

DAFTAR PUSTAKA

- Abbas, D. (2018). Pengaruh Modal Usaha, Orientasi Usaha, dan Orientasi Kewirausahaan terhadap Kinerja UKM Kota Makassar. *Jurnal Manajemen, Ide, Inspirasi (MINDS)*, 5(1), 95–111. <https://doi.org/10.24252/minds.v5i1.4991>.
- Athoillah, Anton. (2010). *Dasar-dasar Manajemen*. Bandung: Pustaka Setia.
- Andre, A., Tunjungsari, H. K. (2022). Pengaruh Harga, Kualitas Pelayanan, dan Kualitas Produk terhadap Kinerja Bisnis UMKM (Studi Kasus pada Bakmi Alex TSS). *Jurnal Manajemen Bisnis dan Kewirausahaan*, 6(4), 364-368. <https://doi.org/10.24912/jmbk.v6i4.19316>.
- Anggraeni, Birawani Dwi. (2016). Pengaruh Tingkat Literasi Keuangan Pemilik Usaha terhadap Pengelolaan Keuangan. Studi Kasus: UMKM Depok. *Jurnal Vokasi Indonesia*, 4(1). <https://doi.org/10.7454/jvi.v4i1.1094>.
- Ariwibawa, Dwitya. (2016). Pengaruh Literasi Keuangan Terhadap Kinerja Dan Keberlangsungan UMKM di Jawa Tengah. *Jurnal Siasat Bisnis*, 20(1), 1–13. <https://doi.org/10.20885/jsb.vol20.iss1.art1>.
- Badan Pusat Statistik. *Industri Besar dan Sedang*. Diakses pada 20 Juni 2023 dari <https://www.bps.go.id/subject/9/industri-besar-dan-sedang/>.
- Bigliardi, B. (2012). The effect of innovation on financial performance: A research study involving SMEs. *Innovation: Management, Policy & Practice Journal*, 15(2), 245-256. <https://doi.org/10.5172/impp.2012.2672>.
- Cahya, C. (2020, 23 Juli). Suara Merdeka. Diakses 15 November 2022. (<https://www.suaramerdeka.com/ekonomi/pr-04141491/26568-umkm-di-jawa-tengah-terdampak-pandemi-covid19>).
- Cania, S. D., Susdiani, L. (2021). Pengaruh Praktek Manajemen Keuangan dan Inovasi terhadap Kinerja Keuangan Usaha Mikro Kecil Menengah Selama Masa Pandemi Covid-19 di Kota Depok. *Jurnal Manajemen Strategi dan Simulasi Bisnis (JMASSBI)*, 2(1), 1-21. <https://doi.org/10.25077/mssb.2.1.1-21.2021>.
- Depkop, RI. (2019). *Perkembangan Data Usaha Mikro, Kecil, Menengah (UMKM) dan Usaha Besar (UB) Tahun 2018-2019*. Kementerian Koperasi dan UKM. Issue 1.
- Desmar, S.R., Setyawan, I.R. (2023). Pengaruh Peran Pemerintah, Modal, dan Kompetensi Wirausaha terhadap Kinerja UMKM (Studi Kasus pada UMKM Kota Bekasi). *Jurnal Manajemen Bisnis dan Kewirausahaan*, 7(2), 368-378. <https://doi.org/10.24912/jmbk.v7i2.23358>.
- Esmeray, Azize. (2013). The Impact of Accounting Information Systems on Firm Performance: Empirical Evidence in Turkish Small and Medium Sized Enterprises. *International Review of Management and Marketing*, 6(2), 233-236.

- Farhan, M. T., Eryanto, H., Saptono, A. (2022). Pengaruh Literasi Digital dan Orientasi Kewirausahaan terhadap Kinerja Usaha UMKM: (Studi pada UMKM sektor Food and Beverage di Jakarta Selatan). *Transekonomika: Akuntansi, Bisnis dan Keuangan*, 2(6), 35-48. <https://doi.org/10.55047/transekonomika.v2i6.265>.
- Faroki, Olawale (2012). The Impact of Entrepreneurial Orientation on Access to Debt Finance and Performance of Small and Medium Enterprises in South Africa. *Journal of Social Sciences*, 32(2), 121-131. <https://doi.org/10.1080/09718923.2012.11893058>.
- Geriadi, M., Erynayati, L., & Sawitri, N. (2021). Pengaruh Akses Keuangan terhadap Pertumbuhan UKM dengan Literasi Keuangan sebagai Variabel Moderasi. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 161-172. <https://doi.org/10.24843/EEB.2021.v10.i03.p06>.
- Ghozali. (2015). *Konsep, Teknik, dan Aplikasi SmartPLS*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gitman, L. J., Chad J. Zutter. (2012). *Principles of Managerial Finance*. 13th Edition. Global Edition: Pearson Education Limited.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis* (7th ed), Essex, UK: Pearson Education Limited.
- Hair, J. F., Hult, G. T., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2018). *A Primer on Partial Least Squares Structural Equation Modeling (PLSSEM)*. Sage: Thousand Oaks.
- Hamza, K., Mutala, Z., and Ankwi, K., (2015). Cash Management Practices and Financial Performance of Small and Medium Enterprises (SMEs) in the Northern Region of Ghana. *International Journal of Economics, Commerce and Management*, 3(7), 456-480.
- Hansen, Don R., dan Maryanne M. Mowen. (2001). *Manajemen Biaya: Akuntansi dan Pengendalian*. Jakarta: Penerbit Salemba Empat.
- Hasibuan, Malayu. (2012). *Manajemen Sumber Daya Manusia*. Jakarta: PT Bumi Aksara.
- Harif, M., Azhar, M. A., Osman, H., Hoe, C. H. (2010). Financial Management Practices: An In-Depth Study among the CEOs of Small and Medium Enterprises (SMEs). *International Review of Business Research Papers*, 6(6).
- Hindarwati, E. N., Rahayu, A., Wibowo, L. A. (2021). Orientasi Kewirausahaan dalam Kinerja UMKM di Jember. *Jurnal Manajemen & Kewirausahaan*, 9(1), 42-54. <https://doi.org/10.26905/jmdk.v9i1.5308>.
- Hofman, E., Kotzab, H. (2010). A Supply Chain-Oriented Approach of Working Capital Management. *Journal of Business Logistics*, 31(2), 305-330. <https://doi.org/10.1002/j.2158-1592.2010.tb00154.x>.
- Irawan, A. P., Tunjungsari, H. K., Anggarina, P. T., Rijako, N. (2021). The Role of Higher Education in Improving Micro, Small, and Medium Enterprises' Performance; A Case Study: Untar untuk UMKM. Proceedings of the International Conference on

- Economics, Business, Social, and Humanities (ICEBSH 2021), 570, 1417-1420.
<https://doi.org/10.2991/assehr.k.210805.222>.
- Jindrichovska, I. (2013). Financial management in SMEs. *European Research Studies Journal*, 16(4), 79-95. <https://doi.org/10.35808/ersj/405>.
- Jupe, A., Kosta, E., & Bakiasi, A. (2022). Role of Financial Management Practices on the Financial Performance of Small and Medium Enterprises in Albania. *Journal of Business and Economic Development*, 7(4), 117–122. <https://doi.org/10.11648/j.jbed.20220704.13>.
- Karanja, C. N. (2012). *The Relationship between Investment Decisions and Financial Performance of Small and Medium Scale Enterprises in Limuru Town, Kenya*. [Doctoral dissertation, University of Nairobi]. University of Nairobi Repository. <http://erepository.uonbi.ac.ke/handle/11295/95587>.
- Kasmir. (2016). *Analisis Laporan Keuangan*. Jakarta: PT. Raja Grafindo.
- Kijkasiwat, P., Shahid, A. U., Hassan, M. K., & Hunjra, A. I. (2022). Access to finance, social capital and the improvement of corporate performance: evidence from Southeast Asia. *International Journal of Managerial Finance*, 48(7), 1047–1068. <https://doi.org/10.1108/MF-10-2021-0519>
- Kirui, G., Kiprotich, D., Wanjare, O., Joab, D., Mercy, F., Oluich, M. (2020). Working Capital Management Practices and Financial Performance of Sugar Cane Outgrower Companies in Kenya. *International Journal of Social Science and Economic Research*, 2(4), 2952-2994.
- Lembaga Ilmu Pengetahuan Indonesia (2020). *Survei Kinerja UMKM di Masa Pandemi Covid-19*. Diakses pada tanggal 15 November 2022. <https://lipi.go.id>.
- Mahastanti, L. A., Nugrahanti, Y. W. (2013). Bias Gender dalam Akses Kredit Perbankan (Studi pada Pengusaha Mikro dan Menengah di Salatiga). *MODUS*, 25(2), 139-151.
- Margaretha, Farah. (2014). *Dasar-dasar Manajemen Keuangan*. Jakarta: PT. Dian Rakyat.
- Martono, M., Harjito, Agus. (2002). *Manajemen Keuangan*. Yogyakarta: Penerbit Ekonisia.
- Mokodompit, M. P., Syarifuddin, S., & Mutia, S. (2019). Identifikasi faktor yang mempengaruhi Kinerja UMKM. *Profita: Komunikasi Ilmiah Dan Perpajakan*, 12(2), 242–248. <https://doi.org/10.22441/profita.2019.v12.02.005>.
- Munizu, M. (2010). Pengaruh Faktor Faktor Eksternal dan Internal Terhadap Kinerja Usaha Mikro dan Kecil (UMK) di Sulawesi Selatan. *Jurnal Manajemen Dan Kewirausahaan*, 12(1), 33-41. <https://doi.org/10.9744/jmk.12.1.pp.%2033-41>.
- Musah, A., Gakpetor, E., Pomaa, P. (2018). Financial Management Practices, Firm Growth and Profitability of Small and Medium Scale Enterprises (SMEs). *Information Management and Business Review*, 10(3), 25-37. <https://doi.org/10.22610/imbr.v10i3.2461>.

- Nthenge, D. M., Ringera, J. (2017). Effect of Financial Management Practices on Financial Performance of Small and Medium Enterprises in Kiambu Town, Kenya. *American Based Research Journal*, 6(1), 6-32.
- Nyamao, N. R., Patrick, O., Martin, L., Odondo, A. J., & Simeyo, O. (2012). Effect of Working Capital Management Practices on Financial Performance: A Study of Small Scale Enterprises in Kisii South District, Kenya. *African Journal of Business Management*, 6(18), 5807-5817. <https://doi.org/10.5897/AJBM11.1418>.
- Oluoch, J. O. (2016). The Impact of Cash Management Practices on Performance of SMEs: A Survey of SMEs in Eldoret Central Business District. *IOSR Journal of Economics and Finance*, 7(6), 1-7. <https://doi.org/10.9790/5933-0706030107>.
- Putra, M. R. A., Nuzula, N. F., Mawardi, M. K. (2021). Pengaruh Orientasi Kewirausahaan Dan Akses Keuangan Terhadap Kinerja Usaha. *Profit: Jurnal Administrasi Bisnis*, 15(1), 84–94. <https://doi.org/10.21776/ub.profit.2021.015.01.9>.
- Rivai, Veithzal. (2005), *Manajemen Sumber Daya Manusia untuk Perusahaan dari Teori ke Praktek*. Jakarta: PT. Grafindo Persada.
- Riyanto, Bambang. (2011). *Dasar-dasar Pembelanjaan Perusahaan. Edisi keempat, Cetakan Kesebelas*. Yogyakarta: BPF Universitas Gadjah Mada.
- Septhasari, E., Surjadi, L. (2022). Pengaruh Modal Kerja, Likuiditas, Struktur Modal dan Ukuran Perusahaan terhadap Profitabilitas. *Jurnal Ekonomi*, 26, 321-339. <https://doi.org/10.24912/je.v26i11.780>.
- Somathilake, H. M. D. N., Pathirawasam, C. (2022). The Effect of Financial Management Practices on Performance of SMEs in Sri Lanka. *International Journal of Scientific Research and Management*, 8(5), 1789-1803. <https://doi.org/10.18535/ijstrm/v8i05.em05>.
- Suindari, N. M., Juniariani, N. M. R. (2020). Pengelolaan Keuangan, Kompetensi Sumber Daya Manusia dan Strategi Pemasaran Dalam Mengukur Kinerja Usaha Mikro Kecil Menengah (UMKM). *KRISNA: Kumpulan Riset Akuntansi*, 11(2), 148–154. <https://doi.org/10.22225/kr.11.2.1423.148-154>.
- Sundjaja, R. S., Barlian, I. (2003). *Manajemen Keuangan 2*. Jakarta: Jakarta Literata Lintas Media.
- Tharindi, H., Rathnayaka, R. (2016). Financial Management Practices and Performance of Small and Medium Enterprises in Sri Lanka. *Proceedings in Management, Social Sciences and Humanities, 9th International Research Conference-KDU, Sri Lanka*, 260-264.
- Thevaruban, J. S. (2009). Small Scale Industries' and It's Financial problems in Sri Lanka. *Journal of Asia Entrepreneurship and Sustainability, Indigenous Management Practices in Entrepreneurship special Edition 2009*, 5(2), 33- 45.
- Turyahebwa, Abanis. (2013). Financial Management Practices in Small and Medium Enterprises in Selected Districts in Western Uganda. *Research Journal of Finance and Accounting*, 4(2), 29-42.

- Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah (UMKM). (2008). <https://peraturan.bpk.go.id/Details/39653/uu-no-20-tahun-2008>.
- Undang-Undang Republik Indonesia Nomor 6 Tahun 2023 tentang Cipta Kerja. (2023). <https://peraturan.bpk.go.id/Details/246523/uu-no-6-tahun-2023>.
- Veeraraghavan, K. (2018). Effect of Financial Management Practices on Financial Performance of Small and Medium Enterprises in Pudhucherry, India. *International Journal of Management Studies*, 4(8), 51. [https://doi.org/10.18843/ijms/v5i4\(8\)/06](https://doi.org/10.18843/ijms/v5i4(8)/06).
- Wahyudiati, D., Isroah, I. (2018). Pengaruh Aspek Keuangan Dan Kompetensi Sumber Daya Manusia (SDM) Terhadap Kinerja Usaha Mikro Kecil Dan Menengah (UMKM) Di Desa Kasongan. *Jurnal Profita: Kajian Ilmu Akuntansi*, 6(2), 1-11.
- Yanto, J. (2021). Pengaruh Orientasi Kewirausahaan terhadap Kinerja UMKM di Jabodetabek dengan Individualisme sebagai Variabel Moderasi. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 5(2), 207–213. <https://doi.org/10.24912/jmbk.v5i2.11233>.
- Yuwono, W. (2020). Praktek Manajemen Keuangan: Sebuah Analisis Survei Pada UMKM di Kota Batam Provinsi Kepulauan Riau. *Jurnal Ecoment Global*, 5(2), 117-130. <https://doi.org/10.35908/jeg.v5i2.1011>.