

Referensi

- Akhtar, F., Senadjki, A., & Kumaran, V. V. (2025). *Sustainability meets digital culture: the influence of ESG on financial performance in Malaysian manufacturing SMEs*. 2(1), 90–108. <https://doi.org/10.1108/JIDT-10-2024-0031>
- Barney, J. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17(1), 99–120. <https://doi.org/10.1177/014920639101700108>
- Bourgeois, L. J. (1981). On the Measurement of Organizational Slack. *Academy of Management Review*, 6(1), 29–39. <https://doi.org/10.5465/amr.1981.4287985>
- Bradley, S. W., Shepherd, D. A., & Wiklund, J. (2011). *The Importance of Slack for New Organizations Facing ‘Tough’ Environments*. July. <https://doi.org/10.1111/j.1467-6486.2009.00906.x>
- Duque-Grisales, E., & Aguilera-Caracuel, · Javier. (2019). *Environmental, Social and Governance (ESG) Scores and Financial Performance of Multilatinas: Moderating Effects of Geographic International Diversiication and Financial Slack*. <https://doi.org/http://dx.doi.org/10.1007/s10551-019-04177-w>
- Galeone, G., Ranaldo, S., & Fusco, A. (2024). ESG and FinTech: Are they connected? *Research in International Business and Finance*, 69(April 2023), 102225. <https://doi.org/10.1016/j.ribaf.2024.102225>
- Gholami, A., Murray, P. A., & Sands, J. (2022). Environmental, Social, Governance & Financial Performance Disclosure for Large Firms: Is This Different for SME Firms? *Sustainability (Switzerland)*, 14(10). <https://doi.org/10.3390/su14106019>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). SAGE Publications.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Springer International Publishing. <https://doi.org/10.1007/978-3-030-80519-7>
- OECD. (2022). Financing SMEs for Sustainability: Drivers, Constraints and Policies. *OECD SME and Entrepreneurship Papers*, 35, No. 35, OECD Publishing, Paris.
- Pulic, A. (2004). Intellectual capital – does it create or destroy value? *Measuring Business Excellence*, 8(1), 62–68. <https://doi.org/10.1108/13683040410524757>
- Sekaran, U., & Bougie, R. (2020). *No Title*. John Wiley & Sons. https://lib.uajy.ac.id/welcome/buku/0000057759?utm_source=
- Tortora, D., Genovino, C., De Andreis, F., Loia, F., & Cuomo, M. T. (2024). Boosting intellectual capital and digital maturity of SMEs: an investigation of enterprises in an Italian Southern tourist district. *Journal of Intellectual Capital*, 25(7), 176–198. <https://doi.org/10.1108/JIC-05-2024-0156>
- Wahyuni, F., & Ahdim, H. S. (2025). Pengaruh Pengungkapan Environmental, Social, and Governance terhadap Kinerja Keuangan dengan Financial Slack sebagai Moderasi. *Reviu Akuntansi Dan Bisnis Indonesia*, 9(1), 204–227. <https://doi.org/10.18196/rabin.v9i1.27002>
- Wernerfelt, B. (1984). *A Resource-based View of the Firm*. 5(2), 171–180.
- Yamane, T. (1967). *Statistics: An Introductory Analysis* ((2nd ed.)). Harper & Row.
- Yin, J., & Xu, J. (2025). Intellectual capital, digital transformation and firms’ financial performance: Evidence from ecological protection and environmental governance industry in China. *PLoS ONE*, 20(1 January), 1–22. <https://doi.org/10.1371/journal.pone.0316724>