

DAFTAR PUSTAKA

- Abdillah, W., & Hartono. (2015). *Partial Least Square (PLS)*. Andi.
- Adetunji, O. M., & David-West, O. (2019). The Relative Impact of Income and Financial Literacy on Financial Inclusion in Nigeria. *Journal of International Development*, 312–335. <https://doi.org/10.1002/jid.3407>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–211.
- Ajzen, I. (2005). *Attitudes, Personality, and Behavior (2nd Edition)*. Open University Press.
- Akande, J. O., Hosu, J. O., Kabiti, H., Ndhleve, S., & Garidzirai, R. (2023). Financial literacy and inclusion for rural agrarian change and sustainable livelihood in the Eastern Cape, South Africa. *Heliyon*, 9, 1–12. <https://doi.org/10.1016/j.heliyon.2023.e16330>
- Al-Abbad, L. H., & Rumman, A. R. (2023). Sustainable performance based on entrepreneurship, innovation, and green HRM in e-business firms. *Cogent Business & Management*, 10(1), 1–15. <https://doi.org/10.1080/23311975.2023.2189998>
- Anggara, I. K. R., & Purnamawati, I. G. A. (2023). Pengaruh Literasi Keuangan Dan Akses Permodalan Terhadap Keberlangsungan UMKM di Kecamatan Karangasem. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha*, 14(03), 549–558.
- Arum, R. A. (2021). The role of financial literacy for Business Sustainability at PT Olam Makassar. *International Journal of Educational Research & Social Sciences*, 2(3), 604–609. <https://doi.org/10.51601/ijersc.v2i3.89>
- Ayu, N. C. P. E., & Dewi, G. A. K. R. S. (2021). Pengaruh Literasi Keuangan, Penggunaan Informasi Akuntansi Dan Modal Usaha Terhadap Keberlanjutan UMKM Di Kecamatan Buleleng. *Jurnal Riset Akuntansi*, 10(02), 160–169.
- Babajide, A. A., Adegbeye, F. B., & Omankhanlen, A. E. (2015). Financial Inclusion and Economic Growth in Nigeria. *International Journal of Economics and Financial Issues*, 5(3), 629–637. <https://www.econjournals.com/index.php/ijefi/article/view/1154>
- Bank Indonesia. (2018). *Mengenal Financial Technology*. <https://www.bi.go.id/id/edukasi/Pages/mengenal-Financial-Teknologi.aspx>
- Bank Indonesia. (2022). *Laporan Perekonomian Provinsi Bali Februari 2022*.
- Bank Indonesia. (2023). *Laporan Perekonomian Provinsi Bali Februari 2023*.

- Bank Indonesia. (2024). *Laporan Perekonomian Provinsi Bali Februari 2024*.
- Barney, J. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17(1), 99–120.
- Bathaei, A., & Štreimikienė, D. (2023). A Systematic Review of Agricultural Sustainability Indicators. *Agriculture*, 13(2), 241–259. <https://doi.org/https://doi.org/10.3390/agriculture13020241>
- Burchi, A., Włodarczyk, B., Szturo, M., & Martelli, D. (2021). The Effects of Financial Literacy on Sustainable Entrepreneurship. *Sustainability* 2021, 13(9), 5070. <https://doi.org/10.3390/su13095070>
- Cohen, M., & Nelson, C. (2011). Financial Literacy : A Step for Clients towards Financial Inclusion. *Commissioned Workshop Paper, Valladolid, Spain*.
- Daud, A. U., Niswatin, & Taruh, V. (2023). Pengaruh Literasi, Inklusi dan Pengelolaan Keuangan Terhadap Kinerja Keuangan UMKM. *Jurnal Mirai Management*, 8(1), 634 – 646.
- Dinas Koperasi Usaha Kecil dan Menengah Provinsi Bali. (2023). *Data Keragaan UMKM Bali Tahun 2023*.
- Drexler, A., Fischer, G., & Schoar, A. (2014). Keeping it simple: Financial literacy and rules of thumb. *American Economic Journal: Applied Economics*, 6(2), 1–31.
- Eresia-Eke, C. E., & Raath, C. (2013). SMME Owners' financial literacy and business growth. *Mediterranean Journal of Social Sciences*, 4(13), 397–406.
- Ferdinand, A. T. (2006). *Metode Penelitian Manajemen*. Badan Penerbit Universitas Diponegoro.
- Fitri, Jamaludin, A., & Rostini, R. (2022). Pengaruh Financial Literacy Kontribusi Pemerintah Sertafinancial Resources Terhadap Keberlangsungan Usaha Pada Umkm Di Pasar Senen Purwakarta. *Jurnal Ekonomi Dan Bisnis*, 9(2), 188-195.
- Freedman, R. S. (2006). *Complete Technology Guides For Financial Service Series to Introduction Financial Technology* (1st ed.). Academics Press.
- Ghozali, I. (2020). *Structural Equation Modeling Metode Alternatif dengan Partial Least Squares (PLS)* Edisi ke-4. Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Partial Least Square Konsep Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0* (2nd ed.). Badan Penerbit Universitas Diponegoro.
- Handika, M., & Musmini, L. S. (2021). Sistem Informasi Akuntansi Penjualan

- Umkm Berbasis Fintech (Studi Kasus UMKM Di Singaraja). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Universitas Pendidikan Ganesha*, 12(02), 454–462.
- Harwan, D. R. (2020). *Pengaruh Literasi Keuangan Terhadap Keberlanjutan Usaha UMKM Di Kota Makassar*. Universitas Muhammadiyah Makasar.
- Hilmawati, M. R. N., & Kusumaningtias, R. (2021). Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Dan Keberlangsungan Sektor Usaha Mikro Kecil Menengah. *Nominal: Barometer Riset Akuntansi Dan Manajemen*, 10(1), 135–152. <https://doi.org/10.21831/nominal.v10i1.33881>
- 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. <https://doi.org/10.1108/JSBED-01-2018-0021>
- Idawati, I. A. A., & Pratama, I. G. S. (2020). Pengaruh Literasi Keuangan Terhadap Kinerja dan Keberlangsungan UMKM di Kota Denpasar. *Warmadewa Management and Business Journal*, 2(1), 1–9.
- Irman, M., Budiyanto, & Suwito. (2021). Increasing Financial Inclusion Through Financial Literacy And Financial Technology On MSMEs. *International Journal of Economics Development Research*, 2(2), 126–141.
- Isa, M., & Deviana, D. A. (2018). Analisis Pengaruh Intellectual Capital Terhadap Financial Performance dengan Competitive Advantage Sebagai Variabel Intervening. *Benefit: Jurnal Manajemen Dan Bisnis*, 3(2), 31–38. <https://doi.org/10.23917/benefit.v3i1.6653>
- Ismail, I. J. (2022). Entrepreneurs' competencies and sustainability of small and medium enterprises in Tanzania. A mediating effect of entrepreneurial innovations. *Cogent Business & Management*, 9(1), 1–22. <https://doi.org/10.1080/23311975.2022.2111036>
- Kaban, R. F., & Safitry, M. (2020). Does Financial Literacy Effect To Perfomance And Sustainability Of Culinary MSMEs In Greater Jakarta? *Ekonomi Bisnis*, 25(1).
- Katadata. (2024). *Kredit Macet Turun Akhir 2023, Lebih Baik dari Pra-Pandemi*. <https://databoks.katadata.co.id/datapublish/2024/04/02/kredit-macet-turun-akhir-2023-lebih-baik-dari-pra-pandemi>
- Kementerian Koordinator Bidang Perekonomian Republik Indonesia. (2022). *Perkembangan UMKM sebagai Critical Engine Perekonomian Nasional Terus Mendapatkan Dukungan Pemerintah*.
- Kerthayasa, I. W., & Darmayanti, N. P. A. (2023). Pengaruh Literasi Keuangan dan Financial Technology Terhadap Inklusi Keuangan di Desa Pengotan. *E-Jurnal Manajemen*, 12(2), 137–158.

- Kurniawati, F. (2022). *Pengaruh Literasi Keuangan, Literasi Teknologi, dan Inovasi Terhadap Keberlangsungan Usaha Kuliner (Studi Empiris pada UMKM Kuliner di Kota Magelang)*. Universitas Muhammadiyah Magelang.
- Lanciano, E., Previati, D., Ricci, O., & Santilli, G. (2024). Financial literacy and sustainable finance decisions among Italian households. *Journal of Economics and Business*, 106220. <https://doi.org/https://doi.org/10.1016/j.jeconbus.2024.106220>
- Latifah, S. W., & Soewarno, N. (2023). The environmental accounting strategy and waste management to achieve MSME's sustainability performance. *Cogent Business & Management*, 10(1), 1–24. <https://doi.org/10.1080/23311975.2023.2176444>
- Matemane, M. R. (2018). Saving for Tomorrow: Does the Level of Financial Literacy in the South African Working Class Matter? *Southern African Business Review*, 22.
- Maulidiyan, A. P. (2023). *Pengaruh Literasi Keuangan, Financial Technology Dan Inklusi Keuangan Terhadap Keberlangsungan UMKM (Studi Kasus pada UMKM ASPIKMAS di Purwokerto)*. Universitas Islam Negeri (UIN) Prof. K. H. Saifuddin Zuhri Purwokerto.
- Mawarsari, M. A. (2023). *Tren Digitalisasi UMKM di Indonesia 2023: Tantangan dan Peluang*. <https://dailysocial.id/post/tren-digitalisasi-umkm-di-indonesia-2023-tantangan-dan-peluang>
- Meressa, H. A. (2023). Entrepreneurial financial literacy - small business sustainability nexus in Ethiopia. *Cogent Business & Management*, 10(2), 2218193. <https://doi.org/10.1080/23311975.2023.2218193>
- Nantungga, K. H. (2022). *Pengaruh Financial Technology dan Literasi Keuangan Terhadap Keberlanjutan UMKM di Kabupaten Sleman dengan Inklusi Keuangan sebagai Variabel Mediasi*. Universitas Islam Indonesia.
- Natalia, M. A., Kurniasari, F., Hendrawaty, E., & Oktaviani, V. M. (2020). Pengaruh Literasi Keuangan Terhadap Inklusi Keuangan Dengan Menggunakan Social Capital Sebagai Variabel Mediator. *Ultima Management : Jurnal Ilmu Manajemen*, 12(1), 16–33. <https://doi.org/10.31937/manajemen.v12i1.1522>
- Nguyen, T. A. N., Poláč, J., & Voznáková, I. (2019). The role of financial literacy in retirement investment choice. *Equilib. Q. J. Econ. Econ. Policy*, 14, 569–589.
- Ningsih, L., Jogianto, S. E., Jessica, & Tanesia, C. Y. (2022). Analisis Pengetahuan dan Tingkat Kepuasan Mahasiswa STIE Ciputra Makassar Terhadap Penggunaan Fintech. *Jurnal Mirai Management*, 7(1), 256–268.
- Nurohman, Y. A., Kusuma, M., & Narulitasari, D. (2021). Fin-Tech, Financial

- Inclusion, And Sustainability: A Quantitative Approach Of Muslims SMEs. *IJIBE (International Journal of Islamic Business Ethics)*, 6(1), 54–68. <https://doi.org/10.30659/ijibe.6.1.54-67>
- Nzibonera, E., & Waggumbulizi, I. (2020). Loans andgrowth of small-scale enterprises in Uganda: A casestudy of Kampala Central business area. *African Journal of Business Management*, 14(5), 159–169. <https://doi.org/10.5897/AJBM2020.8985>
- OECD. (2016). *OECD/INFE International Survey of Adult Financial Literacy Competencies*. Organization for Economic Cooperation Development.
- OJK. (2017). *Salinan Surat Edaran Otoritas Jasa Keuangan Nomor 31 /SEOJK.07/2017 Tentang Pelaksanaan Kegiatan Dalam Rangka Meningkatkan Inklusi Keuangan Di Sektor Jasa Keuangan*. OJK.
- Otoritas Jasa Keuangan. (2022). *Survei Nasional Literasi dan Inklusi Keuangan 2022*. Otoritas Jasa Keuangan.
- Pirari, W. S. (2020). *Pengaruh Literasi Keuangan dan Gaya Hidup Terhadap Pengelolaan Keuangan Mahasiswa Prodi Manajemen Universitas Muhammadiyah Sumatera Utara*. Universitas Muhammadiyah Sumatera Utara.
- Piyani, H. O., Chandrarin, G., & Sihwahjoeni. (2023). Analysis of the Influence of Financial Literacy on Business Sustainability Through the Utilization of E-Commerce: A Study of MSMEs in the Food and Beverage Industry Sector in Balikpapan City. *European Journal of Business and Management Research*, 8(1), 306–314. <https://doi.org/10.24018/ejbm.2023.8.1.1829>
- Purbadharma, I. B. P., & Widanta, A. A. B. P. (2023). Keberlanjutan dan Inklusi Keuangan pada Pelaku UMKM Penerima BPUM di Provinsi Bali. *Jurnal Ilmu Sosial Dan Humaniora*, 12(1), 108–119.
- Raharjo, K., Worokinah, S., & Imamah, N. (2023). The Impact of Financial Literacy on Sustainability of Small Businesses: Government Policy Perspective. *International Symposia in Economic Theory and Econometrics*, 33A, 19–33. <https://doi.org/10.1108/S1571-03862023000033A002>
- Rakesa, P. R. C., & Werastuti, D. N. S. (2022). Pengaruh Penerapan Green Accounting Dan Material Flow Cost Accounting Terhadap Corporate Sustainability (Studi Empiris Pada Perusahaan Tekstil dan Garmen yang Terdaftar di Bursa Efek Indonesia). *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi)*, 13(04), 1141–1152.
- Ristati, Zulham, & Akhyar, C. (2024). The Effect of Financial Technology and Financial Literacy on the Sustainability of MSMEs in Lhokseumawe City with Financial Inclusion as a Mediating Variable. *Journal of Ecohumanism*, 3(8), 2969 –2978. <https://doi.org/10.62754/joe.v3i8.4940>

- Rosmalita, N., & Nadirsyah. (2020). Pengaruh Pemanfaatan Sistem Informasi Akuntansi Keuangan Daerah, Kualitas Sumber Daya Manusia, Dan Pengawasan Keuangan Daerah Terhadap Kualitas Laporan Keuangan Pemerintah Aceh. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)*, 5(2), 239–248.
- Sari, A. N., & Kautsar, A. (2020). Analisis Pengaruh Literasi Keuangan, Financial Technology, dan Demografi Terhadap Inklusi Keuangan Pada Masyarakat Di Kota Surabaya. *Jurnal Ilmu Manajemen*, 8(4), 1233–1246.
- Sarma, M. (2012). Index of Financial Inclusion - A measure of financial inclusiveness. In *Berlin Working Papers on Money, Finance, Trade and Development*.
- Shankar, S. (2013). Financial Inclusion in India: Do Microfinance Institutions Address Access Barriers. *ACRN Journal of Entrepreneurship Perspectives*, 2(1), 60–74.
- Shen, Y., Hu, W., & Hueng, C. J. (2018). The effects of financial literacy, digital financial product usage and internet usage on financial inclusion in China. *MATEC Web of Conferences*, 228(1), 1–6. <https://doi.org/10.1051/matecconf/201822805012>
- Simanjuntak, Y. (2019). *Pengaruh Literasi Keuangan dan Financial Technology Terhadap Inklusi Keuangan Mahasiswa di Sumatera Utara*. Universitas Sumatera Utara.
- Sintha, L., Tobing, F., Siregar, E., & Juniasti, R. (2023). Solusi Penanganan Kredit Bermasalah Dampak Pandemi Covid 19 Pada Perbankan. *Jurnal Ekobis: Ekonomi, Bisnis & Manajemen*, 13(1), 15–24.
- Sugiyono. (2020). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. CV. Alfabeta.
- Supriyadi. (2013). Concept and Model of Corporate Sustainability Measurement: A Literature Review. *STAR – Study & Accounting Research*, 10(3), 13–28.
- Susanto, A. H. (2019). *Pentingnya Keuangan Inklusif dalam Pengentasan Kemiskinan dan Pemerataan Ekonomi melalui Kredit Usaha Rakyat (KUR)*.
- Wernerfelt, B. (1984). A Resource Based View of the Firm. *Strategic Management Journal*, 5(2), 171–180. <https://doi.org/10.1002/smj.4250050207/abstract>
- Yuniarta, G. A., & Purnamawati, G. A. (2020). Manajemen Literasi Keuangan Untuk Meningkatkan Daya Saing Usaha Bagi UMKM. *Proceeding Senadimas Undiksha 2020*, 1274–1280.
- Yusuf. (2022). *Kenaikan Jumlah UMKM Go Online Jadi Hasil Konkret Pembahasan Transformasi Digital di KTT G20*.

https://www.kominfo.go.id/content/detail/45636/kenaikan-jumlah-umkm-go-online-jadi-hasil-konkret-pembahasan-transformasi-digital-di-ktt-g20/0/berita_satker

Zaniarti, S., Veronica, S., & Arsytania, R. A. (2022). The Effect of Financial Literacy on the Sustainability of Micro, Small, and Medium, Enterprises with Access to Finance as a Mediating Variable. *International Journal of Management Science and Business Administration*, 9(1), 17–31. <https://doi.org/10.18775/ijmsba.1849-5664-5419.2014.91.1002>

Zulfadhli, Z., Desfitrina, D., & Pramajaya, J. (2024). The Effect of Financial Literacy, Access to Capital, Entrepreneurial Orientation, and Market Orientation on the Growth and Sustainability of Micro and Small Enterprises in Palembang. *The Es Economics and Entrepreneurship*, 3(02), 189 –201. <https://doi.org/10.58812/esee.v3i02.376>

Zulkieflimansyah, Hakim, L., Sari, P. R. K., & Zulkarnaen. (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), 1207–1210.

Zumaroh, L. (2021). *Pengaruh Literasi Keuangan dan Perencanaan Keuangan terhadap Business Sustainability pada Usaha Mikro Bidang Kerajinan di Kabupaten Jombang*. STIE PGRI Dewantara Jombang.

