

REFERENCES

- Auken, V. H. (2005). A model of small firm capital acquisition decisions. *International Ownership and Management Journal*, 1(3), 335-352.
- Aribawa, D. (2016). Pengaruh Literasi Keuangan terhadap Kinerja dan Keberlangsungan UMKM di Jawa Tengah. *Jurnal Siasat Bisnis*, Vol. 20 (1), 1-13.
- Accounting Literacy. (2019). Accounting Standard. Accessed on 28 May 2019, from <http://www.accountingliteracy.org/sai.html>.
- Barney, J. B. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17: 99-120.
- Bass, M. Bernard dan Riggio, E. Ronald. (2006). *Transactional Leadership*. Second Edition. New Jersey: Lawrence Erlbaum Associates, Inc.
- Barney, J-B., David J. Ketchen, Jr. and Mike Wright. (2011). The Future of Resource-Based Theory: Revitalization or Decline, *Journal of Management*. Vol37. No.5. DOI: 10.1177/0149206310391805.
- Boons, F. & Freund, F. (2013): Business models for sustainable innovation: state-of-the-art and steps towards a research agenda. *Journal of Cleaner Production*, 45, p. 9–19. DOI: 10.1016/j.jclepro.2012.07.007.
- Bungin, Burhan. (2013). *Metode penelitian sosial & ekonomi: format-format kuantitatif dan kualitatif untuk studi sosiologi, kebijakan, publik, komunikasi, manajemen, dan pemasara edisi pertama*. Jakarta: kencana prenatal media goup.
- Clark, D. (1997). *Big Dog Leadership*. Retrieved on March. 27. 2019 on <http://www.nwlink.com/~donclark/leader/leader.html>.
- Carnes, K., & Hedin, S. (2005). Accounting for lean manufacturing: Another missed opportunity? *Management Accounting Quarterly*, 7(1), 28-28.
- Coates, Douglas J., M. Laurentius Marais, and Roman L. Weil. (2007), "Audit Committee Financial Literacy: A Work in Progress," *Journal of Accounting, Auditing & Finance*. Vol. 22 Issue 2, pp. 175-194.
- Chamdawa, Vincent Keyonzo. (2015). *The Effect Of Financial Literacy On Financial Performance Of Small and Micro Enterprises in Kibera Slums*. *Financial literacy Review*, 7(2):30-60.
- Dagnino, G-V. (2012). The role of resource-based theory in strategic management studies: managerial implications and hints for research Jay B. Barney.

- Valentina Della Corte, Mauro Sciarelli and Asli Arikan. Handbook of Research on Competitive Strategy. pp- 1-40, ISBN 978 1 84720 044 0.
- Edvinsson, L. & Malone, M.S. (1997). *“Intellectual Capital: Realizing Your Company’s True Value by founding it Hidden Brainpower*. New York: Harper Business.
- Edirisooriya, W.A. (2014). Impact of Rewards on Employee Performance: With Special Reference to ElectriCo, Proceedings of the 3rd International Conference on Management and Economics (February 2014). Oral Presentations. pp. 311-318.
- Ekaningtyas Widiastuti, & Sulistyandari. (2015). Peningkatan Daya Saing UKM Melalui Peran Modal Intelektual dan Kinerja Keuangan. Dosen Fakultas Ekonomi Universitas Jenderal Soedirman.
- Fatoki, O. (2014). The Financial Literacy of Micro-Ownerss in South Africa. *J See Sel*, Vol 40 (2).
- Fitria, M. Yurniwati, Rahman A. (2018). The Effect of Financial Literacy on Growth and Sustainability of SMEs (Small and Medium Enterprises) in the Handicraft Sector in Padang City. *International Journals of Sciences and High Technologies*. Vol. 10 No. 2. pp 382-393. 2509-0119.
- Giacomino, D. Wall, J. & Akers, M. (2009). “Revisiting financial (accounting) literacy): A comparison of audit committee members and business students.” *American Journal of Business Education*. 2 (3). p. 31.
- Ghozali, Imam. (2013). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 21 Update PLS Regresi*. Edisi Ketujuh. Semarang: Badan Penerbit Universitas Diponegoro.
- _____. (2016) . *Aplikasi Analisis Multivariate dengan Program IBM SPSS 23* (8th ed). Semarang: Badan Penerbit Universitas Diponegoro.
- Gurerk, O. Thomas Lauer, Martin Scheuermann. (2017). Leadership with Individual Rewards and Punishments: Do Incentives Reinforce Leading by Example. Munich Personal RePEc Archive, pp 1-28, mpra.ub.uni-muenchen.de/80413/.
- Howell, J. M., and Avolio, B. J. (1993). Transformational Leadership, Transactional Leadership, Locus of Control, and Support for Innovation: Key Predictors of Consolidated-Business-Unit Performance. *Journal of Applied Psychology*. Vol. 78. No. 6. pp. 680-694.
- Hudson, Mel., Andi Smart, Mike Bourne. (2001). Theory and practice in SME performance measurement systems, MCB University Press, UK, *International Journal of Operations & Production Management*. 21 (8): 1096-1115.

- Hills, Roderick M. and Roman L. Weil. (2004). "Nuts and Bolts Guidance For Audit Committees," *The Corporate Board*. (September/October). pp. 1-6.
- Handayani, N, (2007). Studi Deskriptif Kualitatif Tentang Keterkaitan Hubungan Modal Sosial Dengan Keberlangsungan Usaha Pengusaha Batik Di Kampung Kauman, Kelurahan Kauman, Kecamatan Pasar Kliwon, Surakarta), Laporan Penelitian.
- Hind P. Wilson A, Lenssen G. (2009). Developing leaders for sustainable business". *Corporate Governance: The international journal of business in society*. Vol. 9 Issue: 1. pp.7-20. <https://doi.org/10.1108/14720700910936029>.
- Ibrar, M & Khan, O. (2015). The Impact Of Reward On Employee Performance (A Case Study Of Malakand Private School). *International Letters of Social and Humanistic Sciences Online*: 2015-05-15 ISSN: 2300-2697. Vol. 52. pp 95-103 doi:10.18052/www.scipress.com/ILSHS.52.95 2015 SciPress Ltd. Switzerland.
- Ichwan, C.N.F. (2016). Literasi Keuangan Pengelola UKM pada Wilayah Gerbangkertasusila. Skripsi. STIE Perbanas Surabaya.
- Ibrahim, M. E. & El Haron, E. O. (2018). Accounting and Financial Literacy of Participants in UAE Financial Markets. *Archives of Business Research*. 6(6), 85-103. <http://dx.doi.org/10.14738/abr.66.4537>.
- Juita, V. (2016). Pemanfaatan Sistem Informasi Akuntansi Pada Usaha Mikro, Kecil, Dan Menengah (Umkm) Sektor Jasa Perdagangan Di Padang, Sumatera Barat, *Jurnal Riset Akuntansi Terpadu*. Vol 9. No 1. pp 120-137.
- Jogiyanto, H.M. (2017). *Metodologi Penelitian Bisnis Salah Kaprah dan Pengalaman-pengalaman*. Edisi Keenam. Yogyakarta: BPF.
- Kowalewski, S-J. & Philips, S-L. (2012). Preferences For Performance-Based Employee Rewards: Evidence From Small Business Environments. *International Journal Of Management And Marketing Research*. Vol 6. pp 1-12.
- Lippman, S. A. & Rumelt, R. P. (1982). Uncertain imitability: An analysis of interfirm differences in efficiency under competition. *Bell Journal of Economics*, 13: 418-438.
- Lusardi, A. and Olivia S. Mitchell. (2007). BabyBoomer Retirement Security: The Roles of Planning, Financial Literacy, and Housing Wealth, *Journal of Monetary Economics*, 54(1): 205-224.
- Liu, Y. & Akhtar Shamim. (2018). SMEs' Use Of Financial Statements For Decision Making: Evidence From Pakistan. *The Journal of Applied Business Research*. Volume 34, Number 2.

- Opoku, A. Ahmed V, Cruickshank H. (2015). Leadership style of sustainability professionals in the UK construction industry. *Built Environment Project and Asset Management*. Vol.5 Issue: 2. pp.184-201. <https://doi.org/10.1108/BEPAM-12-2013-0075>.
- Puspaningtyas, Z. (2017). Manfaat Literasi Keuangan Bagi Business Sustainability. Seminar Nasional Kewirausahaan dan Inovasi Bisnis VII. ISSN NO: 2089-1040.
- Panekenan, R.M. *Tumbuan W.J.F.A. Rumokoy F.S.* (2019). The Influence Of Reward And Punishment Toward Employee's Performance At Bank Indonesia Branch Manado. *Jurnal EMBA Vol.7 No.1 January 2019*. Hal. 471 – 480. ISSN 2303-1174.
- Porter, M. (1980). *Competitive strategy*. New York: Free Press.
- _____. (1985). *Competitive Advantage*. New York: Free Press.
- Pradana, T., & Fuadati, S. R. (2016). Pengaruh Gaya Kepemimpinan Transaksional dan Budaya Organisasi terhadap Kinerja Karyawan, 5, 1–18.
- Rosacker, K. M., Ragothaman, S. & Gillispie, M. (2009). Financial Literacy of Freshmen Business School students. *College Student Journal*, 43(2), 391-399.
- Reynaldhie, M-T. & Mahmudi. (2016). Pengaruh Gaya Kepemimpinan, Komitmen Organisasi, Budaya Organisasi Dan Ketidakpastian Lingkungan Dalam Memoderasi Hubungan Antara Partisipasi Anggaran Terhadap Kinerja Manajerial. Pengaruh Gaya Kepemimpinan, Komitmen Organisasi, Budaya Organisasi, Lingkungan. Simposium Nasional Akuntansi XIX.
- Roslan, N., Pauzi, N. F. M., Ahmad, K., Shamsudin, A., Karim, M. S., & Ibrahim, S. N. S. (2018). Preliminary Investigation: Accounting Literacy among Small Business Owners. *International Journal of Academic Research in Business and Social Sciences*, 8(10), 32–47.
- Saboet, H.V. (1994). Pentingnya Informasi Akuntansi dalam Kehidupan Manajemen. *Majalah Ekonomi*. No. 11.
- Sangkala (2006). *Intellectual Capital Management: Strategi Baru Membangun Daya Saing Perusahaan*. Edisi Pertama, Penerbit Ikatan Penerbit Indonesia DKI Jakarta. ISBN: 979-3274-29-8.
- Sekaran, Uma. (2006). *Metodologi Penelitian untuk Bisnis*. Edisi 4. Buku 2. Alih Bahasa: Kwan Men Yon. Jakarta: Salemba Empat.
- Schaltegger, S., Ludeke-Freund, F., and Hansen, E.G. (2012). *Business Cases for Sustainability: The Role of Business Model Innovation for Corporate*

- Sustainability*. International Journal of Innovation and Sustainable Development, Vol. 6 (2).
- Sugiyono. (2008). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- _____. (2011). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- _____. (2013). *Statistika untuk Penelitian*. Alfabeta: Bandung.
- _____. (2017). *Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif dan R&D)*. Bandung : Alfabeta.
- Suliyanto. (2011). *Ekonometrika Terapan: Teori & Aplikasi dengan SPSS*. Penerbit Andi. Yogyakarta.
- Tika, Muhammad Pabundu. (2006). *Budaya Organisasi dan Peningkatan Kinerja Perusahaan*. Jakarta; Bumi Aksara.
- Tedjakusumana, B. P. Julius F. Nagel. (2018). Peranan Literasi Akuntansi Bagi Pendidikan Kewirausahaan Dalam Memajukan Pembangunan Ekonomi Nasional. pp. 1-7. Prosiding SEMATEKSOS 3 "Strategi Pembangunan Nasional Menghadapi Revolusi Industri 4.0.
- Undang-Undang Republik Indonesia No.20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah, Sekretariat Negara RI: Jakarta.
- Wernerfelt, B. (1984). A resource-based view of the firm. *Strategic Management Journal*, 5: 171-180.
- Williams, I. (2005). Business report cards: Making sense from the numbers. *International Journal of Commerce & Management*, 15(3), 300-301.
- Wibowo, A. & Kurniawati E-P. (2015). Pengaruh Penggunaan Informasi Akuntansi Terhadap Keberhasilan Usaha Kecil Menengah (Studi Pada Sentra Konveksi Di Kecamatan Tingkir Kota Salatiga). *Jurnal Akuntansi*, Vol. XVIII No.2, 1979 – 6471.
- Widayanti, R. Damayanti, R. Marwanti, F. (2017). Pengaruh *Financial Literacy* Terhadap Keberlangsungan Usaha (*Business Sustainability*) Pada UMM Desa Jatisari. *Jurnal Ilmiah Manajemen dan Bisnis*. Vol. 18 No. 2. Hal: 153-163.