

## DAFTAR PUSTAKA

- Aksin, N. (2018). Upah dan tenaga kerja (Hukum Ketenagakerjaan dalam Islam). *Jurnal Meta-Yudris*, 73.
- Alharbi, B., & Al-Ashaab, A. (2020). The influential factors of business development among SMEs in the food Industry of the GCC Region. *Journal of Business and Retail Management*, 96-113.
- Bambang, R. (2010). *Fundamentals of corporate finance*. Yogyakarta: BPF.
- Basiago, A. (1998). Economics, social, and environmental sustainability in development theory and urban planning practice. *Environmentalist*, 19(2), 145-161.
- Basu, S. (2007). *Introduction to modern business, introduction to modern corporate economics*. Jakarta: Liberty.
- Budiwati, N., Geminastiti, K., Nuriansyah, F., & Nurhayati, D. (2020). Economic literacy and economic decisions. *Jurnal Pendidikan Ilmu Sosial*, 85-96.
- Burke, M. A., & Manz, M. (2011). Economic Literacy and Inflation Expectations: Evidence From A Laboratory Experiment. *Public Policy Discussion Papers*, 11-8.

Butkova, O. (2020). The definition of capital as an economic and accounting category. *E3S Web of Conference*, 1-9.

Chaffey, D., Chadwick, F. E., Mayer, R., & Johnston, K. (2009). *Internet Marketing: Strategy, Implementation, and Practice*. United States: Prentice Hall.

Contreras, F. L., & Ramos, M. L. (2016). What is marketing? a study on marketing managers' perception of the definition of marketing. *Forum Empresarial*, 49-69.

Dilek, S., Kesgingos, H., Konak, A., & Halicioglu, S. (2018). Factors affecting economic literacy. *Afro Eurasian Studies Journal*, 11-51.

Fandy, T. (2005). *Marketing Strategy. 2nd edition*. Yogyakarta: Andi Offset.

Ferdinand, A. (2014). *Metode Penelitian Manajemen (5th ed)*. Semarang: Seri Pustaka Kunci 12.

Ghozali. (2018). *Aplikasi Analisis Multivariate dengan program IBM SPSS 25*. Semarang: Badan Penerbit Universitas Diponegoro.

Gregory, M. (2009). *Macroeconomics*. Jakarta: Erlangga.

Hair, J., & Joseph, F. (2010). *Multivariate Data Analysis, Seventh Edition*. hlm. 176.

Kata Data. (2022, September 21). *Skenario Terburuk Dampak Corona, Ekonomi RI Minus 0,4%*. Diambil kembali dari

<https://katadata.co.id/agungjatmiko/finansial/5e9a41f779f7c/sri-mulyani-skenario-terburuk-dampak-corona-ekonomi-ri-minus-04>

Kementrian Investasi/BKPM. (2022, September 19). *Upaya Pemerintah Untuk Memajukan UMKM Indonesia*. Diambil kembali dari <https://www.bkpm.go.id/id/publikasi/detail/berita/upaya-pemerintah-untuk-memajukan-umkm-indonesia>

Khoiruddin, & Aslichah. (2017). Analysis of factors affecting the development of micro, small and medium enterprises (MSMEs) in Jombang Regency. *journal of the Trident LP2M*, 5(1), 456-466.

Kontan.co.id. (2021, Maret 28). *Industri kuliner jadi penyumbang terbesar pertumbuhan ekonomi kreatif*. Diambil kembali dari <https://nasional.kontan.co.id/news/sri-mulyani-industri-kuliner-jadi-penyumbang-terbesar-pertumbuhan-ekonomi-kreatif>

Jakarta: Erlangga.

Kruk, S. (2021). Impact of capital structure on corporate value - review literature *Risk and Financial Management*. 1-13.

Loka Data. (2020, September 17). *Survei BPS: 69 persen UMKM perlu bantuan modal*. Diambil kembali dari <https://lokadata.id/artikel/survei-bps-daya-tahan-umkm-tinggal-3-bulan>

- Mega, M., & Widya. (2017). Factors influencing the development of small business in the manufacturing industry sector in Malang city. *Jibeka*, 11(2), 73-79.
- Moenir, H. A. (2008). *Manajemen Pelayanan Umum di Indonesia*. Jakarta: Bumi Aksara.
- Muhammad, S. (2006). *Sharia bank: From theory to practice*. Jakarta: Gema Insani Press.
- Mulyadi. (2014). *Human resource economics in development perspective*. Jakarta: PT Raja Grafindo Persada.
- Murti, S., & John, S. (2014). *Introduction to business fundamentals of economy company*. Yogyakarta: Liberty.
- Nur, M. R. (2010). *Marketing basics*. Bandung: Alfabeta.
- Nurjanah, S., Kardoyo, & Disman. (2020). The Effect of economic literacy, capital, labor, and marketing on development of small and medium enterprises (SMEs) . *Journal of Entrepreneurship Education*, 1-11.
- Oemar, H. (2005). *Human resource development (management of employment training intergrated approach)*. Jakarta: Earth Literacy.
- Philip, K., & Armstrong, G. (2007). *Marketing Principles*. Jakarta: Erlangga.

- Purwanti, E. (2012). Effect pof entrepreneurial characteristics, business capital, marketing strategies on the development of SMEs in the Village of Dayaan and Kalilondo Salatiga. *Online Journal*, 5(9).
- Rheault, L. (2014). The impact of labour respurces on business R&D. *Revue Journal of Innovation Economics*, 269-280.
- Sakur. (2011). *Study of factors supporting the development of micro and small and medium enterprises: Case study in the city of Surakarta*, 85-110.
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business: A Skill Building Approach*. Trento: Print Trento.
- Shanmugam, & Bhaduri. (2007). Size, age, and Firm Growth in the Indian Manufacturing Sector. *Applied Economic Letters*, 607-613.
- Sina, P. G. (2017). Analysis of economic literacy. *Peter Garlans Sina Sin*, 135-143.
- Stanton, W. J. (2007). *Manajemen Pemasaran dan Pemasaran Jasa*. Bandung: Alfabeta.
- Sugiarto. (2006). *Microeconomics: A comprehensive study*. Jakarta: Gramedia.
- Sugiyono. (2015). *Metode Penelitian Kombinasi (Mix Methods)*. Bandung: Alfabeta.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: CV Alfabeta.

- Sugiyono. (2019). *Statistika untuk Penelitian*. Bandung: CV Alfabeta.
- Taiwo, J. N., Agwu, M. E., Adetiloye, K. A., & Afolabi, G. T. (2016). Financing women entrepreneurs and employment generation - a case study of microfinance banks. *European Journal of Social Sciences*, 112-126.
- Widarjono, A. (2015). *Statistika Terapan Dengan Excel & SPSS*. Yogyakarta: UPP STIM YKPN.
- Widowati. (2022). PENGARUH KARAKTERISTIK WIRAUSAHA, MODAL USAHA, STRATEGI PEMASARAN, DAN INOVASI TERHADAP PERKEMBANGAN UMKM. *Jurnal Manajemen*.
- Yasmin, F., Kouser, R., Hassan, I., & Ahmad, W. (2014). Determinants of economic literacy at university level: a case of Pakistan. *Pakistan Journal of Commerce and Social Sciences*, 1-22.
- Yasmin, F., Kouser, R., Hassan, I., & Ahmad, W. (2014). Determinants of economic literacy at university level: a case of Pakistan. *Pakistan Journal of Commerce and Social Sciences* , 914-924.
- Yildirim, G., & Ozturk, C. (2017). An investigation of the views of field experts and teachers related to economic literacy and its education. *Erciyes Journal of Education*, 1-22.