

## DAFTAR PUSTAKA

- Alia Akhmad, K., Karsidi, R., Siti Rahayu, E., & Wijaya, M. (2018). THE ROLE OF GOVERNMENT POLICY IN SMES FACILITATING INSTITUTIONS IN INDONESIA: A CASE STUDY ON BUSINESS DEVELOPMENT SERVICES PROVIDER. *Asian Journal for Poverty Studies*, 4(1), 12–15.
- Clay, N., Creigh-Tyte, S., & Storey, D. J. (1996). Public policy towards small firms: Spreading the jam too thinly? *Journal of European Public Policy*, 3(2), 253–271. <https://doi.org/10.1080/13501769608407031>
- del Brío, J. Á., & Junquera, B. (2003). A review of the literature on environmental innovation management in SMEs: Implications for public policies. *Technovation*, 23(12), 939–948. [https://doi.org/10.1016/S0166-4972\(02\)00036-6](https://doi.org/10.1016/S0166-4972(02)00036-6)
- Dibra, M. (2015). Rogers Theory on Diffusion of Innovation-The Most Appropriate Theoretical Model in the Study of Factors Influencing the Integration of Sustainability in Tourism Businesses. *Procedia - Social and Behavioral Sciences*, 195, 1453–1462.
- Durkin, M., McGowan, P., & McKeown, N. (2013). Exploring social media adoption in small to medium-sized enterprises in Ireland. *Journal of Small Business and Enterprise Development*, 20(4), 716–734. <https://doi.org/10.1108/JSBED-08-2012-0094>
- Dutta, G., Kumar, R., Sindhvani, R., & Singh, R. K. (2020). Digital transformation priorities of India's discrete manufacturing SMEs – a conceptual study in perspective of Industry 4.0. *Competitiveness Review*, 289–314. <https://doi.org/10.1108/CR-03-2019-0031>

- Eniola, A. A., & Entebang, H. (2015). Government Policy and Performance of Small and Medium Business Management. *International Journal of Academic Research in Business and Social Sciences*, 5(2). <https://doi.org/10.6007/ijarbss/v5-i2/1481>
- Everett M. Rogers. (1983). Diffusion of innovations Third Edition. In A Division of Macmillan Publishing Co., Inc. 866 Third Avenue, New York, N. Y. 10022 (Third Edit).
- Ghobakhloo, M., Hong, T. S., Sabouri, M. S., & Zulkifli, N. (2012). Strategies for successful information technology adoption in small and medium-sized enterprises. In *Information (Switzerland)* (Vol. 3, Issue 1, pp. 36–67). <https://doi.org/10.3390/info3010036>
- Hönigsberg, S., & Dinter, B. (2019). *Toward a Method to Foster the Digital Transformation in SME Networks IoT-Lab View project Profund View project*. <https://www.researchgate.net/publication/336071185>
- Imam Yulianto, K. (2022). The Influence Of Sales Growth And Asset Growth On Stock Return. *INTERNATIONAL JOURNAL OF SOCIAL AND MANAGEMENT STUDIES (IJOSMAS)*, 3(3). <http://www.ijosmas.org>
- Kääriäinen, J., Kuusisto, O., Pussinen, P., Saarela, M., Saari, L., & Hänninen, K. (2020). Applying the positioning phase of the digital transformation model in practice for smes: Toward systematic development of digitalization. *International Journal of Information Systems and Project Management*, 8(4), 24–43. <https://doi.org/10.12821/ijispm080402>
- Khairudin, S. M. H. H. S., & Amin, M. (2019). Towards economic growth: The impact of information technology on performance of SMEs. *Journal of Security and Sustainability Issues*, 9(1), 241–255. [https://doi.org/10.9770/jssi.2019.9.1\(18\)](https://doi.org/10.9770/jssi.2019.9.1(18))
- Kotsemir, M., Abroskin, A., & Dirk, M. (2013). Innovation Concepts and Typologi – An

- Evolutionary Discussion. *National Research University Higher School of Economics*, 05, 1–49.
- Kraft, C., Lindeque, J. P., & Peter, M. K. (2022). The digital transformation of Swiss small and medium-sized enterprises: insights from digital tool adoption. *Journal of Strategy and Management*, 15(3), 468–494. <https://doi.org/10.1108/JSMA-02-2021-0063>
- Lin, H. F. (2011). An empirical investigation of mobile banking adoption: The effect of innovation attributes and knowledge-based trust. *International Journal of Information Management*, 31(3), 252–260.
- Maggina, A. (2012). ASSET GROWTH AND FIRM PERFORMANCE EVIDENCE FROM GREECE. In *The International Journal of Business and Finance Research* ♦ (Vol. 6, Issue 2). <http://ssrn.com/abstract=1949262>
- Müller, E., & Hopf, H. (2017). Competence Center for the Digital Transformation in Small and Medium-Sized Enterprises. *Procedia Manufacturing*, 11, 1495–1500. <https://doi.org/10.1016/j.promfg.2017.07.281>
- Natasya, V., & Hardiningsih, P. (2021). Kebijakan Pemerintah Sebagai Solusi Meningkatkan Pengembangan UMKM di Masa Pandemi. *Ekonomis: Journal of Economics and Business*, 5(1), 141. <https://doi.org/10.33087/ekonomis.v5i1.317>
- Nguyen, T. U. H. (2009). Information technology adoption in SMEs: An integrated framework. *International Journal of Entrepreneurial Behaviour and Research*, 15(2), 162–186. <https://doi.org/10.1108/13552550910944566>
- Okundaye, K., Fan, S. K., & Dwyer, R. J. (2019). Impact of information and communication technology in Nigerian small-to medium-sized enterprises. *Journal of Economics, Finance and Administrative Science*, 24(47), 29–46. <https://doi.org/10.1108/JEFAS-08-2018-0086>

- One year of SME and entrepreneurship policy responses to COVID-19: Lessons learned to “build back better” 2 / Key Messages.* (2021).
- Ongori, H., & Migiro, S. O. (2010). Information and communication technologies adoption in SMEs: literature review. *Journal of Chinese Entrepreneurship*, 2(1), 93–104. <https://doi.org/10.1108/17561391011019041>
- Prasanna, R. P. I. R., Jayasundara, J. M. S. B., Gamage, S. K. N., Ekanayake, E. M. S., Rajapakshe, P. S. K., & Abeyrathne, G. A. K. N. J. (2019). Sustainability of SMEs in the competition: A systemic review on technological challenges and SME performance. In *Journal of Open Innovation: Technology, Market, and Complexity* (Vol. 5, Issue 4). MDPI Multidisciplinary Digital Publishing Institute. <https://doi.org/10.3390/joitmc5040100>
- Robertson, J., Botha, E., Walker, B., Wordsworth, R., & Balzarova, M. (2022). Fortune favours the digitally mature: the impact of digital maturity on the organisational resilience of SME retailers during COVID-19. *International Journal of Retail and Distribution Management*, 50(8–9), 1182–1204. <https://doi.org/10.1108/IJRDM-10-2021-0514>
- Rosavina, M., Rahadi, R. A., Kitri, M. L., Nuraeni, S., & Mayangsari, L. (2019). P2P lending adoption by SMEs in Indonesia. *Qualitative Research in Financial Markets*, 11(2), 260–279. <https://doi.org/10.1108/QRFM-09-2018-0103>
- Schwertner, K. (2017). Digital transformation of business. *Trakia Journal of Science*, 15(Suppl.1), 388–393. <https://doi.org/10.15547/tjs.2017.s.01.065>
- Tung, L. L., & Rieck, O. (2005). Adoption of electronic government services among business organizations in Singapore. *Journal of Strategic Information Systems*, 14(4), 417–440. <https://doi.org/10.1016/j.jsis.2005.06.001>

Wuryandani, D., & Meilani, H. (2013). *PERANAN KEBIJAKAN PEMERINTAH DAERAH DALAM PENGEMBANGAN USAHA MIKRO, KECIL, DAN MENENGAH DI PROVINSI DAERAH ISTIMEWA YOGYAKARTA (The Role of Local Governments in Development Policy Micro Small and Medium Enterprises in the Province of Yogyakarta)*. <http://www.depkop.go.id/phoca>