

## DAFTAR PUSTAKA

- Abor, J., & Quartey, P. (2010). *Issues in SME Development in Ghana and South Africa. International Research Journal of Finance and Economic*. 1(39). 218-228.
- Ademola S, S. (2017). *Influence of Financial Inclusion and Social Inclusion on the Performance of Women - Owned Businesses in Lagos State, Nigeria. Scholedge International Journal of Management & Development* ISSN 2394-3378, 4(3), 18. <https://doi.org/10.19085/journal.sijmd040301>
- Aribawa, D. (2016). *Pengaruh Literasi Keuangan Terhadap Kinerja dan Keberlangsungan UMKM di Jawa Tengah*. Vol 20. 1 Januari 2016. Hal. 1-13.
- Arodi, T. (2017). *Pengaruh Literasi Keuangan Terhadap Kinerja Dan Tingkat Pengembalian Kredit UMKM Makanan dan Minuman Malang Jawa Timur. JIMFEB: Jurnal Ilmiah Mahasiswa FEB*, 5(2), 1–6. <https://jimfeb.ub.ac.id/>
- Badan Pusat Statistik Provinsi Sumatera Barat. 2019. *Potensi Peningkatan Kinerja UMKM. Sensus Ekonomi Lanjutan 2016. Sumatera Barat: Badan Pusat Statistik*
- Bank Indonesia. (2015). *Profil Bisnis Usaha Mikro, Kecil dan Menengah*.
- Bongomin, G., Munene, J. C., Ntayi Mpeera, J., & Malinga Akol, C. (2017). *Financial inclusion in rural Uganda: The role of social capital and generational values. Cogent Business and Management*, 4(1), 1–18. <https://doi.org/10.1080/23311975.2017.1302866>
- Center for Financial Inclusion. (2016). *Global Microscope 2016: The Enabling Environment for Financial Inclusion. CFI*.
- Chandrayati, T., Nidar, S.R., Mulyana, A., & Anwar, M. 2020. *Impact of Entrepreneurial Characteristic on Credit Accessibility: Case Study of Small Bussinesses in West Sumatera – Indonesia. Entrepreneurship and Sustainability Issues*, 7(3), 1760 – 1777

Chowdhury, M., & Alam, Z. (2017). *Factors Affecting Access to Finance of Small and Medium Enterprises (SMEs) of Bangladesh*. *USV Annals of Economics and Public Administration*, 2 (26), 55-68.

Claessens, S., & Tzioumis, K. (2006). *Ownership and financing structures of listed and large non-listed corporations*. *Corporate Governance: An International Review*, 14(4), 266-276.

*Consultative Group to Assist the Poor*. (2016). *Branchless Banking Diagnostic Template*

Demirguc-Kunt, A., Klapper, L., Singer, D., & Van Oudheusden, P. (2015). *The Global Findex Database 2014: Measuring Financial inclusion around the world*. *Policy Research Working Paper*, 7255. Washington D.C.: Finance and Private Sector Development Team - Development Research Group - World Bank Group

Dewi, W. K., Yurniwati, & Rahman, A. (2018). *The Effect of Financial Literacy and Financial Access to the Performance of SMEs (Small and Medium Enterprises) in the Trade Sector of Padang City*. *International Journal of Progressive Sciences and High Technologies*. 10(2). 371-381.

Dinas Koperasi dan UMKM. (2018). *Perkembangan UMKM dan Usaha Besar*, (Online), (<http://www.depko.go.id/data-umkm>)

Dinas Perdagangan, Koperasi dan Usaha Mikro Kecil Menengah. Kabupaten Solok Selatan.

Dokumen Rencana Pembangunan Industri Kabupaten Solok Selatan Tahun 2020-2040.

Eniola, A. A., & Entebang, H. (2015). *Financial literacy and SME firm performance*. *International Journal of Research Studies in Management*, 5(1). <https://doi.org/10.5861/ijrsm.2015.1304>

Fitriana, W., Ernan, R., Akhmad, F., & Lukytawati, A. (2019). *Penguatan Inklusi Keuangan pada Industri Kreatif Berskala Mikro Kecil di Sumatera Barat*.

Jurnal Ekonomi dan Pembangunan.

Fungacova, Z., & Weill, L. (2015). *Understanding financial inclusion in China. China Economic Review*, 34, 196–206

Gamage, P. (2013) *Determinants of Access to Bank Finance for Small and Medium Sized Enterprises: The Case of Srilanka. College of Business and centre for Strategies Economic Studies, Victoria University.*

Huston, S. J. 2010. *Measuring Financial Literacy. The Journal of Consumer Affairs*, 44(2), 296-317

Iko Putri Yanti, W. (2019). *Pengaruh Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Umkm Di Kecamatan Moyo Utara. Jurnal Manajemen Dan Bisnis*, 2(1). <https://doi.org/10.37673/jmb.v2i1.305>

Iqbal, B. A., & Sami, S. 2017. Role of Banks in Financial Inclusion in India. *Contaduría y Administración*. No. 62, pages 644-656.

Janti, Suhar. 2014. *Analisis Validitas dan Reliabilitas Dengan Skala Likert Terhadap Pengembangan Si/Ti Dalam Penentuan Pengambilan Keputusan Penerapan Strategic Planning Pada Industri Garmen. Prosiding Seminar Nasional Aplikasi Sains & Teknologi (SNAST) 2014 ISSN: 1979-911X Yogyakarta, 15 November 2014*

Kakuru, J. 2008. *The Supply-Demand Factors Interface and Credit Flow to Small and Micro Enterprises (SMEs)*. Stirling: University of Stirling.

Kementerian Keuangan RI. (2015). *Peran Penting UKM Dorong Perekonomian Indonesia, (Online)*.

Kira, R.A., & He, Z. 2012. *The Impact of Characteristic in Access of Financing by Small and Medium Enterprises in Tanzania. International Journal of Bussiness and Management*, 7(24), 108 - 119

- Laeven, L., & Woodruff, C. (2007). *The quality of the legal system, firm ownership, and firm size. The Review of Economics and Statistics*, 89(4), 601–614.
- Lusimbo, N. E., & Muturi, W. 2015. *Financial Literacy and The Growth of Small Enterprises in Kenya: A Case of Kakamega Central Sub-Country, Kenya. International Journal of Economics, Commerce and Management*, 4(2), 828-845.
- Maisyaroh, A., & Paramita S. R. A. 2018. Pengaruh Persyaratan Kredit, Literasi Keuangan, dan Demografi terhadap Akses Kredit Formal pada UMKM di Sidoarjo. *Jurnal Ilmu Manajemen*, 6(3), 270–277
- Mardhiyaturrositaningsih, & Hakim, Muhammad L. 2020. Financial Accessibility of Small and Medium Enterprise (SMEs) in Surakarta City. *Journal of Islamic Finance and Accounting*, 3(1), 55-66
- Margunani, M., Setiawan, AB., Kristanti, NR. (2019). Kajian Aksebilitas UMKM dan IKM terhadap Lembaga Keuangan di Kota Semarang. *Jurnal Riptek*. Vol. 13 (2) 147-157.
- Movanita. (Editor). (2021). 77,6 persen UMKM Indonesia Masih Tidak Mendapatkan Akses Kredit.  
<https://money.kompas.com/read/2021/04/21/163726326/776-persen-umkm-indonesia-masih-tidak-mendapat-akses-kredit>
- Mulyatiningsih, E. (2011). *Metode Penelitian Terapan Bidang Pendidikan*. Yogyakarta: Alfabeta.
- Mulyaqin, T., & Haryani, D. (2013). Aksesibilitas Petani Padi Sawah Terhadap Sumber Permodalan Dan Faktor–Faktor Yang Mempengaruhinya Di Provinsi Banten. *Buletin IKATAN*, 3(2).
- Nguyen, N., & Luu, N. (2013). *Determinants of financing pattern and access to formal -informal credit: The Case of small and medium sized enterprises in Viet Nam. Journal of Management Research*, 5(2), 240–259.



- Nkuah, J. K., Tanyeh, J. P., & Gaeten, K. (2013). *Financing small and medium enterprises (SMEs) in Ghana: challenges and determinants in accessing bank credit*. *International Journal of Research in Social Sciences*, 2(3), 12–25.
- Nkundabayanga, K. S., Kasozi, D., & Nalikenge, I. 2014. *Lending terms, financial literacy, and formal credit accessibility*. *International Journal of Social Economics*, 41(5), 342-361
- Nunoo, J. & Andoh, F.K. (2012). *Sustaining Small and Medium Enterprises through Financial Service Utilization: Does Financial Literacy Matter?*. *International Journal of Economic and Financial*, 49 (3), 31-40.
- Ogubazhi, K.S., & Muturi, W. 2014. *The Effect of Age and Educational Level of Owner / Manager on SMEs Access to Bank Loan in Eritrea: Evidence from Asmara City*. *American Journal of Industrial & Business Management*, 4, 632-643.
- Otoritas Jasa Keuangan. 2013. *Strategi Nasional Literasi Keuangan Indonesia*. Jakarta: Otoritas Jasa Keuangan
- Otoritas Jasa Keuangan. 2017. *Strategi Nasional Inklusi Keuangan Indonesia*. Jakarta: Otoritas Jasa Keuangan
- Otoritas Jasa Keuangan. 2019. *Siaran Pers Survei OJK 2019 Indeks Literasi Dan Inklusi Keuangan Meningkat*, (Online), (<https://www.ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/Siaran-Pers-Survei-OJK-2019-Indeks-Literasi-Dan-Inklusi-Kuangan-Meningkat.aspx>), diakses 31 Juli 2020
- Peraturan Otoritas Jasa Keuangan No. 76/POJK.07/2016. *Peningkatan Literasi dan Inklusi Keuangan Bagi Konsumen dan/atau Masyarakat*.
- Peraturan Presiden No. 82 Tahun 2016. *Strategi Nasional Keuangan Inklusif*. Menteri Hukum dan Hak Asasi Manusia, Jakarta.

Perkembangan Data Usaha Mikro, Kecil, Menengah (UMKM) dan Usaha Besar (UB) Tahun 2016-2019". Kementerian Koperasi dan Usaha Kecil Menengah, diakses 23 April 2020.

Poernamasari, D.W. (2012). Analisis Karakteristik Usaha terhadap Akseibilitas Pembiayaan Perbankan kepada Usaha Mikro, Kecil dan Menengah di Provinsi Jawa Timur. *Sustainable Competitive Advantage (SCA)*, 5(1).

Pramesti, Getut. 2014. *Kupas Tuntas Data Penelitian dengan SPSS 22*. Jakarta: Elex Media Komputindo.

Remund, D. L. 2010. *Financial Literacy Explicated: The Case for a Cleaner Definition in an Increasingly Complex Economy. The Journal of Consumer Affairs*, 44(2), 276-296.

Risa Nadya Septiani, E. W. (2020). *Pengaruh Literasi Keuangan Dan Inklusi Keuangan Terhadap Kinerja Umkm Di Sidoarjo. E-Jurnal Manajemen*, 9(8), 3214–3236.

Rudiantoro, R., & Siregar, S. V. (2012). Kualitas Laporan Keuangan UMKM serta Prospek Implementasi SAK ETAP. *Jurnal Akuntansi dan Keuangan Indonesia*, 9(1), 1-12.

Sabana, B. M. (2014). *Entrepreneur Financial Literacy, Financial Access, Transaction cost and Performance of Micro Enterprises in Nairobi City Country Kenya. Thesis School of Business Univeristy of Nairobi*.

Sari, R. Y. (2019). *Literasi Keuangan Pelaku UMKM Perempuan di Kecamatan Patrang Kabupaten Jember. Prosiding*. 5(1). 38-48.

Simeyo, O., Lumumba, M., Nyabwanga, R.N., Ojera, P., & Odondo, A.J. (2011). *Effect of Provision of Microfinance on Performance of Micro Enterprises : A Study of Youth Micro-Enterprises Under Kenya Rural Enterprise Program (K-REP), Kisii County. African Journal of Business Management*, 5 (20), 8290-8300.

Soetiono dan Setiawan. (2018). Literasi Keuangan dan Inklusi Keuangan

Indonesia. Cetakan ke-1. Depok: Rajawali.

Sugiyono. (2014). *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, Kombinasi dan R&B)*. Bandung: Alfabeta.

Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif*. Bandung

Umiyati, E., Amri A, Haryadi & Zulfaneti. (2019). *Determinan of micro, small and medium enterprises on carrying out a credit loan in Jambi Province. Jurnal Pembiayaan dan Pembangunan Daerah*.

Undang-Undang Nomor 20 Tahun 2008. Tentang Usaha Mikro, Kecil dan Menengah.

Wedelia, L., Hutagaol, MP, & Daryanto, A. (2017). Aksesibilitas industri pangan skala mikro kecil terhadap sumber pembiayaan formal di Kabupaten Bogor. *Jurnal Agribisnis Indonesia (Jurnal Agribisnis Indonesia)* , 5 (1), 27-38.

Widiyati, S., Wijayanto, E., & Prihartiningsih, P. (2018). *Financial Literacy Model at Micro Small Medium Enterprise (MSMEs)*. *MIMBAR : Jurnal Sosial Dan Pembangunan*, 34(2), 255–264.

Willis, LE (2008). Terhadap pendidikan literasi keuangan. *Iowa L. Rev.* , 94 , 197.

World Bank. (2009). *The Case for Financial Literacy in Developing Countries*. Washington DC: The World Bank.

World Bank. (2014). *Global Financial Development Report 2014: Financial Inclusion*. Washington, DC: World Bank.

World Bank. (2016). *Trends in the Objectives of National Financial Capability Strategies (p. 9)*. World Bank.

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), 1–21.

Zarook, T., Rahman., M. M., & Khanam, R. *The Impact of Demographic Factors on Accessing Finance in Libya's SMEs.*

Zins, A., & Weill, L. (2016). *The determinants of financial inclusion in Africa. Review of Development Finance*, 6(1), 46-57.  
<https://doi.org/10.1016/j.rdf.2016.05.001>.

