

DAFTAR PUSTAKA

- Agastya, T. dan. (1996). *Kompetisi SDM UKM dan Pengaruhnya Terhadap Kinerja UKM di Surabaya*.
- Antari, S. S., & Msi, N. (2008). Pengaruh Pendapatan, Pendidikan, dan Remitan terhadap Pengeluaran Konsumsi Pekerja Migran Nonpermanen di Kabupaten Badung (Studi Kasus pada Dua. *Piramida*, 1–18. Retrieved from <http://ojs.unud.ac.id/index.php/piramida/article/view/2975>
- Anwar, M., Purwanto, E., Suwaidi, R. A., & Anienda, M. (2017). KEUANGAN INKLUSIF DAN LITERASI KEUANGAN (Studi Pada Sentra industri kecil di Jawa Timur). *Jurnal Riset Ekonomi Dan Manajemen*, 17(2), 273–282.
- Ariadi, R., Malelak, M. I., & Astuti, D. (2015). *Analisa Hubungan Financial Literacy dan Demografi Dengan Investasi, Saving dan Konsumsi*. 3(1), 7–12.
- BOROWKA, A., JJJJ, G., & OOOO, D. (2013). *No Titleeee*. 2(SGEM2016 Conference Proceedings, ISBN 978-619-7105-16-2 / ISSN 1314-2704), 1–39.
- Chauvet, L., & Jacolin, L. (2017). Financial Inclusion, Bank Concentration, and Firm Performance. *World Development*, 97, 1–13. <https://doi.org/10.1016/j.worlddev.2017.03.018>
- Chepngetich, P. (2016). Effect of Financial Literacy and Performance SMEs. Evidence from Kenya. *American Based Research Journal*, 5(2016–11), 26–35. Retrieved from <http://www.abrj.org>
- Desiyanti, R. (2016). Literasi dan inklusi keuangan serta indeks utilitas umkm di padang. *BISMAN Jurnal Bisnis & Manajemen*, 2(2), 122–134.
- Djuwita, D., & Yusuf, A. A. (2018). Tingkat Literasi Keuangan Syariah Di Kalangan UMKM Dan Dampaknya Terhadap Perkembangan Usaha. *Al-Amwal : Jurnal Ekonomi Dan Perbankan Syari'ah*, 10(1), 105. <https://doi.org/10.24235/amwal.v10i1.2837>
- Ibor, B. I., Offiong, A. I., & Mendie, E. S. (2017). *Financial Inclusion and Performance of Micro , Small*. 5(3), 104–122.
- Imawati, I., Susilaningsih, & Ivada, E. (2013). Pengaruh Financial Literacy terhadap Perilaku Konsumtif Remaja pada Program IPS SMA Negeri 1 Surakarta Tahun Ajaran 2012/2013. *Jupe UNS*, 2(1), 48–58. <https://doi.org/10.1017/CBO9781107415324.004>
- Irene Mwiwaki, K. (2015). *Factors Influencing Performance of Small and Medium Enterprise Tea Firms in Mombasa County, Kenya*. (November). Retrieved from http://erepository.uonbi.ac.ke/bitstream/handle/11295/95062/Kimunyi_Factors_influencing_performance_of_small_and_medium_enterprise_tea_firms.pdf?sequence=1

- Karsinah, & Cahya, A. R. K. (2012). Kinerja Bank Umum Syariah di Indonesia Tahun 2010-2012. *JEJAK Journal of Economics and Policy*, 5(2), 117–229. <https://doi.org/10.15294/jejak.v7i1.3596>
- Klapper, L., Lusardi, A., & Panos, G. A. (2013). Financial literacy and its consequences: Evidence from Russia during the financial crisis. *Journal of Banking and Finance*, 37(10), 3904–3923. <https://doi.org/10.1016/j.jbankfin.2013.07.014>
- Kotane, I., & Kuzmina-Merlino, I. (2017). Analysis of Small and Medium Sized Enterprises' Business Performance Evaluation Practice at Transportation and Storage Services Sector in Latvia. *Procedia Engineering*, 178, 182–191. <https://doi.org/10.1016/j.proeng.2017.01.093>
- Krishna, A. S. S., Sari, M., & Rofaida, R. (2007). Analisis Tingkat Literasi Keuangan Di Kalangan Mahasiswa dan Faktor-Faktor yang Mempengaruhinya. Survey Pada Mahasiswa Universitas Pendidikan Indonesia (Financial Literacy Level Analysis Among Students and Its Affecting Factors. Survey on UPI). *Academia.Edu*, (November), 1–6. Retrieved from http://www.academia.edu/download/39830776/Analisis_tingkat_literasi_keuangan_di_k_a.pdf
- Kusumadewi, N. R. (2017). Pengaruh Locus of Control Dan Financial Literacy Terhadap Kinerja Ukm Pada Pelaku Ukm Desa Rawa. *Prosiding Seminar Nasional Dan Call for Papers*, 5(November), 915–924.
- Lebas, M. J. (1995). Performance measurement and performance management. *International Journal of Production Economics*, 41(1–3), 23–35. [https://doi.org/10.1016/0925-5273\(95\)00081-X](https://doi.org/10.1016/0925-5273(95)00081-X)
- Maulani, S. (2016). Analisis Faktor-Faktor yang Mempengaruhi Literasi Keuangan (Studi pada Mahasiswa Jurusan Manajemen Fakultas Ekonomi Universitas Negeri Semarang Aktif Semester Genap Tahun. *Skripsi Manajemen Fakultas Ekonomi Universitas Negeri Malang*. <https://doi.org/10.1002/jcp.1041370305>
- Mihalčová, B., Csikósová, A., & Antošová, M. (2014). Financial Literacy – The Urgent Need Today. *Procedia - Social and Behavioral Sciences*, 109, 317–321. <https://doi.org/10.1016/j.sbspro.2013.12.464>
- Mimeault, M. (2014). *L'Encyclopédievisuelle*.
- Nurfriani, V., Paramu, H., Utami, E. S., Keuangan, M., Ekonomi, F., Unej, U. J., & Kalimantan, J. (n.d.). Analisis Kinerja Usaha Mikro , Kecil dan Menengah (UMKM) Dengan dan Tanpa Pinjaman Di Kabupaten Jember (Analysis Performance of Micro , Small and Medium Enterprise (SMEs) With and Without Loans in Jember Region). 1–5.
- Purnomo, R. dan S. L. (2010). Pengaruh kepribadian,. *Jurnal Bisnis Dan Ekonomi (JBE)*, 17(2), 144-160ru. Retrieved from <http://download.portalgaruda.org/article.php?article=7645&val=548&title=HUBUNGAN ANTARA PENETAPAN TUJUAN, SELF-EFFICACY DAN KINERJA>

- Puspitaningtyas, Z. (n.d.). *MANFAAT LITERASI KEUANGAN BAGI BUSINESS SUSTAINABILITY ABSTRAK : ABSTRACT : panjang menjadi penting bagi suatu usaha . Tanpa memiliki konsep pengembangan.*
- PWC. (2018). 2018 Indonesia Banking Survey Technology shift in Indonesia is underway. *PwC Survey*, (February). Retrieved from <https://www.pwc.com/id/en/publications/assets/financialservices/2018-indonesia-banking-survey.pdf>
- Ratnawati, T., & Hikmah. (2012). Faktor - faktor yang mempengaruhi kinerja UKM. *Serat Acitya*, 2(1), 102–114.
- Ripain, N., Amirul, S. M., & Mail, R. (2017). Financial literacy and SMEs' potential entrepreneurs: The case of Malaysia. *Journal of Administrative and Business Studies*, 3(2), 60–68. <https://doi.org/10.20474/jabs-3.2.1>
- Rosengard, J. K., & Prasetyantoko, A. (2011). If the banks are doing so well, why can't I get a loan? Regulatory constraints to financial inclusion in Indonesia. *Asian Economic Policy Review*, 6(2), 273–296. <https://doi.org/10.1111/j.1748-3131.2011.01205.x>
- S Mishi, P. C. (2014). *Impact of financial literacy in optimising financial inclusion in rural South Africa: Case study of the Eastern Cape Province Mishi S *.; Vacu N.P. † and Chipote P. ‡.* 1–25.
- Sanistasya, P. A., Raharjo, K., & Iqbal, M. (2019). The Effect of Financial Literacy and Financial Inclusion on Small Enterprises Performance in East Kalimantan. *Jurnal Economia*, 15(1), 48–59. <https://doi.org/10.21831/economia.v15i1.23192>
- Shandra, Y. (2012). Konsumsi Dan Investasi Serta Pertumbuhan Ekonomi Sumatera Barat. *Kajian Ekonomi*, 1(April), 113–139. Retrieved from <http://ejournal.unp.ac.id/index.php/ekonomi/article/view/741/610>
- Sulistiawati, R. (2012). Pengaruh Investasi terhadap Pertumbuhan Ekonomi dan Penyerapan Tenaga Kerja Serta Kesejahteraan Masyarakat di Provinsi di Indonesia. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 3(2–3), 271–285. <https://doi.org/10.1007/s10994-009-5132-8>
- Terzi, N. (2015). Financial Inclusion and Turkey. *Academic Journal of Interdisciplinary Studies*, 4(1), 269–276. <https://doi.org/10.5901/ajis.2015.v4n1s2p269>
- Zwedu, G. A., Lakew, B., Stephany, G., Jones, S., Spratt, R., & Gottschalk, C. (2014). *Working paper 408 Financial inclusion, regulation and inclusive growth in Ethiopia.* (November).