



## DAFTAR PUSTAKA

- Ahmad, S. Z., Abu Bakar, A. R., & Ahmad, N. (2019). *Social media adoption and its impact on firm performance: the case of the UAE*. International Journal of Entrepreneurial Behavior & Research, 25(1), 84-111.
- Ainin, S., Parveen, F., Moghavvemi, S., Jaafar, N. I., & Mohd Shuib, N. L. (2015). *Factors influencing the use of social media by SMEs and its performance outcomes*. Industrial Management & Data Systems, 115(3), 570-588.
- Al-Jabri, I., & Sohail, M. S. (2012). *Mobile banking adoption: Application of diffusion of innovation theory*. Journal of electronic commerce research, 13(4), 379-391.
- Al-Juboori, Z. M. A., Singh, H., Mansor, N. N. A., Kakar, A. S., Zulfiqar, U., & Pitchy, A. L. B. A. (2021). *The Impact of Organizational Learning, on Firm Performance in The Context of Manufacturing SMEs in Malaysia, Mediating Role of Innovation Capability*. International Journal of Academic Research in Business and Social Sciences, 11(5), 796–813.
- Ali Qalati, S., Li, W., Ahmed, N., Ali Mirani, M., & Khan, A. (2020). *Examining the factors affecting SME performance: the mediating role of social media adoption*. Sustainability, 13(1), 75.
- Alkateeb, M. A., & Abdalla, R. A. (2021). *Social media adoption and its impact on smes performance a case study of Palestine*. Studies of Applied Economics, 39(7).
- Aprigliano, V., Ardizzi, G., & Monteforte, L. (2019). *Using payment system data to forecast economic activity*. 60th issue (October 2019) of the International Journal of Central Banking.
- Asosiasi Sistem Pembayaran Indonesia. (2023). *QRIS Unggul*. Dikutip dari <https://www.aspi-indonesia.or.id/standar-dan-layanan/qris/>.
- Association of Southeast Asian Nations. (2022). *ASEAN Investment Report 2022*. Dikutip dari <https://asean.org/book/asean-investment-report-2022/>.
- Atma, B. A., Azahra, F. F., Mustadi, A., & Adina, C.A. (2021). *Teaching style, learning motivation, and learning achievement: Do they have significant and positive relationships?*. Jurnal Prima Edukasia, 9 (1), 23-31.
- Bank Indonesia. (2017). Laporan Perekonomian Indonesia 2017. Dikutip dari [https://www.bi.go.id/id/publikasi/laporan/Documents/11\\_LPI2017\\_BAB9.pdf](https://www.bi.go.id/id/publikasi/laporan/Documents/11_LPI2017_BAB9.pdf).
- Bank Indonesia. (2019). *Blueprint Sistem Pembayaran Indonesia 2025*. Dikutip dari <https://www.bi.go.id/id/publikasi/kajian/Documents/Blueprint-Sistem-Pembayaran-Indonesia-2025.pdf>.
- Bank Indonesia. (2019). Peraturan Anggota Dewan Gubernur (PADG) Bank Indonesia Nomor 21/18/PADG/2019 tentang Implementasi Standar Nasional Quick Response Code untuk Pembayaran. Jakarta.
- Bank Indonesia. (2020). Bahan sosialisasi QRIS. Dikutip dari <https://www.bi.go.id/id/edukasi/Documents/Bahan-Sosialisasi-QRIS.pdf>.



- Bank Indonesia. (2020). Pengembangan UMKM. Dikutip dari <https://www.bi.go.id/fungsi-utama/stabilitas-sistem-keuangan/pengembangan-umkm/default.aspx>.
- Bank Indonesia. (2020). Sistem pembayaran & pengelolaan uang rupiah. Dikutip dari <https://www.bi.go.id/fungsi-utama/sistem-pembayaran/default.aspx>.
- Bank Indonesia. (2023). Apa itu QRIS. Dikutip dari <https://www.bi.go.id/QRIS/default.aspx>.
- Bank Dunia. (2023). Payment systems. Dikutip dari <https://www.worldbank.org/en/topic/paymentsystemsremittances>.
- Barney, J. B., Ketchen Jr, D. J., & Wright, M. (2021). *Resource-Based Theory and the Value Creation Framework*. Journal of Management, 47(7).
- Boston University. (2022). *Behavioral Change Models – Diffusion of innovation theory*. Dikutip dari <https://sphweb.bumc.bu.edu/otlt/mph-modules/sb/behavioralchangetheories/behavioralchangetheories4.html>.
- Bratianu, C., Prelipcean, G., & Bejinaru, R. (2020). *Exploring the latent variables which support SMEs to become learning organizations*. Management & Marketing. Challenges for the Knowledge Society, 15(2), 154-171.
- Cao, Y., Ajjan, H., Hong, P., & Le, T. (2018). *Using social media for competitive business outcomes: An empirical study of companies in China*. Journal of Advances in Management Research, 15(2), 211-235.
- Cao, T. (2021). *The study of factors on the small and medium enterprises' adoption of mobile payment: Implications for the COVID-19 era*. Frontiers in Public Health, 9, 646592.
- Denso. (n.d.). *QR Code.com*. Dikutip dari <https://www.qrcode.com/en>.
- El-Haddadeh, R., Osmani, M., Hindi, N., & Fadlalla, A. (2021). *Value creation for realising the sustainable development goals: Fostering organisational adoption of big data analytics*. Journal of Business Research, 131, 402-410.
- European Central Bank. (2023). Payment systems. Dikutip dari <https://www.ecb.europa.eu/paym/pol/activ/systems/html/index.en.html>.
- Fraenkel, J. R, Hyun, H.H., & Wallen, N.E. (2012). *How to design and evaluate research in education* (8th Ed.). New York: McGraw Hill.
- Garvin, D.A. (1993). *Building a learning organization*. Harvard business review, July-August.
- Garvin, D. A., Edmondson, A. C., & Gino, F. (2008). *Is yours a learning organization?*. Harvard business review, 86(3), 109.
- Google, Temasek & Bain. (2022). *E-Economy SEA 2022: Through the waves, towards a sea of opportunity*. Dikutip dari [https://services.google.com/fh/files/misc/e\\_economy\\_sea\\_2022\\_report.pdf](https://services.google.com/fh/files/misc/e_economy_sea_2022_report.pdf).
- Greenspan, A. (1996). *Remarks on evolving payment system issues*. Journal of Money, Credit and Banking, 28(4), 689-695.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage publications.
- Halton, Clay. (2023). *Diffusion of innovations theory: Definition and examples*. <https://www.investopedia.com/terms/d/diffusion-of-innovations-theory.asp>.



- Hasanah, U. (2021). Kriteria UMKM terbaru setelah PP UMKM sah apa saja?. Dikutip dari <https://greenpermit.id/2021/11/30/kriteria-umkm-terbaru/>.
- Hauhart, W. F. (1927). *The History and theory of central banking*. Southwest Review, 13(4), 433–446. <http://www.jstor.org/stable/43465862>.
- Herlinawati, E., Ahman, E., & Machmud, A. (2019). *The effect of entrepreneurial orientation on SMEs business performance in Indonesia*. Journal of Entrepreneurship Education, 22(5), 1-15.
- Hernández-Linares, R., Kellermanns, F. W., & López-Fernández, M. C. (2021). *Dynamic capabilities and SME performance: The moderating effect of market orientation*. Journal of Small Business Management, 59(1), 162-195.
- Hussain, A., Shahzad, A., & Hassan, R. (2020). *Organizational and environmental factors with the mediating role of e-commerce and SME performance*. Journal of Open Innovation: Technology, Market, and Complexity, 6(4), 196.
- International Labor Organization (ILO). (2019). *Financing small businesses in Indonesia: Challenges and Opportunities*. Jakarta, ILO, 2019.
- International Monetary Fund (IMF). (2020). *IMF Working Paper : Harnessing digital technologies to promote SMEs and inclusive growth in the MENAP Regio*.
- Kementerian Koperasi dan UKM Republik Indonesia. (2019). *Statistik Usaha Mikro, Kecil, dan Menengah (UMKM)*. Jakarta.
- Kementerian Perdagangan dan Perindustrian Republik Singapura. (2019). *Economic Survey of Singapore: Digital adoption among firms and impact on firm level outcomes in Singapore*. First Quarter 2019. Singapura.
- Kusuma, Erwien. (2015). *Dari De Javasche Bank menjadi Bank Indonesia, fragmen sejarah bank sentral di Indonesia*. Kompas Penerbit Buku.
- Kwabena, G. Y., Mei, Q., Ghumro, T. H., Li, W., & Erusalkina, D. (2021). *Effects of a technological-organizational-environmental factor on the adoption of the mobile payment system*. The Journal of Asian Finance, Economics and Business, 8(2), 329-338.
- Lim, D. H., & Morris, M. L. (2009). *Learner and instructional factors influencing learning outcomes within a blended learning environment*. Educational Technology & Society, 12 (4), 282–293.
- Listiawati, R., Vidyasari, R., & Novitasari. (2022). *QRIS efficiency in improving digital payment transaction services for culinary micro-small and medium enterprises in Depok City*. Operations Research: International Conference Series, Vol. 3, No. 2, pp. 67-73, 2022.
- Mahirah, L. H., Sisilia, K., & Setyorini, R. (2022). *Analisis TOE mempengaruhi adopsi media sosial untuk produk UMKM di sentra kreasi Kabupaten Bandung*. Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA), 6(3), 176-194.
- Mbama, C. I., Ezepue, P., Alboul, L., & Beer, M. (2018). *Digital banking, customer experience and financial performance: UK bank managers' perceptions*. Journal of Research in Interactive Marketing, 12(4), 432-451.
- Meekaewkunchorn, N., Szczepańska-Woszczyńska, K., Muangmee, C., Kassakorn, N., & Khalid, B. (2021). *Entrepreneurial orientation and SME performance:*



- The mediating role of learning orientation.* Economics & Sociology, 14(2), 294-312.
- Memon, Mumtaz Ali., Ting, Hiram, Cheah, Jun-Hwa, Thurasamy, Ramayah, Chuah, Francis & Cham, Tat Huai (2020). *Sample Size for Survey Research: Review and Recommendations.* Jurnal of Applied Structural Equation Modeling: 4(2), i-xx, June.
- Michna, A. (2009). *The relationship between organizational learning and SME performance in Poland.* Journal of European industrial training, 33(4), 356-370.
- Newcastle University. (2020). *TheoryHub: Technology-organization-environment framework.* Dikutip dari <https://open.ncl.ac.uk/academic-theories/23/technology-organization-environment-framework/>.
- Nguyen, T. H., Le, X. C., & Vu, T. H. L. (2022). *An extended technology-organization-environment (TOE) framework for online retailing utilization in digital transformation: empirical evidence from vietnam.* Journal of Open Innovation: Technology, Market, and Complexity, 8(4), 200.
- Nuranindita, M. (2023). *Peran dan manfaat marketplace dan digital payment dalam meningkatkan pemberdayaan UMKM di Provinsi Bangka-Belitung.* Indonesian Treasury Review: Jurnal Perbendaharaan, Keuangan Negara dan Kebijakan Publik, 8(1), 17-31.
- Otieno, E. O. (2015). *Adoption of mobile payments in Kenyan businesses: a case study of small and medium enterprises (SME) in Kenya* (Doctoral dissertation, University of Nairobi). Dikutip dari <http://erepository.uonbi.ac.ke/handle/11295/89980>.
- Pelletier, C., & Cloutier, L. M. (2019). *Conceptualising digital transformation in SMEs: an ecosystemic perspective.* Journal of Small Business and Enterprise Development. Vol. 26, pp. 855-876.
- Peraturan Pemerintah No.7 Tahun 2021 tentang Kemudahan, Perlindungan, dan Pemberdayaan Koperasi dan Usaha Mikro, Kecil dan Menengah.
- Pitelis, C. N., & Wagner, J. D. (2019). *Strategic shared leadership and organizational dynamic capabilities.* The Leadership Quarterly, 30(2), 233-242.
- Resendiz, R.M. (2017). *The role of payment systems and services in financial inclusion – the latin american and carribbeans.* the ISI World Statistics Congress on “Financial Inclusion”. Marrakech, Maroko. Dikutip dari <https://www.bis.org/ifc/ifcb47l.pdf>.
- Reserve Bank of Australia. (2023). *Payment system.* Dikutip dari <https://www.rba.gov.au/payments-and-infrastructure/payments-system.html>.
- Rogers, E. M. (1995). *Diffusion of innovations.* (4th ed.). New York: Free Press.
- Rogers, E. M. (2003). *Diffusion of innovations.* (5th ed.). New York: Free Press.
- Rowe, W. G. (2001). *Creating wealth in organizations: the role of strategic leadership.* The Academy of Management Executive (1993-2005), 15(1), 81-94. Dikutip dari <http://www.jstor.org/stable/4165712>.
- Sadler-Smith, E., Chaston, I., & Spicer, D. P. (1999). *Organisational learning in smaller firms: An empirical perspective.* In Third International organisational learning conference, Lancaster, England.



- Sheppard, David. (1996). '*Payment system*', handbook in central banking No.8. Centre for Central Banking Studies Bank of England.
- Setiyani, L., & Rostiani, Y. (2021). *Analysis of e-commerce adoption by SMEs using the technology-organization-environment (TOE) model: A case study in karawang, Indonesia*. International Journal of Science, Technology & Management, 2(4), 1113-1132.
- Shree, S., Pratap, B., Saroy, R., & Dhal, S. (2021). *Digital payments and consumer experience in India: a survey based empirical study*. Journal of Banking and Financial Technology, 5, 1-20.
- Sommer, J.H. (1998). *Where is a bank account?*. Dikutip dari <http://digitalcommons.law.umaryland.edu/mlr/vol57/iss1/4>.
- Sulistyaningsih, H., & Hanggraeni, D. (2021). *The impact of technological, organisational, environmental factors on the adoption of QR code Indonesian standard and micro small medium enterprise performance*. Turkish Journal of Computer and Mathematics Education (TURCOMAT), 12(14), 5325-5341.
- Sulistyaningsih, H., & Hanggraeni, D. (2022). *Investigating the adoption of QR Code Indonesian Standard through organizational and environmental factors and its impact on micro small medium enterprise performance*. Global Business and Management Research, 14(3s), 962-982.
- Summers, B. J. (1994). *I The payment system in a market economy. In the payment system*. International Monetary Fund.
- Svizzero, S., & Tisdell, C. (2019). *Barter and the origin of money and some insights from the ancient palatial economies of Mesopotamia and Egypt*.
- Taskinsoy, J. (2020). *From primitive barter to inflationary dollar: A Warless economic weapon of mass destruction*. Dikutip dari [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3542145](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3542145).
- Tajudeen, F. P., Jaafar, N. I., & Ainin, S. (2018). *Understanding the impact of social media usage among organizations*. Information & management, 55(3), 308-321.
- Tschoegl, Adrian E. (1978). *International Barter*. Working Paper Alfred P. Sloan School of Management, May.
- Viktorovich, P.A., K. Demiryurck, H. Kawamorita and M.S. Dmitrievna. (2020). *The Impact of digital transformation on the economy*. Research Gate, August.
- Wibawa, R. P., & Anggitaria, N. R. (2020). *Kontribusi usaha mikro kecil menengah (UMKM) dalam mengurangi tingkat pengangguran*. Jurnal Ilmiah Pendidikan Ekonomi, 5(1), 15-25.
- Xena, P., and Rahadi, R. A. (2019). *Adoption of e-payment to support small medium enterprise payment system: A Conceptualised model*. International Journal of Accounting, 4(18), 32-41. [www.ijafb.com](http://www.ijafb.com).
- Yusnidah, I., & Ibrahim, M. M. (2020). *Barriers to small enterprise growth in the developing countries: Evidences from case studies in Indonesia and Malaysia*. Academy of Strategic Management Journal, 19(4).
- Yusof, N. M., Hariri, M. S. C. M., Taheer, A. S. M., & Omar, S. A. S. (2018). *The adoption of electronic payment system among small medium enterprises*



UNIVERSITAS  
GADJAH MADA

Pengaruh Faktor Organisasi, Lingkungan, dan Pembelajaran terhadap Kinerja UMKM di Solo Raya melalui

Penggunaan QRIS sebagai Faktor Pemediasi

Aries Purnomohadi, Dr. Sumiyana, M.Si., Ak., CA.

Universitas Gadjah Mada, 2023 | Diunduh dari <http://etd.repository.ugm.ac.id/>

(SMEs) in Malaysia. Journal of International Business, Economics and Entrepreneurship, 3(SI), 36-43.

Wikipedia. (2023). QRIS. Dikutip dari <https://id.wikipedia.org/wiki/QRIS>.

Windasari, N. A., Kusumawati, N., Larasati, N., & Amelia, R. P. (2022). Digital-only banking experience: Insights from gen Y and gen Z. Journal of Innovation & Knowledge, 7(2), 10017