

DAFTAR PUSTAKA

- Adler, P. S., & Kwon, S. W. (2002). Social capital: Prospects for a new concept. *Academy of Management Review*, 27(1), 17–40.
<https://doi.org/10.5465/AMR.2002.5922314>
- Agbim, K. C. (2020). Government policy, financial inclusion and performance of SMEs in South Eastern Nigeria. *International Entrepreneurship Review*, 6(2), 69–82.
<https://doi.org/10.15678/IER.2020.0602.05>
- Aghajanian. (2012). *Social Capital and Conflict* (TAMNEAC (T). Initial Training Network Supported by the European Commissions Seventh Framework Programme.
- Akintimehin, O. O., Eniola, A. A., Alabi, O. J., Eluyela, D. F., Okere, W., & Ozordi, E. (2019). Social capital and its effect on business performance in the Nigeria informal sector. *Heliyon*, 5(7), 1–13. <https://doi.org/10.1016/j.heliyon.2019.e02024>
- Aldrich, H., & Zimmer, C. (1986). *Entrepreneurship through social networks* (The Art and D. and Sexton & R. (Eds) Smilor, Eds.). Balingen: MA.
- Apriada,K, & Suardikha, M. S. (2016). Pengaruh Struktur Kepemilikan Modal, Struktur Modal dan Profitabilitas pada Nilai Perusahaan. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 5(2), 201–218. <https://doi.org/10.35808/ersj/699>
- Aribawa. (2016a). Pengaruh Literasi Keuangan terhadap Kinerja UMKM di Jawa Tengah. *Siasat Bisnis*, 20(2), 1–8.
- Aribawa, D. (2016b). Pengaruh Literasi Keuangan Terhadap Kinerja dan Keberlangsungan UMKM Di Jawa Tengah. *Siasat Bisnis*, 20(1), 1–13.
<https://doi.org/10.1007/s10006-013-0431-4>
- Arikunto. (2014). *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta: Rineka Cipta.
- Aufar. (2014). Faktor-Faktor yang Mempengaruhi Penggunaan Informasi Akuntansi Pada UMKM (Survei Pada Perusahaan Rekanan PT. PLN (Persero) di Kota Bandung). *Journal Of Accounting*, Vol 1 No 2.
- Bennett, R. J., & Robson, P. J. A. (1999). The use of external business advice by smes in britain. *Entrepreneurship and Regional Development*, 11(2), 155–180.
<https://doi.org/10.1080/089856299283245>
- Bongomin. (2016). Social Capital : Mediator of Financial Literacy and Financial Inclusion in Rural Uganda. *Review of International Business and Strategy*, 3(1), 1–8.
- Bongomin & Muene. (2017). The Relationship Between Acces to Finance and Growth Of SMEs in Development Economies: Financial Literacy As a Moderator. *Review of International Business and Strategy*, 26(2).
- Boohene. (2020). Social capital and SME performance: the moderating role of emotional intelligence. *Journal of Entrepreneurship in Emerging Economies*, 3(1), 1–23.
- Chen & Volpe. (1998). An Analysis of Personal Financial Literacy Among College Students. *JAI Press Inc*, 7(2), 107–128.

- Chepnetich, P. (2016). Effect of Financial Literacy and Performance SMEs. Evidence from Kenya. *American Based Research Journal*, 5(1), 26–35.
- Chung, L. H., & Gibbons, P. T. (1997). Corporate Entrepreneurship: The Roles of Ideology and Social Capital. *Group and Organization Management*, 22(1), 10–30.
- Corona.sumbarprov.go.id. (2020). Kasus terkonfirmasi covid-19 Provinsi Sumatra Barat.
- Dahmen, P., & Rodríguez, E. (2014). Financial Literacy and the Success of Small Businesses: An Observation from a Small Business Development Center. *Advancing Education in Quantitative Literacy*, 7(1), 1–12. <https://doi.org/10.5038/1936-4660.7.1.3>
- Danoko. (2015). *Strategi Pengembangan Usaha Kecil*. Jakarta: Universitas Kristen Krida Wacana.
- Depkop.go.id. (2020). Perkembangan Data Usaha Mikro, Kecil, Menengah (UMKM) Dan Usaha Besar (UB).
- Dewi, W. A. F. (2020). Dampak COVID-19 terhadap Implementasi Pembelajaran Daring di Sekolah Dasar. *Edukatif: Jurnal Ilmu Pendidikan*, 2(1), 55–61. <https://doi.org/10.31004/edukatif.v2i1.89>
- Dinar. (2017). Pengaruh Aspek Keuangan dan Komptensi Sumber Daya Manusia (SDM) Terhadap Kinerja UMKM Di Desa Kosongan. *Jurnal Akuntansi*, 4(1), 112–121.
- Djkn.kemenkeu.go.id. (2020). UMKM bangkit, Ekonomi Terungkit.
- Eniola, A. A., & Entebang, H. (2015a). Financial literacy and SME firm performance. *International Journal of Research Studies in Management*, 5(1), 31–43. <https://doi.org/10.5861/ijrsm.2015.1304>
- Eniola, A. A., & Entebang, H. (2015b). SME Firm Performance-Financial Innovation and Challenges. *Procedia - Social and Behavioral Sciences*, 195, 334–342. <https://doi.org/10.1016/j.sbspro.2015.06.361>
- Esiebugie, U., Richard, A. T., & Emmanuel, A. L. (2018). Financial Literacy and Performance of Small and Medium Scale Enterprises in Benue State , Nigeria. *International Journal of Economics, Business and Management Research*, 2(4), 65–79.
- Fajar. (2016). *UMKM Di Indonesia Prespektif Hukum Ekonomi*. Yogyakarta: Pustaka Pelajar.
- Fatoki, O. (2014). The Financial Literacy of Micro Entrepreneurs in South Africa. *Journal of Social Sciences*, 40(2), 151–158. <https://doi.org/10.1080/09718923.2014.11893311>
- Felício, J. A., Couto, E., & Caiado, J. (2014). Human capital, social capital and organizational performance. *Management Decision*, 52(2), 350–364. <https://doi.org/10.1108/MD-04-2013-0260>
- Gabbay, S. M., & Zuckerman, E. W. (1998). Social Capital and Opportunity in Corporate R&D: The Contingent Effect of Contact Density on Mobility Expectations. *Social Science Research*, 27(2), 189–217.

- Ghozali. (2014). *Structural Equation Modeling Metode Alternatif dengan Partial Least Square (PLS)*. Semarang: Universitas Diponegoro.
- Hairatunnisa, et. a. (2017). Analisis Inklusif Keuangan Terhadap Pemberdayaan Masyarakat Miskin Di Medan (Studi Kasus Pembiayaan Mikro SS II Di Bank Sumut Syariah). *Jurnal Ekonomi Dan Bisnis Islam*, 2(2).
- Hansen & Wernerfelt. (1989). Determinants of firm performance: the relative importance of economic and organizational factors. *Strategic Management Journal*, 10(2), 399–411.
- Hansen, S. G., & Wernerfelt, B. (1989). Determinants Of Firm Performance: The Relative Importance O. *Strategic Management Journal*, 10(5), 399.
- Hardilawati, W. laura. (2020). Strategi Bertahan UMKM di Tengah Pandemi Covid-19. *Jurnal Akuntansi Dan Ekonomika*, 10(1), 89–98. <https://doi.org/10.37859/jae.v10i1.1934>
- Hasbullah. (2006). *Sosial Kapital: Menuju Keunggulan Budaya Manusia Indonesia*. Jakarta.
- Herdjono. (2016). *Akuntansi Suatu Pengantar*. Jakarta: Salemba Empat.
- Idawati, I. A. A., & Pratama, I. G. S. (2020). Pengaruh Literasi Keuangan Terhadap Kinerja dan Keberlangsungan UMKM di Kota Denpasar. *Warmadewa Management and Business Journal (WMBJ)*, 2(1), 1–9. <https://doi.org/10.22225/wmbj.2.1.1644.1-9>
- Islami. (2017). *Akuntansi Keuangan*. Yogyakarta: Graha Ilmu.
- Kelley, D. ., Bosman, N., & Amoros, J. . (2011). Global Entrepreneurship Monitor 2010 Global Report. In *Global Entrepreneurship Monitor 2010 Global Report*.
- Khoirini, L. (2014). Pengaruh Modal Insani dan Modal Sosial terhadap Kinerja UMKM pada UMKM Makanan dan Minuman Kota Bogor. *Pengaruh Modal Insani Dan Modal Sosial Terhadap Kinerja UMKM Pada UMKM Makanan Dan Minuman Kota Bogor*, 3(1), 1–8.
- Kushandajani. (2006). *Otonomi Desa Berbasis Modal Sosial Dalam Perspektif Socio-Legal*. Semarang: Universitas Diponegoro.
- Laksana. (2014). Analisis Faktor-faktor Yang Mempengaruhi Kinerja Usaha Kecil Menengah (UKM) Studi Kasus UKM berbasis Industri Kreatif Kota Semarang. *Jurnal Ilmiah*, 14(1).
- Madhani, P. M. (2010). Resource Based View (RBV) of Competitive Advantage: An Overview. In *RESOURCE BASED VIEW: CONCEPTS AND PRACTICES*.
- Mediaindonesia.com. (2021). Inklusi Keuangan Belum Jangkau Pelosok, OJK: Peluang untuk Fintech.
- Monticone. (2011). *Financial Literacy and Pension Plan Participation in Italy*.
- Munawir. (2015). *Analisis laporan Keuangan*. Yogyakarta: Liberty.
- Munizu. (2010). Pengaruh Faktor-Faktor dan Internal Terhadap Kinerja Usaha Mikro dan

- Kecil (UMK) di Sulawesi Selatan. *Jurnal Manajemen Dan Kewirausahaan*, 12(1), 33–41.
- Murphy, J. T. (2002). Networks, trust, and innovation in Tanzania's manufacturing sector. *World Development*, 30(4), 591–619. [https://doi.org/10.1016/S0305-750X\(01\)00131-0](https://doi.org/10.1016/S0305-750X(01)00131-0)
- Mutegi, Njeru, & Ongesa. (2015). Financial Literacy And Its Impact On Loan Repayment By Small And Medium Entrepreneurs. *International Journal of Economics, Commerce and Management*, 3(3), 1–28.
- Nababan. (2012). Analisis Personal Financial Literacy dan Financial Behavior Mahasiswa Strata I Fakultas Ekonomi Universitas Sumatera Utara. *Jurnal Universitas Sumatera Utara*, 1(1), 1–16.
- Purnomo, B. R. (2019). Artistic orientation, financial literacy and entrepreneurial performance. *Journal of Enterprising Communities*, 13(1–2), 105–128. <https://doi.org/10.1108/JEC-09-2018-0065>
- Rahayu, A. Y., & Musdholifah. (2017). Pengaruh literasi keuangan terhadap kinerja dan keberlanjutan umkm di kota surabaya. *Jurnal Ilmu Manajemen*, 5(3), 1–7.
- Riduwan. (2015). *Dasar-Dasar Statistika*. Bandung: Alfabeta.
- Riwayati, H. E. (2017). Financial Inclusion of Business Players in Mediating the Success of Small and Medium Enterprises in Indonesia. *International Journal of Economics and Financial Issues*, 7(4), 623–627.
- Rumbianingrum, W., & Wijayangka, C. (2018). Pengaruh Literasi Keuangan Terhadap Pengelolaan Keuangan UMKM. *Jurnal Manajemen Dan Bisnis (Almana)*, 2(3), 155–165.
- Sadelia. (2014). Analisis Personal Financial Literacy Dan Financial Behavior Mahasiswa Strata I Fakultas Ekonomi Universitas Sumatera Utara. *Journal of Universitas Sumatera Utara*, 23(2), 243–251.
- Salman. (2016). *Akuntansi Manajemen*. Jakarta: Indeks.
- Salman, A., Ayo-Oyebiyi, G., & Emenike, O. (2015). Influence Of Financial Inclusion On Small And Medium Enterprises Growth And Development In Nigeria. *International Journal in Management and Social Science*, 3(4), 390–401.
- Sanistasya, P. A., Raharjo, K., & Iqbal, M. (2019). Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja Usaha Kecil di Kalimantan Timur. *Jurnal Economia*, 15(1), 48–59. <https://doi.org/10.21831/economia.v15i1.23192>
- Sanjaya. (2015). *Akuntansi untuk Bisnis Jasa dan Dagang* (1st ed.). Yogyakarta: Grafa Ilmu.
- Sarma. (2016). *Akuntansi Keuangan berdasarkan SAK berbasis IFRS*. Jakarta Selatan: Salemba Empat.
- Setiawan. (2011). Pengaruh Return on Assets (Roa), Debt To Equity Ratio (Der), Dan Price To Book Value (Pbv) Terhadap Harga Saham Perusahaan Manufaktur Di Berau Periode 2007 - 2009. *Jurnal Akuntansi*, Vol 6 No 1.

- Setiawan. (2015). Analisis Bantuan Modal Dan Kredit Bagi Kelompok Pelaku Usaha Mikro Oleh Dinas Koperasi Dan UMKM Kota Semarang. *IESP Fakultas Ekonomika Dan Bisnis Universitas Diponegoro*, 1(1), 1–15.
- Siekei, 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 SMES in Njoro district, Kenya Jacqueline. *Journal of Economics & Finance (JEF)*, 1(7), 250–261.
- Siregar. (2016). *Metode Penelitian Kuantitatif*. Jakarta: Fajar Iterpratama Mandiri.
- Sok, P., & O'Cass, A. (2011). Achieving superior innovation-based performance outcomes in SMEs through innovation resource-capability complementarity. *Industrial Marketing Management*, 40(8), 1285–1293. <https://doi.org/10.1016/j.indmarman.2011.10.007>
- Spillan, J., & Parnell, J. (2006). Marketing Resources and Firm Performance Among SMEs. *European Management Journal*, 24(2–3), 236–245. <https://doi.org/10.1016/j.emj.2006.03.013>
- Suara.com. (2020). Kalah dengan Malaysia, Jokowi Sebut Tingkat Literasi Keuangan RI Rendah.
- Suardhika. (2016). Pengaruh Struktur Kepemilikan Saham, Struktur Modal Dan Profitabilitas Pada Nilai Perusahaan. *E- Jurnal Ekonomi Dan Bisnis Universitas Udayana*, Vol 5 No 2, hal 201-218.
- Subagyo. (2017). *Seri Manajemen Koperasi dan UKM Tata Kelola Koperasi Yang Baik*. Yogyakarta: CV. Budi Utama.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Suhardjono. (2010). *Manajemen Perkreditan Usaha Kecil dan Menengah*. Yogyakarta: UPP AMP YKPN.
- Sumbar.bps.go.id. (2020). Ekonomi Sumatra barat Triwulan II – 2020 terkontraksi -4.91 persen.
- Tambunan. (2014). *Usaha Mikro Kecil dan Menengah di Indonesia : isu-isu penting*. Jakarta: LP3ES.
- Umar. (2014). *Metode Penelitian untuk Skripsi dan Tesis*. Jakarta: Rajawali Pers. Ummah.
- (2015). *Akuntansi Keuangan Menengah Berbasis PSAK, Buku 1*. Jakarta: Salemba Empat.
- Wise, S. (2013). The Impact of Financial Literacy on New Venture Survival. *International Journal of Business and Management*, 8(23), 30–39. <https://doi.org/10.5539/ijbm.v8n23p30>
- Worldbank.org. (2021). Financial Inclusion Mean.
- Wulandari. (2017). Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja UMKM (Studi Kasus Pada UMKM Provinsi DKI Jakarta). *Jurnal Akuntansi Dan*

Ekonomika, 3(2).

Zaenal. (2012). *UMKM Sebagai tulang Punggung Perekonomian Nasional*. Bandung: Alfabeta.

Zhang, Q., & Fung, H.-G. (2006). China's social capital and financial performance of private enterprises. *Journal of Small Business and Enterprise Development*, 13(2), 198–208.

