

## DAFTAR PUSTAKA

- Abdallah, W. (2024) 'Financial literacy and small and medium enterprises performance : the moderating role of financial access', *Journal of Financial Reporting and Accounting* [Preprint]. Available at: <https://doi.org/10.1108/JFRA-06-2024-0337>.
- Ali, S. et al. (2022) 'Intellectual capital and financial performance: A comparative study', *Frontiers in Psychology*, 13(August), pp. 1–12. Available at: <https://doi.org/10.3389/fpsyg.2022.967820>.
- An, Y., Davey, H. and Eggleton, I.R.C. (2011) 'Towards a comprehensive theoretical framework for voluntary IC disclosure', *Journal of Intellectual Capital*, 12(4), pp. 571–585. Available at: <https://doi.org/10.1108/1469193111181733>.
- Andreeva, T. and Garanina, T. (2016) 'Journal of Intellectual Capital', *Journal of Intell*, 17(2).
- Anik, S. and Sulisty, H. (2021) *The role of green intellectual capital and green innovation on competitive advantage of SMEs*, *Int. J. Learning and Intellectual Capital*.
- Anvari-Clark, J. and Ansong, D. (2022) 'Predicting Financial Well-Being Using the Financial Capability Perspective: The Roles of Financial Shocks, Income Volatility, Financial Products, and Savings Behaviors', *Journal of Family and Economic Issues*, 43(4), pp. 730–743. Available at: <https://doi.org/10.1007/s10834-022-09849-w>.
- Anwar, M. and Ali Shah, S.Z. (2020) 'Managerial networking and business model innovation: empirical study of new ventures in an emerging economy', *Journal of Small Business and Entrepreneurship*, 32(3), pp. 265–286. Available at: <https://doi.org/10.1080/08276331.2018.1490509>.
- April, K.A., Bosma, P. and Deglon, D.A. (2003) 'IC measurement and reporting : establishing a practice in SA mining', *Journal of Intellectual Capital*, 4(2), pp. 165–180. Available at: <https://doi.org/10.1108/14691930310472794>.
- Asiaei, K. and Jusoh, R. (2017) 'Using a robust performance measurement system to illuminate intellectual capital', *International Journal of Accounting*

- Information Systems*, 26(August 2015), pp. 1–19. Available at: <https://doi.org/10.1016/j.accinf.2017.06.003>.
- Atkinson, A. *et al.* (2007) ‘Levels of financial capability in the UK’, *Public Money and Management*, 27(1), pp. 29–36. Available at: <https://doi.org/10.1111/j.1467-9302.2007.00552.x>.
- Ayem, S. and Wahidah, U. (2021) ‘Faktor-Faktor Yang Mempengaruhi Kinerja Keuangan UMKM Di Kota Yogyakarta’, *JEMMA (Journal of Economic, Management and Accounting)*, 4(1), p. 1. Available at: <https://doi.org/10.35914/jemma.v4i1.437>.
- Badan Pusat Statistik Kota Ambon (2023) ‘Statistik Daerah Kota Ambon’, *Badan Pusat Statistik Kota Ambon*, p. 6.
- Barney, J. (1991) ‘Firm Resources and Sustained Competitive Advantage’, *Journal of Management*, 17(1), pp. 99–120.
- Bontis, N. (1998) ‘Intellectual capital : an exploratory study that develops measures and models’, *Management Decision*, 36(2), pp. 63–76.
- Bontis, N. *et al.* (2018) ‘Intellectual capital and financial performance in social cooperative enterprises’, *Journal of Intellectual Capital*, 19(4), pp. 712–731. Available at: <https://doi.org/10.1108/JIC-03-2017-0049>.
- Boris, B., Cooper, D. and Schindler, P. (2014) *Business Research Methods*. Mc Graw Hill Education.
- Bruhn, M. and Zia, B. (2013) ‘Stimulating managerial capital in emerging markets: The impact of business training for young entrepreneurs’, *Journal of Development Effectiveness*, 5(2), pp. 232–266. Available at: <https://doi.org/10.1080/19439342.2013.780090>.
- Cegarra-navarro, J.G. *et al.* (2020) ‘Capacities , competences and capabilities as knowledge structures to build relational capital’, *Kybernetes*, 50(5), pp. 1303–1320. Available at: <https://doi.org/10.1108/K-02-2020-0115>.
- Çera, G. *et al.* (2021a) ‘Improving financial capability : the mediating role of financial behaviour’, *Economic Research-Ekonomska Istraživanja*, 34(1), pp. 1265–1282. Available at: <https://doi.org/10.1080/1331677X.2020.1820362>.
- Çera, G. *et al.* (2021b) ‘Improving financial capability: the mediating role of

- financial behaviour', *Economic Research-Ekonomska Istrazivanja*, 34(1), pp. 1265–1282. Available at: <https://doi.org/10.1080/1331677X.2020.1820362>.
- Chen, Cheng, S.-J. and Hwang, Y. (2005) 'An empirical investigation of the relationship between intellectual ...', *Journal of Intellectual Capital*, 6(2), pp. 156–176.
- Chen, Y., Lai, S. and Wen, C. (2006) 'The Influence of Green Innovation Performance on Corporate Advantage in Taiwan', *Journal of Business Ethics*, 67, pp. 331–339. Available at: <https://doi.org/10.1007/s10551-006-9025-5>.
- Chowdhury, L.A.M. *et al.* (2018) 'Impact of intellectual capital on financial performance: evidence from the Bangladeshi textile sector', *Journal of Accounting and Organizational Change*, 14(4), pp. 429–454. Available at: <https://doi.org/10.1108/JAOC-11-2017-0109>.
- Christianty, R., Faisal, M. and Turukay, E. (2023) 'PELATIHAN LAYANAN KEUANGAN DIGITAL BERBASIS', *Community Development Journal*, 4(4), pp. 7992–7997.
- Cindiyasari, S.A. *et al.* (2023) 'Does Intellectual Capital Affect Financial Performance? An Empirical Evidence from Financial Companies in Indonesia', pp. 1888–1898. Available at: <https://doi.org/10.46254/ap03.20220322>.
- Fathi, S., Farahmand, S. and Khorasani, M. (2019) 'The impact of intellectual capital on financial performance', *International Journal of Recent Technology and Engineering*, 8(1), pp. 359–365. Available at: <https://doi.org/10.30871/jama.v1i1.1239>.
- Firer, S. and Williams, S.M. (2003) 'Intellectual capital and traditional measures of corporate performance', *Journal of Intellectual Capital*, 4(3), pp. 348–360. Available at: <https://doi.org/10.1108/14691930310487806>.
- García Castro, J.P., Duque Ramírez, D.F. and Moscoso Escobar, J. (2021) 'The relationship between intellectual capital and financial performance in Colombian listed banking entities', *Asia Pacific Management Review*, 26(4), pp. 237–247. Available at:

<https://doi.org/10.1016/j.apmr.2021.03.002>.

- Ghozali, I. (2008) *Structural equation modeling: Metode alternatif dengan partial least square (pls)*. Semarang: Badan Penerbit Universitas Diponegoro.
- Golparvar, M. and Javadian, Z. (2016) 'The spiritual capital scale : development and psychometric properties', *Journal of Research & Health*, 5(4).
- Grochmalhttps, S. (2016) 'Spirituality of unity in management - Economy of Communion Spirituality of unity in management - Economy of Communion', *Cogent Business & Management*, 18(1), pp. 0–18. Available at: <https://doi.org/10.1080/23311975.2016.1140618>.
- Hafidhah, Rusnani, R. and Liyanto, L. (2022) 'Intellectual Capital dan Kinerja Keuangan pada UKM pada masa Pandemi Covid-19: Apakah terkait?', *JAK (Jurnal Akuntansi) Kajian Ilmiah Akuntansi*, 9(1), pp. 103–126. Available at: <https://doi.org/10.30656/jak.v9i1.3799>.
- Hair, J.F. et al. (2014) 'Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research', *European Business Review*, 26(2), pp. 106–121. Available at: <https://doi.org/10.1108/EBR-10-2013-0128>.
- Hair, J.F. et al. (2019) 'When to use and how to report the results of PLS-SEM', *European Business Review*, 31(1), pp. 2–24. Available at: <https://doi.org/10.1108/EBR-11-2018-0203>.
- Hair, J.F. et al. (2021) *Partial least squares structural equation modeling with R, Practical Assessment, Research and Evaluation*. Switzerland: Springer Nature.
- Indrawati, N.K. and Muljaningsih, S. (2022) 'Achieving competitive advantage through spiritual capital , innovation work behavior , and organizational learning', *Problems and Perspectives in Management* [Preprint]. Available at: [https://doi.org/10.21511/ppm.20\(2\).2022.35](https://doi.org/10.21511/ppm.20(2).2022.35).
- Inkinen, H. et al. (2017) 'Structure of intellectual capital – an international comparison', *Accounting, Auditing and Accountability Journal*, 30(5), pp. 1160–1183. Available at: <https://doi.org/10.1108/AAAJ-11-2015-2291>.
- Johnson, E. and Sherraden, M.S. (2007) 'From financial literacy to financial capability smong youth', *J. Soc. & Soc. Welfare*, 34, p. 119.

- Kamakia, M.G., Mwangi, C.I. and Mwangi, M. (2017) 'Financial Literacy and Financial Wellbeing of Public Sector Employees: A Critical Literature Review', *European Scientific Journal, ESJ*, 13(16), p. 233. Available at: <https://doi.org/10.19044/esj.2017.v13n16p233>.
- Khalique, M. *et al.* (2015) 'Intellectual capital in small and medium enterprises in Pakistan', *Journal of Intellectual Capital*, 16(1), pp. 224–238. Available at: <https://doi.org/10.1108/JIC-01-2014-0014>.
- Kousar, S. *et al.* (2019) 'The mediating role of absorptive capacity in the relationship between intellectual capital and organizational innovation in higher education institutes of Punjab, Pakistan', *Pakistan Journal of Commerce and Social Science*, 13(3), pp. 656–679.
- Laallam, A. *et al.* (2022) 'The components of intellectual capital and organisational performance in waqf institutions: evidence from Algeria based on structural equation modelling', *Journal of Islamic Accounting and Business Research*, 13(7), pp. 1110–1136. Available at: <https://doi.org/10.1108/JIABR-07-2021-0192>.
- Laily, N. (2016) 'Pengaruh Literasi Keuangan Terhadap Perilaku Mahasiswa Dalam Mengelola Keuangan', *Journal of Accounting and Business Education*, 1(4). Available at: <https://doi.org/10.26675/jabe.v1i4.6042>.
- Lamb, L. (2016) 'Financial exclusion and financial capabilities in Canada', *Journal of Financial Economic Policy*, 8(2), pp. 212–227. Available at: <https://doi.org/10.1108/JFEP-06-2015-0037>.
- Leatemia, S.Y. (2023) 'Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja', *Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS)*, 4(4), pp. 1152–1159. Available at: <https://doi.org/10.47065/ekuitas.v4i4.3221>.
- Luo, Y., Peng, Y. and Zeng, L. (2021a) 'Digital financial capability and entrepreneurial performance', *International Review of Economics and Finance*, 76(July 2020), pp. 55–74. Available at: <https://doi.org/10.1016/j.iref.2021.05.010>.
- Luo, Y., Peng, Y. and Zeng, L. (2021b) 'Digital financial capability and entrepreneurial performance', *International Review of Economics and*

*Finance*, 76(April), pp. 55–74. Available at:  
<https://doi.org/10.1016/j.iref.2021.05.010>.

Margaça, C., Sánchez-garcía Jose C and Maria, G. (2022) ‘The role of spiritual mindset and gender in small business entrepreneurial success’, *Frontiers in Psychology* [Preprint], (December). Available at:  
<https://doi.org/10.3389/fpsyg.2022.1082578>.

De Meza, D., Irlenbusch, B. and Reyniers, D. (2008) ‘Financial Capability: A Behavioural Economics Perspective’, *Financial Services Authority*, (July), pp. 5–108.

Mondal, A. and Ghosh, S.K. (2012) ‘Intellectual capital and financial performance of Indian banks’, *Journal of Intellectual Capital*, 13(4), pp. 515–530. Available at: <https://doi.org/10.1108/14691931211276115>.

Mulianto, B. and Setiawan, R. (2017) ‘Spiritual Capital and Social Welfare in Indonesia’, *Advances in Social Science, Education and Humanities Research*, 163(Icodag), pp. 278–281.

Mustafa, D.I. *et al.* (2024) ‘Intellectual capital and firm performance of Jordanian financial institutions’, *Banks and Bank Systems*, pp. 8–22. Available at: [https://doi.org/10.21511/bbs.19\(3\).2024.02](https://doi.org/10.21511/bbs.19(3).2024.02).

Nasrullah, A. and Pohan, E.S. (2020) ‘Intellectual Capital Dan Spiritual Capital Terhadap Business Performance Pada Perusahaan Manufaktur Di Banten’, *Jurnal Riset Akuntansi Tirtayasa*, 5(1), pp. 14–31. Available at: <https://doi.org/10.48181/jratirtayasa.v5i1.7973>.

Neubert, Mitchell J *et al.* (2017) ‘The role of spiritual capital in innovation and performance: Evidence from developing economies’, *Entrepreneurship Theory and Practice*, 41(4), pp. 621–640.

Neubert, Mitchell J. *et al.* (2017) ‘The Role of Spiritual Capital in Innovation and Performance: Evidence from Developing Economies’, *Entrepreneurship: Theory and Practice*, 41(4), pp. 621–640. Available at: <https://doi.org/10.1111/etp.12172>.

Octavina, L.A. and Rita, M.R. (2021) ‘Digitalisasi UMKM, literasi keuangan, dan kinerja keuangan: Studi pada masa pandemi Covid-19’, *Journal of Business and Banking*, 11(1), pp. 73–92. Available at:

<https://doi.org/10.14414/jbb.v11i1.2552>.

- Pan, C. *et al.* (2021) 'How can agricultural corporate build sustainable competitive advantage through green intellectual capital? A new environmental management approach to green agriculture', *International Journal of Environmental Research and Public Health*, 18(15). Available at: <https://doi.org/10.3390/ijerph18157900>.
- Peteraf, M.A. and Barney, J.B. (2003) 'Unraveling The Resource-Based Tangle', *Managerial and decision economics*, 323, pp. 309–323. Available at: <https://doi.org/10.1002/mde.1126>.
- Philippas, N.D. and Avdoulas, C. (2020) 'Financial literacy and financial well-being among generation-Z university students: Evidence from Greece', *European Journal of Finance*, 26(4–5), pp. 360–381. Available at: <https://doi.org/10.1080/1351847X.2019.1701512>.
- Pitelis, C.N. (2007) 'A Behavioral Resource-Based View of the Firm : The Synergy of Cyert and March ( 1963 ) and Penrose ( 1959 )', *Organization Science*, 18(3), pp. 478–490.
- Pratama, B.C. and Innayah, M.N. (2021) 'Can family ownership strengthen the relationship between intellectual capital and performance in asean high-tech firms?', *International Journal of Business and Society*, 22(3), pp. 1102–1122. Available at: <https://doi.org/10.33736/ijbs.4286.2021>.
- Purnomo, B.R. (2019) 'Artistic orientation, financial literacy and entrepreneurial performance', *Journal of Enterprising Communities*, 13(1–2), pp. 105–128. Available at: <https://doi.org/10.1108/JEC-09-2018-0065>.
- Raco, J. and Raco, J. (2019) 'Spirituality : The Power of Entrepreneurship Spirituality : The Power of Entrepreneurship', *Emerging Markets Journal*, 7(2). Available at: <https://doi.org/10.5195/emaj.2018.134>.
- Sari, Y.W., Nugroho, M. and 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(4), pp. 1745–1758. Available at: <https://doi.org/10.5267/j.uscm.2023.6.016>.
- Savur, S. (2017) 'Role of exemplars in ethical decision-making in small and

- medium enterprises (SMES)', *Research in Ethical Issues in Organizations*, 17, pp. 21–35. Available at: <https://doi.org/10.1108/S1529-209620170000017004>.
- Seetharaman, A., Helmi Bin Zaini Sooria, H. and Saravanan, A.S. (2002) 'Intellectual capital accounting and reporting in the knowledge economy', *Journal of Intellectual Capital*, 3(2), pp. 128–148. Available at: <https://doi.org/10.1108/14691930210424734>.
- Sihombing, P.B.S. and Murwaningsari, E. (2022) 'Pengaruh Green Relational Capital, Green Structural Capital, And Green Human Capital Terhadap Kinerja Perusahaan', *Owner*, 7(1), pp. 280–292. Available at: <https://doi.org/10.33395/owner.v7i1.1246>.
- Siswanti, I. and Sukoharsono, E.G. (2019) 'Intellectual capital and financial performance of islamic banks in Indonesia', *Institutions and Economies*, 11(4), pp. 31–49.
- Smriti, N. and Das, N. (2018) 'The impact of intellectual capital on firm performance : a study of Indian firms listed in COSPI', *Journal of Intellectual Capital*, 19(5). Available at: <https://doi.org/10.1108/JIC-11-2017-0156>.
- Soewarno, N. and Tjahjadi, B. (2020a) 'Measures that matter : an empirical investigation of intellectual capital and financial performance of banking firms in Indonesia', *Journal of Intellectual Capital*, 21(6), pp. 1085–1106. Available at: <https://doi.org/10.1108/JIC-09-2019-0225>.
- Soewarno, N. and Tjahjadi, B. (2020b) 'Measures that matter: an empirical investigation of intellectual capital and financial performance of banking firms in Indonesia', *Journal of Intellectual Capital*, 21(6), pp. 1085–1106.
- Statistik, B.P. (2022) *Profil Industri Mikro dan Kecil Maluku 2022*, Badan Pusat Statistik Maluku.
- Sun, S. and Chen, S.S.Y. (2022) 'Is Financial Capability a Determinant of Health ? Theory and Evidence', *Journal of Family and Economics Issues*, 43, pp. 744–755.
- Susiang, M.I.N. (2024) 'Moneta : Journal of Economics and Finance', *Moneta*:



*Journal of Economics and Finance*, 2(2), pp. 35–52.

- Tahir, M.S., Ahmed, A.D. and Richards, D.W. (2021) ‘Financial literacy and financial well-being of Australian consumers : a moderated mediation model of impulsivity and financial capability’, *International Journal of Bank*, 39(7), pp. 1377–1394. Available at: <https://doi.org/10.1108/IJBM-09-2020-0490>.
- Van Teijlingen, E. and Hundley, V. (2002) ‘The importance of pilot studies’, *Nursing standard*, 16(40), pp. 33–36.
- Tjahjadi, B., Soewarno, N. and Karima, T. El (2023) ‘Business strategy , spiritual capital and environmental sustainability performance : mediating role of environmental management process’, *Business Process Management Journal* [Preprint], (4). Available at: <https://doi.org/10.1108/BPMJ-11-2021-0718>.
- Ullah, H. *et al.* (2022) ‘Multidimensional perspective of green financial innovation between green intellectual capital on sustainable business: the case of Pakistan’, *Environmental Science and Pollution Research*, 29, pp. 5552–5568. Available at: <https://doi.org/10.1007/s11356-021-15919-7>/Published.
- Ulum, I. (2017) *INTELLECTUAL CAPITAL: Model Pengukuran, Framework Pengungkapan& Kinerja Organisasi*. UMM Press.
- Verter, B. (Bennington C. (2003) ‘Spiritual Capital : Theorizing Religion with Bourdieu against Bourdieu Author ( s ): Bradford Verter Published by : American Sociological Association Stable URL : <http://www.jstor.org/stable/3108623> REFERENCES Linked references are available on JSTOR for’, *Sociological Theory*, 21(2), pp. 150–174.
- Victoria, V. and MN, N. (2020) ‘Pengaruh Intellectual Capital Terhadap Kinerja Perusahaan’, *Jurnal Manajerial Dan Kewirausahaan*, 2(2), p. 428. Available at: <https://doi.org/10.24912/jmk.v2i2.7936>.
- Vitell, S.J. *et al.* (2016) ‘Spirituality , Moral Identity , and Consumer Ethics : A Multi-cultural Study’, *Journal Business Ethics*, pp. 147–160. Available at: <https://doi.org/10.1007/s10551-015-2626-0>.
- Vitt, L.A. *et al.* (2000) ‘Personal finance and the rush to competence: Personal

- financial literacy in the US', *The Fannie Mae Foundation* [Preprint].
- Weqar, F. *et al.* (2020) 'Exploring the effect of intellectual capital on financial performance : a study of Indian banks', *Measuring Business Excellence*, 24(4), pp. 511–529. Available at: <https://doi.org/10.1108/MBE-12-2019-0118>.
- Westen, D. and Rosenthal, R. (2003) 'Quantifying Construct Validity: Two Simple Measures', *Journal of Personality and Social Psychology*, 84(3), pp. 608–618. Available at: <https://doi.org/10.1037/0022-3514.84.3.608>.
- White, G., Lee, A. and Tower, G. (2007) 'Drivers of voluntary intellectual capital disclosure in listed biotechnology companies', *Journal of Intellectual Capital*, 8(3), pp. 517–537. Available at: <https://doi.org/10.1108/14691930710774894>.
- Yakob, S. *et al.* (2021) 'Financial Literacy and Financial Performance of Small and Medium-sized Enterprises', *The South East Asian Journal of Management*, 15(1), pp. 72–96. Available at: <https://doi.org/10.21002/seam.v15i1.13117>.
- Yaseen, S.G., Dajani, D. and Hasan, Y. (2016) 'Computers in Human Behavior The impact of intellectual capital on the competitive advantage : Applied study in Jordanian telecommunication companies', *Computers in Human Behavior*, 62, pp. 168–175. Available at: <https://doi.org/10.1016/j.chb.2016.03.075>.
- Zhang, X.B. *et al.* (2021) 'Intellectual Capital and Financial Performance: Comparison With Financial and Pharmaceutical Industries in Vietnam', *Frontiers in Psychology*, 12(March), pp. 1–10. Available at: <https://doi.org/10.3389/fpsyg.2021.595615>.
- Abdallah, W. (2024) 'Financial literacy and small and medium enterprises performance : the moderating role of financial access', *Journal of Financial Reporting and Accounting* [Preprint]. Available at: <https://doi.org/10.1108/JFRA-06-2024-0337>.
- Ali, S. *et al.* (2022) 'Intellectual capital and financial performance: A comparative study', *Frontiers in Psychology*, 13(August), pp. 1–12. Available at: <https://doi.org/10.3389/fpsyg.2022.967820>.

- An, Y., Davey, H. and Eggleton, I.R.C. (2011) 'Towards a comprehensive theoretical framework for voluntary IC disclosure', *Journal of Intellectual Capital*, 12(4), pp. 571–585. Available at: <https://doi.org/10.1108/14691931111181733>.
- Andreeva, T. and Garanina, T. (2016) 'Journal of Intellectual Capital', *Journal of Intell*, 17(2).
- Anik, S. and Sulisty, H. (2021) *The role of green intellectual capital and green innovation on competitive advantage of SMEs*, *Int. J. Learning and Intellectual Capital*.
- Anvari-Clark, J. and Ansong, D. (2022) 'Predicting Financial Well-Being Using the Financial Capability Perspective: The Roles of Financial Shocks, Income Volatility, Financial Products, and Savings Behaviors', *Journal of Family and Economic Issues*, 43(4), pp. 730–743. Available at: <https://doi.org/10.1007/s10834-022-09849-w>.
- Anwar, M. and Ali Shah, S.Z. (2020) 'Managerial networking and business model innovation: empirical study of new ventures in an emerging economy', *Journal of Small Business and Entrepreneurship*, 32(3), pp. 265–286. Available at: <https://doi.org/10.1080/08276331.2018.1490509>.
- April, K.A., Bosma, P. and Deglon, D.A. (2003) 'IC measurement and reporting : establishing a practice in SA mining', *Journal of Intellectual Capital*, 4(2), pp. 165–180. Available at: <https://doi.org/10.1108/14691930310472794>.
- Asiaei, K. and Jusoh, R. (2017) 'Using a robust performance measurement system to illuminate intellectual capital', *International Journal of Accounting Information Systems*, 26(August 2015), pp. 1–19. Available at: <https://doi.org/10.1016/j.accinf.2017.06.003>.
- Atkinson, A. et al. (2007) 'Levels of financial capability in the UK', *Public Money and Management*, 27(1), pp. 29–36. Available at: <https://doi.org/10.1111/j.1467-9302.2007.00552.x>.
- Ayem, S. and Wahidah, U. (2021) 'Faktor-Faktor Yang Mempengaruhi Kinerja Keuangan UMKM Di Kota Yogyakarta', *JEMMA (Journal of Economic, Management and Accounting)*, 4(1), p. 1. Available at:

<https://doi.org/10.35914/jemma.v4i1.437>.

- Badan Pusat Statistik Kota Ambon (2023) 'Statistik Daerah Kota Ambon', *Badan Pusat Statistik Kota Ambon*, p. 6.
- Barney, J. (1991) 'Firm Resources and Sustained Competitive Advantage', *Journal of Management*, 17(1), pp. 99–120.
- Bontis, N. (1998) 'Intellectual capital : an exploratory study that develops measures and models', *Management Decision*, 36(2), pp. 63–76.
- Bontis, N. *et al.* (2018) 'Intellectual capital and financial performance in social cooperative enterprises', *Journal of Intellectual Capital*, 19(4), pp. 712–731. Available at: <https://doi.org/10.1108/JIC-03-2017-0049>.
- Boris, B., Cooper, D. and Schindler, P. (2014) *Business Research Methods*. McGraw Hill Education.
- Bruhn, M. and Zia, B. (2013) 'Stimulating managerial capital in emerging markets: The impact of business training for young entrepreneurs', *Journal of Development Effectiveness*, 5(2), pp. 232–266. Available at: <https://doi.org/10.1080/19439342.2013.780090>.
- Cegarra-navarro, J.G. *et al.* (2020) 'Capacities , competences and capabilities as knowledge structures to build relational capital', *Kybernetes*, 50(5), pp. 1303–1320. Available at: <https://doi.org/10.1108/K-02-2020-0115>.
- Çera, G. *et al.* (2021a) 'Improving financial capability : the mediating role of financial behaviour', *Economic Research-Ekonomska Istraživanja*, 34(1), pp. 1265–1282. Available at: <https://doi.org/10.1080/1331677X.2020.1820362>.
- Çera, G. *et al.* (2021b) 'Improving financial capability: the mediating role of financial behaviour', *Economic Research-Ekonomska Istraživanja*, 34(1), pp. 1265–1282. Available at: <https://doi.org/10.1080/1331677X.2020.1820362>.
- Chen, Cheng, S.-J. and Hwang, Y. (2005) 'An empirical investigation of the relationship between intellectual ...', *Journal of Intellectual Capital*, 6(2), pp. 156–176.
- Chen, Y., Lai, S. and Wen, C. (2006) 'The Influence of Green Innovation Performance on Corporate Advantage in Taiwan', *Journal of Business*

*Ethics*, 67, pp. 331–339. Available at: <https://doi.org/10.1007/s10551-006-9025-5>.

Chowdhury, L.A.M. *et al.* (2018) ‘Impact of intellectual capital on financial performance: evidence from the Bangladeshi textile sector’, *Journal of Accounting and Organizational Change*, 14(4), pp. 429–454. Available at: <https://doi.org/10.1108/JAOC-11-2017-0109>.

Christianty, R., Faisal, M. and Turukay, E. (2023) ‘PELATIHAN LAYANAN KEUANGAN DIGITAL BERBASIS’, *Community Development Journal*, 4(4), pp. 7992–7997.

Cindiyasari, S.A. *et al.* (2023) ‘Does Intellectual Capital Affect Financial Performance? An Empirical Evidence from Financial Companies in Indonesia’, pp. 1888–1898. Available at: <https://doi.org/10.46254/ap03.20220322>.

Fathi, S., Farahmand, S. and Khorasani, M. (2019) ‘The impact of intellectual capital on financial performance’, *International Journal of Recent Technology and Engineering*, 8(1), pp. 359–365. Available at: <https://doi.org/10.30871/jama.v1i1.1239>.

Firer, S. and Williams, S.M. (2003) ‘Intellectual capital and traditional measures of corporate performance’, *Journal of Intellectual Capital*, 4(3), pp. 348–360. Available at: <https://doi.org/10.1108/14691930310487806>.

García Castro, J.P., Duque Ramírez, D.F. and Moscoso Escobar, J. (2021) ‘The relationship between intellectual capital and financial performance in Colombian listed banking entities’, *Asia Pacific Management Review*, 26(4), pp. 237–247. Available at: <https://doi.org/10.1016/j.apmr.2021.03.002>.

Ghozali, I. (2008) *Structural equation modeling: Metode alternatif dengan partial least square (pls)*. Semarang: Badan Penerbit Universitas Diponegoro.

Golparvar, M. and Javadian, Z. (2016) ‘The spiritual capital scale : development and psychometric properties’, *Journal of Research & Health*, 5(4).

Grochmalhttps, S. (2016) ‘Spirituality of unity in management - Economy of Communion Spirituality of unity in management - Economy of Communion’, *Cogent Business & Management*, 18(1), pp. 0–18.

Available at: <https://doi.org/10.1080/23311975.2016.1140618>.

- Hafidhah, Rusnani, R. and Liyanto, L. (2022) 'Intellectual Capital dan Kinerja Keuangan pada UKM pada masa Pandemi Covid-19: Apakah terkait?', *JAK (Jurnal Akuntansi) Kajian Ilmiah Akuntansi*, 9(1), pp. 103–126. Available at: <https://doi.org/10.30656/jak.v9i1.3799>.
- Hair, J.F. *et al.* (2014) 'Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research', *European Business Review*, 26(2), pp. 106–121. Available at: <https://doi.org/10.1108/EBR-10-2013-0128>.
- Hair, J.F. *et al.* (2019) 'When to use and how to report the results of PLS-SEM', *European Business Review*, 31(1), pp. 2–24. Available at: <https://doi.org/10.1108/EBR-11-2018-0203>.
- Hair, J.F. *et al.* (2021) *Partial least squares structural equation modeling with R, Practical Assessment, Research and Evaluation*. Switzerland: Springer Nature.
- Indrawati, N.K. and Muljaningsih, S. (2022) 'Achieving competitive advantage through spiritual capital , innovation work behavior , and organizational learning', *Problems and Perspectives in Management* [Preprint]. Available at: [https://doi.org/10.21511/ppm.20\(2\).2022.35](https://doi.org/10.21511/ppm.20(2).2022.35).
- Inkinen, H. *et al.* (2017) 'Structure of intellectual capital – an international comparison', *Accounting, Auditing and Accountability Journal*, 30(5), pp. 1160–1183. Available at: <https://doi.org/10.1108/AAAJ-11-2015-2291>.
- Johnson, E. and Sherraden, M.S. (2007) 'From financial literacy to financial capability smong youth', *J. Soc. & Soc. Welfare*, 34, p. 119.
- Kamakia, M.G., Mwangi, C.I. and Mwangi, M. (2017) 'Financial Literacy and Financial Wellbeing of Public Sector Employees: A Critical Literature Review', *European Scientific Journal, ESJ*, 13(16), p. 233. Available at: <https://doi.org/10.19044/esj.2017.v13n16p233>.
- Khalique, M. *et al.* (2015) 'Intellectual capital in small and medium enterprises in Pakistan', *Journal of Intellectual Capital*, 16(1), pp. 224–238. Available at: <https://doi.org/10.1108/JIC-01-2014-0014>.
- Kousar, S. *et al.* (2019) 'The mediating role of absorptive capacity in the

relationship between intellectual capital and organizational innovation in higher education institutes of Punjab, Pakistan', *Pakistan Journal of Commerce and Social Science*, 13(3), pp. 656–679.

Laallam, A. et al. (2022) 'The components of intellectual capital and organisational performance in waqf institutions: evidence from Algeria based on structural equation modelling', *Journal of Islamic Accounting and Business Research*, 13(7), pp. 1110–1136. Available at: <https://doi.org/10.1108/JIABR-07-2021-0192>.

Laily, N. (2016) 'Pengaruh Literasi Keuangan Terhadap Perilaku Mahasiswa Dalam Mengelola Keuangan', *Journal of Accounting and Business Education*, 1(4). Available at: <https://doi.org/10.26675/jabe.v1i4.6042>.

Lamb, L. (2016) 'Financial exclusion and financial capabilities in Canada', *Journal of Financial Economic Policy*, 8(2), pp. 212–227. Available at: <https://doi.org/10.1108/JFEP-06-2015-0037>.

Leatemia, S.Y. (2023) 'Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Kinerja', *Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS)*, 4(4), pp. 1152–1159. Available at: <https://doi.org/10.47065/ekuitas.v4i4.3221>.

Luo, Y., Peng, Y. and Zeng, L. (2021a) 'Digital financial capability and entrepreneurial performance', *International Review of Economics and Finance*, 76(July 2020), pp. 55–74. Available at: <https://doi.org/10.1016/j.iref.2021.05.010>.

Luo, Y., Peng, Y. and Zeng, L. (2021b) 'Digital financial capability and entrepreneurial performance', *International Review of Economics and Finance*, 76(April), pp. 55–74. Available at: <https://doi.org/10.1016/j.iref.2021.05.010>.

Margaça, C., Sánchez-garcía Jose C and Maria, G. (2022) 'The role of spiritual mindset and gender in small business entrepreneurial success', *Frontiers in Psychology* [Preprint], (December). Available at: <https://doi.org/10.3389/fpsyg.2022.1082578>.

De Meza, D., Irlenbusch, B. and Reyniers, D. (2008) 'Financial Capability: A Behavioural Economics Perspective', *Financial Services Authority*,

(July), pp. 5–108.

- Mondal, A. and Ghosh, S.K. (2012) 'Intellectual capital and financial performance of Indian banks', *Journal of Intellectual Capital*, 13(4), pp. 515–530. Available at: <https://doi.org/10.1108/14691931211276115>.
- Mulianto, B. and Setiawan, R. (2017) 'Spiritual Capital and Social Welfare in Indonesia', *Advances in Social Science, Education and Humanities Research*, 163(Icodag), pp. 278–281.
- Mustafa, D.I. et al. (2024) 'Intellectual capital and firm performance of Jordanian financial institutions', *Banks and Bank Systems*, pp. 8–22. Available at: [https://doi.org/10.21511/bbs.19\(3\).2024.02](https://doi.org/10.21511/bbs.19(3).2024.02).
- Nasrullah, A. and Pohan, E.S. (2020) 'Intellectual Capital Dan Spiritual Capital Terhadap Business Performance Pada Perusahaan Manufaktur Di Banten', *Jurnal Riset Akuntansi Tirtayasa*, 5(1), pp. 14–31. Available at: <https://doi.org/10.48181/jratirtayasa.v5i1.7973>.
- Neubert, Mitchell J et al. (2017) 'The role of spiritual capital in innovation and performance: Evidence from developing economies', *Entrepreneurship Theory and Practice*, 41(4), pp. 621–640.
- Neubert, Mitchell J. et al. (2017) 'The Role of Spiritual Capital in Innovation and Performance: Evidence from Developing Economies', *Entrepreneurship: Theory and Practice*, 41(4), pp. 621–640. Available at: <https://doi.org/10.1111/etp.12172>.
- Octavina, L.A. and Rita, M.R. (2021) 'Digitalisasi UMKM, literasi keuangan, dan kinerja keuangan: Studi pada masa pandemi Covid-19', *Journal of Business and Banking*, 11(1), pp. 73–92. Available at: <https://doi.org/10.14414/jbb.v11i1.2552>.
- Pan, C. et al. (2021) 'How can agricultural corporate build sustainable competitive advantage through green intellectual capital? A new environmental management approach to green agriculture', *International Journal of Environmental Research and Public Health*, 18(15). Available at: <https://doi.org/10.3390/ijerph18157900>.
- Peteraf, M.A. and Barney, J.B. (2003) 'Unraveling The Resource-Based Tangle', *Managerial and decision economics*, 323, pp. 309–323. Available at:



<https://doi.org/10.1002/mde.1126>.

- Philippas, N.D. and Avdoulas, C. (2020) 'Financial literacy and financial well-being among generation-Z university students: Evidence from Greece', *European Journal of Finance*, 26(4–5), pp. 360–381. Available at: <https://doi.org/10.1080/1351847X.2019.1701512>.
- Pitelis, C.N. (2007) 'A Behavioral Resource-Based View of the Firm : The Synergy of Cyert and March ( 1963 ) and Penrose ( 1959 )', *Organization Science*, 18(3), pp. 478–490.
- Pratama, B.C. and Innayah, M.N. (2021) 'Can family ownership strengthen the relationship between intellectual capital and performance in asean high-tech firms?', *International Journal of Business and Society*, 22(3), pp. 1102–1122. Available at: <https://doi.org/10.33736/ijbs.4286.2021>.
- Purnomo, B.R. (2019) 'Artistic orientation, financial literacy and entrepreneurial performance', *Journal of Enterprising Communities*, 13(1–2), pp. 105–128. Available at: <https://doi.org/10.1108/JEC-09-2018-0065>.
- Raco, J. and Raco, J. (2019) 'Spirituality : The Power of Entrepreneurship Spirituality : The Power of Entrepreneurship', *Emerging Markets Journal*, 7(2). Available at: <https://doi.org/10.5195/emaj.2018.134>.
- Sari, Y.W., Nugroho, M. and 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(4), pp. 1745–1758. Available at: <https://doi.org/10.5267/j.uscm.2023.6.016>.
- Savur, S. (2017) 'Role of exemplars in ethical decision-making in small and medium enterprises (SMES)', *Research in Ethical Issues in Organizations*, 17, pp. 21–35. Available at: <https://doi.org/10.1108/S1529-209620170000017004>.
- Seetharaman, A., Helmi Bin Zaini Sooria, H. and Saravanan, A.S. (2002) 'Intellectual capital accounting and reporting in the knowledge economy', *Journal of Intellectual Capital*, 3(2), pp. 128–148. Available at: <https://doi.org/10.1108/14691930210424734>.
- Sihombing, P.B.S. and Murwaningsari, E. (2022) 'Pengaruh Green Relational

- Capital, Green Structural Capital, And Green Human Capital Terhadap Kinerja Perusahaan', *Owner*, 7(1), pp. 280–292. Available at: <https://doi.org/10.33395/owner.v7i1.1246>.
- Siswanti, I. and Sukoharsono, E.G. (2019) 'Intellectual capital and financial performance of islamic banks in Indonesia', *Institutions and Economies*, 11(4), pp. 31–49.
- Smriti, N. and Das, N. (2018) 'The impact of intellectual capital on firm performance : a study of Indian firms listed in COSPI', *Journal of Intellectual Capital*, 19(5). Available at: <https://doi.org/10.1108/JIC-11-2017-0156>.
- Soewarno, N. and Tjahjadi, B. (2020a) 'Measures that matter : an empirical investigation of intellectual capital and financial performance of banking firms in Indonesia', *Journal of Intellectual Capital*, 21(6), pp. 1085–1106. Available at: <https://doi.org/10.1108/JIC-09-2019-0225>.
- Soewarno, N. and Tjahjadi, B. (2020b) 'Measures that matter: an empirical investigation of intellectual capital and financial performance of banking firms in Indonesia', *Journal of Intellectual Capital*, 21(6), pp. 1085–1106.
- Statistik, B.P. (2022) *Profil Industri Mikro dan Kecil Maluku 2022*, Badan Pusat Statistik Maluku.
- Sun, S. and Chen, S.S.Y. (2022) 'Is Financial Capability a Determinant of Health ? Theory and Evidence', *Journal of Family and Economics Issues*, 43, pp. 744–755.
- Susiang, M.I.N. (2024) 'Moneta : Journal of Economics and Finance', *Moneta: Journal of Economics and Finance*, 2(2), pp. 35–52.
- Tahir, M.S., Ahmed, A.D. and Richards, D.W. (2021) 'Financial literacy and financial well-being of Australian consumers : a moderated mediation model of impulsivity and financial capability', *International Journal of Bank*, 39(7), pp. 1377–1394. Available at: <https://doi.org/10.1108/IJBM-09-2020-0490>.
- Van Teijlingen, E. and Hundley, V. (2002) 'The importance of pilot studies', *Nursing standard*, 16(40), pp. 33–36.

- Tjahjadi, B., Soewarno, N. and Karima, T. El (2023) 'Business strategy , spiritual capital and environmental sustainability performance : mediating role of environmental management process', *Business Process Management Journal* [Preprint], (4). Available at: <https://doi.org/10.1108/BPMJ-11-2021-0718>.
- Ullah, H. *et al.* (2022) 'Multidimensional perspective of green financial innovation between green intellectual capital on sustainable business: the case of Pakistan', *Environmental Science and Pollution Research*, 29, pp. 5552–5568. Available at: <https://doi.org/10.1007/s11356-021-15919-7>/Published.
- Ulum, I. (2017) *INTELLECTUAL CAPITAL: Model Pengukuran, Framework Pengungkapan& Kinerja Organisasi*. UMM Press.
- Verter, B. (Bennington C. (2003) 'Spiritual Capital : Theorizing Religion with Bourdieu against Bourdieu Author ( s ): Bradford Verter Published by : American Sociological Association Stable URL : <http://www.jstor.org/stable/3108623> REFERENCES Linked references are available on JSTOR for', *Sociological Theory*, 21(2), pp. 150–174.
- Victoria, V. and MN, N. (2020) 'Pengaruh Intellectual Capital Terhadap Kinerja Perusahaan', *Jurnal Manajerial Dan Kewirausahaan*, 2(2), p. 428. Available at: <https://doi.org/10.24912/jmk.v2i2.7936>.
- Vitell, S.J. *et al.* (2016) 'Spirituality , Moral Identity , and Consumer Ethics : A Multi-cultural Study', *Journal Business Ethics*, pp. 147–160. Available at: <https://doi.org/10.1007/s10551-015-2626-0>.
- Vitt, L.A. *et al.* (2000) 'Personal finance and the rush to competence: Personal financial literacy in the US', *The Fannie Mae Foundation* [Preprint].
- Weqar, F. *et al.* (2020) 'Exploring the effect of intellectual capital on financial performance : a study of Indian banks', *Measuring Business Excellence*, 24(4), pp. 511–529. Available at: <https://doi.org/10.1108/MBE-12-2019-0118>.
- Westen, D. and Rosenthal, R. (2003) 'Quantifying Construct Validity: Two Simple Measures', *Journal of Personality and Social Psychology*, 84(3), pp. 608–618. Available at: <https://doi.org/10.1037/0022-3514.84.3.608>.

- White, G., Lee, A. and Tower, G. (2007) 'Drivers of voluntary intellectual capital disclosure in listed biotechnology companies', *Journal of Intellectual Capital*, 8(3), pp. 517–537. Available at: <https://doi.org/10.1108/14691930710774894>.
- Yakob, S. *et al.* (2021) 'Financial Literacy and Financial Performance of Small and Medium-sized Enterprises', *The South East Asian Journal of Management*, 15(1), pp. 72–96. Available at: <https://doi.org/10.21002/seam.v15i1.13117>.
- Yaseen, S.G., Dajani, D. and Hasan, Y. (2016) 'Computers in Human Behavior The impact of intellectual capital on the competitive advantage : Applied study in Jordanian telecommunication companies', *Computers in Human Behavior*, 62, pp. 168–175. Available at: <https://doi.org/10.1016/j.chb.2016.03.075>.
- Zhang, X.B. *et al.* (2021) 'Intellectual Capital and Financial performance: Comparison With Financial and Pharmaceutical Industries in Vietnam', *Frontiers in Psychology*, 12(March), pp. 1–10. available at: