

DAFTAR PUSTAKA

- Alvarado-Vargas, M. J., Inamanamelluri, T., & Zou, Q. (2020). Product attributes and digital innovation performance: The importance of country and firm level supporting environment. *International Journal of Technology Management*, 82(3–4), 206–226. <https://doi.org/10.1504/IJTM.2020.108977>
- Anggitasari, D., Purwanto, E., & Pertiwi, T. K. (2023). The Effect of Digital Capability and Digital Literacy on Business Performance With Employee Innovation as a Mediating Variable at PT Pegadaian. *Return: Study of Management, Economic and Bussines*, 2(9), 883–898. <https://doi.org/10.57096/return.v2i9.150>
- Arianti, L. (2023). Digital Literacy Campaign to Improve the Community's Economy. *Jurnal PKM Manajemen Bisnis*, 3(2), 75–84. <https://doi.org/10.37481/pkmb.v3i2.603>
- Arikunto, S. (2010). *Prosedur Penelitian: Suatu Pendekatan Praktik* (Edisi Revi).
- Ariwibowo, P., Syahiddin, M., & Insana, D. R. M. (2022). Korelasi Blueprint Sumber Daya Perusahaan Dan Keunggulan Kompetitif Terhadap Manifestasi Umkm Dengan Intervensi Strategi Bisnis. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 10(1), 31–48. <https://doi.org/10.26740/jepk.v10n1.p31-48>
- Athia, I., Soetjipto, B. E., & Efendi, E. (2023). THE IMPROVEMENT OF MSMEs' BUSINESS PERFORMANCE DURING THE COVID-19 PANDEMIC THROUGH FINANCIAL AND DIGITAL LITERACY. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 12(1), 92–109. <https://doi.org/10.26418/jebik.v12i1.58984>
- Bahri, N. S., Muhammad Rakib, Muhammad Ihsan Said Ahmad, Rahmatullah, & Muhammad Hasan. (2021). The Influence of Digital Literacy and Entrepreneurial Behavior on Small Business Performance (Study on Culinary Business in Jenepono Regency). *Daengku*:

Journal of Humanities and Social Sciences Innovation, 1(2).
<https://doi.org/10.35877/454ri.daengku582>

Baiyere, A., & Hukal, P. (2020). Digital disruption: A conceptual clarification. *Proceedings of the Annual Hawaii International Conference on System Sciences, 2020-Janua*(January), 5482–5491. <https://doi.org/10.24251/hicss.2020.674>

Barney, 1991. (n.d.).

Chege, S. M., Wang, D., & Suntu, S. L. (2020). Impact of information technology innovation on firm performance in Kenya. *Information Technology for Development*, 26(2), 316–345. <https://doi.org/10.1080/02681102.2019.1573717>

David, F. R., & David, F. R. (2015). *Strategic Management Concepts and Cases, Global Edition (2014)*. <http://http://www.pearsonmylabandmastering.com>

Desmiyawati, D., Susilatri, S., Ramaiyanti, S., & Azlina, N. (2023). IMPROVING THE PERFORMANCE OF MSMEs THROUGH INNOVATION, FINANCIAL LITERACY, AND DIGITALIZATION. *Jurnal Riset Akuntansi Kontemporer*, 15(2), 151–161. <https://journal.unpas.ac.id/index.php/jrak/article/view/7203>

Djauhary, A., Kurniasari, F., & Mulyono, M. (2022). Financial Technology: From Temporary Disruption to New Financial Industry Model. *Journal of Business and Management Review*, 3(6), 399–418. <https://doi.org/10.47153/jbmr36.3952022>

Eshet-Alkali, Y., & Amichai-Hamburger, Y. (2004). Experiments in digital literacy. *Cyberpsychology and Behavior*, 7(4), 421–429. <https://doi.org/10.1089/cpb.2004.7.421>

F. Faul, E. Erdfelder, A. Buchner, & Albert-Georg Lang. (2009). Statistical power analyses using G*Power 3.1: Tests for correlation and regression analyses. *Behavior Research Methods*, 41(4), 1149–1160. <https://doi.org/10.3758/BRM.41.4.1149>

- Fahmi, M., & Raharjo, K. (2020). Uncovering SMEs' knowledge management capability in innovation adoption and business performance: The moderating role of environmental turbulence. *Human Systems Management*. <https://doi.org/10.3233/HSM-230154>.
- Farhan, M. T., Eryanto, H., & Saptono, A. (2022). Pengaruh Literasi Digital Dan Orientasi Kewirausahaan Terhadap Kinerja Usaha Umkm. *Transekonomika: Akuntansi, Bisnis Dan Keuangan*, 2(6), 35–48. <https://doi.org/10.55047/transekonomika.v2i6.265>
- Firdaussiah, S. N., Sutjipto, M. R., & Febrianta, M. Y. (2024). How To Utilize Company Resources Optimally To Improve Business Performance. *Journal of Law and Sustainable Development*, 12(4), e3491. <https://doi.org/10.55908/sdgs.v12i4.3491>
- Firmansyah, D., Wahdiniwaty, R., & Budiarti, I. (2023). Entrepreneurial Performance Model: A Business Perspective in the Digital Economy Era. *Jurnal Bisnis, Manajemen, Dan Ekonomi*, 4(2), 125–150. <https://doi.org/10.47747/jbme.v4i2.1106>
- Gilster, P. (1997). Digital_Literacy gilster. *Meridian: A Middle School Computer Technologies Journal*, 141. https://www.academia.edu/1354072/Digital_Literacy?bulkDownload=thisPaper-topRelated-sameAuthor-citingThis-citedByThis-secondOrderCitations&from=cover_page
- Hair, J. F., Howard, M. C., & Nitzl, C. (2020). Assessing measurement model quality in PLS-SEM using confirmatory composite analysis. *Journal of Business Research*, 109(December 2019), 101–110. <https://doi.org/10.1016/j.jbusres.2019.11.069>
- Hamdani, N. A., & Herlianti, A. O. (2019). Digital Innovation Strategy : Performance of Coffee SMEs in Industrial Era 4.0. *Strategic*, 19(2), 69–74.
- Hanelt, A., Firk, S., Hildebrandt, B., & Kolbe, L. M. (2021). Digital M&A, digital innovation, and firm performance: an empirical investigation. *European Journal of Information Systems*, 30(1), 3–26. <https://doi.org/10.1080/0960085X.2020.1747365>

- Hartono, H., & Halim, E. (2020). The effect of digital capability on competitiveness through digital innovation of e-travel business in Indonesia. *Proceedings of 2020 International Conference on Information Management and Technology, ICIMTech 2020, August*, 615–620. <https://doi.org/10.1109/ICIMTech50083.2020.9211228>
- Hidayat, N., Yohana, C., Wibowo, A., Santoso, B., & Mulyadi, H. (2023). The Impact of Intellectual Capital on SME Performance: Competitive Advantage Mediation (Case Study in Indonesia). *Journal of Economics, Finance and Management Studies*, 06(06), 2532–2540. <https://doi.org/10.47191/jefms/v6-i6-12>
- Hidayat, S., Setiawan, M., Rohman, F., & Hussein, A. S. (2022). Development of Quality Digital Innovation by Optimally Utilizing Company Resources to Increase Competitive Advantage and Business Performance. *Administrative Sciences*, 12(4). <https://doi.org/10.3390/admsci12040157>
- Hitt, M. A., Ireland, R. D., & Hoskisson, R. E. (2015). *Globalization Concepts and Cases*.
- Hunt, S. D. (1995). The Resource-Advantage Theory of Competition Toward Explaining Productivity and Economic Growth. *Journal of Management Inquiry*, 4.
- Hunt, S. D., & Morgan, R. M. (1995). The Comparative Advantage Theory of Competition. *Journal of Marketing*, 59(2), 1. <https://doi.org/10.2307/1252069>
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis: Konvergensi Teknologi Komunikasi dan Informasi*. Refika Aditama.
- Jahanmir, S. F., & Cavadas, J. (2018). Factors affecting late adoption of digital innovations. *Journal of Business Research*, 88(January), 337–343. <https://doi.org/10.1016/j.jbusres.2018.01.058>
- Japelidi. (2019). *Pemetaan literasi digital masyarakat Indonesia 2019*.

- Jhantasana, C. (2023). Should A Rule of Thumb be used to Calculate PLS-SEM Sample Size
Chanta Jhantasana Faculty of Management Science , Valaya Alongkorn Rajabhat University
Corresponding author : Chanta@vru.ac.th. *Asia Social Issues*, 1(5), 1–23.
- Kang, H. (2021). Sample size determination and power analysis using the G*Power software.
Journal of Educational Evaluation for Health Professions, 18, 1–12.
<https://doi.org/10.3352/JEEHP.2021.18.17>
- Khan, S. Z., Yang, Q., & Waheed, A. (2019). Investment in intangible resources and capabilities
spurs sustainable competitive advantage and firm performance. *Corporate Social
Responsibility and Environmental Management*, 26(2), 285–295.
<https://doi.org/10.1002/csr.1678>
- Khin, S., & Ho, T. C. F. (2018). Digital technology, digital capability and organizational
performance: A mediating role of digital innovation. *International Journal of Innovation
Science*, 11(2), 177–195. <https://doi.org/10.1108/IJIS-08-2018-0083>
- Kiefer, D., van Dinther, C., & Spitzmüller, J. (2021). Digital Innovation Culture: A Systematic
Literature Review. *Lecture Notes in Information Systems and Organisation*, 48
LNISO(October 2021), 305–320. https://doi.org/10.1007/978-3-030-86800-0_22
- Kurnia, N., & Astuti, S. I. (2017). Peta Gerakan Literasi Digital Di Indonesia: Studi Tentang
Pelaku, Ragam Kegiatan, Kelompok Sasaran Dan Mitra Yang Dilakukan Oleh Japelidi.
Informasi, 47(2), 149. <https://doi.org/10.21831/informasi.v47i2.16079>
- Kurnia, N., & Mada, U. G. (2021). *Kolaborasi Sebagai Kunci : Membumikan Kompetensi Literasi
Digital Japelidi. December 2020.*
- Kurniawan, A. W., & Puspitaningtyas, Z. (2016). *Metode Penelitian Kuantitatif*. Pandiva Buki.
- Lee, S.-H. (2014). Digital Literacy Education for the Development of Digital Literacy.
International Journal of Digital Literacy and Digital Competence, 5(3), 29–43.
<https://doi.org/10.4018/ijdlldc.2014070103>

- Lestari, D., & Susanto, P. (2021). Orientasi kewirausahaan dan kapabilitas pemasaran pada kinerja usaha kecil dan menengah: Peran faktor lingkungan yang dinamis sebagai pemoderasi. *Jurnal Kajian Manajemen Bisnis*, 10(1), 46. <https://doi.org/10.24036/jkmb.11201300>
- Lin, H. M., Lee, M. H., Liang, J. C., Chang, H. Y., Huang, P., & Tsai, C. C. (2020). A review of using partial least square structural equation modeling in e-learning research. *British Journal of Educational Technology*, 51(4), 1354–1372. <https://doi.org/10.1111/bjet.12890>
- Lokuge, S., & Duan, S. X. (2021). Towards Understanding Enablers of Digital Transformation in Small and Medium-Sized Enterprises. *ACIS 2021 - Australasian Conference on Information Systems, Proceedings*, 1–7.
- Marino-Romero, J. A., Palos-Sanchez, P. R., & Velicia-Martin, F. (2020). Improving KIBS performance using digital transformation: study based on the theory of resources and capabilities. *Journal of Service Theory and Practice*, 33(2), 169–197. <https://doi.org/10.1108/JSTP-04-2022-0095>
- Monteiro, A. P., Soares, A. M., & Rua, O. L. (2019). Linking intangible resources and entrepreneurial orientation to export performance: The mediating effect of dynamic capabilities. *Journal of Innovation and Knowledge*, 4(3), 179–187. <https://doi.org/10.1016/j.jik.2019.04.001>
- Nambisan, S., Lyytinen, K., Majchrzak, A., & Song, M. (2017). Digital innovation management: Reinventing innovation management research in a digital world. *MIS Quarterly: Management Information Systems*, 41(1), 223–238. <https://doi.org/10.25300/MISQ/2017/41:1.03>
- Nepelski, D. (2019). How to Facilitate Digital Innovation in Europe. *Intereconomics*, 54(1), 47–52. <https://doi.org/10.1007/s10272-019-0791-6>
- Nylén, D., & Holmström, J. (2015). Digital innovation strategy: A framework for diagnosing and improving digital product and service innovation. *Business Horizons*, 58(1), 57–67. <https://doi.org/10.1016/j.bushor.2014.09.001>

- Zhe, B. O. M., & Hamid, N. A. (2021). The Impact of Digital Technology, Digital Capability and Digital Innovation on Small Business Performance. *Research in Management of Technology and Business*, 2(1), 499–509. <http://publisher.uthm.edu.my/periodicals/index.php/rmtb>
- Paramita, R. W. D., Rizal, N., & Sulistyan, R. B. (2021). *Metode Penelitian Kuantitatif*.
- Pearce, J. A., & Robinson, R. B. (2015). *Strategic management: Planning for domestic & global competition* (14th ed.). McGraw-Hill Education.
- Pariwi, I. A. M., & Dyas, I. A. G. (2022). *MENDORONG PENERAPAN DIGITALISASI PADA USAHA MIKRO DAN KECIL DI INDONESIA*. 6.
- Purwati, A. A., Budiyo, Suhermin, & Hamzah, M. L. (2020). The effect of innovation capability on business performance: the role of social capital and entrepreneurial leadership on smes in indonesia. *Accounting*, 7(2), 323–330. <https://doi.org/10.5267/j.ac.2020.11.021>
- Puteri, D. A., & Asyari, A. (2023). The Effect of Digital Transformation On The Revitalization of Msmes In Pandemi Time With Digital Literacy As An Intervening Variable (Case Study of Micro Enterprises in the City of Bukittinggi). *Islamic Banking : Jurnal Pemikiran Dan Pengembangan Perbankan Syariah*, 8(2), 217–238. <https://doi.org/10.36908/isbank.v8i2.695>
- Putra, I., Syahrul, L., & Yuliasri. (2023). The effect of digital literacy and transformational leadership on employee performance mediated by innovative work behavior at the Padang city population and civil registration service. *Enrichment : Journal of Management*, 12(6), 5014–5022. <https://doi.org/10.35335/enrichment.v12i6.1124>
- Ramdani, B., Raja, S., & Kayumova, M. (2022). Digital innovation in SMEs: a systematic review, synthesis and research agenda. *Information Technology for Development*, 28(1), 56–80. <https://doi.org/10.1080/02681102.2021.1893148>

- Rita, M. R., & Huruta, A. D. (2020). Financing access and SME performance: A case study from batik SME in Indonesia. *International Journal of Innovation, Creativity and Change*, 12(12), 203–224.
- Sariwulan, T., Suparno, S., Disman, D., Ahman, E., & Suwatno, S. (2020). Entrepreneurial Performance: The Role of Literacy and Skills. *Journal of Asian Finance, Economics and Business*, 7(11), 269–280. <https://doi.org/10.13106/jafeb.2020.vol7.no11.269>
- Siregar, D. J. (2013). *Literasi Media dan Literasi Digital*.
- Soluk, J. (2022). Organisations' Resources and External Shocks: Exploring Digital Innovation in Family Firms. *Industry and Innovation*, 29(6), 792–824. <https://doi.org/10.1080/13662716.2022.2065971>
- Sudirjo, F., Rukmana, A. Y., Wandan, H., & Hakim, M. L. (2023). Pengaruh Kapabilitas Pemasaran, Digital Marketing Dalam Meningkatkan Kinerja Pemasaran UMKM Di Jawa Barat. *Jurnal Bisnisan : Riset Bisnis Dan Manajemen*, 5(1), 55–69. <https://doi.org/10.52005/bisnisan.v5i1.134>
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sugiyono. (2021). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D (Karya Lengkap)*. Alfabeta.
- Suindari, N. M., & Juniariani, N. M. R. (2020). Pengelolaan Keuangan, Kompetensi Sumber Daya Manusia Dan Strategi Pemasaran Dalam Mengukur Kinerja Usaha Mikro Kecil Menengah (Umk). *KRISNA: Kumpulan Riset Akuntansi*, 11(2), 148–154. <https://doi.org/10.22225/kr.11.2.1423.148-154>
- Sujarweni, V. W. (2015). *Metodologi Penelitian: Akuntansi, Manajemen, dan Ekonomi*. Pustaka Baru Press.
- Sulianta, F. (2020). *Buku Literasi Digital, Riset dan Perkembangannya dalam Perspektif Social Studies oleh Feri Sulianta. June*. <https://www.researchgate.net/publication/341990674>

- Suryani, U., Abdinagoro, S. B., Arief, M. A., & Hamsal, M. (2021). Impact of digital literacy and market orientation through e-commerce adoption on the MSME performance moderated by O2O business adoption. *Proceeding of the International Conference on Family Business and Entrepreneurship*, 2(1), 110–121. <https://doi.org/10.33021/icfbe.v2i1.3544>
- Tatli, H. S., Yavuz, M. S., & Ongel, G. (2023). The Mediator Role of Task Performance in the Effect of Digital Literacy on Firm Performance. *Marketing and Management of Innovations*, 14(2), 75–86. <https://doi.org/10.21272/mmi.2023.2-08>
- Thompson, A. A., Strickland III, A., & Gamble, J. E. (2014). *CRAFTING & EXECUTING STRATEGY THE QUEST FOR COMPETITIVE ADVANTAGE: CONCEPTS AND CASES 2009 Custom Edition Taken from: Crafting & Executing Strategy: The Quest for Competitive Advantage Concepts and Cases, Seventeenth Edition* MSTRAYER BANGKOK BOGOTA CAR. 401.
- Todericiu, R. (2021). *The impact of intellectual capital on the SMEs performance: A study of the Romanian central region SMEs*.
- Truong, B. T. T., & Nguyen, P. V. (2023). Driving business performance through intellectual capital, absorptive capacity, and innovation: The mediating influence of environmental compliance and innovation. *Asia Pacific Management Review*, 29(1), 64–75. <https://doi.org/10.1016/j.apmr.2023.06.004>
- Umboh, I. A., & Aryanto, V. D. W. (2023). Digital Marketing Development Model through Digital Literacy Mediation to Improve SME's Performance. *Media Ekonomi Dan Manajemen*, 38(1), 94. <https://doi.org/10.56444/mem.v38i1.3315>
- Wahab, N. Y. A., Mohamad, M., Yusuff, Y. Z., & Musa, R. (2020). The importance of ICT adoption in manufacturing sector: An empirical evidence on SME business performance. *International Journal of Supply Chain Management*, 9(2), 268–272.
- Wahyuni, S. (2015). *Qualitative Research Method: Theory and Practice* (2nd Editio). Salemba Empat.

- Wang, Z., Lin, S., Chen, Y., Lyulyov, O., & Pimonenko, T. (2023). Digitalization Effect on Business Performance: Role of Business Model Innovation. *Sustainability (Switzerland)*, 15(11), 1–19. <https://doi.org/10.3390/su15119020>
- Wheelen, T. L., David, H. J., Alan, N. H., & E, B. C. (2015). *Strategic Management and Business Policy: Globalization, Innovation, and Sustainability* (Vol. 35, Issue 3). <https://doi.org/10.1108/03090560110382101>
- Wicaksono, A., Gunawan, I. D., & Husin, Z. (2020). Analysis the Effect of Information Technology Capability, Business Innovation, Digital Disruption and Digital Disruption Reactions on Sustainable Banking Performance. *American Research Journal of Business and Management*, 6(1), 1–16. <https://doi.org/10.21694/2379-1047.20012>
- Wirasasmita, Y. (2008). *Pengembangan UMKM dan tantangannya: Berapa banyak yang bertahan?* <https://osc.medcom.id/community/memulai-digitalisasi-umkm-4669>
- Xue, X., Xu, C., Huang, Q., & Zhu, H. (2023). *SSRN-id4390759*. 230.
- Yacob, S., Erida, E., Machpuddin, A., & Alamsyah, D. P. (2021). A model for the business performance of micro, small and medium enterprises: Perspective of social commerce and the uniqueness of resource capability in Indonesia. *Management Science Letters*, February, 101–110. <https://doi.org/10.5267/j.msl.2020.8.025>
- Yasa, N. N., Ekawati, N. W., & Rahmayanti, P. (2019). The Role of Digital Innovation in Mediating Digital Capability on Business Performance. *European Journal of Management and Marketing Studies*, 4(2), 111–128. <https://doi.org/10.5281/zenodo.3483780>
- Yasa, N. N. K., Giantari, I. G. A. K., Setini, M., & Rahmayanti, P. L. D. (2020). The role of competitive advantage in mediating the effect of promotional strategy on marketing performance. *Management Science Letters*, 10(12), 2845–2848. <https://doi.org/10.5267/j.msl.2020.4.024>

Yolanda, C. (2024). *PERAN USAHA MIKRO, KECIL DAN MENENGAH (UMKM) DALAM PENGEMBANGAN EKONOMI INDONESIA*.

Zahir, M. H., Raman, S. N., Mohamed, M. F., Nopiah, Z. M., & Jamil, M. (2019). A Discussion on Methodologies to Measure the Perception of Malaysian Architects towards the Implementation of Green Roof System. In *The 3rd International Building Control Conference 2013* (Vol. 2020).

Zulu-Chisanga, S., Chabala, M., & Mandawa-Bray, B. (2021). The differential effects of government support, inter-firm collaboration and firm resources on SME performance in a developing economy. *Journal of Entrepreneurship in Emerging Economies*, 13(2), 175–195. <https://doi.org/10.1108/JEEE-07-2019-0105>