

DAFTAR PUSTAKA

- Adam, N. A., & Alarifi, G. (2021). Innovation practices for survival of small and medium enterprises (SMEs) in the COVID-19 times: the role of external support. *Journal of Innovation and Entrepreneurship*, 10(1). <https://doi.org/10.1186/s13731-021-00156-6>
- Alkahtani, A., Nordin, N., & Khan, R. U. (2020). Does government support enhance the relation between networking structure and sustainable competitive performance among SMEs? *Journal of Innovation and Entrepreneurship*, 9(1). <https://doi.org/10.1186/s13731-020-00127-3>
- Andreas, F., Cooperman, E. S., Gifford, B., & Russel, G. (2011). A Simple Path To Sustainability. *Praeger*, 1–274.
- Ardic, O. P., Mylenko, N., & Saltane, V. (2012). Access to Finance by Small and Medium Enterprises: A Cross-Country Analysis with A New Data Set. *Pacific Economic Review*, 17(4), 491–513. <https://doi.org/10.1111/j.1468-0106.2012.00596.x>
- Arshad, M. Z., & Arshad, D. (2019). Internal capabilities and SMEs performance: A case of textile industry in Pakistan. *Management Science Letters*, 9(4), 621–628. <https://doi.org/10.5267/j.msl.2019.1.001>
- Athapaththu, J. C., & Kulathunga, D. (2018). Factors Affecting Online Purchase Intention: Effects of Technology and Social Commerce. *International Business Research*, 11(10), 111. <https://doi.org/10.5539/ibr.v11n10p111>
- Badan Kebijakan Fiskal. 2021. Tinjauan Ekonomi, Keuangan dan Fiskal: Menjaga Optimisme Pemulihan Ekonomi. Edisi I 2021.* (n.d.).
- Barney, J. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17(1), 99–120. <https://doi.org/10.1177/014920639101700108>
- Bodie, Z. (2019). *Robert C . Merton and the Science of Finance*. 1–21.
- Cassiman, B., & Veugelers, R. (n.d.). *R&D Cooperation and Spillovers: Some Empirical Evidence from Belgium*.
- Clarke, R. (2019). *Risks inherent in the digital surveillance economy: A research agenda*. <https://doi.org/10.1177/0268396218815559>
- Darono, A. (2022). *Merekam Pandemi Covid-19 dan Memahami Kerja Keras Pengawal APBN. May 2021*.
- Das, S., Kundu, A., & Bhattacharya, A. (2020). Technology adaptation and survival of SMEs: A longitudinal study of developing countries. *Technology Innovation Management Review*, 10(6), 64–72. <https://doi.org/10.22215/timreview/1369>
- Deyganto, K. O. (2022). The effect of tax incentives practices on the sustainability of micro, small and medium enterprises in Ethiopia during the outbreak of corona virus pandemic. *Journal of Innovation and Entrepreneurship*, 11(1). <https://doi.org/10.1186/s13731-022-00194-8>

- Evangelista, P., McKinnon, A., & Sweeney, E. (2013). Technology adoption in small and medium-sized logistics providers. *Industrial Management and Data Systems*, 113(7), 967–989. <https://doi.org/10.1108/IMDS-10-2012-0374>
- Ghozali, Imam, Hengky Latan. 2015. *Konsep, Teknik, Aplikasi Menggunakan SmartPLS 3.0 Untuk Penelitian Empiris*. BP Undip. Semarang
- Guariglia, A., Liu, X., & Song, L. (n.d.). *Internal Finance and Growth: Microeconometric Evidence on Chinese Firms*.
- Guarto, M., Thohary, R., & Verawaty, V. (2022). Membangun Kinerja Ukm Melalui Inovasi Keuangan. *Jurnal Keuangan Dan Bisnis*, 20(2), 1–17. <https://doi.org/10.32524/jkb.v20i2.568>
- Hoque, M. R., Ali, M. A., & Mahfuz, M. A. (2015). An Empirical Investigation on the Adoption of E-Commerce in Bangladesh. *Asia Pacific Journal of Information Systems*, 25(1), 1–24. <https://doi.org/10.14329/apjis.2015.25.1.001>
- Hossain, M. R., Akhter, F., & Sultana, M. M. (2022). SMEs in Covid-19 Crisis and Combating Strategies: A Systematic Literature Review (SLR) and A Case from Emerging Economy. *Operations Research Perspectives*, 9(July 2021), 100222. <https://doi.org/10.1016/j.orp.2022.100222>
- Hoti, E. (2015). *The Technological , Organizational And Environmental Framework Of Is Innovation Adaption In Small And Medium Enterprises . Evidence From Research Over The Last 10 YearsS.* III(4), 1–14. <https://doi.org/10.20472/BM.2015.3.4.001>
- Huong, V. Van, & Cuong, L. K. (2019). Does government support promote SME tax payments? New evidence from Vietnam. *Finance Research Letters*, 31, 270–277. <https://doi.org/10.1016/j.frl.2018.11.017>
- Jin, X., Zhang, M., Sun, G., & Cui, L. (2022). The impact of COVID-19 on firm innovation: Evidence from Chinese listed companies. *Finance Research Letters*, 45. <https://doi.org/10.1016/j.frl.2021.102133>
- Kaya, O. (2022). Determinants and consequences of SME insolvency risk during the pandemic. *Economic Modelling*, 115. <https://doi.org/10.1016/j.econmod.2022.105958>
- Khalifaturofi'ah, S. O. (2019). The Effects Of Macro Economic Indicator And Financial Ratio On Non Performing Financing Of Sharia Commercial Banking In Indonesia. In *Derema Jurnal Manajemen* (Vol. 14, Issue 1).
- Komisioner, D., & Jasa, O. (2018). *Otoritas jasa keuangan republik indonesia*.
- Kotler, P. (2015). *Marketing Management* 12. January 2006.
- Le, H. B. H., Nguyen, T. L., Ngo, C. T., Pham, T. B. T., & Le, T. B. (2020). Policy related factors affecting the survival and development of SMEs in the context of Covid 19 pandemic. *Management Science Letters*, 10(15), 3683–3692. <https://doi.org/10.5267/j.msl.2020.6.025>

- Lingyan, M., Qamruzzaman, M., & Adow, A. H. E. (2021). Technological adaption and open innovation in smes: An strategic assessment for women-owned smes sustainability in bangladesh. *Sustainability (Switzerland)*, 13(5), 1–23. <https://doi.org/10.3390/su13052942>
- Loader, K. (2005). *Supporting SMEs through government purchasing activity*.
- McCloskey, B., & Heymann, D. L. (2020). SARS to novel coronavirus - Old lessons and new lessons. In *Epidemiology and Infection*. Cambridge University Press. <https://doi.org/10.1017/S0950268820000254>
- Messabia, N., Fomi, P. R., & Kooli, C. (2022). Managing restaurants during the COVID-19 crisis: Innovating to survive and prosper. *Journal of Innovation and Knowledge*, 7(4). <https://doi.org/10.1016/j.jik.2022.100234>
- monica rosiana. (2022). Strategi Keberlanjutan Ukm Di Masa Post-Pandemic. *Jurnal Ekonomi, Bisnis dan Akuntansi (JEBA)* volume 24 no 2 tahun 2022 strategi
- Motsatsi, J. M. (2016). Financial Sector Innovation and Economic Growth in the Context of Botswana. *International Journal of Economics and Finance*, 8(6), 291. <https://doi.org/10.5539/ijef.v8n6p291>
- Muchiri, J. (2018). *The Effect of Mobile Banking on the Financial Services Diversification of Commercial Banks in Kenya*.
- Ndubisi, N. O. (2007). Relationship marketing and customer loyalty. *Marketing Intelligence and Planning*, 25(1), 98–106. <https://doi.org/10.1108/02634500710722425>
- Okello Candiya Bongomin, G., Mpeera Ntayi, J., Munene, J. C., & Akol Malinga, C. (2017). The relationship between access to finance and growth of SMEs in developing economies: Financial literacy as a moderator. *Review of International Business and Strategy*, 27(4), 520–538. <https://doi.org/10.1108/RIBS-04-2017-0037>
- Perdagangan, M., & Indonesia, R. (2023). *Menteri perdagangan republik indonesia*. 2023.
- Permata Sari, B., Rimbanu, D., Marselino, B., Aprilia Sandy, C., & Ria Hairum, R. (2022). Determinasi Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja dan Keberlangsungan Usaha UMKM. *Owner*, 6(3), 2865–2874. <https://doi.org/10.33395/owner.v6i3.928>
- Personal, M., & Archive, R. (2019). *ICT , Financial Access and Gender Inclusion in the Formal Economic Sector : Evidence from Africa A G D I Working Paper*. 92497.
- Picas, S., Reis, P., Pinto, A., & Abrantes, J. L. (2021). Does tax, financial, and government incentives impact long-term portuguese smes' sustainable company performance? *Sustainability (Switzerland)*, 13(21). <https://doi.org/10.3390/su132111866>
- Prasanna, R. P. I. R., Jayasundara, J. M. S. B., Gamage, S. K. N., Ekanayake, E. M. S., Rajapakshe, P. S. K., & Abeyrathne, G. A. K. N. J. (2019).

- Sustainability of SMEs in the competition: A systemic review on technological challenges and SME performance. *Journal of Open Innovation: Technology, Market, and Complexity*, 5(4), 100. <https://doi.org/10.3390/joitmc5040100>
- Pu, G., Qamruzzaman, M. D., Mehta, A. M., Naqvi, F. N., & Karim, S. (2021). Innovative finance, technological adaptation and smes sustainability: The mediating role of government support during covid-19 pandemic. *Sustainability (Switzerland)*, 13(16). <https://doi.org/10.3390/su13169218>
- Puriwat, W., & Tripopsakul, S. (2021). Customer Engagement with Digital Social Responsibility in Social Media: A Case Study of COVID-19 Situation in Thailand. *Journal of Asian Finance, Economics and Business*, 8(2), 475–483. <https://doi.org/10.13106/jafeb.2021.vol8.no2.0475>
- Qamruzzaman, M., & Wei, J. (2019). Financial innovation and financial inclusion nexus in south asian countries: Evidence from symmetric and asymmetric panel investigation. *International Journal of Financial Studies*, 7(4). <https://doi.org/10.3390/ijfs7040061>
- Rohman, M. T., Sari, M. E., & Puspitadewi, I. (2022). Penerapan Konsep RBV (Resources Based View) Dalam Upaya Mempertahankan Keunggulan Bersaing Pada Home Industry Hori. *Budgeting : Journal of Business, Management and Accounting*, 4(1), 27–37. <https://doi.org/10.31539/budgeting.v4i1.4050>
- Sekaran, U., & Bougie, R. (2017). *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian* (7th ed., p. 420). Salemba Empat.
- Sheng, S., Zhou, K. Z., & Li, J. J. (2011). The Effects of Business and Political Ties on Firm Performance: Evidence from China. *Journal of Marketing*, 75, 1–15.
- Shin, M. D., Shukla, S., Chung, Y. H., Beiss, V., Chan, S. K., Ortega-rivera, O. A., Wirth, D. M., Chen, A., Sack, M., Pokorski, J. K., & Steinmetz, N. F. (2020). nanomaterial path forward. *Nature Nanotechnology*, 15(August). <https://doi.org/10.1038/s41565-020-0737-y>
- Smallbone, D., & Welter, F. (2001). The Role of Government in SME Development in Transition Economies. *International Small Business Journal*, 19(4), 63–77. <https://doi.org/10.1177/0266242601194004>
- Srisusilawati, P., Bandung, U. I., Anugrahwanto, R. B., Fitri, A., Tinggi, S., Tarbiyah, I., Kifayah, A., Fasa, M. I., Islam, U., Raden, N., Hidayat, A. W., Islam, U., Sunan, N., Rahmayuni, S., Tinggi, S., Ekonomi, I., Nurhayat, S., Sulaimawan, D., Lampung, B., ... Sunan, N. (2021). *The Nexus Between Dynamic Capability and Islamic Financial Literacy Towards Innovation of Small Medium Enterprises (SMEs) in Indonesia*. 535(2), 36–39.
- Staw, B. M., & Sutton, R. I. (2000). *Research in organizational behavior : an annual series of analytical essays and critical reviews*.
- Steven, & Bahar, H. (2022). *Pengaruh Literasi Keuangan , Modal Usaha , dan Teknologi Informasi yang di Mediasi oleh Kinerja Usaha terhadap*

- Keberlangsungan UMKM di Kota Batam pada Masa Pandemi Covid-19.* 6, 2028–2051.
- Sugiyono, P. D. (2018). *Metode Penelitian Bisnis* (S. Y. Suryandari (Ed.); 3rd ed., p. 818). Alfabeta.
- Suriani, Mahfudnurnajamuddin, & Ajmal. (2022). *Pengaruh Literasi Keuangan Terhadap Keberlanjutan Usaha Warkop di Kecamatan Biringkanaya.*
- TEKF Edisi I 2021 (1).* Tinjauan Ekonomi, Keuangan, & Fiskal Edisi I 2021. diterbitkan oleh Badan Kebijakan Fiskal
- Tufano, P. (2003). Financial Innovation. In *Corporate Finance* (Vol. 1). Elsevier Masson SAS. [https://doi.org/10.1016/S1574-0102\(03\)01010-0](https://doi.org/10.1016/S1574-0102(03)01010-0)
- Utami, N., & Sitanggang, M. L. (2021). Inovbiz The Analysis of Financial Literacy and Its Impact on In-vestment Decisions: A Study on Generation Z in Jakarta. In *Inovbiz: Jurnal Inovasi Bisnis* (Vol. 9). www.ejournal.polbeng.ac.id/index.php/IBP
- Wei, J., & Liu, Y. (2015). Government support and firm innovation performance: Empirical analysis of 343 innovative enterprises in China. *Chinese Management Studies*, 9(1), 38–55. <https://doi.org/10.1108/CMS-01-2015-0018>
- Widnyani, N. M., Luh, N., Surya, P., Christina, B., Putri, L., Internasional, U. B., Udayana, U., & Kualitatif, P. (2021). *Penerapan Transformasi Digital Pada UKM Selama Pandemi.* 6(1), 79–87.
- Wijaya, N. (2017). *Barriers To Integrating Climate Change. June.* <Https://Doi.Org/10.20319/Pijss.2015.S21.927941>
- Wüstenhagen, R., Sharma, S., Starik, M., & Wuebker, R. (2008). Sustainability, innovation and entrepreneurship: Introduction to the volume. In *Sustainable Innovation and Entrepreneurship* (pp. 1–23). Edward Elgar Publishing. <https://doi.org/10.4337/9781848441552.00007>
- Yang, F.-F., Keberlanjutan, M., Pelaku, U., Di Bandung Dan Bogor, U., Vera, A., Yanti, S., Amanah, P., Muldjono, D., Pang, A.), Yanti, V. A., Amanah, S., Muldjono, P., & Asngari, D. P. *Faktor Yang Mempengaruhi Keberlanjutan Usaha Mikro Kecil Menengah Di Bandung Dan Bogor.*
- Ye, J., & Kulathunga, K. M. M. C. B. (2019). How does financial literacy promote sustainability in SMEs? A developing country perspective. *Sustainability (Switzerland)*, 11(10). <https://doi.org/10.3390/su11102990>
- Yuningsih, Y. Y., Raspati, G., & Riyanto, A. (2022). *Jurnal Mirai Management Pengaruh Literasi Keuangan dan Financial Technology Terhadap Keberlangsungan Usaha Pelaku UMKM.* 7, 531–540.
- Zamberi Ahmad, S., & Xavier, S. R. (2012). Entrepreneurial environments and growth: evidence from Malaysia GEM data. *Journal of Chinese Entrepreneurship*, 4(1), 50–69. <https://doi.org/10.1108/17561391211200939>