan Terhadap Kinerja Dan Tingkat Pengembalian Kredit UMKM," 2017, 13.
- Atkinson, Adele, and Flore-anne Messy. "Measuring Financial Literacy," no. 15 (2012): 7.
- Ayudhi, Lisa Fitriani Rahman Shinta. "Penerapan Standar Akuntansi Keuangan Entitas Mikro Kecil Menengah (SAK EMKM) Pada Umkm Di Kota Padang." *Jurnal Kajian Akuntansi Dan Auditing* 15, no. 1 (2020): 1–15. <https://doi.org/10.37301/jkaa.v15i1.17>.
- Azzura, Siti Nur. "Kontribusi UMKM Ke PDB Capai Rp.8.574 Triliun Di 2021." *merdeka.com*, 2022. <httpswww.merdeka.comuangkontribusi-umkm-ke-pdb-capai-rp8574-triliun-di-2021.html>.
- Bank Indonesia. *Profil Bisnis Usaha Mikro, Kecil Dan Menengah (UMKM)*. Jakarta: LPPI, 2015.
- Profil Bisnis Usaha Mikro, Kecil Dan Menengah (UMKM)*. Jakarta: Lembaga Pengembangan Perbankan Indonesia, 2015.
- Bartoz, Habanik Jozef, and Roman Hlawiczka. "Significant Attributes of Creation and Development of the Business Environment in the SME Segment." *International Conference on Finance and Economics*, 2014, 44.
- Beck, Thorsten, and Asli Demirguc-kunt. "Small and Medium-Size Enterprises : Access to Finance as a Growth Constraint" 30 (2006): 11. <https://doi.org/10.1016/j.jbankfin.2006.05.009>.
- Buchdadi, Agung Dharmawan, Amelia Sholeha, Gatot Nazir Ahmad, and Mukson. "The Influence of Financial Literacy on Smes Performance Through Access To Finance and Financial Risk Attitude As Mediation Variables." *Academy of Accounting and Financial Studies Journal* 24, no. 5

- (2020): 2.
- Budiastuti, Dyah, and Agustinus Bandur. *Validitas Dan Reabilitas Penelitian Dilengkapi Analisis Dengan NVIVO, SPSS Dan AMOS*. Jakarta: Penerbit Mitra Wacana Media, 2018.
- Chan, C.S.R., and H.D Park. "The Influence of Dispositional Affect and Cognition on Venture Investment Portfolio Concentration." *J. Bus. Ventur*, 2013.
- Chen, Dar-hsin, Chun-da Chen, Jianguo Chen, and Yu-fang Huang. "Panel Data Analyses of the Pecking Order Theory and the Market Timing Theory of Capital Structure in Taiwan" 27 (2013): 2014.
- CHEN, H, and Ronald P. Volpe. "An Analysis of Personal Financial Literacy among College Students." *Financial Services Review* 7, no. 2 (1998): 107–28. [https://doi.org/10.1016/s1057-0810\(99\)80006-7](https://doi.org/10.1016/s1057-0810(99)80006-7).
- Christian, Johan. "ANALISIS MANAJEMEN RISIKO BISNIS (Studi Pada Cuanki Asoy Jember) BUSINESS RISK MANAGEMENT ANALYSIS (Study at Cuanki Asoy Jember)" 18, no. 1 (2020): 52.
- D, Aribawa. "The Effect of Financial Literacy on the Performance and Sustainability of UMKM in Central Java." *Jurnal Siasat Bisnis* 20, no. 1 (2016).
- Dahlan, Nur. *UMKM Dan Globalisasi Ekonomi*. Edited by Universitas Muhammadiyah. Yogyakarta: Lembaga Penelitian, Publikasi dan Pengabdian Masyarakat (LP3M), 2015.
- De, Mel, Mc.Kenzie S, and Woodrof. "Who Are the Entrepreneurs: Financial Literacy for Young Entrepreneurs." *World Bank Working Paper*, n.d., 5642.
- Development, Enterprise. "Is Knowledge That Powerful? Financial Literacy and Access to Finance: An Analysis of Enterprises in the UK." *Journal of Small Business and Enterprise Development*, 2018, 17.
- Dewi, Winona Kumara. "The Performance of SMEs (Small and Medium Enterprises) in the Trade Sector of Padang City." *International Journal of Progressive Sciences and Technologies (IJPSAT)* 10, no. 2 (2018): 379.
- Djou, LD Gadi, and Fitri Lukiastruti. "The Moderating Influence of Financial Literacy on the Relationship of Financial Attitudes, Financial Self-Efficacy, and Credit Decision-

- Making Intensity.” *Jurnal Akuntansi Dan Keuangan* 23, no. 2 (2021): 72. <https://doi.org/10.9744/jak.23.2.69-82>.
- Fathurrahman, Irwan, Ichi, and Asep Kurniawan. “PENGARUH LITERASI KEUANGAN, SIKAP LOVE OF MONEY, DAN PENGETAHUAN LAPORAN KEUANGAN TERHADAP PERILAKU PENGELOLAAN KEUANGAN UMKM DI WILAYAH KABUPATEN SUBANG.” *Journal of Accounting for Sustainable Society (JASS)* 02, no. 1 (2020): 46.
- Fowowe, Babajide. “Access to Finance and Firm Performance: Evidence from African Countries.” *Review of Development Finance* 7, no. 1 (2017): 13. <https://doi.org/10.1016/j.rdf.2017.01.006>.
- Gazal, Kathryn, Iris Montague, Rajendra Poudel, and Jan Wiedenbeck. “Forest Products Industry in a Digital Age: Factors Affecting Social Media Adoption.” *Forest Products Journal* 66, no. 5–6 (2016): 343–53. <https://doi.org/10.13073/FPJ-D-15-00007>.
- Ghazali, Imam. *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro, 2007.
- Ghazali, and Latan. *Partial Least Squares : Konsep, Teknik Dan Aplikasi Menggunakan Program SmartPLS 3.0*. Semarang: Badan Penerbit UNDIP, 2015.
- Gulo, W. *Metodologi Penelitian*. Grasindo, 2000.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. “A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). Thousand Oaks.” *Sage*, 2017, 165.
- Hale, Sadie E., and Tomás Ojeda. “Acceptable Femininity? Gay Male Misogyny and the Policing of Queer Femininities.” *European Journal of Women’s Studies* 25, no. 3 (2018): 310–24. <https://doi.org/10.1177/1350506818764762>.
- Hannig, Alfred, and Stefan Jansen. *Financial Inclusion and Financial Stability: Current Policy Issues. Financial Market Regulation and Reforms in Emerging Markets*, 2011. <https://doi.org/10.2139/ssrn.1729122>.
- Hardani, Helmina Andriani, and Jumari Ustiawaty. *Metode Penelitian Kualitatif Dan Kuantitatif*. Edited by Husnu Abadi. 1st ed. Yogyakarta: CV. Pustaka Ilmu Group, 2020.
- Hasan, Amir, and Gusnardi. “Prospek Implementasi Standar

- Akuntansi: Entitas Mikro, Kecil Dan Menengah Berbasis Kualitas Laporan Keuangan,” 2018, 57.
- Hastuti, Puji, and Agus Nurofik. *Kewirausahaan Dan UMKM*. Edited by Alex Rikki. Yayasan Kita Menulis, 2020.
- Henseler, Jörg, Christian M. Ringle, and Rudolf R. Sinkovics. “The Use of Partial Least Squares Path Modeling in International Marketing.” *Advances in International Marketing* 20, no. January (2009): 277–319. [https://doi.org/10.1108/S1474-7979\(2009\)0000020014](https://doi.org/10.1108/S1474-7979(2009)0000020014).
- Heryanto, Olivia Aurelia, and Pwee Leng. “Influence of Financial Literacy, Managerial Experience on Financial Management Performance of Smes in Surabaya.” *International Journal of Financial and Investment Studies (IJFIS)* 2, no. 2 (2022): 90. <https://doi.org/10.9744/ijfis.2.2.83-91>.
- Hudson, Mel, Andi Smart, and Mike Bourne. “Theory and Practice in SME Performance Measurement Systems.” *International Journal of Operations and Production Management* 21, no. 8 (2001): 1096–1115. <https://doi.org/10.1108/EUM0000000005587>.
- Humaira, Iklima, and Endra Murti Sagoro. “Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku Umkm Sentra Kerajinan Batik Kabupaten Bantul.” *Nominal, Barometer Riset Akuntansi Dan Manajemen* 7, no. 1 (2018). <https://doi.org/10.21831/nominal.v7i1.19363>.
- Huston, Sandra J. “Measuring Financial Literacy.” *Journal of Consumer Affairs* 44, no. 2 (2010): 296–316. <https://doi.org/10.1111/j.1745-6606.2010.01170.x>.
- Idawati, Ida Ayu Agung, and I Gede Surya Pratama. “Pengaruh Literasi Keuangan Terhadap Kinerja Dan Keberlangsungan UMKM Di Kota Denpasar.” *Warmadewa Management and Business Journal (WMBJ)* 2, no. 1 (2020): 6. <https://doi.org/10.22225/wmbj.2.1.1644.1-9>.
- J, Christoper, Armitage, and Julie Christian. *Planned Behavior : The Relationship Between Human Thought and Action*. New Brunswick (USA) and London (UK): Publishers, Transaction, 2004.
- J, Nunoo, and Andoh F. “Sustaining Small and Medium Enterprises through Financial Service Utilization: Does Financial Literacy Matter?” In *Agricultural & Applied*

- Economics Association's 2012 AAEA Annual Meeting*. Seattle, Washington., 2012.
- Jiwandhana, Anggara. "Ups! Ternyata Baru Ada Satu Investor Besar Masuk Kudus." MURIANEWS, 2021.
- Jogiyanto. *Konsep Dan Aplikasi Structural Equation Modeling (SEM) Berbasis Varian Dalam Penelitian Bisnis*. Yogyakarta: UPP STIM YKPN, 2011.
- K, Takemura. *Behavioral Decision Theory and the Idea of It*. In *Springer Japan*. Vol. 12. Tokyo: Springer Japan, n.d. <https://doi.org/10.1007/978-4-431-54580-4>.
- Khairunnisa, Iin, and Dwi Ekasari Harmadji. *Usaha Mikro Kecil Dan Menengah*. Edited by Muhammad Umar A. Global Eksekutif Teknologi, 2022.
- Kirchler, Erich, Alan Lewis, and Fred Van Raaij. "Psychology , Financial Decision Making , and Financial Crises," 2009, 8. <https://doi.org/10.1177/1529100610378437>.
- KMMCB, Kulathunga, Ye Jianmu, and P R Weerathunga. "Financial Literacy and SMEs Performances; Mediating Role of Risk Attitude." *Proceedings of the 16th International Conference on Innovation & Management*, no. November 2019 (2019): 1281.
- Lath, Akhmad Nazaruddin. "UMKM Kudus Didorong Tingkatkan Literasi Keuangan." [jatang.antaranews.com](https://jatang.antaranews.com/berita/175388/umkm-kudus-didorong-tingkatkan-literasi-keuangan), 2017. <https://jatang.antaranews.com/berita/175388/umkm-kudus-didorong-tingkatkan-literasi-keuangan>.
- Lauria, Andrezza, Danillo Costa Rodrigues, Fábio Ricardo Loureiro Sato, and Roger William Fernandes Moreira. "Biomechanical Strength Analysis of Mini Anchors for the Temporomandibular Joint." *Oral and Maxillofacial Surgery* 18, no. 4 (2014): 428. <https://doi.org/10.1007/s10006-013-0431-4>.
- Linclon, Suratno Arsyad. *Metodologi Penelitian Untuk Ekonomi Dan Bisnis*. Yogyakarta: UPP AMPYKPN, 1995.
- Ma'sum, Saiful. "Pandemi Covid-19 Suburkan UMKM Kudus, Jumlahnya Kini Belasan Ribu Unit Usaha." [tribunmuria.com](https://muria.tribunnews.com/2022/12/19/pandemi-covid-19-suburkan-umkm-kudus-jumlahnya-kini-belasan-ribu-unit-usaha), 2022. <https://muria.tribunnews.com/2022/12/19/pandemi-covid-19-suburkan-umkm-kudus-jumlahnya-kini-belasan-ribu-unit-usaha>.
- Mabula, Juma Buhimila, and Han Dong Ping. "Financial Literacy

- of SME Managers' on Access to Finance and Performance: The Mediating Role of Financial Service Utilization." *International Journal of Advanced Computer Science and Applications* 9, no. 9 (2018): 13. <https://doi.org/10.14569/ijacsa.2018.090905>.
- Mutegi, Harrison Kinyua, Phelista W Njeru, and Nyamboga Tom Ongesa. "Financial Literacy and Its Impact on Loan Repayment by Small and Medium Entrepreneurs: An Analysis of the Effect of Book Keeping Skills from Equity Group Foundation's Financial Literacy Training Program on Entrepreneurs' Loan Repayment Performance." *International Journal of Economics, Commerce and Management* 3, no. 3 (2015): 1–28.
- ND, Mukti Fajar. *UMKM Di Indonesia Perspektif Hukum Ekonomi*. Yogyakarta: Pustaka Pelajar, 2016.
- Noctor, Stoney, and Stradling. *Financial Literacy: A Report Prepared for the National Westminster Bank*. London, 1992.
- Novandalina, Arini, Fidyah Yuli Ernawati, and Andhy Tri Adriyanto. "Risk Attitudes, Mental Accounting and Overconfidence in Investment Placement Decision During and Post Covid-19." *International Journal of Economics, Business and Accounting Research (IJEBAR)* 6, no. 1 (2022): 283. <https://doi.org/10.29040/ijebar.v6i1.4453>.
- Nugroho, Wisnu Adhi. "Gubernur Jateng Luncurkan Aplikasi Srikandi Permudah Akses Keuangan UMKM." ANTARA, 2022.
- Offiong, Amenawo I., Chris O. Udoka, and James Godwin Bassey. "Financial Risk and Performance of Small and Medium Enterprises in Nigeria." *Investment Management and Financial Innovations* 16, no. 4 (2019): 120. [https://doi.org/10.21511/imfi.16\(4\).2019.10](https://doi.org/10.21511/imfi.16(4).2019.10).
- OJK. "Siaran Pers: Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022." Otoritas Jasa Keuangan, 2022. <https://www.ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2022.aspx>.
- Oktavia, Nevy, and Rio Dhani Laksana. "Application of the Theory of Planned Of Behavior Against the Intention of MSMEs in Taking Bank Loans (Bank Jateng Purbalingga Case Study)," 2020, 146.

- Permana, Jihan Zakiyah. "Financial Literacy , Financial Attitude , and Household Financial Behavior" 12, no. 1 (2022): 275.
- Pietrobelli, Carlo, and Roberta Rabellotti. "Global Value Chains Meet Innovation Systems: Are There Learning Opportunities for Developing Countries?" *World Development* 39, no. 7 (2011): 1261.
<https://doi.org/10.1016/j.worlddev.2010.05.013>.
- PISA. *PISA 2012 Assessment and Analytical Framework PISA 2012 Assessment and Analytical Framework*. OECD, 2012.
- Proença, Pedro, Raul M S Laureano, and Luis M S Laureano. "Determinants of Capital Structure and the 2008 Financial Crisis : Evidence from Portuguese SMEs." *Procedia - Social and Behavioral Sciences* 150 (2014): 190.
<https://doi.org/10.1016/j.sbspro.2014.09.027>.
- Rasjid, Rani Dian Aryani. "THE INFLUENCE OF FINANCIAL LITERACY ON INTENTIONS TO INCREASE THE PERFORMANCE AND SUSTAINABILITY OF MSMEs DURING THE COVID-19 PANDEMIC IN BULUKUMBA." *Journal of Applied Managerial Accounting* 6, no. 1 (2022): 142.
<https://doi.org/10.30871/jama.v6i1.3600>.
- Rauch, Andreas. "Psychological Approaches to Entrepreneurial Success : A General Model and an Overview of Findings," no. January (2000): 104.
- Remund, David L. "Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy." *Journal of Consumer Affairs* 44, no. 2 (2010): 276–95.
<https://doi.org/10.1111/j.1745-6606.2010.01169.x>.
- Retno, Cicik. "Research in Business & Social Science The Effect of Financial Knowledge on Firm Performance : The Role of Financial Risk Attitude as Moderation" 10, no. 8 (2021): 237.
- Ridwan; Bangsawan, Indra. *Konsep Metodologi Penelitian Bagi Pemula*, 2021.
- Rojas-Suarez, Liliana. "Acces To Financial Services In Emerging Powers: Facts, Obstacles And Policy Implications." *Washington DC: Center for Global Development*, no. March (2010): 1–42.
- Sabana, Beatrice. "Entrepreneur Financial Literacy, Financial Access, Transaction Costs and Performance of Micro

- Enterprises in Nairobi City County, Kenya.” *International Journal of Research in Management, Economics and Commerce*, 2014, 231.
- Sadat, Andi Muhammad, and Mei-Lan Lin. “Organizational Amnesia: The Barrier of Value Creation and Organizational Performance in Small and Medium Sized Enterprise.” *Journal of Business and Behavioural Entrepreneurship* 2, no. 1 (2018): 2. <https://doi.org/10.21009/jobbe.002.1.01>.
- Septiani, Risa Nadya, and Eni Wuryani. “Pengaruh Literasi Keuangan Dan Inklusi Keuangan Terhadap Kinerja UMKM Di Sidoarjo.” *E-Jurnal Manajemen* 9, no. 8 (2020): 3233.
- Sibanda, Kin, Progress Hove-Sibanda, and Herring Shava. “The Impact of SME Access to Finance and Performance on Exporting Behaviour at Firm Level: A Case of Furniture Manufacturing SMEs in Zimbabwe.” *Acta Commercii* 18, no. 1 (2018): 10–11. <https://doi.org/10.4102/ac.v18i1.554>.
- Sugiono. *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*. Bandung: Alfabeta, CV, 2013.
- Sugiyono. *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*. Alfabeta, 2013.
- . *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, Dan R&D*. 22nd ed. Bandung: Alfabeta, CV, 2015.
- Tamba, Darwis. “APLIKASI THEORY OF PLANNED BEHAVIOR UNTUK MEMPREDIKSI PERILAKU MAHASISWA MEMBELI LAPTOP LENOVO (Studi Kasus : Mahasiswa FE- Unika Santo Thomas SU)” 17 (n.d.): 123–24.
- Tenenhaus, M., Vinci Chatelin, and L Carlo. “PLS Path Modeling. Computational Statistic and Data Analysis,” 2004.
- Valentine, Charles. “Umkm Dalam Perspektif Pembiayaan Inklusif Di Indonesia 1,” no. 2017 (2013): 64.
- Ven, Andrew H. van de, and Marshall Scott Poole. “Field Research Methods.” *The Blackwell Companion to Organizations*, no. October (2017): 867. <https://doi.org/10.1002/9781405164061.ch38>.
- Widdowson, Doug, and Kim Hailwood. “Financial Literacy and Its Role in Promoting a Sound Financial System.” *Reserve Bank of New Zealand Bulletin* 70, no. 2 (2007): 37–47.
- Wise. “The Impact of Financial Literacy on New Venture

- Survival.” *International Journal of Business Management* 8, no. 23 (2013): 30.
- Wuisang, Jerry RH, and Roddy Runtuwarouw. *Konsep Kewirausahaan Dan UMKM*. Yayasan Ma. Sulawesi Utara, 2019.
- Yakob, Sajiah, Rubayah Yakob, Hafizuddin-Syah B.A.M., and Roslida Zalila Ahmad Rusli. “Financial Literacy and Financial Performance of Small and Medium-Sized Enterprises.” *The South East Asian Journal of Management* 15, no. 1 (2021): 89. <https://doi.org/10.21002/seam.v15i1.13117>.
- Ye, Jianmu, and K. M.M.C.B. Kulathunga. “How Does Financial Literacy Promote Sustainability in SMEs? A Developing Country Perspective.” *Sustainability (Switzerland)* 11, no. 10 (2019): 17. <https://doi.org/10.3390/su11102990>.

