

DAFTAR PUSTAKA

Sumber Buku

- Arikunto, Suharsimi. (2019). *Prosedur Penelitian Suatu Pendekatan Praktik*. Jakarta: Rineka Cipta.
- Carter, S., dan Jones-Evans, D. (2006). *Enterprise and Small Business*. Harlow. FT Prentice-Hall.
- Dessler, G. (2019). *Manajemen Sumber Daya Manusia : Jilid 10*. Jakarta: PT. Indeks
- Hadari Nawawi. (2019). *Manajemen Sumber Daya Manusia*. Yogyakarta : Gajah. Mada University Press
- Handoko. (2020). *Manajemen Sumber Daya Manusia, Cetakan Pertama*. Bandung: Pustaka Setia
- Kartikahadi, H., Sinaga, R. U., Syamsul, M., & Siregar, S. V. (2019). *Akuntansi keuangan menengah berbasis SAK berbasis IFRS (Buku 1)*. Jakarta: Salemba Empat.
- Houston, C.J. (2020). *Leadership Roles and Management Functions in Nursing: Theory and Application*. (9theds)
- Houston. (2020). *Dasar-Dasar Manajemen Keuangan*. Salemba. Empat. Jakarta
- Kasmir. (2019). *Manajemen Sumber Daya Manusia (Teori dan Praktik)*. Depok: PT. Rajagrafindo Persada
- Kieso, Donald E., Weygandt, Jerry J., & Warfield, Terry D. (2020). *Akuntansi. Keuangan Menengah, Volume 1*. Jakarta: Salemba Empat.
- Mulyadi. (2020). *Akuntansi Biaya*. Yogyakarta: UPP STIM YKPN.
- Peraturan Otoritas Jasa Keuangan (POJK) Nomor 76/POJK.07/2020 Mengatur Tentang Peningkatan Literasi Dan Inklusi Keuangan

Peraturan Otoritas Jasa Keuangan Nomor 76/POJK.07/2019 Literasi Keuangan

Prastowo, Dwi. (2020). Analisis Laporan Keuangan Konsep Dan Aplikasi Edisi Ketiga. Yogyakarta. UPP STIM YKPN.

Riswanto, A., Joko, J., Boari, Y., Taufik, M. Z., Irianto, I., dan Farid, A.(2023). Metodologi Penelitian Ilmiah: Panduan Praktis Untuk Penelitian

Robbins, Stephen: dan Timothy, A. Judge, (2018). Perilaku Organisasi, Edisi Kedua belas, Salemba Empat, Jakarta.

SFAC (*Statement of Financial Accounting*) tahun 2021 konsep dasar yang mendasari penyusunan prinsip pelaporan keuangan

Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2020

Sugiyono. (2020). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: Alfabeta.

Sumber Jurnal

Abor, J., dan P. Quartey. 2020. *Issues in SME development in Ghana and South Africa. International Research Journal of Finance and Economics*. 39 (6). 219–227.

Adiputra. (2021). *The Influence Of Financial Knowledge, Financial Attitude Dan Locus Of Control On Financial Behavior Of E-Wallet Users In Jakarta. Journal of Contemporary Issues in Business and Government* Vol. 27, No. 1, 2021 P-ISSN: 2204-1990; E-ISSN: 1323-6903 <https://cibg.org.au/>

Allianz (2020). *When will the penny drop? Money, financial literacy and risk in the digital age*. Retrieved from <http://gflec.org/initiatives/money-finlit-risk/>.

Aritonang. (2022). *The Effect of Financial Literacy and Financial Inclusion on MSMEs Performance (Case Study in MSMEs Assisted by SME & IKM DPW*

North Sumatra Province). *Advances in Economics, Business and Management Research*.
10.2991/978-94-6463-008-4_46

DJP. (2024). Indikator Perekonomian di Jawa Barat. Sumber :
(<https://djpb.kemenkeu.go.id/kanwil/jabar/id/data-publikasi/kajian-fiskal-regional/3150-kajian-fiskal-regional-kfr-triwulan-i-tahun-2024-kanwil-djpb-provinsi-jawa-barat.html>).

Fikri. (2023). *The Effect of Financial Literacy on MSME Performance Through Financial Access and Financial Risk Attitude as a Mediation Variable*. *Jurnal Economic Resource*, Vol. 6, No. 2.

Fitriyah, Hermawan, A., & Sudarsono, N. (2023). *The Impact Of Financial Literacy, Financial Attitudes And Financial Behaviour On MSMEs Growth*. *International Journal of Science, Technology & Management*, 4(6), 1560-1566. <https://doi.org/10.46729/ijstm.v4i6.979>

Hasibuan, Malayu S.P. (2020). *Manajemen Sumber Daya Manusia (Edisi Revisi)*. Jakarta: PT. Bumi Aksara.

Hilmawati. (2021). Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Dan Keberlangsungan Sektor Usaha Mikro Kecil Menengah. *Barometer Riset*. DOI: <https://doi.org/10.21831/nominal.v10i1.33881>

Kaplan, R. S., & Norton, D. P. (2020). *Menerapkan Starategi Menjadi Aksi Balance. Scorecard* (Y. Sumiharti & W. C. Kristiaji (eds.)). Jakarta: Erlangga.

Marrisa. (2023). *The Influence of Financial Knowledge, Financial Attitude, Financial Behavior on the Growth of MSMEs with Financial Literacy as a Mediation Variable*. (MEC-J) *Management and Economics Journal E-ISSN: 2598-9537 P-ISSN: 2599-3402 Journal Home Page: <http://ejournal.uin-malang.ac.id/index.php/mec> Volume 7 Number 3, December 2023*

- Musthafa. (2023). *Financial Literacy And Performance Of Micro, Small And Medium Enterprises: A Literature Review*. *Marginal Journal Of Management Accounting General Finance And International Economic Issues* 3(1):287-303
- Nurwulandari. (2022). *The Effect Of Financial Inclusion And Financial Literacy On Msme Financial Performance*. Vol. 10 No. 5 (2022): December, Computer and Communication
- Qhodriyah. (2022). *The Effect Of Financial Literacy And Financial Inclusion On The Performance Of Msme In. Bangkalan District*. *Proceeding International Conference on Economic Business Management, and Accounting (ICOEMA)*
- Ratnawati, K., Azzahra, N., & Dewanta, P: (2023). *The influence of financial literacy and financial attitude on financial management behavior: A study on culinary micro SMEs in Rawamangun Urban Village, East Jakarta City*. *International Journal of Research in Business and Social Science* (2147-4478), 12(1), 165–173. <https://doi.org/10.20525/ijrbs.v12i1.2301>
- Razak, D. A., & Amin, H. (2020). *The Effects of Financial Knowledge, Socialisation, Attitude And Skill On Malaysian Smes' Performance*. *International Journal of Industrial Management*, 8, 1–11. <https://doi.org/10.15282/ijim.8.0.2020.5758>
- Sari. (2022). *The Role Of Financial Literacy And Financial Inclusion In Improving Msme Performance: A Case Study In Kota Pari Village*. *JCRS (Journal Of Community Research And Service)* Vol. 7, No. 2, July 2023 ISSN (print): 2549-1849 ISSN (online): 2549-3434
- Sarpong-Kumankoma, E. (2023). *Financial literacy and retirement planning in Ghana*. *Review of Behavioral Finance*, 15(1). <https://doi.org/10.1108/RBF-05-2020-0110>

Saskia. (2023). *The Influence of Financial Inclusion, Financial Literacy and Financial Behavior on Company Performance in MSMEs in Makassar City. International Journal of Economic Research and financial Accounting (IJERFA) Volume 1, Number 4, July 2023, Page. 146 - 156 E-ISSN: 2964-1977*

Togun, N. O. R., Ogunrinade, N. R., Olalekan, N. O. T., & Jooda, N. T. D. (2023). *Financial Inclusion and SMEs' performance: Mediating Effect of Financial Literacy. Journal of Business and Environmental Management, 1(1), 23–33.*
<https://doi.org/10.59075/jbem.v1i1.148>

Tri Winanta & Fivi Anggraini. (2020). Pengaruh Literasi Keuangan Terhadap Inklusi Keuangan dengan Modal Sosial dan Teknologi Finansial sebagai Variabel Mediasi. Jurnal Ekonomi Bung Hatta. Diakses dari ejurnal.bunghatta.ac.id

Widarti, Peni. (2019). Peningkatan Literasi Keuangan dan Pemanfaatan Teknologi Finansial dalam Mendorong Inklusi Keuangan. Jurnal Manajemen dan Akuntansi Surabaya. Diakses dari journal.um-surabaya.ac.id

Zulkieflimansyah, et al. (2020). *The Effect of Financial Literation on the Financial Performance of SME with Financial Inclusion as Intervening Variables. International Journal of Innovative Science and Research Technology, 5(12), 2456-2165.*

Sumber Website:

Badan Pusat Statistik. (2023). Jumlah UMKM di Wilayah Jawa Barat. Diakses: <https://jabar.bps.go.id/indicator/9/752/1/banyaknya-usaha-mikro-dan-kecil-menurut-kabupaten-kota.html>

Disperindag Kota Tasikmalaya (2024). Kajian UMKM di Kota Tasikmalaya. Diakses : <https://ppid.tasikmalayakota.go.id/kajian-strategi-pengembangan-umkm-sektor-riil-dalam-pemulihan-ekonomi-kerakyatan/>

- Disperindag Kota Tasikmalaya. (2023). UMKM di Kota Tasikmalaya. Diakses : <https://ppid.tasikmalayakota.go.id/dinas-koperasi-usaha-mikro-kecil-dan-menengah-perindustrian-dan-perdagangan/>
- KADIN. (2023). Jumlah UMKM di Indonesia. Diakses : <https://kadin.id/data-dan-statistik/umkm-indonesia/>.