

DAFTAR PUSTAKA

- Abdul Halim, M. A. S., Muda, S., & Mohd Amin, W. A. A. W. (2011). The Measurement of Entrepreneurial Personality and Business Performance in Terengganu Creative Industry. *International Journal of Business and Management*, 6(6).
- Abdulai, M. (2012). *Intellectual Capital and Firm Performance : An Empirical Study of Software Firms in West Africa*. 4(1).
- Agyei, S. K. (2018). Culture, financial literacy, and SME performance in Ghana. *Cogent Economics and Finance*, 6(1).
- Ajzen, I. (1991). *The theory of planned behavior*. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Allport, G. W., & Ross, J. M. (1967). Personal religious orientation and prejudice. *Journal of Personality and Social Psychology*, 5(4), 432–443.
- Anam, O. A., Fatima, A. H., Majdi, H., & Rashid, A. (2012). *Determinants of intellectual capital reporting Evidence from annual reports of Malaysian*. July 2017.
- Aribawa, D., Atma, U., & Yogyakarta, J. (2016). *Pengaruh Literasi Keuangan Terhadap Kinerja*. 20(1), 1–13.
- Arshad, R., Noor, A. H. M., & Yahya, A. (2015). Human Capital and Islamic-Based Social Impact Model: Small Enterprise Perspective. *Procedia Economics and Finance*, 31(15), 510–519.
- Asutay, M., Buana, G. K., & Avdukic, A. (2022). The Impact of Islamic Spirituality on Job Satisfaction and Organisational Commitment: Exploring Mediation and Moderation Impact. *Journal of Business Ethics*, 181(4), 913–932.
- Atkinson, A., & Messy, F.-A. (2012). Measuring Financial Literacy: Results of the OECD. *OECD Working Papers on Finance, Insurance and Private Pensions*, 44(2), 296–316.
- Badan Pusat Statistik. (2021). *In Jawa Tengah*.
- Balog, A. M., Baker, L. T., & Walker, A. G. (2014). Religiosity and spirituality in entrepreneurship: A review and research agenda. *Journal of Management, Spirituality and Religion*, 11(2), 159–186.
- Barney, J. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17(1), 99–120.
- Bayer, P. J., Bernheim, B. D., & Scholz, J. K. (2009). The effects of financial education in the workplace: Evidence from a survey of employers. *Economic Inquiry*, 47(4), 605–624.
- Benzing, C. and H. M. C. (2009). A comparison of the motivations of small

- business owners in Africa. *Journal of Small Business and Enterprise Development*, 1, 60–77.
- Bontis, N., Crossan, M., Hul-, J., Edvinsson, L., & Previous, T. S. (1995). Intellectual capital : an exploratory study that develops measures and models. 63–76.
- Bontis, N., William Chua Chong, K., & Richardson, S. (2000). Intellectual capital and business performance in Malaysian industries. *Journal of Intellectual Capital*, 1(1), 85–100.
- Carnahan, S., Agarwal, R., & Campbell, B. (2010). The Effect of Firm Compensation Structures on the Mobility and Entrepreneurship of Extreme Performers. *Business*, 920(October), 1–43.
- Celenza, D., & Rossi, F. (2012). The Relationship Between Intellectual Capital (IC) and Stock Market Performance: Empirical Evidence From Italy. *Journal of Modern Accounting and Auditing*, 8(11), 1729–1741.
- Chahal, H. (2014). Effect of intellectual capital on competitive advantage and business performance : Role of innovation and learning culture Effect of intellectual capital on competitive advantage and business performance : role of innovation and learning culture Hardeep C. July 2015.
- Chen, M. C., Cheng, S. J., & Hwang, Y. (2005). An empirical investigation of the relationship between intellectual capital and firms' market value and financial performance. *Journal of Intellectual Capital*, 6(2), 159–176.
- Ciftci, I., Tatoglu, E., Wood, G., Demirbag, M., & Zaim, S. (2019). Corporate governance and firm performance in emerging markets: Evidence from Turkey. *International Business Review*, 28(1), 90–103.
- Cohen, S., & Kaimenakis, N. (2007). Intellectual capital and corporate performance in knowledge-intensive SMEs. *Learning Organization*, 14(3), 241–262.
- Council, N. F. E. (2014). *Financial Literacy Curriculum*.
- Day, G. S., & Wensley, R. (1988). Assessing Advantage : A Framework for Diagnosing. *Journal of Marketing*, 52(2), 1–20.
- de Run, E. C., Butt, M. M., Fam, K. S., & Jong, H. Y. (2010). Attitudes towards offensive advertising: Malaysian Muslims' views. *Journal of Islamic Marketing*, 1(1), 25–36.
- Delgadillo, L. M. (2014). Financial Clarity: Education, literacy, capability, counseling, planning, and coaching. *Family and Consumer Sciences Research Journal*, 43(1), 18–28.

- Desiyanti, R., & Kassim, A. A. M. (2020). Financial Literacy on Business Performance: The Moderating Effect of Religiosity Among SMEs In Sumatera, Indonesia. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 10(2).
- Dibrell. (2008). Fueling Innovation through Information Technology in SMEs. *Journal of Cleaner Production*, 46(2), 203–218.
- Du, Z. W., Chen, H., Liu, H., Lu, J., Qian, K., Huang, C. T. L., Zhong, X., Fan, F., & Zhang, S. C. (2015). Generation and expansion of highly pure motor neuron progenitors from human pluripotent stem cells. *Nature Communications*, 6, 1–9.
- Dyrenge, S. D., Mayew, W. J., & Williams, C. D. (2012). Religious Social Norms and Corporate Financial Reporting. *Journal of Business Finance and Accounting*, 39(7–8), 845–875.
- Dzomonda, O., & Fatoki, O. (2017). The Impact of Ethical Practices on the Performance of Small and Medium Enterprises in South Africa. *Journal of Economics and Behavioral Studies*, 9(5), 209.
- Emerson, T. L. N., Conroy, S. J., & Stanley, C. W. (2007). Ethical attitudes of accountants: Recent evidence from a practitioners' survey. *Journal of Business Ethics*, 71(1), 73–87.
- Eresia-Eke, C. E., & Raath, C. (2013). SMME Owners' financial literacy and business growth. *Mediterranean Journal of Social Sciences*, 4(13), 397–406.
- Fadila, F., & Yuniarti, Y. (2021). Pengaruh Kinerja Usaha Terhadap Keunggulan Bersaing Pada Ukm Spoccat Sepatu Cibaduyut Kota Bandung. Fadila Feni, Yuniarti Yuyun, 3(1), 1–19.
- Farooqi, A. H. (2006). Islamic Social Capital and Networking. *Humanomics*, 22(2), 113–125.
- Gale, W. G., & Levine, R. (2013). Financial Literacy: What Works? How Could it Be More Effective? *SSRN Electronic Journal*, October, 1–31.
- Gary S. Becker. (1975). Human Capital A Theoretical And Empirical Analysis, With Special Reference To Education. *National Bureau Of Economic Research New York*.
- Ghozali I. (2005). Aplikasi Analisis Multivariate dengan SPSS. Undip.
- Gouda, A. A. (2013). The term job satisfaction refers to the attitude and feelings people have about their. 4(6), 2351–2358.
- Grant, R. M. (2009). The resource-based theory of competitive advantage: Implications for strategy formulation. In *Knowledge and Strategy* (Vol. 33, Issue 3). Butterworth-Heinemann.
- Gumusay, A. A. (2015). Entrepreneurship from an islamic Perspective. *Journal of Business Ethics*.

- Gumusluölu, L., & Ilsev, A. (2009). Transformational leadership and organizational innovation: The roles of internal and external support for innovation. *Journal of Product Innovation Management*, 26(3), 264–277.
- Hadjimanolis, A. (2000). An investigation of innovation antecedents in small firms in the context of a small developing country. *R and D Management*, 30(3), 235–246.
- Hair, et.al. (1995). *Multivariate Data Analysis (7th editio)*. NJ: Prentice Hall.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2013). Partial Least Squares Structural Equation Modeling: Rigorous Applications, Better Results and Higher Acceptance. *Long Range Planning*, 46(1–2), 1–12.
- Hamel dan Prahalad. (1994). Universitas Islam Indonesia Universitas Islam Indonesia. In : *Harvard Business School Press, Boston, Massachusetts and Tata McGraw-Hill (Thirteent)*.
- Hasanah, F. (2019). Pengaruh Tingkat Religiusitas, Pengetahuan, Kualitas Produk Dan Kualitas Pelayanan Terhadap Preferensi Menabung Mahasiswa Universitas Muhammadiyah Palembang Pada Bank Syariah. *BALANCE Jurnal Akuntansi Dan Bisnis*, 4(1), 485.
- Hengky Latan, I. G. (2012). *Partial least squares : konsep, teknik dan aplikasi SmartPLS 2.0 M3 untuk penelitian empiris /*. Badan Penerbit Universitas Diponegoro.
- Hermawan, S., Hariyanto, W., & Biduri, S. (2020). Intellectual capital, business performance, and competitive advantage: An empirical study for the pharmaceutical companies. *Quality - Access to Success*, 21(175), 103–106.
- Hilary, G., & Hui, K. W. (2009). Does religion matter in corporate decision making in America? *Journal of Financial Economics*, 93(3), 455–473.
- Isa, M. K. N. B. J. A. N. bin S. A. H. M. (2015). Intellectual capital in small and medium enterprises in Pakistan (Vol. 16, Issue 1).
- Ismail, A. I., Rose, R. C., Uli, J., & Abdullah, H. (2012). A review on the relationship between organizational systems and performance. *International Business Management*, 6(2), 286–293.
- Jing Jian Xiao, N. P. (2017). Financial education and financial satisfaction: Financial literacy, behavior, and capability as mediators. *International Journal of Bank Marketing*, 35(5).
- Jones, T. M. (1991). Ethical Decision Making by Individuals in Organizations: An Issue-Contingent Model. *Academy of Management Review*, 16(2), 366–395.
- Kamukama, N. (2017). *Intellectual capital and competitive advantage in Uganda 's microfinance industry*.
- Kamukama, N., & Ahiauzu, A. (2011). *Competitive advantage : mediator of intellectual capital and performance*. January.

- Kamukama, N., Ahiauzu, A., & Ntayi, J. M. (2011). Competitive advantage: Mediator of intellectual capital and performance. *Journal of Intellectual Capital*, 12(1), 152–164.
- Kamukama, N., Ahiauzu, A., Ntayi, J. M., & Kamukama, N. (2017). *Keunggulan kompetitif : mediator modal intelektual dan prestasi*. 152–164.
- Khalique, M., Bontis, N., Bin Shaari, J. A. N., Yaacob, M. R., & Ngah, R. (2018). Intellectual capital and organisational performance in Malaysian knowledge-intensive SMEs. *International Journal of Learning and Intellectual Capital*, 15(1), 20–36.
- Khalique, M., & Md Isa, A. H. (2014). Intellectual capital in SMEs operating in boutique sector in Kuching, Malaysia. *The IUP Journal of Management Research*, 13(2), 17–28.
- King-Kauanui, S., Thomas, K. D., & Waters, G. R. (2005). Entrepreneurship and spirituality: Integration of spirituality into the workplace. *Journal of Management, Spirituality and Religion*, 2(2), 255–274.
- Kusumawati, R. (2010). Pengaruh Karakteristik Pimpinan dan Inovasi Produk Baru Terhadap Kinerja Perusahaan untuk Mencapai Keunggulan Bersaing Berkelanjutan. *AKSES: Jurnal Ekonomi Dan Bisnis*, 5(9), 53–64.
- Li, Y., & Zhao, Z. (2018). The dynamic impact of intellectual capital on firm value: evidence from China. *Applied Economics Letters*, 25(1), 19–23.
- Maheran, N., & Muhammad, N. (2016). Intellectual Capital Efficiency and Firm 's Performance : Study on Malaysian Intellectual Capital Efficiency and Firm 's Performance : Study on Malaysian Financial Sectors. July 2009.
- Martín-de-Castro, G., Delgado-Verde, M., López-Sáez, P., & Navas-López, J. E. (2011). Towards “An Intellectual Capital-Based View of the Firm”: Origins and Nature. *Journal of Business Ethics*, 98(4), 649–662.
- Martinette, L. A., & Obenchain-leeson, A. (2012). Of Competitive Advantage : A Service Organization Perspective. *Journal of Service Science*, 5(1), 43–58.
- Matias Kalm. (2012). The impact of networking on firm performance. August.
- McDaniel, S. W. dan Burnett, J. J. (1990). (1990). Consumer Religiosity And Retail Store Evaluative Criteria. 18, 101–112.
- Mislan Cokrohadisumarto, W. (2020). The Role of the Human Capital and Network in Maintaining the Sustainability of IMFI in the Digital Era: An Islamic Perspective. In *Advances in Intelligent Systems and Computing* (Vol. 993). Springer International Publishing.
- Mollah, S., & Zaman, M. (2015). Shari'ah supervision, corporate governance and performance: Conventional vs. Islamic banks. *Journal of Banking and Finance*, 58, 418–435.
- Mutamimah, M., Tholib, M., & Robiyanto, R. (2021). Corporate governance, credit risk, and financial literacy for small medium enterprise in Indonesia. *Business: Theory and Practice*, 22(2), 406–413.
- Mutezo, A. (2013). Credit rationing and risk management for SMEs: The way forward for South Africa. *Corporate Ownership and Control*, 10(2 B,CONT1), 153–163.

- Nahapiet, J., & Ghoshal, S. (2009). Social capital, intellectual capital, and the organizational advantage. *Knowledge and Social Capital*, April 1998, 119–158.
- Narver. (1990). The Effect of Market Orientation on Business.pdf.
- Ngah, R., & Ibrahim, A. R. (2009). The relationship of Intellectual capital, innovation and organizational performance: a preliminary study in Malaysian SMEs. *Int'l Journal of Management Innovation Systems*, 1(1), 1–12.
- Noctor, M., Stoney, S. & Stradling, R. (1992). Financial literacy: a discussion of concepts and competences of financial literacy and opportunities for its introduction into young people's learning. National Foundation for Educational Research.
- Nur Hamidah, Rida Prihatni, & IGKA Ulupui. (2020). The Effect Of Financial Literacy, Fintech (Financial Technology) and Intellectual Capital On The Performance Of MSMEs In Depok City, West Java. *Journal of Sosial Science*, 1(4), 152–158.
- Nwankwo, S., Gbadamosi, A., & Ojo, S. (2012). Religion, spirituality and entrepreneurship. *Society and Business Review*, 7(2), 149–167.
- OECD. (2006). Improving Financial Literacy: Analysis of Issues and Policie. *Financial Market Trends*, 2005(2), 111–123.
- Olawale, F., & Garwe, D. (2010). Obstacles to the growth of new SMEs in South Africa: A principal component analysis approach. *African Journal of Business Management*, 4(5), 729–738.
- Pabbajah, M., Widyanti, R. N., & Widyatmoko, W. F. (2019). the Factors of Service, Religiosity and Knowledge in the Decision of Customers To Save Funds in Sharia Banks in Yogyakarta City. *International Journal of Business, Humanities, Education and Social Sciences (IJBHES)*, 1(2), 13–26.
- Paoloni, P., & Lombardi, R. (2017). Exploring the connection between relational capital and female entrepreneurs. *African Journal of Business Management*, 11(24), 740–750.
- Penrose. (1959). *The Theory of the Growth of The Firm* (1st ed.). Oxford University Press.
- Porter, M. E. (1985). *Competitive Advantage: Creating and Sustaining Superior Performance*. the free Fresh.
- Posner, B. Z., & Schmidt, W. H. (1993). Values congruence and differences between the interplay of personal and organizational value systems. *Journal of Business Ethics*, 12(5), 341–347.

- Prof. Mahfud Sholihin, D. D. R. (2021). *Analisis SEM-PLS dengan WarpPLS 7.0 untuk Hubungan Nonlinier dalam Penelitian Sosial dan Bisnis* (p. 320). Penerbit Andi, 2021.
- Putri, R. E., Goso, G., Hamid, R. S., & Ukkas, I. (2022). Pengaruh Literasi Keuangan, Financial Technology dan Inklusi Keuangan terhadap Kinerja Keuangan Pengusaha Muda. *Owner*, 6(2), 1664–1676.
- Rashidi, A. (2016). The Relationship between Religious Beliefs and Financial Literacy among the Graduate Students of Islamic Azad University Buin Zahra. *J. Appl. Environ. Biol. Sci*, 6(6), 140–149. www.textroad.com
- Rosli, M. M., & Sidek, S. (2013). *The Impact of Innovation on the Performance of Small and Medium Manufacturing Enterprises : Evidence from Malaysia*. 2013.
- Russell, S. N., & Millar, H. H. (2014). Exploring the Relationships among Sustainable Manufacturing Practices, Business Performance and Competitive Advantage: Perspectives from a Developing Economy. *Journal of Management and Sustainability*, 4(3). 7
- Saifuddin Azwar. (2012). *Sikap Manusia : Teori dan Pengukurannya* (2nd ed.). Pustaka Pelajar.
- Sefnedi, S., & Yadewani, D. (2022). Pengaruh Orientasi Kewirausahaan dan Religiusitas terhadap Kinerja Usaha Kecil dan Menengah. *Jurnal Pustaka Manajemen (Pusat Akses Kajian Manajemen)*, 2(1), 1–5.
- SigalHaberaArieReichelb. (2007). *The cumulative nature of the entrepreneurial process: The contribution of human capital, planning and environment resources to small venture performance*. 22(1), 119–145.
- Siswanti, I., Salim, U., Sukoharsono, G., & Aisjah, S. (2017). International Journal of Economics and Financial Issues The Impact of Islamic Corporate Governance, Islamic Intellectual Capital and Islamic Financial Performance on Sustainable Business Islamic Banks. *International Journal of Economics and Financial Issues*, 7(4), 316–323.
- Suroso, D. A. dan F. N. (2011). *Psikologi Islami Solusi Islam atas Problem-Problem Psikologi*. In Pustaka Pelajar.
- Tarigan, J. (2011). *The Role of Resources in Firm's Performance and Competitive Advantage: A Resource-Based View*. c, 1–9.
- Thomas A Stewart. (1997). *Intellectual Capital: The New Wealth of Organization* (berilustra). Doubleday/Currency.
- Thouless, R. H. (1992). An introduction to psychology of religion.
- Tovstiga, G., & Tulugurova, E. (2009). Intellectual capital practices: A four-region comparative study. *Journal of Intellectual Capital*, 10(1), 70–80.
- Triyani Budyastuti. (2021). Pengaruh Financial Technology dan Literasi Keuangan terhadap Keberlangsungan Usaha. *Jurnal Online Insan Akuntan*, Vol.6, No.(E-ISSN: 2528-0163), 167–178.

- Uma Sekaran, R. B. (2010). *Research Methods for Business: A Skill-Building Approach*.
- Usama, M. K., Fauziah, W., Yusoff, W., & Usama, K. M. (2019). The Impact of Financial Literacy on Business Performance. *International Journal of Research and Innovation in Social Science (IJRISS)*, 3(10), 2454–6186.
- Uygur, S. (2010). The influence of religion over work ethic values: The case of Islam and Turkish SME owner-managers. September. <http://bura.brunel.ac.uk/handle/2438/4396>
- Vladimir Dženopoljac Stevo Janošević Nick Bontis. (2016). Intellectual capital and financial performance in the Serbian ICT industry. *Journal of Intellectual Capital*, 17(2), 373–396.
- Wang, W. Y., & Chang, C. (2005). Intellectual capital and performance in causal models. Evidence from the information technology industry in Taiwan. *Journal of Intellectual Capital*, 6(2), 222–236.
- Xingqiang Du, Wei Jian, Shaojuan Lai, Y. D. and H. P. (2015). Does Religion Mitigate Earnings Management? Evidence from China. *Journal of Business Ethics*, 131(3), 699–749.
- Xu, J., & Wang, B. (2018). Intellectual capital, financial performance and companies' sustainable growth: Evidence from the Korean manufacturing industry. *Sustainability (Switzerland)*, 10(12).
- Zain, M., & Hassan, A. E. (2013). The Impact of Corporate Entrepreneurship on Company Growth in a Hostile Business Environment. *7th Global Conference on Business & Economics*, 4(1), 82–90.
- Zolotoy, L., O'Sullivan, D., & Chen, Y. (2019). Local religious norms, corporate social responsibility, and firm value. *Journal of Banking and Finance*, 100, 218–233.
- Zuliyati, N. A. B., & Mirah, Z. M. D. (2017). Pengaruh intellectual capital terhadap kinerja umkm. *Jurnal Akuntansi Dan Keuangan*, 6(2), 181–200.
- Zulkifli, R. M., & Rosli, M. M. (2013). Entrepreneurial Orientation and Business Success of Malay Entrepreneurs: Religiosity as Moderator. *International Journal of Humanities and Social Science*, 3(10), 264–275.