

DAFTAR PUSTAKA

- Abebaw, W. K., Mulate, S., & Nigussie, L. (2018). Factors Affecting the Performance of Micro and Small Scale Enterprises: Experience from North Shewa Zone, Ethiopia. *Journal of Investment and Management*, 7(2), 70.
- Adomako, S., Danso, A., & Ofori Damoah, J. (2016). The moderating influence of financial literacy on the relationship between access to finance and firm growth in Ghana. *Venture Capital*, 18(1), 43-61.
- Afkar, T. (2017). Influence Analysis of Mudharabah Financing and Qardh Financing to the Profitability of Islamic Banking in Indonesia. *Asian Journal of Innovation and Entrepreneurship*, 2(3), 340-351.
- Ahmed, H. (2014). Islamic Banking and Shari'ah Compliance: A Product Development Perspective. *Journal of Islamic Finance*, 3 (2): 015–029.
- Alfianika, N. (2018). *Buku ajar metode penelitian pengajaran bahasa Indonesia*. Deepublish.
- Aribawa, D. (2016). Pengaruh literasi keuangan terhadap kinerja dan keberlangsungan UMKM di Jawa Tengah. *Jurnal Siasat Bisnis*, 20(1), 1-13.
- Arifin, J. (2017). *SPSS 24 untuk Penelitian dan Skripsi*. Elex Media Komputindo.
- Amilia, S., Bulan, T. P. L., & Rizal, M. (2018). Pengaruh Melek Finansial, Sosialisasi Orang Tua, dan Teman Sebaya Terhadap Perilaku Menabung Mahasiswa Bidik Misi Fakultas Ekonomi Universitas Samudra. *Jurnal Samudra Ekonomika*, 2(2), 97-107.
- Arora, A. (2016). Assessment of Financial Literacy among working Indian Women. *Business Analyst*, 36(2), 219-237.
- Arzubiaga, U., Iturralde, T., Maseda, A., & Kotlar, J. (2018). Entrepreneurial orientation and firm performance in family SMEs: the moderating effects of family, women, and strategic involvement in the board of directors. *International Entrepreneurship and Management Journal*, 14(1), 217-244.
- Awang, M. D., Noor, M. N., Muhammad, J., Abdullah, A., Rahman, S., & Yahya, M. H. (2016). Acceptance and application of Islamic financial planning among small and medium enterprises Halal operator in peninsular of

- Malaysia. *IJASOS-International E-Journal of Advances in Social Sciences*, 2(6).
- Bahri, M., St-Pierre, J., & Sakka, O. (2017). Performance measurement and management for manufacturing SMEs: a financial statement-based system. *Measuring Business Excellence*, 21(1), 17-36.
- Bannier, C. E., & Neubert, M. (2016). Gender differences in financial risk taking: The role of financial literacy and risk tolerance. *Economics Letters*, 145, 130-135.
- Baporikar, N., Nambira, G., & Gomxos, G. (2016). Exploring factors hindering SMEs' growth: evidence from Nambia. *Journal of Science and Technology Policy Management*, 7(2), 190-211.
- Bayar, Y., Sezgin, H. F., Öztürk, Ö. F., & Şaşmaz, M. (2017). Impact of Financial Literacy on Personal Saving: A Research on Usak University Staff. *Journal of Knowledge Management Economics and Information Technology*, VII (6), December, 1-19.
- Cherkos, T., Zegeye, M., Tilahun, S., & Avvari, M. (2018). Examining significant factors in micro and small enterprises performance: case study in Amhara region, Ethiopia. *Journal of Industrial Engineering International*, 14(2), 227-239.
- Dahmen, P., dan Rodríguez, E. (2014). Financial literacy and the success of small businesses: An observation from a small business development center. *Numeracy*. 7(1). 3.
- de Resende, L. M. M., Volski, I., Betim, L. M., de Carvalho, G. D. G., De Barros, R., & Senger, F. P. (2018). Critical success factors in coopetition: Evidence on a business network. *Industrial Marketing Management*, 68, 177-187.
- Deuflhard, F., Georgarakos, D., & Inderst, R. (2018). Financial literacy and savings account returns. *Journal of the European Economic Association*, 17(1), 131-164.
- Dewi, E. K. (2017). *Peran Pembiayaan Mudharabah Dalam Pengembangan Kinerja Usaha Mikro* (Studi Kasus pada BMT Sumber Mulia, BMT Assaadah dan BMT Hubbul Wathon di Kabupaten Semarang). Skripsi. Universitas Islam Sultan Agung, Semarang (tidak dipublikasikan).
- Eke, E., dan Raath, C. (2013). SMME Owners' Financial Literacy and Business Growth. *Journal of Social Sciences MCSER Publishing, Rome-Italy*, Vol. 4, 397-406.

- Eniola, A. A., & Entebang, H. (2016). Financial literacy and SME firm performance. *International Journal of Research Studies in Management*, 5(1), 31-43.
- Fatoki, O. (2014). The financial literacy of micro entrepreneurs in South Africa. *Journal of Social Sciences*, 40(2), 151-158.
- Ghasarma, R., Putri, L., & Adam, M. (2017). Financial Literacy; Strategies and Concepts in Understanding the Financial Planning With Self-Efficacy Theory and Goal Setting Theory of Motivation Approach. *International Journal of Economics and Financial Issues*, 7(4), 182-188.
- Grohmann, A., Klühs, T., & Menkhoff, L. (2018). Does financial literacy improve financial inclusion? Cross country evidence. *World Development*, 111, 84-96.
- Guliman, S. D. O. (2015, February). An evaluation of financial literacy of micro and small enterprise owners in iligan city: Knowledge and skills. In *9th Global Business Conference* (pp. 17-23).
- Hadinata, I. L. (2011). Efektivitas pendampingan usaha mikro dalam peningkatan return pada pembiayaan mudharabah: studi pada BMT Ta'awun.
- Handayani, D., & Yondri, S. (2017). Model Pelatihan, Pembinaan Dan Pendampingan USAha Sala Lauak Di Ulakan Pariaman Sumatera Barat. *Jurnal Akuntansi & Manajemen*, 10(2).
- Hardi, H., & Zaharman, Z. (2018). Strategi Pemerintah Kota Pekanbaru Dalam Pemberdayaan Dan Pembinaan Umkm Menghadapi MEA. *Jurnal Daya Saing*, 4(1), 36-47.
- Hasan, M. (2018). Pembinaan Ekonomi Kreatif dalam Perspektif Pendidikan Ekonomi. *JEKPEND: Jurnal Ekonomi dan Pendidikan*, 1(1), 81-86.
- Hoque, A. S. M. M., Awang, Z., & Salam, S. (2017). The Effects of Relationship Marketing on Firm Performance: Small and Medium Enterprises (SMEs) in Bangladesh. In *1st International Conference on Business and Management (ICBM-2017)*, BRAC Business School (BBS), BRAC University, Dhaka, Bangladesh, September (pp. 21-22).
- Huda, N., Nazwirman, N., & Hulmansyah, H. (2018). Pembinaan Organisasi Kelompok Usaha Mandiri Masyarakat (Kumm) Berbasis Akuntabilitas Dan Islami. *Jurnal Pengabdian Al-Ikhlas Universitas Islam Kalimantan Muhammad Arsyad Al Banjary*, 2(2).

- Hussain, J., Salia, S., & Karim, A. (2018). Is knowledge that powerful? Financial literacy and access to finance: An analysis of enterprises in the UK. *Journal of Small Business and Enterprise Development*, 25(6), 985-1003.
- Juliansyah Noor, S. E. (2016). *Metodologi Penelitian: Skripsi, Tesis, Disertasi & Karya Ilmiah*. Prenada Media.
- Kuraesin, A., & Kasim, E. (2017). Pelatihan Akuntansi Dan Laporan Keuangan Berbasis Komputer Bagi Umkm Dan Komunitas Kendal Gede Kreatif.
- Lande, M., Shrivastava, R. L., & Seth, D. (2016). Critical success factors for Lean Six Sigma in SMEs (small and medium enterprises). *The TQM Journal*, 28(4), 613-635.
- Lekan, O. K., Adekola, M. J. N., & Braide, S. E. (2018). Bank Financing For Small And Medium Enterprises In Nigeria: Mudharabah Vs Usury. *Acta Universitatis Danubius. Œconomica*, 14(3).
- Lestari, A. (2018). *Dampak Program Pembinaan dan Pengembangan Industri Kecil dan Menengah (IKM) Dinas Perdagangan Koperasi UMKM dan Perindustrian Terhadap Kinerja Usaha IKM Klaster Makanan dan Minuman di Kota Cimahi* (Doctoral dissertation, Perpustakaan Fakultas Ekonomi dan Bisnis Unpas Bandung).
- Lilanisita, M. L. D. (2017). *Analisis Peran Kredit Mikro Terhadap Perkembangan Usaha Mikro Di Kota Semarang (Studi Kasus: Koperasi Wahana Artha Nugraha)* (Doctoral dissertation, Fakultas Ekonomika dan Bisnis).
- Lusimbo, E. N. (2016). *Relationship between financial literacy and the growth of micro and small enterprises in Kenya: A case of Kakamega Central sub-county* (Doctoral dissertation, cohred, JKUAT).
- Machmud, M. (2016). Tuntunan Penulisan Tugas Akhir Berdasarkan Prnsip Dasar Penelitian Ilmiah. *Research Report*.
- Majelis Ulama Indonesia. Fatwa Dewan Syariah Nasional No: 07/DSN-MUI/IV/2000 tentang Pembiayaan Mudharabah (Qirad)
- Mennens, K., Van Gils, A., Odekerken-Schröder, G., & Letterie, W. (2018). Exploring antecedents of service innovation performance in manufacturing SMEs. *International Small Business Journal*, 36(5), 500-520.
- Musdiana, R. N. (2015). Efektifitas Pembiayaan Mudharabah Dalam Meningkatkan Kinerja Umkm Di Kabupaten Gresik (Studi kasus pada BMT Nurul Jannah Gresik) (Doctoral dissertation, Universitas Airlangga).

- Mutigi, H. K., Njeru, P. W., dan Ongesa, N. T. (2015). Financial Literacy And Its Impact On Loan Repayment By Small And Medium Entrepreneurs. *International Journal of Economics, Commerce and Management, Vol. 3* (Issue 3), 1-28.
- Muqorrobin, M., Utami, Y., & Ridho, A. F. (2017). The Sustainability of Bayt Al-Maal Wa Al-Tamwil's Contribution to Yogyakarta Citizen. In *ICoSI 2014* (pp. 271-284). Springer, Singapore.
- Octaviani, M. S. D., Dewi, P. E. D. M., Kurniawan, P. S., & ST, M. (2019). Analisis Pengelolaan Keuangan UMKM Dalam Upaya Pembinaan Kemandirian Warga Binaan Pemasyarakatan (Wbp) Rumah Tahanan Kelas II B Negara (Studi Kasus Pada Rumah Tahanan Kelas IIB Negara). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 9(2).
- Oggero, N., Rossi, M. C., & Ughetto, E. (2019). *Entrepreneurial Spirits in Women and Men. The Role of Financial Literacy and Digital Skills* (No. 059).
- Prasetyo, D. W. (2018). Pembinaan Usaha Kecil Mikro dan Menengah (UMKM) Konveksi Desa Karobelah Kecamatan Mojoagung-Jombang. *Comvice: Journal of community service*, 2(1), 9-14.
- Pucci, T., Nosi, C., & Zanni, L. (2017). Firm capabilities, business model design and performance of SMEs. *Journal of Small Business and Enterprise Development*, 24(2), 222-241.
- Saunila, M. (2016). Performance measurement approach for innovation capability in SMEs. *International Journal of Productivity and Performance Management*, 65(2), 162-176.
- Saunila, M. (2017). Understanding innovation performance measurement in SMEs. *Measuring Business Excellence*, 21(1), 1-16.
- Sapuan, N. M. (2016). An evolution of Mudarabah contract: a viewpoint from classical and contemporary Islamic scholars. *Procedia Economics and Finance*, 35, 349-358.
- Semuel, H. (2014). Penerapan Kebijakan Penggunaan Energi Listrik Terhadap Kinerja Usaha Mikro Kecil dan Menengah di Provinsi Jawa Timur. *Jurnal Manajemen Pemasaran*, 8(1): 3–46.
- Syamsuir, S. (2016). Lembaga Keuangan Islam Non Bank. *Islamika: Jurnal Ilmu-Ilmu Keislaman*, 15.

- Van Looy, A., & Shafagatova, A. (2016). Business process performance measurement: a structured literature review of indicators, measures and metrics. *SpringerPlus*, 5(1), 1797.
- Waked, B. (2016). *Access to Finance by Saudi SMEs: Constraints and the Impact on their Performance* (Doctoral dissertation, Victoria University).
- Yusuf, A. M. (2016). *Metode penelitian kuantitatif, kualitatif & penelitian gabungan*. Prenada Media.
- Zhai, Y. M., Sun, W. Q., Tsai, S. B., Wang, Z., Zhao, Y., & Chen, Q. (2018). An empirical study on entrepreneurial orientation, absorptive capacity, and SMEs' innovation performance: A sustainable perspective. *Sustainability*, 10(2), 314.
- Zins, A., & Weill, L. (2016). The Determinants of Financial Inclusion in Africa. *Review of Development Finance*, 6(1), 46-57.