

DAFTAR PUSTAKA

- Abdullatif, T.N., Johari, H. and Adnan, Z. (2016), "The influence of extrinsic motivation on innovative work behaviour with moderating role of quality culture", Journal of Business and Social Review in Emerging Economies, Vol. 2 No. 1, pp. 79-86.
- Adel, H. M., & Hammad, R. (2020). Entrepreneurial marketing strategy , institutional environment , and business performance of SMEs in Egypt. <https://doi.org/10.1108/JEEE-11-2019-0171>
- Ahmad,MAL & Shbiel,S. (2019) he Effect of Accounting Information System on Organizational Performance in Jordanian Industrial SMEs: The Mediating Role of Knowledge Management <https://doi.org/10.30845/ijbss.v10n3p9>
- Muhammad Akbar Langlang Buwana. (2018) Pengaruh Kerjasama dan Inovasi Terhadap Kinerja Perusahaan (Studi Kasus : UKM Batik di Yogyakarta) <https://dspace.uii.ac.id/handle/123456789/10186>
- Ali, Y., Younus, A., Khan, A. U., & Pervez, H. (2019). *Impact of Lean , Six Sigma and environmental sustainability on the performance of SMEs.* <https://doi.org/10.1108/IJPPM-11-2019-0528>
- Ali, Z., Gongbing, B., & Mehreen, A. (2019). *Supply chain network and information sharing effects of SMEs ' credit quality on firm performance Do strong tie and bridge tie matter ?* <https://doi.org/10.1108/JEIM-07-2018-0169>
- Alnawas, I., & Farha, A. A. (2019). *Strategic orientations and capabilities ' effect on SMEs ' performance.* <https://doi.org/10.1108/MIP-11-2019-0548>

- Alqershi, N. A. (2020). *of SMEs in Yemen : the moderating role of human capital.*
<https://doi.org/10.1108/JIC-05-2020-0175>
- Amoako, T., Sheng, Z. H., Simon, C., & Dogbe, K. (2020). *Effect of internal integration on SMEs ' performance : the role of external integration and ICT.*
<https://doi.org/10.1108/IJPPM-03-2020-0120>
- Aribawa, Dwitya (2016). Pengaruh Literasi Keuangan Terhadap Kinerja Dan Keberlangsungan UMKM di Jawa Tengah
<http://dx.doi.org/10.20885/jsb.vol20.iss1.art1>
- Bhattacharya, M., Harold, D.D. and Garavan, T. (2014), "The organizational contextand performance implications of human capital investment variability", Human Resource Development Quarterly, Vol. 25 No. 1, pp. 87-113.
- BI.(2021) Kredit UMKM Meningkat: Wujud Optimisme UMKM di Tengah Pandemi
https://www.bi.go.id/id/publikasi/ruangmedia/newsrelease/Pages/sp_2324621.aspx
- Bouncken, R.B. and Kraus, S. (2013), "Innovation in knowledge-intensive industries: the double-edged sword of coopetition", Journal of Business Research, Vol. 66 No. 10, pp. 2060-2070.
- Cahyo Edi Wicaksono. (2017), " Analisis Pengaruh Akses Kredit Terhadap Kinerja Industri Alas Kaki Dari Kulit (Studi Kasus : Kecamatan Magetan Kabupaten Magetan)
- Charoensukmongkol, P. (2016), "The interconnections between bribery, political network, government supports, and their consequences on export performance

- of small and medium enterprises in Thailand”, Journal of International Entrepreneurship, Vol. 14 No. 2, pp. 259-276.
- Cheong, C. W. H., Lee, M. H., & Weissmann, M. A. (2020). *Credit access , tax structure and the performance of Malaysian manufacturing SMEs*. 16(4), 433–454. <https://doi.org/10.1108/IJMF-08-2019-0308>
- Colombo, M.G., Laursen, K., Magnusson, M. and Rossi-Lamastra, C. (2015), “Introduction: Small business and networked innovation: organizational and managerial challenges”, Journal of Small Business Management, Vol. 50 No. 2, pp. 181-190.
- Dewi, A. A. A. T., & Budiartha, I. K. (2016). Kualitas Kredit Sebagai Pemoderasi Pengaruh Tingkat Penyaluran Kredit Dan Dana Pihak Ketiga Pada Profitabilitas. E-Jurnal Akuntansi, 2090-2117
- Doh, S. and Kim, B. (2014), “Government support for SME innovations in the regional industries: the case of government financial support program in South Korea”, Research Policy, Vol. 43 No. 9, pp. 1557-1569.
- Dunning, J.H. and Lundan, S.M. (2018), “Institutions and the OLI paradigm of the multinational enterprise”, Asia Pacific Journal of Management, Vol. 25 No. 4, pp. 573-593.
- Ghozali, I. (2018) Aplikasi Analisis Multivariate dengan Program IBM SPSS. 25. Badan Penerbit Universitas Diponegoro: Semarang
- Gnyawali, D.R. and Park, B.J.R. (2009), “Co-opetition and technological innovation in small and medium-sized enterprises: a multilevel conceptual model”, Journal of Small Business Management, Vol. 47 No. 3, pp. 308-330

- Guan, J. and Yam, R.C. (2015), "Effects of government financial incentives on firms' innovation performance in China: evidences from Beijing in the 1990s", Research Policy, Vol. 44 No. 1, pp. 273-282.
- Hooi, L. W. (2019). *SME performance : Does organizational learning capability really matter ?* <https://doi.org/10.1108/IJOA-12-2019-1962>
- Hong, J., Feng, B., Wu, Y. and Wang, L. (2016), "Do government grants promote innovation efficiency in china's high-tech industries?", Technovation, Vol. 57-58, pp. 4-13
- Hussain, A., & Shahzad, A. (2020). *Organizational and Environmental Factors with the Mediating Role of E-Commerce and SME Performance*.Journal, I., & Vol, S. S. (2019). *The Effect of Accounting Information System on Organizational Performance in Jordanian Industrial SMEs : The Mediating Role of Knowledge Management Muhannad Akram Ahmad Faculty of Economics and Administrative Sciences Al Albayt University Seif Obeid Al-Sh. 10(3), 99–104.* <https://doi.org/10.30845/ijbss.v10n3p9>
- Kang, K.N. and Park, H. (2012), "Influence of government R&D support and inter-firm collaborations on innovation in korean biotechnology SMEs", Technovation, Vol. 32 No. 1, pp. 68-78
- Kathuria, V., Raj, S.R. and Sen, K. (2013), Impact of Human Capital on Manufacturing Productivity Growth in India, Human Capital and Development, Springer, London.
- Kazakov, S. (2020). *The impact of information and communication technology and internal market orientation blending on organisational performance in small*

- and medium enterprises.* <https://doi.org/10.1108/EJMBE-04-2020-0068>
- Kementerian dan keuangan.(2021) Ini Bentuk Dukungan UMKM untuk Pertumbuhan Ekonomi Nasional <https://www.kemenkeu.go.id/publikasi/berita/ini-bentuk-dukungan-umkm-untuk-pertumbuhan-ekonomi-nasional/>
- KUR. (2021) Maksud dan Tujuan <https://kur.ekon.go.id/maksud-dan-tujuan>
- KUR. (2021) Kementerian Koperasi dan Usaha Kecil dan Menengah - kemenkopukm.go.id
- Lau, C.M., David, K.T. and Zhou, N. (2002), "Institutional forces and organizational culture in China: effects on change schemas, firm commitment and job satisfaction", *Journal of International Business Studies*, Vol. 33 No. 3, pp. 533-550
- Lestari, Dwi Septi, Nurlaela, Siti Dewi, Riana R (2021), " Insentif Pajak, Bantuan Stimulus Pemerintah Pada Kinerja Usaha Mikro Kecil Menengah Di Kabupaten Boyolali" <https://doi.org/10.37676/ekombis.v9i1.1274>
- Martin, F.M., Ciovica, L. and Cristescu, M.P. (2013), "Implication of human capital in the development of SMEs through the ICT adoption", *Procedia Economics and Finance*, Vol. 6 No. 1, pp. 748-753.
- Memon, S., Rohra, C. and Lal, P. (2019), "Critical analysis of the performance management system (PMS) in SMEs of Karachi", *Australian Journal of Basic and Applied Sciences*, Vol. 4 No. 6, pp. 1495-1503.
- Mubarik, M. S., & Devadason, E. S. (2020). *Human capital and export performance of small and medium enterprises in Pakistan*. 47(5), 643–662.

<https://doi.org/10.1108/IJSE-03-2019-0198>

Mutegi, H. K., Njeru, P. W., dan Ongesa, N. T. 2017. 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.

Nakku, V.B., Agbola, F.W., Miles, M.P. and Mahmood, A. (2020), “The interrelationship between SME government support programs, entrepreneurial orientation, and performance: a developing economy perspective”, Journal of Small Business Management, Vol. 58 No. 1, pp. 2-31

Neneh, B.N. (2018), “Customer orientation and SME performance: the role of networking ties”, African Journal of Economic and Management Studies, Vol. 9 No. 2, pp. 178-196.

Orobia, L. A., Nakibuuka, J., & Akisimire, R. (2020). *Inventory management , managerial competence and financial performance of small businesses.* <https://doi.org/10.1108/JAEE-07-2019-0147>

Parisi, M.L. (2015), “Experience, innovation and productivity: empirical evidence from Italy’s slowdown”, Industrial and Labour Relations Review, Vol. 68 No. 4, pp. 889-915.

Peter, F. O. (2018). *Government Financial Support And Financial Performance Of Smes.* 17(3), 1–10.

Rahmiyanti, F., & Pratiwi, R. A. (2020). *The effects of accounting knowledge , entrepreneurial traits , and subjective norms on the use of accounting information in investment decision making (case study on MSME actors in*

- Gunungkidul Regency). 2(2), 295–310.*
- Reviews, C. (2020). *The Effect Of Knowledge About Economic Community On Performance Of*. 7(19), 3366–3376.
- Rodríguez, J. L. (2020). *Human capital and export performance in the Spanish manufacturing firms*. 15(1), 99–119. <https://doi.org/10.1108/BJM-04-2019-0143>
- Santoso, I., Yuwandini, D., & Mustaniroh, S. A. (2015). Pengaruh Kredit Dan Sumber Daya Manusia Terhadap Kinerja UMKM agroindustri Dengan Pemasaran Sebagai Variabel Antara. *Jurnal Manajemen Dan Agribisnis*, 12(3), 174–182. <https://doi.org/10.17358/jma.12.3.174>
- Sarangih,A.E. (2017). Pengaruh Intellectual Capital (Human Capital, Structural Capital Dan Customer Capital) Terhadap Kinerja Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia. <https://doi.org/10.54367>
- Scott, W.R. (2013: 2016), *Institutions and Organizations: Ideas, Interests, and Identities*, Sage Publications,Thousand Oaks, CA.Seclen-luna, J. P., Opazobas, M., Jose, P., & Fern, M. (2020). *Assessing the effects of human capital composition , innovation portfolio and size on manufacturing firm performance composition*. <https://doi.org/10.1108/CR-01-2020-0021>
- Sekaran, U., (2017). Metode Penelitian untuk Bisnis. Jakarta: Salemba Empat.
- Sugiyono (2019). Metode Penelitian Kuantitatif, Kualitatif R&D. Bandung: Alfabeta.
- Tambunan, T. (2018), “SME development, economic growth, and government intervention in a developing country: the Indonesian story”, *Journal of*

- International Entrepreneurship, Vol. 6 No. 4, pp. 147-167.
- Tang, Y.K. (2011), “The influence of networking on the internationalization of SMEs: evidence from internationalized Chinese firms”, International Small Business Journal: Researching Entrepreneurship, Vol. 29 No. 4, pp. 374-398
- Tjahjadi, B., Soewarno, N., & Nadyaningrum, V. (2020). *Human capital readiness and global market orientation in Indonesian Enterprises business performance*. <https://doi.org/10.1108/IJPPM-04-2020-0181>
- Thongsri, N. and Chang, A.K.H. (2019), “Interactions among factors influencing product innovation and innovation behaviour: Market orientation, managerial ties, and government support”, Sustainability, Vol. 11 No. 10, p. 2793.
- Ugwu-aju, O. M., & Onodugo, A. V. (2020). *Appraisal of government funding schemes on the development of small and medium enterprises in Nigeria : a study of Enugu state*. 16(3), 165–179. <https://doi.org/10.1108/WJEMSD-08-2019-0067>
- Valdez-ju, L. E. (2019). *The structural capital, the innovation and the performance of the industrial SMES*. <https://doi.org/10.1108/JIC-01-2019-0020>
- Vozzella, P., & Gabbi, G. (2020). *What is good and bad with the regulation supporting the SME 's credit access access*. <https://doi.org/10.1108/JFRC-10-2019-0132>
- Wang, G., Dou, W., Zhu, W. and Zhou, N. (2015), “The effects of firm capabilities on external collaboration and performance: the moderating role of market turbulence”, Journal of Business Research, Vol. 68 No. 9, pp. 1928-1936
- Wasiuzzaman, S. (2020). *Creditworthiness and access to finance of SMEs in*

- Malaysia : do linkages with large firms matter ? 27(2), 197–217.*
<https://doi.org/10.1108/JSBED-03-2019-0075>
- Wathne, K.H. and Heide, J.B. (2000), “Opportunism in inter-firm relationships: Forms, outcomes, and solutions”, Journal of Marketing, Vol. 64 No. 4, pp. 36-51
- Wijaksana, T. I. & Wibowo, U. N.(2017). Pengaruh Pemberian Kredit Terhadap Pengembangan Usaha Mikro dan Kecil di Kota Bandung. E-Proceeding of Management, 3(3), 3557–3562
- Xu, J., & Li, J. (2019). *The impact of intellectual capital on SMEs ' performance in China. 17*, 488–509. <https://doi.org/10.1108/JIC-04-2018-0074>
- Yusuf, A. M. (2020). *Metode Penelitian Kuantitatif, Kualitatif & Penelitian Gabungan*. Kencana.
- Zulu-chisanga, S., & Mandawa-bray, B. (2020). *The differential effects of government support , inter- firm collaboration and firm resources on SME performance in a developing economy*. <https://doi.org/10.1108/JEEE-07-2019-0105>