

## DAFTAR PUSTAKA

- Brigham, E. F., & Houston, J. F. (2019). *Fundamentals of Financial Management* (13th ed.). Mason, OH: South-Western Cengage Learning.
- Chen, H., & Volpe, R. P. (2018). An analysis of personal financial literacy among college students. *Financial Services Review*, 7(2), 107–128.
- Darmawan D. (2020). *Manajemen Keuangan dan Pengembangan UMKM*. Jakarta: Mitra Wacana Media.
- Elkington, J. (2018). *25 Years Ago I Coined the Phrase “Triple Bottom Line.” Here’s Why It’s Time to Rethink It*. Harvard Business Review, June 2018.
- Fahmi, I. (2015). *Manajemen Keuangan Perusahaan dan Pasar Modal*. Bandung: Alfabeta.
- Ghozali, I., & Chariri, A. (2019). *Teori Akuntansi: International Financial Reporting System (IFRS)* (4th ed.). Semarang: Badan Penerbit Universitas Diponegoro.
- Gitman, L. J., & Zutter, C. J. (2012). *Principles of Managerial Finance* (13th ed.). Boston: Pearson Education.
- Hanafi, M. M. (2016). *Manajemen Keuangan* (Edisi Kedua). Yogyakarta: BPF.
- Helfert, E. A. (2017). *Techniques of Financial Analysis: A Practical Guide to Managing and Measuring Business Performance* (12th ed.). New York: McGraw-Hill.
- Hery. (2020). *Akuntansi dan Bisnis: Teori dan Aplikasi* (Edisi Revisi). Jakarta: Grasindo.
- Horne, J. C. V., & Wachowicz, J. M. (2012). *Fundamentals of Financial Management* (13th ed.). Pearson Education Limited.
- Husnan, S., & Pudjiastuti, E. (2015). *Dasar-Dasar Manajemen Keuangan* (6th ed.). Yogyakarta: UPP STIM YKPN.
- Huston, S. J. (2020). Measuring financial literacy. *Journal of Consumer Affairs*, 44(2), 296–316.

- Julius, H. (2017). *Manajemen Keuangan Usaha Kecil Menengah*. Jakarta: Mitra Wacana Media.
- Kementerian Keuangan Republik Indonesia. (2020). *Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021–2025*. Jakarta: Kemenkeu RI.
- Kasmir. (2018). *Pengantar Manajemen Keuangan*. Jakarta: RajaGrafindo Persada.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management* (15th ed.). Pearson Education.
- Laudon, K. C., & Laudon, J. P. (2016). *Management Information Systems: Managing the Digital Firm* (14th ed.). Pearson Education.
- Lusardi, A., & Mitchell, O. S. (2014). *The Economic Importance of Financial Literacy: Theory and Evidence*. *Journal of Economic Literature*, 52(1), 5–44.
- OECD. (2016). *OECD/INFE International Survey of Adult Financial Literacy Competencies*. Paris: Organisation for Economic Co-operation and Development.
- Pearce, J. A., & Robinson, R. B. (2013). *Strategic Management: Planning for Domestic and Global Competition* (13th ed.). McGraw-Hill Education.
- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of Consumer Affairs*, 44(2), 276–295.
- Riyanto, B. (2011). *Dasar-dasar Pembelanjaan Perusahaan*. Yogyakarta: BPFE.
- Rohila Siri, Nor Norisanti, R,Deni M, Danial. 2024 Pengaruh Financial Literacy, Financial Planning dan Financial Management terhadap Business Sustainability . *Journal Of Economic, Business and Accounting*, Vol.07, No.04, 2024 e-ISSN: 2597-5234.
- Yolanda Saragih dkk. 2022. Pengaruh Literasi, Pengelolaan Keuangan, Perencanaan dan Keamanan terhadap Keberlangsungan Usaha Pelaku UMKM di Kec. Medan Sunggal. *Management Science and Entrepreneurship Journal (MSEJ)*, 2022
- Sartono, A. (2015). *Manajemen Keuangan: Teori dan Aplikasi* (4th ed.). Yogyakarta: BPFE.

- Saragih Yolanda dkk. 2022. Pengaruh Literasi, Pengelolaan Keuangan, Perencanaan dan Keamanan terhadap Keberlangsungan Usaha Pelaku UMKM di Kec. Medan Sunggal. *Management Science and Entrepreneurship Journal (MSEJ)*, 2022.
- Susan Yessi, Intan P. Benu dkk. 2022. Pengaruh Literasi, Sikap Keuangan dan Perencanaan terhadap Keberlangsungan Usaha Pelaku UMKM Sentra Tenun Ikat Kab. TTS. *Jurnal JP-IPS, Universitas Palangka Raya*, 2022.
- Otoritas Jasa Keuangan (OJK). (2017). *Survey Nasional Literasi dan Inklusi Keuangan 2016*. Jakarta: OJK.
- Weston, J. F., & Brigham, E. F. (2018). *Manajemen Keuangan* (Edisi Kesembilan). Jakarta: Erlangga.
- Wibowo, A. (2020). *Keberlangsungan Usaha UMKM di Era Digital*. Jakarta: Kencana.
- Violeta Octa Diva, Yuliusman, Misni Erwati, Pengaruh Financial Literacy Dan E-Commerce Terhadap Business Sustainability Melalui Kinerja Usaha (Studi Kasus UMKM Makanan dan Minuman di Kota Jambi), *Journal Manajemen Terapan dan Keuangan*, Vol.13 No.03, 2024, P-ISS:2252-8636