

## DAFTAR PUSTAKA

- Aghion, P., & Bolton, P. (1997). A Theory of Trickle-Down Growth and Development. In *The Review of Economic Studies* (Vol. 64, Issue 2).
- Anderson, A., Baker, F., & Robinson, D. (n.d.). *Optimism, Financial Literacy and Participation* \*.
- Ashton, T., & Marshall, M. R. (2007). The organization and financing of dialysis and kidney transplantation services in New Zealand. *International Journal of Health Care Finance and Economics*, 7(4), 233–252.  
<https://doi.org/10.1007/s10754-007-9023-x>
- Ayu, M., Geriadi, D., Erynayati, L., Yuliana, N. P., Sawitri, R., Ekonomi, F., & Bisnis, D. (2021). *E-JURNAL EKONOMI DAN BISNIS UNIVERSITAS UDAYANA*. 10(03), 161–172. <https://ojs.unud.ac.id/index.php/EEB/>
- Beck, T., & Demircuc-Kunt, A. (n.d.). *Small and Medium-Size Enterprises: Access to Finance as a Growth Constraint*.  
[http://www.worldbank.org/research/projects/sme\\_conference.htm](http://www.worldbank.org/research/projects/sme_conference.htm)
- Bodnar, G. M., Hayt, G. S., & Marston, R. C. (1998). 998 Wharton Survey of Financial Risk Management by US Non-Financial Firms. In *Management* (Vol. 27, Issue 4). Winter.
- Bongomin, G. O. C., Munene, J. C., Ntayi, J. M., & Malinga, C. A. (2018). Nexus between financial literacy and financial inclusion: Examining the moderating role of cognition from a developing country perspective. *International Journal of Bank Marketing*, 36(7), 1190–1212.  
<https://doi.org/10.1108/IJBM-08-2017-0175>
- Davidsson, P., Achtenhagen, L., & Naldi, L. (2010). Small firm growth. *Foundations and Trends in Entrepreneurship*, 6(2), 69–166.  
<https://doi.org/10.1561/03000000029>
- Deakins, D., Whittam, G., & Wyper, J. (2010). Smes' access to bank finance in scotland: An analysis of bank manager decision making. *Venture Capital*, 12(3), 193–209. <https://doi.org/10.1080/13691061003658647>
- Dharmawan Buchdadi, A., & Sholeha, A. (2020). THE INFLUENCE OF FINANCIAL LITERACY ON SMES PERFORMANCE THROUGH ACCESS TO FINANCE AND FINANCIAL RISK ATTITUDE AS MEDIATION VARIABLES. In *Article in Academy of Accounting and Financial Studies Journal*.  
<https://www.researchgate.net/publication/345045505>

- Fazli Sabri, M., Cheng-Xi Aw, E., Rahim, A., Sufian Burhan, A., Othman, A., & Simanjuntak, M. (2021). Financial Literacy, Behavior and Vulnerability Among Malaysian Households: Does Gender Matter? In *International Journal of Economics and Management Journal homepage* (Vol. 15, Issue 2). <http://www.ijem.upm.edu.my>
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152. <https://doi.org/10.2753/MTP1069-6679190202>
- Hallahan, T. A., Faff, R. W., & McKenzie, M. D. (2004). *An empirical investigation of personal financial risk tolerance*.
- Hauff, J. C., Carlander, A., Gärling, T., & Nicolini, G. (2020). Retirement Financial Behaviour: How Important Is Being Financially Literate? *Journal of Consumer Policy*, 43(3), 543–564. <https://doi.org/10.1007/s10603-019-09444-x>
- Hsiao, Y. J., & Tsai, W. C. (2018). Financial literacy and participation in the derivatives markets. *Journal of Banking and Finance*, 88, 15–29. <https://doi.org/10.1016/j.jbankfin.2017.11.006>
- Kevane, M., Wydick, B., Hou, E., Peña, S., Peres, C., Ruud, P., & Cruz, A. S. (2001). Microenterprise Lending to Female Entrepreneurs: Sacrificing Economic Growth for Poverty Alleviation? In *World Development* (Vol. 29, Issue 7). <http://scholarcommons.scu.edu/econ>:<http://ssrn.com/abstract=1115436>Electronic copy available at: <http://ssrn.com/abstract=1115436>
- Kumar, A., Kumar Tiwari, A., & Shahbaz, M. (2010). *Munich Personal RePEc Archive Does financial development increase rural-urban income inequality? Cointegration analysis in the case of Indian economy Does Financial Development Increase Rural-Urban Income Inequality? Cointegration Analysis in the Case of Indian Economy*.
- Kurniasari, F., Lestari, E. D., & Tannady, H. (2023). Pursuing Long-Term Business Performance: Investigating the Effects of Financial and Technological Factors on Digital Adoption to Leverage SME Performance and Business Sustainability—Evidence from Indonesian SMEs in the Traditional Market. *Sustainability (Switzerland)*, 15(16). <https://doi.org/10.3390/su151612668>
- Lestari, E. D., Hamid, N. A., Rizkalla, N., Purnamaningsih, P., & Urus, S. B. T. (2022). The Effect of Financial Literacy, Cost of Technology Adoption, Technology Perceived Usefulness, and Government Support on MSMEs'

- Business Resilience. *GATR Global Journal of Business Social Sciences Review*, 10(3), 132–147. [https://doi.org/10.35609/gjbsr.2022.10.3\(3\)](https://doi.org/10.35609/gjbsr.2022.10.3(3))
- Liezel Kotzè AvA Smit, M. (2008). Personal financial literacy and personal debt management: the potential relationship with new venture creation. In *SAJESBM NS* (Vol. 1).
- Lusardi, A. (2012). *Numeracy, financial literacy, and financial decision-making*. <http://www.nber.org/papers/w17821>
- Mertzanis, C. (2017). Ownership structure and access to finance in developing countries. *Applied Economics*, 49(32), 3195–3213. <https://doi.org/10.1080/00036846.2016.1257106>
- Mistlaiha Annur, A., Anwar, K., & Islam Negeri Sulthan Thaha Saifuddin Jambi, U. (2021). Analisis Manajemen Pemasaran pada UMKM Studi di Usaha Mikro Jahit Hanimist. *IJIEB: Indonesian Journal of Islamic Economics and Business*, 6(1), 60–72. <http://e-journal.lp2m.uinjambi.ac.id/ojp/index.php/ijoieb>
- Mori, N. G., Richard, E., Richard, E. M., & Mori, G. (1506). SMES Access to Financial Services: Tanzanian Bankers' Eye SMEs Access to Financial Services: Bankers' Eye. In *Chinese Business Review* (Vol. 11, Issue 2). <https://www.researchgate.net/publication/255699088>
- Opiso, J., Korutaro Nkundabanyanga, S., Tumwine, S., Kigongo Kaawaase, T., Senyonga, L., & Echegu, S. (2023). The digital era of taxation: Analysing the effectiveness of digital tax adoption on petroleum excise duty revenue. *Cogent Business and Management*, 10(3). <https://doi.org/10.1080/23311975.2023.2272370>
- Prasanna, R. P. I. R., Jayasundara, J. M. S. B., Gamage, S. K. N., Ekanayake, E. M. S., Rajapakshe, P. S. K., & Abeyrathne, G. A. K. N. J. (2019). Sustainability of SMEs in the competition: A systemic review on technological challenges and SME performance. In *Journal of Open Innovation: Technology, Market, and Complexity* (Vol. 5, Issue 4). Multidisciplinary Digital Publishing Institute (MDPI). <https://doi.org/10.3390/joitmc5040100>
- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of Consumer Affairs*, 44(2), 276–295. <https://doi.org/10.1111/j.1745-6606.2010.01169.x>
- Rostgaard, T., Christoffersen, M. N., & Weise, H. (n.d.). *Parental Leave in Denmark R E P R I N T*.

- Scholar, L. (n.d.). *Effect of Financial Literacy on Firm Performance of Small and Medium Enterprises in Sri Lanka*. <https://ssrn.com/abstract=3306719>
- Shepherd, D. A., Wiklund, J., & Haynie, J. M. (2009). Moving forward: Balancing the financial and emotional costs of business failure. *Journal of Business Venturing*, 24(2), 134–148. <https://doi.org/10.1016/j.jbusvent.2007.10.002>
- Syed, A. M., & Bawazir, H. S. (2021). Recent trends in business financial risk—A bibliometric analysis. In *Cogent Economics and Finance* (Vol. 9, Issue 1). Cogent OA. <https://doi.org/10.1080/23322039.2021.1913877>
- Tinggi, S., & Amm, I. E. (n.d.). *Analisis Faktor Daya Saing, Budaya Keuangan, dan Keputusan Pembayaran Kredit terhadap Peluang Akses Layanan Keuangan UKM Lombok Baiq Desthania Prathama*. <http://jurnal.untirta.ac.id/index.php/jsm>
- Van Rooij, M., Lusardi, A., & Alessie, R. (2009). *DNB Working Paper Financial Literacy and Retirement Planning in the Netherlands*.
- Wang, C., Walker, E., & Redmond, J. (n.d.). *Explaining the lack of strategic planning in SMEs: The importance Explaining the lack of strategic planning in SMEs: The importance of owner motivation of owner motivation*. <https://ro.ecu.edu.au/ecuworks/1454>
- Ye, J., & Kulathunga, K. M. M. C. B. (2019). How does financial literacy promote sustainability in SMEs? A developing country perspective. *Sustainability (Switzerland)*, 11(10). <https://doi.org/10.3390/su11102990>