

DAFTAR PUSTAKA

- Abanis T, Sunday A, Burani A, Eliabu B 2013. Financial Management Practices in Small and Medium Enterprises in Selected Districts in Western Uganda. *Journal of Finance and Accounting*, 4(2), 29-42.
- Abor, J., dan P. Quartey. 2010. Issues in SME development in Ghana and South Africa. *International Research Journal of Finance and Economics*. 39 (6). 219–227.
- Adomoko, S., Danso. & Damoah, John. O. 2016. The moderating influence of financial literacy on the relationship between access to finance and firm growth in Ghana: *An International Journal of Entrepreneurial Finance*. Vol. 18, Issue 1. 43-61.
- Amaliyah, Riski dan Rini Setyo Witiastuti. 2015. *Analisis Faktor yang Mempengaruhi Tingkat Literasi Keuangan di Kalangan UMKM Kota Tegal*. *Management Analysis Journal* 4 (3).
- Andoh, K.F. & Nunoo, J. 2012. *Sustaining Small and Medium Enterprises through Financial Service Utilization. Does Financial Literacy Matter?* Department of Economics, University of Cape Coast, Ghana.
- Aribawa, Dwitya. 2016. Pengaruh Literacy keuangan terhadap kinerja dan keberlangsungan UMKM di Jawa tengah. *Siasat Bisnis*. Vol 20 No.1, Januari 2016.
- Audretsch, D., Van der Horst, R., Kwaak, T., dan Thurik, R. 2009. First Section of the Annual Report on EU Small and Medium-Sized Enterprises. *EIM Business & Policy Research*. 12.
- Bank Indonesia, 2012. *Hasil Kajian Kredit Mikro, Kecil dan Menengah untuk Kegiatan Produktif*. Jakarta: Bank Indonesia.
- Barte, R. (2012). Financial literacy in microenterprises: The case of Cebu Fish vendors *Phillipines Management Review* 2012. Vol: 9.
- Chan, C. S. R., & Park, H. D. 2013. The influence of dispositional affect and cognition on venture investment portfolio concentration. *Journal of Business Venturing*, 28(3), 397-412.

- Chen, H dan Volpe, R.P, 1998. "An Analysis of Personal Literacy among College Students". *Financial Services Review*. Vol. 7 (2).
- Churchill, N.C. & Lewis, V.L. 1983: The Five Stages of Small Business Growth. *Harvard Business Review*, 61(3).
- Dahmen, P., dan Rodriguez, E. 2014. Financial Literacy and the Success of Small Businesses: An Observation from a Small Business Development Center. *International Journal of Numeracy*, Vol.7, 1-12.
- Definit, OJK, dan USAID. 2013. *Developing Indonesian Financial Literacy Index*. Jakarta. USAID.
- Ezejiyor, R. A., Emmanuel, E., & Olise, M. C. The Relevance of Accounting Records in Small Scale Business: The Nigerian Experience. *International Journal of Academic Research in Business and Social Sciences*, 1(4), 69-82.
- Fatoki O. (2014): The Financial Literacy of Micro Entrepreneurs in South Africa. *Journal of Social Science*, 40(2), 151-158.
- Felicia Claresta Harli, Nanik Linawati, Gesti Memarista. (2015). Pengaruh *Financial Literacy* dan Faktor Sosiodemografi Terhadap Perilaku Konsumtif. *Jurnal FINESTA* Vol. 3, No. 1, hal. 58-62
- Ghozali, Imam dan Hengky L. 2012. *Partial Least Squares Konsep, Teknik dan Aplikasi*. Semarang: Universitas Diponegoro.
- Ghozali, Imam. 2011. *Aplikasi Analisis Multivariate dengan Program SPSS*. Edisi V. Semarang: Universitas Diponegoro.
- Glaser, M., & Walther, T. 2014. Run, walk, or buy? Financial literacy, dual-process theory, and investment behavior. *Financial Literacy, Dual-Process Theory, and Investment Behavior* (April 16, 2014).
- Glueck, W.F, & Jauch L.R. 1999. *Manajemen Strategi dan Kebijakan Perusahaan*. Alih Bahasa oleh Renaldi Kasali. Jakarta. Erlangga.
- Greenspan, A. 2002. Financial Literacy. A Tool for Economic Progress. *The Futurist Journal* 36 (4), 37-41
- Gupta, D. Guha,S. & Shiva,S.K. 2013. Firm's Growth and its Determinants. *Journal of Innovation and Entrepreneurship* 1 2(15), 2-14.

- Hair *et al.* 2010. *Multivariate Data Analysis*, Seventh Edition. *Pearson Prentice Hall*.
- Hapsari, P.R, Hakim, A & Soeaidy, S. 2014. Pengaruh Pertumbuhan Usaha Kecil Menengah terhadap Pertumbuhan Ekonomi Daerah (Studi di Pemerintah kota Batu). *Wacana-Vol. 17, No.2. ISSN: 1411-0199*
- Hilgert, M., Hogarth, J & Beverly, S. 2003. Household Financial Management: The Connection between Knowledge and Behavior. *Federal Reserve Bulletin*.
- Hudson, M., A. Smart and M. Bourne. 2001. Theory and practice in SME performance measurement systems. *International Journal of Operations & Production Management*. 21(8). 1096-1115.
- Larry, W., & Cristopher S. 2009. *Using Accounting Information*. Ventures Publishing House.
- Lusardi, A., & Mitchell, O. S. 2011. Financial Literacy and Planning; Implications for Retirement Well Being. *National Bureau of Economic Research*.
- Lusardi, A., & Mitchell, O. S. 2014. The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5-44.
- Lusimbo, Nekesa E. 2016. Relationship between Financial Literacy and the Growth of Micro and Small Enterprises in Kenya: A Case of Kakamega Central Sub-County. Dissertation. Jomo Kenyatta University of Agriculture and Technology.
- Mandell, Lewis and Linda Schmid Klein. 2009. The Impact of Financial Literacy Education on Subsequent Financial Behaviour. *Journal of Financial Counseling and Planning*, Volume 20, Issue 1, 2009.
- Manurung, E.M., dan Barlian, I. 2012. From small to significant: Innovation process in small-medium creative businesses. *International Journal of Innovation, Management and Technology*. 3(6). 788 - 792.
- Masitoh dan Widayanti. 2015. Pengaruh Sosialisasi, Tingkat Pemahaman, Motivasi, Kepribadian Terhadap Penerapan SAK-ETAP di Kampoeng Batik Laweyan Solo, Jurnal Paradigma UNIBA
- Mastercard. 2011. *Taking Stock: Financial Education Initiatives for the Poor*. Ontario. CA: Mastercard Foundation.

- Mckaskill, T. 2010. *Ultimate growth strategies; A practical Guide to Engineer High Growth into Your Business*. New York: Sage Publications.
- Mills, K., & McCarthy, B. 2014. The state of small business lending: Credit access during the recovery and how technology may change the game. *Harvard Business School General Management Unit Working Paper*, (15-004).
- Njoroge, R. M. 2013. *Relationship between Financial Literacy and Entrepreneurial Success in Nairobi County Kenya*. (MSC Dissertation University of Nairobi) Nairobi: UON.
- Nyamboga. T. O, Nyamweya, B. O & Njeru, F. 2014. An assessment of the effect of Financial Literacy on Loan Repayment by Small and Medium Entrepreneurs in Ngora, Nairobi County: *Research Journal of Finance and Accounting: Vol.5, No.12*
- Obago, S. O. (2014). *Effect of financial literacy on management of personal finances among employees of commercial Banks in Kenya* (Doctoral Dissertation University of Nairobi).
- Penrose, E. (1959). *The Theory of the Growth of the Firm*. Oxford University Press.
- Pisa, O. E. C. D. (2012). Assessment and Analytical Framework: Mathematics, Reading, Science, Problem Solving and Financial Literacy. *2013-2-21J*.
- Sekaran, Uma. 2009. *Metode Penelitian untuk Bisnis*. Jakarta: Salemba Empat.
- Sieki, J., Wagoki, J. & Kalio, A., (2013). An Assessment of the role of financial literacy on Performance of Small and Micro Enterprises: Case of Equity Group Foundation Training Program on MSES in Njoro district Kenya. *Journal of Economics & Finance. September 1(7)*, 250-336.
- Sugiyono, (2008). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung Alfabeta.
- Sukirno, Sadono. 2007. *Ekonomi Pembangunan (Proses, masalah, dan kebijakan)*. Kencana Prenada. Jakarta.
- Taufiqurrahman. 2017. Pengaruh Literasi Keuangan terhadap Kinerja dan Keberlangsungan UMKM di Pasar Bandar Buat Padang. Skripsi. Universitas Andalas. Padang.

Tejasari, Maharani. 2008. Peranan Sektor Usaha Kecil dan Menengah dalam Penyerapan Tenaga Kerja dan Pertumbuhan Ekonomi. Skripsi. Fakultas Ekonomi dan Manajemen. Institut Pertanian Bogor. Bogor.

Turyahebwa, A.Sunday,A. & Ssekajugo,D.(2013):Financial Management Practices and Business Performance of Small and Medium Enterprises in Western Uganda. *African Journal of Business Management. Academic Journals Vol. 7(38)*, 42-50.

Undang-Undang Republik Indonesia No.20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah, Sekretariat Negara RI: Jakarta.

Wachira MI, Kihiu EN. (2012). Impact of financial literacy on access to financial services in Kenya. *International Journal of Business and Social Science*. Vol 3 No.19.

Wise, S. (2013). The Impact of Financial Literacy on New Venture Survival. *International Journal of Business and Management*, 8 (23), 30-39.

<https://www.bps.go.id> yang diakses pada tanggal 16 Maret 2018

<http://www.ojk.go.id> yang diakses pada tanggal 20 Maret 2018

<http://diskop.padang.go.id> yang diakses pada tanggal 1 Maret 2018

