

DAFTAR PUSTAKA

- Aldrich, D. P., & Meyer, M. A. (2014). Social Capital and Community Resilience. *American Behavioral Scientist*, 254-269.
- Amadeo, K. (2018, November 5). *Commodities Market*. Retrieved May 10, 2019, from thebalance.com: <https://www.thebalance.com/commodities-futures-and-how-they-work-3305647>
- Atkinson, A., & Messy, F.-A. (2012). Measuring Financial Literacy : Results of the OECD/International Network on Financial Education (INFE) Pilot Study. *OECD Working Papers on Finance, Insurance and Private Pensions*.
- Babajide, A. A., Adegboye, F. B., & Omarkhanlen, A. E. (2015). Financial Inclusion and Economic Growth in Nigeria. *International Journal of Economics and Financial Issues*.
- Badan Perencana Pembangunan Nasional. (2019, Agustus 16). *Lampiran Pidato Kenegaraan Presiden Republik Indonesia*. Retrieved September 13, 2019, from bappenas.go.id: https://www.bappenas.go.id/files/lampid/lampid-2019/Lampid_2019.pdf
- Balatti, J. (2007). Financial literacy and social networks - what's the connection? *ALA National Conference*. Cairns: James Cook University.
- Bank Indonesia & LPPI. (2015). Profil Bisnis Usaha Mikro, Kecil dan Menengah (UMKM).
- Bank Indonesia. (2019). *Keuangan Inklusif di Indonesia*. Retrieved November 20, 2019, from [bi.go.id: https://www.bi.go.id/id/perbankan/keuanganinklusif/Indonesia/Contents/Default.aspx](https://www.bi.go.id/id/perbankan/keuanganinklusif/Indonesia/Contents/Default.aspx)

- Bappenas. (2019). *Lampiran Pidato Kenegaraan Presiden Republik Indonesia*. Jakarta: Kementrian Perencanaan Pembangunan Nasional.
- Blesia, J. U. (2017). Culture and Accounting Practices in Indonesia. *Asian Journal of Economics, Business and Accounting*.
- Bongomin, G. O., Ntayi, J. M., Munene, J. C., & Malinga, C. A. (2017). Financial intermediation and financial inclusion of poor households : Mediating role of social network in rural Uganda. *Cogent Economics & Finance*.
- Bongomin, G. O., Ntayi, J. M., Munene, J. C., & Malinga, C. A. (2017). Financial literacy in emerging economies. *Managerial Finance*, 1310-1331.
- Bongomin, G. O., Ntayi, J. M., Munene, J. C., & Malinga, C. A. (2018). Institutions and Financial Inclusion in Rural Uganda : the Mediating Role of Social Capital. *Journal of African Business*, 244-261.
- Bongomin, G. O., Ntayi, J. M., Munene, J. C., & Nabeta, I. N. (2015). Social Capital : Mediator of Financial Literacy and Financial Inclusion in Rural Uganda. *Review of International Business and Strategy*.
- Bongomin, G. O., Ntayi, J. M., Munene, J. C., & Nabeta, I. N. (2016). Financial Inclusion in Rural Uganda : Testing Interaction Effect of Financial Literacy and Networks. *Journal of African Business*, 106-128.
- BPS. (2019, July 31). *Indeks Pembangunan Manusia*. Retrieved Oktober 28, 2019, from bps.go.id: <https://bps.go.id/subject/26/indeks-pembangunan-manusia.html#subjekViewTab3>
- BPS. (2019, November 06). *Industri Mikro dan Kecil*. Retrieved November 07, 2019, from bps.go.id: <https://bps.go.id/subject/170/industri-mikro-dan-kecil.html#subjekViewTab3>
- BPS. (2019, July 15). *Kemiskinan dan Ketimpangan*. Retrieved Oktober 28, 2019, from bps.go.id: <https://bps.go.id/subject/23/kemiskinan-dan-ketimpangan.html#subjekViewTab3>

- BPS. (2019). *Produk Domestik Bruto (Lapangan Usaha)*. Retrieved September 3, 2019, from bps.go.id: <https://www.bps.go.id/subject/11/produk-domestik-bruto--lapangan-usaha-.html>
- BPS. (2019, Oktober 19). *Produk Domestik Regional Bruto (Pengeluaran)*. Retrieved Oktober 28, 2019, from bps.go.id: <https://bps.go.id/subject/171/produk-domestik-regional-bruto--pengeluaran-.html#subjekViewTab3>
- BPS Banten. (2019, Agustus 2019). *Kependudukan*. Retrieved November 20, 2019, from banten.bps.go.id: <https://banten.bps.go.id/subject/12/kependudukan.html#subjekViewTab3>
- BPS Banten. (2019). *Provinsi Banten Dalam Angka*. Badan Pusat Statistik Provinsi Banten.
- BPS. (n.d.). *Konsep Industri Mikro dan Kecil*. Retrieved September 7, 2019, from bps.go.id: <https://bps.go.id/subject/170/industri-mikro-dan-kecil.html#subjekViewTab1>
- Chung, Y. H., & Park, Y. K. (2014). The Effects of Financial Education and Networks on Business Students Financial Literacy. *American Journal of Business Education*.
- Cooper, D. R. (2014). *Business Research Methods*. New York: McGraw-Hill/Irwin.
- Cordero, J. M., Gil-Izquierdo, M., & Chaparro, F. P. (2019). Financial Education and Student Financial Literacy : A Cross-Country Analysis Using PISA 2012 Data. *The Social Science Journal*.
- Garg, N., & Singh, S. (2018). Financial Literacy Among Youth. *International Journal of Social Economics*, 176-186.
- Ghahtarani, A., Majid, S., & Mahdieh, R. (2019). The impact of social capital and social interaction on customers' purchase intention, considering

knowledge sharing in social commerce context. *Journal of Innovation & Knowledge*.

Ghozali, H. I., & Ratmono, D. (2013). *Analisis Multivariat dan Ekonometrika Teori, Konsep, dan Aplikasi dengan EViews 8*. Semarang: Badan Penerbit Universitas Diponegoro Semarang.

Grohmann, A., Kluhs, T., & Menkhoff, L. (2017). Does financial literacy improve financial inclusion? *German Institute for Economic Research*.

Hair Jr., J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate Data Analysis*. Edinburgh: Pearson Education Limited.

Hausken, K. d. (1996). *Hegemons, Leaders and Followers: A Game-Theoretic Approach to the Postwar Dynamics of International Political Economy. MPIFG Discussion Paper*.

Hofstede, H. G. (2001). *Culture Consequences : Comparing Values, Behaviors, Institutions and Organizations Across Nations - Second Edition*. California: Sage Publications.

Kementrian Keuangan. (2019). *RAPBN 2019*. Retrieved October 1, 2019, from kemenkeu.go.id: <https://www.kemenkeu.go.id/single-page/rapbn-2019/>

Kepala Badan Pusat Statistik. (2017). *Peraturan Kepala Badan Pusat Statistik Nomor 19 Tahun 2017*. Jakarta: Badan Pusat Statistik.

Le, T.-H., Chuc, A. T., & Hesary, H. F. (2019). Financial inclusion and its impact on financial efficiency and sustainability: Empirical evidence from Asia. *Borsa Istanbul Review*.

Lu, N., & Peng, C. (2019). Community-Based Structural Social Capital and Depressive Symptoms of Older Urban Chinese Adults : The Mediating Role Cognitive Social Capital. *Archives of Gerontology and Geriatrics*, 74-80.

- Lusardi, A., & Mitchell, O. (2014). The economic importance of financial literacy : Theory and evidence. *Journal of economy literacy*, 5-44.
- Maholtra, K. M. (2010). *Marketing Research : An Applied Orientation, 6th Edition*. New Jersey: Georgia Institute of Technology.
- Menteri Perindustrian Republik Indonesia. (2016, July 27). Peraturan Menteri Perindustrian Republik Indonesia. *Besaran Jumlah Tenaga Kerja dan Nilai Investasi untuk Klasifikasi Usaha Industri*. Jakarta: Menteri Perindustrian.
- Mindra, R., & M., M. (2017). Financial self-efficacy : a mediator in advancing financial inclusion. Equality, diversity and inclusion. *An International Journal*, 128-149.
- Moarefi, A., & Sweis, R. J. (2018, December). *Publication Sobel test*. Retrieved December 04, 2019, from Researchgate.net: https://www.researchgate.net/publication/329371676_Sobel_test/stats
- OJK. (2014). *Survei Baseline Portfolio Investasi UMKM Rumah Tangga : Upaya Meningkatkan Partisipasi Masyarakat Dalam Penggunaan Produk Lembaga Jasa Keuangan*. Jakarta: OJK.
- OJK. (2016). *POJK*. Retrieved Oktober 10, 2019, from [ojk.go.id: https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/regulasi/peraturan-ojk/Documents/Pages/POJK-tentang-Peningkatan-Literasi-dan-Inklusi-Kuangan-di-Sektor-Jasa-Kuangan-Bagi-Konsumen-dan-atau-masyarakat/SAL%20-%20POJK%20Literasi%20dan%20Inkl](https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/regulasi/peraturan-ojk/Documents/Pages/POJK-tentang-Peningkatan-Literasi-dan-Inklusi-Kuangan-di-Sektor-Jasa-Kuangan-Bagi-Konsumen-dan-atau-masyarakat/SAL%20-%20POJK%20Literasi%20dan%20Inkl)
- OJK. (2017). Strategi Nasional Literasi Keuangan Indonesia. *Revisit 2017*.
- OJK. (2017, April 03). *Undang-Undang Nomor 20 Tahun 2008 Tentang Usaha Mikro, Kecil, dan Menengah*. Retrieved November 27, 2019, from [ojk.go.id: https://www.ojk.go.id/sustainable-finance/id/peraturan/undang-](https://www.ojk.go.id/sustainable-finance/id/peraturan/undang-)

undang/Pages/Undang-Undang-Republik-Indonesia-Nomor-20-Tahun-2008-Tentang-Usaha-Mikro,-Kecil,-dan-Menengah.aspx

OJK. (2019, Juni). Statistik Perbankan Indonesia. *Volume 17*.

Pusat Kebijakan Perdagangan Dalam Negeri Badan Pengkajian dan Pengembangan Kebijakan Perdagangan Kementerian Perdagangan. (2013). Analisis Peran Lembaga Pembiayaan Dalam Pengembangan UMKM.

Rodrigues, L. F., Oliveira, A., Rodrigues, H., & Costa, C. J. (2019). Assessing Consumer Literacy on Financial Complex Products. *Journal of Behavioral and Experimental Finance*.

Sekaran, U. &. (2009). *Research Methods for Business*. West Sussex: John Wiley & Sons Ltd.

Sensus UMKM. (2018). *Data Sensus UMKM Kota Tangerang Selatan*. Kota Tangerang Selatan: Dinas Koperasi dan UMKM.

Soetiono, K. S., & Setiawan, C. (2018). *Literasi dan Inklusi Keuangan Indonesia*. Depok: Kharisma Putra Utama Offset.

Wijanto, S. H. (2008). *Structural Equation Model*. Graha Ilmu: Yogyakarta.

World Bank. (2018). *The Little Data Book on Financial Inclusion*. Washington DC: The World Bank Group.

Worldbank. (2019). *Open Data*. Retrieved September 8, 2019, from worldbank.org: <https://data.worldbank.org/country/indonesia>

Wright, T. W. (2010). *Information Literacy in the Digital Age*. Oxford: Chandos Publishing.

Yay, M. (2016). The Mediation Analysis With The Sobel Test and The Percentile Bootstrap. *Research World International Conference*.

Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). *Business Research Method*. South-Western: Cengage Learning.