

## DAFTAR PUSTAKA

- Abe, M., Batsaikhan, M. (2015). Financing small and medium enterprises in Asia and the Pacific. *Journal of Entrepreneurship and Public Policy*, 4(1), 2-32.
- Adomako, S., Dando, A. (2015). The moderating influence of financial literacy on the relationship between access to finance and firm growth in Ghana. *Venture Capital*.
- Ahiawodzi, A., Adade, T. (2012). Access to Credit and Growth of Small and Medium Scale Enterprises in the Ho Municipality of Ghana. *British Journal of Economics, Finance and Management Sciences*, 6(2).
- Alam, Z. (2017). Factors affecting access to finance of small and medium enterprises (SMEs) of Bangladesh. *17(2)*.
- Ariwibawa, D. (2016). Pengaruh Literasi Keuangan Terhadap Kinerja Dan Keberlangsungan UMKM Di Jawa Tengah. *20(1)*, 1-13.
- Bank Indonesia. (2018). Info Usaha Mikro Kecil Menengah. Diperoleh dari <https://www.bi.go.id/id/umkm/Default.aspx>
- Barbić, Dajana. (2017). Investigating the Role of Financial Knowledge, Financial Skills and Behavioral Control in Explaining Individuals' Successfulness in Managing Personal Finances.
- Chowdhury, M. (2017). Factors Affecting Access to Finance of Small and Medium Enterprises (SMEs) of Bangladesh. *Annals of Economics*, 2(26).
- Dinas Koperasi, Usaha Kecil Dan Menengah Provinsi Jawa Tengah. (2018). Data UMKM Jawa Tengah
- Eke, E., dan Raath. (2013). SMME Owners' Financial Literacy and Business Growth. *Mediterranean Journal of Social Sciences*. 4(13). 397-406.
- Eniola, A., Entebang, H. (2017). SME Managers and Financial Literacy. *Global Business Review*, 18(3), 1–18.

- Fitria, M., Yurniwati., Rahman, A. (2018). *The Effect of Financial Literacy on Growth and Sustainability of SMEs (Small and Medium Enterprises) in the Handicraft Sector in Padang City. International Journal of Progressive Sciences and Technologies, 10(2), 382 – 393.*
- Ghozali, Imam. (2017). *Structural Equation Modeling Metode Alternatif dengan menggunakan Partial Least Squares (PLS)*. Semarang: Badan Penerbit: Universitas Diponegoro.
- Goldhausen, J. (2017). *Access to Finance and Growth: Evidence from Dutch SMEs.*
- Hillary, O. E. (2016). *Determinants Of Financial Inclusion And Performance Of Small And Medium Enterprises In Nairobi City County. International Journal of Finance and Accounting, 1(4), 62 – 78.*
- Hussain, J., Salia, S., & Karim, A. (2018). *Is knowledge that powerful? Financial literacy and access to finance: An analysis of enterprises in the UK. Journal of Small Business and Enterprise Development.*
- Ibor et. al. (2017). *Financial Inclusion And Performance Of Micro, Small And Medium Scale Enterprises In Nigeria. International Journal of Research, 5(3).*
- Kostov, P., Arun, T., & Annim, S. (2015). *Access to financial services: The case of the ‘Mzansi’ accountin South Africa. Review of Development Finance, 34–42.*
- Kusumadewi, R. Neny. (2017). *Pengaruh Locus of Control Dan Financial Literacy Terhadap Kinerja UKM Pada Pelaku UKM Desa Rawa Kecamatan Cingambul Kabupaten Majalengka. Prosiding Seminar Nasional dan Call for Papers.*
- Lee, N., Sameen, H. (2014). *Access to finance for innovative SMEs since the financial crisis.*
- Munizu, Musran. (2013). *Strategi Peningkatan Kinerja dan Peran Usaha Kecil dan Menengah (UKM) Pengolah Produk Berbasis Pangan di Kota Makassar.*
- Musdholifah., Rahayu, A. (2017). *Pengaruh Literasi Keuangan Terhadap Kinerja dan Keberlanjutan Umkm Di Kota Surabaya. Jurnal Ilmu Manajemen, 5(3).*

- Mwakini, L. (2018). Financial Literacy And Growth Of Small And Medium Enterprises In Nyeri County, Kenya. *International Journal of Economics, Business and Management Research*, 2(6).
- Njoroge, C. W. and Gathungu, J. M. (2013), “The Effect of Entrepreneurial Education and Training on Development of Small and Medium Size Enterprises in Githunguri District - Kenya”, *International Journal of Education and Research*, 1 (8), 1 – 22.
- Nurhadi. (2015). *Teori, Praktek dan Implikasi Pada Usaha Kecil dan Menengah*. Surabaya: PT Revka Petra Media.
- Okello, G., Ntayi, J. (2017). The relationship between access to finance and growth of SMEs in developing economies: financial literacy as a moderator. *Review of International Business and Strategy*.
- Olawale, F., dan Garwe, D. (2010). Obstacles to the growth of new SMEs in South Africa: A principal component analysis approach *Journal of Business Management, Vol. 4 No. 5*, 729-728.
- Olowe F.T., Moradeyo O.A., & Babalola O.A. (2013). Empirical Study of the Impact of Microfinance Bank on Small and Medium Growth in Nigeria. *International Journal of Academic Research in Economics and Management Sciences*, 2(6).
- Otoritas Jasa Keuangan. (2016). Survei Nasional Literasi dan Inklusi Keuangan. *Survey Report*. Retrieved from [www.ojk.go.id](http://www.ojk.go.id)
- Otoritas Jasa Keuangan. (2017). Strategi Nasional Literasi Keuangan Indonesia(Revisit 2017). Retrieved from [www.ojk.go.id](http://www.ojk.go.id)
- Purwidiyanti, W. (2015). Pengaruh Faktor Internal Dan Eksternal Terhadap Kinerja Usaha Industri Kecil Dan Menengah Di Purwokerto Utara. *19(1)*, 149-159.
- Ramdhansyah, R., & Silalahi, S. A. (2013). Pengembangan Model Pendanaan UMKM Berdasarkan Persepsi UMKM. *Jurnal Keuangan & Bisnis Program Studi Magister Manajemen Sekolah Tinggi Ilmu Ekonomi Harapan*, 5(1), 30-40.

- Resyniar, G., & Pusposari, D. (2013). Persepsi Pelaku Usaha Mikro Kecil Menengah (UMKM) Terhadap Penerapan PP. 46 Tahun 2013. *Jurnal Ilmiah Mahasiswa FEB*, 2(2).
- SME's, A. (2017). Access to Finance.
- Sibanda, K., Shava, H. (2018). 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(1), a554.
- Suci, Y. (2017). Perkembangan Umkm (Usaha Mikro Kecil Dan Menengah) Di Indonesia. 6(1).
- Sunardi, S. (2008). Peningkatan Fungsi Intermediasi Perbankan UMKM Melalui Jasa Keuangan Mitra Bank (KKMB). *Jurnal Keuangan dan Perbankan*, 12 (1), 157-165.
- Suryani, S., Ramadhan, S. (2017). Analysis Of Financial Literacy For Micro Business In Pekanbaru. *Journal of Economic, Business and Accounting (COSTING)*, 1(1).
- Zidana, R. (2015). Small and Medium Enterprises (SMEs) Financing and Economic Growth in Malawi: Measuring the Impact between 1981 and 2014. *Journal of Statistics Research and Reviews*, 1(1), pp. 1-6.