

REFERENCES

- Alkubeyyer, Abdullah. 2011. "E-Commerce Adoption Factors in Saudi Arabia". Thesis. Saudi Arabia : King Saud University.
- Arif, Abubakar & Wibowo, 2004. "Akuntansi Untuk Bisnis Usaha Kecil Dan Menengah". Jakarta: Grasindo.
- Asing-Cashman, Joyce Georgina; Obit, Joe Henry; Bolongkikit, Jetol dan Geoffrey Harvey. "Small and Medium Enterprises (SMEs) in the West Coast of Sabah, Malaysia",
<http://www.handels.gu.se/ifsam/Streams/etmisy/175final.pdf>.
- Bringham & Houston. 2006. "Dasar-dasar Manajemen Keuangan. Edisi Kesepuluh". Jakarta : Salemba Empat.
- Cloete, E., Courtney, S., & Fintz, J.. 2002. "Small Businesses' Acceptance and Adoption of e-Commerce in the Western Cape Province of South Africa" The Electronic Journal of Information Systems in Developing Countries, 10.
- Chwelos, Paul; Benbasat, Izak dan Dexter, Albert S.. 2000. "Research Report: Empirical Test of an EDI Adoption Model".
<http://ebusiness.commerce.ubc.ca /internal/UBCBEBR2000-003.pdf>.
- Cooke, TE & Haniffa, R. 2005. 'The impact of culture and governance on corporate social reporting' *Journal of Accounting and Public Policy*, vol 24, no. 5, pp. 391-430., 10.1016/j.jaccpubpol.2005.06.001
- Daniel, Elizabeth; Wilson, Hugh dan Myers, Andrew. 2002. "Adoption of E-commerce by SMEs in the UK: Towards a Stage Model". *International Small Business Journal* No. 3, Vol. 20, 2002, pp. 253-270.
- Fredinand, Augusty. 2002. " Structural Equation Modeling dalam Penelitian Manajemen". Semarang: UNDIP.
- Ganesha, Aldo. 2015. "faktor-faktor yang mempengaruhi tingkat kepatuhan perusahaan go public pada international financial reporting standard", Skripsi. Semarang: UNDIP.
- Grandon, Elizabeth E. dan Pearson J. Michael, 2003, "Perceived Strategic Value and Adoption of Electronic Commerce: An Empirical Study of Small and Medium Sized Businesses". Paper presented on The 36th Hawaii International Conference on System Sciences (HICSS'03).
- Harry Surjadi. 2001. "Developing E-Business: Starts From The Top Manager". *Business and Entrepreneurial Review*, Vol. 2 No. 1&2, pp. 39-43.

- Ling, Chong Yee. 2001. "Model of Factors Influences on Electronic Commerce Adoption and Diffusion in Small- & Medium-sized Enterprises". <http://ecom.fov.unimb.si/ecis2001/doctoral/Students/ECIS-301.pdf>DC Chong.pdf.
- Mulyadi. 2001. "Sistem Akuntansi". Jogjakarta: Salemba Empat.
- Murniati. 2002. "Investigasi faktor-faktor yang mempengaruhi penyiapan dan penggunaan informasi akuntansi perusahaan kecil dan menengah". Jogjakarta: Univeristas Gajah Mada
- Nelson, Matthew L. dan Shaw, Michael J., 2003, "The Adoption and Diffusion of Interorganizational System Standards and Process Innovations", http://www.si.umich.edu/misq-stds/proceedings/146_258-301.pdfDC Chong.pdf.
- Nguyen, T. H., & Waring, T. S. 2013. "The adoption of customer relationship management (CRM) technology in SMEs: an empiricial study". Journal of Small Business and Enterprise Development, 20(4), 824-848.
- Onno W Purbo dan Aang Arif Wahyudi. "Mengenal eCommerce". 2000. Jakarta: PT. Elex Media Komputindo.
- Permana, Prima Dedy. 2011. "Karakteristik Perusahaan dan Kajian Berbagai Metode Analisa Environmental Disclosure di Indonesia". Skripsi. Surakarta: Universitas Negeri Sebelas Maret
- Rahayu, Rita and Day, John. 2015. "Determinant Factors of E-commerce Adoption by SMEs in Developing Country: Evidence from Indonesia". Thesis journal, United Kingdom: University of Huddersfield.
- Rayport, J. F., & Jaworski, B. J.. 2001. *e-Commerce*, New York: McGraw-Hill/Irwin/MarketspaceU.
- Rogers, E.M. 1983. *Diffusions of Innovations*, Third Edition. Free Press. New York
- Rudiantoro, Rizki. 2012. "kualitas laporan keuangan umkm serta prospek implementasi sak etap" on Jurnal Akuntansi dan Keuangan Indonesia Volume 9 - No. 1, Juni 2012. Depok: Universitas Indonesia
- Ruppel, Cynthia P. dan Howard, Geoffry S.. 1998. "Facilitating Innovation Adoption and Diffusion: The Case of Telework". *Information Resources Management Journal* Vol 11, No. 3, pp.5-15.
- Shah Alam, S., Ali, M. Y., & Mohd. Jani, M. F. 2011. "An empirical study of factors affecting electronic commerce adoption among SMEs in Malaysia. *Journal of Business Economics and Management*". 12(2), 375-399.

- Soekartawi. 2002. "Prinsip Dasar Ekonomi Perikanan. Teori dan Aplikasi". Edisi Revisi. Jakarta: Raja Grafindo Persada
- Sujianto. 2001. Dasar-dasar management Keuangan. Yogyakarta: BPFE.
- Suliyanto. 2005. "Metode Riset Bisnis". Bandung : Alfabeta
- Tiago, O., & Maria, F. M.. 2010. "Understanding e-business adoption across industries in European countries. Industrial Management & Data Systems". 110(9), 1337-1354. doi: 10.1108/02635571011087428
- UNCTAD. 2015. "Information Economy Report". Newyork: United Nations http://unctad.org/en/PublicationsLibrary/ier2015_en.pdf
- Yulimar, Vidi Arini. 2006. "Analisis faktor-faktor yang mempengaruhi pengadopsian electronic commerce dan pengaruhnya terhadap kinerja perusahaan : Studi pada Perusahaan Kecil dan Menengah di Indonesia", Thesis. Semarang: UNDIP.
- Zhu, K., & Kraemer, K. L. 2005. "Post-adoption variations in usage and value of e-business by organizations: cross-country evidence from the retail industry". Information Systems Research. 16(1), 61-84.
- Zhu, K., Kraemer, K. L., & Xu, S.. 2006. "The process of innovation assimilation by firms in different countries: a technology diffusion perspective on ebusiness, Management science", 52(10), 1557-1576.