

## DAFTAR PUSTAKA

- Abidin, A. Z., Lohana, S., & Pratama, K. P. M. P. (2024). Assessing the Influence of Green Finance on the Financial Sustainability Performance of Small and Medium Enterprises ( SMEs ): Comparative Analysis of Malaysia and Indonesia. *Twelfth International Conference on Entrepreneurship and Business Management 2023 (ICEBM 2023)*, 62–78. <https://doi.org/10.2991/978-94-6463-508-9>
- Asad, M., Majali, T., Aledeinat, M., Abdelkarim, D., & Akhorshaideh, A. H. O. (2023). Green entrepreneurial orientation for enhancing SMEs financial and environmental performance : Synergetic moderation of green technology dynamism and knowledge transfer and integration. *Cogent Business & Management*, 10(3). <https://doi.org/10.1080/23311975.2023.2278842>
- Aunurrafiq, A., Kamaliah, K., & Badriyah, N. (2025). Peran Green Technology Dynamism, Green Entrepreneurial Orientation dan Financial Capability Dalam Meningkatkan Kinerja Keuangan UMKM. *Current: Jurnal Kajian Akuntansi Dan Bisnis Terkini*, 6(1), 173–186. <https://doi.org/10.31258/current.6.1.771-784>
- Barney, J. B., & Hesterly, W. S. (1991). *Strategic Management and Competitive Advantage*. Pearson.
- Bougue, R., & Sekaran, U. (2021). *Research Methods for Business A Skill-Building Approach*. Wiley India Pvt. Ltd.
- Culebro-Martínez, R., Moreno-García, E., Hernández-Mejía, S., & Campus. (2024). Financial Literacy of Entrepreneurs and Companies Performance. *Journal of Risk and Financial Management*, 17(2), 63. <https://doi.org/10.3390/jrfm17020063>
- Direktorat Jendral Perbendaharaan. (2023). <https://djpb.kemenkeu.go.id/kppn/lubuksikapung/id/data-publikasi/artikel/3134-kontribusi-umkm-dalam-perekonomianindonesia.html>
- Djuniantoro, A. H. (2022). *Sosialisasi Pengurangan Kantong Plastik, Dinas Lingkungan Hidup Tegur 50 Outlet yang Langgar Perwali*. Pemerintah Kota Surabaya. <https://surabaya.go.id/id/berita/67883/sosialisasi-pengurangan-kantong-plastik-dlh-tegur-50-outlet-yang-langgar-perwali>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer On Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition*. Sage Publications, Inc.
- Li, Y., & Lin, A. (2024). Assessing The Impact Of Green Finance On Financial Performance In Chinese Eco-Friendly Enterprise. *Heliyon*, 10(7), e29075. <https://doi.org/10.1016/j.heliyon.2024.e29075>
- Lia, D. A. Z., & Fitri, R. (2023). Green Entrepreneurial Orientation and Green

Innovation in SMEs : An Evidence from Systematic Literature Review and Opportunities for Future Research Agenda. *Journal of Economics, Finance and Management Studies*, 06(11), 5488–5501. <https://doi.org/10.47191/jefms/v6-i11-25>

Majali, T., Alkaraki, M., Asad, M., Aladwan, N., & Aledeinat, M. (2022). Green Transformational Leadership , Green Entrepreneurial Orientation and Performance of SMEs : The Mediating Role of Green Product Innovation. *Journal of Open Innovation: Technology, Market, and Complexity*, 8(4), 191. <https://doi.org/10.3390/joitmc8040191>

Makhloufi, L., Laghouag, A. A., Meirun, T., & Belaid, F. (2022). Impact of green entrepreneurship orientation on environmental performance : The natural resource - based view and environmental policy perspective. *Business Strategy and the Environment*, 31(1), 425–444. <https://doi.org/10.1002/bse.2902>

Mara, M. Y. I., Tjahjono, T. N., Pardede, R. S. F., Saputri, O. B., Fathoni, S., Z, M. N. Q., & P, C. B. G. I. (2025). *Ekonomi dan Keuangan Hijau: Konsep dan Implementasi di Indonesia*. Bank Indonesia Institute.

Muangmee, C., Dacko-Pikiewicz, Z., Meekaewkunchorn, N., Kassakorn, N., & Khalid, B. (2021). Green Entrepreneurial Orientation and Green Innovation in Small and Medium-Sized Enterprises (SMEs). *Social Sciences*, 10(4), 136. <https://doi.org/10.3390/socsci10040136>

Nenavath, S., & Mishra, S. (2023). Impact of green finance and fintech on sustainable economic growth : Empirical evidence from India. *Heliyon*, 9(5), e16301. <https://doi.org/10.1016/j.heliyon.2023.e16301>

Ningsih, N. L. A. P., Darma, I. K., Dewi, M. P., Karyati, N. K. T., Mustika, R. O., & Sarmawa, I. W. G. (2025). Relationship between Green Entrepreneurial Orientation and Financial Literacy on SMES' Financial Performance. *Jurnal Economia*, 21(3), 467–478. <https://doi.org/10.21831/economia.v21i3.72982>

*PRJ Surabaya 2025: Panggung UMKM, Nadi Ekonomi Kota*. (2025). Badan Pusat Statistik Kota Surabaya. <https://surabayakota.bps.go.id/id/news/2025/10/20/634/prj-surabaya-2025--panggung-umkm--nadi-ekonomi-kota--.html>

Paramita, R. W. D., Rizal, N., & Sulistyan, R. B. (2021). *Metode penelitian kuantitatif*. Widya Gama Press.

Rahmawati, Sawitri, D., Soenarto, S. R. H., Goestjahjanti, F. S., & P, R. W. D. (2021). *Green Entrepreneurship dan Ecotourism Berkelanjutan*. Akademisi Akuntansi YKPN.

Ratnawati, Sudarmiatin, Soetjipto, B. E., Nurika, & Restuningdiah. (2022). The Role Of Financial Behavior As a Mediator Of The Influence Of Financial Literacy and Financial Attitudes On MSMES Investment Decisions In Indonesia. *Journal of Social Economics Research*, 9(4), 193–203.

<https://doi.org/10.18488/35.v9i4.3231>

- Rinawati, T., Prabasari, B., Handoko, E. A., Astuti, R. W., & Wicahyono. (2025). Financial Behavior and Financial Performance: Financial Distress as a Moderating Variable. *Proceedings of the 1st International Conference on Social Environment Diversity, Icosend 2024*, 204–214. [https://doi.org/10.2991/978-2-38476-366-5\\_19](https://doi.org/10.2991/978-2-38476-366-5_19)
- Sanjaya, P. K. A., & Nuratama, I. putu. (2021). *Tata Kelola Manajemen dan Keuangan Usaha Mikro Kecil Menengah*. CV Cahaya Bintang Cemerlang.
- Sari, Y. W., Nugroho, M., & Rahmiyati, N. (2023). The effect of financial knowledge, financial behavior and digital financial capabilities on financial inclusion, financial concern and performance in MSMEs in East Java. *Uncertain Supply Chain Management*, 11, 1745–1758. <https://doi.org/10.5267/j.uscm.2023.6.016>
- Sistem Informasi Perdagangan UMKM (2025). <https://sipumkm.surabaya.go.id/>
- Yuniningsih. (2020). *Perilaku keuangan dalam berinvestasi (Laboratorium Experiment dan Field Experiment)*. Indomedia Pustaka
- Zheng, G., Siddik, A. B., Masukujjaman, M., & Fatema, N. (2021). Factors Affecting the Sustainability Performance of Financial Institutions in Bangladesh: The Role of Green Finance. *Sustainability Article*, 13(18). <https://doi.org/10.3390/su131810165>
- Zhu, N., Bu, Y., Jin, M., & Mbroh, N. (2020). Green Financial Behavior and Green Development Strategy of Chinese Power Companies in the Context of Carbon Tax. *Journal of Cleaner Production*, 245, 118908. <https://doi.org/10.1016/j.jclepro.2019.118908>