

DAFTAR PUSTAKA

- Aftab, Junaid, Monica Veneziani, Huma Sarwar, and Muhammad Ishtiaq Ishaq. 2022. "Entrepreneurial Orientation and Firm Performance in SMEs: The Mediating Role of Entrepreneurial Competencies and Moderating Role of Environmental Dynamism." *International Journal of Emerging Markets*. doi: 10.1108/IJOEM-07-2021-1151.
- Akpan, Anietie Peter, and Andrew Amuamuziam Okwudu. 2022. "Exploring Entrepreneurial Orientation (EO) and Performance among Small and Medium Scale Enterprises (SMEs) In Nigeria." *Journal of Economics, Management and Trade* (June):1–10. doi: 10.9734/jemt/2022/v28i830425.
- AlShehhi, Moza Rashed, Jacob Poopada Cherian, Sherine Farouk, and Moza Al Nahyan. 2023. "Influential Dynamic Capabilities and Small and Medium Enterprises' Internationalization Success: Mediating Role of International Entrepreneurial Orientation." *Review of International Business and Strategy* 33(1):55–78. doi: 10.1108/RIBS-12-2021-0171.
- Anon. 2008. *Undang-Undang Republik Indonesia Nomor 20 Tentang Usaha Mikro, Kecil Dan Menengah*.
- Anon. 2022. "Dinas Koperasi Dan UKM Kab. Bekasi Berikan Pelatihan Penilaian Kesehatan Koperasi Simpan Pinjam." Retrieved (<https://bekasikabgo.id/dinas-kukm-koperasi-simpan-pinjam>).
- Bahta, Dawit, Jiang Yun, Rashidul Islam, and Muhammad Ashfaq. 2021. "Corporate Social Responsibility , Innovation Capability and Firm Performance : Evidence from SME." 17(6):840–60. doi: 10.1108/SRJ-12-2019-0401.
- Boohene, Rosemond, Regina Appiah Gyimah, and Martin Boakye Osei. 2020. "Social Capital and SME Performance: The Moderating Role of Emotional Intelligence." *Journal of Entrepreneurship in Emerging Economies* 12(1):79–99. doi: 10.1108/JEEE-10-2018-0103.
- Brillyanes, and Alfisyahr. 2023. "Strategic Orientation and Its Role in Linking Human Capital with the Performance of Small and Medium Enterprises in Indonesia." *Journal of Research in Marketing and Entrepreneurship*. doi: 10.1108/jrme-11-2021-0150.
- Cania, Synta Dewi, Laela Susdiani, M. Com, Fakultas Ekonomi, and Universitas Andalas. 2021. "Pengaruh Praktek Manajemen Keuangan Dan Inovasi Terhadap Kinerja Keuangan Usaha Mikro Kecil Menengah Selama Masa Pandemi Covid-19 Di Kota Depok." 2(1):1–21.
- DabićMarina, Nebojša StojčićMarijana Simić. 2021. "Intellectual Agility and Innovation in Micro and Small Businesses: The Mediating Role of

- Entrepreneurial Leadership.”
- Farida, Prasetyo &. 2022. “Pengaruh E-Commerce , Pengetahuan Akuntansi , Budaya Organisasi Dan Literasi Keuangan Terhadap Kinerja UMKM.” (November). doi: 10.32528/nms.v1i3.102.
- Ghozali, Imam. 2021. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26*. Badan Penerbit Universitas Diponogoro: Semarang.
- Hosain. 2020. “ORGANIZATIONAL PERFORMANCE : EVIDENCE FROM.” 9(2):133–47. doi: 10.18488/journal.1006.2019.92.133.147.
- Isichei, Ejikeme Emmanuel, Kalu Emmanuel Agbaeze, and Maria Onyejeche Odiba. 2020. “Entrepreneurial Orientation and Performance in SMEs Capability.” 15(6):1219–41. doi: 10.1108/IJOEM-08-2019-0671.
- Jaya, I. made Laut Mertha. 2020. *Metode Penelitian Kuantitatif Dan Kualitatif: Teori, Penerapan, Dan Riset Nyata*. Yogyakarta.
- Kahsay, Girmachew, and Girma Zeleke. 2020. “Factors Affecting Use of Accounting Records on Small & Micro Enterprises (the Case of Debre Birhan City , Ethiopia).” 8(1):1–7. doi: 10.11648/j.jim.20190801.11.
- Kivuitu, Joshua Kilungu, and Jane Karugu. 2020. “Entrepreneurial Orientation and Performance of Small and Medium- Sized Enterprises in Nairobi City County , Kenya.” 2(3):36–48. doi: 10.35942/jbmed.v2i3.133.
- Kusa, Rafał, Joanna Duda, and Marcin Suder. 2021. “Explaining SME Performance with FsQCA: The Role of Entrepreneurial Orientation, Entrepreneur Motivation, and Opportunity Perception.” *Journal of Innovation and Knowledge* 6(4):234–45. doi: 10.1016/j.jik.2021.06.001.
- Kwamena, Bernard, Cobbina Essel, Faizal Adams, and Kwadwo Amankwah. 2020. “Effect of Entrepreneur , Firm , and Institutional Characteristics on Small-Scale Firm Performance in Ghana.”
- Kyal, Hitesh, Anirban Mandal, Fedric Kujur, and Sriparna Guha. 2022. “Individual Entrepreneurial Orientation on MSME’s Performance: The Mediating Effect of Employee Motivation and the Moderating Effect of Government Intervention.” *IIM Ranchi Journal of Management Studies* 1(1):21–37. doi: 10.1108/irjms-07-2021-0041.
- Lestari, A. Wulan, Antong Antong, and Halim Usman. 2022. “Financial Technology and Human Resource Competency in Financial Management for UMKM at Palopo City.” *JINAV: Journal of Information and Visualization* 3(2):181–89. doi: 10.35877/454ri.jinav1483.
- Lubis, Kartika Sari, and Lelisa Irawati. 2022. “The Effect of Financial Literacy on Financial and Capital Management on MSME Performance.” *Asean*

- International Journal of Business* 1(1):77–85. doi: 10.54099/aijb.v1i1.66.
- Mamun, Abdullah Al, and Syed Ali Fazal. 2020. “E Ff Ect of Entrepreneurial Orientation on Competency and Micro-Enterprise Performance.” 12(3):379–98. doi: 10.1108/APJIE-05-2018-0033.
- Mang’ana, Kulwa Mwita, Daniel Wilson Ndyetabula, and Silver John Hokororo. 2023. “Financial Management Practices and Performance of Agricultural Small and Medium Enterprises in Tanzania.” *Social Sciences and Humanities Open* 7(1):100494. doi: 10.1016/j.ssaho.2023.100494.
- Marlina, Neni, and B. R. Purba. 2021. “Analisis Pengelolaan Keuangan Pada UMKM Di Kota Batam.” 5:51–59.
- Oyelakin, Oyekunle. 2022. “Assessing the Efficacy of Employee Training and Internal Control System on Financial Management of Small and Medium Scale Enterprises in Nigeria.” doi: 10.1108/AJEMS-06-2021-0299.
- Rachapaettayakom, Panita, Mongkolchai Wiriyapinit, Nagul Cooharojananone, Suparatana Tanthanongsakkun, and Nuttirudee Charoenruk. 2020. “The Need for Financial Knowledge Acquisition Tools and Technology by Small Business Entrepreneurs.” *Journal of Innovation and Entrepreneurship* 9(1). doi: 10.1186/s13731-020-00136-2.
- Robiur Rahmat Putra, and Siti Holisoh Lilis. 2022. “Moderating Environmental Uncertainty on The Effect of Accounting Knowledge and Accounting Information Systems on the Performance of SMES.” *International Journal on Social Science, Economics and Art* 12(1):1–9. doi: 10.35335/ijosea.v12i1.74.
- Sa’eed, Abdulmalik, Nuru Gambo, Ibrahim Ibrahim Inuwa, and Innocent Musonda. 2020. “Effects of Financial Management Practices on Technical Performance of Building Contractors in Northeast Nigeria.” *Journal of Financial Management of Property and Construction* 25(2):201–23. doi: 10.1108/JFMPC-07-2019-0064.
- Shah, Ali, and Maqsood Ahmad. 2020. “Entrepreneurial Orientation and Performance of Small and Medium-Sized Enterprises Mediating Effects of Differentiation Strategy.” 29(5):551–72. doi: 10.1108/CR-06-2018-0038.
- Sooriyakumaran, L., Dr. S. S. Thrikawala, and C. Pathirawasam. 2022. “A Study Between the Association of Financial Management Practices and Performance of Small and Medium Enterprises (SMEs) Background: A Working Paper.” *International Journal of Research and Innovation in Social Science* 06(01):166–79. doi: 10.47772/ijriss.2022.6113.
- Sugiyono. 2022. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung: ALFABETA.

- Sunani, Avi. 2023. "The Influence of Entrepreneurial Orientation , Market Orientation , Business Strategy and Accounting Knowledge on Business Performance." 2(2):192–98. doi: 10.56472/25835238/IRJEMS-V2I2P122.
- Sunusi, Anwar. 2019. *Metodologi Penelitian Bisnis*. Salemba Empat.
- Surenggono, Surenggono, and Siti Djamilah. 2022. "The Effect of Financial Attitude and Financial Knowledge on the Financial Performance of Small and Medium Enterprises (SMEs) with the Application of Management Accounting as a Mediator." *Jurnal Ad'ministrare* 9(2):441. doi: 10.26858/ja.v9i2.38998.
- Ukwueze, Nnaemeka Thaddeus. 2022. "RESEARCH ARTICLE Effect of Accounting Records on the Development of Small Business Start-Up in Ebonyi State."
- Zacca, Robert, and Saad Alhoqail. 2021. "Entrepreneurial and Market Orientation Interactive Effects on SME Performance within Transitional Economies." doi: 10.1108/JRME-08-2019-0067.
- Zada, Muhammad, Cao Yukun, and Shagufta Zada. 2021. "Effect of Financial Management Practices on the Development of Small-to-Medium Size Forest Enterprises: Insight from Pakistan." *GeoJournal* 86(3):1073–88. doi: 10.1007/s10708-019-10111-4.