

DAFTAR PUSTAKA

- Adhitya, P. (2020). Effect of Implementation of Good Corporate Governance, Risk Management and Profitability of Corporate Value towards 4 (Four) BUMN Banks in Indonesia Listed Indonesia Stock Exchange for Period 2014-2018. In *International Journal of Innovative Science and Research Technology* (Vol. 5, Issue 3). www.ijisrt.com
- Adomako, S., Danso, A., & Biography Samuel Adomako, A. (2014). *International Journal of Management & Organizational Studies Copyrights 2014, Society of Management and Human Resource Development Financial Literacy and Firm performance: The moderating role of financial capital availability and resource flexibility.* 3(4).
- Agustina, T. S., & Fauzia, D. S. (2021). The Need For Achievement, Risk-Taking Propensity, And Entrepreneurial Intention Of The Generation Z. *Risenologi*, 6(1), 96–106. <https://doi.org/10.47028/j.risenologi.2021.61.161>
- Ahdiat, A. (2022). *Banyak UMKM Belum Bisa Bisnis Online, Ini Kendala Utamanya.* <https://databoks.katadata.co.id/datapublish/2022/11/14/banyak-umkm-belum-bisa-bisnis-online-ini-kendala-utamanya>
- Allgood, S., & Walstad, W. B. (2012). *The Effects of Perceived and Actual Financial Literacy on Financial Behaviors**. <http://ssrn.com/abstract=2191606> Electronic copy available at: <https://ssrn.com/abstract=2191606> Electronic copy available at: <http://ssrn.com/abstract=2191606>
- Apa Manfaat Digitalisasi. (2022). *Apa Manfaat Digitalisasi UMKM?* <https://diskominfo.badungkab.go.id/artikel/44096-apo-manfaat-digitalisasi-umkm->
- Armiani, A., Basuki, B., & Suwarno, N. (2021). Teknologi Digital Memediasi Dampak Strategi Bisnis Terhadap Kinerja UMKM di Nusa Tenggara Barat. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 5(3). <https://doi.org/10.24034/j25485024.y2021.v5.i3.4892>
- Barney, J. (1991). *Firm Resources and Sustained Competitive Advantage*.
- Barney, J. B. (1986). Strategic Factor Markets: Expectations, Luck, and Business Strategy. *Management Science*, 32(10), 1231–1241. <https://doi.org/10.1287/mnsc.32.10.1231>
- Beheshti, H. M. (2006). What managers should know about ERP/ERP II. *Management Research News*, 29(4), 184–193. <https://doi.org/10.1108/01409170610665040>

- Billy Sandi, F. (2023). *Peran UMKM di Indonesia yang Perlu Anda Ketahui*. <Https://Www.Online-Pajak.Com/Seputar-Pph-Final/Peran-Umkm>.
- Bulan Inklusi Keuangan. (2019). *Bulan Inklusi Keuangan*. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/10532>
- Camelo-Ordaz, C., García-Cruz, J., Sousa-Ginel, E., & Valle-Cabrera, R. (2011). The influence of human resource management on knowledge sharing and innovation in Spain: The mediating role of affective commitment. *International Journal of Human Resource Management*, 22(7), 1442–1463. <https://doi.org/10.1080/09585192.2011.561960>
- Carmeli, A., & Tishler, A. (2004). The relationships between intangible organizational elements and organizational performance. *Strategic Management Journal*, 25(13), 1257–1278. <https://doi.org/10.1002/smj.428>
- Cavezzali, E., & Gardenal, G. (2012). *Risk Taking, Diversification Behavior and Financial Literacy of Individual Investors*. <http://ssrn.com/abstract=2162783>
- Cenamor, J., Parida, V., & Wincent, J. (2019). How entrepreneurial SMEs compete through digital platforms: The roles of digital platform capability, network capability and ambidexterity. *Journal of Business Research*, 100, 196–206. <https://doi.org/10.1016/j.jbusres.2019.03.035>
- Chepnetich, P. (2016). Effect of Financial Literacy and Performance SMEs. Evidence from Kenya. In *American Based Research Journal* (Vol. 5). <https://ssrn.com/abstract=2882997> <http://www.abrj.org>
- Chin, W. W. (1998). The partial least squares approach for structural equation modeling. In *Modern methods for business research*. (pp. 295–336). Lawrence Erlbaum Associates Publishers.
- Conner, K. R., & Prahalad, C. K. (1996). A Resource-based Theory of the Firm: Knowledge Versus Opportunism. *Organization Science*, 7(5), 477–501. <https://doi.org/10.1287/orsc.7.5.477>
- Cooper, D. R. , & S. P. S. (2014). *Business Research Methods*.
- D. Ittner, C. (2003). *Subjectivity and the weighting of performance -evidence from a balanced scorecard*.
- Das, T. K., & Teng, B.-S. (2000). A Resource-Based Theory of Strategic Alliances. In *Journal of Management* (Vol. 26, Issue 1).
- Duréndez, A., Dieguez-Soto, J., & Madrid-Guijarro, A. (2023). The influence of CEO's financial literacy on SMEs technological innovation: the mediating effects of MCS and risk-taking. *Financial Innovation*, 9(1). <https://doi.org/10.1186/s40854-022-00414-w>

- Dwi Krismailinda, A. (2022). *Kinerja UMKM dalam Perspektif Financial Literacy dan Financial Inclusion Dimediasi dengan Risk Taking.*
- Elena, M. (2023). *Pengguna QRIS tembus 43, 44 juta, Nilai transaksi Rp. 24,97 Trilyun.* <https://finansial.bisnis.com/read/20231123/90/1717405/pengguna-qris-tembus-4344-juta-nilai-transaksi-rp2497-triliun#:~:text=Terkini%2C%20transaksi%20QRIS%20mencapai%20Rp24,year%20on%20year%2Fyoy>.
- Fachrerozi, A. (2023). *Manfaatkan Teknologi Digital Untuk Tingkatkan Daya Saing UMKM.*
- Fauzan, R. (2021). *Kontribusi PDB UMKM Tahun Ini Diprediksi Turun Hingga 4 Persen.* <https://ekonomi.bisnis.com/read/20210122/12/1346285/kontribusi-pdb-umkm-tahun-ini-diprediksi-turun-hingga-4-persen>
- Fitriati, T. K., Purwana, D., & Dharmawan Buchdadi, A. (2020). The Role of Innovation in Improving Small Medium Enterprise (SME) Performance. In *International Journal of Innovation, Creativity and Change.* www.ijicc.net (Vol. 11, Issue 2). <https://money.kompas.com/read/2019/06/14/1500000/the-role-of-innovation-in-improving-small-medium-enterprise-sme-performance>
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares Konsep Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 untuk Penelitian Empiris.*
- H. Zaied, A. N. (2012). Barriers to E-Commerce Adoption in Egyptian SMEs. *International Journal of Information Engineering and Electronic Business*, 4(3), 9–18. <https://doi.org/10.5815/ijieeb.2012.03.02>
- Hair, J., Anderson, R., Tatham, R., & Black, W. (2000). *Multivariate Data Analysis.*
- Hair Jr, J. (2021). *Classroom Companion: Business Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R A Workbook.* <http://www>
- Hasil Survey SNLIK. (2020). *Hasil Survey Literasi Keuangan dan Inklusi Keuangan Nasional.* <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Article/20549>
- Henseler, J., Ringle, C., & Sarstedt, M. (2015). A New Criterion for Assessing Discriminant Validity in Variance-based Structural Equation Modeling. *Journal of the Academy of Marketing Science*, 43, 115–135. <https://doi.org/10.1007/s11747-014-0403-8>
- Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296–316. <https://doi.org/10.1111/j.1745-6606.2010.01170.x>

- Ibrahim, M. (2023). *Sebanyak 21.8 Juta UMKM Sudah Go Digital, Ini Bukti*.
<https://infobanknews.com/sebanyak-218-juta-umkm-sudah-go-digital-ini-bukti/>
- Kaplan, R. S. (2010). *Conceptual Foundations of the Balanced Scorecard*.
- Kaplan, R. S., & Norton, D. P. (1992). *The Balanced Scorecard-Measures that Drive Performance*. Harvard Business Review.
- Khin, S., & Ho, T. C. F. (2018). Digital technology, digital capability and organizational performance: A mediating role of digital innovation. *International Journal of Innovation Science*, 11(2), 177–195.
<https://doi.org/10.1108/IJIS-08-2018-0083>
- Kominfo. (2022). *Transformasi Digital UMKM Jadi Prioritas Penguatan Fondasi Ekonomi*.
<https://www.kominfo.go.id/content/detail/40915/transformasi-digital-umkm-jadi-prioritas-penguatan-fondasi-ekonomi/0/berita>
- Kontribusi UMKM. (2023). *Kontribusi UMKM dalam Perekonomian di Indonesia*.
<https://djpdb.kemenkeu.go.id/kppn/lubuksikaping/id/data-publikasi/artikel/3134-kontribusi-umkm-dalam-perekonomian-indonesia.html>
- Krisna Yogatama, B. (2022). *Literasi Keuangan Bantu UMKM Tingkatkan Kapasitas*.
<https://www.kompas.id/baca/ekonomi/2022/05/23/edukasi-literasi-keuangan-bantu-umkm-tingkatkan-kapasitasnya>
- Kulathunga, K. M. M. C. B., Ye, J., Sharma, S., & Weerathunga, P. R. (2020). How does technological and financial literacy influence SME performance: Mediating role of ERM practices. *Information (Switzerland)*, 11(6).
<https://doi.org/10.3390/INFO11060297>
- Lembaga Keuangan Mikro. (2023). *Lembaga Keuangan Mikro*.
<https://www.ocbc.id/id/article/2023/05/04/lembaga-keuangan-mikro-adalah>
- Lestari, D., Zainurossalamia, S. Z. A., Maria, S., Wardhani, W., & Yudaruddin, R. (2021). The impact of COVID-19 pandemic on performance of small enterprises that are e-commerce adopters and non-adopters. *Problems and Perspectives in Management*, 19(3), 467–477.
[https://doi.org/10.21511/ppm.19\(3\).2021.38](https://doi.org/10.21511/ppm.19(3).2021.38)
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44.
<https://doi.org/10.1257/jel.52.1.5>

- Maisah A, S. (2023). *Perbedaan Smart PLS dan SPSS dalam Olah Data Penelitian.* <https://uptjurnal.umsu.ac.id/apa-perbedaan-smart-pls-dan-spss-yuk-simak-penjelasan-berikut/>
- Maulida, Y. (2022). *IT For e-Commerce, Financial Literacy and Financial Inclusion: Determinants of SME's Performance Tesis.*
- Mita Kusumaningrum, S., Wiyono, G., & Maulida, A. (2023). Pengaruh Literasi Keuangan, Inklusi Keuangan, dan Sikap Keuangan terhadap Pengelolaan Keuangan UMKM di Kapanewon Godean, Kabupaten Sleman. *Jurnal Samudra Ekonomi Dan Bisnis*, 14(2), 227–238. <https://doi.org/10.33059/jseb.v14i2.6867>
- Mollah, S., Hassan, M. K., Al Farooque, O., & Mobarek, A. (2017). The governance, risk-taking, and performance of Islamic banks. *Journal of Financial Services Research*, 51(2), 195–219. <https://doi.org/10.1007/s10693-016-0245-2>
- Mutegi, H. K., Njeru, P. W., & Ongesa, N. T. (2015). Financial Literacy and its impact on Loan Repayment by SME's. In *International Journal of Economics, Commerce and Management United Kingdom: Vol. III.* <http://ijecm.co.uk/>
- Nasriah, H. (2023). *Analisis Data Statistik dengan SmartPLS, Penjelasan Sederhana.* <https://ebizmark.id/artikel/analisis-data-statistik-dengan-smartpls/>
- Nur Aziz, Z., Novita Dewi, F., & Pribadi, Y. (2022). *Keberlangsungan Usaha Mikro, Kecil dan Menengah di Masa Pandemi* (Vol. 15).
- Onuka, I. (2016). Full Financial Inclusion (Ffi): A Pre-Requisite for Inclusive Economic Development in Nigeria. *Advances in Social Sciences Research Journal*, 3(9). <https://doi.org/10.14738/assrj.39.2128>
- Penjual Aktif Shopee. (2021). *Punya Lebih dari 5 Juta Penjual Aktif, Shopee Dorong Pertumbuhan Ekonomi Digital.* <https://industri.kontan.co.id/news/punya-lebih-dari-5-juta-penjual-aktif-shopee-dorong-pertumbuhan-ekonomi-digital>
- Pratono, A. H. (2018). Does firm performance increase with risk-taking behavior under information technological turbulence?: Empirical evidence from Indonesian SMEs. *Journal of Risk Finance*, 19(4), 361–378. <https://doi.org/10.1108/JRF-10-2017-0170>
- Purwanti, T. (2023). *OJK Dorong Literasi dan Inklusi dan Keuangan Digital.* <https://www.cnbcindonesia.com/news/20230329193646-4-425602/ojk-dorong-inklusi-dan-literasi-keuangan-digital-umkm>

- Putri Melati, W. (2022). *UMKM Mulai Menggeliat Pasca Pandemic Covid 19*.
<https://www.djkn.kemenkeu.go.id/kpknl-lhokseumawe/baca-artikel/15474/UMKM-Mulai-Menggeliat-Pasca-Pandemic-Covid-19.html>
- Rensis, L. (1932). *the Method of Constructing an Attitude A Technique for the Measurement of Attitudes*.
- Rizky, M. (2023). *Banyak UMKM RI Tidak Mempunyai Akses Kredit ke Bank*.
<https://www.cnbcindonesia.com/news/20230921110408-4-474345/sedih-banyak-umkm-ri-tak-punya-akses-kredit-ke-bank-kenapa>
- Sabil Hussein, A. (2015). *Modul-PLS SmartPLS*.
- Safitri, K., & Martin Pratama, A. (2023). *Tokopedia Catat Kenaikan Jumlah Penjual Online 2 Kali Lipat sejak 2019*.
<https://money.kompas.com/read/2023/08/31/121000126/tokopedia-catat-kenaikan-jumlah-penjual-online-2-kali-lipat-sejak-2019>
- Sanistasya, P. A., Rahardjo, K., & Iqbal, M. (2019). Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja Usaha Kecil di Kalimantan Timur. In *Jurnal Economia* (Vol. 14, Issue 1).
<https://journal.uny.ac.id/index.php/economia>
- Sari, Y. W., Nugroho, M., & Rahmiyati, N. (2023). The effect of financial knowledge, financial behavior and digital financial capabilities on financial inclusion, financial concern and performance in MSMEs in East Java. *Uncertain Supply Chain Management*, 11(4), 1745–1758.
<https://doi.org/10.5267/j.uscm.2023.6.016>
- Sarwono, J., & Narimawati, U. (2015). *Membuat Skripsi, Tesis dan Disertasi dengan Partial Least Square SEM (PLS-SEM)*.
- SE OJK No. 30. (2017). *Surat Edaran OJK Nomor 30/SEOJK.07/2017 tentang Pelaksanaan Kegiatan dalam Rangka Meningkatkan Literasi Keuangan di Sektor Jasa Keuangan*.
- SE OJK No. 31. (2017). *Surat Edaran OJK Nomor 31/SEOJK.07/2017 tentang Pelaksanaan Kegiatan dalam Rangka Meningkatkan Inklusi Keuangan di Sektor Jasa Keuangan*.
- Sugiyono, S. (2016). *Metode Penelitian Kuantitatif dan Kualitatif dan R&D*.
- Sugiyono, S. (2017). *Metode Penelitian Kuantitatif*.
- Tingkatkan Inklusi Keuangan. (2023). *Tingkatkan Inklusi Keuangan bagi UMKM melalui Teknologi Digital, Pemerintah Luncurkan Program PROMISE II Impact*. <https://www.ekon.go.id/publikasi/detail/4980/tingkatkan-inklusi>

keuangan-bagi-umkm-melalui--teknologi-digital-pemerintah-luncurkan-program-promise-ii-impact

Umiati, N. (2022). *A Model to Increase SME's Performance: The Moderation Role of Social Capital.*

UMKM Kesulitan Pinjaman. (2023). *Pengusaha Ungkap 61 Persen UMKM Kesulitan Dapat Pinjaman Modal Baca artikel CNN Indonesia "Pengusaha Ungkap 61 Persen UMKM Kesulitan Dapat Pinjaman Modal.* <https://www.cnnindonesia.com/ekonomi/20231221204053-92-1040428/pengusaha-ungkap-61-persen-umkm-kesulitan-dapat-pinjaman-modal>

Undang-Undang RI. (2008). *Undang-Undang No. 20 Republik Indonesia Tahun 2008.*

Usama, M. K., Fauziah, W., Yusoff, W., & Usama, K. M. (2018). The Relationship Between Entrepreneurs' Financial Literacy and Business Perfomance Among Entrepreneurs of Bauchi State Nigeria. In *International Journal of Entrepreneurship and Business Innovation* (Vol. 1, Issue 1). www.abjournals.org

Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of technology. *MIS Quarterly: Management Information Systems*, 36(1), 157–178. <https://doi.org/10.2307/41410412>

W. Chin, W. (2010). Handbook of Partial Least Squares. In *Handbook of Partial Least Squares*. Springer Berlin Heidelberg. <https://doi.org/10.1007/978-3-540-32827-8>

Wagner, H.-T., & Weitzel, T. (2005). *The Impact of IT on Competitive Advantage: A Microeconomic Approach to Making the Resource-Based View Explicit.* <https://www.researchgate.net/publication/221407706>

Wang, Y., & Poutziouris, P. (2010). Entrepreneurial risk taking: Empirical evidence from UK family firms. *International Journal of Entrepreneurial Behaviour and Research*, 16(5), 370–388. <https://doi.org/10.1108/13552551011071841>

Wekesa L, Maalu JK, Gathungu J, & Wainaina G. (2016). *Effect of Entrepreneur Characteristics on Performance of Non-Timber Forest Products Small and Medium Enterprises in Kenya.* 6(3), 16–26. <http://journals.uonbi.ac.ke/damrhttp://journals.uonbi.ac.ke/damr>

Wernerfelt, B. (1984). A Resource-based View of the Firm. In *Strategic Management Journal* (Vol. 5).

- Willebrands, D., & Boermans, M. (2017). Entrepreneurship, risk perception and firm performance. *International Journal of Entrepreneurship and Small Business*, 31, 1. <https://doi.org/10.1504/IJESB.2017.10004078>
- Zhang, M., & Tansuhaj, P. (2007). *Organizational Culture, Information Technology Capability, and Performance: The Case of Born Global Firms*. www.cb.wsu.edu