

DAFTAR PUSTAKA

- Adomako, S., Danso, A., Boso, N., & Narteh, B. (2018). Entrepreneurial alertness and new venture performance: Facilitating roles of networking capability. *International Small Business Journal*, 36(5), 453–472. <https://doi.org/10.1177/0266242617747667>
- Alwisol. (2009). *Psikologi Kepribadian*. Malang: UMM PRESS
- Anglin, A. H., Short, J. C., Drover, W., Stevenson, R. M., McKenny, A. F., & Allison, T. H. (2018a). The power of positivity? The influence of positive psychological capital language on crowdfunding performance. *Journal of Business Venturing*, 33(4), 470–492. <https://doi.org/10.1016/j.jbusvent.2018.03.003>
- Ardichvili, A., Cardozo, R., & Ray, S. (2003). A theory of entrepreneurial opportunity identification and development. *Journal of Business Venturing*, 18(1), 105–123. [https://doi.org/10.1016/S0883-9026\(01\)00068-4](https://doi.org/10.1016/S0883-9026(01)00068-4)
- Arifin, I. Z., & Marlius, D. (2018). *Analisis Kinerja Keuangan Pt. Pegadaian Cabang Ulak Karang*. Yogyakarta
- Ashraf M (2004). A critical look at the use of group projects as a pedagogical tool. *Journal of Education for Business*, 79(4): 213–21
- Avey, J., Luthans, F., & Youssef, C. (2010). The additive value of positive psychological capital in predicting work attitudes and behaviors. *Journal of Management*, 36(2), 430–452. <https://doi.org/10.1177/0149206308329961>
- Badan Pusat Statistik. (2023). *Statistik Usaha Mikro, Kecil, dan Menengah 2023*. Jakarta: BPS.
- Bandura, A. (1994). Self-Efficacy. *Stanford University*, Vol 4, Pp 71-81.
- Baron, R. A., & Ensley, M. D. (2006). Opportunity recognition as the detection of meaningful patterns: Evidence from comparisons of novice and experienced entrepreneurs. *Management Science*, 52(9), 1331-1344. doi:10.1287/mnsc.1060.0538
- Bowen, F., Rostami, M., & Steel, P. (2010). Timing is everything: A meta-analysis of the relationship between organizational performance and innovation. *Journal of Business relationship between organizational performance and innovation*. Journal of Business relationship between organizational performance and innovation. Journal of Business
- BPIPWPU. (2017, Mei 18), PU-net, PU-net. Retrieved December 1. 2023, from <http://perkotaan.bpiw.pu.go.id/v2/kota-besar/16>
- Burhanuddin, H. M. (2023). *Metode Penelitian Kepustakaan*. Yogyakarta: Deepublish.

- Cahyasari, A. S., & Sakti, H. (2014). Optimisme Kesembuhan Pada Penderita Mioma Uteri. *Psikologi Undip*, 13 No.1, 21-33.
- Cassidy, S. (2015). Resilience building in students: The role of academic self-efficacy. *Frontiers in Psychology*, 6, 1–14. doi: 10.3389/fpsyg.2015.01781
- Chan "Digital Technology as a Resilience-Enhancing Tool for SMEs in Earthquake-Prone Developing Countries" *E3s web of conferences* (2023) doi:10.1051/e3sconf/202344703002
- Chin, W. W. (1998). Issues and opinion on structural equation modeling. *MIS Quarterly: Management Information Systems*, 22(1).
- Covin, J.G. & Kuratko, D.F. (2008). The concept of corporate entrepreneurship. In V. Narayanan & G. O'Connor (Eds.), *The Blackwell encyclopedia of technology and innovation management*. Oxford, UK: Blackwell Publishers.
- Dewantoro, A. (2019). pengaruh optimisme terhadap kemampuan identifikasi peluang mahasiswa strata satu pada perguruan tinggi di surabaya. *Agora*, 1- 6.
- Dewi "A design framework for Food Small Medium Enterprises resilience and performance in Indonesia" *Iop conference series earth and environmental science* (2024) doi:10.1088/1755-1315/1323/1/012010
- Dushnitsky, G. (2010). Entrepreneurial optimism in the market for technological inventions. *Organization Science*, 21(1), 150–167. <https://doi.org/10.1287/orsc.1090.0454>
- Ekayani, N., Purbawangsa, I., Artini, L & Rahyuda, H. (2023). The mediating effect of technology innovation on intellectual capital performance: Evidence from Indonesian SMEs. *Uncertain Supply Chain Management*, 11(4), 1821-1830.
- Engel, Y., Dimitrova, N., Khapova, S., & Elfring, T. (2014). Uncertain but able: Entrepreneurial self-efficacy and novices' use of expert decision-logic under uncertainty. *Journal of Business Venturing Insights*, 1–2, 12–17. <https://doi.org/10.1016/j.jbvi.2014.09.002>
- Falch et al. "Cybersecurity Strategies for SMEs in the Nordic Baltic Region" *Journal of cyber security and mobility* (2023) doi:10.13052/jcsm2245-1439.1161
- Ferdiansyah, M., & Tricahyono, D. (2023). IDENTIFIKASI FAKTOR-FAKTOR PENGHAMBAT IMPLEMENTASI TRANSFORMASI DIGITAL PADA UMKM. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 7(2), 1583-1595. <https://doi.org/10.31955/mea.v7i2.3194>
- Gaglio, C., & Katz, J. (2001). The Psychological Basis of Opportunity Identification: Entrepreneurial Alertness. *Small Business Economic*, 95-111.
- Ghozali, I. (2016) *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23*. Edisi 8. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2019). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 23*. Badan penerbit Universitas Diponegoro
- Ghozali, I. (2021). *Partial Least Square: Konsep Teknik dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris*. (Edisi III). Semarang: Badan Penerbit Universitas Diponegoro.

- Glover, D. 2017. Opportunity Recognition: A Comparative Analysis of Nascent Student Entrepreneurs and Non-Nascent Students.
- Goleman, D. (2002). *Emotional Intelligence* (terjemahan). Jakarta: PT Gramedia Pustaka Utama.
- Gunawan et al. "Transformational entrepreneurship and its effect on readiness for change, psychological capital, and employee performance: evidence from an Indonesian bank" *F1000research* (2021) doi:10.12688/f1000research.52480.1
- Gupta, A. (2021). Innovation dimensions and firm performance synergy in the emerging market: A perspective from dynamic capability theory and signaling theory. *Technology in Society*, 64, 101512. <https://doi.org/10.1016/j.techsoc.2020.101512>
- Gustems-Carnicer, J., et al. Psychometric properties of the Life Orientation Test (LOT-R) and its relationship with psychological well-being and academic progress in college students. *Revista Latinoamericana de Psicología* (2016).
- Gustomo, A., Ghina, A., Anggadwita, G., & Herliana, S. (2019). *Exploring entrepreneurial competencies in identifying ideas and opportunities, managing resources, and taking action: Evidence from small catering business owners in Bandung, Indonesia. Journal of Foodservice Business Research*, 1–20. doi:10.1080/15378020.2019.1653714
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2019). *Multivariate Data Analysis* (8th ed.). Cengage Learning
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3 ed.). Thousand Oaks, CA: Sage. Retrived from <https://www.smartpls.com/documentation/functionalities/excess-kurtosis-and-skewness/>
- Hair, J. S. (2012). An Assesment of the Use of Partial Least Square Structural Equation Modelin in Marketing Research. *Journal of the Academy of Marketing Science*, 40(3). 414-433.
- Hajizadeh, A., & Zali, M. (2016). Prior knowledge, cognitive characteristics, and opportunity recognition. *International Journal of International Behavior & Research*, 63-83.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd ed.). Sage Publications.
- Hamali, Arif Yusuf., Budihastuti, Eka Sari. (2017). *Pemahaman Kewirausahaan: Strategi Mengubah Pola Pikir “Orang Kantoran” Menuju Pola Pikir “Wirausahwan” Sukses*. Jakarta: Kencana
- Hamburg "Impact of COVID-19 on SMEs and the Role of Digitalization" *Advances in research* (2021) doi:10.9734/air/2021/v22i330300
- Hamida, H. N., Diana, N., & Junaidi. (2023). Pengaruh Literasi Keuangan, Akses Permodalan, dan Minat Menggunakan E-Commerce Terhadap Kinerja UMKM

- (Studi Kasus pada Pelaku UMKM di Kota Kediri). *E_Jurnal Ilmiah Riset Akuntansi*, 12(02), 181–188.
- Hand, C., Iskandarova, M., & Blackburn, R. (2020). Founders' social identity and entrepreneurial
- Hartono, E. (2007). *Konsep penerimaan dan penggunaan teknologi informasi*. Yogyakarta
- Hatammimi, J., Sharif, O., Prasetyo F., et al. (2024). IMPROVING CORPORATE INNOVATION CULTURE IN A STATE-OWNED ENTERPRISE. *Polish Journal of Management Studies*, 29(1), 144-160. <https://doi.org/10.17512/pjms.2024.29.1.09>.
- Helmi, Mulyana. (2023) Pengaruh Intellectual Capital Dan Knowledge Management Terhadap Kinerja Umkm Yang Dimediasi Innovation Capability: Studi pada UMKM Kuliner di Kota Bandung. S2 thesis, Universitas Pendidikan Indonesia.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115-135. <https://doi.org/10.1007/s11747-014-0403-8>
- Hermanto, Bambang & Suryanto. (2017) Entrepreneurship Ecosystem Policy in Indonesia, *Mediterranean Journal of Social Science*, 2017, Vol. 8 No. 1, p.110-115.
- Hermanto, Bambang & Suryanto. Entrepreneurship Ecosystem Policy in Indonesia, *Mediterranean Journal of Social Science*, 2017, Vol. 8 No. 1, p.110-115.
- Hills, Gerald. 2008. "Marketing and Entrepreneurship, Research Ideas and Opportunities", *Journal of Small and Medium Entrepreneurship*, pages: 27-39.
- Hmieleski, K. M., & Baron, R. A. (2009). Entrepreneurs' optimism and new venture performance: A social cognitive perspective. *Academy of Management Journal*, 52(3), 473–488. <https://doi.org/10.5465/amj.2009.41330755>
- Hsu, D., Burmeister-Lamp, K., Simmons, S., Foo, M. D., Hong, M., & Pipes, J. (2019). "I know I can, but I don't fit:" Perceived fit, self-efficacy, and entrepreneurial intention. *Journal of Business Venturing*, 34(2), 311–326. <https://doi.org/10.1016/j.jbusvent.2018.08.004> self-efficacy amongst nascent entrepreneurs: A configurational perspective. *Journal of Business Venturing Insights*, 13, e00160. <https://doi.org/10.1016/j.jbvi.2020.e00160>
- Indrawati. (2015). *Metodologi Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi*. Refika Aditama
- Ireland, R.D., Hitt, M.A., & Sirmon, D.G. (2003). A model of strategic entrepreneurship: The construct and its dimensions. *Journal of Management*, 29(6), 963–989.
- Istifadah and Tjaraka "The Competitive Strategy of SMEs in Digital Era" (2021) doi:10.2991/aebmr.k.210507.062
- Jabarprow, *Laporan Pertumbuhan UMKM di Kota Bandung* (2022).
- James A. Coan., David A. Sbarra, "Social Baseline Theory: The Social Regulation of Risk and Effort", (*Current Opinion in Psychology*, 2015), vol. 1, hlm. 88.

- Jamu, Maria Endang. (2018). Analisis Faktor-Faktor yang Mempengaruhi Minat Berwirausaha Mahasiswa (Studi Kasus pada Mahasiswa Manajemen Universitas Flores). *Jurnal Inovasi Bisnis dan Manajemen Indonesia*, Vol.70 1(3), 305-317.
- Jaya, I. M. L. M. (2020). Metode penelitian kuantitatif dan kualitatif: Teori, penerapan, dan riset nyata . Quandrant
- Jogiyanto, H. (2014). Metode Penelitian Bisnis (6th ed.)
- Joshanloo, M., & Daemi, F. 2014. Self-Esteem Mediates the Relationship Between Spirituality and Subjective Well-Being in Iran. *International Journal of Psychology*, 50(2), 115–120.
- Kaish, S., & Gilad, B. (1991). Characteristic of Opportunities Search of Entrepreneurs Versus Executives: Sources, Interest, General Alertness. *Journal of Business Venturing*, 45-61.
- Keeh, Hean Tat, Mai Nguyen & Ping. 2007. “The Effects of Entrepreneurial Orientation and Marketing Information the Performance of SMEs”, *Journal of Business Venturing*, page: 592-611.
- Kementerian Koperasi dan UKM. (2023). *Laporan Tahunan UMKM Indonesia 2023*. Jakarta: Kemenkop UKM.
- Kline, R. (2016). *Principles and Practice of Structural Equation Modeling (4th ed.)*. Guilford Publications.
- Kobau, R., Seligman, M. E., Peterson, C., Diener, Zack, M. M., Chapman, D., & Thompson, W. (2011). Mental Health Promotion in Public Health: Perspectives and Strategies From Positive Psychology. *American Journal of Public Health*, 3-9. Vol 101, No. 8.
- Larsen, P. & A. Lewis. 2007. “How Award-Winning SMEs Manage The Barriers to Innovation”, *Journal Creativity and Innovation Management*, pages: 141-151
- Liu, H. (2014). Personality, Leisure Satisfaction, and Subjective Well-Being of Serious Leisure Participants. *Social Behavior and Personality. An International Journal*, 42(7), 1117–1125.
- Machali, I. (2021). *Metode Penelitian Kuantitatif* (A. Q. Habib (ed.)). Universitas Islam Negeri Sunan Kalijaga Yogyakarta.
- Marvel, M. R. (2013). Human capital and search-based discovery: A study of high-tech entrepreneurship. *Entrepreneurship Theory and Practice*, 37(2), 403–419. <https://doi.org/10.1111/j.1540-6520.2011.00465.x>
- Mutiara, M. E., Wiratno, A., & Herwiyanti, E. (2022). The Effect of Payment Gateway , Digitization , and Financial Literacy on MSME Performance. 70–80.
- Nikraftar, T., & Hosseini, E. 2016. Factors Affecting Entrepreneurial Opportunities Recognition in Tourism Small and Medium Sized Enterprises. *Tourism Review*, 6-17.
- Nugraba, F. R. (2022, May 31). SINDOgrafis: 10 Kota dengan Penduduk Terbanyak di Indonesia. Infografis. Retrieved December 1, 2023, from <https://infografis.sindonews.com/photo/15929/10-kota-dengan-penduduk-terbanyak-di-indonesia-1653939534>

- Nugraha "The Role of Stakeholders in Accelerating Halal Certification for SMEs" *Kne social sciences* (2024) doi:10.18502/kss.v9i17.16321
- Nugraha et al., *Statistik Ekonomi dan Demografis Kota Bandung* (2022).
- Nugroho "Qualitative Investigation: Exploring the Challenges Faced by Indonesian SMEs in Accessing Financial Services in Sukabumi City" *West science interdisciplinary studies* (2023) doi:10.58812/wsis.v1i05.72
- Nurtjahjanti, H., & Ratnaningsih, I. Z. (2011). Hubungan kepribadian hardiness dengan optimisme pada calon tenaga kerja indonesia (CTKI) wanita di blkn disnakertrans Jawa Tengah. *Jurnal PSikologi* , 126-132.
- Nurul Rahmatia Adju, F., & Sari, D. (2022). *Pengaruh Self-Efficacy terhadap Kreativitas Pelaku UMKM di Sektor Kuliner*. *Jurnal Ilmu Ekonomi dan Bisnis*, 10(1), 78-90.
- Pallant, J. (2020). *SPSS Survival Manual: A Step by Step Guide to Data Analysis using IBM SPSS (7th ed.)*. Routledge.
- Peterson, S., Luthans, F., Avolio, B., Walumbwa, F., & Zhang, Z. (2011). Psychological capital and employee performance: A latent growth modeling approach. *Personnel Psychology*, 64(2), 427–450. <https://doi.org/10.1111/j.1744-6570.2011.01215.x>
- Pollack, J., Carr, J., Michaelis, T., & Marshall, D. (2019). Hybrid entrepreneurs' self-efficacy and persistence change: A longitudinal exploration. *Journal of Business Venturing Insights*, 12, e00143. <https://doi.org/10.1016/j.jbvi.2019.e00143>
- Prasetya et al. "The mediation role of financial literacy in ensuring MSMEs sustainability: An organizational characteristics perspective" *Jema jurnal ilmiah bidang akuntansi dan manajemen* (2021) doi:10.31106/jema.v18i1.10356
- Primardi, Aska & Hadjam, M.. (2011). Optimisme, Harapan, Dukungan Sosial Keluarga, Dan Kualitas Hidup Orang Dengan Epilepsi. 3.
- Putri, R. E., Hamid, R. S., Ukkas, I., Palopo, U. M., & Korespondensi, P. (2022). Pengaruh Literasi Keuangan , Financial Technology dan Inklusi Keuangan terhadap Kinerja Keuangan Pengusaha. 6(April), 1664–1676.
- Rahman, A., & Saputra, R. (2023). *Peran Modal Psikologis dalam Mendorong Inovasi pada UMKM Kuliner*. *Jurnal Kewirausahaan dan Manajemen*, 15(4), 201-215.
- Resalawati, Ade. 2016. Pengaruh Perkembangan Usaha Kecil Menengah terhadap Pertumbuhan Ekonomi pada Sektor UKM Indonesia, Tesis: Fakultas Ekonomi dan Bisnis, Universitas Islam Negeri Syarif Hidayatullah Jakarta.
- Rosenbusch, N., Brinckmann, J., & Bausch, A. (2011). Is innovation always beneficial? A meta-analysis of the relationship between innovation and performance of SMEs. *Journal of Business Venturing*, 26(4), 441–457. <https://doi.org/10.1016/j.jbusvent.2009.12.002>
- Roundy, P. T., Harrison, D. A., Khavul, S., Pérez-Nordtvedt, L., & McGee, J. E. (2018). Entrepreneurial alertness as a pathway to strategic decisions and

- organizational performance. *Strategic Organization*, 16(2), 192–226.
<https://doi.org/10.1177/1476127017693970>
- Sahir, S. H. (2021). *Metodologi Penelitian*. Bojonegoro: KBM Indonesia.
- Salva, S. A., & Anggraini, F. (2022). *Peran Corporate Entrepreneurship Sebagai Mediasi Hubungan Antara Intellectual Capital Dengan Kinerja Usaha Kecil Menengah*. Abstract of Undergraduate Research, Faculty of Economics, Bung Hatta University Current Archives About.
- Saputra, T. (2016). Implementasi Design Thinking dalam Membangun Inovasi Model Bisnis Perusahaan Percetakan. *Agora*, 4(1), 833–844.
- Sarstedt, M., Ringle, C. M., Smith, D., Reams, R., & Hair, J. F. (2014). Partial Least Squares Structural Equation Modeling (PLS-SEM): A Useful Tool for Family Business Researchers. *Journal of Family Business Strategy*, 5(1), 105–115.
<https://doi.org/10.1016/j.jfbs.2014.01.002>
- Schilling, M. A. (2013). *Strategic Management of Technological Innovation*. New York: McGraw-Hill Education.
- Schmitt, A., Rosing, K., Zhang, S., & Leatherbee, M. (2018). A dynamic model of entrepreneurial uncertainty and business opportunity identification: Exploration as a mediator and entrepreneurial self-efficacy as a moderator. *Entrepreneurship Theory and Practice*, 42(6), 835–859.
<https://doi.org/10.1177/1042258717721482>
- Schwarzer, R., et al., (1997). The Assessment of Optimistic Self-Beliefs; Comparison of the German, Spanish, and Chinese Versions of the General Self-Efficacy Scale. *Applied Psychology: An International Review*, 46(1), 69–88.
- Seligman, M. E. (2006). *Learned Optimism*. New York: Vintage Books.
- Setiawan "A Proposed Framework for ERP System Implementation in SMEs" *International journal of artificial intelligence research* (2024)
[doi:10.29099/ijair.v7i2.1102](https://doi.org/10.29099/ijair.v7i2.1102)
- Sihombing, P. R., & Arsani, A. M. (2022). *Aplikasi SmartPLS Untuk Statistisi* 97 Pemula. Bekasi: PT Dewangga Energi Internasional.
- Song, M., Podoyntsina, K., van der Bij, H., & Halman, J. I. M. (2008). Success factors in new ventures: A meta-analysis. *Journal of Product Innovation Management*, 25(1), 7–27. <https://doi.org/10.1111/j.1540-5885.2007.00280.x>
- Srivastava, S., Sahaym, A., & Allison, T. (2021). Alert and awake: Role of alertness and attention on rate of new product innovations. *Journal of Business Venturing*, 36(4), 106023. <https://doi.org/10.1016/j.jbusvent.2020.106023>
- Sugiarto, E. C. (2021, June 20). Kewirausahaan UMKM dan Pertumbuhan Ekonomi. Sekretariat Negara. Retrieved Oktober 20, 2023, from https://www.setneg.go.id/baca/index/kewirausahaan_umkm_dan_pertumbuhan_ekonomi
- Sugiyono. (2017). *Metode Penelitian Bisnis; Pendekatan Kuantitatif, Kualitatif, Kombinasi. dan R&D*. Bandung: Alfabeta.
- Suryana. 2018. *Kewirausahaan, Pedoman Praktis, Kiat dan Proses Menuju Sukses*, Edisi Revisi, Jakarta: Salemba Empat.

- Suryanto, & Muhyi, H. (2017). Profile and Problem of Micro, Small and Medium Enterprises in Bandung. International Conference on Public Policy, Social Computing and Development 2017 (ICOPOSDev 2017) (hal. 48-52). Bandung: atlantis press.
- Tang, J., Kacmar, K., & Busenitz, L. (2012). Entrepreneurial alertness in the pursuit of new opportunities. *Journal of Business Venturing*, 77-94.
- Tang, J., Levasseur, L., Karami, M., & Busenitz, L. (2021). Being alert to new opportunities: It is a matter of time. *Journal of Business Venturing Insights*, 15, e00232. <https://doi.org/10.1016/j.jbvi.2021.e00232>
- Tatarkiewicz, W. (1976). Analysis of happiness. The Hague, the Netherlands: Martinus Nijhoff. Terjemahan: E. Rothert & D. Zielifiskn. Polish O. 356 hal.
- Tricahyono, D., Anggadwita, G., & Alamanda, D. T. (2018). Towards a framework for ICT-based entrepreneurship development through business incubation processes: case study of a techno park. *International Journal of Business and Globalisation*, 21(1), 32. <https://doi.org/10.1504/IJBG.2018.10015255>
- Triono, S. P. H., Rahayu, A., Wibowo, L. A., & Alamsyah, A. (2024). The Impact of Entrepreneurial Strategy on the Firm Performance of Indonesian Technology Startups. *Jurnal Manajemen Indonesia*, 24(1), 84-104.
- Urban, B. (2019). Entrepreneurial alertness and self-efficacy: A focus on social values and innovation performance. *SA Journal of Human Resource Management/SA Tydskrif vir Menslikehulpbronbestuur*, 17(0), a1132. <https://doi.org/10.4102/sajhrm.v17i0.1132>
- Vazquez, C., Hervas, G., Rahona, J.R., & Gomez, D. (2009). Psychological wellbeing and health: Contributions of positive psychology. *Journal of Clinical and Health Psychology*, 5(2), 15-27.
- Wahyuni, W., & Mardiana, L. (2022). Dampak Pandemi Covid-19 Terhadap UMKM (Kelurahan Margorejo Kecamatan Wonocolo Surabaya).
- WCA. (2021, September 23). Micro, Small, and Medium-Sized Enterprises (MSMEs) Are the Primary Engine of Growth for Indonesia. Wellington Capital Advisory. Retrieved December 1, 2022, from <https://www.wca.co.id/post/micro-small-and-medium-sized-enterprises-msmes-are-the-primary-engine-of-growth-for-indonesia>
- Xi, X., Wang, Y. & Jia, B. 2017. The Effect of Social Support on Subjective Well-Being: Mediator Roles of Self-Esteem and Self-Efficacy. Atlantis Press, 493-497
- Yamin, S. (2022). Olah Data Statistik SmartPLS 3 SmartPLS4 AMOS STATA (Edisi Kedua). Penerbit Dewangga Energi Internasional.
- Tricahyono, D., Anggadwita, G., & Alamanda, D. T. (2018). Towards a framework for ICT-based entrepreneurship development through business incubation processes: case study of a techno park. *International Journal of Business and Globalisation*, 21(1), 32. <https://doi.org/10.1504/IJBG.2018.10015255>

- Zeng, N., Liu, Y., Gong, P., Hertogh, M., & König, M. (2021). Do right PLS and do PLS right: A critical review of the application of PLS-SEM in construction management research. *Frontiers of Engineering Management*, 8(3), 356–369.
- Zimmerer., Thomas W., Scarborough., & Norman M. (2009). Essential of Entrepreneurship and Small Business Management: Kewirausahaan dan Manajemen Usaha Kecil, Edisi 5, Penerjemah: Deny Arnos Kwary, Jakarta: Salemba Empat