PROCEEDINGS OF
THE FIFTH ANNUAL SOUTH EAST ASIAN
INTERNATIONAL SEMINAR (ASAIS)
2016
STATE POLYTECHNIC OF JAKARTA

Thursday, November 16th, 2016
SANTIKA HOTEL - DEPOK

P3M POLITEKNIK NEGERI JAKARTA
NOVEMBER 2016
WELCOME FROM THE ORGANIZING COMMITTEE

Assalamualaikum Wr Wb

First of all, let's pray to Allah SWT for all His grace and gift He has given to all of us that We are able to attend the International seminar on November 16\textsuperscript{th}, 2016. This International seminar is aimed to provide opportunities for researchers to disseminate and exchange scientific information and also community services. This is hopefully becoming the right forum to discuss the development of technology, in order to be able to compete with other countries and also able to face the Asian Economic Community.

In this international seminar, the Center for Research and Community Services (P3M) of State Polytechnic of Jakarta invites scholars, researchers, practitioners, and government to present the papers for the field of technology, commerce, and humanities

This 5\textsuperscript{th} ASAIS Seminar, attended by 10 universities, 60 paper presenters and 70 participants who come from Indonesia and other countries. As the Head of specifically are P3M, I would like to say “Welcome to all presenters and participants of this Seminar” and I would like to thank the Director of State Polytechnic of Jakarta and all the management, colleagues from colleges, universities, polytechnics; researchers, and all invitees. And I also thank to all members of committees who have worked hard and are full of spirit to make the seminar happen.

Last but not least, I look forward to any suggestions in order to improve this event better.

Please Enjoy This Seminar
Wassalamualaikum Wr Wb

ASAIS 2016 Organizing Commitee
WELCOME FROM DIRECTOR OF STATE POLYTECHNIC OF JAKARTA

Assalamu’alaikum Wr Wb,

First of all, We pray to Allah SWT for all His grace and gift He has given to us all so that today we can attend the International Seminar on the Results of Researches and community Services under the theme of “Developing Sustainable and Global Innovation the Science Based on Industrial Technopreneur for Competitive Research and Society Services” as a basis of knowledge and research development in higher education, both national and international which is conducted by The Center of Research and Community Services of State Polytechnic of Jakarta.

The purpose of conducting this seminar is to provide knowledge and concepts exchange opportunity for multidiciplinary scientists to put forward their perspectives in national and state problems under the 3 defined catagorical sciences. Besides that, this forum can also be used to strengthen relationship of researchers from both national and international institutions.

In this opportunity we would like to thank to:

1. Eko Putro Sandjojo, BSEE., M.BA as Minister of Villages Transmigration and Disadvantages Regions
2. Alfred H’ng, M.BA., B.Eng as Director Services & Consultants of Trimble Solution South East Asia
3. Ming Shyan Wang, Ph.D as Head of Electrical Engineering Department, Southern Taiwan University of Science and Technology
4. All Presenters
5. All Boards of committee who have made this happens

I hope that this academic activity can be conducted yearly and the spirit of the research will always sustain and give valuable contribution to the welfare and the development of the nation.

Thank you for your attention and for participating on this Seminar, and hope all of us can gain valuable benefits from the seminar.

Wassalamu’alaikum Wr Wb,

Depok, November 16th 2016

Director of state Polytechnic of Jakarta

Abdillah, S.E., M.Si.
NIP 195903091989101001
ASAIS 2016 COMMITTEE

Executive Board
Director of PNJ
Head of P3M PNJ

General Chairs
Yogi Widiawati

Vice Chairs
A. Tossin Alamsyah

Managing Committee
Agus Edi Pamono
Putera Agung Maha Agung
Dianta Mustofa Kamal
Anis Rosyidah
Nining Latianingsih
Gun Gun Ramdlan Gunadi
Sri Danaryani
Mawarta Onida
Muryeti
Prihatin Oktivasari

Publication
Abdul Aziz
Bayu Pratama Putra

Administration Staf
Nurmalisna
Sugianto

Contact Address
Pusat Penelitian dan Pengabdian kepada Masyarakat (P3M)
Gedung Q, Lantai 2,
Politeknik Negeri Jakarta, Kampus Baru UI Depok,
Tlp. 021 7270036 ext 236,
asais.pnj.ac.id; asais.p3m@pnj.ac.id
This proceedings contain sorted papers from Annual South East Asian International Seminar (ASAIS) 2016. ASAIS 2016 is the fifth annual international event organized by Pusat Penelitian dan Pengabdian (P3M) Politeknik Negeri Jakarta Indonesia. This event is a forum for researchers for discussing and exchanging the information and knowledge in their areas of interest. It aims to promote activities in research, development and application on technology, commerce, and humanities.

We would like to express our gratitude to all technical committee members who have given their efforts to support this seminar. We also would like to express our sincere gratitude to Higher Education Republic of Indonesia.

Finally we also would to like to thank to all of the keynote speakers, the authors, the participant and all parties for the success of ASAIS 2016.

Editorial Team.
TABLE OF CONTENTS

WELCOME FROM THE ORGANIZING COMMITTEE.................................................................i
WELCOME FROM DIRECTOR OF STATE POLYTECHNIC OF JAKARTA............................ii
ASAIS 2016 COMMITTEE....................................................................................................iii
PREFACE ............................................................................................................................iv
TABLE OF CONTENTS .....................................................................................................v
TITLES OF COMMERCE AND HUMANITIES PAPER .......................................................vi
<table>
<thead>
<tr>
<th>Code</th>
<th>Titles</th>
<th>Researcher</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>CSH-01</td>
<td>Strengthening Of Human Resources To Health Koperasi Simpan Pinjam Pola Syariah (KSPPS) In West Sumatera</td>
<td>Variyetmi Wira and Gustati</td>
<td>1</td>
</tr>
<tr>
<td>CSH-02</td>
<td>The Effect Of Financial Performance And Macro-Economic Factors To Prediction Of Financial Distress</td>
<td>Endang Afriyeni and Jumyeti</td>
<td>9</td>
</tr>
<tr>
<td>CSH-03</td>
<td>Actually, Really and Truly Disjuncts in Syntagmatic and Paradigmatic Relations</td>
<td>Eri Ester Khairas, Fatimah T Djajasudarma, Heriyanto and Sugeng Irianto</td>
<td>17</td>
</tr>
<tr>
<td>CSH-04</td>
<td>Impact Of Social Capital On Ethnic Minang Entrepreneurial Success In Sumatera</td>
<td>Primadona</td>
<td>27</td>
</tr>
<tr>
<td>CSH-05</td>
<td>Pancasila Enterprise Theory and Pancasila Bottom Line: An Effort to Emancipate Indonesian Accounting from Capitalism</td>
<td>Arrayan Firdaus</td>
<td>39</td>
</tr>
<tr>
<td>CSH-06</td>
<td>Development And Characteristics Of Edible Film Based On Guava Puree</td>
<td>Rina Ningtyas and Endang Yuniarti</td>
<td>53</td>
</tr>
<tr>
<td>CSH-07</td>
<td>Implementation Know Your Employee Principle As To Means Fraud Prevention To Indonesian Banking</td>
<td>Ida Nurhayati and Indianik Aminah</td>
<td>61</td>
</tr>
<tr>
<td>CSH-08</td>
<td>Effect of e-Banking, Information and Communication Technology and Financial Performance to Bank Marketing Performance</td>
<td>Ali Masjono, Heri Abrianto and Elly Mirati</td>
<td>69</td>
</tr>
<tr>
<td>CSH-09</td>
<td>Assessing the Ideological Tendency of An Author through SFL Text Analysis Model and Its Implication towards Translation</td>
<td>Yoyok S Waluyo and Ina Sukaesih</td>
<td>79</td>
</tr>
<tr>
<td>CSH-10</td>
<td>After Sales Service Analysis At PT Daya Kobelco CMI Banjarmasin</td>
<td>Sari Hepy Maharani and Fitriani</td>
<td>87</td>
</tr>
<tr>
<td>CSH-11</td>
<td>Marketing Strategy Of Image Formation Through Diversification And Product</td>
<td>Fatimah and Darna</td>
<td>95</td>
</tr>
<tr>
<td>Kode</td>
<td>Titles</td>
<td>Researcher</td>
<td>Page</td>
</tr>
<tr>
<td>--------</td>
<td>------------------------------------------------------------------------</td>
<td>-----------------------------</td>
<td>------</td>
</tr>
<tr>
<td>CSH-12</td>
<td>Design Of SME’s Fashion</td>
<td>Fatimah and Darna</td>
<td></td>
</tr>
<tr>
<td>CSH-13</td>
<td>Development Of Micro Businesses Thorough Product And Market Diversification</td>
<td>Nining Latianingsih and Iis Mariam</td>
<td>113</td>
</tr>
<tr>
<td>CSH-14</td>
<td>Implementation Of Electronic Transactions By UMKM (SMEs) Connected With Contract Of Law</td>
<td>Darna and Bachrul Muhtasib</td>
<td>125</td>
</tr>
<tr>
<td>CSH-15</td>
<td>Optimalization Of The Role Of The National Zakat Management Organization In Alleviating Poverty In Indonesia</td>
<td>Endah Wartiningsih, Dewi Winarni Susyanti and Iis Mariam</td>
<td>135</td>
</tr>
<tr>
<td>CSH-16</td>
<td>Empower People to Manage The Waste into Recycled Products</td>
<td>Etty Kongrat and Tuty Herawati</td>
<td>141</td>
</tr>
<tr>
<td>CSH-17</td>
<td>Strategy Marketing Lombok Destination Based On Core Competence Of MICE</td>
<td>Eva Yoyet and Ermatati Hatta</td>
<td>149</td>
</tr>
<tr>
<td>CSH-18</td>
<td>Empowerment Of Working Children Through Pesantren For Creating Independence In Entrepreneurship</td>
<td>Mohammad Maskan, Alifiulahtin Utaminingsih and Ludfi Djajanto</td>
<td>157</td>
</tr>
<tr>
<td>CSH-19</td>
<td>Influence Of Leadership Style On Shape Organization Trust And Commitment Of Secondary Schools Contract’s Teacher In Malang City</td>
<td>Iis Mariam, Eva Zulfia Nailufar and Nining Latianingsih</td>
<td>169</td>
</tr>
<tr>
<td>CSH-20</td>
<td>On The Job Training: Implementation Of Collaborative Knowledge Creation Based On Triple Helix Concept For Polytechnic Education</td>
<td>Ade Sukma Mulya, Ina Sukaesih and Nur Hasyim</td>
<td>177</td>
</tr>
<tr>
<td>CSH-21</td>
<td>The Language And Culture Perspectives In Translating Domestic And International Birth Certificates</td>
<td>Lenny Brida and Mawarta Onida</td>
<td>187</td>
</tr>
<tr>
<td>Code</td>
<td>Titles</td>
<td>Researcher</td>
<td>Page</td>
</tr>
<tr>
<td>-------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------</td>
<td>-------</td>
</tr>
<tr>
<td>CSH-22</td>
<td>Repetition and Parenting Maximally as Indonesian Learning Model for Slow Learners</td>
<td>Nur Hasyim, Ade Sukma Mulya and Sri Wahyono</td>
<td>201</td>
</tr>
<tr>
<td>CSH-23</td>
<td>Technology Acceptance Model For E-Commerce Customers In Indonesia</td>
<td>Petrus Hari Kuncoro Seno and Rodiana Listiawati</td>
<td>205</td>
</tr>
<tr>
<td>CSH-24</td>
<td>Developing Hotwaterboom As Main Attraction Destinations In South Solok Regency</td>
<td>Sarmiadi</td>
<td>213</td>
</tr>
<tr>
<td>CSH-25</td>
<td>Language and Culture: Rotinese Terms of Address in Business Environment</td>
<td>Sondang Pondan Perlindungan Leongan and Bonik Kurniati Amalo</td>
<td>219</td>
</tr>
<tr>
<td>CSH-26</td>
<td>Team Teaching Curriculum Development in the State Polytechnic of Agriculture Kupang</td>
<td>Sondang Pondan Perlindungan Leongan and Bonik Kurniati Amalo</td>
<td>227</td>
</tr>
<tr>
<td>CSH-27</td>
<td>The Influence of System, Information and Service Quality towards Student’s Satisfaction in Using Logic and Algorithms Learning Application</td>
<td>Sulistiowati</td>
<td>235</td>
</tr>
<tr>
<td>CSH-28</td>
<td>Bandung Fashion SMEs And Innovation</td>
<td>Tuty Herawati and Etty Kongrat</td>
<td>241</td>
</tr>
<tr>
<td>CSH-29</td>
<td>Designing And Building Technical English Teaching Aids Using CALL (Computer Assisted Language Learning) For Polytechnics</td>
<td>Yogi Widiawati and Sri Danaryani</td>
<td>249</td>
</tr>
<tr>
<td>CSH-30</td>
<td>Development Analysis Of Silver Craft Koto Gadang West Sumatra</td>
<td>Yosi Suryani and Elni Sumiarti</td>
<td>255</td>
</tr>
<tr>
<td>Kode</td>
<td>Titles</td>
<td>Researcher</td>
<td>Page</td>
</tr>
<tr>
<td>-------</td>
<td>-------------------------------------------------------------------------</td>
<td>-------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>CSH-32</td>
<td>Meaning Accuracy Analysis Of English Terms In Civil Engineering and Their Translations In Bahasa Indonesia</td>
<td>Siti Aisiyah, Imam Hariadi S and Anis Rosyidah</td>
<td>271</td>
</tr>
<tr>
<td>CSH-33</td>
<td>The Effect Of Individual Characteristic, Job Characteristic, Job Satisfaction, Organization Commitment Toward Turnover Intention (A Study On Islamic Banks In South Kalimantan)</td>
<td>Agus Pebrianto, Rika Novyanti and Padli</td>
<td>279</td>
</tr>
</tbody>
</table>
Strengthening Of Human Resources To Health  
Koperasi Simpan Pinjam Pola Syariah (KSPPS) 
In West Sumatera

Variyetmi Wira¹ and Gustati ²
¹Business Administration, Politeknik Negeri Padang, Kampus Limau Manis Padang  
²Accounting, Politeknik Negeri Padang, Kampus Limau Manis Padang  
email:¹:variyetmi@yahoo.co.id

Abstract

Strengthening the human resources needed to improve the performance of Koperasi Simpan Pinjam Pola Syariah (KSPPS). The research objective was to investigate and assess the strengthening of Koperasi Simpan Pinjam Pola Syariah (KSPPS) to the predicate Healthy. The research method used descriptive qualitative method with KSPPS objects that exist in West Sumatra. The variables used were human resource development and health predicate on KSPPS. Indicators used in the development of human resources is a personnel policy, performance assessment, selection and placement, staff capacity development and payroll systems. Predicate health based on Regulation Supervision Deputy Ministry of Cooperatives and Small and Medium Enterprises Nomor:07/Per/Dep.6/IV/2016. The results showed that the strengthening of human resources in KSPPS in West Sumatra were in a state of Less Good that is equal to 52.89%. KSPPS predicated on healthy have personnel policies, performance appraisal, selection and placement and staff capacity development. This contributes to strengthening of health KSPPS amounted to 55.6%. While the HR payroll system has not been effective and efficient.

Key Words: Cooperative, human resources, health, strengthening.

1. INTRODUCTION

Organizations need human resources (HR) is competent and has the specific competencies required to support the successful implementation of the work. Article 3 of Law Number 25 of 1992 concerning Cooperatives, said that the cooperative aimed at the welfare of its members. The concept of the welfare of the members of the foundation board in managing the cooperative.

To provide maximum service, then HR cooperative must have a good knowledge and skills. Competent human resources to be able to face the competition is increasingly competitive.

Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) is a cooperative institution whose activities were only savings and loans and Islamic financing. KSPPS in West Sumatra is a form of cooperative efforts that have been selected by the local government to become an institution capable of managing government grants for poverty reduction. In its development, KSPPS available in each sub-district/village supported by the municipality/district. The support in the form to provide capital assistance (grants) for operational KSPPS and recruiting managers (Managers and Accounts). This business is placed in each KSPPS. Funding over entirely the responsibility of the manager of the municipality/district.

KSPPS that has evolved, gradually the city/county removing some KSPPS to develop independently. This is the role of government in order to provide a stimulus to community empowerment. KSPPS which have systems and human resources that will either keep growing. But for KSPPS who are not able to cope with fierce competition,
has a weak human resources, will gradually retreat and ended up not operational.

KSPPS development is strongly influenced by the competence of its human resources. Development of human resources determine the performance level KSPPS. KSPPS performance has been clearly regulated by Regulation Supervision Deputy Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 07/Per/Dep.6/IV/2016 on guidelines for a health assessment Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) and Unit Simpan Pinjam dan Pembiayaan Syariah (USPPS).

KSPPS management needs to be managed in a professional manner in accordance with the principles of prudence and health. The purpose of this management can increase confidence and provide the maximum benefit to members and the surrounding community. Based on this, the purpose of the study is to strengthen the human resources to achieve a healthy level of health in KSPPS in West Sumatra.

2. THEORY
Development cooperation is determined by the human factor. Weak human resources involved in the cooperative management led to the development cooperation will also be reduced. For that we need to strengthen against all individuals who are in cooperative management. By increasing the productivity of human resources in the cooperative management of the cooperative will be able to compete and win every competition (Tampiko, 2014).

To improve the development of human resources there are several aspects that need to be considered by the cooperative including personnel policies, performance appraisal, selection and placement, staff development and payroll systems (Lapenkop, 2014). Personnel policies is an existing staffing rules in cooperatives are clearly written and agreed by members and reviewed regularly in the Annual Members Meeting (RAT). The performance assessment is a periodic performance assessment clear to administrators, managers and staff in the cooperative. Selection and placement of a process in the search for prospective managers and staff in accordance with the required positions in cooperatives and including rotation mechanism, transfer and promotion. Staff development is an activity undertaken by cooperatives or in cooperation with other agencies in order to increase the capacity of administrators, managers and staff. Payroll system is a system of remuneration given to administrators, managers and staff in conducting cooperative. Amount of remuneration is agreed in the RAT.

Guidelines for Assessment of Health Care Financing Credit Unions and sharia is regulated by Regulation Supervision Deputy Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 07/Per/Dep.6/IV/2016. KSPPS health assessment is a condition of business performance, financial and cooperative management stated Healthy, Fit, Supervisory and under special surveillance. KSPPS health are factors that affect the success and sustainability of the business of KSPPS.
Pursuant to Regulation Supervision Deputy Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number07/Per/Dep.6/IV/2016 which is set out in Article 5 says that the scope of KSPPS health assessment includes assessment of the following aspects:

Capital. Rating of capital is done by using the two capital ratios as follows: (a). The ratio of equity capital to total capital, and (b). The Capital Adequacy Ratio (CAR).

Assets Quality. An assessment of the quality of earning assets is based on three ratios, namely: (a). The rate ratio Receivables and Accounts Receivable Financing to Total Delinquent and Financing; (b). Against Portfolio Risk ratio Receivables and Financing Risk (PAR) and (c). Allowance for Earning Assets Ratio (PPAP) Earning Assets Allowance Against Mandatory Formed (PPAPWD).

Management. For the assessment of management aspects KSPPS divided into several components, namely (a). General Management, (b). Institutional, and (c). Capital Management.

Asset Management. The calculation of a credit score is based on the results of an assessment of the answers to questions on all aspects of asset management components, including: (a). Liquidity management, (b). Efficiency, efficiency KSPPS Assessment is based on two ratios, namely: (b.1) Ratio of Fixed Assets To Total Assets; and (b.2) Efficiency Ratio Staff.

Liquidity. Quantitative assessment of liquidity KSPPS conducted on two ratios, namely: (a). Cash ratio, and (b). Funding ratio.

Self-reliance and growth. Assessment of the independence and the growth is based on three ratios, namely: (a). Earning Assets, and (b). Profitability Equity, and (c). Operational independence.

Cooperative Identity. Rate cooperative aspects of identity are meant to measure the success of the cooperative data achieving its goal of promoting the member economies. Aspects of identity cooperative assessment using 2 ratio, namely (a). Member Economic Promotion ratio (PEA), (b). Participation Ratio Gross.

Sharia compliance. Assessment of compliance aspects of sharia principles are intended to assess the extent to which Islamic principles are applied / adhered to by KSPPS in carrying out activities as an Islamic financial institution.

3. METHODOLOGY
This research is a nature explorative case study in West Sumatra. The object of the research is KSPPS existing business in the city of Padang, Padang Panjang, Bukittinggi, Payakumbuh and Agam districts. The data can be collected and processed are as many as 121 questionnaires. Methods of data collection using primary data and secondary data. Primary data using a questionnaire consisting of grains questionnaire distributed to respondents to assess the human resource development and management aspects and principles of sharia. Secondary data such as financial statements and reports KSPPS RAT 2014 is used to assess the soundness of KSPPS. Methods of data analysis using descriptive methods.
4. ANALYSIS AND DISCUSSION

The research sample that can be processed as many as 121 KSPPS spread over four districts and cities in West Sumatra. The majority of respondents has a position as a manager and the majority of the respondents were women. KSPPS development is not only supported by the participation of members in KSPPS itself is also supported by government policies. Some KSPPS are still active in the operation, there are some KSPPS legality is still in the process of proposing a legal entity. Descriptive study sample can be seen in table 1.

Table 1. Descriptive Study Sample

<table>
<thead>
<tr>
<th>Information</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender respondents</td>
<td>The majority of women (87 or 71.9%)</td>
</tr>
<tr>
<td>Position Respondents</td>
<td>The majority of managers KJKS (87 or 71.9%)</td>
</tr>
<tr>
<td>year established</td>
<td>Majority was founded in 2010 (46 KJKS or 44.7%)</td>
</tr>
<tr>
<td>Legal Entity Status</td>
<td>The majority of legal status (95 KJKS or 75.7%)</td>
</tr>
<tr>
<td>Legal Entity Year</td>
<td>The majority in 2011 (33 KJKS or 27.3%)</td>
</tr>
</tbody>
</table>

Source: Processed Data, 2016

For ease of analysis, health assessment is divided into categories of healthy, healthy enough, under supervision and under special supervision. The division of this category based on regulatory oversight Deputy Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 07 / Per / Dep.6 / IV / 2016. Based on the data collected and the results of processing by using SPSS version 20, found that of 121 KSPPS processed have health predicate such as table 2.

Table 2. Health Predicate KSPPS in West Sumatra

<table>
<thead>
<tr>
<th>Predicate Health</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>a score of 81-100</td>
<td>18</td>
<td>14.88</td>
</tr>
<tr>
<td>a score of 66-81</td>
<td>65</td>
<td>53.72</td>
</tr>
<tr>
<td>a score of 51-66</td>
<td>32</td>
<td>26.45</td>
</tr>
<tr>
<td>a score of 0-51</td>
<td>6</td>
<td>4.95</td>
</tr>
<tr>
<td>Total</td>
<td>121</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Data processed, 2016

Human resources are the determinants of cooperative performance. Human resources in a cooperative made up of administrators, managers, staff and members of the cooperative. Strengthening human resources for increased performance through health assessment KSPPS in West Sumatra is described as follows.

4.1 Personnel Policy

Personnel policy is a policy that governs the human element is the manager and staff so it can be productive in the implementation of routine tasks. This policy plays a role in achieving the goals firm and able to mitigate the risk. Risk is meant waste performed by the employee because of inability in work or misappropriation of assets will be cooperative. Personnel policies drafted in a transparent manner that involves the board, management and staff and the members. This policy will periodically diriviu annual members' meeting (RAT).

The results of data processing showed KSPPS predicated on a healthy, 50% of KSPPS already have written personnel policies and be used as guidance in decisions related to staffing. So also in KSPPS predicated healthy enough, the majority (72.3%) had good personnel policy.
4.2 Performance assessment
Assessment of performance (performance appraisal) is the process of evaluating how well employees perform their jobs when compared to a standard set, and then communicate this information to employees (Mathis and Jackson, 2006: 382). System performance assessment prepared by the board, the administrator and staff. The scoring system is approved in writing RAT and evaluate and follow up periodically and planned.

The results of data processing showed KSPPS predicated on a healthy, 55.6% of KSPPS already have an assessment of performance against the management and the staff. So also in KSPPS predicated healthy enough, the majority (67.7%) have had a good performance appraisal.

4.3 Selection and Placement
Selection is a recommendation or a decision to accept or refuse a person a candidate for a particular job based on a conjecture about the possibilities of a candidate to be successful in the labor force work. While placement is a recommendation or a decision to distribute the candidates on different jobs. Selection and placement on the authority of the cooperative's annual meeting of members.

Some KSPPS, for allocation as a manager, selection and placement carried out by the municipality/district. So the procedure, its implementation mechanism regulated by the municipality/district. From the results of data processing shows that the majority KSPPS in West Sumatra has systems selection and good placements (55.4%). So also in KSPPS which has a predicate special mention.

4.4 Development of human resource capacity
Employee development is an effort from cooperatives or related parties (Department of Cooperatives and SMEs as Trustees KSPPS) to improve the quality and workability of the board, management and staff. Form of capacity building that can be done in the form of training, seminars and follow the discussion forums at both the district and municipal / district level.

The results showed the majority KSPPS data processing to provide union leaders, managers and staff to build capacity (61.15%). Capacity building activities are generally carried out by the Department of Cooperatives and SMEs in each city/district, or by cooperation partners of KSPPS and Department of Cooperatives and SMEs. Opportunities and these opportunities, the improvement of knowledge and skills of administrators, managers and staff to be better. So it can improve the performance KSPPS.

4.5 Payroll system
Revenue received administrators, managers and staff can be divided into two types, namely income from distributions of Business (SHU) and wages allocated as salary costs. SHU income derived from participation by members of the product offered by KSPPS. The average value of the distribution SHU 20% of deposits and 20% activity from financing activities. This percentage is determined by RAT. While the payroll system is a system of compensations to managers and staff. Some KSPPS especially the Padang area manager salary was paid by the city government through the Department of Cooperatives and SMEs. Other KSPPS already paying salaries of
managers and staff operating results KSPPS.

Overall aspects of the development of human resources associated with the predicate health assessment KSPPS in West Sumatra can be seen in Table 3.

Table 3. Development of Human Resources of the Health Predicate KSPPS in West Sumatra

<table>
<thead>
<tr>
<th>Human Resource Development</th>
<th>Health - Health Predicate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a score of 81-100 (healthy)</td>
</tr>
<tr>
<td>Not good</td>
<td>11</td>
</tr>
<tr>
<td>Good</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>18</td>
</tr>
</tbody>
</table>

Source: Data processed, 2016

From Table 3 shows the overall aspect of human resources is still in category unfavorable (52.89%). KSPPS predicated on healthy, human resource development is still less well. Because the business world is getting tougher business challenges. It requires system resources and strong competence. So as to carry out the development and improvement of the KSPPS which will then boost the performance of KSPPS.

5. CONCLUSION

This research is descriptive explorative, where researchers analyze in depth the human resource development aspect of the performance KSPPS through health assessment KSPPS. The sample was KSPPS located in the city of Padang, the city of Padang Panjang, Bukittinggi, Payakumbuh city and Agam district. Total samples that can be processed is 121 KSPPS. Types of data collected primary data in the form of questionnaires and secondary data KSPPS Financial Statements and Reports Annual Members Meeting 2014 KSPPS period assessed by Health Assessment Regulation Supervision Deputy Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 07/Per/Dep.6/IV/2016.

The results show that the majority of survey respondents are female, office manager. KSPPS generally established in 2010, was incorporated in 2011. Strengthening made to be KSPPS healthy, on aspects of human resources, KSPPS must have a personnel policy that is good, has a performance assessment to administrators, managers and staff, has a system of selection and placement is good, has a system capacity development of human resources and has good payroll system. The results showed that the aspect of human resource development are in the unfavorable category (52.89%). All aspects are met as well, but on the payroll have not been felt by KSPPS optimized to improve performance KSPPS.

To achieve good performance KSPPS, then KSPPS should optimize the implementation of the personnel system, performance assessment, selection and placement, capacity development managers and staff as well as adequate salary system. Especially payroll system is the basis of the manager's motivation memberilkan high loyalty to KSPPS future performance.

6. BIBLIOGRAPHY

[2] Bahri, Saiful, 2011, Strategy Department of Cooperatives and SMEs in the development of South Tangerang City KJKS, Thesis, Faculty of Sharia and law, Islamic Banking Concentration, Program Muamalat Faculty of Sharia and law UIN Syarif Hidayatullah, Jakarta.


[8] Regulation Supervision Deputy Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 07 / Per / Dep.6 / IV / 2016 on guidelines for a health assessment Credit Unions and Islamic Financing (KSPPS) and Unit Savings and Loans and Financing Sharia (USPPS).


(Case Study PNPM Urban Fund in West Sumatra). Account Journal Volume 1 Number December 2, 2014 pages 144-150 ISSN 2338-9753

[16] Zahro, Binti Inazatuz 2010, The Role of Microfinance Institutions Sharia (LKMS) And Its Effect on Micro, Small and Medium Enterprises (SMEs) As Activator Economy In Indonesia, Prepared To Follow LKTMI February, Airlangga University in 2010, the Student Executive Board of the Faculty of Economics and Business Airlangga University, Faculty of Economics and relatives, Airlangga University, Surabaya.

[17] Variyetmi Wira, obtaining a Bachelor of Economics (SE), Management Studies Program Faculty of Economics, University of Andalas, graduating in 2000. In 2010 earned a Master of Management (MM) Master of Management from the University of Andalas. Currently as a Lecturer at the Department of Business Administration, Politeknik Negeri Padang.
The Effect Of Financial Performance And Macro-Economic Factors To Prediction Of Financial Distress

Endang Afriyeni¹ and Jumyetti²
¹,²State Polytechnic of Padang
email: ¹end_afriyeni@yahoo.co.id, ²yet_djamal@yahoo.com

Abstract

The purpose of this study was identified the effect of the financial performance and the sensitivity of the company to macro-economic factors that can be used to prediction of financial distress through a logit model. The sample used in this research were bank companies that listed in Indonesia Stock Exchange (ISE) period 2010-2014. The dependent variable was distress or non-distress conditions. While the independent variables were financial performance that proxied by CAR, NPL, BOPO, ROA, ROE, LDR and the sensitivity of the company to macro-economic factors. The model used to test the hypothesis were based on logistic regression analysis, because the dependent variable (response) was a dichotomous variable.

Key Words: financial distress, financial performance, macro economic factors, logistic regression

1. INTRODUCTION

1.1 Background

As one of the financial institutions in the economy, banks are required always be in a healthy condition. Government has a role in regulating the activities of banking operations by setting various regulatory policies. This regulatory policy serves as a protective banks in facing of risk. However, banks still have the possibility to go bankrupt. The soundness of banks can be assessed using several indicators. The main indicators are often used as the basis of assessment is the bank's financial statements.

Wilopo (2001) says that the decline in the performance of banks in continuing to cause financial distress. Financial distress is a condition in which the financial company in the unhealthy conditions or crises. that the financial distress had a significant association with bankruptcy (Whitaker, 2003).

Meanwhile, in the era of globalization, financial distress condition caused not only by internal factors, but external factors relating to macro-economic conditions will also affect the company's financial distress. Moreover, going public status can not guarantee a company will be safer than other similar companies. Tirapatand Nittayagasetwat (1999), has provided empirical evidence that the higher the sensitivity of the enterprise to macroeconomic factors, the higher the probability of companies experiencing financial distress.

The emergence of the various financial distress prediction model is an anticipation and early warning because the model can be used as a means to identify even improve the condition prior to the crisis or bankruptcy. Moreover, for banking or financial institution, the prediction of financial distress is necessary for the financial stability of the banking always well controlled, given the bank has a significant role to the economy.

In this regard, macroeconomic indicators such as inflation, interest rates, money supply and exchange rate suspected influence on the condition of the company. The
inflation rate, interest rates, money supply and the exchange rate is the macro variables that are directly controlled through monetary policy transmission mechanism through financial markets (Bank Indonesia, 2004). Tirapat and Nittayagasetwat (1999) using an estimate of the stock return as a good representation of the sensitivity of the company to the macro-economic factors to predict the company's financial distress.

This study sought to develop research that has been done previous researchers by integrating financial performance variables and macro-economic factors. The study also aimed to find a model that can be used to predict the condition financial distress in banking companies listed in Indonesia Stock Exchange.

1.2 Identification Problem
Based on the above problems, the question in this study is whether the financial performance (proxied by the ratio of CAR, NPL, BOPO, ROA, ROE, LDR) and factors of macroeconomic (proxied by stock returns) can be used to build of prediction model of financial distress of banking companies that listed in Indonesia Stock Exchange.

2. THEORY
2.1 Financial Distress
Financial distress is a condition in which the financial company in unhealthy conditions or crises. Hofer (1980) and Whitaker (1999) defines financial distress as a condition of companies that experience a net profit (net income) negative for several years. Financial distress that can not be resolved hence it is possible that the company will be bankrupt.

2.2 Financial Performance
The financial performance of the bank is the description of the financial condition of banks, both concerning aspects of fund raising and disbursement of funds. In accordance with Bank Indonesia Regulation No. 6/10 / PBI / 2004 dated 12 April 2004 on the assessment system health of commercial banks include an assessment of the aspects of CAMEL consisting of capital adequacy of (capital), Assets quality (assets), management quality (management), earning abilities (profitability) and liquidity levels (liquidity).

2.3 Macro-Economic Factors
Macro fundamental factors are environmental factors that come from outside the company or external factors. The existence of these factors there is no direct link with the company's operations, however, it became fundamental in influencing company policy, the company's performance and corporate value. According to Hitt and Ireland (2007: 40) external factors affecting the company among other economic variables, political, social, cultural and legal.

3. METHODOLOGY
3.1 Research and Operational Variable,
3.1.1 Research Variable
This study uses two variables:

1. Dependent Variable

Dependent variable is distress or non distress condition.

In this study, the definition of a bank in non distress conditions is still listed on the Indonesian stock exchange until 2014. While the definition of a bank in distress conditions were (i) when experiencing negative net operating income. (ii) does not pay
dividends (iii) a loss / return of negative earnings.

2. Independent Variable

Financial Performance proxied by CAR, NPL, BOPO, ROA, ROE, and LDR.

Table 1. Operational Variable

<table>
<thead>
<tr>
<th>Variable</th>
<th>Sub Variable</th>
<th>Indicator</th>
<th>Size</th>
<th>Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Financial Distress (Y)</strong></td>
<td>Capital</td>
<td>CAR</td>
<td>Net operating income</td>
<td>Nomin al</td>
</tr>
<tr>
<td></td>
<td>Assets</td>
<td>NPL</td>
<td>Modal Disetor</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Management</td>
<td>BOPO</td>
<td>Bank Capital</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td>Earning</td>
<td>ROA</td>
<td>Risk Weighted Assets</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td>Liability</td>
<td>ROE</td>
<td>Non Performing Loan</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td>Stock Return</td>
<td>LDR</td>
<td>Operating Cost</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Operating Income</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>EBT</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Average Total Assets</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>EAT</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Average Total Equity</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Loans</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Deposits</td>
<td>Ratio</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Stock Return Cumulative (selama 1 tahun)</td>
<td></td>
</tr>
</tbody>
</table>

In this study, data analysis using quantitative analysis (in scale numbers) by means of logistic regression analysis. Logistic regression is part of the regression analysis that used when the dependent variable (response) is a dichotomous variable. Test the hypothesis in this study was conducted with the following steps:

a) Assessing Regression Model (Goodness of Fit)

This test was conducted to assess the model hypothesized that the empirical data fit the models.
b) Assessing Overall Model (Overall Model Fit)

By comparing the value of -2 Log Likelihood Value (block number = 0 with a value of -2 Log Likelihood Value (block number = 1).

c) Test the Overall Percentage Correct

This test aims to test the classification power of the model to predict financial distress.

d) Testing the Coefficient of Determination (Negelkerke R Square)

e) Testing Regression Coefficients

4. ANALYSIS AND DISCUSSION

4.1 Testing the Effect of Financial Performance and Macroeconomic Factors in Predicting Financial Distress Condition of Banks that listed on the Indonesia Stock Exchange

This test using logistic regression. The test results can be seen briefly in Table 4.1, that is the result of the feasibility test model, the overall test models, the overall percentage correct test, deteminasi coefficient test (Negelkerke R Square) and the regression coefficient test.

Based on case processing summary in the appendix can be seen that the number of cases of regression that is included in the regression analysis are 140 samples and this cases 100% eligible to be processed with logit model.

4.1.1 Goodness of Fit (Hosmer and Lemeshow) Test

This test was conducted to assess the model hypothesized that the empirical data fit the models. If the statistical value of Hosmer and Lemeshow goodness of fit test is equal to or less than 0.05, the null hypothesis is rejected. Meanwhile, if the value is greater than 0.05, the null hypothesis can not be rejected, meaning that the model is able to predict the value matches the observations or data.

SPSS output results show that the value of Hosmer and Lemeshow of 7014 and significantly in 0535 (Appendix Table Hosmer and Lemeshow Test). Therefore this value above 0.05 then the model is fit and to be accepted.

4.1.2 Overall Model Test (–2 Log Likelihood)

Tests using the model 2. Model 2 digits -2LL on Block Number = 0 157 454 and the number of -2LL on Block Number = 1 114 436 of which showed a decrease. -2LL Impairment is presented in a chi-square value in the omnibus test of the model coefficient. The test results omnibus test of the model coefficient obtained that chi-square value (impairment -2LL) amounted to 43 018 with significant values of 0000. With the value of -2LL Value block number = 0 is greater than the value -2LL Value block number = 1 then the regression model, the better. With significant values less than 0.05 it can be concluded that the addition of independent variables into the model can improve the predictive ability of the logistic regression model.

4.1.3 Overall Percentage Correct Test

Testing the Correct Percentage of Overall aims to test the predictive power of the model to predict financial distress. Test overall correct percentage complete can be found in appendix (Classification Table).

Classification power for the companies identified are not experiencing financial distress
amounted to 96.2%, or in other words, classification power concluded that 101 companies from 105 companies predicted no financial distress are classified correctly. Companies with identified financial distress amounted to 34.3%, or 12 companies out of 35 companies that are predicted to experience financial distress are classified correctly. Overall estimation of the model correctly predicts 80.7% of observations. While at the beginning block obtained Overall Percentage who predict correctly the model has a value of 80.7%.

### 4.1.4 Coefficient of Determination

The value of the coefficient of determination on a logistic regression model indicated by the Nagelkerke R Square. Value Nagelkerke R Square is at 0.392 which means that the prediction of financial distress may be influenced by independent variables by 39.2% while the rest can be explained by other variables outside the model.

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selected Cases Included in Analysis</td>
<td>140</td>
<td>100</td>
</tr>
<tr>
<td>Missing Cases</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>140</td>
<td>100</td>
</tr>
</tbody>
</table>

#### Table 2. The Result of Logistic Regression

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Koefisien</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROA Constant</td>
<td>157.454</td>
<td></td>
</tr>
<tr>
<td>ROE</td>
<td>114.436</td>
<td></td>
</tr>
<tr>
<td>S_INF</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-2LL (Block = 0)</td>
<td>43.018</td>
<td>0.000</td>
</tr>
<tr>
<td>-2LL (Block = 1)</td>
<td>7.014</td>
<td>0.535</td>
</tr>
<tr>
<td>Hosmer and Lemeshow</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nagelkerke R Square</td>
<td>0.392</td>
<td></td>
</tr>
<tr>
<td>Daya Klasifikasi Non Finnancial Distress</td>
<td>101</td>
<td>96.2%</td>
</tr>
<tr>
<td>Daya Klasifikasi Financila Distress</td>
<td>12</td>
<td>34.3%</td>
</tr>
<tr>
<td>Total Daya Klasifikasi</td>
<td>26</td>
<td>80.6%</td>
</tr>
</tbody>
</table>

Source: SPSS Output of this research.

### 4.1.5 Coefficient Test in Partial

Testing the significance of each variable partially done by using the Wald test and the chi-square approach. Based on the test of the significance of each coefficient visible Wald statistic values with a significance value (p-value) for each variable. Chi-square value for $\alpha = 0.05$ is ROA, ROE

This coefficient test using backward stepwise method (conditional). Means that all independent variables are variables keuangan yang performance proxied by the ratio of CAR, NPLs, ROA, ROA, ROE, and LDR and variable sensitivity of the company to changes in macro-economic factors that proxied by stock returns simultaneously incorporated into the model. Next move backward issued variables that have the greatest probability value and greater than 0.05 in step 1. This process continues to the next step and ends where no variables excluded from the model because the p-value less than 0.05 (Appendix Table Model if term Removed). Thus at the end of the
step, leaving only the model variables that have a probability value less than 0.05.

So the only variable that has a significant influence on the prediction of financial distress, namely ROA, ROE. Value Negelkerke R Square is a modification of the coefficient Cox and Snell R Square. To make sure that the value varies from 0 to 1. This is done by dividing the value of Cox and Snell R Square to the maximum value. Value Negelkerke R Square can be interpreted as the value of R2 in multiple regression. Judging from the data processing output value Negelkerke R Square is at 0.392 which means that the variability of the dependent variable that can be explained by the independent variable is equal to 39.2% the balance of 60.8% is explained by other variables outside the model.

Based on the calculation of the overall predictive power estimating the model correctly predicts 80.7% of observations. Based on the test results of the regression coefficients obtained by the logistic regression model as follows:

\[ P_i = \frac{1}{1 + \exp\left(-\left(1.145 - 0.714\text{ROA} - 0.103\text{ROE}\right)\right)} \]

Value coefficient (β) on the independent variable by using CAR, NPLs, ROA, ROA, ROE, LDR, Return turns ratio ROA, ROE significantly affect the prediction of financial distress. Significance influence of each of these variables are as follows:

a. Tests of significance with the measure ROA on financial distress prediction is based on the value of Wald, obtained a value of 3.527 with a P-value of 0.060 which is smaller than α = 0.1 so that it can be concluded that the regression coefficient for ROA significantly to the prediction of financial distress. Based on the signs of regression coefficients, the ROA adversely affect the prediction of financial distress. This means that the higher the ROA, the probability of financial distress prediction will be smaller.

b. ROE measures the significance of testing with the prediction of financial distress Wald based on the value obtained for 4152 with P-value of 0.042 which is smaller than α = 0.05 so it can be inferred that the regression coefficient for ROE significantly to the prediction of financial distress. Based on the signs of regression coefficients, then ROE adversely affect the prediction of financial distress. This means that the higher the ROE, the probability of financial distress prediction will be smaller.

4.2 Discussion

According to the table variable in the equation is found that the CAR does not significantly affect the prediction of financial distress of bank that listed in Indonesia Stock Exchange's observation in 2010 - 2014. The results of this study are consistent with research Haryati (2006) which shows the CAR did not significantly affect the probability of bankruptcy of banks.

The finding of no significant effect between Adequatcy Capital Ratio (CAR) of the prediction of financial distress banking companies listed in Indonesia Stock Exchange is due to the overall bank has met the minimum limit of 8%. This is indicated by the results of descriptive statistics that the minimum value of the CAR for the entire bank at 9.41%. The results of this study are consistent
with the results of research Nugroho (2012). But not in line with the results of research and Herdiningtyas Almilia (2005) in which the CAR has a significant influence on the problematic conditions and the negative impact CAR means that the lower the ratio, the possibility of the bank in the greater problematic conditions.

This study proves that the Return On Assets (ROA) significantly and negatively related to the prediction of financial distress banks, with a coefficient of -0.796 and significantly to the prediction of financial distress banks is 0.040. This means that the higher the ROA ratio indicates more effective in managing the assets of the company and the possibility of financial distress banks would be vanishingly small.

This study also proves that the Return On Equity (ROE) significantly and negatively related to the bank's prediction of financial distress, with a coefficient of -0.098 and significant impact on the banking financial distress prediction is 0.050. This means that the higher the ROE ratio indicates more effective in managing the assets of the company and the possibility of financial distress banks would be vanishingly small.

5. CONCLUSION
Based on panel data analysis and hypothesis testing in this study, it can be concluded:

The model used to examine the effect of the financial performance and the sensitivity of the company to macro-economic factors in predicting financial distress banking companies listed in Indonesia Stock Exchange period (2010-2014) correctly predicted 78.6% of observations (Overall Percentage Correct) with a value of R Square Negelkerke amounted to 0.414, which means the variability of the dependent variable that can be explained by the independent variable is of 41.4% the balance of 58.6% is explained by other variables outside the model.

1. The coefficient (β) on the independent variable by using CAR, NPL, BOPO, ROA, ROE, LDR, Stock Return, and only ROA, ROE are significantly to prediction of financial distress. Significance influence of each of these variables are as follows:

i. ROA (Return On Assets) in this study significantly and negatively related to the prediction of financial distress banks, with a coefficient of -2.114 and significant impact on the banking financial distress prediction is 0.003.

ii. ROE (Return On Equity) in this study significantly and negatively related to the prediction of financial distress banks, with a coefficient of -2.114 and significant impact on the banking financial distress prediction is 0.003.

6. BIBLIOGRAPHY


Actually, Really and Truly Disjuncts in Syntagmatic and Paradigmatic Relations

Eri Ester Khairas, Fatimah T Djajasudarma, Heriyanto and Sugeng Irianto
1Civil Engineering Department, State Polytechnic of Jakarta
Prof. Dr. G.A. Siwabessy, Kampus UI, Depok 16425
email: esterchairas@yahoo.com

2,3,4Faculty of Humanities, Padjadjaran University
Jl. Raya Sumedang KM21 Jatinangor 45363

Abstract
Disjuncts imply additional information or the speaker’s/writer’s attitudes on the form or style of a proposition. This research focuses on Actually, Really and Truly disjuncts which are frequently found in everyday language use. Actually, Really and Truly have been classified as Actuality and Reality adverbials which commenting on status of the proposition as real life facts. Actually, Really and Truly have significant differences in meaning in the containing utterances. The goals of the research are to find out each frequency of use and to analyse the systematic patterns of disjuncts Actually, Really and Truly in syntagmatic and paradigmatic relations. All occurrences of disjunct were identified and counted from COCA. Syntagmatic relation describes the distribution of disjunct in the sentence. Whereas paradigmatic analysis examines the meanings of disjunct based on the context of the sentence. The findings suggest that Really places the most frequent use in the corpus, followed by Actually as the second and Truly is the least used. Spoken register dominates Truly and Really, while Truly is more often found in written registers. Syntagmatically, disjuncts Actually places initial, medial and final position, Truly places initial and medial, but Really is only found in medial position in the sentence; and paradigmatic relation shows that Truly and really are absolute synonymy, while actually is near synonymy.

Key Words: Disjunct, Syntagmatic, Paradigmatic, relation

1. INTRODUCTION
One of the language devices as the focus of this research is ‘disjunct’. Disjuncts, as Crystal (2003: 84) views them, are a group of optional structure whose function is to add parenthetic comment to the clause in which they occur and which play an important role in ensuring the smoothness and natural flow of conversation. Disjuncts are used for commenting on a certain part (or rather the whole context) of a sentence. Disjuncts are classified as adverbial which are not really important for a sentence’s meaning. Thus, they can be omitted from the sentence (additional).

This research focuses on the use of actually, really, and truly which are commonly used for everyday’s language. Actually, really, and truly have significant differences in terms of meaning within an utterance. The point of the research is to analyze the systematic pattern made by those three disjuncts in syntagmatic and paradigmatic relations.

2. THEORY
2.1 Syntactic Categories
The smallest syntactic unit is a word. The best-known definition of a word is that proposed by the American linguist Bloomfield, who defined it as a minimum free form, that is, the smallest form that can occur by itself.

Words can be classified into tiny classification called syntactic categories. This classification reflects a variety of factors, including the type of meaning that words express, the type of affixes that they take, and the
type of structures in which they can occur. O'Grady, et al. (1997:182) classifies words into two categories. Two classifications of words are lexical and non-lexical or functional categories.

2.1.1 Non Lexical categories
According to O'Grady, et al. (1997:182) languages may contain non-lexical or functional categories, including determiners (Det), auxiliary verbs (Aux), conjunctions (Con), and degree words (Deg). Such elements generally have meanings that are harder to define and paraphrase than those of lexical categories. For example, the meaning of the noun hill is easier to describe than the meaning of a determiner such as the or an auxiliary such as would.

2.1.2 Lexical categories
O'Grady, et al. (1997:182) also classifies words into five syntactic categories, i.e., Noun (N), verb (V), adjective (Adj), preposition (P) and adverb (Adv).

2.1.2.1 Nouns
A noun is a word which (a) can occur as the subject or object of a verb or the object of a preposition (b) can be modified by an adjective (c) can be used with determiners (Richards et al., 1985: 196).

Nouns usually have endings such as –ness and –ion as in sadness and action which indicate that those words are nouns. Also, nouns have grammatical morphemes and determiners (typically, articles).

2.1.2.2 Verbs
The notional or semantic definition of a verb is that it is a word that denotes an action or state of being. Verb morphology in English is richer than noun morphology.

In terms of their position, verbs follow nouns and may be followed in turn by adjectives, adverbs, or other nouns. Functionally, adding a verb to a noun is enough to complete a sentence. For instance, Pauline snores, the verb snores is preceded by the noun Pauline.

2.1.2.3 Adjectives
According to Murcia and Freeman (1999:17) the semantic definition of an adjective is that it describes or denotes the qualities of something. They also state that adjectives commonly occur between a determiner and a noun, or after be or other linking verbs, although they can also follow a noun. Many adjectives have no typical form, but certain derivational morphemes are associated with adjectives, such as –able (likeable), -ish (childish), -ful (thoughtful) and –y (lazy) (Chalker 1984).

English adjectives do not agree in number or gender with nouns as they do in some other languages; however, certain of them have inflectional morphemes for comparatives and superlative forms such as happy, happier, happiest.

2.1.2.4 Prepositions
Prepositions connect words to other parts of a sentence and have a close relationship with the word that follows, which is usually a noun. Together a preposition and noun compound a prepositional phrase. Prepositions are usually one word (in, to, at), but sometimes can be two or three (out of, on top of).

2.1.2.5 Adverbs
Adverbs modify verbs and contribute meaning of various sorts to sentences. Particularly common are adverbs of direction, location, manner, time, and
2.2 Adverb Versus Adverbial

Biber et al.’s (2002) Student Grammar of Spoken and Written English defines an adverbial as a construction that modifies, or describes, verbs. When an adverbial modifies a verb, it changes the meaning of that verb. According to Merriam-Webster’s Concise Dictionary of English Usage (2002), the term ‘adverbial’ denotes “a noun, noun phrase, prepositional phrase, verbal phrase, or clause that functions in a sentence in the same way an adverb would”. As should be clear from the former, ‘adverb’ is a form whereas ‘adverbial’ is a function. In other words,

‘Adverb’ is a label for one of the traditional ‘parts of speech’, or ‘word classes’ – a term used by Greenbaum and Quirk (1990), while ‘adverbial’ refers to one of the ‘sentence elements’ (the others being ‘verb’, ‘subject’, ‘object’, and ‘complement’).

2.3 Disjunct

Disjuncts, as Crystal (2003: 84) views them, are a group of optional structure whose function is to add parenthetic comment to the clause in which they occur and which play an important role in ensuring the smoothness and natural flow of conversation.

Quirk, et al. (1985: 730) give some properties of disjuncts and state that generally speaking, adverbials are optional. They can be added to or removed from the clause without affecting the grammaticality and the relationship between structure and meaning in the host clause. At the general level, they do not have the syntactic features that other clause elements have.

2.4 Semantic Category Of Disjunct

Biber et al.(1999) call English disjuncts stance adverbials and divide them into three main categories: epistemic, attitude, and style adverbials.

“Stance adverbials convey speaker’s comments on what they are saying (the content of the message) or how they are saying it (the style)” (Biber et al. 1999: 854). This is exactly how Biber et al. define this particular class of adverbials.

The ‘epistemic adverbials’ is the biggest category in stance adverbials. Biber et al. talk about six major areas of meaning: doubt and certainty, actuality and reality, source of knowledge, limitation, viewpoint or perspective, and imprecision. Doubt and certainty adverbials show whether a person is sure about something. They include absolute certainty (absolutely, no doubt, undoubtedly etc) and suggestions of possibilities (possibly, maybe etc). Actuality and reality adverbials comment on the status of the proposition as real-life fact (e.g. in fact, actually, really, etc.).

Adverbials of source of knowledge represent the source of information depicted in a sentence (according to, apparently, reportedly). Furthermore, epistemic adverbials can also limit a proposition (generally, in most cases, in general). Epistemic adverbials can also show that a sentence comes from someone else’s point of view (from my point of view, from my perspective etc).

The last group of epistemic adverbials show how something is not precise, or how the person speaking is not sure of the
proposition (kind of like, sort of, if you can call it that etc).

The second group of stance adverbials is attitude adverbials. This category shows a person’s attitude towards the sentence/proposition in the sentence (wisely, unfortunately, to my surprise etc).

The last category is style adverbials. This category shows someone’s comment of manner on conveying the message, usually preceded by the subordinator if (if you dont mind my asking, honestly, frankly, to be honest).

2.5 Syntagmatic And Paradigmatic Relations


Syntagmatic relations occur among the elements in the same sentence, between items that are parts of the same syntagma. According to Cruse (2004:218) there are two potential focuses of interest in studying syntagmatic semantic relations: the first one is whether, or to what extent, a particular combination makes sense, and the other one is whether, or to what extent, a combination is normal or abnormal.

This study concentrates mainly on whether syntagmatic combinations are normal or abnormal. It is undeniable that the normality of a particular string of words can be affected by the wider context in which they are set. This means that we must be careful what we mean when we say that a particular string is abnormal.

Words from any well-formed sentence are basically chosen from a set of possibilities provided by a language. Those sets are restrained (costrained) by other elements in a sentence. Thus, syntagmatic relations are an expression of coherence costraints.

Paradigmatic relations express identity and inclusion between and those expressing opposition and exclusion.

Cruise (2004:154) divided synonymy into three degrees: absolute synonymy, propositional synonymy, and near-synonymy. The first, absolute synonymy, refers to complete identity of meaning. The second one, propositional synonymy refers to substitution of terms that entails the same truth conditions. And the last, near-synonymy, the terms can be paraphrased (explained in words) the same way, but may not be felicitously used interchangeably in some contexts: a pretty woman/a handsome woman –both are ‘good looking’, but probably not in the same sense.

3. METHODOLOGY

Analyses and discussion are both done syntagmatically and paradigmatically. The data are taken from Corpus of Contemporary American English (COCA). COCA data are based on the contexts containing truly, actually, and really disjuncts. The steps taken for analysis are as follows: disjuncts sentences are selected according to their types. First, all occurrences of truly, really and actually were identified and counted for each corpus. The frequencies of truly, actually, and really were also calculated.

Three major categories were distinguished as possible positions:
initial, medial, and final. After classifying sentences of each disjunct, analyses are done both sintagmatically and padigmatically as seen the following diagram.

4. ANALYSIS AND DISCUSSION

4.1 Frequency of Uses

According to COCA data, word ‘truly’ is a word that rarely appears as compared to the other words in the category of actuality and Reality. In the corpus, the occurrences of Truly, Actually and Really are 27,012, 147,602 and 361,602, respectively. The word that appears the most as many as 361,602 times, while the word truly just as much as 27,021. Semantic meaning of a word affects speakers to use a word more often. For example, speakers tend to use actually and really more compared to truly.

<table>
<thead>
<tr>
<th>Words</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Truly</td>
<td>27,012</td>
</tr>
<tr>
<td>Actually</td>
<td>147,602</td>
</tr>
<tr>
<td>Really</td>
<td>361,602</td>
</tr>
</tbody>
</table>

Words ‘actually’ and ‘really’ are more often found in the form of spoken than written. The word ‘truly’ is more frequently used in written as table below.
Table 2. The frequency of truly

Table 2 presents the use of truly in different registers. It shows that truly are used more frequent in written than spoken. From the written registers, magazine takes the highest level of using truly, as much 7,069 times. The Academic and Fiction are almost at equal levels, i.e. 5,596 and 5,059 times. Spoken uses 4,715 times, and the least frequent is used by Newspaper which appears 4,573 times.

Table 3. The frequency of really

Table 3 shows the use of really are dominated by Spoken with the most frequent uses, that is 190,049 times. From the fiction takes the second level, as much as 60,016 times. From the written magazine takes the highest level of using really, as much 49,893 times. From the fiction, as much as 49,893. The least one is Academic with only 13,893 times.

Table 4. The frequency of actually

Spoken also dominates the use of actually with much more frequent than the written registers. It appears 75,427 times in Spoken. From the written registers, magazine takes the highest level of using actually, as much 22,964 times. The Newspaper and Academic are almost at equal levels, i.e. 14.284 and 14.388 times.

4.2 The syntagmatic and Paradigmatic relations of truly, really and actually disjunct

The syntagmatic analysis is done through tree diagram whereas paradigmatic analysis focuses on synonym types. A semantic field is based on a meaning representation. The syntagmatic and paradigmatic analyses are as follows:

4.2.1 Initial Position

(1) Truly I never lied to you in my life. (4)

Sesungguhnya, saya tidak pernah berdusta kepada kamu dalam aku hidup.

‘Sesungguhnya, saya tidak pernah berdusta kepadamu selama hidupku’.
4.2.1.1 The syntagmatic relation

After being analysed by using tree diagram, sentence (1) shows *truly* precedes the clause. The sentence pattern is Adv – NP – VP. Disjunct *truly* in the sentence is a sentence adverb that functions as emphasizer to the following proposition ‘I never lied to you in my life’.

(1) Truly I never lied to you in my life. (4)

(2) *Really I never lied to you in my life.

(3) Actually I never lied to you in my life.

Sentence (1) and sentence (3) are acceptable. *Truly* and *Actually* both can place initial position. But sentence (2) is not acceptable since the position of *really* grammatically incorrect if placed in front of the subject without a comma.

4.2.1.2 Paradigmatic Relation

For paradigmatic analysis, sentences in which consists of *truly*, *really* and *actually* disjuncts are analyzed by looking at the relations of identity and inclusion which describe synonymy.

They can be substituted by one another. *Truly* and *really* show equal level of certainty that they are absolute synonyms. *Actually* shows a lower level of certainty that it builds near synonymy.

4.2.2 Medial Position

(2) It truly was not notable

Ini sesungguhnya, adalah tidak penting

‘Ini sesungguhnya tidak penting’

Disjunct truly in sentence (1) and (2) are quite flexible in terms of its location. The primary function of adverbs is to modify verbs, but they may also modify adjectives, other adverbs, or a whole sentence. Truly can be placed in a sentence inflections; they usually take the –ly ending.

(1) It truly was not notable

(2) It really was not notable

(3) It actually was not notable

Sentence (1), (2) and (3) are normal. They can substitute each other syntagmatically correct.
Truly, Really and Actually are synonymous. Really and Actually are mutually synonymy because if really replaced with Actually, the sentence will be acceptable. Really and Actually are an absolute synonymy. Truly shows a slightly lower level of reality so that the relationship is adjacent synonymy (near synonymy).

4.2.3 Final Position

I self-doubted myself actually
Saya diri-diragukan diri saya sendiri sebenarnya
‘Saya meragukan diri saya sendiri sebenarnya.’

4.2.3.1 The syntagmatic relation:

\[
\begin{array}{c}
S \\
| NP | VP | NP | Adv | \\
| | I self-doubted myself | actually |
\end{array}
\]

The sentence pattern is NP – VP – NP – Adv. Actually disjunct in the sentence is a sentence adverb that asserts reality of the preceding proposition.

The syntagmatic relation of I self-doubted myself actually is normal since the sentence is acceptable,

(2) *I self-doubted myself really.
(3) *I self-doubted myself truly.

Sentence (1) is normal. But both sentence (2) and (3) are not acceptable because there are no commas preceding really and truly disjuncts.

4.2.3.2 The paradigmatic relation:

Truly, Really and Actually can be substituted by one another. Truly and really show equal level of reality that they are absolute synonyms. Actually shows a lower level of reality that it builds near synonymy.

5. CONCLUSION

In conclusion, syntagmatically, Actually, Really and Truly have been classified as adverbials which commenting on status of the proposition as real life facts. The findings show that Actually, Really and Truly have significant differences in meaning in the containing utterances. Really places the most frequent use in the corpus, followed by Actually as the second and Truly is the least used. Spoken register dominates Truly and Really, while Truly is more often found in written registers. Actually disjunct places initial, medial and final position, Truly places initial and medial, but Really is only found in medial position in the sentence. Paradigmatically, truly, really and actually disjuncts are synonymous and can be substituted one another. Truly and really are absolute synonymy, while actually is near synonymy. Actually, Really and Truly disjuncts place initial and medial, but Really and Truly disjuncts cannot be placed in final positions since there are no commas preceding them or they are syntagmatically normal or abnormal depending on the type of
genre in which they occur or by individual preferences of the speakers/writers.

6. BIBLIOGRAPHY


Impact Of Social Capital On Ethnic Minang Entrepreneurial Success In Sumatera

Primadona
Politeknik Negeri Padang, Kampus Limau Manis Padang Sumatera Barat
e-mail : pdmarafif@gmail.com

Abstract
The purpose of this study was to see the passage of social capital on the entrepreneur ethnic Minang by analyzing three factors of social capital: trust, networks and reciprocity. This research was conducted using qualitative methods to sampling and research sites by purposive sampling. The study was conducted in 2014 with a research location is the city of Medan, Palembang, and Padang. The results showed that the Minang ethnic entrepreneurial success is strongly influenced by social capital. 75 respondents interviewed, 59 respondents answered that their success is influenced by factors of social capital and only 16 respondents explained that their success is influenced by other factors such as financial factors. Minang ethnic entrepreneur has a very strong social capital and greatly contribute to the development of their respective regions.

Keywords : social capital, trust, networks, reciprocity, entrepreneurs

1. INTRODUCTION
Entrepreneurship has become an important issue in policy making in Indonesia. Policies to restore growth and competitiveness is able to be done by increasing the number of entrepreneurs (Audretsch, 2004). Change of view on the science of entrepreneurship is an effort that needs to be appreciated, because of the financial crisis in 1998 has been able to prove that entrepreneurship is one of the factors driving the economy that has been neglected. Many of the programs launched by the government at this time is an attempt to increase the number of entrepreneurs in the hope of improving Indonesia's economy in general. Birth of the Movement of Entrepreneurs National (Gwn) in 2009, initiated by the Ministry of Cooperatives and SMEs and Entrepreneurship Student Program (PMW) which was launched by the Minister of Education and Culture in 2009 is clear evidence that attention to entrepreneurship is something urgent to do at this time when several countries others in the world are enjoying the results of an entrepreneurial policy which has long held. This also led to the development of science broader entrepreneurial and focused. The Central Statistics Agency (BPS), within a period of one year, the unemployment rate in Indonesia is experiencing an increase of 300 thousand inhabitants (Tempo: 2013-Aditia Noviansyah). Wiarausaha education for students is also an important issue to motivate the entrepreneurial spirit of students will also be a spur to prepare students to become entrepreneurs (Prabandari and Solihah, 2014). Besides other programs in an effort to accelerate the development of entrepreneurship program that exists today is the policy of Bank Indonesia with a variety of products to help the development of entrepreneurship has also been done as the KUR (credit Enterprises folk), credit to MSMEs (Micro, Small, and Medium) with processes and procedures are simple.

Social researchers increasingly use trust to explain the different levels of cooperation are evidenced in the social and political environment is different. Group of organizations in order to achieve the goal, the need for cooperation, the work they do not only have to understand about his work, but also to build mutual trust so as to achieve the purpose of the benefit in the group or organization (Quanghong Fu, 2004). Halpern (2005) had previously been revealed that an element of trust can not be ignored in the literature of social capital because it can reveal clearly its role in social groups. The importance of the
element of trust is often recognized but poorly understood or even less aware of, but to be able to become an entrepreneur is great then the trust factor needs to be applied (Torche, 2011). Some views empirically also describes the role of trust in business. In the long term, the trust has been recognized as a factor of economic growth with the empirical literature (Knack and Keefer, 1999, Zak and Knack 2001, Dincer and Uslaner, 2008). Therefore, if we define (and size) of social capital as a trust, any empirical testing will find that social capital plays a positive role for economic activity (Sabatini, 2009).

Minang community during this time actually do network and holds the confidence (trust) that is based on reciprocity or mutual relationship is said to be also with sincerity in starting a business or in developing the business, because all of it for the life of Minang society is an obligation that must be carried out to the family, groups, or their own region. Even at the Minang community largely considers help a brother or a regional group is something shared obligation so that they can deliver many ethnic Minang becomes a successful entrepreneur (Primadona, 2012). Network which is one element of social capital play a huge role in managing relations among ethnic both within a state and inter-state relations (Bajragal 2005) Seeing habits and customs and Minang culture that considers wander is a must for a man when it age (if already baliq) then create social capital factors particular network has a major role in deciding the life of entrepreneurship. Environmental situation provides a strong influence on entrepreneurial activities (Shane and Venkataraman, 2000) which showed that individuals were able to create opportunities that are at the core of the phenomenon of entrepreneurship. But the role of the network or the belief that the building-blocks of social capital has not become anything meaningful during this time, as evidenced by at least research done specifically on entrepreneurship and social capital in entrepreneurial ethnic Minang even though the concept of social capital has long been one of the critical success factors for entrepreneurship as well other factors.

Based on the above, the authors revealed in a study of how the passage of elements of social capital in entrepreneurial success ethnic Minang so as to reveal the role of each of the elements of social capital (trust, networks and reciprocity). The few studies that have been done such as (Krauss & Frese, 2005) about the success of entrepreneurs, but only enter variables entrepreneurial orientation by means kuantitattif on small and medium enterprises. Other studies (Zulkifli and Rossi 2013) has also been revealed in an empirical study on entrepreneur success of Malays in Malaysia through social networks. Piangpis Sriprasert (2013) also contributes to the scientific entrepreneur in seeing the success of entrepreneurs in small businesses in Thailand with a view of network variables, innovation, and proactive.

2. THEORETICAL FRAMEWORK

2.1 Entrepreneurship

Entrepreneurship is a popular subject among students, business and management among scholars and researchers. Many skills through agencies or institutions talk about entrepreneurship, books and academic journals on entrepreneurship plentiful amount. Many governments around the world, believe that entrepreneurship is the key to economic development by offering so many entrepreneurship programs (Herbert and Link, 2009).

Outlook (Timmons, 1989) regarding the definition of entrepreneurship reveals that entrepreneurship is the ability to build a 'founding team' for yourself skills and talents that dimiliki. Menurut Hisrich
entrepreneurship is the dynamic process of creating incremental wealth. Furthermore, in this sense explain that wealth is created by individuals who bear a large risk in terms of equality, time and/or career commitment or provide value for some product or service. Products or services mentioned may be new may or may not be new or unique, but the value produced should be permeated by employers by receiving and placing the skills and resources necessary to be able to manage it well and thriving. Some studies entrepreneurship that is able to express the meaning of entrepreneurship empirically (Bacq & Janssen, 2011) which reveals the name of social entrepreneurship has grown very long with a variety of different notions as to explore the notion of social entrepreneurship can be seen in terms of organizations and individuals and also take into account the environment that gives characterization on social entrepreneurship. Some researchers also connect kewirausahaan with a variety of disciplines including (Zhang, et al.2012) tries to connect entrepreneurship with social capital in ethnic Chinese which shows the overall importance of entrepreneurial orientation and social capital of entrepreneurs to facilitate their internationalization efforts. Based on the description above it can be concluded that entrepreneurship is highly developed science and may imply an ability to be able to use the opportunities themselves in order to get to the independence of the expected gain or profit.

2.2 Social Capital

The concept of social capital is able to be viewed from various aspects of science. According to Fukuyama (2002) social capital is a cultural component of modern society, which in other respects have been organized since the Enlightenment by formal institutions, the rule of law and rationality. While Szirmai (2009) Social capital can be understood as material resources and materials that are owed to groups or individuals based on something that has a network in the form lasting relationships. Social capital can be a useful resource either by improving internal organizational trust through the association of the organization, and also capable of bridging external networks to provide resources (Adler & Kwo 2002; Putnam, 2000). Social capital also has impact positively for the welfare of households (Ahmadriswan et al, 2014).

The main factor increasing the power of social capital consists of beliefs, arising from obligations, and exchange (Coleman, 1988; Granovetter, 1985). Trust or confidence (trust) is a form of willingness to take risks in social relationships based on the feeling of assurance that others will do something as expected and will always act in a pattern of action are mutually supportive, most others do not will do harm himself and his group (Putnam, 1993, 1995 and 2002). Fukuyama (2002) define trust is a growing expectation in a society that is shown by their honest behavior, and cooperation based on the norms that are shared. Trust will form bonds that hold tight and able to knit organization together.

The second aspect of social capital consists of bonds that provide resources such as information, and is able to provide information to organizations and business groups (Putnam, 2000). More detailed (Leana and Van Buren, 1999; Burt, 1997) broadly defines social capital as an asset that is inherent in social relations and networks can be seen as an element of social capital (Hasbullah, 2006). Bourdieu definition of social networks is the ability to maintain and utilize networks, social person which is similar to the view (Briggs, 1998) considers the social network (who has the skills to go forward) as a feature of social capital. Morrow (2001) also confirms the social capital must recognize them as a resource network that the network is able to form social capital. Perokonomian
considers social and business networks to the achievement of national economic objectives, and policy-making has been often sought to inculcate the culture of competitiveness through cooperation (Greene, 1997). The network is part of the cooperation has been seen as a resource where small business owners get access to resources or social medium and large businesses that are considered important in getting information and capital relief (Aldrich and Zimmer, 1986; Birley, 1992). Several studies have confirmed the importance of personal networks and kepercayaaan and reciprocity or sincerity to vastly improve business performance both in the business beginners and existing businesses (Brenner, 2002).

Social capital is also seen to increase innovation in doing entrepreneur (Shan et al, 1994 ; Powell et al, 1996 ; Ahuja, 2000; Alpkan et al , 2010; Bonet et al, 2010 ; Romero-Martinez et al, 2010 ;; Sundbo 2009; Un and Montoro-Sánchez, 2010; Zhang and Duan, 2010). This view was reinforced again (Larson, 1992) states that the social dimension has an interdependent relationship based on trust and mutual relationship or principle reciprocity able to increase entrepreneurship. Deakins (1999) concluded that the network is critical to business success and led to the theory of social capital into entrepreneurial success.

2.3 Social Capital and Entrepreneurial Success
The concept of social capital has a lot is defined in the literature so that the proper relationship between the definition and operationalization are needed to explain all aspects of the many processes such as trust, networking and mutual relationship or reciprocities (Baron and Hannan, 1994). Teori social capital refers to the ability of benefits of the social structure of entrepreneurship, networking, and membership (Lin, Ensel and Vaughn, 1981; Portes, 1998) for a discussion of the theory of social capital to take advantage in the field of entrepreneurship is very new. The social network provided by the family, the community-based, or may be in a structured organizational relationships to supplement the effects of education, experience, and financial capital (Bourdieu, 1983; Coleman, 1988; 1990; Loury, 1987). Social capital is multidimensional, and occurs in both the individual and organizational level (Nahapie and Ghoshal, 1998) so that social capital can be seen from a wide variety of science.

Many previous studies have shown that entrepreneurial success is influenced by faktorr social capital. Previous studies have identified factors that contribute to the success of entrepreneurship (Zafir, 2011). To measure the success entrepreneur can not only in the measure of business performance in view of the profit or the profit of the company's financial statements because there are many studies have shown that social capital plays affect the success of the entrepreneur (Bhishma & Praag, 2000). Recent research conducted revealed that the network is an element of social capital proved to have a significant influence on the success (Asriati, 2014) revealed .Pandangan entrepreneurial success is influenced by three variables were measured from the financial capital, human capital and capital social. This research was also supported (Honig, 1998) to test the performance of 215 informal micro-enterprises in Jamaica, studied the effect of human capital, social capital, and financial capital owners on the profitability of their business. A study of 1,700 new business ventures in Germany reported a positive relationship between social capital and the success of the business (Bruderl & Preisendorfer, 1998).

In addition, employers who have social capital is high (such as those based on broad social networks, status, personal relationships, and referrals) are more likely to receive funding from venture capitalists of entrepreneurs was lower in this
dimension so that the network between businessmen occur that make up the capital social (Cable & Shane, 1999). Memahami importance of certain relationships that lead to successful micro businesses is essential to the expression of a number of reasons. Baron and Markam (2003) also examined the relationship of social capital with entrepreneurial success with social relationships that affect the financial performance and capable in measuring the success of an entrepreneur. Based on some previous research that has been done to prove that social capital influence on entrepreneurial success.

3. METHODOLOGY
This study was conducted at three locations: the city of Medan, Palembang and Padang City with qualitative methods. Sample studies were conducted in 75 respondents in the sample at each location of 25 respondents ethnic Minang. The data collection is done with interviews (in-depth interview), checklists (check list), observation and documentation study with qualitative data analysis methods. All data obtained in this study were analyzed qualitatively to determine the passage of social capital in ethnic Minang entrepreneurial success. Once the data is obtained, analysis through data reduction, data display and conclusion and verification.

4. RESULT AND DISCUSSION
Entrepreneurial Minang migrating generally falls in the areas of food, trade and convection are found in a few areas (Primadona, 2012). Entrepreneurial ethnic Minang who wander are generally influenced by three main factors, namely: (1) cultural factors Minang people who do like to wander and has become a liability for men who have age over baliq away from home, (2) Environmental factors, Minang people who live metantau make lingkunganya also motivated to go abroad and generally become entrepreneurs. Men who have graduated from junior high and high school generally go wandering which initially followed the family or relatives, and (3) Areas of concern of entrepreneurs against brother and family. If the Minang entrepreneurial success in overseas will most likely want to invite you and your family to leave.

Actual behavior and the role of Minang people on three areas where research was conducted is not much different, but in the passage of social capital in the strip each of which there is a strong tendency and there which have a weak tendency. According to the author of this observation is influenced by a number of ethnic Minang are in the area and is also influenced by the ethnic Minang distance migrated because the further the distance migrated the higher sense of caring, a sense of trust and togetherness with other ethnic Minang.

Element passes Trust (Trust), Network and Resiprocity / returns

4.1 Medan
The results of interviews conducted by the author on entrepreneurship in the city of Medan was 25 entrepreneurs with the characteristics of high school educated and MAN 10, 9 and 6 respondents educated to degree level educated respondents junior high and elementary school. All respondents work as entrepreneurs who are at least 5 years of entrepreneurship and a maximum of 17 years has been self-employed. All respondents are entrepreneurs who have a thriving business visits of revenue, total employment and the number of business units.

Based on the 2010 census, the population of the city of Medan is 2,109,330 inhabitants. The majority of residents of the city of Medan is the Batak tribe, several other tribes who also live in this city are Javanese, Chinese, Mandailings, Minangkabau, Malay, Karo, Aceh, Sunda, and Tamil. In addition, Tribes of immigrants from the Chinese race is also part of the population.
in general Medan. Pada Minang community in Medan plunge into self-employment and only about 2.5% are working as employees.

Entrepreneurial organizations and regional ethnic Minang in the city of Medan in organizir well, this is evidenced by the Association of Merchant Minang (IKSM) and the Association of Families of West Sumatra (IKSB) and other regional ties also stand in line with the area of origin of regionalism wirausaha. Ikatan that there had been able mengorganizir all community activities Minang whether working as an entrepreneur or as an employee.

The organization so far has been instrumental in carrying elements of social capital such as trust, resiprocity / mutual relations and networks. Organization in the form shared by all members with a complete structure and have a constitution and bylaws are able to manage all the needs in running the organization. Once established then in the future strengthen our stewardship of five years. Some applications of social capital that has been done is (a) The organization collects donations from entrepreneurs who each month collected during the event executed organizations. Events organization held once a month on a regular basis with the place in accordance with the agreement on the event and usually rotated on all members of the organization, (b) Providing assistance in the form of scholarships to S1, (3) Helping immigrants beginners who come to the city of Medan in in getting the job until able to stand alone well with together in providing capital, share experiences or giving confidence as entrepreneurs sharing system with wirausaha established, (4) provide assistance is primarily for the development of their respective regions, (4) an organization has a house that used to help novice entrepreneurs who come to the city of Medan and may stay for a while until the prospective entrepreneurs to be able to become entrepreneurs.

According to the results of interviews with entrepreneurs Minang, generally they come to the city of Medan because of the assistance of relatives either family or relatives of the area of origin. The main motivation for coming to the city of Medan beginning is the desire to become entrepreneurs so it does not have the financial capital and only come up with the capital desire strong self to learn to get experience at the start of becoming subordinates (employees) at several businesses whose owners were relatives or relatives fellow ethnic Minang. To start up a business are usually fellow ethnic Minang will jointly provide assistance such as capital assistance in the form of money, aid or assistance in the form of business where merchandise can be paid after the business running. Of the 25 entrepreneurs interviewed only two entrepreneurs who come to the city of Medan to prepare financial capital while the rest is through social capital.

The role of regional organizations such as IKSB (Association of Families of West Sumatra) and IKSM (Association of Merchant Minang) is in bringing together all the Minang community in the city of Medan so no Minang people are neglected because every Minang people who come to the city of Medan at first will at capacity at a place called Dormitory for temporary shelter until a time to be independent tenancy. During his stay in the hostel then established entrepreneurs will help to educate prospective entrepreneurs so that one can also become an entrepreneur with his own abilities. The belief here is particularly valuable in general tendency Minang people trust the fellow ethnic Minang community to be educated to become entrepreneurs is in fact not something new because if the entrepreneur Minang requiring employees are more likely to lift the Minang ethnic communities whether a relative or not. Besides the role of the network both in hiring or in developing the business very obvious, such
as bringing the region itself to become employees and provide opportunities for employees to be able to stand on its own if it has been experienced. Profit-sharing system applied by the Minang ethnic entrepreneurs in other Minang petrified entrepreneurs with the aim that employees who have worked one day be able to become independent entrepreneurs, and this happened from ancient times until today.

From interviews and observations by the author looks Minang ethnic entrepreneurial success in Medan city is strongly influenced by social capital such as trust, networks and reciprocation / reciprocity.

4.2 Palembang

Most of the population are immigrants Palembang. In addition to Java and the Chinese people, here were also encountered ethnic Minangkabau. The number of people Minang in Palembang reached 7.29%. This number increased to 10.93% in 1980, before declining to a figure of 8.6% (2000). It was revealed that the majority of people in Palembang Minang work as traders and craftsmen, in addition to being a professional as an employee. They are also quite a role in education and religion, particularly religious organizations that modern becorak who still adhered to today. 


According to the results of interviews with entrepreneurs reveal that they came to the city of Palembang initially is because they want to follow you and your family so that the business they work almost the same as other siblings. Of the 25 entrepreneurs interviewed only one entrepreneur who came to the city of Palembang by preparing financial capital while 24 entrepreneurs tell that come to the city of Palembang as the motivation of your compatriots, friends and family. Entrepreneurial generally start is with your family or friends in a variety of fields, such as the trust to manage the same business in different places, as employees and also working as a cashier (for confidence). Trend ethnic Minang more trust among ethnic Minang to expand its business is something that has been handed down. For example in getting employees, entrepreneurs ethnic Minang will usually contact you in the villages to be in a swatch of the village who want to entrepreneurship in the city of Palembang and is also nearly occurs in all ethnic Minang migrating to increase the number of ethnic Minang in Jakarta.

Bond or regional organizations that exist in the city of Palembang is very much in keeping with the area of origin of entrepreneurs with their parent organization is IKSB. For Minang people who are in this area kedaerahnya organization is not so strong, this caused the number of ethnic Minang large numbers so that the function of regional organizations that is a meeting place and information distribution is not running as found in the city of Medan. Minang community entrepreneurship in Palembang is generally only a partnership within the organization based on regions of origin, for example, for entrepreneurs from the region Agam then have an organization Ikla (Association of Families Badger Agam) and is very active in the mengorganizir entrepreneurs particularly from Agam. These regional ties and administrators have a structure that is able to complete sehingga for maintaining the integrity of fellow ethnic Minang that exist in this area. The main function in the presence of this organization for entrepreneurs is as resources for business development, as a source to obtain capital with their social gathering event, unifying fellow ethnic Minang thus enhancing a sense of community, caring and senasip arms overseas. The element of social capital such as trust, networking and reciprocation or keiklasan able to walk in the city of Palembang. The passage of social capital in the city of Palembang was not as strong as
had happened in the city of Medan. In general entrepreneurial success in Palembang is largely very influenced by social capital despite regional organizations do not have a strong tendency to support the elements of social capital Medan area.

4.3 Padang
The passage of elements of social capital in the city of Padang was not as strong as in the city of Medan and Palembang. The city of Padang is the capital of West Sumatra province is the center of economic activity that has the most densely populated in comparison to other areas in West Sumatra. The population of Padang City 876,678 inhabitants originating from different regions and in general is a newcomer to the various fields of business. The number of entrepreneurs in the city of Padang last for 90,813 seen from the number of businesses, (CBS, 2013). The element of social capital as a network hardly noticeable happen to entrepreneurs in the city of Padang and the very visible sense of caring and trust among wirausaha already decreased so that stands out is the high sense of the individual. Life in the workplace environment and living environment away from the sense of family.

There is no regional organizations because of their generally entrepreneurs is instantly meet and socialize directly with family, relatives or people who come from the same area. A sense of trust among ethnic particularly fellow entrepreneurs running well but not as strong as they walk in the city of Medan and Palembang. Social sense has started less, seen from a sense of concern, for example in helping you afflicted (died), a sense of sincerity to help between people is also very low and everything is assessed by consideration received on what has been done and seen resiprocity has faded in the City Field. This finding is also consistent with research conducted by the author in 2012 but with a quantitative way to the same variable (Primadona, 2012).

The results of interviews with 25 entrepreneurs in the city of Padang, 17 people in entrepreneurship because of the help of relatives and friends, while 8 people in entrepreneurship in Padang because of the desire itself well in obtaining capital or goods as well as trying to get a place of her own and no support from family or friends.

The success of entrepreneurs in the city of Padang more supported by their own entrepreneurial success because in general the involvement of ethnic entrepreneurship Minang in Padang is very large but lacking in the crutch by a strong element of social capital. The tendency of entrepreneurs prefer life individually, is also affected by the weak degree of dependence between the entrepreneurs with other entrepreneurs because most entrepreneurs trying to advance their own business. From the results of the author's observation, is influenced by the nearby entrepreneurial wander far and so the desire to live in groups and socialize with fellow entrepreneurs more strongly influenced by this factor. Regional organizations are not going well for entrepreneurs feel that the organization has not been able as access to entrepreneurial success because during the regional organizations for those not running yet and yet provides significant benefits to the entrepreneurial success. It can be concluded levels of social capital for entrepreneurial success in the city of Padang is weak compared to the city of Medan and Palembang. Entrepreneurial success is not significantly affected by social capital in the city of Medan and Palembang.

5. CONCLUSION
Based on research conducted at several locations prove that social capital leads to successful entrepreneurship especially entrepreneurs ethnic Minang although the amount of influence is different at each location. The passage of social capital on Minang ethnic communities that exist in the overseas have implications for the
development of the region of origin, especially in providing jobs. Study further how the impact of social capital on development in the area has been done by entrepreneurs and can be compared with the construction that has been done by the government. This is necessary because during this time the role of entrepreneurs in the overseas immensely to the development of their respective regions so as to develop the region. Past research has also been widely proven that influence the development of social capital and economic growth.

6. BIBLIOGRAPHY


[55] Zulkifli dan Rossi., (2013)., Entrepreneurial Orientation and Business Success of Malay Entrepreneurs: Religiosity as Moderator., International Journal of Humanities and Social Science., Vol. 3 No. 10 (Special Issue –May 2013)


Abstract

The purpose of this study is to initiate the presence of Indonesian accounting practices that are free from the shackles of capitalism. This study uses the spirit of postmodern paradigm in which the style of deconstruction Derrida with nuance local wisdom is based the values of Pancasila. Manifestation of Pancasila in the frame of the accounting entity concept and the bottom line consist of two phases: theoretical analysis and practical stage. The theoretical analysis phase consists of problem formulation and methodological selection, examining and then reconstructing the theoretical philosophical framework from the concept of the accounting entity and the bottom line, based on the perspectives of Pancasila which make the new concept called Pancasila Enterprise Theory (PET) and Pancasila Bottom Line (PBL). Furthermore, empirical analysis phase consists of depth processes on issues related to implementation of the three last accounting entity concepts, interpreting each meaning and role of the precepts of Pancasila in life processes, and re-actualization Pancasila in accounting sciences. The concept of PET and PBL is then regarded as a sign of the new gold era of accounting based on Pancasila or couldbe called by the birth of Pancasila accounting practices that have been liberated from capitalism.

Key words: Postmodern Paradigm, Pancasila, PET, PBL, and Pancasila Accounting.

1. INTRODUCTION

It has been a lot of journals, books, study room discussions in seminars, conferences, and classroom which states that the movement rootmap accounting in Indonesia is a product of western culture / capitalism (so-called accounting modern / mainstream). The proof, Mulawarman (2011: xvii) has revealed that all the accounting standards in Indonesia have been orphaned in the theoretical foundation of the International Accounting Standards Committee (IASC) entitled "Framework for the Preparation and Presentation of Financial Statement" in the form of Financial Accounting Standards (IFRSs) issued by Indonesian Institute of Accountants. Even as not learning from mistakes, in the preparation of the code of conduct, the IAI is also not out of the process of the adoption of international agencies making up standard accounting practice more, the International Federation of Accountants (IFAC) (See Ludigdo and Kamayanti, 2012; and Agus and Ardana, 2014: 161).

Pragmatism accounting system in Indonesia to always obeyed the command of western culture at least can be zoomed in on some of the basic concepts of accounting especially on the concept of entity accounting which later became the sociological trap for the Indonesian people. This is because your flesh, characteristic properties of derivative accounting entity concept will represent the disclosure of financial reporting purposes and the interests of the users. Something that is reasonable if later, the theory of the entity is able to determine among which if considered to be most interested in an economic activity.

Through some literature that discusses the accounting theory, at least acquired eight great concept of the theoretical basis of accounting that is proprietary theory, entity theory,
residual equity theory, fund theory, theory commander, investor theory, enterprise theory and enterprise theory sharia (See Belkaoui, 2000: 106-107; Kam, 1990; Hendriksen and Sinaga, 1994; Triyuwono, 2001: 136-140; Suwardjono, 2005: 495; and Mulawarman, 2011: 67-96). However, the basic concepts of the theoretical accounting most viral just three kinds, namely proprietary theory, entity theory and enterprise theory. As a result, in sequence chronological, the concept of the entity at least recast three times, from proprietary theory deemed unsuitable because it considers the owner as a central all types of interests that often the occurrence of unethical behavior, self-interest and moral hazard, to the concept of entity theory (See also Tuanakotta, 1986; Belkaoui, 2000; Triyuwono, 2002: 2; Rosenfield, 2005; Godfrey and Hodgson, 2010; and Mulawarman, 2011: 70).

However, as time went on the concept of entity theory become increasingly filled to the value egoistic, individualistic and opportunistic, which is used to help the owners of capital gain profit maskimal and appropriate decision on invested capital (See Kam, 1990: 305-306; Triyuwono, 2002: 5 Anthony et al. 2003: 31; and Belkaoui 2005: 176), although the main focus of this concept has been shifted from their owners toward the company (See Suwardjono, 2005: 498; and Djajanegara, 2008: 11). That is, although the concept has been modified extensively on the concept of proprietary theory, both have in common the ideology underlying basis, namely the ideology of capitalism (See Triyuwono, 2009: 330-331; and Setiabudi and Triyuwono2002: 165-166). You could say these two concepts is the result of unification of the power of the capitalist economy.

The urgency to understand the failure of the concept of entity theory that they are profit oriented at which time almost simultaneously born the concept of enterprisetheory. Enterprise theory according Mulawarman (2011: 95) have different emphases that the company as a national organization demanded his presence as actors of social responsibility (See also Tuanakotta, 1986: 179; Kam, 1990: 315-318) that was added Harahap (2002) that this theory is fairly complete both the previous entity theory. This is what lies behind the euphoria of the activity of distribution of profits to the stakeholders. On the other hand, accounting in a critical area, such as social accounting and environmental extremes rolling the discourse in the form of the proposed disclosure and reporting based on social and environmental, which in this case is represented in the form of sustainability report.

However, the reliability of the concept of enterprise theory as described above, is considered Triyuwono (2001; and 2004) still need to be improved because this concept has not recognized indirect of participants. In fact, normatively they still have a right to the added value created by the company (Triyuwono 2002: 6). Moving on from that, Triyuwono (2001; 2004) proposed the concept of enterprise sya'riah theory (SET) which is believed to take apart God as a Creator and Supreme Ruler. Mulawarman (2011: 113-115) adds to this concept also able to improve the human relationship with God as a central source of primary mandate absolute and sole owner and realize the return of coexistence of the reason
God made man as his representative on earth is as *khalifatullah fil ard* and *abd’Allah*. Now the concept of SET continued to show success, which has managed to become a concept that will always reinforce the theoretical-practical philosophical concepts of idealist syar’iah accounting.

Given the success Triyuwono (2001; and 2004) in manifesting the concept of accounting entity within the framework of the values of sharia, build the spirit of the writer to do the same thing that is to build the concept of ownership, based on the culture of Pancasila and local wisdom of Indonesia Pancasila Enterprise Theory (PET). Keep in mind, the conception of PET is none other than the part of an effort motivated the author to realize the conceptual framework in order to give birth to the accounting practices of Pancasila (See Firdaus, 2016a; 2016b; 2016c). In addition, later, the concept of PET will also be supported (inherent) in the presence of the concept of Pancasila Bottom Line (PBL) which is a replication once the reconstruction of the concept Elkington (1997) is the Triple Bottom Line. The replication is more an alternative new domain accounting relate to God in an effort to assemble a wealth of values altruistic-spiritualism-humanist-ecological which is represented on the values of Pancasila.

Finally, efforts embodiment of elements such as PET and PBL have the values of struggle in reactualization trisakti culture of Pancasila, especially on points self-reliance in the economic field the breath of the values of Pancasila as the Deity, Humanity, Unity, Democracy and Social Justice. In addition, the use of the viewpoint of Pancasila in this study will give birth to insight or a new paradigm in reconstructing the hegemony of modern accounting is universal, in order to initiate an accounting system to the Indonesian-ness is really off the hook capitalism.

**2. THEORY**

In this study, Pancasila will serve as another value to be internalized into accounting entity concept and the concept of the bottom line in an attempt to reconstruct the logo centrism of modern accounting. Efforts manifest or enter other values of mainstream accounting are also referred to as deconstruction effort introduced by Derrida (See Triyuwono, 2001: 6; and O'Donnell, 2009: 56-57). This process will then new concepts and insights that PET and PBL as actual discourse in accounting birth plan based on Pancasila.

Integration of Pancasila into the concept of the economic entity and the concept of the bottom line starting in two phases: theoretical and practical stages. Activity at the stage of theoretical analysis, among others formulate the problem and choosing the methodology, only then do a search theoretical philosophical framework of proprietary theory, entity theory and enterprise theory, triple bottom line, as well as the values of each of Pancasila, and the last reconstruction philosophies-theoretical concept of the accounting entity was third and triple bottom line, forming PET and PBL. Furthermore, empirical analysis consists of several activities, including more depth about the problems associated with the application of three concepts of accounting entity was, interpreting every meaning of the precepts of Pancasila and its role in the livers and
state, as well as reactualization Pancasila in the accounting process.

Theoretical analyses will begin by performing data reduction by focusing attention on the search of the literature research material accompanied by critiquing process, evaluate, interpret, and draw conclusions accounting entity concept and the concept of the bottom line based on the indicators that lead to the values of Pancasila. As for the empirical analysis, conducted by interacting with several informants who have authors choose deliberately, based on the criteria described by Bungin (2010: 78), that the informant is an individual who has a long and intensive blend with the activity or field of activity that is being targeted research a number of considerations either through discussion or sharing.

3. METHODOLOGY
3.1 Pancasila Accounting: The New Gold Era Of accounting

By borrowing the opinion Suwardjono (2008) showed that the accounting is practiced in an area of the country is actually not just happen naturally, but intentionally designed and developed to achieve certain goals. As a result, the spirit of accounting would always be in tune with the social reality in which the accounting practice (See Morgan, 1988; Dilliard, 1991; and Triyuwono, 2012). As a result, do not be surprised then if the structure and accounting practices will vary between countries. In Indonesia alone, in the era before the colonial period, the accounting system used shades of royal, religious and local wisdom. However, all perished when the colonizers came, bringing with them a variety of rules and coercion. (See Sukoharsono and Gaffikin 1993; Poesponegoro and Djoened 2008; Budiasih, 2012).

However, on the other hand, there is an efforting accounting return Forward-Indonesia early today continues to evolve, especially using the perspective of Pancasila (See Firdaus, 2016a; 2016b; 2016c; Parikshit, 2012; Ludigdo and Kamayanti, 2012; and Sitorus, 2015).

Admittedly, business frame the philosophical concept of theoretical-practical-based accounting to Indonesia's (in this case more are specified on the values of Pancasila) somewhat difficult given the opportunity, expertise, and energy are limited. Learning from capitalist accounting framework, for example, it was revealed that it takes decades, involving about five kinds of knowledge, and several times through process improvement (See Harahap, 2001: 16; and Muslim, 2015: 31). However, if it wants to realize the practice of Pancasila-based accounting, the following steps should be lived and passed (Firdaus: 2016a: 9-10):

Figure 1 Process of Accounting Practice Pancasila

If seen from the picture above, the accounting practices of Pancasila is manifested personality portrait Indonesian society is known spiritualism and humanist. In fact, these two values are also believed to be the spirit behind the formation of Pancasila as the state ideology. (See Soekarno, 1964a; 1964b; 2002). On
the other hand, the success of Pancasila as a civilization for the Indonesian nation is unquestionable. Now, he has stood firm with getting title as the source of all sources of law, philosophy of life, spirit and personality of the Indonesian nation, to the paradigm of life in such areas to economics (Firdaus, 2016b). Furthermore, openly, the success of Pancasila in the economy would help Indonesia maintain the ideals of crasher devastating hegemony between two poles breaker nations that capitalism and socialism (Parikesit, 2012: 8) through the economic system of Pancasila.

Need to know, discourse about Pancasila economic system concept outline has been at launch palm by Mohammad Hatta, which got a touch to be more developed by Emil Salim and Mubyantoro (Firman, 2011). Economic pattern that was built through the system is not focused on meeting the material but rather trying to create a balance between material and non-material aspects such as transforming the values of the deity, humanity, and justice in the process of harmonization and humanization as a manifestation of a whole person. It is certainly different from the conventional economic system will be full of self-interest. Pancasila Economy system also prioritize ethics and morals as a reflection of Pancasila and strive negate oppression as a revolutionary force in the effort towards social change that should (See Hatta, 1993; Swasono 2008; 2010; and Firman, 2011). Lindayanti (2007) adds that the basis of the economic system Pancasila is actually a religious morality, ordained by God, and justice represented by the evenness of social and citizenship.

Dogma economic system Pancasila which incidentally based spiritualist and humanist will become a pillar and a new breakthrough in the field of accounting, in reconstructing the positive accounting theory are too masculine (See Hines, 1989; and Triyuwono, 2012). Masculinity is indeed orbiting the culture of private cost / benefits, which orientation is the interests of shareholders, so that the non-material dimensions such as the environment are rarely seen. In addition, the social dimension is also sometimes distortion, so that the statement "humanizing human" is academic. It is seen with of the corporate culture that gives its workers’ wages that are not in accordance with effort (Firdaus, 2012c: 3). See all kinds of oppression that occurs as a result of the accounting system was entangled value masculinity, it is important then give space to the Pancasila to take the role as a hero by realizing the actual discourse of accounting theory Pancasila. The theoretical concept of accounting in accordance with Pancasila can be seen in the chart below:

![Figure 2. Accounting Theory Concepts Pancasila](image-url)
Pancasila economic system and Pancasila accounting theory. As a result, the value of the five basic operational framework in the accounting theory principles of Pancasila. Value deity is a source of spirituality and morality in order to make God present in the recesses of the soul and the soul of the wearer accounting. Human values will build existence accounting trilogy that can improve the wearer's emotional approach to God, among others, and the environment. Furthermore, the value of unity will accommodate and facilitate accounting in the face of everything related to the diversity of the nation as a preventative measure emergence of disintegration among the users. Pancasila accounting theory also wants any kind of decision-making by the wearer is always based on the principle of wisdom that wisdom with the interests of lives of many people through the revitalization of democratic values. Finally, the orientation of decision-making on the interest of the people who are guided by the wisdom of the policy will have implications for the realization of social justice. The worldview of the fifth grades earlier, will create a new accounting (accounting Pancasila) that really nuanced holistic (holistic approach), vertical-transcendental and horizontal-humanization.

The holistic of Pancasila accounting theory in building a philosophical concept of accounting (Pancasila) brings colour where it appears there was a new integration process spiritualist values, social, and ecological. As a result, accounting Pancasila has several goals such as the use of accounting concepts should reflect and religiously oriented as a manifestation of the first principle, so that the user can be accountable to God and His creatures. The second objective relevance with the second principle that accounting concepts should not be contained values that lead to activities that are forcing the will of others, such as blackmail. Furthermore, the application of accounting is done solely to increase the sense of kinship and mutual cooperation. Application of accounting concepts in the form of decision-making should also focus on the life of many that are not filled to the value egoistic, individualistic and capitalistic. And finally, the purpose of accounting is as a tool to maintain a balance between the rights and obligations of the wearer as a creature of God.

3.2 Modification Concept Enterprise Theory Approach the Making of Re Stakeholders in Scope Vertical-Horizontal

Through images of two in the previous point, gave birth to the practice of accounting Pancasila need a basic concept of entity then called with PET. Why then this concept is so fundamental? It stems from an idea that something that comes from the western culture is not entirely appropriate and applicable to those cultured east, it is simple, enterprise theory needs to be modified so that the theoretical concepts to practical able to forward Indonesian-ness. Internalization of Pancasila into enterprise theory could become a concrete solution and effective in order to realize the accounting practices based on Pancasila.

The internalization process will involve values that represent each respective principles of the Pancasila as the value of the deity, humanity, unity, democracy, and justice , The most important axiom to be achieved from this concept is the formation of
accounting patterns that prioritizes critical sharpening the wearer so as to understand the existence of accounting more holistically with all kinds of potential talent, absorbing its values with sincerity, implement it with full sincerity, and pass it with confidence. With full awareness, end users of accounting became aware that he is the representative of God on earth, so that he will strive to act based on the principles of professionalism, responsive and solution-in response to environmental and social issues, fight for rights and justice together, and realize the culture transparency as the process accountable to all stakeholders. stakeholders are referred to in this study refers to the concept of stakeholders according to Firdaus (2016c: 29)

Table 3: Re-definition Stakeholders in Frame Pancasila

<table>
<thead>
<tr>
<th>Sila</th>
<th>Re-definition Stakeholders in Frame Pancasila</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>The concept stakeholders based on deity is to acknowledge God as the owner of the sole and absolute rights over everything that exist in this universe.</td>
</tr>
<tr>
<td>II</td>
<td>The concept stakeholders based on humane was recognized that human beings have the right of ownership of an object according to the basic Deity through the process of &quot;humanizing&quot; without regard to environmental factors</td>
</tr>
<tr>
<td>III</td>
<td>The concept stakeholders based on unity is recognized that human beings have the right controlling interest on an object in order to achieve brotherhood without regard to environmental factors</td>
</tr>
<tr>
<td>IV</td>
<td>The concept stakeholders based on populists is recognized that human beings have the right controlling interest on an object in order to raise the degree rakyat dengan family spirit</td>
</tr>
<tr>
<td>V</td>
<td>The concept of stakeholder based on justice is recognized that human beings have the right controlling interest on an object in order to balance the needs physically and mentally without regard to environmental factors</td>
</tr>
</tbody>
</table>

Source: Firdaus (2016: 29)

When viewed from the intent and purpose of PET then it can be described that there is hope with accounting Pancasila, the users will be able to achieve the fullest sense of accountability to the stakeholders that will lead to the dimension of spirituality (God), social (among humans), and ecological (environmental). Achievement of Accountability meaning here is a major premise that all human actions taken should reflect the nature of wisdom given they are a leaders and has been given a mandate from God to manage at the same time keeping.

Furthermore, the concept of PET somewhat broader than the concept of enterprise theory, especially in regard to whom they should be accountable, which in this case is summarized in terms of stakeholders. At the enterprise theory, meaning Accountability scope is simply being at the level of horizontal, ie between humans with other humans such as government, shareholders, and local communities. However, the concept of PET, meaning includes the horizontal-vertical accountability. Vertical said here consists of two kinds, like the y axis in the coordinates of mathematics, where there is vertical downward and upward vertical. The significance of the central vertical downward symbolizes human
responsibility to the environment, while upward vertical center symbolizes the human responsibility to his Lord. It is almost similar to the concept of indirect stakholders and direct stakeholders on the idea of Triyuwono (2002).

With the concept of PET, will lead the accounting Pancasila has substantial consequences and technical consequences. Substantial consequences are expected to build the souls of accounting users who have love nature and subject to the greatness of God is accompanied by love for his own country. As a result, users accounting of the view that he should be powerless struggle, together, serve, bekrya, and high dedicated for his country without distort social values and the environment.

Then, consequences technically, PET will strive to make itself as a cornerstone of the users of accounting in the act (act) through the calculation process or a calculation in terms of numbers (count) and the decision-making process (think) (See, Firdaus, 2016b: 6). Activity act, count and think before will be interpreted as the practice of accounting Pancasila orbiting at five types of Pancasila accounting techniques are responsible to the God, Humans, and the Environment, materialistic and egoistic minimization, maximization of income distribution, justice smoothing, and non-recognition of financial perspective (See Firdaus, 2016b: 7). The fifth type of accounting techniques Pancasila is then a revolutionary step to bring the concept of Pancasila Value Added Statement as a concrete form of the accounting practices of Pancasila.

3.3 PBL: Derivative Pancasila Enterprise Theory as efforts Merentas Accounting Practices Pancasila

PBL present being personally served to support the perfection of the concept PET. The existence of PBL as a derivative work of that PET will be more focused on how to make the philosophical concept of Pancasila accounting in order to address the challenges of the present and future expectations of the social world. That is, there is a desire to break down the old civilization purely profit oriented or reality which is can be seen. This is then called the effort to drown the concept of single bottom line.

PBL itself is actually the fruit of thought researchers criticize the single bottom line as done by Elkington (1997) with the concept of the triple bottom line (TBL) which provides daily overlays the form of greed. With PBL, then there is hope that the future accounting practice Pancasila really will bring to light the goodness that is not lost on the process of how to discipline accounting knowledge who care about social values and the environment, even up to the value of transcendent-spirituality.

If asked, where is the difference PBL concepts with TBL concept that has been translated by Elkington (1997), at least there are some answers that can be explained. The first is the spirit of the concept of PBL actually translated from forms principles of Pancasila, so the insights spelled able to represent the personality of the Indonesian nation humanist and spiritualist. Second, the concept of PBL is more holistic, better prepared, and more serious to leave the room at once overshadow the elements of previous minority distortion. PBL also will be accounting purposes Pancasila.
premise that focuses on issues in micro-economic outlook in the form of social and ecological aspects. Concretely, the social aspect, PBL will help accounting Pancasila to codify the values of Pancasila which is reflection with the lives and state, such as revealing the values of human rights such as the cost of non-discrimination, freedom of labour in minors, the right of indigenous people, etc. As for the environmental aspects, such as biodiversity issues are utilized, the amount of energy used, or the cost of pollution.

The third is the concept of PBL will give priority to substances that will never die is God (spirituality aspects). It is very important then PBL seeks want take apart Lord in accounting practice Pancasila, given PBL from the values of Pancasila very craving command’s God (representation of the first principle). The command’s God is a breakthrough or a new generation of models that should be seen the users of accounting (Pancasila in particular). Agree or not, as His creatures we had better believe that an important aspect of spirituality play a role in the movement and development of an organization. That is, this aspect is present in every breath of the organization's activities. The meaning of God as all-powerful dimension also would provide positive energy to every element of the company in the balancing process for what he has done. Finally, it is not an exaggeration to form holy-spirit man to God it would be better if it is disclosed in accounting reporting with indicators initiated by Sukoharsono (2010: 18) as a genuine love (merciful), a sincere love (truthful love), awareness of the transcendental, the ability of self-contemplation and honesty.

the three types of differences between the concepts of the PBL with TBL concept version Elkington (1997) occurs as a result of the implications of the process of internalizing principles of Pancasila into the body TBL. The essence of these five precepts will then form the soul PBL comprehensively holistic insight. Through the first principle identified that PBL has an aspect of spirituality. As a result, PBL will be the guidance that the main purpose of the company doing the business process is to seek the blessing of God.

The second sila is humanitarian symbolizes that PBL in addition to focus on economic issues also pay attention to social issues in order to survive. Besides that, the third sila, fourth and fifth will also focus on the social level as their synergy between companies and communities as social beings (third principle), any action will be taken (managers) of the company must be thoughtful and put lives of many people (fourth principle), their mind-set changes at companies that perform social activities are not treated as expenses or fees, but it is a worship to reach inward and spiritual satisfaction that cannot be measured by material (five precepts). However, the five precepts, or justice will also focus on how companies behave fairly with their environment than humans themselves as plants and animals as his creatures (See Firdaus, 2016a: 15). If the concept of PBL through these five precepts are applied with a sense sincere by any businessperson then sooner or later there will be a positive energy that will they feel when, before, or after the process of business activity.
This is analogous to the accounting practice conventional where the company has an account in treating opportunistic behaviour revenues, expenses, and profits. Conventional accounting assumes that revenues and profits is something that is positive and should be improved while the cost or expense is otherwise. This assumption is also that provokes companies vying to try to increase revenue or profit value and lowering the load value in different ways. This sort of behaviour is known as earnings management or creative accounting (See Sugiarto, 2003; and Firdaus, 2016b: 1-2) which then led to a dysfunctional behaviour. Not surprisingly, then this behaviour causes new problems such as environmental pollution, discriminatory measures, etc.

It is certainly different from the concept of PBL is substantially described in the previous paragraph. PBL concept will educate companies to assume that revenue, profit, even loads are something that have a positive impact (positive impacts). Long story short, the burden in the concept of PBL is considered as a process of maturation on the company in action. Concretely, the load is considered as a form of welfare activity usefulness spread to the environment (to both among fellow human / human balance sheet or to other beings / environmental balance sheet) which notabenenya is a form of worship of God (See Firdaus, 2016a: 16). Given this reality, evident that the concept of PBL is certainly want to tear down and destroyed the dominance of mainstream accounting with style capitalism, trying to fix it with what's called a conscious act of God. This is then referred to the new era of accounting, with Pancasila as the main idea.

4. CONCLUSION
Pragmatism Indonesian accounting system to always obeyed the command of accounting mainstream as a result of planning processes through the mechanism of adaptation without any significant changes of IFAC and IASC, at least can be zoomed in on four basic concepts of accounting such as the exchange price (historical cost), matching loads with income (matching cost against revenue), the measurement in units of money (monetary measurement unit), and the concept of accounting entity (entity accounting). The fourth basic concept then becomes a trap sociological for Indonesia, because it will deliver them into the accounting system ridden capitalist values egoistic, materialistic, masculine, and private.

Reflecting on it, it becomes important then to liberate the Indonesian accounting system in order to escape the snare of the capitalist accounting through insight or a new paradigm that Pancasila as the indigenous culture of Indonesia. Revitalization of Pancasila in building a new civilization Pancasila accounting domain theoretically up to practically pointed out will require a very long time. Apart from that, which is the focus now is how to build a theory
based accounting Pancasila massive and concrete.

At least, in this study, the steps taken by the researchers is to establish the concept of PET and PBL. The primary mission of the concept of PBL is to reconstruct PET and accounting for more orientation on the interests of a more holistic, so that a shift in thinking by the accounting of secularism to spiritualism, anthropocentrism paradigm to biocentrism, materialism paradigm shifts to altruistic. The main mission of PET and PBL had to be expressed in the form of financial statements that called the report of accountability to God and his creatures as a sign of the birth of the new gold era of accounting based on Pancasila which we may call the Pancasila accounting that have been liberated from the shackles of capitalism.

5. BIBLIOGRAPHY


Development And Characteristics Of Edible Film Based On Guava Puree

Rina Ningtyas¹ and Endang Yuniarti²
¹,²Department of Graphic Arts and Publishing Techniques
State Polytechnic of Jakarta
email: rinanifyingtyas@yahoo.com

Abstract

Edible films are the packaging of food in the form of thin layers that are safe to eat. This study is a preliminary study that will develop edible packaging made from guava fruit, which is the raw material for edible films are tubers. The specific objectives of the research is to make edible film made from guava puree and know the characteristics of the resulting edible film. Stages and conditions in the manufacturing process of edible film based on the Modified Sudaryati (2010), with 1% plasticizer sorbitol. The observations made are thickness, pH, water content and tensile strength and color. Results from the study showed edible film made from guava has a thick, pH, water content, tensile strength and color. Conclusions This study shows guava puree can be an alternative manufacturing of edible film.

Key Words: 3(three) to 5(five) words using times new roman, 10 point

1. INTRODUCTION

Packaging for food products is a process of wrapping the food with the appropriate packing material to maintain and protect the quality and safety of food from the producer to the consumer (Hui 2006). Packaging materials most widely used today is plastic, it is because the various advantages of plastic that is flexible, malleable, transparent, and the price is relatively cheap. On the other hand, plastic also has various drawbacks, namely it is not heat resistant and possibly cause contamination through the transmission of monomer into the packed material. In addition, the plastic can not be destroyed naturally (non-biodegradable), causing a burden to the environment, especially in countries that do not recycle (Prasetyaningrum et al. 2010).

Edible films are one alternative to reduce synthetic packaging. Edible packaging received very high attention, because it is a safe packaging for consumption and greatly contribute to reducing environmental pollution (Bourtoom 2008). This packaging can be degraded due-based proteins, lipids, and polysaccharides. Edible films can extend the shelf life of food products for mechanical properties and abilities as a barrier (Kayserilioglu et al. 2003).

Research on the basic material in the manufacture of edible packaging also has a lot to do. Hydrocolloid used in the manufacture of edible film in the form of polysaccharides, proteins and fats. Polysaccharide used in the manufacture of edible film is starch and its derivatives (Chiumareli and Hubinger, 2012), chitosan (Romanazzi et al. 2002), pectin (Han, 2014), cellulose and its derivatives (Olivas and Barbosa-Canovas, 2005), alginate (Varela and Fiszman, 2011), and keragin (Varela and Fiszman, 2011). The basic ingredients of proteins can be derived from collagen (Fadini et al. 2013), gelatin (Andreuccetti et al., 2011), casein (Arrieta et al. 2013), gluten (Tanada-Palmu and Grosso, 2005), and zein (Lungu and Johnson, 2005). The basic ingredients of fat that could
potentially be developed is natural waxes; petroleum-based wax, acetogliserida and fatty acids; and resin (Rhim and Shellhammer, 2005). Characteristics of edible film is influenced by the basic constituent materials and ingredients added.

Guava is a fruit rich in carbohydrates (Coronel, 1983). Guava has a high content of vitamin C (more than 100 mg / 100 g fruit) and fiber content (more than 2.8-5.5 g / 100 g of fruit). In addition, this plant extracts and metabolites, mainly derived from the leaves and fruits have useful pharmacological activity, namely a number of metabolites with good results and few have been shown to have biological activity that is useful for health (Gutiérrez et al., 2008). However, this fruit has a drawback, which has a shelf life that is fast and processing are still lacking.

This study is a preliminary study that will develop edible packaging made from guava, where the carbohydrates in guava can be used as a basic ingredient edible packaging. The process of making edible film should also be added to other materials, such as plasticizers (sorbitol or glycerol) and CMC in the manufacturing process. The addition of plasticizers (sorbitol or glycerol) is required as a plasticizer to address the fragile nature, so that the resulting edible film more flexible. While the addition of CMC aims to improve the strength and cohesiveness of edible film.

2. THEORY
2.1 Edible Film
In general, edible films can be defined as a thin layer overlying a foodstuffs and edible, used in food by wrapping, can be used to improve food quality, extend shelf life, improve economic efficiency, inhibiting the movement of water vapor (Robertson, 1992). Some of the advantages of edible film as compared with the packaging material others, namely improving color retention, acid, sugar, and components of flavor, reduce the loss of weight, maintain quality during transmission and storage, reducing the damage caused by the storage, extend shelf life and reduce packaging synthetic (Sothornvit and Krochta, 2000).

One of the main functions of the edible film is its ability in terms of acting as a barrier, either gas, oil or water main. The water content of the food is important to maintain freshness, controlling microbial growth, and provide a good mouthfeel and texture. Edible films can control a_w (water activity) through the release and acceptance of water (Sothornvit and Krochta, 2000).

Morphology, properties and characteristics of edible film is influenced by the raw materials used in the manufacture of edible film. Edible films can be divided into three categories based on the raw materials used are carbohydrates, proteins and fats

Sizable component in the manufacture of edible film is plasticizer, which serves to increase the flexibility and extensibility movies, avoid the film from cracking, improve permeabilities against gas, water vapor and solute, and increase the elasticity of the film. Plasticizer merupakan organic material added to the polymer to
provide the flexible nature and ability to creep in polymers. These two properties are necessary to facilitate the process of molding and blowing polymers as well as keeping the resulting film is not easily cracked or broken. The use of plasticizers also gives an adverse effect, which causes the malleability (soft) and weak in polymers (Kalambur and Rizvi, 2006).

Type plasticizer is typically added include glycerin, triethylene glycol, glycerol, fatty acids, and monoglycerin are acetylated. The addition of glycerol to make the film more easily printed as glycerol serves as a plasticizer. In addition to reducing fragility, plasticizer can improve flexibility and resilience of the film, especially if it is stored at low temperature (Kester and Fennema, 1989). Weber (2002) states that the plasticizer can reduce the interaction network of polymer chains, increasing the flexibility of the film (to lower elastic modulus), and increased elongation film. Moreover sorbitol have stable properties to acids, enzymes and to temperatures up to 140 °C (Sudarmadji, 1982). Selection of the type and concentration of appropriate plasticizer can affect the permeability and mechanical properties of the film.

CMC or cellulose gum is a cellulose derivative which has the basic function to bind water and give the viscosity of the liquid phase so as to stabilize the other components or prevent syneresis. In addition CMC has the ability to form edible oil resistant film (Krochta, 1992). CMC is a non-ionic cellulose ether produced by reacting alkali and sodium monokloroasetat. CMC soluble in water, either hot or cold water, but not soluble in organic solvents (Whistler and Daniel, 1990). The compounds in the CMC has a role as a shaper of compactness, thickeners, has a power of adhesion, the ability to form a gel, stabilizer and mouthfeel. Edible films with the addition of CMC generally have characteristics odorless and tasteless, flexible and robust, transparent, and resistant to oils and fats (Krochta and DeMulder 1997).

2.2 Guava (Psidium guajava L.)

Guava is a tropical fruit, which is characterized as a fruit with a high content of vitamin C (more than 100 mg / 100 g fruit) and fiber content (more than 2.8-5.5 g/ 100 g of fruit), but is lower in fat and protein The low one. Extracts and metabolites from plants (fruits and leaves) is thinking about the pharmacological activities that are beneficial and some have also been shown to have useful biological activity among other phenolics, flavonoids, carotenoids, terpenoids and triterpen. Results of a survey of the literature shows guava fruit is known by the public as an antispasmodic and antimicrobial properties in the treatment of diarrhea and dysentery. It has also been used extensively as a hypoglycemic agent (Gutiérrez et al., 2008). Nutrient content varies across cultivars.

Guava plants are plants that bear fruit throughout the year (Ali and Lazan 2001). Guava has commercial potential, either as fresh fruit and processed products. However, most of the production of guava in the world is consumed in the form of fresh fruit (Chopda and Barrett, 2001). Various refined products made from guava fruit is a paste and puree (pulp) of guava, which is processed from the fruit has matured and intermediate products from the processing of fruit, as well as an industrial raw material
3. METHODOLOGY

3.1 Making guava puree
Guava fruit puree prepared by Osorio et al. (2011). Ripe fruit is washed and rinsed with sterile distilled water. Furthermore, all the fruit (pulp, skin and seeds) of 100 g crushed in a blender with the addition of sterile distilled water in a ratio of 1: 2 (w / v, fruit / water), then filtered using a filter cloth. Pure Guava further characterized pH and solids content.

3.2 Production of Edible Film
Stages and conditions in the manufacturing process of edible film based on the Modified Sudaryati (2010). Pure Guava has been completed in the previous stage is added NaCMC as much as 1 g which was dissolved in 40 ml akuadest. Furthermore, the solution is heated for 15 minutes at a temperature of 850C. Plasticizer (glycerol / Sorbitol 1, 2 and 3%) was added to the solution. The next process that is printing the film by way of pouring and leveling solution of edible film above a petri dish measuring 30 x 30 cm. Then, drying was performed using a preheated oven at 75 ° C for 3 hours. Edible films that have been dried subsequently cooled for 10 minutes at room temperature, then removed from the glass plate slowly and cut the appropriate tests to be performed.

3.3 Characterization of edible film made from guava
Edible film that has so characterized using a variety of testing, which is as follows:

• Thickness Measurement

Messmer MICROCAL thickness measurement method (ASTM 1983)
The resulting film thickness was measured using a micrometer with a precision of 0.001 mm in five different places. Values measured thickness of an average of five measurements of the thickness.

• Water content

Measurements of the water carried by the AOAC (1995). Cawan aluminum dried in an oven for 15 minutes and cooled in a desiccator for 10 minutes and weighed (A). The sample is weighed as much as ± 5 grams in a cup (B). Grail along with the contents dried in an oven 1000C for 6 hours. Grail was transferred to a desiccator and then cooled and weighed. Cup and its contents dried again to obtain a constant weight (C). Calculation of total solids are as follows:

Water Content (% b) = \( \frac{(A-C)}{B} \times 100 \)

• Tensile strength

Tensile strength and elongation percentage was measured using Tensile Strength and elongation Tester Industries models SSB 0500. Prior to measurement, the film is conditioned in a room temperature of 25 ° C with humidity (RH) 75% for 24 hours.
3.4 Data analysis
All data in research conducted with three replications and made the average value for each parameter measured. Data characteristics of edible film form of measuring chemical properties such as pH, water activity (aw), and water content, as well as the nature of the mechanical namely thickness, fineness, flexibility, tensile strength and tear derived from variable pure guava were analyzed using analysis of variance or ANOVA (Analysis of variance) with software SPSS16 with a significance value of P <0.05. If the results of ANOVA showed a difference in treatment then continued by real difference test Tukey.

4. ANALYSIS AND DISCUSSION
4.1 Edible Film thickness
The thickness of the physical properties that will affect the water vapor transmission rate, gas and volatile compounds as well as other properties such as tensile strength and elongation. But in use, the edible film thickness must be adapted to the packed product (Kusumasmarawati, 2007). The film thickness will affect the physical properties and the rate of the water vapor edible film (Were et al., 1999). Edible Film thickness results can be seen in the image below:

The average thickness of the guava puree edible film is 1.83 to 2.025 micrometers. Analysis of variance showed glycerol concentration treatment had no significant effect (p <0.05) of the edible film thickness. This is caused by the concentration of the guava puree and CMC used in the study are the same concentration. Poeloengasih (2002) states that the thickness of the film is affected by the concentration of material.

The Edible film thickness is influenced by the concentration of solids added. This occurs because the addition of starch is greater, will increase the polymer matrix constituent films, the total solids edible film so that the greater the resulting film will be thick.

4.2 Moisture of Edible Film
Water content is the amount of water content in the edible film. Based on the picture below shows that the water content of the edible film guava puree with different types of plasticizer ranges from 13 to 21%.

From the results seen the percentage of water content of the edible film with plasticizer sorbitol (11.78% to 19.35%) was lower than that using glycerol (18.61% to 21.25%). McHugh et al. (1994) stated that the sorbitol has a poor ability to bind water than glycerol and PEG, it is
likely that causes the water content of the edible film with a lower plasticizer sorbitol.

The concentration of plasticizer is higher, causing the water content in the edible film became. This is because the plasticizer is capable of absorbing water in the edible film.

Results of analysis of variance showed that there is a significant effect (p <0.05) between the treatment of the percentage of water content. This is caused by differences in the type and concentration of the plasticizer.

4.3 Tensile Strength
The tensile strength is the maximum achievable pull up edible film remained before breaking up / tear. Tensile strength is the mechanical properties of the edible film. Tensile strength determines the strength of the edible film. The greater the tensile strength of the edible film more excellent in withstanding mechanical damage. The average tensile strength edible film shown in Figure below.

![Tensile Strength Graph](image)

Figure 3. Tensile strength of the edible film made from guava puree

Tensile strength in the edible film is generally affected by the concentration of plasticizer. On the results of edible film using sorbitol seen happen something unique, which at 1% tensile sorbitol has only a very low tensile strength, ie 3.13 N/m², while the edible film using a sorbitol concentration of 2% has a tensile strength of 26.165 N/m², and the edible film using sorbitol at a concentration of 3% has a tensile strength of 26.165 N/m². This is possible because the edible film 1% concentration, the amount of plasticizer is so low that has not been able to overcome the fragile nature of the edible film.

Generally, the increased concentration of edible film sorbitol on the tensile strength and water resistance tends to increase. In general, the addition of sorbitol as a plasticizer, the plasticizer molecules in the solution lies between biopolymer bonding bonds between the chain and be able to interact by forming hydrogen bonds in the bond between the polymer chains, thus causing interactions between the molecules of biopolymers become increasingly reduced.

On the results of the edible film using sorbitol seen that the higher the concentration of glycerol was added to the lower tensile strength. The higher the concentration of glycerol tends to decrease the value of its tensile strength. This is because the glycerol can reduce internal hydrogen bond on intermolecular bonds so as to reduce the tensile strength of the edible film product. Lieberman and Gilbert (1973) that the plasticizer glycerol is effective because it has the ability to reduce internal hydrogen bonds in the intermolecular bonds.

5. CONCLUSION
This study shows guava puree can be an alternative manufacturing of edible film.
6. BIBLIOGRAPHY


Implementation Know Your Employee Principle As To Means Fraud Prevention To Indonesian Banking

Ida Nurhayati1 and Indianik Aminah2
1,2State Politechnic of Jakarta Accounting Department
Prof Dr. GA Sivabessy Street - University of Indonesia Depok
email: 1idanoeng@yahoo.co.id, 2indianikmashuri@gmail.com

Abstract

Fraud or deliberate fraud is fraud committed by a person or group of people, causing losses unconsciously by the injured party and benefit fraud perpetrators. Fraud generally occurs due to three main issues: the pressure to commit fraud, the opportunities that can be exploited as well as their justification for such action. In principle Fraud has three elements, namely: their actions are against the law (illegal acts); carried out by people from inside and / or outside the organization and made for personal benefit and / or groups, as well as harming the other party either directly or indirectly. This study aims to look at the application of the principles of Know Your Employee, at some banks, especially banks. Its implementation can be seen in the majority of the bank's internal regulations respectively. As a result, the flexibility of management to describe the existing regulations to adapt to the circumstances of each bank. The success of its implementation will still depend on the commitment and seriousness of all workers and management of the bank, especially because it involves the sensitive issue of human resource management in the operational field. Therefore, the effort to fulfill customer satisfaction is always also accompanied by banking risk control measures are appropriate as well. It is an effort to anticipate the occurrence of fraud in banking practice.

Key words: know your employee, fraud, banking

1. INTRODUCTION

Fraud (cheating) in the banking system that under the conditions of low integrity, weak controls, low accountability, and high pressure, chances of someone being dishonest will be higher. Based on the theory of fraud triangle (triangle cheating), pressure, opportunity, and rationalization that come together will increase the chances of fraud. But, if any one of the triangular elements is missing, fraud will not occur (Meliala, 1993).

Fraud or deliberate fraud is fraud committed by a person or group of people, causing losses unconsciously by the injured party and provide profits for perpetrators of fraud. Fraud generally occurs due to three main issues: the pressure to commit fraud, the opportunities that can be exploited as well as their justification for such action. In principle Fraud has three elements, namely: their actions are against the law (illegal acts); carried out by people from inside and / or outside the organization and made for personal benefit and / or groups while on the other harm others either directly or indirectly.

Fraud is a deliberate fraud committed by a person or group of people, causing losses unnoticed by the Injured party and benefit fraud perpetrators. Generally Fraud Occurs points due to play three items, namely: the pressure to perform fraud, the opportunities that can be utilized as well as the justification for such action. In principle Fraud has three elements items, namely: the act that is against the law (illegal acts); Carried out by people from inside and / or outside the organization as well as done for personal gain and / or groups while on the other harm others either directly or indirectly. Application of
the principle of Know Your Employee by the bank management is one way to control the risk of fraud from the aspect of human resources. On the other hand, people in the customer service aspects of the bank is one of the critical success factors of the service. Because people act as executor of the service and the first line of service. Synchronization anti-fraud strategy and customer satisfaction can be Tirrenus through the application of the principle of Know Your Employee by the bank management (Ferry, 2012). Therefore, how the principle of Know Your Employee imposed on the banking industry, so as at least to reduce / suppress fraud in the field of banking.

2. THEORY
The principle concept of Know Your Employee Application of the principle of Know Your Employee in banking practice, especially in Indonesia effectively and efficiently, it is expected the creation of banking risk management efforts are oriented to customer service. It will be up to the success lies in the application of the principles contained in the banking world and rely on the high commitment and seriousness of all workers and the management of banks, particularly because it involves the sensitive issue of human resource management in operational and banking services.

Another important thing to do is to create awareness and understanding of the importance of fraud prevention activities, by improving and increasing the quality of customer service. It was strongly related to better provide an understanding of the importance of introspection to know more about the resources in a bank as a professional banker. However this is not just a responsibility of the Bank’s management, but also the responsibility of all employees of the Bank (Ferry, 2011).

2.1 Elements and Classification Fraud
From the definition or understanding of Fraud above, it is illustrated that the definition of fraud is very broad and can be seen in some of the categories of fraud. But in general, the elements of fraud (whole elements must exist, if there are none then it is considered cheating does not occur) are:

There should be one statement (misrepresentation); of a past (past) or current (present);

Fact is material; committed intentionally or without calculation (make-knowingly or recklessly);

With intent to lead a party to act; aggrieved party must act (ACTED) to any such statement (misrepresentation);

That adverse (detriment). Uniform Occupational Fraud Classification System,

The ACFE divides fraud within three (3) types or typologies of works, namely:

Irregularities on assets (Asset Misappropriation); Asset misappropriation include abuse / theft of assets or property company or any other party. This is a form of fraud that is most easily detected because it is tangible or can be measured / calculated (defined value).

False statements or false statement (Fraudulent Statement); Fraudulent statements include actions taken by an officer or executive of a company or government agency to cover the
actual financial condition by performing financial engineering in the presentation of its financial statements to gain or perhaps analogous to the term window dressing.

2.2 Corruption
Type of fraud is the most difficult to detect because it involves cooperation with other parties such as bribery and corruption, where this is the most common type occurs in developing countries that law enforcement is weak and still lack awareness of good governance so that the factor of integrity still questionable. Fraud of this kind often could not be detected because the parties to work together to enjoy the advantage (symbiosis mutualism) including abuse of authority / conflict of interest, bribery (bribery), receipt of unauthorized / illegal (illegal gratuities) and economic extortion. While Delf (2004) to add one more typology of fraud that cybercrime. This type of fraud most advanced and carried out by those who have special skills that are not always owned by other parties. Cybercrime will also become the most feared type of fraud in the future in which technology is developing rapidly and sophisticated.

3. METHODOLOGY
3.1 Data Collection and Analysis Techniques
Obtaining the data is required in both qualitative preliminary observations will be conducted to determine the state of research areas for assessment and collection of secondary data is from relevant institutions, ie commercial banks either state banks, private banks, and bank local Governments.

Analysis technique used is qualitative method. Qualitative methods are used for descriptive analyzes of the results of interviews and questionnaires submitted by the respondents. The result Whether implementation has been in accordance with the rules / regulations that have been made or not. Therefore, it will be made a conclusion on the existence of the principle of Know Your Employee Fraud with the existing bank.

3.2 Data Analysis Techniques
Analysis technique used is qualitative method. Qualitative methods are used for descriptive analyzes of the results of interviews and questionnaires submitted by the respondents. The result Whether implementation has been in accordance with the rules / regulations that have been made or not. Therefore, it will be made a conclusion on the existence of the principle of Know Your Employee Fraud with the existing bank.

The result will be adjusted / confirmed again with the answers given on the questionnaire. Therefore, it will be made in a recommendation or a draft implementation of the principle of Know Your Employee as an effort to prevent fraud that exist in the banking business.

Application of the principle of Know Your Employee by the bank management is one way to control the risk of fraud from the aspect of human resources. On the other hand, aspects of people in customer service at a bank is one of the critical success factors of the service because people act as executor services and first line of service. Synchronization anti-fraud strategy and customer satisfaction can be realized through the application of the principle of Know Your Employee by the bank management (Ferry, 2012). Therefore, how the principle of Know Your Employee imposed on the banking industry, so as at least to
reduce / suppress fraud (fraud) in the field of banking.

4. RESULTS AND DISCUSSION
The study on the principle of Know Your Employee is found in general to guide management in assessing after observe and pay attention to the bankers, especially about the behavior, attitude, and appearance and lifestyle as part of the consideration in the assessment of the performance of the bankers. Followed by identified files, and interviews as the primary data that exist on the ground in the form of some kind of fraud in the banking sector, which is done by the bankers.

Table 1.
The informant Against Abuse and Banking Crime

<table>
<thead>
<tr>
<th>N</th>
<th>Initials</th>
<th>Bank</th>
<th>Types of Crime</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>AM</td>
<td>BPR</td>
<td>Fictitious Credit</td>
</tr>
<tr>
<td></td>
<td>NN</td>
<td>BPRD</td>
<td>Fictitious Credit</td>
</tr>
<tr>
<td>Tn</td>
<td>Bank JATIM</td>
<td></td>
<td>Fictitious Credit</td>
</tr>
<tr>
<td>Dv</td>
<td>Bank Mayapada</td>
<td>Practice Banks in Bank</td>
<td></td>
</tr>
<tr>
<td>MD</td>
<td>Citibank</td>
<td>Practice Banks in Bank</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary Data processed, 2015

Table 2.
Interview results Offenders of Banking Crime

<table>
<thead>
<tr>
<th>N</th>
<th>Initials</th>
<th>Question</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>AM</td>
<td>1. How long have you worked at this bank? 2. Position? 3. What was done so to be in prison</td>
<td>1. From the start up of this bank, about 20 years old. 2. Director 3. Prompted by the leadership to overcome the financial difficulties of banks, conducting fictitious credit, by making false financial reports to Bank Indonesia. Thus there will be the bank's liquidity is good, but in a way that is detrimental to the state.</td>
</tr>
<tr>
<td>2</td>
<td>NN</td>
<td>1. How long have you worked at this bank? 2. Position? 3. What was done so to be in prison</td>
<td>1. About 22 years 2. Director 3. Perform the credit fictitious, by falsifying customer data. As if the borrower has had an official collateral as civil servants, but in fact fictitious.</td>
</tr>
<tr>
<td>3</td>
<td>Tn</td>
<td>1. How long have you worked at this bank? 2. Position? 3. What was done so to be in prison</td>
<td>1. About 15 years 2. Head of Credit Division 3. Creating a fictitious credit</td>
</tr>
</tbody>
</table>

The data above shows some of the perpetrators of crimes related to bank fraud in some banks that managed the author interviewed in the Penitentiary. The informant is serving a premises-related actions that have violated banking regulations has even entered the realm of banking crimes. The author conducted interviews at the Women's Penitentiary in Bandung, Surabaya Medaeng Penitentiary. From some informants, one of them is not willing to live in the interview, so that the party represented by legal counsel.
1. How long have you worked at this bank?
2. Position?
3. What was done so to be in prison

- Only about 5 years
- Branch Head
- Hiding customer funds from the bank before he worked here. In penyembunyi ananya he could menggunakan n freely fund customers, although customers do not feel disadvantaged . However, this practice is very detrimental to the bank as a company.

Source: Primary Data processed, 2015

Table 2. above shows there is still some information submitted by the informant, not the author to convey as a whole, because there are still some supporting data will be complete.

Table 3.

Results Interview With Bank Operations

<table>
<thead>
<tr>
<th>NO</th>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Does the bank's operations there is always a SOP?</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>In addition to SOP what the reference in bank operations?</td>
<td>Company regulations / Banking Act, and all regulations set by Bank Indonesia and the FSA</td>
</tr>
<tr>
<td>3</td>
<td>How is the implementation of a code of conduct in addition to statutory laws and regulations?</td>
<td>Well, the SOP has on each section</td>
</tr>
<tr>
<td>4</td>
<td>Are the rules in the bank where you work effective?</td>
<td>Effective</td>
</tr>
<tr>
<td>5</td>
<td>Whether in carrying out the task always follow the</td>
<td>Yes, both written as the Act, Regulations, Code of Ethics, up to SOP</td>
</tr>
</tbody>
</table>

Source: primary data, 2016

From the above data, shows that in the operation of the bank has created SOP, is determined by legislation and other regulations related to banking. Application for internal monitoring conducted by the division of supervision. While institutionally Bank Indonesia as regulators and the Financial Services Authority which oversees the banking system. This was done because this research menyangkur regulation, and
pelaksanaannya, so that the target be made to the pengabil decisions, both at the level of middle management, as well as supervisors in this case is the FSA.

At the target level, the researchers conducted focus group with the FSA perwkilan well in Kediri represent the FSA and FSA Regional Centre in Jakarta, as well as bankers, the operator of regulation. From the interview can be seen that the bankers in carrying out the compliance of each piece and each bank has done interpretation and modification of the regulations of Bank Indonesia and the FSA.

For more effective monitoring, the bankers who violate the rules or has committed a crime then administratif sanctions have been imposed. If his actions in compliance with the criminal element, then aakan processed applicable law

### 4.1 RECOMMENDATION

<table>
<thead>
<tr>
<th>Socio-Economic Policy</th>
<th>Work Culture Banking Policy</th>
<th>Law And Political Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The role and involvement of the community is expected to be in obtaining information and access to the banking industry.</td>
<td>• Fostering a culture of honesty and rigor.</td>
<td>• Enforcement of the law which objectively without intervention from any party.</td>
</tr>
<tr>
<td>• Transparent management by executing the principles of good corporate governance in all types of banks</td>
<td>• Understanding of the bankers that the bankers managing public money, which is not her own money.</td>
<td>• The judicial process is transparent.</td>
</tr>
<tr>
<td>• Appropriate protection of the public banking service users / customers</td>
<td>• Monitoring and enforcement of preventive</td>
<td>• The implementatio of a consistent policy.</td>
</tr>
</tbody>
</table>

### 5. CONCLUSION

Fraud As part of the crime, especially crimes in the banking sector has been so widespread. Their various banking regulations and the like, yet also able to reduce the number and rate of crime in the banking sector in Indonesia.

Application of 'know your employee is generally in banks which researchers get, everything is done, but the adjustment to the circumstances of each bank. Compliance Board as controlling their implementation of that principle, which is also equipped with Legal to hatch violations that have led to violations of the law. This is done, because the real principle of 'know your employee as part of the HR department in monitoring and evaluating employees, especially those related to the career development of employees.
6. BIBLIOGRAPHY


Effect of e-Banking, Information and Communication Technology and Financial Performance to Bank Marketing Performance.

Ali Masjono¹, Heri Abrianto² and Elly Mirati³
Accounting Department, Kampus Politeknik Negeri Jakarta, Gedung F Lantai 2
Jalan Prof. Dr. Siwabessy Kampus UI Depok
email: ¹ali.masjonomuchtar@akuntansi.pnj.ac.id, ²abriantoheri@yahoo.com, ³ellymmirati@yahoo.co.id

Abstract
The phenomenon that occurs in the world of banking is that measuring the performance of marketing is less important than measurement of financial performance because the bank employees in daily activity focus on how to market financial services to their customers. But at the same time they are also doing marketing activities. This research is to prove that the marketing performance of banks influenced by e-banking services, and Information Technology and Communication (ICT) and financial performance. The result showed that marketing performance is most significant influence to the marketing performance, the e-banking services and ICT does not have influence to the marketing performance, it is suggested that using intervening variable or mediating variable to prove the e-banking services give an effect to the marketing performance.

Key word: Marketing performance, e-banking services, ICT and financial performance

1. INTRODUCTION
The phenomenon that occurs in the world of banking is that measuring the performance of marketing is less important than measurement of financial performance, on the one hand this can be justified because the banking industry is to market financial services and it is fair if that measurement focus to main financial performance such as Return on Asset (ROA), Return on Investment (ROI), Non Performance Loan (NPL) and Non Performance Finance (NPF). On the other hand to get financial performance, can not be released from the performance marketing, all products should be marketed in order to reach their customers and this is reinforced by the presence of e-banking services. For the current situation, the performance of bank marketing cannot be removed from the present of e-banking services because e-banking services are spearheading the marketing of bank.

The phenomenon described above cannot be separated from the role of Information and Communication Technology (ICT). The challenge for banks is to adjust to the advancement of ICT has resulted in e-banking services and the impact on the performance of bank marketing. The performance is always high and stable are a dream of every manager of the bank and it is a challenge for executives or the management of the bank to achieve and maintain such performance. Digital technology can be utilized to improve engagement with customer’s better, new products or services and operational efficiency which have an impact on the increased marketing performance.

(Glickman, J and Leroi, A, 2015)

One performance measurement of a company or a bank is marketing performance. Many funds issued only to improve marketing performance because the marketing is spearhead of company's (bank) activities. In this paper, the performance of bank marketing as a benchmark for banks to determine whether the decision taken have reached the desired target.
In Digital era, like today, all banks are competing to use the e-banking services to improve their performance and bank services are most compatible and most easily adjusted by ICT.

This research is related to the performance of marketing-related e-banking services. E-banking Services produced by the ICT support services to be delivered to the customer, creating comfort becomes a major consideration for banks to reach as many customers as possible.

In determining the performance marketing, is inseparable from the basic concept of the marketing of goods and services or marketing mix. Before the era of ICT McCarthy (1960) introduced the theory of 4Ps (Product, Price, Place and Promotion), which has been the basis for the theory of marketing strategy. In line with technological developments, Lauterbom (1990) relativized theory 4P be 4C (Consumer replaces the product, Cost to satisfy replaces Price, Convenient to buy replaces the place, and Communication Promotion replaces promotion).

Before 4C was introduced, a marketing orientation to focus on products, what products will be sold at what price and where it sells as well as how the company promotes the product. Now the age of technology, marketing orientation to focus on customers who supported the use of technology known as Customer Relationship Marketing.

4C theory is supported by the changes in the traditional marketing funnel into a non-stop customer experience models (Paul F. Nunes, Joshua Bellin, Ivy Lee and Olivier Schunck (2013) and a model in setting the price of "The Customer Participation Continuum" which was introduced by Marco Bertini and Oded Koenigsberg (2014).

4C theory be the primary consideration when used in today's technology era. Customers no longer need to go to the store, supermarket or market, simply by using Phone cell or other gadgets to be able to make transactions and consequences traders or providers of goods and services required to maintain the availability of goods and services any time and do not forget about the quality of goods, quality of service, quality of delivery and quality more to satisfy customers.

Still related to the theory of 4C, in the current situation, customer very easily move from one place to another, Cost to satisfy the customer is being implemented to provide the best price to customers. For the customer it is being implemented with the ease of comparing prices from various places that are available online.

Convenient to buy is a major consideration for providers of goods and services. With the communication technology that is reliable, constraints place (place) is not a major barrier to reach the customer.

Communication can be replaced the promotion, if the media campaign using the old model, now a media campaign has been very varied, ICT has made it possible to be able to communicate face-to-face or live chat with a customer who is expected lead to the occurrence of the transaction.

Of the various phenomena described above, it appears that many changes should be made, customer desire to get convenient in the transaction becomes the main reference in...
marketing e-banking, while on the other hand, the bank that has e-banking services should be able to deliver the product e-banking to customers.

1.1 Research Problem
From the above reviews, it seem that measuring marketing performance bank is still focused on the behaviour of customers and the measurement of ROA, ROI, NPL and NPF which are commonly used for measuring the performance of bank from financial standpoint. On the other hand, the performance of bank marketing are the spearhead of the activities of the bank becomes the second consideration in determining the success of the bank. Of the differences that the issues to be examined are analysed bank marketing performance associated with product services using Electronic Bank (E-banking Services), ICT and Financial Performance Banking. Is the marketing performance of banks becoming part of the ROA, ROI, NPL and NPF, if yes, what are the indicators that ROA, ROI, NPL and NPF are part of the Bank's marketing performance? Is E-banking services to influence the performance of bank marketing? Does ICT influence the performance of bank marketing? The following concept can draw the research problem.

1.2 Objective
- To identify and analyze the performance of bank marketing from the perspective of bank employees
- To analyze whether the indicators of ROA, ROI, NPL are used as performance indicators of bank marketing from the perspective of bank employees
- To identify and analyze the effect of e-banking services to the bank marketing performance from the perspective of bank employees.

2. THEORY
Marketing Performance (MP) is defined as a three-dimensional concept that are adaptability, efficiency and effectiveness. Adaptability means the ability of an organization to adopt environmental changes. Efficiency involves the relationship between inputs and outputs are performed in the company and effectiveness organization's ability to achieve the objectives in environmental conditions, competition, demand and limited organizational skills. (Bowie, Paraskevas, Mariussen. (2014). Clark (2000) concluded that effectiveness is the most important among efficiency and adaptability in measuring MP. Effectiveness not only provide a strong perception of the MP but mediate influences of other variables.

MP is becoming a major benchmark for companies, marketing performance measurement becomes a very important thing for managers. Marketing performance measurement can be seen from the ROI, or growth in the number of customers, or sales turnover. Where good measurement depending on each company in Marketing Performance Measurement
MP research that examines the relationship between bank’s MP and profitability of banks indicate that there is a positive relationship between Banks’s MP to the level of profitability of banks (Stanley, 1982). Furthermore, study conducted by (Osei, K. A, Harvey, SK, 2011) to determine the extent of the effect of investment in ICT (Information Technology and Communication) to the bank's profitability (business performance) using a model of the Balanced Scorecard resulted in that bank to maintain a high level on ICT investments can increase the ROI and Return on Equity (ROE).

E-banking Services on the one hand and MP on the other side are two entities that exist in every single bank. E-banking in this case to convert all types of banking services to be based on electronics devices while measuring the performance of bank is generally performed by measuring the Capital Adequacy Ratio (CAR), Financial Deposit Ratio (FDR), Operating Expenses to Operating Income (ROA) and Non-Performance Loan (NPL).

ICT as integrating all banking activities have a vital role to achieve the bank’s MP and advancement of ICT has been substantially modified on the definition of marketing, especially in the banking sector. ICT knowledge owned by the bank becomes an important part in improving the capability of banks to create a variety of products and improve customer convenience.

Research on the performance of banks associated with e-banking services, ICT and financial performance of banks still need proven deeper. Most studies on consumer behaviour and identified the effects of ICTs on consumer behaviour in which it observe perspective looking at the impact of ICTs on consumer behaviour.

Furthermore, research conducted by Al-Alak (2014) to identify the impact of marketing activities on the quality of relationships in the banking sector in Malaysia. The result also shows that the commitment to customer relationships leading to customer satisfaction, loyalty and lead to the promotion of positive mouth to mouth, but mutual openness did not have a significant relationship to the quality of relationships.

Likewise, the research on the marketing of banks conducted by Yoganathan, Jebrajakirkyth, Thaichon, (2015) investigated the effect of Relation Marketing Orientation (RMO) with variable Trust, Communication, Shared Values and Empathy enhanced Brand Equity, showed results that the RMO may positively influence the development of Brand Equity in the banking world.

Sayar and Wolfe (2007) examined the performance of internet banking in the UK and Turkey. The results indicated that banks in Turkey offers a wide range of services over the internet on their branches as compared to British banks, despite the fact that the UK has more favourable environment for internet banking in terms of the level of sophistication of the banking sector and technology infrastructure. In addition, major differences were observed in the bank’s approach to the issue of "security". Researchers suggest researching internet banking from the
perspective of the provider, in this case the bank.

In terms of the ability of banks to create convenience for its customers. Research in 2006 by Boateng and Molla which discussed several issues affecting the bank's key decisions are made. Decisions related to entering the e-banking, e-banking channel selection, development of e-banking, attract customers, and manage channel conflict. The findings indicate that the operational constraints associated with the location of customers, the need to maintain customer satisfaction and software capabilities have become the bank's main influential factor in motivating the decision to include electronic banking services.

Selection of electronic channels of banks affected by systemic competence of software technology used by banks and the nature of the diffusion of information technology and communication among group customers. Integrated capabilities of technology and human resources to develop of electronic transactions affect the development of e-banking. (Boateng and Molla, 2006).

The sophistication of e-banking services today and a phased approach in launching e-banking are used to influence the strategy of attracting customers and channel conflict issues. Boateng and Molla, (2006) highlight the need for banks to understand the needs of customers; correspondent services as appropriate; resources and partnerships required to offer e-banking; and develop e-banking strategy to maximize value for the customer and the bank. (Boateng and Molla, 2006).

From the above paragraphs, it appears that the majority of e-banking research focuses on the behaviour of the customer in which the customer becomes the object of research. On the other hand, the capacity of banks to create comfort for their customers are influenced by operational constraints, the location of customers, maintain customer satisfaction, the ability of the software (Boateng and Molla, 2006). While in terms of marketing performance, several studies have focused on the performance efficiency Marketing, Customer Relationship, Internal Consistency, Supply-chain and Intellectual Capital Interface (Hatefi and Boroumand, 2012).

Of the various explanations that have been described in previous paragraphs and it can be taken that this study looked at the Effect of e-Banking, Information and Communication Technology and Financial Performance to Bank Marketing performance has never been research.

3. METHODOLOGY
3.1 Research Design
Hypotheses developed for this study as the following

E-banking services have become the backbone for banks to achieve optimum MP. Based on the above model, the first hypothesis is H1 e-banking services affect marketing performance. E-banking is very
dependent on the ability of the banks themselves to create e-banking products. E-banking products are created by the ability of ICT (human resources and ICT resources) owned by the Bank. Based on this, the second hypothesis is H2 ICTs affect marketing performance.

It is common that bank measure it performance through bank's financial performance, but everyday bank’s activities are done by the bankers are how can e-banking reach their customers, this is relate to the third hypothesis. H3 bank's financial performance affects the performance marketing. E-banking services are the result of combination of ICT and ICT capabilities possessed by the bank are the foundation to create E-banking services, so the fourth hypothesis is H4 E-banking services affect ICT.

ICT produced e-banking service that is characterized by the presence of human resources and other resources, the next hypothesis is H5 ICT affects e-banking Services. The bank's financial performance will be influenced by ICTs owned, so the next hypotheses is H6 ICTs affect the bank's financial performance.

The financial performance is the major measuring performance in a bank, in this study the financial performance will effect ICT, the hypothesis used is H7 bank's financial performance affects ICT.

If the E-banking services, ICT and financial performance combined, it might affect marketing performance, then the hypothesis is H8 E-banking Services, ICT and financial performance of banks simultaneously affect the performance of bank marketing.

The design of this study is a single cross-sectional study, data was collected from a particular sample and collected only once (Malhotra, 2004), where data collection activities carried out from a group of respondents for one time only, but thus for estimation models using linear regression would be using time series data.

The method used for this study is a quantitative method. It used to examine the population or a particular sample, sample technique is generally done at random but in this research, data is 24 bank branches in Depok cities (population), data collection using research instruments, quantitative data analysis / statistics with the aim to test the hypothesis that has been set (Sugiyono, 2009, p13). In this study, quantitative methods will be examined in more depth about the effect of E-banking Services, ICT, and financial performance to the performance of Bank Marketing.

3.2 Data Type
Data used in this study are primary and secondary data, i.e. data obtained by distributing questionnaires to banks that have used the e-banking service as a media service to their customers. Respondents of the study head of branches or the employee of banks and the bank located in the city of Depok. Besides using questionnaires, data collection is also using interviews to deepen or inquire the problems that have not been excluded in the questionnaire.

3.3 Sampling Method
In this study, the population is the number of bank branches and sub-branches that exist in the city of Depok restricted to banks that already use e-banking products. There are 24
branches and sub-branches, the reason to choose the 24 banks are the Depok city has all kinds of bank and meet the sample requirements. From 24 branches will be taken one respondents, the head of the bank or its marketing division, coupled with a 6 taken at random for specific branch. So the amount of sample 30 people.

3.4 Data Collection Method
In this cross sectional method, the data collection methods used to obtain primary data done by personally administered questionnaire, in which respondents were asked to fill out a questionnaire distributed directly to work place and not taken away (Malhotra, 2006). For secondary data, data collection is done with the literature study and search the data in the enterprise and journals are researching similar topics. Variable measurement scale used is Likert scale with 5 points i.e. from a scale of 1 (very dissatisfied) to 5 scale (very satisfied).

3.5 Data Analysis
The collected data were processed using SPSS and using bi-variate correlation analysis because the amount of data is small, only 30 respondents. Prior to testing the correlation, the data is processed first by testing the validity and relatability test and operational test variables. The result indicated that some questions were dropped because test results showed the invalidity of the questionnaires.

4. ANALYSIS AND DISCUSSION

<table>
<thead>
<tr>
<th>Hypotheses to proven</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1 e-banking services affect marketing performance.</td>
<td>The results showed that e-banking service has no correlation with the performance of marketing, so this hypotheses is not proven.</td>
</tr>
<tr>
<td>H2 ICTs affect</td>
<td>The results showed that</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>marketing performance</th>
<th>the ICT does not affect the performance of marketing, so that this hypothesis is not proven.</th>
</tr>
</thead>
<tbody>
<tr>
<td>H3 bank's financial performance affects the marketing performance</td>
<td>The results showed that the financial performance affects the performance marketing, this hypothesis is proven</td>
</tr>
<tr>
<td>H4 E-banking services affect ICT.</td>
<td>The results showed that the E-banking service does not affect the ICT, this hypothesis has not been proven</td>
</tr>
<tr>
<td>H5 ICT affects e-banking Services.</td>
<td>The results showed that the rat does not affect e-banking, so the hypothesis is not proven</td>
</tr>
<tr>
<td>H6 ICTs affect the bank's financial performance</td>
<td>The results showed that the ICT does not affect the Bank's financial performance</td>
</tr>
<tr>
<td>H7 bank's financial performance affects ICT.</td>
<td>The results showed that the financial performance does not affect the ICT so that the hypothesis is not proven</td>
</tr>
<tr>
<td>H8 E-banking Services, ICT and financial performance of banks simultaneously affect the performance of bank marketing</td>
<td>Simultaneously, e-banking services, ICT and financial performance does not significantly affect the performance of marketing. The most prominent influence coming from financial performance.</td>
</tr>
</tbody>
</table>

Source: primary data, see attachment for the statistical result

The results show that most bank in determining its performance is more focus on the financial performance rather than marketing performance. In Institution such as banks, two things that concern are the performance of financial and marketing performance. From these results it appears that among the study variables, the financial performance has the greatest influence on the performance marketing. So it can be concluded that the bank's daily operations focus on how to market financial services.
Marketing performance of a bank measured from the financial standpoint, because most bank activities are dealing with how to sell its financial services to their customer and this activities are supported by e-banking services.

The result also showed that MP does not influenced by e-banking services. This indicate that e-banking services probably effected by other variables and needed a moderating variables or intervening variable to prove e-banking services effect the MP.

5. CONCLUSION
Bank marketing performance is influenced by financial performance (ROI, ROE, NPL, and NPF) significantly, and e-banking services does not significantly effect the marketing performance. It probably need an intervening variables or mediating variables to prove the effect. ICT on the other hand, also does not significantly affect the marketing performance.

6. LIMITATION OF THIS RESEARCH
The researcher realized that data collected were very small, only 30 respondents and study only one city. According to the researcher, this found is make sense because the bank employees in daily activity focus on how to market financial services, to the marketing effort.

7. ACKNOWLEDGEMENT
Thank to Jakarta State Politeknik’s research center (P3M) in Depok for allowing theses research can be finished on time.

8. BIBLIOGRAPHY


[18] Paul F. Nunes, Joshua Bellin, Ivy Lee and Olivier Schuck, (2013)."Converting the nonstop customer into a loyal customer” STRATEGY & LEADERSHIP, VOL. 41 NO. 5 2013, pp. 48-53, Q Emerald Group Publishing Limited, ISSN 1087-8572


### Correlation Table

<table>
<thead>
<tr>
<th></th>
<th>Variabel Ebanking Services</th>
<th>Variabel ICT</th>
<th>Variabel Kinerja Keuangan</th>
<th>Variabel Kinerja Pemasaran</th>
</tr>
</thead>
<tbody>
<tr>
<td>Variabel Ebanking Services</td>
<td>Correlation Coefficient</td>
<td>1.000</td>
<td>.081</td>
<td>-.067</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.660</td>
<td>.624</td>
<td>.336</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Variabel ICT</td>
<td>Correlation Coefficient</td>
<td>.081</td>
<td>1.000</td>
<td>-.245</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.560</td>
<td>.073</td>
<td>.049</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Variabel Kinerja Keuangan</td>
<td>Correlation Coefficient</td>
<td>-.067</td>
<td>-.245</td>
<td>1.000</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.624</td>
<td>.073</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>Variabel Kinerja Pemasaran</td>
<td>Correlation Coefficient</td>
<td>.133</td>
<td>-.271</td>
<td>.675*</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.336</td>
<td>.049</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
</tbody>
</table>

**Kendall's tau_b**

| Variabel Ebanking Services | Correlation Coefficient | 1.000        | .115                       | -.090                       | .177                        |
|                            | Sig. (2-tailed)          | .544         | .638                       | .349                        |
|                            | N                         | 30           | 30                         | 30                          |
| Variabel ICT               | Correlation Coefficient | .115         | 1.000                      | -.320                       | -.348                       |
|                            | Sig. (2-tailed)          | .544         | .084                       | .059                        |
|                            | N                         | 30           | 30                         | 30                          |
| Variabel Kinerja Keuangan  | Correlation Coefficient | -.090        | -.320                      | 1.000                       | .815*                       |
|                            | Sig. (2-tailed)          | .638         | .084                       | .000                        |
|                            | N                         | 30           | 30                         | 30                          |
| Variabel Kinerja Pemasaran | Correlation Coefficient | .177         | -.348                      | .815*                       | 1.000                       |
|                            | Sig. (2-tailed)          | .349         | .059                       | .000                        |
|                            | N                         | 30           | 30                         | 30                          |

**Spearmann’s rho**

- *Correlation is significant at the 0.05 level (2-tailed).
- **Correlation is significant at the 0.01 level (2-tailed).**
Abstract

The article is a result of a simple analysis on a commentary text taken from The Jakarta Post", Monday, 28 March 2016, commenting on South China Sea territorial disputes. Applying Systemic Functional Linguistic as the analysis tool, the text is analysed based on metafunctions of language which are broken down into ideational meaning, interpersonal meaning, and textual meaning. From the analysis, it is found out that the author has moderate point of view about the matter which indicates his own ideology. Knowing the ideology of an author may become a clue for a translator to decide about the choice of genre, word, and tone.

Keywords : ideology, tendency, SFL, analysis model, translation

1. INTRODUCTION

Systemic Functional Linguistic is a tool, analytical tool, to seek the meaning, even an ideology of an author, of a text in the point of view of linguistic. In many discourses or practices can be analysed the ideology of the author using SFL by identifying ideasional and interpersonal meaning represented on the clauses.

In translation activities, SFL is also be able to guide a translator transferring the message form source to target language. By knowing the ideasional and interpersonal meaning a translator conveniently translate the words or clauses represented by dictions to catch equivalent translation.

1.1 Data

The data is a text from ‘The Jakarta Post’, Monday, 28 March 2016. It is taken from ‘Issue of the Day: Commentary’ on the issue of South China Sea disputes. The text is commentary from one writer, from Indonesia, commenting on a text about Yusuf Kalla statement concerning the South China Sea disputes. The following are the three texts: Yusuf kalla’s statement, and its commentary.

Maintaining security in South China Sea

March 24, 2016

Vice President Yusuf Kalla has called on all parties to maintain peace and security in the South China Sea area in a bid to prevent ongoing territorial disputes from expanding into open conflict.

“Indonesia is not a claimant in South China Sea territorial disputes; however, we are aware of the real risks of these problems, in which territorial disputes can turn into an open conflict that will eventually stir up trouble in the region,” said Yusuf Kalla in remarks at the Boao Forum for Asia Conference in Hainan, China, on Thursday.

The Vice President added that if the South China Sea territorial disputes were allowed to continue, the possible resulting open conflict would have negatif economic impacts that would in turn inflict losses on all parties in the region.
According to China, Jusuf Kalla is wrong as Indonesia is a claimant in the South China Sea territorial disputes, as according to China an Indonesian patrol boat entered China’s “traditional fishing grounds” to arrest the Chinese fishing boat. The Chinese coast guard was protecting its “traditional fishing grounds”, which is why it stopped the Indonesian boat and forced the Indonesian officials to release the Chinese fishing boat. So both China and Indonesia are contesting the same waters at Natuna as being their own.

Also China does not recognize UNCLOS 1982, so for China it is pointless for Indonesia to mention this, as China goes by China’s Law of the Sea, and this is the main problem with China and all of the other countries that are in the South China Sea. Gradually, China is using more force to enforce what it sees as theirs and the time has come when all the other countries may have to resort to using force, even if it means war, or forget making claims to having EEZ waters in the South China Sea. (Eddy Saf)

2. THEORY

Systemic Functional Grammar was proposed by M.A.K Halliday in the middle of 1970. Nowadays, the terms of grammar is changed become linguistic, systemic functional linguistic (SFL). SFL is used to seek the meaning of a certain texts based on the function of each words or clauses in the text. Meaning in the SFL point of view is defined under functional component of language. SFL operates from the premise that language structure integrally related to social function and context. Therefore, Halliday states that language has two meanings, namely ideational meaning and interpersonal meaning. In present, some linguists add the meaning with textual meaning. But Halliday states that both meanings are involved in textual meaning. (Mathiesen, 2014)

Ideational and interpersonal meanings are usually used as main topic in many fields of research. The research discussed the meanings to some fields of study, such as communication or speech, sciences, education and others. (Ye, 2010; Go, 2007; Rose, 2006; Wan, 2008; Li, 2014; Liu, 2010) The meanings provide the purpose of the writer wants to describe, explain or argue a certain issue. In the meaning of each words and clauses a writer expresses his/her ideas on point of issues discussed. In achieving his/her purposes a writer uses a specific way how his/her words and clauses represent what he/she wants to point. In SFL the words and clauses are to realize, represent and symbolize of the ideas, the meaning of text and context.

The way how a writer explores his/her ideas on words and clauses is called a method. The method will reveal types of the writing. In SFL there are some types of texts, i.e. procedure, description, report, recount, explanation and exposition. This type is the intention of the writer. Again, Halliday states that language is a network system allows its user to make choices for the realization of their intended meaning. (Hamzelou, 2014) The intention of text realizes the ideology, knowledge of what-goes-with-what, the writer. (Daniel Diermeier, 2011; Andrus, 2012) In this regard, the ideology of writer can be found in how the writer composes
ideas in structuring words and clauses.

Furthermore, SFL has high contribution in doing translation. Meanwhile, translation is rendering the meaning of a text into another language in the way any that the author intended the text. (Newmark, 1988, p. 5), and language relates to social function and context, a translator has a big task transferring the social and context from source to target. In doing this, equivalence is an important thing to fulfill making the similar or equivalent social and context among the source and target language. Catford states that a textual translation equivalence is thus that portion of a target language text which is changed when and only when a given portion of the source language is changed. In other words doing equivalent translation means the replacement of textual material in one language (SL) by equivalent textual material in another language (TL). (Catford, 1965, p. 20) For this translation, Nida argued that there are two different types of equivalence, namely formal equivalence and dynamic equivalence. (Shakernia, 2013)

Formal equivalence tries to remain as close to the original text as possible, without adding the translator’s ideas and thoughts into the translation. Thus, the more literal the translation is, the less danger there is of corrupting the original message. This is therefore much more of a word – for – word view of translation. This type has a problem when social function of target language is different from the source language. Then, dynamic equivalence is a translation in which the original language is translated “thought for thought” rather than “word for word” as in formal equivalence. (Shakernia, 2013) In this type, dynamic equivalence, a translator does not take each sentence (or thought) from the original text and render it into target text conveying the same meaning. Since the SL text and the TL text are often different in response to their elements and grammatical structures, when formal correspondence is not found, a translation shift tends to occur. (Wiratno, 2012)

Using systemic functional linguistic considering the use of metafunctions meaning, a text, written or spoken, can be received the meaning socially and its context. The ideology of writer can be detected by knowing how words and clauses to reveal the type of writing or text. The intention represents the writer’s ideology. In regarding translation, the intention of writer must be caught by translator to get equivalent meaning in target language. Doing this it will come to a good translation.

3. RESULT AND DISCUSSION
3.1 The Analysis based on Genre, Stages and Phases
Maintaining security in South China Sea

Your Comments: Text 1

<table>
<thead>
<tr>
<th>Thesis</th>
<th>According to China, Jusuf Kalla is wrong as Indonesia is a claimant in the South China Sea territorial disputes,</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core</td>
<td>as according to China an Indonesian patrol boat entered China’s “traditional fishing grounds” to arrest the Chinese fishing boat.</td>
</tr>
</tbody>
</table>
The Chinese coast guard was protecting its “traditional fishing grounds”, which is why it stopped the Indonesian boat and forced the Indonesian officials to release the Chinese fishing boat.

So both China and Indonesia are contesting the same waters at Natuna as being their own.

Also China does not recognize UNCLOS 1982,

so for China it is pointless for Indonesia to mention this, as China goes by China’s Law of the Sea, and this is the main problem with China and all of the other countries that are in the South China Sea.

Gradually, China is using more force to enforce what it sees as theirs and the time has come when all the other countries may have to resort to using force, even if it means war, or forget making claims to having EEZ waters in the South China Sea.

From the table, it is seen that the genre of the text is exposition which stages are thesis, arguments and reiteration. The phases are indicated by both explicit and implicit conjunctions and external and internal conjunctions. The external conjunction of ‘while’ in ‘Point-Thesis’ and internal and external conjunctions ‘and’ confirm that the genre of the text is exposition.

3.2 The Analysis of the Metafunctions of Language

3.2.1 Interpersonal: Appraisal

Maintaining security in South China Sea

According to China, Jusuf Kalla is wrong as Indonesia is a claimant in the South China Sea territorial disputes,

as according to China an Indonesian patrol boat entered China’s “traditional fishing grounds” to arrest the Chinese fishing boat.

Gradually, China is using more force to enforce what it sees as theirs and the time has come when all the other countries may have to resort to using force, even if it means war, or forget making claims to having EEZ waters in the South China Sea.
making claims to having EEZ waters in the South China Sea.

From the analysis, it can be seen that the author does not want to involve himself in the arguments between the parties, Indonesia and China. Although there are some interpersonal appraisals, they do not come directly from the author. We may see the preceeded phrases, “according to China…., and……so for China………..” this means that the author is reluctant to deliver his own opinion.

### 3.2.2 Analysis Attitude: Appreciation

<table>
<thead>
<tr>
<th>Unit Assessed</th>
<th>Unit assesses</th>
<th>Appreciation</th>
<th>Graduation</th>
<th>Engagement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indonesia</td>
<td>A claimant</td>
<td>Reaction: impact (-)</td>
<td>high</td>
<td>heterogloss</td>
</tr>
<tr>
<td>Indonesia</td>
<td>pointless</td>
<td>Reaction: impact (-)</td>
<td>high</td>
<td>heterogloss</td>
</tr>
</tbody>
</table>

From the appreciation analysis, it can also be concluded the comments raise reaction and may give negative impact. This is normal as Indonesia and China are in different sides.

### 3.2.3 Analysis: Affect and Judgement

<table>
<thead>
<tr>
<th>Unit Assessed</th>
<th>Unit assesses</th>
<th>Affect</th>
<th>Judgement</th>
<th>Graduation</th>
<th>Engagement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yusuf Kalla</td>
<td>wrong</td>
<td>Social sanction: propriety/ethics (-)</td>
<td>high</td>
<td>heterogloss</td>
<td></td>
</tr>
</tbody>
</table>

Judgement given here is to Yusuf kalla, not direct from the author, but from China. It is in the form of social sanction on propriety/ethics. If this goes without any explanation or response from Yusuf kalla, then he will take the social burden.

### 3.2.4 Interpersonal Metafunction Analysis: Appraisal

<table>
<thead>
<tr>
<th>Thesis</th>
<th>Criticizing Yusuf Kalla’s quality with appraisal social sanction propriety/ethics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yusuf Kalla is wrong…………</td>
</tr>
<tr>
<td></td>
<td>Assessing Indonesia position with appraisal appreciation negative impact</td>
</tr>
<tr>
<td></td>
<td>……… as Indonesia is a claimant in the South China Sea territorial disputes,</td>
</tr>
<tr>
<td>Core</td>
<td>as according to China an Indonesian patrol boat entered China’s “traditional fishing grounds” to arrest the Chinese fishing boat.</td>
</tr>
<tr>
<td>Point</td>
<td>(While) The Chinese coast guard was protecting its “traditional fishing grounds”, which is why it stopped the Indonesian boat and forced the Indonesian officials to release the Chinese fishing boat.</td>
</tr>
<tr>
<td>Arguments</td>
<td>So both China and Indonesia are contesting the same waters at Natuna as being their own.</td>
</tr>
<tr>
<td>Core</td>
<td>Also China does not recognize UNCLOS 1982,</td>
</tr>
<tr>
<td>Point</td>
<td>Assessing Indonesia intention</td>
</tr>
<tr>
<td></td>
<td>……… so for China it is pointless for Indonesia to mention this, as China goes by China’s Law of the Sea, and this is the main problem with China and all of the other countries that are in the South China Sea.</td>
</tr>
</tbody>
</table>
**Reiteration** | Suggesting by using proposal 

#### Gradually, China is using more force to enforce what it sees as theirs and the time has come when all the other countries may have to resort to using force, even if it means war, or forget making claims to having EEZ waters in the South China Sea.

**Point** | Proposition…….(While) The Chinese coast guard was protecting its “traditional fishing grounds”, which is why it stopped the Indonesian boat and forced the Indonesian officials to release the Chinese fishing boat.

**Arguments** | Proposition……..So both China and Indonesia are contesting the same waters at Natuna as being their own.

**Core** | Proposition……..Also China does not recognize UNCLOS 1982.

**Point** | Proposition……..so for China it is pointless for Indonesia to mention this, as China goes by China’s Law of the Sea, and this is the main problem with China and all of the other countries that are in the South China Sea.

**Reiteration** | Proposal……..(And)Gradually, China is using more force to enforce what it sees as theirs and the time has come when all the other countries may have to resort to using force, even if it means war, or forget making claims to having EEZ waters in the South China Sea.

Most parts of text state proposition, only one proposal appears, it is in the reiteration, where the author gives suggestion, by the use of ‘may have to resort……or forget making claims……’.  

### 3.2.5 Interpersonal Metafunction Analysis: Lexicogrammar: Mood: proposition and proposal

#### Thesis

| Proposition……..According to China, Jusuf Kalla is wrong as Indonesia is a claimant in the South China Sea territorial disputes, |

#### Core

| as according to China an Indonesian patrol boat entered China’s “traditional fishing grounds” to arrest the Chinese fishing boat. |

### 3.2.6 Lexis Analysis: Attitudinal

#### Thesis

| According to China, Jusuf Kalla is wrong as Indonesia is a claimant in the South China Sea territorial disputes, |

#### Core

| as according to China an Indonesian patrol boat entered China’s “traditional fishing grounds” to arrest |
The Chinese fishing boat.

**Point**

*(While)* The Chinese coast guard was protecting its "traditional fishing grounds", which is why it stopped the Indonesian boat and forced the Indonesian officials to release the Chinese fishing boat.

**Arguments**

So both China and Indonesia are contesting the same waters at Natuna as being their own.

**Core**

Also China does not recognize UNCLOS 1982.

**Point**

so for China it is pointless for Indonesia to mention this, as China goes by China's Law of the Sea, and this is the main problem with China and all of the other countries that are in the South China Sea.

**Reiteration**

(And) Gradually, China is using more force to enforce what it sees as theirs and the time has come when all the other countries may have to resort to using force, even if it means war, or forget making claims to having EEZ waters in the South China Sea.

From the observation on the text, it can be seen that all words are congruent. The text tends to be spoken. The author tends to be informal which is also supported by the use of internal conjunctions.

As a translator who basically assigned to transfer the message from source text to target text, equivalence of message should means all aspects which are bound in the text, both explicitly and implicitly. Beside the message equivalence, the contexts around the message, and the intension of the writer, then an analysis of the metafunctions of the language used in the text should not be neglected. Having them as one consideration in the process of translation will come to better result of translation product.

**4. CONCLUSION**

The author of the text intends to put forward his arguments on South China Sea disputes, specifically between Indonesia and China. This can be concluded by the use of the micro genre exposition chosen to present his comments. However, the author does not want to be impolite so most of his statements are taken from the China’s statements. One thing the author presents directly is only neutral suggestions, which can indicate that the author is very careful in delivering his opinion, he does not want to harm both parties involved in the South China Sea disputes.

**5. BIBLIOGRAPHY**


After Sales Service Analysis
At PT Daya Kobelco CMI Banjarmasin

Sari Hepy Maharani¹ and Fitriani²
¹,²Politeknik Negeri Banjarmasin

Abstrak

After-sales services have proven to be of importance, and a strategic after-sales framework is necessary. Three major activities that play a crucial role within the after-sales services in the manufacturing industry are field technical assistance, spare parts distribution and customer care. However, intensive studies regarding after-sales in a specific industry are lacking. This research focused on the Kobelco heavy equipment machinery industry organization, the purpose of this study is to investigate the major activities of after-sales service focusing on customer relationship among three classified sizes of after-sales service providers. A qualitative research has been carried out in the form of semi-structured interviews. The study reveals that PT. Daya Kobelco CMI Banjarmasin still needs much improvement role in the spare part management and scheduling of the mechanic.

Keywords: After-sales service, Field technical assistance, Spare parts distribution, Customer care, Heavy equipment

1. INTRODUCTION

Heavy equipment trend from 2011 to 2015 once again experienced a lot of shocks. The cause of the declining demand for heavy equipment was linked to global commodity price decline, associated with the global financial crisis, especially the one experienced by the United States and Europe global financial. This condition had then sapped demand for heavy equipment. The condition of coal mining business which did not get any better had forced mining companies to undergo efficiency by stopping equipment investments temporarily.

One of the companies selling heavy equipment in Indonesia is PT. Kobelco Construction Machinery Indonesia Power. Established on 7 November 2000, the company is not only engaged in distributing Kobelco brand products, but also providing after-sales services for its customers in Indonesian market zone.

To deal with the decline in unit sales of heavy equipment, PT. DKCMI Banjarmasin is doing two marketing strategies as follows: first, a strategy to move the target-market sales to the construction sector and oil palm plantations. This strategy is due to the heavily use of heavy equipment for palm plantation land clearing. As for construction sector, heavy equipment is mostly used for infrastructures built by government taking place in many areas including South Kalimantan.

Second, after-sales service strategy to increase aftermarket services carried out by Kobelco by providing heavy equipment service, both periodic and incidental services, as well as sales of spare parts.

After-sales service is one of the important factors considered by customers when buying heavy equipment machine in addition to reliability, service life, performance and resale value. The company's management requires anticipation and better, measured, and planned preparedness, measured and planned in facing the tight competition among different brands of heavy equipment. The level of satisfaction in the post-sale services will affect the sales of heavy equipment. Knowing the proper level of customer satisfaction
in after-sales service will be beneficial for the company in evaluating the quality of the service provided and in finding which parts are in need of improvement or repair, so the possibility of the customers shifting to other heavy equipment companies for service can be reduced.

Saccaniet al. (2007) defines after-sales in business industry-to-business manufacture as "a series of activities aimed to support customers after purchasing product in using and disposing the item". This definition is taken from some definitions formulated by Cohendan Lee (1990), Ehinlanwo and Zairi (1996), Loomba (1996), Asugman et al. (1997), Boyt and Harvey (1997), Patelli et al. (2004), Cavalieri et al. (2007) and Johansson and Olhager (2004).

Saccani et al. (2007), says there are three main activities essential for a successful after-sales service, which include: (1) Field Technical Assistance. Field Technical Assistance is the assistance provided from the seller to the buyer where the buyer can receive installation, work warranty and out-of-warranty repair, disposal of the product and check-ups (Saccani, et al., 2007). Business customers expect a high-level availability from the seller's side, because technical problems could cause serious problems for the customer (Russell, 2008).

(2) Spare Parts Distribution. Parts distribution is closely related to inventory management, customer order management, and delivery of spare parts (Saccani, et al., 2007). Important to note is that spare parts are not intermediate or final products to be sold directly to customers (Kennedy et al., 2002). Distribution of spare parts provides important functions for customers who use the products (Gopalakrishnan & Banerji, 2004). Providers usually try to achieve a certain turnover ratio and at the same time try to meet the various demand of many customers and fulfill demand of spare parts in big number. Management must decide on the kind of level they want to distribute their spare parts, warehouse control, supplier, regional warehouses, warehouse field, retail outlets and dealers. It is said that the price of spare parts is one of the most complex problems for industrial goods. The main objective of spare part distribution is to ensure proper availability of the right spare parts at the right time as needed by the buyers at the same time have the lowest investment costs possibility from seller's side. Another aim is also to reach the maximum level of satisfaction; which can be achieved through stable and steady the distribution of spare parts (ibid).

As for the additional objective of keeping the availability of spare part is to give immediate repair for the customer's equipment (Hopp et al., 1999). Furthermore, keeping spare parts inventory is conducted as a form of protection to the equipment to extend the use span of the product (Kennedy et al., 2002). Customer Care / Customer Service

(3) Customer care or customer service is an activity that provides services and technical and commercial information, which usually is the form of guarantee extension and customer complaint management (Saccani, et al., 2007).

Recognizing the importance of after-sales service in heavy equipment industry, the purpose of this study was (1) to determine the condition of
after-sales service at PT. Daya Kobelco CMI Banjarmasin branch (PT. DKCMI) (2) to identify after-sales service factors which needs to be improved at PT. Daya Kobelco CMI Banjarmasin branch (PT. DCMI).

2. METHODOLOGY
This research use descriptive research type with qualitative methods. This research was conducted in work area of PT. DKCMI Banjarmasin Branch. The reason for choosing Banjarmasin branch as a test site is because PT. DKCMI Banjarmasin Branch has considerable customers spread in South Kalimantan and partly in Central Kalimantan. Unit analysis in this study is the company and its employees, especially in after-sales service department and spare parts produced by PT. Kobelco Daya CMI Banjarmasin Branch (PT. DKCMI).

In this study, writers focused on the strategy of after-sales service with a case study on PT. Kobleco Daya CMI Banjarmasin Branch (PT DKCMI) with field technical assistance, spare parts distribution, and customer care as the focus of the study.

Data was obtained through observations and interviews with employees PT. Daya Kobelco CMI Banjarmasin Branch, while secondary data was obtained from the company, such as employee data and others.

3. RESULTS AND DISCUSSION
After-sales Service at PT. Daya Kobelco CMI Banjarmasin Branch

3.1 Customer Service / Customer Care
3.1.1 Provision of information
Information about PT. Daya Kobelco CMI is available in web forms and brochures. Information in the form of a web is more complete. The information in the form of brochures is less complete, but because it is placed at the customer service desk, it allows prospective customers to inquire further or more detailed information about heavy equipment product available.

3.1.2 Handling complaints
Complaints handling management at PT. Daya Kobelco CMI Banjarmasin Branch is already quite good, because the company has special software to handle this. Every complaint reported by consumers will be directly recorded in the software and given solutions. For instance complaints relating to damage to the machine, the software will immediately note the report, type of damage, and the scheduled date of the repair and the repair technician. So also with the purchase of spare parts, each order will be immediately recorded and checked for availability and the expected arrival of spare parts at the destination.

3.2 Field Technical Assistance
3.2.1 Check up
Company provides guarantees in the form of a free service for 4 times, namely when it reaches 50 hm, 500 hm, 1000 hm and 2000 hm. For further Kobelco suggests the need for check-up twice a year to extend the life of the product.

3.2.2 During and after warranty assistance
No field technical assistance is given by company specifically to the customer after expiration of the warranty. However, Kobelco suggests to the company/buyer to do a routine check-up twice a year.

Check-up after the expiration of the warranty is usually done when the machine needs repairs. At certain
moments the company can also do preventive maintenance (this is usually done on new products, in addition to work on the campaign, preventive maintenance is also useful to control the quality of new products).

3.2.3 Product disposal
The age of products is highly dependent on the machine age; the average age of the machine is up to 10 years. The new machine has a product life which is shorter than the old machine. This is due to the advancement of technology which has grown by leaps and bounds. However, the new machine is more environmentally friendly than the old machine.

There is no formal procedure for damaged heavy equipment. Kobelco usually will buy an old machine that is still functioning. Kobelco will fix it and then sell it. Kobelco will not buy the heavy equipment which is not functioning.

3.3 Spare parts distribution
3.3.1 Inventory Management
The main warehouse for Kobelco spare parts is in Cibitung. Meanwhile, in South Kalimantan, Kobelco has one warehouse in Banjarmasin and two service stations, one in Tanjung and the other one in Batu Licin. This is done considering the number of coal mine sites in Tanjung and Batu Licin. Service stations will help make it easier to serve the needs of spare parts especially those belonging to the category of fast moving (spare parts that are most needed). As for rare spare parts, they are only available in the warehouse in Banjarmasin. Kobelco Banjarmasin also has one part analysts in charge of planning needs of spare parts in the warehouse in Banjarmasin.

3.3.2 Delivery of spare parts
The delivery time of spare parts is influenced by the type of spare parts required. Spare parts that are in the category of fast moving (often required) is always available, either in Banjarmasin warehouse or in service station. Rare spare parts are not always available at the service station, they are usually available in warehouse in Banjarmasin. The unavailability of the spare parts is usually due to the rareness of the spare parts which are sometimes out of estimation. In these conditions, the customer has to wait for up to one week.

3.3.3 Customer Relationship Marketing
For the heavy equipment industry, after-sales service and maintaining good relationships with customers are essential for sales. Here are some of the activities carried out by PT. Kobelco power CMI Branch Banjarmasin in relation to Customer Relationship Marketing:

(1) Training

- User Training

Goal: heavy equipment operator of companies using Kobelco products.

This training is done twice a year.

- Mechanic Training

Goal: Mechanics

This training is done four times a year. The purpose of this training is to train mechanics of the companies using Kobelco products so that they can give first treatment when the machine gets damaged.
(2) Customer Gathering

Goal: customer (the company owner)

Meals on customer gathering event become an important moment for the company to get closer to its customers. The owner of the company as purchase decision makers is an important focus of Kobelco.

3.3.4 After-sales Service SWOT Analysis of PT. Daya Kobelco CMI Banjarmasin

Descriptive analysis in this study shows after-sales service activities conducted by PT Daya Kobelco Construction Machinery Indonesia (DKCMI). Based on interviews and observations, writers conducted a SWOT analysis of the conditions of after-sales service in PT. Daya Kobelco CMI.

| Tabel 1. After-sales Service SWOT Analysis of PT. Daya Kobelco CMI Banjarmasin |
|---------------------------------|--------------------------------------------------------------------------------------------------|
| **Strength**                    | - Provide user training to customers (operators)  
|                                 |   - All Kobelco technicians, both junior and senior technicians, are able to install correctly. This indicates that Kobelco has good installation SOP   
|                                 |   - Kobelco has friendly Customer Service so that they can make friends with customers  
|                                 |   - The procedures for ordering parts are easy  
|                                 |   - Part Sales Engineer is easy to approach and easy to provide information, such as the availability / supply of spare parts etc. |
| **Weakness**                    | - Not being able to provide rare spare parts fast  
|                                 |   - The cost of after-sales service is not in line with the quality  
|                                 |   - Supply of spare parts is incomplete (only fast-moving spare parts are available)  
|                                 |   - Unorganized scheduling of mechanics, resulting in long wait for the heavy equipment to be repaired  
|                                 |   - Although Kobelco prioritizes customers who first made contact, in fact, a large customer or angry customer could be a top priority. This can lead to chaos in giving supply information and delays in giving after-sales service for other customers who are already registered in the Log Book |
| **Opportunity**                 | - Like other Japanese-made products reputation, Kobelco is renowned for its high quality machine at a more affordable price than its competitors, heavy equipment made in Europe  
|                                 |   - Kobelco Heavy Equipment has a number
of competitiveness:

- Lighter than other heavy equipment that can create its own market, namely heavy equipment for wetlands, harbor and construction works
- Can do more work than the other heavy equipment (multi-tasking)
- Use sophisticated technology in its heavy equipment
- More fuel efficient and environmentally friendly
- Use a good hydraulic system so that the equipment is not easily damaged when in contact with water

Threat
- Coal business is not promising anymore
- The number of competitors in heavy equipment
- Economy crisis

4. CONCLUSION
From the after-sales SWOT analysis table above, it can be concluded that there are three major problems faced by Kobelco, those are the supply of spare parts, scheduling of mechanics and high price of spare parts. Writers suggest for the company to improve its inventory analysis and scheduling of mechanics as well as reconsider the price of the spare parts to maintain the continuity of sales in the future.

5. BIBLIOGRAPHY


Marketing Strategy Of Image Formation Through Diversification And Product Design Of SME’s Fashion

Fatimah¹ and Darna²
Department of Accounting Politeknik Negeri Jakarta
Kampus Universitas Indonesia, Depok 16245
email :¹ fatma.pnj@gmail.com ²darna.saenan@gmail.com

Abstrak
One of the issues encountered by local fashion small-middle enterprises (SME) in city of Depok is the poor perception from female consumers towards their products. This research particularly focuses on designing the marketing strategy for these fashion small-middle enterprises to gain more positive perception. The design of this strategy is based on SWOT analysis that utilizes IFAS (Internal Strategic Factor Analysis Summary) matrices and EFAS (External Strategic Factor Analysis Summary) matrices. This study is conducted locally in the city of Depok where the samples are 50 fashion small-middle enterprises selected using non-probability sampling with purposive and convenience sampling approach. Our prompt analysis using SWOT approach shows that the total score of internal factors are 2.78 whereas the total score of external factors are 3.40. Our early conclusion suggests that the most convenient marketing strategy for these small-middle enterprises lies within Quadrant I, namely Growth Oriented Strategy, which means that they should be in steady and prime condition. We believe that Depok fashion SME possess all potential and opportunities that enable them to make marketing strategy breakthrough. Moreover, by having more positive perception, these fashion SME have everything it takes to expand to a bigger market.

Key field: SME’s Fashion, Marketing Strategy, SWOT Analysis, IFAS, EFAS

1. INTRODUCTION
The fashion industry is a part of the creative product of Indonesia, which has its own uniqueness. The product has patterns, motifs and artistic touches that are influenced by its corresponding area’s culture. The fact that Indonesia consists of 33 provinces with enormous cultural wealth, could be used as inspiration to grow its fashion industry even bigger.

Indonesian people in general do not believe in the ability of SMEs to follow the development of lifestyle fashion trend. There is a current growing perception among fashion enthusiast in Indonesia that these fashion SME has low quality products, less varied and do not follow the development of fashion lifestyle. Women consumers show unsatisfactory feeling towards SME’s fashion products, where 51 percent of them have a low perception of the fashion SMEs (Fatima, 2015). In addition to poor perception, the fashion SME’s still also struggle with low trust and knowledge of consumers towards their products. This poor perception could be changed through marketing strategies.

Appropriate marketing strategies to fashion SMEs products can form the image of fashion SME products. We hope to be able to formulate an accurate marketing strategy through SWOT analysis. Based on these conditions, we reduce our formulation of the problem into: "How the marketing strategies that can shape the image of SME products Fashion.”

2. THEORY
The use of BCG matrix on airline Garuda, produced a Star position, which means the marketing strategies that are in the Long run growth opportunities that have a relatively
high market share in high-growth markets as well. There are some components that still require improvements such as market synergies, human resources development and expansion of market share (Kuntjoroadi, 2009). In another study by Mappigau (2011), it is found that maintaining market position requires intensive market penetration strategies, market development and product development. Putri (2016) shows that benchmarking evaluation could be use to be a new marketing strategy in online sales. The company will add a variant product and promotion is done by creating a website in order to send out a newsletter in order to provide the latest information to consumers and on sale in the form of e-coupon. Promotion is also done through online advertising, where they held a giveaway and did endorsements. Research on online sales also conducted by Purnamasari (2015) which found that the quality of the product and the price of a fashion product significantly influence consumer satisfaction.

Strength could be in form of the resources, skill or advantage against the competitors, and the market itself. Strength is a special competence that gives a comparative advantage for the company in the market. Strength can be contained in financial resources, corporate image, market leadership, the relationship between buyers and suppliers, and other factors.

Weaknesses could be in form of resources limitation, skills or capabilities which can seriously undermine the effective company’s performance. Company-owned facilities, financial resources, management capabilities, marketing skills and brand image could also be a factor of company’s weakness.

Opportunities are important favorable situation in the corporate

2.1 SWOT Situational Analysis

SWOT stands for strengths (Strengths), weaknesses (Weaknesses) opportunities internal and opportunities (Opportunities) and threats (Threats) in the external environment facing the company. This analysis is a systematic way to identify the factors and strategies that best describe the match. This analysis is based on the assumption that the effective strategy will maximize strengths and opportunities, minimize weaknesses and threats. When applied accurately, this assumption has a huge impact on the design of a successful strategy (Pearce, 2000).

Strength could be in form of the resources, skill or advantage against the competitors, and the market itself. Strength is a special competence that gives a comparative advantage for the company in the market. Strength can be contained in financial resources, corporate image, market leadership, the relationship between buyers and suppliers, and other factors.

Weaknesses could be in form of resources limitation, skills or capabilities which can seriously undermine the effective company’s performance. Company-owned facilities, financial resources, management capabilities, marketing skills and brand image could also be a factor of company’s weakness.

Opportunities are important favorable situation in the corporate
The threat is important unfavorable situation in the corporate environment. Entry of new competitors, the slow growth of the market, increasing bargaining power of buyers or suppliers importantly, changes in technology as well as new or revised regulations can be a threat the company's success. Understand the opportunities and threats facing the company helps major corporate leaders to identify the most realistic strategy options and fit as well as determine the most effective niche to be served by the company.

2.2 Product and Service Marketing Strategy using IFAS and EFAS Metric

In a SWOT analysis, there are two things that can affect this analysis are internal factors and external factors. This analysis can help find a match between the external environmental factors that constitute opportunities and threats to internal environmental factors. The best strategy is to take advantage of the opportunities that are owned by companies using the company's strengths, learn about threats and improve weaknesses.

3. METHODOLOGY

We sampled the population of fashion SMEs in the city of Depok. Because the unknown size of population of fashion SMEs in the city, then we do purposive sampling method where we randomly take 50 fashion SMEs. Determining the number of samples under the provisions of Rianse (2008), wherein said analysis using statistical techniques, the total sample of 30 is the minimum requirement to be categorized as a large sample.

The research is conducted using primary data and secondary data. The primary data obtained directly from each member of which is an SME respondents fashion through structured interview techniques using questionnaires. Secondary data was collected by collecting various data documentation relating to the results of previous studies, scientific journals related institutions and from the literature.

In this study, we use a convenience sampling, a method in which the sample is obtained by selecting or determining an individual or partisan easily obtainable with based on the willingness and desire to participate in this study (Gravetter & Forzano, 2009).

We analyze the data gathered in this research using IFAS matrix (Internal Strategic Factor Analysis Summary) and EFAS (External Strategic Factor Analysis Summary), as previously done by Rangkuti (2008). Internal analysis is performed to obtain the factors that will be used in developing the strategy and the factors to be an anticipated weakness in the preparation of the strategy. External factors is used to analyze the opportunities and factors of threat factors that exist in SME business of fashion. Opportunity factors must be analyzed in order to be fully utilized in image formation strategy for fashion SMEs, while the threat of factors need to be observed in order to anticipate the impact. EFAS matrix is used to analyze both factors. This research data analysis is used to
design marketing strategies of fashion SMEs products.

In preparing the strategy for the establishment of fashion SMEs product image, we use a SWOT analysis by comparing the internal factors as the strengths and weaknesses with external factors as the opportunities and threats. The internal factor is covering the strengths and weaknesses of fashion SMEs while external factors include the opportunities and threats faced by fashion SMEs.

4. RESULT AND EVALUATION

From the analysis used above, the strategy obtained for products of fashion SMEs is by using growth strategy. This strategy was chosen for the calculation results are in the first quadrant in which the total weight score of strength - weakness of score 2.78 while the total weight of the opportunities - threats of 3.40. The position in this quadrant is a favorable position. Product fashion SMEs can leverage the strength and opportunity to the fullest.

Based on an aggressive marketing strategy to support the growth of SME products of fashion, fashion, SMEs can apply marketing mix. Determination can be carried out with an aggressive strategy on the components of the marketing mix.

4.1 Product Strategy

To win the competition with the local fashion, and then the product imported fashion fashion SMEs can develop products that are more aggressive strategy with emphasis on:

- a) Create Product Quality: high-quality products rated from raw materials, production processes and modern designs and follow the development mode.

- b) Create environment friendly products: When the earth is getting unhealthy, the government should support the use of raw materials that do not damage natural fashion.

- c) Creating a Unique Product Characteristics by Region: Fashion Indonesia is very famous for its raw materials that are typical of the regions represented. Materials for songket, ikat, endek Bali, batik, jumputan and gloves are a few examples that can be used by the textile fashion products.

- d) Production Process Quality: It will be realized, if the process of pattern making and sewing is done by skilled personnel. During fashion SMEs had very little education and human resources with adequate skills. Need to increase the number of creative workers, who have qualified skills. The government needs to increase the number and improved quality of education and training institutions creative industries.

- e) Using the Power of Fashion Designers: Fashion Designers power is needed in the fashion business. Although these skills can be learned by self-taught, still formal education play a major role for the progress of the fashion industry. Informal trainings can overcome the shortage of Fashion Designers rapidly.

- f) Should Apparel Collection accordance with Market Need: The ability of the limited funding micro and small businesses, causing the number of collections of clothing produced very limited. Variations in size fashion consisting of sizes of S, M, L and XL are sometimes not able to be produced in sufficient quantity in accordance with the number of consumers. This becomes an obstacle to the implementation of an
aggressive marketing strategy. Credit applications by fashion SMEs needs to be done to develop the business, so that the collection can be produced in a complete fashion.

4.2 Promotional Strategy
Some of the ways that can be used by fashion SMEs as a way to promote their products more aggressively is:

a) Make a special social media accounts to promote their products. Fashion SMEs can use their own family or friends as a model to demonstrate fashion. The use of family and friends can save considerable cost.

b) Ask for help to celebrities. SME owners celebrity fashion gives free clothes, and then promote it in Instagram account of these celebrities.

c) Pay the celebrities that would wear clothes of their production in public on certain occasions that much covered by the media. This method is a little more expensive and new celebrities will be willing to be used if the product is really good and qualified.

d) Being a sponsor who prepare clothes or fashion of certain events in the television media, such as talk show or soap opera soap opera that much-loved community.

4.3 Pricing Strategy
Pricing strategy plays a very important to enhance the growth of the product. Pricing strategy with regard to the level of the margin set by the company. The margin is the difference between the selling price is determined by the cost of production, can be used to create an aggressive marketing strategy. Great little margin set by the fashion SMEs must be tailored to potential consumers or the intended target market.

Before determining what level of margin, fashion SMEs must do several things:

a) Calculate the entire cost secreted in the production process, the process of finishing, packaging including promotion costs. SMEs fashion run from private homes still have to take into account the cost of renting or business and shall determine the amount of salary of the owner as the manager directly.

b) Conduct research competitors' prices, the selling price is very sensitive to potential consumers. For that employers should compare the selling price will be determined by the product of another company that has the same quality of material.

c) If the SME Entrepreneurs fashion determine the selling price is higher than the competitors' products because of the quality of raw materials used higher up, it takes the right strategy. Aggressive strategy can be done by mentioning the advantages of the product without vilifying a competitor's product, so that potential customers do not use price as the main indicator in the purchase decision. For high consumer groups, the price is not the size of the primary, but the quality of raw materials and comfort is a priority.

d) If the SME Entrepreneurs fashion menentuan selling prices lower than competitors, it needs the right strategy. Because of the low price does not always make potential customers interested in buying. Prospective customers may doubt the quality of the fashion products.
We also note that there are several ways to determine the selling price of fashion products:

**Cost Plus markup:** adding the cost of production with the expected margin. High margins will make the selling price higher than competitors, otherwise the small margin will make the selling price lower than competitors. By targeting middle-market target consumer groups above, then with an aggressive strategy right company will earn higher margins without abandoned by consumers.

**Competitive Pricing:** equalize the price of products based on the selling price of competitors. If the product quality is better than a competitor, then with an aggressive strategy and the same margin by competitors will make a number of more consumers are interested in buying the product.

**Price Skimming:** the sale price higher then gradually lowered. The decline in prices is given in the form of a discount by a certain percentage. Discounts may be greater after gains achieved or desired margins.

**Multiple Unit Pricing:** give Discounts for volume purchases. Manufacturers can implement an aggressive strategy by applying the purchase of two free items 1. Consumers simply pay the 2 items and 1 more item for free.

**Bundling:** sell multiple items in a price. Manufacturers can sell one type of goods at a certain price and provide other items as gifts. Suppose every purchase of one Muslim fashion is awarded a prize 1 piece fasmina or accessories that complement the Muslim fashion.

### 4.4 Locational Strategy

Determining the location of the area of product marketing is a very important policy for fashion SMEs. The strategic location is a consumer-oriented location as close to the residence of potential customers, easily accessed, close to the center of the crowd, and in addition to the availability of various facilities such as electricity, telephone, internet, adequate parking and security are guaranteed. The location determination is also determined the intended target market. When potential customers come from the upper middle segment, then the location must be in place that shows the class of targeted potential customers.

Fashion SMEs as a business that still makes micro and small groups requires strong cooperation amongst SMEs fashion. If you want to grow rapidly, the individual properties and move on their own to be abandoned. Governance with proper management can be created, if taken together. Another advantage of a strong cooperation between the members of the fashion SMEs is easier to obtain financing from banks. SMEs fashion incorporated in a formal institution that is well managed, it would be easy access and good support from the banks, local governments and from large companies that have CSR programs.

Depok local governments provide the location to introduce the products produced by SMEs in the SME Center. SME Center is located in the Shopping Center ITC Depok on the road Margonda. Only the position of the SME Center located in the back corner of the ITC Depok is very unfavorable. Besides a difficult position visible to visitors, the level of
competition is very tight Shopping Center. Products imported fashion and fashion products Large Enterprises are very easily obtained at a cheaper price. As a result, the velocity of SME products running slow fashion, but fashion product life cycle is very short. If a fashion product that is out mode is maintained, then consumers increasingly interested in visiting this place.

Exhibitions of SMEs fashion products already widely held in the large shopping centers. It's just the cost of renting a large enough, of course, difficult to follow by SME micro-scale fashion. To overcome these difficulties, the strategy can be carried out by micro-scale fashion business is to sell their products online.

The age of respondents were dominated by the younger the age group 20-25 years by 44.4 percent and the age of 25-30 years 33.3 percent showing its age very familiar with the internet. Besides, 67 percent of college-educated respondents. Both can be very helpful fashion SMEs to sell their products online. Online sales can cut the cost of rental stores are quite large. Online sales strategy has proved very effective. This is evident from the inability of micro-scale fashion business selling fashion products to cities throughout Indonesia and even to some countries. 83 percent of SMEs fashion Depok own customers throughout cities in Indonesia and 11 percent of SMEs fashion Depok has been able to sell fashion products to Malaysia, Singapore and Taiwan.

Online sales of fashion products enables the product reaches a very broad market without state restrictions. The selling price without being burdened by the cost of rental stores, making this product even easier to compete with large businesses and fashion products Fashion imports. Online sales may benefit both parties, both sellers and buyers. Sellers can reduce production costs, while consumers do not need to spend large transportation costs. In the sales process, consumers simply burdened with postage costs are much cheaper than the cost of transportation for the purchase directly to the selling point. For that business owners must maintain consumer confidence by doing business honestly and responsibly.

Support of the local governments and universities is needed to use the method of sales with this Internet technology. Training needs to be done repeatedly so that this sales method is able to be performed by all micro and small enterprises. Besides, training shooting with good lighting products also interesting shooting angles must also be introduced. Online sales are expected models can be used as an aggressive sales strategy, which is able to support business productivity and create micro enterprises rose class into small businesses becomes even medium-sized businesses. At the end of SME's fashion can be used as a tool to promote economic growth is slowing and is used to reduce the unemployment rate is quite high in Indonesia.

5. CONCLUSION
We conclude that the most appropriate marketing strategy for fashion SMEs products is through growth strategy. This strategy was chosen according to our calculation results where the first quadrant in which the total weight score of strength - weakness of score 2.78 while the total weight of the opportunities-threats of 3.40. Fashion
SMEs can develop more aggressive product strategy with emphasis on: (a) Creating a good quality product. (b) Creating environmental friendly products. (c) Creating a unique product with regional characteristics. (d) The production process quality. (e) Using the power of Fashion Designers. (f) Collection of clothing must be in accordance with market needs.

We also concludes that some steps that could be tried to promote SMEs products more aggressively are: a) Creating a special social media accounts to promote their products. b) Asking for help from celebrities or public figures. c) Paying the celebrities that would wear clothes of their production in public on certain occasions that much covered by the media. d) Requesting to prospective public figures who are following certain events competitions on television, to help by using their production fashion in the event. e) Being a sponsor who prepare clothes or fashion of certain events in the television media.

6. SUGGESTION
The government's support is critical in order to strengthen the use of raw materials derived from nature through devices such as HR Certification Institute, Certification Guidelines, while academics are needed, training materials use natural dyes are easily available in the neighborhood. The government needs to give appreciation for the business people who are aware of the environment and creating a conducive climate to ensure the availability of supply of raw materials required by the creative industries.

7. BIBLIOGRAPHY

[12] Purnamasari, Yulia, 2015, Pengaruh Kualitas Produk dan Harga Terhadap Kepuasan Konsumen Produk M2Fashion Online, Jurnal Jurusan Pendidikan Ekonomi (JJP) vol 5 no 1


Abstract

This study aims to disclose and describe the facts about the problems faced by micro businesses and look for the most suitable form of assistance in addressing the issue. The study was conducted in the Sawangandistrict in Depok. The samples used in this study were 30 Micro Businesses. The method used in this research is descriptive method that seeks to uncover the actual facts faced by actors of Micro Businesses. The discovery is done through phases of activities that include collecting data using instruments such as questionnaires, tabulation of data, analysis, interpretation and conclusions. The conclusion from this study is that micro-businesses should diversify its products to replace the raw materials that is being used with new materials called mocaf flour and diversify its market by selling on the new market through online sales. Either way, it is expected to boost economic growth in the region.

Keywords: product diversification, market diversification, mocaf flour.

1. INTRODUCTION

Depok city currently has 15,067 SMEs spread across 11 districts (LG Depok, 2011). The SME 232 is already incorporated in the Association. Every business SMEs can register to become a member of the existing association, because by being a member of the Association they will get a lot of benefits, such as access to the permits of Household Production, intellectual property rights and halal label. Other than that, the association in charge of SMEs will help provide training and other assistance so that someday SMEs in Depok can stand alone and thrive.

For SMEs run by women, most of them are members of the organization IWAPI Depok city. IWAPI Depok was established in 2000 and currently has 150 members in which 75% of them are SMEs. Most members of IWAPI is micro and small scale businesses or home-based scale, even though some of the employers already participate in exhibitions throughout Indonesia even to the Netherlands and France. IWAPI support women entrepreneurs in Depok city in the form of marketing coaching and promotional assistance (Official Portal of Depok December 26, 2010). According to one member of Depok Parliament, Depok local government paid little attention to the presence of SMEs, even though the presence of SMEs is potential to add PAD to Depok city. SMEs matter that local government should pay attention to are capital and product marketing. According to him, those two problems are the most common problems faced by SMEs Depok (Depok Journal March 15, 2013). While according to the Advisory Council Chamber of Depok, Depok city SMEs have not been able to compete in the free market, because of three things like: do not have a superior product branding, product quality is still inferior to the products of SMEs from other regions and a higher price than similar products sold in modern markets. Depok regional governments have only focused on introducing star fruit which is considered as an icon of the
city of Depok. Dodol star fruit and star fruit juice is an excellent product of Depok city, but until now the two flagship products are still not widely known to the public of Depok.

Culinary industry is one business activity that is done by micro-enterprises in Depok, especially in the district of Sawangan. Most housewives in this district has a micro business that produces a simple little food they call ‘kuesubuh’. It is named ‘kuesubuh’ because it is sold in the morning, coincide with the morning prayer time. The types of ‘kuesubuh’ is relatively simple, which is sold at a very affordable price for middle income groups. Additionally, marketing the products is also done by Majelis Taklim around the residence. Products produced between micro-businesses are relatively the same type, taste and price. There is no privilege that can be used as a characteristic of production. The market is very limited, making every microenterprise have no substantial increase in number of production.

Based on the above problems, can product and market diversification of microenterprises be used for community development.

1.1 Research Methods
The method used in this research is descriptive method that seeks to uncover the facts faced by the actors of SMEs in the city of Depok. The discovery is done through phases of activities that include collecting data using instruments such as questionnaires, tabulation of data, analysis, interpretation and make conclusions. The purpose of descriptive research here was to describe the facts about the problems faced by micro enterprises as it is, while offering a situational relation between the phenomena that exist in the business.

1.2 Location and Time of Research
This research was conducted in Sawangan District, where the authors do a community service programs. The research was done in conjunction with the community service program between March to September 2016 beginning with initial observation and continued with data collection through interviews using a questionnaire and ends with the writing of research reports.

1.3 Population and Sampling Techniques
The whole micro-enterprises that produce traditional meals which are in the Sawangan region is the population of this study. Due to the spread of SME perpetrators that is relatively even across the region and the homogeneity characteristics of the actors of the SME, the sampling technique used in this study is a combination technique of random sampling and judgment sampling. The stages of sampling are carried out as follows:

1. The first stage, is determining which Microenterprises in the Sawangan District will be used as a sample. In this study, the sample used is micro enterprises engaged in the culinary business only. The total sample is 30 micro-enterprises.

2. The next stage, the object of the research is done randomly because of characteristics similarities between the micro businesses.
2. METHODOLOGY

The data collected in this study were analyzed in a descriptive quantitative way using a simple percentage. Descriptive analysis is performed by referring to the factual data of the research which is based on the observed variables.

2.1 Literature Review

2.1.1 Definition of Micro Businesses and Small Enterprises

Micro Businesses, according to the Finance Ministry's decision No 40 / KMK.06 / 2003 is a family-owned or individual productive enterprises of Indonesian citizen with the highest number of sales of Rp 100 million per year. Micro Businesses can already apply for bank loans for no more than Rp 50 million. The definition of a small business can be seen from some rules (Budi Rahmat, 2005): Based on the Amendment No. 9 1995 small business is the people's economic activities in a small-scale.

According to Faisal Basri (2003), SMEs can survive and not be hit in times of crisis due to:

1. Most SMEs produce consumer goods that are not durable. Characteristic of these goods have an elasticity of demand to changes in income that is relatively low.

2. Most SMEs rely on non-banking financing in funding aspects of the business, this is the case, because access to funding facilities are very limited.

3. Micro businesses specialized in products rigorously, by simply producing certain goods and services.

According to the study of Fatima (2010), the level of access of micro and small entrepreneurs to sources of formal credit is still very low. Only 24% are utilizing financial credit from formal financial institutions (Banks, Rural Banks and Cooperative). Perceptions that are formed among small entrepreneurs is filing a credit to formal financial institutions is difficult, the process is complicated and not simple. Factors that is making low access to credit resources are:

1. Mortgage as a credit insurance is an issue for small micro enterprises. In general, they do not yet have a certified land while the bank will only give credit if the debtor has mortgage in the form of certified land, because it is easier to calculate the taxable value.

2. The legality of the business is another necessary requirement when filing credit through formal financial institutions. In reality, micro and small businesses do not yet have the legality of the business as a whole, proved by the Business License (SIUP), Right Permit (SITU), Company Registration (TDP), and the Deed of Business (APU).

3. The ability of micro and small businesses in creating or presenting all the requirements needed for banking credit application. Those capabilities include presenting a financial statement of business or a profit / loss statement or balance sheet or other statements that describe the cash flow from the business activities.
2.1.2 Community Development Through Multiple Ways to Do (JakaSriyana, 2010)

1. Ease of Capital Access: the slow accumulation of SME capital is one of the causes of the slow pace of development of this business. Capital factors became one of the causes of no emergence of new businesses, and therefore in the development of SMEs, solving the capital aspect is an important thing to do.

2. Infrastructure Development Assistance.

3. Development of Business Scale.


2.1.3 Obstacles in the Development of Micro Businesses

In the development of small and medium enterprises, many challenges come from both within and outside. This could hamper small businesses to develop optimally. There are several problems that can be a hindrance for SMEs to develop. (Muhammad, 2009):

1. Capital: capital is important, small businesses generally have very limited capital that is hindering its development. The main problem is the initial capital, access to capital and long-term financial investment. Most small businesses have not been acknowledged by formal financial institutions. Small businesses are often considered as non-bankable by formal financial institutions, and does not deserve the help of borrowed capital. Small businesses generally do not have mortgage and assumed to have a low ability to repay their loans. As a result of this assumption, accessibility of small entrepreneurs to sources of formal finances are low.

2. Business Management: Small businesses generally implement family-based management, both in capital and labor. This causes the small businesses to not have a clear distinction between input and output of business with input and output of households. In this condition, small business requires training and management development, with an emphasis on production techniques, processing, production facilities and infrastructure, raw materials, auxiliary materials and product packaging.

3. Technology: difficulties in technology has an apparent impact on product quality improvement and expansion of market share. The mastery of technology will enhance the company's research and development capabilities resulting in better production design and more attractive packaging.

4. Market Coverage: small businesses in general oriented on domestic market with very limited consumer target, which is the lower class. Actually, small businesses have the potential to penetrate the global market. This is due to the small business sector typically have unique peculiarities that are very
different from one small business to another. Uniqueness is supposed to be a powerful force to develop this business sector.

3. RESULT AND DISCUSSION
Micro enterprises engaged in culinary industries of various traditional pastries that were the respondents of this study, have long enough sustain their presence in the household economy. 40 percent of them have already run the business for 2 years, the remaining is in the range of 3 years to 10 years. However, the length of micro-enterprises do not show significant progress. Products sold does not change, while the size of the market that can be reached is also fixed. The majority of actors of SMEs is over the age of 25 years old. They are housewives who have other commitments, which is taking care of the household. The Micro-businesses that they run is only treated as a side job. Only 40 per cent of micro-enterprises consider it as a serious business and as the backbone of the economy of the households. Housewives who treat this micro business as a side work, is not very focus on running the business. In one week, only 3 to 4 days are used for production. Production time are adjusted along with their time of visit to Majelis Taklim at the mosque around their residences, because the market share is primarily the mothers who are a member of the Majelis Taklim.

The potential of micro enterprises is very large and profitable if managed professionally. This potential will be more likely to happen on micro enterprises that serve as the main support of the family economy. Micro-businesses that are a core business has a fairly steady market. Their biggest markets are neighbors around the house, orders from customers who hold a celebration, or regular activities such as gathering and Majelis Taklim.

When respondents were asked about their confidence on the success of their business, the answer given was very positive. High level of confidence would facilitate goals. 90 per cent of micro-enterprises who run micro enterprises as the main business supporting the family economy have high confidence that their micro-enterprises will develop and even evolved into small and middle enterprises. A high level of confidence can increase the motivation to work.

There are two ways to increase profits from culinary SMEs:

The first is by diversifying the product. Culinary micro enterprises should increase the types of products so that these businesses can market several products. To better attract customers, the products made must have a different characteristic to competitors. For example, culinary micro-enterprises may replace the raw materials used by other higher quality materials. Raw materials, such as wheat flour and rice flour can be substituted with mocaf flour.

Figure 1. Mocaf Flour
Mocaf flour is a flour from cassava that is fermented into mocaf flour. Mocaf is derived from Modified Cassava Flour or modification of cassava. This flour comes from processed cassava by modifying cassava cells through fermentation involving microbes. This flour acts as an alternative substitute for wheat or rice flour. Both of these materials, that are derived from wheat and maize, have now become the products that is being imported from other countries.

Depok local governments have food diversification program through program One Day No Rice, where every Tuesday people is expected to replace the staple foods with alternative food. Mocaf can be used as an alternative food. Besides not being an imported products, mocaf is also safe for consumption for people with autism and those who have high cholesterols. Other than that, mocaf flour is a product produced in Indonesia. By replacing the use of flour, then the country could save their foreign exchange.

These advantages of mocaf can be used as a tool to introduce the product to the communities. Until now, there hasn’t been a lot of people that know about mocaf flour. Only with good processing, it turns out that this flour has the same delicious taste with wheat flour. This can be proven when the authors carried out taste test of mocaf flour steamed brownies, and no one realized that the food is made from mocaf flour. Food made from mocaf flour, is expected to be a typical food of Depok city, like Bogor that now is not only known as a rainy city but also for its typical food, the taro layered cake.

The second way is through market diversification. Culinary micro-enterprises in Sawangan district, has a very limited market area. To expand the market, the micro-enterprise must seek new markets outside Sawangan districts. The market share for the upper middle class is a very potential market share. Middle class is usually not too fixated on price, but prefer products with premium quality. The level of awareness of a healthy lifestyle has been understood, so it will be easier to sell products made from mocaf flour. To sell and introduce a variety of cakes made from mocaf flour, micro businesses can use technology like the internet to make online sales. Online sales, can reach areas outside Sawangan districts. Moreover, the ease of transportation at the moment strongly support this way of sales.

Product diversification and market diversification require additional capital which is always an obstacle for small businesses. Credit application through the bank will be difficult to be fulfilled because of the terms that are not owned by micro-enterprises. Troubleshooting addi-
tional capital can only be overcome by setting up a group of micro businesses. Some micro businesses that already exist can be merged into one group. The mergence of micro enterprises is expected to make this business to be stronger both financially and skill wise.

4. CONCLUSION
Development of micro enterprises engaged in the business of traditional snacks, can be developed in 2 ways. The first is with a product diversification by making products with different material than it used to, namely by replacing wheat flour with mocaf flour, so it has a characteristic that is different from other SMEs. The second is to diversify the market by selling the new product on the market that is different from the current market. These micro enterprises can seek middle class market that concerned more about quality rather than price. These micro businesses can use marketing strategy by using the internet through online sales.

5. SUGGESTION
Support from Depok local government is needed to ensure the existence of raw materials mocaf flour in market and online sales training for micro enterprises that have not made online sales.

Forming micro enterprises through the merging of the existing micro businesses into one group. The formation of micro enterprises is expected to address the issue of funding and reinforce the technical and management skills and the marketing of micro-enterprises.

6. BIBLIOGRAPHY

Proceeding of Annual South East Asian International Seminar (ASAIS) 2016 111
Dengan Menggunakan Metode Importance Performance Analysis (IPA) Dan Potensial Gain Of Customer Value’s Index .Jurnal Bisnis dan Ekonomi (JBE), September 2011, Vol 18 No 2,ISSN 1412-3126


Implementation Of Electronic Transactions By UMKM(SMEs) Connected With Contract Of Law

Nining Latianingsih¹ and Iis Mariam²

¹,²Business Administration Department State Polytechnic of Jakarta, Jl.Prof. G.A.Siwabessy, Kampus Baru UI, Depok –West Java, Indonesia
email: ¹nining.latianingsih@bisnis.pnj.ac.id, ²iis.mariam@yahoo.com

Abstract

The development of information technology is able to map the world with kinds of activities regardless of boundaries which are by land, sea or air. Thus, in business activities also can be done using information technology, thereby every business actors from various countries can do a business fastly, precisely, and effectively through every facilities of information technology. The problem is how to implemented the Contract Law, especially in electronic transaction of Small and medium enterprises (SMEs) in business activity. The method that is used in this research is qualitative. The obtained data then analyzed by using Juridical-Normative approach. This study is descriptive-analysis, which has intent to get a result about Act of Electronic Transaction reviewed from contract law in the business activity of Small and medium enterprises (SMEs). The result is, business actors of SMEs in conjunction with the implementation of electronic transactions are not using the Internet yet as business place. In Depok City, West Java, Indonesia, the percentage are 26.8% for the people who already using the internet as a media for their business, and 77.2% which are not using it, both in recruitment (HR) as well as in the marketing of their products.

Keywords: electronic transaction, SMEs, Contract Law, Internet, Information Technology

1. INTRODUCTION

Information technology and technologies such as network of the world (net) of this area, also known as the world wide web (www), is capable of mapping the world with every kind indefinitely its air and ground. He passed the boundaries of State and gives the possibility for any economic actors (actors) from every corner of the world to do business in a quick, timely, efficient, and effective manner through a wide range of facilities.

The development of information technology and telecommunications in recent years, have resulted in growing various also various services (features) existing telecommunications facilities, as well as increasingly sophisticated information technology products that are able to integrate all the media information in the middle of a communication that is increasingly integrated globalization (global communication network) with the growing popularity of the Internet has made the world increasingly seeming shrunk (shrinking the world) and increasingly fades the boundaries of State sovereignty and the following tatananan of the people. Ironically, the dynamics of the society in Indonesia that is still growing and developing as a new industrial society and the information society, as it still seems premature to accompany the development of the technology.

Although the community has a lot of uses of information technology products and services of telecommunication in life especially in the trade, but the nation is still generally ndonesia fumble in finding a public policy or regulation in building a reliable infrastructure (National Information infrastructure) in the face of a global information infrastructure (Global Information Infrastructure Nusantara 21, 1999: 61).
Some discussion of telematics and cyberlaw has been widely discussed, resulting in the ACT on electronic information and electronic transactions, but not many people know as positive law as for the legal aspects of electronic transactions in the legal trade in Indonesia. So in this case has not yet been tersosialisasikan well to the community especially for small and medium enterprises. From the explanation above, engender legal issues in trade, namely: "How can the legal aspects of electronic trading agreement (Electronic Commerce) in the practice of law in Indonesia's current trade with the enactment of the ACT ITE The Cyberspace, Electronic Transactions, Legal Contracts, Small Medium Enterprises

The development of global computer technology has created a new world called cyberspace, a world of computer-based communication that offers a virtual reality i.e. barum reality. This development brings a great and fundamental changes in the social order and culture on a global scale as well as change the sense of a society, community, communication, social interaction and culture. The Internet also brings us on a world without borders and penetrate the limits of State sovereignty. A variety of terms that are commonly digunaka is Cyberspace, electronic mail (e-mail), the World wide web (www), e-commerce

Transactions electronic commerce (Electronic Commerce), as part of Electronic Business (business that is conducted using electronic transmission, by experts and businessmen tried to formulate the definition of E-Commerce terminology. E-commerce in General can be defined as any form of trade transactions/commercial goods or services (the trade of goods and service) using electronic media. Electronic Media in this article for a while just focused in terms of use of internet media, considering the usage of internet media are the most popular currently used by many people, in addition to the things that can be categorized as being 'boom'. So does need to be underlined, with the development of technology in the future, opens the possibility of the use of media networks other than the internet in e-commerce.

An agreement on the procedures for electronic transactions, from the process of bidding to deal the deal made by the parties. Characteristics of e-commerce, e-commerce has one characteristic, namely: occurrence of a transaction between the parties, The exchange of goods, services and information, the Internet is the primary medium in the process or the mechanism of such trade.

Types of electronic transactions, Business-to-business (B2B), Business to consumer (B2C) and Consumer-to-consumer (C2C), Consumer-to-business (C2B), Non Business to Electronic Commerce, Intrabusiness (organizational) electronic commerce

In a civil law perspective, an Alliance is a legal relationship between the subjects of the law between two parties, upon which one party liable for an achievement while the other party is entitled to such achievement. Because the agreement the Alliance then legitimately as a source Treaty became very important for the parties in conducting trade. According to article 1320 KUHPedatarta legitimately an agreement covering the terms of subjective and objective criteria. terms of the Agreement are: the subjective, and Skills (being the
follow in law) to make an Alliance. Whereas objective criteria, are: a certain thing (the object should be obvious), and constitute a kausa halal (not contrary to law, morality and public order).

Electronic Commerce activities subject to UNCITRAL Model Law on Electronic Commerce 1996 (is one product of the UNCITRAL) then, if the UNCITRAL Model Law on Electronic Commerce 1996 can be used as a "handle" or certainty in international trade transactions in Electronic Commerce, ari description there are quotes emphasis on validity and recognition of electronic contract performance (the validity and recognition of electronic contract forms) which can be taken a few issues IE: "Writing required" (writing the desired or required), "Signature required" (signature required), as well as a form of writing

The signature in the model law to explicitly provide technical solutions that fit and the same legal value as traditional signature, which in particular purposes the Parties approved it bias if they want to. Electronic signature technology in the future can be introduced as suitable technology, without having to change the law. The provisions of article 7 of the model law is closely related to the ongoing practice.

In our society that do the agreement in written form so often referred to the contract and the contract itself, which is actually no other is an agreement. However, the said contract in everyday conversation turned out to be different indeed. The sense of common understanding in the narrow sense. In everyday speech when someone mentions a contract, it is used in the sense of the House contract, contract, contract building shop, and others. Therefore, the contract is interpreted as if it were rent with the time period.

Small and medium enterprises, according to article 1 (1) of law No. 20 in 2008, mentions that micro is the individual person's productive businesses and/or individual business entities that meet the criteria of micro enterprises. Whereas according to article 12) Act No. 20 of 2008 about the micro, small and medium enterprises, said that small business is the economic effort is productive in its own right, performed by the individual or business entity that is not a subsidiary or branch is not owned, controlled or become part either directly or indirectly from medium or large enterprise businesses that meet the criteria of a small business.

The goal of empowerment of Small Medium Enterprises are: realization of the structure of the national economy, developing a balanced and equitable. Cultivate and develop the ability of Small Medium Enterprises into robust and independent businesses. Enhance the role of Small Medium Enterprises in regional development, job creation, equitable distribution of income, economic growth, and alleviating the poverty of the people.

2. METHODOLOGY
This research was conducted in the city of Depok. While the implementation time this research was conducted for 6 (six) months, for the preparation of an instrument-making interviews, interviews as well as the implementation of the processing and analysis of data. Small Medium Enterprises in this area which is in Depok which is the respondent where
the inventoried and are grouped in order to find the specific indications with regard to mapping of Small Medium Enterprises as a form of community empowerment through electronic transactions dimasyarakat. Sampling method is by way of mapping the number of Small Medium Enterprises, Small Medium Enterprises as businesses that do electronic transactions, in Depok. For the respondents were chosen by means of: mapping and identifying Small Medium Enterprises as businesses that conduct electronic transactions as a form of contract law in Depok. determine sample retrieval of Small Medium Enterprises existing business place relic in Depok. In other words in determining respondents, will be used in a proportionate random technique.

The approach used is the method to collect data not only from libraries but also in field and field research means to communicate with the public in this regard through informants predestination on the basis of observation of Small Medium Enterprises in the area of Depok. In this study researchers tried to illustrate how business form made of Small Medium Enterprises in Depok, therefore this research is a descriptive analysis of the study aims to provide an overview of the properties /characteristics of a symptom that there is in society, then of the events drawn specific conclusions to reach general conclusions through the process of abstraction of reality.

In getting the data needed both a qualitative field research conducted directly on the objects of research that has to do with the problems examined. As a source of trusted information dug up information as well as research libraries in order to get the theoretical basis of the opinions of other parties who are authorized. Data collection techniques are implemented in a way: interview: in-depth interviews using a structured interview guide that does not. This is intended so that researchers can freely develop questions to informants can be built and an atmosphere of the interview no more formal nature. respondents who manages the SME Depok region

2.1 Method Of Analysis Data
Qualitative data analysis conducted in accordance with the type of data being examined. The primary Data were obtained from the respondents will be inventoried and are grouped in order to find the specific indications indications with regard to the case.

3. DATA ANALYSIS
Existing data collection, data collection is intended to get the references as a source benchmark. Preparation of the Questionnaire And Interview Material, the next step is To interview on establishments SME and area Depok, goal for the purposes of the preparation of this material research team used the results of the study on the data of the secondary data were obtained from the initial data of the respective Cooperative and Small Medium Enterprises Agency of the place to be for research, as well as from some of these will be benchmarking/or comparison.

The beginning of this research will be developed next was a primary data collection activities by using the instruments list of questions for the interview. In this study, there are three areas that a place or object of research, namely: Present condition of Small Medium Enterprises in the region based on the results of the
mapping, observation, and interviews are as follows:

As a city which borders the nation's capital, the city of Depok face many problems, including urban population problems. As a buffer area of Jakarta, Depok get pressure high enough population migration as a result of the growing number of areas of settlement, education, trade and services. The number of inhabitants in the city of Depok in 2005 reached 1,374,522 inhabitants, comprising 696,329 men's souls (50.66 percent) and women's 678,193 inhabitants (49.34 percent), while only 200,29 km² land area, then the population density of the city of Depok was 6.863 inhabitants/km². The population density rate is "dense", especially if associated with the spread of the population that is uneven. In a span of 5 years (2000 – 2005) residents of the city of Depok experienced an increase of 447,993 people. In 1999 the population was still under 1 million and in 2005 had reached 1,374,522 inhabitants, so that the development of an average of 4.23% per year. The increase is due to the high numbers of migrants each year.

Mayors issued a policy on the implementation of Small Medium Enterprises and cooperatives in the city of Depok, with any policy of Small Medium Enterprises given injections of funds for any Small Medium Enterprises and cooperatives.

To obtain data expected to get optimal results and objectives of small medium enterprises in the implementation of the right to conduct transactions electronically as the implementation of the law of contracts in the city of Depok, then as the first step is Mapping through the activities of the survey. Directly adjacent to the city of Depok of Jakarta city environmental area or be in Jabotabek, having an area of approximately 200,29 km². Geographical conditions are irrigated by the rivers i.e. River Ciliwung and Cisadane and 13 sub units of The flow of the river. In addition there are 25 there. Extensive Data there in 2005 amounted to 169,68 Ha, with average water quality worse due to polluted. Land resources in the city of Depok experiencing pressure in line with the development of such a town rapidly. Based on the analysis of the data Revision RTRW Depok (2000-2010) in the utilization of the space city, residential area in 2005 reaches 8,915.09 ha (44.31%) of the total utilization of the space city of Depok. Area woke up to the year 2010 is projected to reach 59 ha (10.720 53,28%) or increased 3.63-% of data for the year 2005. While the wide open spaces (green) in 2010 projected area of,41 ha (46,72 9.399%) or declining 3.63-% from 2005. Predicted in 2010, from a broad area of% total 53,28 woke up, almost 45,49% will be covered by housing and township. As a city which borders the nation's capital, the city of Depok face many problems, including urban population problems. As a buffer area of Jakarta City, The city of Depok get pressure high enough population migration as a result of the growing number of areas of settlement, education, trade and services.

The number of inhabitants in the city of Depok in 2005 reached 1,374,522 inhabitants, comprising 696,329 men's souls (50.66 percent) and women's 678,193 inhabitants (49.34 percent), while only 200,29 km² land area, then the population density of the city of Depok was 6.863 inhabitants/km². The population
density rate is "dense", especially if associated with the spread of the population that is uneven. In a span of 5 years (2000 – 2005) residents of the city of Depok experienced an increase of 447,993 people. In 1999 the population was still under 1 million and in 2005 had reached 1,374,522 inhabitants, so that the development of an average of 4.23% per year.

Outcome mapping has been done in some areas in the city of Depok, then needed a new mapping of the existence of Small Medium Enterprises in the city of Depok.

To achieve that goal it is necessary mechanism and the design as follows: conduct a survey to identify Small Medium Enterprises located in the city of depok and observe the effort and produktifitasnya, observing the activities of Small Medium Enterprises in conducting its business in accordance with the law of contract. Do a survey on Small Medium Enterprises existing in the city of Depok to observe and see the implementation effort of Small Medium Enterprises in accordance with the law of the contract pattern. carry out comparative study into the area outside the city of Depok, in order to adopt the model of Small Medium Enterprises that use electronic transactions in the conduct of its business.

To get optimal results in the mapping of Small Medium Enterprises businessmen in the city of Depok and support from the Department of cooperatives and Small Medium Enterprises Depok is very necessary as well as included.

In the city of Depok more or less cooperative or 70 per cent of the overall unit 441 630 cooperative, now only a name only without any business activity. This happens because the formation of cooperatives are not based on need or simply the desire of its members. While operating off only 30 percent or just as much as the 189-unit cooperative of 630 cooperative. During the last two years, the Government of the city of Depok has run a number of programmes for the strengthening of the cooperative is still productive, such as programs that include training of human resources, training, technology, and management training perkoperasian. Programs that run aims to avoid the more cooperative living Board name alone, a healthy Cooperative up-to-date devices supporting kelembagaannya, such as technology, human resources, and strengthening of the capital.

Since the enactment of Regulations Minister of Home Affairs number 13 Year 2006 regarding the financial management Area, the Government must not again give aid directly to the capital of cooperatives and Small Medium Enterprises. Now the Government only provides facilities and mediating between cooperatives with financial institutions or other productive business units. the existence of a cooperative whose primary key is set on the ability of the administrators of the cooperative in conducting activities that benefit its members. When the cooperative had savings and business base, the its administrator is claimed capable of managing financial resources that exist with smaller flowering lending from banks. cooperative services must be cheaper than banks, if not necessarily the members prefer to borrow in the bank than in the cooperative. The administrator must be able to convince the members if deposits the money they leave her in a
safe and secure profitable cooperative.

Security-related savings cooperative members are now the Government has implemented a program of granting bail money savings bank lender co-operative members. The Government will provide financial guarantees to banks that 70 per cent of disbursed loans to cooperatives. With the Government's guarantee, the Executive Board of the cooperative can compete each other via concepts as well as their cooperative's flagship program, respectively.

The Department of Cooperatives and the SMEC area Depok ever plan to dissolve a cooperative that unhealthy. However, it is feared that cooperatives still had arrears to third parties. Because if still have debt means there is a bear. Therefore, plans to dissolve a cooperative are not healthy undone. The authorities in this case the Department of cooperatives and Small Medium Enterprises claimed to always monitor the development of cooperative distributed in six districts. It is said that the cooperative, 500 less capital got some help. The City Government has halted the grant since three years ago. The last aid given is City Government in 2006 amounting to Rp 750 million absorbed by cooperatives and 42 23 SMES. Scrolling the Fund channeled through the Center's own Cooperatives Save Loan (PKSP).

In economics, the city of Depok recorded performance levels are quite proud. Where along the last five years, the rate of economic growth average annual city of Depok was 4.88 out%. This figure far exceeds the rate of economic growth figures for the national average, which reached only 3.36% and economic growth rates above the Province of West Java, which reached numbers 3,79%. Structurally or sectoral distribution, the largest contributing sector to the growth rate of the economy of the city of Depok is the sector of the processing industry, trade and services, as well as other community economic activities. In principle, the economic development policies and activities which have been implemented by the Government of the city of Depok is a series of efforts oriented on increasing people's income in order to increase their degree of socio-economic life. This is done among others through the expansion of employment, equitable distribution of income in society and the transformation of economic activity focus shifted or from the primary sector to the secondary sector. Seen from the attainment of the targets in the city of Depok Restra program, has implemented several strategic programs such as the Industrial Development Program households, small and medium enterprises has been carrying out training on the entrepreneurs in this group as much as 315 entrepreneurs from a target of 240 employers; Traditional Market Setup continues to be supported and can be realized as much as 6 units of the market from 4 units are planned. For small and Medium Businesses Empowerment programs and cooperatives have been able to train 350 people from 240 people being targeted specifically in the material management of medium and small businesses, cooperatives. Similarly, with the expansion of employment opportunities has been implementing various training as well as facilitating and conducting the construction of industrial relations between workers and employers in the city of Depok. And for increased investment in the city of Depok
during the last 3 years has been the establishment of the Rate rise gives an economy quite significantly, i.e. by the year 2000 from 5.98% to 6.12% and in 2002 and continued to grow into the 6.35% in 2003. For the year 2004 reached the city of Depok LPE 6.44%. While in the program of urban agricultural development efforts need to continue to be encouraged is the development of the leading commodities in order to further enhance the economic potential of the city of Depok.

The existence of the SMEC is a bit different from the existing cooperative in the city of Depok. Observation of 50 SMES in the area of Depok. Observation of material collected through literature studies and fieldwork. Furthermore the data analyzed by qualitative descriptive analysis using frequency tables. Observations showed that the majority of SMES applying business law in conducting its business and information from such business processes as a basis in decision-making efforts. So almost entirely has been implementing the principles of business law, especially with the use of means of information technology, in this case using the computer. Small Medium Enterprises in managing his business by using a pattern of business law has been held in the city of Depok.

Understanding small business in accordance with the definition of the Act No. 9 of 1995 is a small business with a small scale productive ventures. Small businesses have the highest net worth criteria Rp 200 million fare (two hundred million rupiah), Fortune Small Business, this does not include excluding land and buildings, places of business. Small businesses have the most sales results of Rp 1,000,000,000 for entrance ticket (one billion dollars) per year and bangkable to obtain credit from the bank a maximum of Rp 50,000,000,-(fifty million rupiah) up to a maximum of Rp. 500,000,000,- (five hundred million rupiah).

Some of the characteristics of small business are: type of goods/commodities which generally have still not achieved easily changed; Location/place of business was settled does not generally sedentary; In general the financial administration was already doing while still simple, finance companies have started families, separated by the financial balance of efforts already made; Already have a business license and other legal requirements including TAX ID; Human resources (entrepreneurs) have experience in business berwira; Most have access to banks in terms of capital requirements; Most have not been able to make such good business management with business planning.

There are several examples of Small Medium Enterprises located on the territory of the city of Depok, among others: farmer as individual land owners who have the manpower or other such peasant farmers of star fruit; Wholesale market traders (agent) and the other collectors traders; Craftsmen industries, food and beverage, industrial meubelair, wood and rattan industry, household appliances industry, the apparel industry and handicrafts; Breeding chickens, ducks and fishing; Small-scale cooperatives.

Medium-sized enterprises referred to presidential instruction No. 10 of 1998 was an attempt is productive wealth criteria attempt clean higher than Rp 200 million fare (two
hundred million rupiah) up to at most Rp 10,000,000,000 fare, (ten billion rupiah) not including land and buildings, places of business and can receive credit from the bank amounting to Rp. 500,000,000,-fare (five hundred million rupiah) s/b, Rp. 5 billion (five billion dollars).

Characteristics of intermediate business in General has had a management and organization that better, more regular and even more modern, with a clear division of tasks among other things, the financial section, part marketing and part production; Has been doing financial management by implementing the accounting system with regular, making it easier for auditing and assessment or examination including by banking; Did the rules or management and labour organisations, there have been social security, health care etc.; Already have all the requirements for legality among other things permits the neighbors, business license, permits, TAX ID, places environmental management efforts etc.; Have access to banking funding sources; In General already have human resources trained and educated.

Medium types or kinds of effort almost put the commodity from almost all sectors may be almost evenly, namely: agriculture, is the main Business, midsized, forestry plantations; Trade (wholesale) business including export and import; EMKL services business (a boatload of Sea Expeditions), garment and taxi and bus transportation services between proponsi; Business food and beverage industries, electronics and metals; Stone Mountain mining efforts for construction and artificial marble

The number of these SMES not including 1510 of Small Medium Enterprises in traditional markets, etc. Based on the results of the survey conducted in the city of Depok, the number of large and medium industries in the city of Depok business/company registration results according to Kadin Depok is 1510 company. Most industries in the city of Depok is the food and beverage industry there are 126 companies, apparel industry then there are 26 companies. In the study sample in take 30% of the population. Below is a list of sample and population

In conducting its business activities, the entrepreneurs of Small Medium Enterprises have different ways, one is using the computer and some are not using the computer, it can be seen in the table below.

From the results of surveys and interviews in the city of Depok who already use Electronic transaction is the drug industry, craft industry and spare parts. The table below shows the SME entrepreneurs manage kegiatanya areas ranging from human resources, areas of production and marketing field.

above to see that only a small fraction of total SMES who answered Yes in using electronic transactions (26.8 percent) as much as 77.2% answer does not use electronic transactions. The city of Depok now has a place in this city with promotional products is named small business medium (SME) Centre located in Depok ITC. SME Centre which can accommodate about 75 SMES.
4. CONCLUSIONS
Outcome Mapping or mapping in three areas, namely the city of Depok, Tangerang and Bekasi City South, most problems faced by entrepreneurs of SMES in relation to the implementation of electronic transactions in its business not all use Internet media. As in Depok who answered Yes to use internet media as much as 26.8 and 77.2 answer does not use the internet, both in the labour perekrtuan (Human Resources) as well as in marketing the products they produce. As for Bekasi regions cannot be held search data, because at the moment the researcher spaciousness is going on, so should sara issues get permission from Bekasi City Government, so that the data is retrieved only from the internet, newspapers and media interviews. As for the city of South tangerang, SKPDnya is still new, so when asked to datapun is still not available, so too in the search data to the community of Small Medium Enterprises cannot complete.

5. SUGGESTIONS
For each of the Small Medium Enterprises in the region or other area of Depok was expected to have already begun to implement electronic transactions in doing business. Otherwise it is feared the community economic development will be hampered. There are criteria for determining the SMEC can do electronic transactions, such as SMEC is listed on the Small Medium Enterprises and cooperatives.

6. REFERENCES
[8] Budi Raharjo. 2003. A working paper presented in the seminar the main accounting at the Faculty of Economics University of Widyatama
[11] Djoko Agung, Director of e-Government To RI as a speaker in the lecture the Prime Scholarship Program Master Chief Information Officer (CIO), Monday (2/6) of 2009, at the Graduate School of the University.
[16] Dawn, ND, Mukti. Electronic Commerce in Indonesia, the legal principle Thesis 2001
[17] Results of the study by the research group of Digital and electronic security and ever presented before the Society of telecommunication Indonesia in June 1999 in the center of computer science of the University of Indonesia in Depok, West Java, kerangaka digital signature law in Electronic commerce, 1999
[26] ---------. E-com in Indonesia beginning in 2000, the MikroData media pengemar
[27] computer Volume 3 Series 15
[28] ---------.opinions on the ACT ITE. March 2008
[29] The development of information technology and the internet in Indonesia, kompas, June 28, 2000, p. 50
[33] Economic analysis of Praserta, Rudhi against Legal contracts in facing the Era of globalization, a working paper in the journal of business law, business law Development Foundation 1997
[35] slouka, Mark. 1999, the lost room, the view of humanist culture of cyberspace that is troubling, Bandung: Mizan.
[37] Satrio, a Legal Alliance, Alliance, born from the treaties, book 1 PT Citra Aditya Bakti, Bandung, 1995
[38] ---------.Law Alliance; the Alliance generally, the cet 3 PT Alumni
[39] Bandung 1999
[40] Subekti, legal agreements, cet XVI, PT Bandung Intermasa 1996
[41] Sudikno Mertokusumo. 1987 p. 11: which characterize the agreement (contract) from the source of the law.
Optimization Of The Role Of The National Zakat Management Organization In Alleviating Poverty In Indonesia

Darna1 and Bachrul Muhtasib2
1,2Accounting Department Politeknik Negeri Jakarta (PNJ)
email : 1darna.saenan@gmail.com, 2elbayan1979@yahoo.com

Abstract

This study aims to analyze the role of zakat institutions nationwide in an effort to break the chain of poverty and improve people's welfare. The method used in this research was descriptive analysis through in-depth interviews with the manager of zakat institutions, zakat experts and supported by data documentation in the form of audited financial statements and annual report. The sample in this study are four national zakat institutions, namely DompetDhuafa (DD), Rumah Zakat (RZ), BaitulMaalHidayatullah (BMH) and BAZNAS. The results obtained from the four institutions of the national zakat organization is that the number of zakat funds which is channeled to activities that can actually break the chains of poverty in the form of education and development of the economic sector are still relatively small (approximately 30%) compared to the total zakat funds collected. Zakat funds collected from the four institutions in 2014 were about 300 G, this means that only 90 G would be channeled into education and economic development. Funds amounting to 90 G certainly has not been able to massively reduce poverty through economic and educational programs. Furthermore, if the national total Zakat funds collected was 3.8 trillion (Baznas, 2015), then only 1.14 trillion were distributed to education and economic development. And when compared with the number of poor people nationwide, the Zakat funds are still too small to be able to finance poverty reduction nationally. Therefore, the national role of zakat institution can still be optimized with the involvement of state as a coordinator, so that in later zakat can play a significant role in alleviating poverty.

Keywords: amil zakat, zakat funds, poverty alleviation, economic development

1. INTRODUCTION

Data from the World Bank and the Central Statistics Agency (BPS) showed that from 2010 to 2014, there had been a decline in poverty rate from 13.3 percent (31 million people) in 2010 to 11 percent (28 million people) in 2014. However, in these data, the terms and conditions that our government uses to define poverty line are not tight enough, so that what appears is a picture that is more positive than the reality. In 2014 the Indonesian government defines the poverty line with monthly income (per capita) as much as Rp. 312.328. The revenue figure is equivalent to USD $ 25 per month, which thus means that the standard of living is very low, even for Indonesian people themselves. Whereas if we use the value of the poverty line used by the World Bank, which classifies the percentage of the Indonesian population living on less than USD $ 1.25 per day as a standard of living below the poverty line, the percentage of the above data would seem inaccurate because the values were likely to be elevated by several percent. Furthermore, according to the World Bank, the number of Indonesian population living on less than US $ 2 per day reached 50.6 percent of the population in 2009. This shows that almost the majority of the Indonesian population lives below the poverty line.

Various poverty alleviation programs by the central government and local government through state and local funding have long been done, but the poverty rate remains high, especially when using the World Bank standard. Programs that have been and are still done by the government today, from: 1) family-based prevention programs
Poverty is a complex problem that requires handling cross-sectoral, cross-professional and cross-agency. Therefore, zakat institution (LAZ) as a non-governmental organization formed by society have a very strategic role in assisting the government in poverty alleviation and economic development of society. A research done by Beik (2012) empirically proved that zakat is able to reduce the number of poor families, income gap and severity of poverty in poor families. This shows that zakat has a great potential in becoming an instrument to reduce poverty and unemployment. In contrast to the financial resources of poverty alleviation program by the government, zakat does not have any political impact for the recipient, unless the blessing and expecting reward from Allah SWT. However, it does not mean that there is zakat mechanism has no control system. The strategic value of zakat can be seen from: 1) zakat is a religious calling that reflects one's faith; 2) financial resources of zakat will never be interrupted. This means that people who pay zakat will never run out and that those who have paid this year will continue to pay in the following years; 3) empirically zakat can remove social inequality, and vice versa can create asset redistribution and equitable development (Ridwan, 2005).

As poverty reduction programs compulsory (mandatory expenditure) in the Islamic economy, the impact of zakat is significant and is supposed to run automatically (built-in) in the Islamic system. There are several reasons for this; First, the allocation of zakat funds already determined exactly in sharia (Quran 9:60) where zakat is intended for eight groups (ashnaf) only, namely: fuqara ' (needy), Masakin (poor), Aminin' alayha (the manager or amil zakat), mu'allaf (new converts to Islam), riqab (freed slaves), gharimin (those who owe), fi sabilillah (fighters in the way of Allah) and Ibn sabil (people who is on a voyage). Furthermore, the Qur’an mentions the needy and the poor as the first and the second group in the list of recipients. Those are the groups that received priority and primacy of the Qur’an. It shows that overcoming the problem of poverty is the primary objective of zakat (Qaradawi, 1988). Second, zakat is imposed on a broad basis and cover a wide range of economic activities. Zakat levied on agricultural products, pet, gold and silver deposits, commercial activities and mining goods. Thus, the revenue potential of zakat should be significant and could be the capital of an important base for financing poverty alleviation programs. Thirdly, zakat is a spiritual tax that must be paid by every Muslims under any circumstances. Therefore, zakat tends to be stable. This will ensure the sustainability of poverty reduction programs that
generally require a relatively long period of time.

Based on the description above, the purpose of this study is to analyze the role of the national zakat management organizations to help alleviate poverty in Indonesia by; First, comparing the amount of funds channeled to the needs of the state budget funds for poverty alleviation programs; second, comparing the number of beneficiary to the number of poor people from year to year; Third, the reason why the realization of zakat has not been able to approach its true potential. To achieve these objectives, the research uses primary data in the form of zakat organization's financial statements, annual report of zakat management organizations sampled in the research and supported by the explanation of the management as well as an explanation of the experts of zakat.

2. THEORY
2.1 Literature Review
Poverty has become an issue of economic, social, and political around the world, especially in developing countries and third world countries, including many from Muslim countries. Institutions from various organizations such as the UN and the World Bank are working hard to eradicate poverty with a wide range of activities, programs, services, and through the development of policy. In 2000, the UN held an event that gathers the nation's leaders to sign the "Declaration of the Millennium Development"."On that day, the world leaders have pledged to work together to achieve the" Millennium Development Goals "in 2015, in which one goal is to significantly reduce poverty and global hunger (UN, 2012). Similarly, the previous year, the International Monetary Fund (IMF) and the World Bank introduced the Poverty Reduction Strategy which outlines a strategy based on a comprehensive state to significantly reduce poverty. In general, it is believed that the government and the market alone is unlikely to solve the problem of poverty. Therefore, it is very important for other parties from the general public, non-profit and non-governmental organizations to participate actively in promoting economic growth and prosperity, so that poverty is reduced.

Chapra (2002, 316-317); Iqbal (1998); Khan (1988); Siddiq and Zaman (1989); Shamin Siddiqi (1992) and (1994), there are a number of values in Islamic institutions which are supposed to help create the ideal Islamic brotherhood, social equality and the equitable distribution, among them are the institution of zakat and heritage. Zakat is an independent social tool that became a moral obligation for the rich to help the poor and neglected who could not help themselves though with all the existing social security schemes, so that poverty and destitution can be erased from society. Zakat does not eliminate the obligation of the government to create wealth, but merely shifting some of the responsibility of government to the people so that the government's burden is reduced. Further Chapra (2002: 317) states that zakat is not a substitution of various self-financing model that is made by the modern society to provide social protection for unemployment insurance, accident, old age and disability through deductions from employee salaries and contributions from employers. Zakat also does not replace the components of government spending on welfare and natural disasters that have been set in the budget.
Mubariq (2000) states that zakat is distributed to meet the basic needs of consumption of consumables from day to day. Although it may be able to help the poor meet urgent needs, this way of utilization tends to perpetuate the situation of poverty of the recipients. The provision of "fish" continually does not encourage people to be "fishers" especially if zakat is distributed by "flat rate". Therefore "reorientation" of utilization priority of zakat needs to be done towards the long-term benefits. First; zakat must be distributed as "negative income tax" to maintain the incentive of work or seek their own income among the poor. Second; part of zakat collected (at least 50%) should be used to finance the activities of giving "bait" or productive activities to poor communities.

A research done by Multifiah (2009) in Malang City and County, stated that Zakat, Infak and Shodaqoh (ZIS) for capital assistance, ZIS for education, ZIS for health and the period of time in receiving the help from ZIS together have an influence in the welfares of poor Muslims households (RTMM). However, partial relief of ZIS for venture capital, educational assistance / scholarships, and medical assistance / treatment did not significantly affect the welfare of the community. This means that the ZIS aid was not able to improve the welfare of RTMM. This result is due to the amount of aid given is still relatively small when compared to the needs of RTMM, plus the assistance provided is only partial or only one kind of assistance for each RTMM, thus still leaves a problem and could not overcome the problem of shortage in total.

Subsequent research on the effectiveness of zakat in alleviating poverty in Malaysia has highlighted some problems. Abd Rahman et. al. (2012), for example, highlights the issues of zakat distribution inefficiencies that affect the aim of combating poverty. They argue that the study found that there is a problem of bureaucracy in the Institute of Zakat (Zakah Institution / ZI) in Malaysia which will slow down the application process such as the requirement for students to make an application each year to ZI though their applications were approved during their first year. In addition to the inefficiency of the distribution process, the spotlight is also in collecting zakat. Referring to reports from PPZ / MAIWP (2010), only 160,000 of the approximately 2 million Muslim population in Selangor (8%) who pay zakat. Therefore, he suggested that ZI need to be more proactive in raising awareness among prospective zakat payers instead of just waiting at the zakat counter (Abd. Rahman et. Al., 2012).

In accordance with the command in the Qur’an that zakat is only intended for eight groups (ashnaf) as mentioned earlier, the utilization of zakat collected by zakat organizations, in the long term should be able to empower mustahik up to the level of business development (Muhammad Ridwan, 2005). The results of the study (Beik, 2010) done in several areas in Jakarta shows a significant changein the lives ofmustahik which receive zakat both from LAZNAS and BAZNAZ. The same study conducted in Bogor by Sri Hartoyo and in Garut by Nia Purnama Sari in the same year ended in a not much different result.

In general, the whole literature about zakat states that zakat is the
instrument of sharia in an effort to reduce poverty and improve social welfare for the Muslim community. But specifically, in the context of Indonesia, most studies do not yet emphasize their research on the role of zakat institution as an institution that has a purpose of creating a prosperous society through the alleviation of poverty. This has been the focus in this research activity.

3. METHODOLOGY
This study wants to analyze the role of national zakat institution in helping the government to reduce poverty in the society and the which eradication programs has been the most effective so far. Of the many national zakat institution in Indonesia, this study has chosen four large-scale amil zakat institutions nationwide to serve as the basis of comparison. The four institutions are Dompet Dhuafa (DD), Rumah Zakat (RZ), Baitul Maal Hidayatullah (BMH) and BAZNAS. Types and ways of collecting data in this study are as follows: a) Primary Data, which is related to the low public trust in the institution managing the zakat, the low realization of zakat fund collection and the not yet effective utilization of Zakat funds by national zakat institutions obtained through in-depth interviews with; 1) the experts of zakat; 2) a leader or manager of the national amil zakat institutions and parties concerned; b) Secondary Data, collected by the collecting documentation from zakat management institutions nationwide, the first one is associated with a data reception and distribution of funds, for example; how much is distributed for managers (amil), how much is distributed for education, how much is distributed for health, and how much is distributed for productive economic activity; The second one is related to the activities conducted by zakat institutions in the form of annual reports and magazines. In addition, sources from the journals about zakat and reports of previous studies that discuss the utilization of Zakat funds are also used to support the data.

The data obtained from interviews with the zakat managers subsequently compared with the data and the documentation generated by the management of zakat organization both the annual report as well as the financial statements audited by a professional auditor. In this study the data beneficiary in the field of education and economic development is compared with the number of poor people nationwide. Comparison between the number of beneficiaries of zakat funds to programs in education and economics program will be the analysis of the author in viewing the role of the zakat organization towards poverty alleviation.

4. RESULTS AND DISCUSSION
The organization's efforts in realizing the potential of zakat funds continued to increase with the significant growth of around 22 percent per year (2009 to 2014 data). Furthermore, when seen from the growth in the number of zakat payers (muzaki) each year continues to increase, it can be shown from each Amil ZakatOrganization (LAZ) growth's in the number of donors (muzaki) are different from each other. LAZ DompetDhuafahas a growing number muzaki to 23 percent per year, LAZ RZ grew 19.6 percent per year and LAZ BMH experiencing tremendous growth with an average of 150 percent (2011 to 2014). Zakat management organizations with the acquisition of the largest funds, such as DD LAZ and LAZ RZ, BMH and
BAZNAS (Table 1) is an institution of zakat which has high credibility in the community. As a national zakat managers with high credibility, these institutions have common characteristics. First, integrity, accountability and transparency are high among others indicated through the presence of internal governance, such as the division of power in the organization, the system of remuneration and accountability mechanisms, their sharia supervisory board, reports and internal controls, and the performance of self-regulation, such as the disclosure of financial information and programs to the public through mass media. Second, financial sustainability, among others, indicated by the diversification and expansion of the base of donations by doing fundraising zakat and non-zakat, either from individuals or businesses, both domestically and abroad. Third, high social legitimacy, among others, indicated by high growth of donors, utilization of zakat program innovation for productive economic activity and community development, and innovation community service programs, such as schools and hospitals free of charge.

Based on the increase in zakat funds collected (Table 1) and a growing number of muzaki that are willing to pay zakat voluntarily to DD, RZ, BMH and BAZNAS, showed an increase in public confidence in individuals and institutions to pay zakat through zakat institutions. The willingness of people to pay zakat through the institution of zakat is not just caused by promotional activities through banners, brochures, billboards, pamphlets and other media, but no less important is through real proof utilization of Zakat funds such as establishing educational institutions free of charge, free activity center, free hospital, direct assistance to those affected by disasters and other free services. Thus, the public can see directly the benefit from the funds that they pay for zakat through zakat institutions, so that eventually there is trust.

Here is the number of zakat collected by four amil zakat institutions nationwide, both managed by the government and managed by the private sector:

<table>
<thead>
<tr>
<th>No</th>
<th>Name of LAZ</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dompet Dhuafa</td>
<td>63.88</td>
<td>81.508</td>
<td>98.273</td>
<td>124.33</td>
<td>N.A.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Rumah Zakat</td>
<td>3.819</td>
<td>6.131</td>
<td>48.23</td>
<td>6.135</td>
<td>61.099</td>
<td>98.273</td>
</tr>
<tr>
<td>3</td>
<td>BAZNAS</td>
<td>19.37</td>
<td>23.66</td>
<td>32.986</td>
<td>96.3</td>
<td>N.A.</td>
<td>N.A.</td>
</tr>
</tbody>
</table>

Source: Las and BAZNAS

Of the four LAZ studied, the one that is able to collect the largest number of zakat funds is DompetDhuafa (DD), with the biggest amount of average growth around 28 percent per year, while the lowest growth of zakat funds is from BMH with the average of 14 percent per year. Besides that the organizational management of LAZ DD is getting better, more professional, and being the highest zakat fund collectors among other LAZ, it is also apparent that the muzaki’s trust to LAZ DD surpassed other LAZ. However, although generally there has been an increase in zakat fund raising by each LAZ studied, essentially the development
of zakat fund raising is still very small compared to the potential that it should.

Based on data from BAZNAS annual report, in 2012 in Indonesia, there were 576 zakat management organizations with the average of zakat funds collected as follows:

Table 2: The collection of the National Zakat (Billion US $), 2012

<table>
<thead>
<tr>
<th>No.</th>
<th>Zakat Management Organization</th>
<th>Number of Organization</th>
<th>2012</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>BAZNAS</td>
<td>1</td>
<td>50.21</td>
<td>50.21</td>
</tr>
<tr>
<td>2.</td>
<td>BAZ Province</td>
<td>33</td>
<td>253.25</td>
<td>9.29</td>
</tr>
<tr>
<td>3.</td>
<td>BAZ County/City</td>
<td>502</td>
<td>2,279.72</td>
<td>1.18</td>
</tr>
<tr>
<td>4.</td>
<td>LAZ State and Local</td>
<td>40</td>
<td>729.22</td>
<td>15.87</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>576</td>
<td>2,212.40</td>
<td>2.88</td>
</tr>
</tbody>
</table>

Source: BAZNAS Annual Report 2012

Overall, the new zakat management organizations were only able to raise funds amounting to Rp. 2.2 trillion in 2012, this number has only reached 1 percent of the potential zakat amounting to Rp 217 trillion (Eden, 2012). Furthermore, when compared with Indonesia's real GDP in 2016 of Rp 3353.2 trillion, the realization of the Zakat funds today have only reached 0.06 percent of GDP. This illustrates that the role of zakat institutions nationwide is still very low, so it is natural that until now zakat management organizations are not yet able to massively help poverty alleviation programs, while the number of the poor every year tends to increase. In this case, an earnest effort of the zakat management organizations is needed in order to achieve the collection of funds up to its potential.

The amount of zakat fund by the four LAZ studied have only reached 10.73 percent of the total national collection (2012 data). Therefore, it is natural to say that zakat fund collected by the four LAZ has not been proportional to the increasing number of poverty alleviation. Similarly, overall zakat fund collected by LAZ nationally. This makes sense, because most of the Zakat funds collected by LAZNAS are still largely distributed to the needy and the poor in need of immediate assistance to meet their consumption needs. So, LAZ role in alleviating poverty is determined by the proportion of its distribution form. Data from four LAZ shows the composition of the distribution of funds as shown in the table below (Table 2).

Table 3: Percentage distribution of zakat funds divided into three fields that have the potential to reduce poverty from 2009-2014

<table>
<thead>
<tr>
<th>Zakat Institution</th>
<th>Percentage per Zakat Distribution Filed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The Poor</td>
</tr>
<tr>
<td>DompetDhuafa</td>
<td>47%</td>
</tr>
<tr>
<td>Rumah Zakat</td>
<td>77%</td>
</tr>
<tr>
<td>BaitulMaalHidayatullah</td>
<td>39%</td>
</tr>
<tr>
<td>Baznas</td>
<td>67%</td>
</tr>
<tr>
<td>Average</td>
<td>58%</td>
</tr>
</tbody>
</table>

Source: LAZ and BAZNAS

Zakat fund distribution program carried out by the four zakat institutions is almost the same, except for the BMH, which are: 1) consumptive activities (charity), 2) health services, 3) activities of educational services; and 4) economic development activities. For BMH, the focus is more on missionary endeavor, both through education and economic development. Of the four main areas of activity, the one that has the greatest potential to reduce poverty are activities in the field of education, economics and social development. For example: educational program called **Smart**
Ekselensia Indonesia by LAZ DompetDhuafa educate children from poor families from junior high up to high school, and after that they are channeled to proceed to various State Universities in Indonesia. This program from 2003 to 2013 had only been able to pass as many as 333 students from 26 provinces. This means that on average every year it can only accommodate 33 students. Additionally, Independent Institute which provides skills training in various kinds of expertise in one year graduated 826 people. The same program is also conducted by RZ LAZ, LAZ BAZNAS and LAZ BMH, but with a different approach. The recipients of the education program conducted by LAZNAS and BAZNAS when compared with the large number of children who need an education up to university level is still too little. Cost of education with boarding system as practiced by LAZ DompetDhuafa requires funds that are relatively large and quite a long time. Therefore, poverty alleviation by improving the quality of human beings through education can only be granted very selectively.

The total zakat funds amounting to Rp 2212.40 billion if 22% is earmarked for education, then the available amount is only Rp 486.73 billion per year. Zakat funds distribution for education program is varied, it can be in the form of free education up to junior or secondary level, in the form of free education to high school, there are scholarships for college, there is a scholarship for boarding school started from junior high until high school and there is also in the form of vocational courses in specific areas of expertise. Furthermore, if the cost of educating a child from middle school to college level required funds of Rp 50 million per year, then only as much as 9,735 people is benefited from zakat funds for education every year. According to data from UNICEF in 2016, there are 2.5 million children dropping out of school and could not continue to elementary education (0.6 Million) and junior high school (1.9 Million). Thus the percentage of children dropping out of school that can be funded by Zakat funds are just as much as 0.39 percent. Not to mention if the fund is reduced to the construction of educational facilities and a variety of educational tools, then the smaller the funds that could be allocated to finance the education of children dropping out of school.

In addition to education, the zakat fund distribution program that has the potential to reduce poverty is economic development program. The form of economic development that has been done by zakat institutions are quite varied, such as: a) in the form of micro-economic development; b) in the form of economic development in crafts; c) in the form of development in agriculture; d) development in the field of farming and so forth. On the average, allocation of zakat funds for economic development activities is 10 percent of the total zakat that could be collected by all LAZ, this means that for this field, the available fund is only Rp 221 billion. If the fund is channeled to economic development by providing capital assistance without interest with a loan value of Rp 1 million for each person, then those that could benefit from this program is just as much as 221,000 people. The number of recipients of this size is relatively small compared to the number of those who need capital assistance all across Indonesia. As a result of prioritizing quantity, in practice, capital assistance of USD 1
million is still ineffective to eradicate poverty. However, if increased to Rp 5 million per person, the number of beneficiaries of zakat funds will be few and limited, while the fund that that the LAZ is capable of collecting is still very limited. The next problem faced by LAZ’s economic development program is the observer of the program which has the task of monitoring the sustainability of the program and provide guidance to beneficiaries and make sure that the assistance given is truly effective and can develop.

The illustrations of comparison between zakat funds distributed for the program that has the potential to alleviate poverty by the total of actual funding required for the program, and the total number of people who need development program from zakat, has highlighted that the role played by the organization managing national zakat (LAZ) in helping the government to alleviate poverty is still far from the expectations of all Muslims. But what has been done so far by LAZ DD, RZ LAZ, LAZ BMH and BAZNAS has been able to provide a glimpse of hope for a better life for those who already receive benefits from the zakat fund distribution program.

5. CONCLUSION

1. So far, the national zakat organization in distributing zakat funds is still dominated by distribution in a means of charity and consumptive, we can see this from the large composition of funds channeled to the respective fields. While this does not violate the rule in jurisprudence, but with that portion of the distribution of zakat funds, it would more likely to perpetuate the poor compared to lift them out of poverty. If the overall national zakat organization in 2014, had only been able to collect zakat amounting to Rp 2.77 trillion (Source: BAZNAS), which means that when compared to the state budget (US $ 1635.4) in the same year, zakat only reached 0.17 percent of the total state budget. Furthermore, from that amount of fund, if the average is channeled into poverty alleviation programs by 30%, then the zakat fund contribution in this regard is very small, and is still below 1 percent.

2. Of the four zakat organizations surveyed, the ones that has the largest average portion in distribution of funds for education is BMH (45%), RZ (12%), DD (22%) and BAZNAS (7%). While for the economic development program, the largest is from DD with 12 percent and was followed by RZ with 10 percent. On average, the distribution of funds for education and economic development program is only around 20-25%, so when compared to the state budget funds that are distributed to poverty alleviation programs (Rp 47.2 G), then the zakat organization's role in this case only reached number 1.47 percent.

3. The beneficiaries of poverty alleviation programs through vocational education, general education and sustainable economic development in business fields of commerce, crafts, agriculture and farming that were awarded by the national zakat managers, the estimated figure is still below 100 thousand people per year. If compared to the number of recipients who should benefit from the poverty alleviation program of zakat, the percentage figure has not reached the number of 1 (one) per cent. For example, if we take the average of those who benefited from educational programs and economic
development from each year is 100 thousand people, and the number of poor people who need help from the program is 28 million people, then the role of zakat organization is only 0.35 percent (not yet 1%).

6. SUGGESTION
1. For amil zakat institutions like Dompet Dhuafa, LAZ BMH, BAZNAS it is best that in reporting their funding distribution, they make the recording or documentation of detailed data, making it easy for the parties concerned with the data to make a classification associated with a source of revenue and the disbursement of funds in detail.

2. Providing transparency by giving facilities for researchers and stakeholders to earn the data needed for scientific purposes and for the benefit of related parties.

7. BIBLIOGRAPHY
Empower People to Manage The Waste into Recycled Products

Endah Wartiningsih¹, Dewi Winarni Susyanti² and Iis Mariam³
¹,²,³Department of Bussiness Administration Politeknik Negeri Jakarta,
etmail : ¹endah.wartiningsih@gmail.com, ³iis.mariam@yahoo.com

Abstract

“IKDU Center” in Politeknik Negeri Jakarta was the laboratory for managing and processing waste and other innovative products. Object shooting “IKDU Center” currently provides training to the community about how to process organic waste and non-organic in the environment in order to be useful. IBM devotion recycling business group is the training of waste management. The training is not only associated with the processing of organic waste but also can be used to be processed into new food ingredients. The reasons for the implementation of the training is still a lot for business than managing recycling have an understanding of the processing of the organic and inorganic trash, eventhough there are a wide variety of foodstuffs that abundance can be developed and processed to produce vitamin and high protein food. Food processing of waste materials in addition for food consumption could be a business opportunity. IKDU want to empower communities one in Cilember SMEs to utilize the results of processing waste materials into business opportunities. The waste treated in the training was soybeans for food, having researchers the content of nutrients, which is quite high. Leather soybeans processed into nuggets which are kinds of food that is usually made of chicken or beef or other materials, but this time made from soya bean waste. This training is more emphasis on the social and economic groups in the village whose people working recycling waste materials: Cilember, Cisarua District, Bogor. Cilember village located in the tourism area that will be more prospective to empower local people’s economy from increasing product values. Hopefully, the participants can also implement the knowledge given such as business management, marketing and financial administration.

Keywords: IKDU Center, empowerment, business opportunity, recycling waste product

1. INTRODUCTION

Business services waste management and waste always identified by managing organic and inorganic waste just like managing household waste for organic waste and then be used as organic fertilizer, or trash inorganic always associated with the collection of items that can be recycled to be used as useful materials. Indeed, until now the problem of waste become a major problem for big cities in Indonesia. IKDU Center in State Polytechnic of Jakarta was the Laboratory for managing and processing waste and other innovative products. IKDU Center concerning of waste as a form of concern of State Polytechnic of Jakarta acemics, as it still has not managed garbage properly. So this causes pollution and environmental damage. In addition to providing knowledge of how to process organic waste into useful like compost, IKDU work with students continuing to innovate in terms of waste management. Research about trash, particularly the waste of foodstuffs research has been carried by the State Polytechnic of Jakarta students who studied soybeans waste can be processed for food, having researched the content of nutrients, which is quite high. Consumption of soybean in Indonesia in a year reaches 2.25 million tonnes (Ministry of Internal Affairs, 2015). This indicates that soy consumption is high enough, which does not rule out the highly amount of soybean waste.

The provision of training is expected to provide a stimulus for the Cilember people in order to innovate for the
commodities that are likely to have a sale value or can be commercialized.

Villager of Cilember Cisarua subdistrict, Bogor regency is located in the village which has a Sun tourism park and Cilember Waterfall, that of course has a tourism visit. Like the tourism surrounding area, the location also takes advantage of the arrival of tourists by providing requirements for visitors, for example venue, selling souvenirs, as well as catering for the tourists. Cilember area has distinctive features namely craft souvenirs made from leather woodwaste. Alongside the way, there are also too many traders who peddle snacks at an almost similar kind. As a tourism visiting location, the area is still having a great potential for the people to provide another alternative Cilember creation or innovate in soybean waste processing or else become viable consumed commodity.

Devotion results of lecturers with students by providing training in the making of chicken and organic catfish nuggets for some people groups, there are some groups of people who have been given training and the results can be used as a small business which provides inspiration to open a business for the community.

IKDU Center trying to urge people engaged in the business of recycling to describe the condition of external partners such as regional monograph domicile partners including regional typologies, conditions and potential of the region, social conditions and economic conditions. Then the condition of partners from the aspect of production and management, forms of business partners.

2. METHODOLOGY

2.1 Socialization
Community service activities through the IbM Program preceded by socialization as rapprochement between the executor with VTfood and PSA healthy food recycling party group in the hope that there will be established a good working relationship which is based on common interests, namely to improve the quality and productivity of the business.

Devotion team coordinates with village officials, asking about what can be provided by the Department of Business Administration State Polytechnic of Jakarta to the people in the village of Cilember. One of the society needs is guidance to small businesses.

2.2 Provision of Work Equipment.
Adequate working equipment will be able to improve the quality and productivity of work. Current conditions are without the proper equipment, so it takes a long time to produce the production. The use of a good tool is be able to improve quality and productivity.

2.3 Business Management training and business management
The training is preceded by providing knowledge to participants about the importance of managing the business in a professional manner and form groups of a legal entity, such as forming a cooperative because it will allow traders or small entrepreneurs to get help from the government or the required increase in working capital.

2.4 Organic Waste Treatment Training and non-organic
Participants were given the provision of skills to process non-organic waste
that is made from straw craft mineral water and treat tofu waste (soybean) into a "nugget". Aiming to raise their creativity to innovate processing waste into useful products.

3. ANALYSIS AND DISCUSSION

The training is preceded by providing knowledge to manage the business become better. To the participants, speakers expressed the need to create an umbrella group of traders or entrepreneurs in the village of Cilember, because it will be easier for outsiders to assist in developing the business, as well as merchants more easily if need funding from the government or other external parties.

To provide solutions to the partners problems that have not been managing business space or a good production, speaker give a presentation on the importance of managing the layout well, it will provide even more convenience for customers. If customers feel comfortable and happy then they will be satisfied and could be a promotional tool indirectly.

Furthermore, with regard to marketing training delivered on how to package or "packing" products as well as branding. Although costly, but it is very important to the appeal of the product in the eyes of consumers.

Giving further knowledge to participants about the importance of spatial planning is a business, a way of packaging and branding. At the time of the survey team noticed that the traders pay less attention to these things, so that in this training resource to provide feedback about the importance of managing a place of business in order to provide convenience for customers. How it should package the product in order to attract and how to provide trademark, things that are part of the marketing is also presented to the participants, with expectations after they were given the knowledge of it can be implemented in their wares.

Knowledge of how financial records or out of the money simply was also given to the participants. Usually small businesses are less concerned about financial record-keeping business, but this should be done orderly and correct. So it will know how their business development, in addition to the much-needed financial records when they apply funding from the banks, because one of the requirements include credit application is on the books or financial records.

Good business management such as locating business space, product packaging, and financial records neatly will show professionalism in managing the business and other good effect that gives confidence and satisfaction to consumers.

Community Village of Cilember have enough opportunity to increase given types of businesses in this village while there are some tourism sites of course there excursions. The next skill is to provide training to process non-organic waste and organic waste. Non-organic waste to be taught to make handicrafts from straw drinking water and organic waste that is waste soybeans as commodities that have economic value or for business as well as alternative consumption. The next training is to teach participants to treat soybeans waste into "nugget". Instructor is built from IKDU Center. Processing soybeans waste into a commodity that can be consumed through this resulted from a series of experiments that have been done.
before. Having previously succeeded in processing the catfish become "nugget" and provide knowledge on community service activities in the village of Cikande together with the Department of Business Administration in 2014 and 2016 processing soybeans waste into "nugget" provided training to several drivers MSMEs in rural Cilember, district. Cisarua, Bogor.

This service activities not only stop the implementation of the training, but also the team will conduct periodic visits to see how the implementation of training on entrepreneurial community in Cilember village, district. Cisarua, Bogor

People are very enthusiastic about this training, but considering the limited equipment only provides the opportunity for 10 people, and divided into 2 groups. Training leather waste processing soy (tofu) is taught by a team. The Materials and tools as well as processing methods are as follows:

Table 1. Materials and Processing Training Tools "Nugget" Waste Soybean

<table>
<thead>
<tr>
<th>INGREDIENTS</th>
<th>TOOL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stove - Brass</td>
<td>Tofu soy</td>
</tr>
<tr>
<td>Food processor / blender</td>
<td>Chicken - soy sauce</td>
</tr>
<tr>
<td>Stainless Containers - Cutting</td>
<td>Sago flour - Cheese</td>
</tr>
<tr>
<td>Frying pan - Spoon</td>
<td>Spices - Soy sauce</td>
</tr>
<tr>
<td>Pan - Scar</td>
<td>Eggs - Sesame oil</td>
</tr>
<tr>
<td>Gloves - Weigher</td>
<td>Vegetables - Wheat flour</td>
</tr>
<tr>
<td>PotSteamer - Knives</td>
<td>Cooking oil - Panir Flour</td>
</tr>
</tbody>
</table>

HOW TO PROCESSING:

Wash all the ingredients
Flavor: Milled: onion, garlic, pepper
Stir the ingredients above with margarine and
hot oil
Minced chicken with a food processor / blender
until smooth
Minced vegetables
Mix: soy bran, chicken was fine, herbs,
vegetables, corn starch, egg, sesame oil, soy
sauce, sugar, salt
Steamed dough to ¾ cooked
Cut the dough and roll into the egg white and
Panir flour
Batter the fried until golden brown

Source: primary data processed

Enterprises also need to be reckoned investments, costs and the amount of profit. Estimate the projected benefit of treating waste pulp out of this can be seen in the following table:

Table 2. Projected Production Advantage "NUGGET" Soybean Waste.

<table>
<thead>
<tr>
<th>Fixed cost:</th>
<th>Rp. 3,750,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>-Investasi Tool</td>
<td>Rp. 78000.00</td>
</tr>
<tr>
<td>-Cost Fixed / month</td>
<td>Rp. 6,250,000.00</td>
</tr>
<tr>
<td>Raw Material Costs (To 600 packs)</td>
<td>Rp. 3,750,000.00</td>
</tr>
<tr>
<td>Operating costs:</td>
<td>Rp. 16,500,000.00</td>
</tr>
<tr>
<td>expenditures for raw materials and other operating costs (for 1200 packs)</td>
<td>Rp. 16,578,000.00</td>
</tr>
<tr>
<td>-cost fixed / month</td>
<td>Rp. 78000.00</td>
</tr>
<tr>
<td>Total operating expenses</td>
<td>Rp. 16,578,000.00</td>
</tr>
</tbody>
</table>

Cost of product / package     | Rp. 13815.10     |
The selling price of the product / package | Rp. 20,000.00 |
Advantages / wrap Advantages / month | Rp. 6,184.90 |
(600bungkus x 2)               | Rp. 7,421,880.00 |

Source: Primary Data Processed
Participants are split into 2 (two) groups, each group masinga get donations of equipment were given to participants as the capital to produce "nuggets" are:

- Gas stove
- Gas cylinders
- Pan
- brass
- food Processor
- Frying pan, etc.

Below is a documentation of the equipment delivery to the workshop participants.

4. CONCLUSION
The conclusion of the service activities in the Village Community of Cilember, District Cisarua, Bogor regency are as follows:

1. The community has gained information about their management and workplace management is not well ordered yet, expected knowledge in
2. The incomplete equipment problem to produce has been overcome with contributions from the devotion team.

3. The Community is expected to be skilled in work after training.

4. Provision of marketing knowledge is primarily concerned with packaging and delivery of brand / trademark. Business management as well as knowledge of recordkeeping is expected to be implemented.

5. **RECOMMENDATION**
   Community service activities are very helpful for their empowerment of both aspects of the skill and knowledge especially related to stimulate people to innovate and develop a commodity that can increase their income or who could become business opportunities that improve the welfare of the community itself. This activity should continue to be implemented in future.

6. **BIBLIOGRAPHY**
   
   
   
   
   
Strategy Marketing Lombok Destination Based On Core Competence Of MICE

Etty Kongrat¹ and Tuty Herawati²
¹,²MICE Studies Program Jakarta State Polytechnic
Campus UI Depok 16425
Email: ¹etty_kongrat@yahoo.com, ²tutyherawati@yahoo.com

Abstract

Sixteen (16) destinations MICE Lombok entry, the mapping indicates that the destination Lombok enter category of potential destinations, core competence destination Opened opportunities to make as a MICE destination especially in the field of corporate meetings and incentive travel.

The finding of the study is to identify and determine destination development strategy seen as core competence as a MICE destination. Data and information are collected several information: questionnaire, depth and focus group discussion interview with MICE industry players. This paper analysis performed Vrin (value, rare, inimitable and Non substitutable) identifying the internal resources.

The result of this researcher indicate that the core competence of Lombok destination there are six resources which are: natural resources, nature reserves, heritage, cultural heritage, forests and has great to develop the strategy of corporate meeting and incentive travel is supporting by natural resources. Implementation strategy marketing aw with as web, brosur, carried out is the need for incentive houses, nightlife, historical attractions, tempt the shopping and gaming, given the incentive travel business emphasizes entertainment and rekresai the preferred and business activities there in.

Next improvement of human resources and destination image.

Key Words: marketing strategy, core competence, incentive travel destinations.

1. INTRODUCTION
MICE industry is an industry that contribute to the "knowledge-economy", MICE is associated with a thought of ideas, innovation, creativity, leadership, education, and of course, business. The most fundamental and important aspect of the tourism event is to attempt to bring both domestic and foreign tourists (Getz, 1991: 5). Getz also said, not all the events that are able to offer attractive for tourists. Tourists sometimes come along with the event activities, just to see what opportunities he can do during the event. In this case the tourists who come is for business. Event in relation to the planning of tourist destinations, Getz (1991: 5). The tourism ministry has set 16 MICE destinations in Indonesia, namely Jakarta, Bali, Bandung, Surabaya, Yogyakarta, Semarang, Solo, Makassar, Lombok, Palembang, Padang, Medan, Manado, Balikpapan, Batam, Bintan. The draw of destinations that have been mentioned himself as a MICE destination is truly ready to become MICE destinations. It is interesting to further study one potential destination is Lombok with a variety of natural resources.

2. THEORY
MICE stands as Meeting, Incentive, Conference and Exhibition have been widely recognized in the world and become a common term in the industry pariwisat. One of the association, namely (The International Association of Professional Congress organizers) IAPCO (2009: 4), MICE can be defined as follows: Meeting is the general term indicationg the coming together of a number of people in one place, to Confer or carry out a particular activity. Frequency: can be on an ad hoc basis or According to a set pattern, as for
instance annual general meetings, Committee meetings. Etc. Incentive is meeting event as part of a program the which is offered to its of participants to reward a previous performance. Conference is participatory meeting designed for discussion, fact-finding, problem solving and consultation. As Compared with a congress, a growing niche roomates features to facilitate the exchange of information. The term "conference" carries no special connotation as to frequency. Though not inherently limit in time, conferences are usually of limited duration with specific objectives. Exhibition events is a roomates products and sevices are displayed.

Knowingly or not, the Indonesian state has entered into the era of liberalization of the global economy that already is the consequence logical to follow the "rule of the game" international trade being rolled. For those reasons, the various destinations in Indonesia must prepare themselves so that the target of tourist arrivals can be achieved. Spillane (2005) states that in each object or location of the various elements of tourism there are actually interdependent. A tourist attraction or destination includes five important elements, namely: Attractions are things interesting, the attention of tourists, facilities, necessary, Infrastructure, Transportation (Services transporting), Hospitality, is hospitality or willingness to receive guests. Sedangkan destinations by Cooper is the center of all the facilities and services that have been prepared to meet the needs of tourists .. The area or areas that can be said to be qualified as a destination that is 4 "A" attraction as an attractive natural charming local culture, performing arts. Accessibilities such as the availability of local transport and terminals Amenities such as the availability of accommodation machines, restaurants and travel agents. According to Ritchie and Crouch (2000) considers that the competitiveness of the destination of a country's ability to create added value and increase of national prosperity and managing assets and processes, attractiveness, aggressivenes.

When a destination has that rare ability, can be maintained, or difficult to imitate this will form the basis for sustainable competitive advantage. Is a key to the company's competitive advantage (Bani-Hani and 'falalh 2009). Destinations need to focus more on their internal different strengths to provide added value to the tourists. The ability of differentiation and others. The concept of core competency was first brought by Selznick (1957) who used distinctive competency to depict the advantage of corporate value through various activities. Competency is the most important actor to complete a specific task.

One source of competitive advantage According to Hill and Jones (1998) is a core competence, the which will delivery a differentiated product (unique and difficult, to imitate by competitors) to Compete in internationalmarkets. Hill and Jones further suggested that if an organization wants to have a core competence, then it must have the resources (tangible and intangible resources) roomates are unique. In addition, the competence needs to create value as well as the capabilities (skills) to exploit there the source, and a unique capability in managing resources to productive uses. According to Williams (1992), core
competences are the skills that enable companies to achieve the basics of customer benefits through the establishment, improvement, renewal and use of resources leading to sustainable competitive advantage. While Prahalad and Hamel (1990) stated that there are at least three Prerequisites that can be applied to identify core competence within the company, the which are: (a) Provides potential access to a variety of markets, (b) to Contribute Significantly to the final product the customer benefits, and (c) difficult, to imitate by competitors. The same thing Expressed Also Barney (1995), and Barney et al. (2001) who argued that there sources and capabilities are important for the company when it is to have value, rare and difficult, to imitate. Reviews These four dimensions of competence are value added, rare, difficult, to imitate, ability to exploit, the which are important indicators in Determining Whether a competitive advantage can be sustained or not. Man, Lau and Chan (1998) and Kuncoro (2008) also Noted that the resources and capabilities can be a core competence if it meets Certain conditions / criteria: These resources can add value to the product or service that offer by the organization. The point is that Reviews These resources can be used to exploit the external conditions that can provide income to the organization, or resources can be used to neutralize the external factors that are not profitable. Rare. Ideally, no competitor hasthe same resources. More and more companies who have the sameresources or capabilities, therefore the organization should use even the smaller capabilities can Affect the sustainable competitive advantage for the company. Resources should be difficult, to imitate. Imitation by competitors can be done in two ways items, namely duplication and substitution. Duplication Occurs when a competitor creates the same resources, while substitution Occurs when a competitor Replaces some of there sources with alternative resources to gain competitive advantage with the same result.

Resource companies should not only be valuable, rare and difficult, to imitate, but the company also must have the ability to Utilize or to exploit what it has. Hafeez et. al (2002) defines the core competencies as a source of business that consists of physical, intellectual, and cultural assets. In addition, the core competencies can be described as something yang "unique," special ", "Difficult to replicate" and "superior dakam competence. A core competency is appropriate, referred to as "the movement of resources" or skills "Shieh and Wang (2007) found a core competency of the company activities more successful than its competitors and that required by the market. In particular, the competence of a company is a combination of resources that excel in competition throughout the corporate strategy. Furthermore Prahalad and Hamel (1990) argued to be regarded as a core competence, must have the character: It offers tangible benefits for customers, is difficult for competitors to replicate and provide access to markets. All three are a valuable strategic asset or most relevant to future product markets and the decision of the company. Core competence is the knowledge possessed a group of companies that differentiate the company and creating a competitive advantage against its competitors. (Agha, Alrubiae, and jamhour, 2012)
3. METHODOLOGY
Data collection first through Focus Group Discussion (FGD) comprising stakeholders from local governments, event organizers and perpetrators of business MICE, community leaders in destination Lombok. For mapping MICE destinations Lombok using nine criteria MICE destinations are: accessibility, stakeholder support, places of interest, accommodation facilities, conference facilities, exhibition facilities, the image of the destination, the state of the environment and the professionalism of HR using SWOT analysis to assign weights to each criterion. Second. Data core competencies destinations through a questionnaire using a Likert scale, then the results of the questionnaire determines the destination core competencies.

4. ANALYSIS AND DISCUSSION
From the results of the mapping destination SWOT analysis states that Lombok MICE destinations in the category of potential as for the SWOT analysis as follows:

<table>
<thead>
<tr>
<th>Strength</th>
<th>Weakness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural resources</td>
<td>Human resources</td>
</tr>
<tr>
<td>Culture</td>
<td>Resources</td>
</tr>
<tr>
<td>Heritage</td>
<td>There has been no incentive house</td>
</tr>
<tr>
<td>Accommodation varies</td>
<td>Most people have not tourism awareness</td>
</tr>
<tr>
<td>Airport International Support Associations</td>
<td>Shopping center</td>
</tr>
<tr>
<td>Awards ever in getting NTB</td>
<td>There are still many thugs in sights</td>
</tr>
<tr>
<td>Province in tourism is: &quot;World Heritage and Biosphere Man 2010&quot; for Mount Rinjani National Park.</td>
<td><strong>Exhibition facility is not yet complete</strong></td>
</tr>
<tr>
<td>Meeting facilities on a small scale</td>
<td></td>
</tr>
<tr>
<td>Meeting facilities</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Threat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lombok is a business opportunity to sell travel incentive programs for associations - associations jewelry the fashion industry and the world to come to Lombok and work between local governments and fashion designers from Indonesia and internationally to organize a spectacular event.</td>
<td>Layout the location is not neat</td>
</tr>
<tr>
<td></td>
<td>Regulation of local government</td>
</tr>
<tr>
<td></td>
<td>Unskill SDM</td>
</tr>
</tbody>
</table>

SWOT analysis results for the 9 criteria MICE destinations shows that namely accessibility, stakeholder support, meeting facilities, accommodation facilities, exhibition facilities, destination image, the environment, and the professionalism of Human Resources. Power to meeting facilities, accommodation, destination image supportive environment, so for corporate meetings and incentive travel destination Lombok can compete with other destinations. Although there are drawbacks such as human resources in the field of MICE, people are not conscious tourist, local government regulations. Opportunities for Lombok destination is to make the programs attractive to offer to companies in destination Lombok. Threat for capsicum destination public transport is still less then the arrangement.

All resources (resources) of the above According to respondents is Considered valuable in the current destination. However, to be regarded as core competencies, Reviews These resources need to be tested first. Resources (resources) that has the potential to Become a core competency.
In an effort to identify the resources (resources) owned by the local government Lombok, conducted a secondary collection of data Identification of Core Competence Lombok Destinations. There are Several methods that can digunaka to test Whether a resource (resources) is a core competency. One of the which will be used for testing was proposed by Barney (1991), the which says that to be considered as a core competency, a resources must meet four criteria: value, Rareness, Inimitability and Non-substitututability. For the resources that have dipperoleh of the results of the first questionnaire collection of data as shown in the table above .1.2 then tested wit four criteria above.

Testing is done by distributing questionnaires to the same respondents to fill out a questionnaire roomates tops .. Repondesn asked to meilai Whether the selected resource comply with specified criteria for Vrin like Barney. Answer only two options items, namely Yes and No.

Based on the results of the tabulation above it was Decided that the value of a greater percentage is the respondents' answers to the test Vrin is artinay when presetasi respondents Reviews largest YES, meaning According to respondents of resources (resources) that meet the specified criteria, billa percentage of respondents over banayak does NOT mean by respondent resources (resources) is not meeting the specified criteria.

Analysis and interpretation of the answers respondens using analytical tools that have been used by Paul Stonham in research Similar items, namely asseing core intangible resources (European Management Journal volumen 22, No. 1, 2004)

After the above calculation results are interpreted using categories AOPA resources (resources) owned Lombok destinations core competencies Including the which have a competitive advantage? And Whether the competitive advantage is temporary or sustainable?

All resources amounting to 67 above, and then included in the questionnaire distributed to respondents in their search for primary data. Respondents are stakeholders in West Nusa Tenggara yanitu destinations; Position stakeholders in this case no tourism agency NTB, Event organizer, tour and travel, hotels, public figures and of educational tourism in Lombok. The questionnaire was made by using a Likert scale, respondents were asked to give an opinion as to how much support the resources Mentioned in the questionnaire in support of the current destination. Data from the questionnaire count result is calculated based on the weight specified in Likert scale. Results of the questionnaire produced a number of resources (resources) that meet the specific criteria for Vrin like Barney to be called core competency. Resources (resources) are Categorized as potential core competence is the resource based on the count Reaches the value of 55% and above. Resourc

The test results using methods Vrin above shows that of the 45 resources (resources) are Considered to be supporting the destinations Become turns eligible Barney to be called core competence is 6 resources (resources) are: Panorama, cultural heritage, heritage, nature reserve, forest and culture.
To make incentive travel into one of the components of the MICE industry is no doubt that Indonesia already has a diverse tourism potential with its uniqueness that is not owned by the state and other nations. Indonesia is rich in beragaman and unique culture, nature and fauna can the make Indonesia as a potential destination as the venue for incentive travel or incentive trip. By having 16 MICE destinations MainStay Indonesia from west to east Indonesia is rich with potential one of the which is the destination Lombok.

Incentive travel is a trip once in a life time for the winners to be an activity that is unforgettable and it means that a destination must be ready to equip all the Necessary requirements such as access from the airport to the venue the which takes about 20-30 minutes, a matter of convenience services Obtained from the airport until the completion of activities MICE business, the availability of places where interesting and unique that can be a selling point higher for incentive travel, accommodation and meeting places, as well as evening entertainment (restaurant world class, cafes and bars), a performing arts culture, the environment, the image of destinations, human resource handling, galleries and historical Attractions, and shopping, and all the activities that they can spend in remarkable destinations such as culinary tourism, nature tourism, cultural tourism, spa tourism and wellness and tourism of sports especially water sports are very popular nowadays, destinations Lombok have the opportunity to use 6 core competencies Become destinations of corporate meetings and incentive travel. Obstacles encountered is the human resources that have not been conscious tourist, the layout in places rekresiasi still to be addressed, such as public port infrastructure in particular to Gili Trawangan. The shopping center is not centralized, there are still plenty of thugs in the recreation area.

5. CONCLUSION
Based on the results of research on the core competencies of destination Lombok found that there are six resources into competitive advantage items, namely: the natural landscape, heritage, nature reserves, cultural heritage, forests and culture that can be used to be a destination of Corporate Meetings and Incentive Travel. Of the six core competencies are supported by accessibility as banda rudara international, the frequency of flights of scheduled flights, image destinations penah host both events nationally and internationally, was awarded as "World Heritage and Man Biosphere 2010", then strongly supported by local Governments proved in the presence of the governor's instruction No. 03 of 2010 on Government support for MICE activities and so is the support of the Association. Besides the variety of accommodation and meeting rooms a cozy atmosphere makes the destination Lombok feasible for MICE development towards corporate meetings and incentives tavel. Constraints faced is the human resources and local culture that is still less conscious tourist to be a record for the local government and local government policies because of the presence of regional autonomy there should be clear rules.

6. BIBLIOGRAPHY


Empowerment Of Working Children Through Pesantren For Creating Independence In Entrepreneurship

Eva Yoyet¹ and Ermatati Hatta²
¹Department of Commerce Administration Politeknik Negeri Padang
email : eva_yoyet@yahoo.com
²Department of Accounting Politeknik Negeri Padang
email : Ermatati.hatta@gmail.com

Abstract

The purpose of this paper is to look at the model of empowerment of working children in schools through entrepreneurial independence. This model was created from observations and surveys and interviews conducted by the author on two research sites in West Sumatra namely Tanah Datar and Kabupaten Solok with child respondents, managers of schools, students as well as relevant agencies such as social services and the Ministry of religion in each location. Pesantren that the research samples are boarding schools and boarding schools salafiah combination / modern existing at each location by means of sampling based on purposive sampling. The research method with qualitative sampling methods interviews, observation and documentation as well as Focus Group Discussion (FGD). Samples are working children by the number of 25 people at each study site and pesantren a number of 5 units at each study site. This research was conducted in 2015 to create a model of employee empowerment of children through pesantren in West Sumatra.

Keywords: Pesantren, Entrepreneurship, Working children, Students.

1. INTRODUCTION

1.1 Background

The problem working children is a global problem. Working children is a widespread problem throughout the world, especially in developing countries. For Africa and Asia is that an area of which 90% are children from all child labor in the world. Working children is very common in rural areas where the capacity to enforce minimum age requirements for school and work less (Siddiqi, 2000). But this time the phenomenon actually a lot changed because the working children is widely available in urban areas, so that children work for a variety of reasons, but to address the problem of poverty as well as the encouragement of his own family and environmental influences that make children work. Although children are not paid in accordance with the real, but they still serve as the main contributor to income earner for the family who are still widely available in developing countries. Problems also contribute and influence the education of working children, whether it was difficult child to be able to to taste a suitable education or the lack of quality education that stimulate parents to include their children in more profitable activities. Besides the problems of education, and traditional factors such as the rigid cultural and social influences in certain countries, so therefore this phenomenon tends to limit educational attainment among children and to encourage increasing working children. At this time, working children is a social Phenomena, who should have been able to be handled and managed properly and although Indonesia already have law on the regulation working children, but the problem of working children has not been able to be solved. Moreover, Governments...
and other social institutions which have been dealing with this problem in various ways, but unsuccessful, so that working children is still growing from year to year. Based on data from the Central Statistics Agency (BPS) in 2011, there were 2.5 million working children in Indonesia who is denied an education because they have to work. To reduce child labor, in 2011 the government has been targeting for pulling 10,750 working children in 84 districts / municipalities in 21 provinces. The number of children or aged under 15 years in Indonesia is quite high at 2.7 million and in 2013 for child laborers as a whole reached 4.7 million people (Kompas, 2013). To reduce child labor, in 2011 the government has been targeting pull 10,750 working children in 84 districts / municipalities in 21 provinces. The number of children or aged under 15 years in Indonesia is quite high at 2.7 million and in 2013 for child laborers as a whole reached 4.7 million people (Kompas, 2013).

Meanwhile more than two-thirds of young people enter the workforce with the provision of basic education or very less according to the report Understanding Children's Work (UCW), which is a partnership between the ILO, UNICEF, and the World Bank, titled Understanding the Work Performed by Children and Young Workers: conditions in Indonesia, in the office Bappenas, Jakarta (20/06/13).

West Sumatra on domicile more by ethnic Minang during this time, also has the same problems. The number of children continues to rise, if seen from so many number of children from year to year are working, both in the market and elsewhere (the survey results pasar raya Padang, 2014-2015). Children who work mostly as servants as food, workman, salesman peddlers, and many well as construction workers. However the existence of working children around us to be something unusual during this time, because the working children has been a common sight for the surrounding community. Many efforts have been made by the government as to establish a shelter homes or by giving coaching at Panti or coaching by social services, but the results of effort and programs provided have not been able to eliminate working children in West Sumatra. Increasing the number of working children is not just the children who to blame, because their presence is actually done by necessity. Children who work have become parties always discredited and even marginalized because they think they are working for their own selfish desires but in reality they are working actually caused by many factors, including economic factors. Most children who work out of necessity triggered by economic circumstances or other social phenomena make the child not being able to get away from such a situation. Poverty and environmental influences also be the cause of children's work, both in good jobs or in jobs that have an impact on social issues.

Many factors as a cause children to work and unable to take real education, a child rights in running their lives, it is necessary to create a solution that can provide the right child as a child of Indonesia as a whole. Pesantren which during the existence quite numerous and even in West Sumatra, the number reached 204 pieces scattered in every district / city with varying quality. Pesantren found that some able to accommodate child laborers to be educated as a child who is knowledgeable, independent and qualified. But the
existence of child laborers in the Pesanteran during this time less get a good support from the government, even though Pesanteran have been able to do in educating child laborers are well but under-recognized by the government. So far the government with a large budget already provides many programs to reduce child labor such as shelter homes, panti, foundations or other bodies established but the output of the activity is not comparable with the budget spent to minimize working children. While Pesanteran so far has been proven to accommodate working children and even able to make them self-reliant but the government feels there is no result because the government in developing the Pesantren have not contributing up to pesantren Safiah. Pesantren is divided into three kinds, namely Salafiah Pesantren, Modern Pesantren and Pesantren combinations. Modern Pesantren and Pesanten combination is still no help given by the government but if pesantren salafiah none at all, while during this contributed most to accommodate working children are Pesantren salafiah.

1.2 Research Objectives.
Based on the above problems, it is necessary to consider how to analyze the empowerment model of working children in pesantren through entrepreneurship training. Some other widespread view, as addressed by the Central Bureau of Statistics, which attempt to divide the child in several categories according to age, namely: youth, productive age and old age. Furthermore, this view is developed, so that the BPS explain the composition of the Indonesian population by age group consists of young people (0-14 years), the productive age (15-64 years) and old age (≥65 years). While in Law No. 23 of 2002 on Child Protection, stated that the definition of a child is a person under 18 years, including children who are still intrauterine.

1.3 Understanding Pesantren.
Pesantren is a religious educational institution which has its own characteristic and different from other educational institutions. Education in pesantren include education in Islam, dakwah, social development and other similar educational. The students at the pesantren called the students who generally settled at pesantren. The place where the students lived, in pesantren, called the cottage. From this arises the term pondok pesantren. Today, the definition of pesantren to make many changes, both in terms or in understanding. Different levels of consistency with the old system and the influence of modern systems. Therefore, in broad outline, pondok pesantren can be categorized into three forms. as found in the division of pondok pesantren in West Sumatra ((OF, 2003), among others:

- Pondok Pesantren Salafiyah, Salaf can be interpreted with meaning old or ancient, and there is also a mention of the traditional. Generally Pondok Pesantren Salafiyah are Pondok Pesantren that organize learning with the traditional approach or are still based on the old view, as is taking place since the beginning of its growth. Learning Islam done individually or in groups with a concentration on classical texts such as the yellow book and Arabic.

- Pondok Pesantren Khalafiyah ('Ashriyah). Khalaf means then or later, while Ashri means now or modern. Pondok Pesantren Khalafiyah are Pondok Pesantren that organize educational activities with a
modern approach, through formal education units, both madrasah (MI, MTs, MA or MAK), and schools (elementary, junior high, high school and vocational) or any other name.

Pondok pesantren mix / combination. Cottage salafiyah and khalafiyah as described above. Most of the existing pondok pesantren located in between the range of two terms above. Most pondok pesantren that claim and called themselves salafiyah, generally also in classical education and tiered.

In West Sumatra from 204, the number of pesantren are indeed referring to the three groups above, and this share is based on a state pondok pesantren if viewed from a standing start and the vision and mission as well as learning systems that do.

2. METHODOLOGY
2.1 Location Research And Respondents.
The study was conducted in kabupaten Tanah Datar and Solok. There are several reasons this location being used as the study; (1) an increase in child labor at the site rose sharply; and (2) the site has dozens of pesantren, that allow it to accommodate various categories of working children as one of the bases handling solutions that are proposed, (3) in the area there are already some special pesantren that educate working children through pesantren.

According to the Child Protection Act, the maximum limit a child's age is 18 years. As already mentioned earlier, in this study, the age is reduced to a maximum of 16 years. Thus, respondents in this study is the child workers (1) live in urban areas / kabupaten, especially near epicenter of the earthquake 30 September 2009; (2) age (7-16 years); (3) hanging out at street intersections, neighborhood mosques, crowded centers, malls, squares, bus stops, cafes and others.

2.2 Types Of Research
This type of research is qualitative. location and survey respondents will be selected by purposive technique (purposive sampling) or sampling techniques are selected based on a number of academic reasons (academic explanation) were adequate (Moleong, 1991 and Brannen, 1996). Locations were selected based on three considerations: (1) the city / county epicenter of the earthquake in West Sumatra on 30 September 2009; (2) city / county were inundated with working children; and (3) Pesantren that allow it to accommodate various categories of working children or pesantren that have already done Pesantren Ramadan on working children ("street children"), among others Almuayyad pesantren in Sukoharjo, Central Java. While respondents were selected by criteria that have been mentioned earlier.

2.2.1 Interview
In qualitative research, the interview method is very important. Interviews were conducted is to be able to produce accurate data and in-depth. Instruments interviews will be used to answer all study variables. Some informants by reference qualitative (for data to meet the saturation point) will be interviewed. Making a list format interviews were conducted with three stages (1) the most important made is variable will be divided into subvariable; (2) after it subvariable divided will be an indicator of research; and (3) each of these indicators will have a number of items of questions depending on the
need to answer a number of research variables. In addition waancara structured will also be done to dig deeper into the purpose of research.

2.2.2 Questionnaire and Observation
Questionnaires and observation also performed. Observations carried out on a number of research sites. Questionnaires will be created starting from questionnaire design through a number of stages as well (1) the study variables divided into subvariable; (2) subvariable divided into a number of indicators; and (3) each indicator will have a number of questionnaire items depending on the needs of research variables. Instruments questionnaire will be used to measure the attitude of working children, working children families, and a number of local government informant about socialization program to tackle working children. observation is used (to determine the real facts that occurred in the field or dassein and direct observations in the field on the lives of working children and working children families)

2.2.3 Study documentation and FGD
In addition to the things above, study the documentation or use of information, documents, books, and research results related to the research topic (such as potential working children, working children, etc.) will also be used. In certain aspects, the discussion / debate focused on disclosing the various aspects related to the lives of working children, families and relatives of working children, as well as the empowerment of pesantren will be done through a Focused Group Discussion (FGD). The results of this FGD enrich the data obtained through other data collection techniques.

3. DISCUSSION
According to the observations and surveys conducted by the author, there are several problems that cause children to work and problems faced by children sometimes be a common thing for society in general. Children who work is actually a problem for us all because the cause of their work is not only encouragement in itself but also a lot of things, due to the influence of environmental factors either family or their social environment. According to a survey conducted by the author in several areas in West Sumatra (Kabupaten Solok and tanah Datar) apparently causing children to work is influenced by many factors, including:

Factors that arise because of the desire themselves. It arises because the child wants a great wish to work, therefore, the desire for school or other activities not so interesting for children. It is very much driven by a great desire to be able to make money themselves thus reducing the dependence on others. In general, these children are also affected by the conditions less harmonious family which raised the wishes of children want to be independent quickly. From interviews conducted by the author in some children who work in kabupaten Tanah Datar revealed that they work because there is a strong desire to work because it is triggered by a number of people who live around entrepreneurship and success. This may happen, because in general people are living entrepreneurship Minang both the overseas (rantau) and in the region itself, so alive choose entrepreneurship and the problem is that child work is a matter of ordinary and reasonable so happy as people consider it such a case need to be appreciated. The different perspectives between the public and
relevant agencies, causing problems for working children eradication programs because it is not in line with the vision of all elements in alleviating the problem of working children. A survey of 25 children who were interviewed as many as 9 people or 36% of children work willingly wants to be an entrepreneur or make money themselves.

More sad reality that occurs in a child worker since graduated from elementary school (SD) has many options that should be their choice. In the current conditions in particular areas of West Sumatra dirantau many successful entrepreneurs either alone or in an area sometimes does provide a place for children to work. For example, an entrepreneur in the field of confection is more likely to use a child to do the job as a seamstress, a fixer studs or as a handyman packing products. According to the businessman, that they use children as workers during this time, no intention to seek huge profits but instead wants to help them to be able to more quickly live independently. In general, those who work are children who have strong will to work in conditions not under pressure or because of encouragement from the desire of parents or others. These circumstances did have an impact on the increasing number of children born with the reason that sometimes can be received with a certain considerations and sometimes not acceptable for any reason. According to the observations and interviews conducted by the author in an area as an example in Tanah Datar. In the majority of residents of the area migrated and life as an entrepreneur. Almost all people live as well dirantau entrepreneurs or in the region itself. Phenomena that exist in the area, indicates that barely met unemployed youths who are in the area. Because if there are children who have left school for example, primary or junior high, most of them will not live kampong, because children are definitive away from home and work with the family or relatives who live as entrepreneurs. This sometimes bring spirit children to school reduced because they are generally small work of many successful and it makes the children motivated to work. The conclusion from the above is child labor is sometimes seen as something normal in a particular society and even thrive as something organized and unnoticed by many people that a child labor school passed without any receipt of rights that should be received by the child.

What about school days?, These children generally did not want the school because they wanted to be independent orientation to generate their own income and generally they have a high school education (SMP) and senior high school (SMA). Desire to move forward as a successful entrepreneur is a motivation, so they have very high spirit and encourage them to work on the family in general as entrepreneurship.

Economic factors. Children who work are affected by economic problems, which are so forcing children to choose to work in an effort to help families supplement their income. The reason is very dominant once, forcing the child to choose to work rather than school. In general, children have a greater desire to school, but the compulsion seen from these kids, that's job done is merely want to help the family and not so great desire of his own work. A total of 13 children or 52% of the work of the results of the survey stated that the
reason they work because of the influence of economic factors or poverty. Economic factors affecting children are the most likely to work, because in rural areas or in urban areas, the problem of poverty until now the greatest threat to the welfare of society. In general, these children are people who come from poor families and even in families have large numbers of members (all of them more than three people). In general, their parents have very minimal education and even of 13 of their parents have education elementary school (SD) and stay on their living conditions are not their own. Their parents generally work as day laborers, and there is also a farmer. Economic factors sometimes make a child living in a extended dilemma. A strong desire to schools and education are highly visible on the face, but because of poverty, force children to live as children work to help their parents in meeting the needs of their lives. While this is very worrying, because they work on the employers who treat them the same as working adults. Therefore, this situation can be seen from the results of interviews with some of the children stated that they work with the same work as adults, for example, are children who work as waitresses at an auto parts store or to work as a cleanliness at an agency or office.

**Environmental factor.** The environmental issue is a huge problem affecting children in making the choice to work. From the survey conducted by the author during this environment in which they live is very influential on the child's choice to decide to work. Seeing a friend or neighbor who works to make money themselves, sometimes making the child decides to go to work in the school age. Children who author encountered in the workplace, there is a reason they work is influenced by the environment. Some children work because looking at the environment in general works, so that it makes the desire of children to do the same job. Therefore, there is a desire to school but was defeated by the desire to work. Usually children like these are in a congested neighborhood and have parents who are less educated.

**Exploitation Factor.** The problem of exploitation of children is not a new problem and even a few of the children who work are exploited by their parents. According to the author interview to some child labor, it was basically an option to work is not a choice, but because of the desire of parents in order to earn more income. Further, this is done by children is sometimes due to encouragement from parents, and even some parents who actually send children to work to meet the needs of family life, while the parents are as acceptance. A total of 25 child laborers author interviewed as many as 3 children, or 18% work is due to the exploitation of the family. According to their child was being sent by the family while their parents are still able to work. Even in their families of all the children are empowered to work and even to meet basic needs like eating at work can result. Parents as the person responsible for his son's life, sometimes only oriented to income children, while liabilities on neglected children like eating and drinking problems are supposed to be the responsibility of parents. All these factors, certainly raises a lot of impact. This phenomenon will be able to hinder the development of children and youth in general. Their working conditions do not provide a good
stimulation for physical and mental development. Finally, the impact of which is dangerous, because children have lost the joy in living a childhood, and this will take place continually. Therefore, there is a problem in finding a solution to efforts to eliminate working children nothing either internationally or nationally regarding the agreement on defining child labor, so not all parties can work together to solve this problem. The state does not only have a minimum age restriction of different work, but also has a variety of rules based on the type of labor. This makes limit child labor is very ambiguous. Most would agree that six years too young to work, but it did twelve years old can be said to be an age limit to work, but it is still debatable. Sometimes this problem, make the eradication of working children became increasingly sluggish. Until there is a global agreement to isolate cases of working children because of the difficulty of finding common ground, it will be very difficult to remove. There is also a view that jobs can help the child in terms of socialization, in building self-esteem and for training (Collins 1983). The problem is, then, not the children as labor itself, but the conditions in which it operates (Boyden, 1991) But in the social enable them had no choice fell option to work. "(Sara Horrell and Jane Humphries, 1995.)

4. BIBLIOGRAPHY
Influence Of Leadership Style On Shape Organization Trust And Commitment Of Secondary Schools Contract’s Teacher In Malang City

Mohammad Maskan¹, Alifulahtin Utaminingsih² and Ludfi Djajanto³
¹ Business Administration Department of Malang State Polytechnic
email: alifmaskan@gmail.com
² Politics and Social Faculty of Malang Brawijaya University
³ Accounting Department of Malang State Polytechnic

Abstract

Leadership style affect the level of employee trust and commitment of the organization. This research was aimed to analyze the effect of leadership style on trust and organizational commitment. This study used survey approach with cross sectional design on 30 secondary schools in Malang City. The respondents are 105 contract's teacher. The analyze using Structural Equation Modelling (SEM). The results indicated that leadership style has a significant and negative effect on organizational trust, but has not significant effect on organizational commitment. Organizational trust has a significant and positive effect on organizational commitment and leadership style has positive and significant effect on organizational commitment with organizational trust mediation. It is recommended that (1) theoretically, the head of secondary school on autonomy era, should be applied leadership style that build self belonging of commitment and trust to contract teacher based on the education policy reform, decentralization and good governance. (2) Practically, there should be an increase understanding between secondary school and education department ministry about evaluation, regulation on transfer of contract teacher to be state teacher. Besides, there is a need to develop a further related research with other variables likely job stress, job satisfaction, motivation and performance in the research model.

Key Words: Leadership style, organizational trust, organizational commitment and contract teacher.

1. INTRODUCTION

Leadership style affect the level of employee trust and commitment of the organization. Tschannen-Moray & Hoy (1998) stated that the life of organization is characterized by the harmony of interaction among individuals inside and outside the organization so that the organization trust is important for the success of the interaction among both things. Both researchers saw that the trust is the important element supporting the efficacy of cooperation and communication in functioning the organization well.

Kerfoot (1998) also supported the idea that trust is the important factor for the success of the organization. He argued that the social collaboration and professionalism are the important factors to produce the positive outcomes in the organization; in this case, the success may happen if there is trust involving several parties. He, further, stated that the level of trust is the basic for shaping the financial success and the quality of the organization.

Result of the survey from Mishra (1996) showed that there were seven main superiorities in the trust, which are (1) harmony developed communication, (2) the higher ability in prediction, (3) belief and dependency, (4) the decrease of employee turn over, (5) openness, willingness to listen and accept the critics, (6) sustained business, and (7) the decrease of “friction” among employees. In that study, the surveyed managers also agreed that the
ineffectivity in the organization will widely emerge the intrust of employees to management.

The supporters of the argumentation that the organizational trust and commitment is the critical point for the success of the organization were Sieggall and Worth (2001) who stated that the trust in the organization was needed so that the employees would feel self confident that their efforts will produce benefits for themselves. It shows that their commitment to the organization and their efforts for the organization will create the personal benefit. Therefore, it can be concluded that if the employees believe that their efforts go to the success and will lead benefits, they will increase their commitment to the organization.

Typically, researchers related the characteristic of leadership (leadership style) with the organizational commitment development or trust (Kerfoot, 1998). This study believed that the vision, empathy, consistency and integrity in the leadership should develop the trust and that the employer will be able to run and develop the trust by doing activities producing stability, appropriateness, reliability and integrity so the trust and commitment will develop if there are the availability and ease of access for information and the harmony of communication with the employer. However, the empirical evidences which clarifying the relationship of the trust to organization and the organizational commitment is still limited.

This research is interesting to conduct since it tested the relationship model of leadership styles that consist are transactional and transformational leadership style, and its effects on the level of trust and commitment to organization, particularly to secondaries school’s contract teacher in Malang city in developing:

1. What is leadership styles influence to organizational trust positively and significantly?

2. What is leadership styles influence to organizational commitment positively and significantly?

3. What is organizational trust influence to organizational commitment positively and significantly?

4. What is leadership styles influence to organizational commitment positively and significantly through organizational trust?

2. METHODOLOGY

2.1 Leadership style

Rowden (2000) defines leadership as the behavior of the individual when order, manage the group activities for the goal achievement. It is also supported by the findings of Kouzes & Posner (2004) to the seventy five thousand people all over the world that the main characteristics of leader is honest, future oriented, competent and emerging spirit.

So, leadership is a way to persuade others, whereas leadership style is the attitude of the leader in persuading his or her subordinates. The efficacy of leadership style implementation according to Hersey & Blanchard (1995) is follow: “The appropriate leadership style for certain situation is called effective whereas the inappropriate of leadership style for certain situation is called ineffective”. The shaping of leadership style is
different from the shaping of intellectual or skill in doing job, which all of them are shaped by training, education, experience, age and working environment, but leadership style is shaped by value, habit, goal or characteristics of organization and the relationship and situation in the organizational environment.

2.2 Trust to Organization
Trust to organization is based on the multidimensional approach involving the feeling of believing that employees will gain positive outcomes from what they have done so it will shape the belief to organization as stated by Blomqvist and Stahle (2000). That definition is adopted because it includes the instruments measured by the personal trust and used in the organizational trust study in education institutions. Trust as the behavior referred to the trust to employees to their colleagues, supervisor to management. This attitude is obtained from the employee perception, attributes about the believing people based on the observation to the believed people (Whitenner et al., 1998). Trust form the colleagues recently becomes important in which employees has more relationship with group or team work. Team work is established from groups, individual with the skill of complementing each other in balanced committing to the shared business and goal (Dirkcs, 1999). Dirkcs & Ferrin (2001) argued that trust seems to effect on the team and employee dynamics; he believed that trust is a construct effecting on the team performance indirectly by relating the energy of the group to the goal achievement. Therefore, trust among members individually or in a team is important for the efficacy of the team work and the overall organization.

The result is three aspects of trust, which are trust to the leader, trust to the colleagues, and trust to the top management which becomes the element of shaping trust in the organization. Trust to the leader shows the confidence to see the saying and attitude of the leader in certain interesting things. Trust to the colleagues shows the confidence which can be dependable one each other in a difficult situation and to their integrity. Trust to the top management shows the confidence to depend on the top management in certain situation and will be the integrity to the top management. On the other hand, trust to organization will reflect the employees’ trust in regulating the company trust and the leader of organization that the organization activities will benefit employees.

2.3 Commitment to Organization
Commitment to organization is the key factor to explain the attitude and management of organization which is related to the relationship among individual and organization. The researches about it are conducted by Raju and Srivastava (1994); Mowday (1998); and Gilbert & Ivancevich (1999) describing the organizational commitment as the factor producing the attachment of individual to organization. Employees have commitments to organization in the form of interests which are harmonious with the organizational goal achievement (Raju and Srivastava, 1994; Mowday, 1998). The research argued that the efforts to find out the commitment of employees to organization can be seen from the level of commitment to organization so it will improve the
performance and efficacy of the organizational goal achievement.

The research of organizational commitment focuses on the identification of organizational factors managed to create the employee commitment to the organization. Mowday (1998) categorized the factors into four main factors, which are personnel characteristic, employee characteristics, employee skills, and structural characteristics. Meanwhile, Nijhof and Beukhof (1998) explains that the organizational factors effecting on the organizational commitment involves the size of organization, organizational culture, leadership style and the practice of human resources which is related to reward, carrier prospect, and the probability to continue to the higher education.

Researchers of organizational commitment divided it into two groups, which are the one viewing organizational commitment as the attitude and the other viewing organizational commitment as the behavior (Meyer and Allen, 1991; Jaros et al., 1993). Meyer and Allen stated that attitudinal commitment as the way of individual to feel and think about his or her organization whereas behavioral commitment delineates the way of individual to enter organization. The former produces the commitment as the attitude of employee which reflects their attitude and quality from the relationship between employees and organization.

Alen & Meyer (Askhanasky et al., 2000; and Brooks, 2002) as:

“The affective component of organizational commitment … refers to the employee’s emotional attachment to, identification with, and involvement in the organization. The continuance commitment refers to commitment based on the cost that the employee associated with leaving the organization. Finally, the normative component refers to the employee’s feeling of obligation to remain with the organization.”

3. METHODOLOGY
3.1 Type of Research
This research is explanatory research that focused influence of leadership styles to organizational trust and commitment of secondaries school contract teacher in Malang city

3.2 Data Collection and Data Sources
By their very nature, this type of data consists of (1) the qualitative data obtained through questionnaire responses, interviews and discussion. (2) quantitative data collected through a questionnaire

3.3 Population and Sample
Population of private universities as the object of research is secondaries school’s contract teacher in Malang City under the authority of National Education. The subject of research is contract teacher of secondaries school of 105 people.

The sampling method used in this research is multistage sampling, which is the sampling method conducted in several stages. Based on the method, there are three stages of sampling method in this research.

The first stage determines the sample of secondaries schools by using
purposive sampling, which is the sampling based on certain considerations (Sugiyono, 2005).

The second stage determines the number of sample which is followed by proportional stratified random sampling, which is the proportional sampling in those three in random way so the taken sample is representative (Sugiyono, 2005).

The third stage determines the sample respondents in every secondary school, which is done by random sampling, with the number of contract teacher sample are 105 people.

3.4 Data Analysis Techniques
The data analyzed was collected through two techniques, namely descriptive analysis and Structural Equation Modelling (SEM) analysis.

4. RESULT AND DISCUSSION
4.1 Respondent Description
105 respondents widespread in 66 respondents (62.85%) from state secondaries school and Madrasah Ibtidaiyah and 39 respondents (37.15%) private secondaries school and Madrasah Ibtidaiyah.

From all respondents, 72 peoples are male (68.57%) and 33 peoples are (31.43%). Based on the marital status 95 peoples (90.48%) are married and only 10 peoples are not married (9.52%).

Based on the education level, the number of respondents having D2 degree are 8 peoples (7.62%), D3 degree are 81 people (77.14%) and graduate are 16 (15.24%).

If it is based on the age of respondents, it can be grouped into 20 to 30 years old which are 6 people (5.71%), 31 to 40 are 91 (86.67%) and 41 to 50 are 8 (7.62%).

Findings show that the tenure of 2-3 years are 2 people (1.90%), 4-5 years are 26 (24.76%) and up to 5 years are 77 peoples (73.34%).

Based on the structural position, all of respondent have no functional positions.

4.2 Result and Discuss
4.2.1 Impact of Leadership Style to Trust to Organization
Leadership style which is implemented by the leader to lecturers of private universities based on the descriptive analysis shows that in general it is relatively strong to be implemented with the mean of 3.446.

In this research, leadership style consists of transformational and transactional leadership style dimensions. Transformational leadership style (loading factor of 0.83) and transactional leadership style (loading factor of 0.85). It can be explained that transactional leadership style has a bigger role in defining the overall leadership style variable. It is interesting to further be investigated since based on the theoretical literature, it is suitable or appropriate to be implemented in universities is transformational leadership style (Ramsden, 1998; Cheng & Petrovic-Lazarevic, 2004), but in this research, it is found that transactional leadership style which has the biggest rle in shaping the transactional leadership style is leadership style of leader in secondaries schools in Malang city.

Hypothesis which states that leadership style has direct and significant impacts on trust of lecturers in organization is supported. Meanwhile, the impact of leadership style to commitment to trust to organization is 0.52 in the
significance rate of 0.05. So, based on the result of analysis, it can be concluded that there is stronger and more significant leadership style to trust to organization. Therefore, it can be concluded that the stronger of leadership style of leader which is implemented, the stronger the trust of contract teachers to organizations.

Result of testing hypothesis is interesting to be investigated further since it is not supported by any theories or finding of the previous researches. Theoretically, the transformational leadership style is very suitable to be used as the basis of measuring the efficacy of leadership in universities (Cheng & Petrovic-Lazarevic, 2004). Then, the transformational leadership style more tend to sharing leadership, which is the practice of authority relies on the exercise of consensus rather than top down power (Ramsden, 1998) so it is suitable to be implemented in private universities whose academic culture is collegial which plays important role for the success achievement of universities (Rowley & Sherman, 2003).

The real prove of this analysis shows that the more appropriate leadership style (tend to the transactional leadership style) which is implemented by leader, the higher trust of lecturers to organization in top management. Empirically, this research is supported by findings of Kwon (2002) and Laka-Mathebula (2004) that there is significant between leadership style which is implemented in organization on the trust to organization.

4.2.2 Impact of Leadership Style to Commitment to Organization

Hypothesis which states that leadership style has direct, positive and significant impacts on commitment of lecturers to organization is not supported in the significance rate of 0.05 since the finding shows that there is a positive impact of leadership style to commitment to organization, which is 0.21, but not significant in the significance rate of 0.05. Therefore, it can be concluded that there is no significant impact of leadership style to contract teachers to organization.

Leadership style consists of transformational (Y1.1) and transactional (Y1.2) leadership style dimensions. Result of SEM shows that transformational (Y1.1) and transactional (Y1.2) leadership style dimensions have 0.85 and 0.83. The real prove of this analysis shows that the more appropriate leadership style (tend to the transactional leadership style) which is implemented by leader, the higher trust of lecturers to organization in top management. Therefore, the leadership style which gives the biggest contribution in shaping the leadership style is transactional.

Based on the result of SEM, there are affective commitment (Y3.1) with the loading factor of 0.73, continued commitment (Y3.2) with the loading factor of 0.67 and normative commitment (Y3.3) with the loading factor of 0.82. The normative commitment gives the biggest contribution in shaping the variable of commitment of contract teacher to organization.

It can be said that the implementation of leadership style which is
implemented by the leader in organization does not bring the impact to the commitment of lecturers to organization. This result indicates that commitment to organization does con influenced by leadership style. In this case, it refers to the implemented transactional leadership style; on the other hand, lecturers prefer to choose or hope the transformational leadership style which is oriented to the human relationship. As stated by Kouzes & Posner (2004), it can be done by “encourage the art” through the persuasion strategy, which is the strategy to influence the human attitude so that they consciously and unconsciously adopt certain attitudes, by inserting communicative ideas, thoughts, opinions, and facts.

This finding rejects the finding of Laka-Mathebula (2004) which suggested that there is a significant relationship between leadership style and commitment to organization with \( r = 0.63 \). However, if it is read in detail, the finding showed that the transformational leadership style has a strong impact to affective commitment and has a low impact on the normative and continued commitment. On the other hand, Chen & Francesco (2001) explained that the committed leadership style to the share-made-decision by employees, employer, and senior management in China and Korean company can increase the trust and commitment of employees to organization. Lok & Crawford (2001), Wei-Kong Wu (2002) and Lok & Crawford (2004).

4.2.3 Impact of the Trust to Organization on Commitment to Organization

Organizational trust or the trust of contract teachers to the organization from the analysis is strong with the mean of 3.6142 (Table 5.10). It shows that the lecturers' trust to the top management, leader and colleagues for the organizational is considered and believed may gain the positive result or acceptance.

Trust can be created by building credibility (honesty, competency and inspiration) and trust to integrity, trait and ability of the leader (Tan, 2002; Robbins & Coulter, 2005). On the other hand, trust to organization can be done by synergizing the individual trust to organization or through the positive experience of the trustee (Jones & George, 1998; Blomqvist & Stahle, 2000).

Finding of this research shows that there is a positive direct trust to organization on commitment, which is 0.36 with the significant rate of 0.05, is acceptable, and in general, the lecturers' commitment to private universities in Malang city.

Trust to organization involves trust to top management (Y2.1), trust to leader (Y2.2) and trust to colleagues (Y2.3) with the loading factor of 0.86, 0.84, and 0.75. The highest contribution to trust to organization is trust to top management.

Based on the result of SEM, there are affective commitment (Y3.1) with the loading factor of 0.73, continued commitment (Y3.2) with the loading factor of 0.67 and normative commitment (Y3.3) with the loading factor of 0.82. The normative commitment gives the biggest contribution in shaping the variable of commitment of contract teacher to organization.

This finding is supported by the findings of Wong et all. (2002), Mukherje & Nath (2003) and Laka-Mathebula (2004) who showed that
there is a significant effect of trust to organization and commitment to organization of 0.37 and Yang (2005).

5. CONCLUSION AND SUGGESTION

5.1 Conclusion
In general, secondaries school contract teachers of the private universities in Malang city percept the condition of the transformational leadership style of the leader which is implemented is relatively suitable to the average score of 3.4213, trust to the top management is high with the average score of 3.6142, whereas the normative commitment of secondaries schools contract to organization is high with the average score of 3.8583.

All hypotheses are tested based on SEM analysis which has a significant effect in shaping the trust and commitment of secondaries schools contract teachers in Malang City.

5.2 Suggestion
The leader of secondaries school should create the working environment which has the trust to the leader. The leader of secondaries school should also create the affective commitment, particularly to the vision and mission of organization, and the higher sustained commitment to the official goverment to organization. The affective commitment can be achieved by building cooperation, following regulation for showing their commitment to subordinates, improving the institution commitment so that contract teacher will be more committed to organization, the regular and overall coordination in planning and implementing programs which have been decided before.

6. REFERENCES


[33] Raju, P.M., & Srivastava, R.C., 1994, Factor Contributing to Commitment to The Teaching Profession, International Journal of Educational Management, 8(5), 7-13


[38] ........................., 1996, Perilaku Organisasi: Konsep-Kontroversi-Aplikasi, Prehalindo, Jakarta


On The Job Training: Implementation Of Collaborative Knowledge Creation Based On Triple Helix Concept For Polytechnic Education

Iis Mariam¹, Eva Zulfa Nailufar² and Nining Latianingsih³
¹,²,³Business Administration Department: State Polytechnic of Jakarta
Jl. Prof. G.A. Siwabessy, Kampus Baru UI, Depok – West Java, Indonesia
email: ¹iismariam@yahoo.com, ²evazulfan@gmail.com, ³nilaahen@yahoo.co.id

Abstract

Polytechnic is one form of vocational education, emphasis on the quality of the graduates are qualified, competent teachers, discipline, skills and attitudes that are characteristic of polytechnic. Polytechnic was established with the aim of creating a professional human resources who has expertise in accordance with the applied field. Collaboration becomes a problem the core competencies of the 21st century, especially concerning the revitalization of vocational education in Indonesia. Collaboration requires active participation in advancing the polytechnic education by involving the academic, industrial, governmental and professional associations. This paper describes how the learning process with the involvement of external parties polytechnic built to embody knowledge collaboration is able to answer the needs of the industry. Academic and industrial collaboration process embodied in the activities on the job training undertaken by students. This study used descriptive qualitative research subjects students of Applied Business Administration 7th semester conducting on the job training for 2 to 3 months in the industry. The results show that industry involvement provide new knowledge, not only in the introduction of working methods but also the use of the new equipment to improve the knowledge, skills and attitude to work in the company. Attitude and work ethic derived from industry / companies add value primarily discipline, work responsibility, teamwork, fostering initiative and be able to communicate effectively with managers and coworkers. Collaborative knowledge to answer the revitalization process of learning in polytechnics can be realized by involving academia, industry, government and known as the concept of Triple Helix concept.

Key Words: Collaborative knowledge, polytechnics, Triple helix, on the job training

1. INTRODUCTION

In the era of globalization and information technology vocational education has an important and strategic role for education programs, more emphasis on theory and practice in addition to referring to the industrial needs. Organized have learning patterns oriented on the ability of graduates who have the competence and skills to be ready to work in the industry or company. The pattern of education in Indonesia refers to the law No.20 of 2003 on the national education system and law No. 12 of 2012 regarding the higher education system. Vocational education integrate the skills possessed graduates as a result of process-oriented education and collaborate with the world of work and the world of industry so that this condition is able to push the quality of a skilled workforce and competent and able to encourage the creation of economic growth and social welfare.

In answering the needs of skilled workers ready to work for the company and it is one way colleges in the learning process conducting on the job training in a company or government agency. The process of learning through on-the-job training to allow students and faculty to improve the mastery of knowledge, skills and professional attitude. Therefore, knowledge collaboration conducted by the academic authorities (students and faculty) with a company or government agency through on the job training to be important in
creating graduates who are competent and qualified. This concept is referred to the concept of triple helix.

2. THEORY
2.1 Definition Of On The Job Training
In the world of work in which the role of polytechnic education now becomes important when the government and the revitalization program to encourage the creation drive quality vocational education graduates who are competent and fit the needs of companies / industries. To achieve this goal needs to be reorganized, how adaptive learning process and in accordance with the needs of users. One of the learning process is done by using the 3-2-1 concept for courses programme completed in six semesters, with divided into three semesters learning process on campus, 2 semesters in industry/company institution and one semester comeback again and learning on campus. Other programs can be developed for the vocational education/polytechnic education 4 years (Diploma 4) with a programme 4-2-2 composition is already running at the Jakarta State Polytechnic (PNJ) in the 6-1-1 format. Therefore, the length of the student attends on the job training in the industry will have an impact on the mastery of knowledge, skills and attitude that he had. The students have 3 months on the job training in industry.

Definition of on the job training according to Saks & Haccoun (2008) in Kato explained that on the job training is the training approach to train someone to learn a job while working on the job. On the job training as a method of preparing an employee to perform a task by providing them with information about the task, demonstration of its performance, an opportunity for the employee to imitate the demonstration and subsequent feedback. Many business operators feel that effective job training makes an important contribution to Reviews their company's success. Employee training at the place of work while he or she is doing the actual job. Usually a professional trainer (or something an experienced employee) serves as the course instructor using hands-on training Often supported by formal classroom training. (http://www.businessdictionary.com)

2.2 Collaborative Knowledge Creation
The capitalization of knowledge is the heart of a new mission for the university, linking universities to users of knowledge more tighly and establishing the university as an economic actor in its own right (Etzkowitz, 2008). In the organization there are two perspectives of knowledge that includes the perspective of innovation and learning perspective (Hargadon and Faneli, 2002: 293) and can be viewed from the perspective of knowledge: research questions, assumptions, quality of knowledge and processes.

Definition Collaborative knowledge creation (CKC) according to Du Chatenier et al (2009) in developing the organizational learning process is an important step that must be done to produce a product in the form of knowledge, services and technologies built through the three main model, such as: (1) model of knowledge creation, (2) model of expansive learning, and (3) building knowledge models. The stages CKC includes four phases are: (1) externalizing and sharing: knowledge occurs at the level of the current group produces distributed knowledge, (2)
interpreting and analyzing where knowledge happens at the individual level when produce decentralized knowledge; (3) negotiating and revising that explaining knowledge happens at the group level and (4) combining and creating explained knowledge happens at the individual level when generating knowledge that is concrete and supports innovation and new technologies.

2.3 Definition Of Triple Helix

The Triple Helix thesis emerged from a confluence between Etzkowitz’ longer-term interest in the study of university-industry relations (2008) and Leydesdorff’s interest in an evolutionary model that can generate a next-order hyper-cycle-or in terms of the Triple Helix, an overlay of communication (1995).

3. METHODOLOGY
3.1 Research Methodology
The method used in this research is descriptive qualitative. The research method is based on the philosophy postpositivism, used to examine the condition of natural objects, (as his opponent was an experiment) where the researcher is as an instrument of key sampling data source is purposive and snowbaal, collection techniques by triangulation (combined), data analysis inductive / qualitative and qualitative research lebeh emphasize the significance of generalization. (Sugiyono: 2012.14).

According Cevilla et., al. (1993) study was a qualitative descriptive essentially examines the status of a group of people, an object with the aim of making descriptive, picture or painting in a systematic, factual and accurate information on the facts or phenomena investigated.

3.2 Data Collection Techniques
According Sugiono (2012: 400) the data collection techniques are the most important step in the study, because the main goal of penelitian is getting data. Without knowing the data collection techniques that meet the standard data set. In this research will be used four data collection techniques, namely:

a. Questionnaire: is used to collect data and information required from the informant because the interview was not conducted;

b. Partisipative observation: doing with seeing the completion of the report of study program D4 student of Applied Business Administration (ABT) who have been doing on the job training;

c. Documentation from the database study program D4 ABT conducting on the job training in 2016.

4. ANALYSIS AND DISCUSSION
The purpose of this research is how the collaborative process of knowledge can happen while on the job training in which students PNJ. In this study, the informant is a student of Applied Business Administration (D4 degree programe) which has followed on the job training for 3 months in the corporate and government institutions. To simplify
the analysis of collaborative process knowledge associated with the concept of Triple Helix then used questionnaires, participative observation and documentation in order to study in-depth data mining activities such as the characteristics of qualitative research can be realized. There are five questions to the informant through a questionnaire, then the informant can choose an answer based on a Likert scale range from answers: strongly agree (5), agree (4), doubtful (3), disagree (2) and strongly disagree (1). Informants were 40 students who were willing to answer a questionnaire that was given, there are 16 peoples does not return the questionnaire. The following data is the result of research on the on the job training.

Tabel 1 On the job training the students of degree programme D4 ABT

<table>
<thead>
<tr>
<th>NO</th>
<th>QUESTIONS</th>
<th>STRONGLY AGREE</th>
<th>AGREE</th>
<th>DOUBTFUL</th>
<th>DISAGREE</th>
<th>STRONGLY DISAGREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Supervisor in your place OJT give an explanation about the work you will do.</td>
<td>42%</td>
<td>55%</td>
<td>0</td>
<td>3%</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Supervisor in your place OJT monitoring and evaluation of the work that you did</td>
<td>42%</td>
<td>55%</td>
<td>0</td>
<td>3%</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>The work that you do in the OJT in accordance with the role / subject that has been studied in college</td>
<td>42%</td>
<td>55%</td>
<td>0</td>
<td>3%</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>When having problems related to work, proactively direct you to ask your colleagues / supervisor</td>
<td>58%</td>
<td>43%</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>Supervisor / co-workers in the OJT provide guidance and answer when you ask information that is not understood</td>
<td>65%</td>
<td>28%</td>
<td>3%</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Source: Primary data is mentioned. 2016

From the table above it can be explained that the activity on the job training (OJT) response by 50% agree on the role of the supervisor in providing an explanation regarding student work to be done. This condition shows that the implementation of the work still to be no direction and guidance of a supervisor before starting work to avoid problems. Conducting monitoring and evaluation process are answered agree (55%), meaning that when the process is done, the work remains to be done supervise activities and evaluation is also carried out within the time provided in accordance with the applicable standards in the company.

The field work undertaken in accordance with the subjects that have been studied in college (55% agree) showed that as a vocational student, then the student is equipped with theory and practice in actual practice is shown in the OJT. If have any problems associated with the job then proactively ask the supervisor / co-workers (58%) suggests that students who participate in OJT in addition to having the ability and hard skills are also good soft skills, able to anticipate if a problem occurs when the work progresses. The answer for the question for supervisor / co-workers in the OJT provide guidance and answer when the student ask information that is not understood is strongly agree (65%). All five it shows that the collaborative process knowledge can be constructed by referring to the concept of Triple Helix in which there are three elements involved in the process of education and teaching, namely: presence and active involvement of industry, academic and government.

The on the job training (OJT) implementation time ranges from 2-3 months and the data from the OJT participants that can master the job description given task leader / supervisor to participants of OJT is not more than three days been as much as 70%, 4-7 days (20%) and more than 1 week (10%). From these explanations, the understanding and control of the work to be done at most under 3 days and this already shows that refers to the concept of Triple Helix then the company or government agency has been involved.
in the implementation of the on the job training so that participants feel more gain broader science and real than the theories that have been obtained on campus.

Collaborative knowledge built by the acquisition of knowledge, skills and attitude of new and better as time on the job training at the actual problems faced. From the results obtained documents concerning the implementation of the on the job training, activities of the work done by students of Applied Business Administration (D4-ABT) can be grouped as follows:

Table 2. Group field work performed Students by Subjects taught

<table>
<thead>
<tr>
<th>N O</th>
<th>DEPARTMENT</th>
<th>JOB DESCRIPTION</th>
<th>SUBJECT</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>REO &amp; General Affairs</td>
<td>a. Enter the employee data in alphabetical order b. Make employee paychecks</td>
<td>a. Business b. HRD Management</td>
</tr>
<tr>
<td>4</td>
<td>Secretary to Director</td>
<td>a. Help in new recruitment process b. Gamma; receive leadership c. Service calls d. Creating a work order e. Process mail and e-mail and f. Creating a working agenda g. Setting up a business trip leader</td>
<td>a. Administration b. Secretary c. Office d. Business Communication e. Business Simulation</td>
</tr>
</tbody>
</table>

Table 2 shows that the implementation of the on the job training undertaken by students in corporate / government agencies have provided additional knowledge, skills and professional attitude. When referring to the concept of Triple Helix and collaborative knowledge then this condition is already illustrates that build knowledge can be done by polytechnics with real learning process in the industry so that students can directly learn of the

From the table above that the implementation of the on the job training undertaken by students in corporate / government agencies have provided additional knowledge, skills and professional attitude. When referring to the concept of Triple Helix and collaborative knowledge then this condition is already illustrates that build knowledge can be done by polytechnics with real learning process in the industry so that students can directly learn of the
problem and the actual conditions in the company.

Their ownership of knowledge and skills for students to follow on the job training has improved the quality of students who are competent. Working attitude within the discipline shown by follow a complete work standards and procedures applicable in the company. Collaboration between the academic knowledge / polytechnics can be realized by implementing the concept of Triple Helix competitiveness so that graduates have a high young and able to solve problems by applying methods of learning based on problem based learning.

5. CONCLUSION
The conclusions from this study:

1. Implementation of on the job training provide benefits to students in possession of knowledge, new skills and attitude are not acquired in colleges;

2. Collaboration between the polytechnic knowledge conducted in collaboration with the company / industry / government agencies;

3. Students who have followed on the job training has more disciplined attitude changes and respect of working time;

4. Providing added value that is different from other students who do not follow on the job training;

5. The concept of Triple Helix is the right concept adopted the pattern of education in polytechnics in Indonesia.

6. SUGGESTIONS
In implementing the concept of Triple Helix and knowledge collaboration in general and particularly the polytechnics study programs D4 Applied Business Administration to collaborate not only with the government and industry but also with professional associations. The partnership concept is known as the Quadruple Helix, means a step forward compared with the Triple Helix. In the process of building a Quadruple Helix Triple Helix and then not only the students involved but also the teaching staff, so that the learning process will be based real problem based learning (PBL) and problem-based education (PBE).

7. BIBLIOGRAPHY
industry-government relations. Research Policy, 29 (2), 109-123


[26] Peraturan Presiden No.8 Tahun 2012. KKN (Indonesian Qualification National Framework)

The Implementation Of Translation Model From English To Bahasa Indonesia: A Case Study Of Business Strategy Theory And Cases

Ade Sukma Mulya¹, Ina Sukaesih² and Nur Hasyim³

¹,²,³Department of Accounting State Polytechnic of Jakarta
email: ¹ade_pnj08@yahoo.com, ²sukaesihina@yahoo.com, ³hajinurhasim@gmail.com

Abstract

The article presents a multiyear research of second year of Hibah Bersaing, entitled The Implementation of Translation Model For Economics Textbooks.” In the first year of the research, the reseachers had designed the translation model for economics textbooks. The Translation Model consists of input, process, output, and outcomes. The process involves method and technique. The output is the target texts which concern with the translation qualities; accuracy, acceptability and readability. The outcome is the the last product of translation. The second year of the research is the implementation of the translation model. The research’s purposes are to investigate the weaknesses of the model when it is used to translate “Business Strategy Theory and Cases,” a textbook of economics, and to find out the qualities of the translation seen from the aspects of accuracy, acceptability, and readability.

This is a descriptive-qualitative research applying purposive sampling technique. There were 95 data that had been translated using the translation model. The data collection technique used was questionnaire and key informants to get accurate translation, acceptable translation and readable translation, Then, the data was analysed based on three aspects of translation quality: accuracy, acceptability and readability, and the translation techniques used by the translator. The research findings show the followings. The average score of the translation quality in terms of accuracy, acceptability, readability is as follows: (1) from 95 data, there are 81 data or 85% which are accurate, 14 data or 15% are less accurate, no data is inaccurate, (2) from 95 data, there are 67 data or 70.52% which are acceptable, and 28 data or 29.47% are less acceptable, and (3)from 95 data, there are 84 data or 88.42% which have a high level of readability, and 11 data or 11.57% which have a moderate level of readability. The translation techniques that were used by translator are 95 calques (100%), 92 borrowings (96.84%) and 1 amplification(1.05%)

Based on the research findings, the cycle of the translation model should be done repeatedly in order that all source texts are translated accurately, acceptably, and readable.

Key Words: process, translation quality, accuracy, acceptability and readability.

1. INTRODUCTION
This article is about the second year research as the continuation of the first with its aim of developing a translation model for English textbook to the one in bahasa Indonesia. In fact, the model has been applied in the translation analysis of phrases, clauses and sentences to find out the accuracy aspect of the translation product.

In this second year, the research focuses on the translation process using the model established in the first year. The researchers implemented the model to translate a textbook from English into bahasa Indonesia, expecting that the result will have a good translation quality in the aspects of accuracy, acceptability and readability.

2. THEORY
2.1 Translation Model
Notes:
Input: words, technical terminologies, phrases, clauses, sentences, texts written in English.

Translating Process:

Equivalence: the core process of translating is message transfer from the source language (ST) into the target language (TT). The message should be equivalent in meaning intended in the source language.

Equivalence in the word level is stated by Baker (1992:11) that (1) word is the basic meaningful element in a language. In translating process, there may be word-to-word equivalence between ST and TT, which will ease the translation process. However, inequivalence of words in ST and TT should also be considered. (2) grammatical level equivalence means exploring sentence structure equivalence, (3) text level equivalence explores the interconnection between meaning and context, (4) pragmatic equivalence explores how text is used in communication situation involving related elements of translation, such as the writer, the reader, cultural context of the related languages.

Translation Ideology

Foreignization Ideology believes that ST culture has to be preserved in the translation product, the translator believes that ST culture, customs, and habits are important for the readers of the translation product. Munday (2001:147) quoted Venuti stated that in foreignization ideology, the translator as if “sending the reader abroad.” Nababan (2013) states that” a good translation product is the one which preserves the style and the taste of ST culture. To realize the foreignization ideology, the translators use translation methods of: word-for-word translation, literal translation, faithful translation dan semantic translation. Those four methods enable the translator to preserve the content in the ST culture as the equivalence tends to be formal or rigid in order to preserve the ST culture.

Domestication Ideology believes that translation product should be in accordance with the TT culture. All aspects of translation product should obey the TT rules, norms, customs. Nababan (2013) quoted Zhao Ni:”Domestication refers to the target-culture-oriented translation in which unusual expression to the target culture are exploited and turned into some familiar ones so as to make the translated text intelligible and easy for target readers.” A translated text which follows the domestication ideology, anything unfamiliar to the target readers will be replaced and changed in accordance with the readers culture, the equivalence used tends to be dynamic, relevant to the targeted readers. To realize the domestication ideology, the translation methods which are often applied are adaptation translation, free translation, idiomatic translation dan communicative translation.

3. METHODOLOGY
3.1 Translation Methods
By the time a translator facing a text to be translated, the first thing to do is deciding what method she is going to apply. Molina dan Albir(2002:507-508) as quoted in Nababan stated” basically translation methods will be decided before a translator starts her translation process.” Nababan(2012) states that translation methods is how a translation process is carried out is
related with the purpose of the translation. Translation methods is a global choice influencing the whole text. Translation methods is influenced by the translation ideology believed by the translator. A translator following foreignization ideology will choose a translation methods which preserves ST culture, on the other hand, a translator with domestication belief will choose a translation methods enabling her to change the ST culture into the TT culture.

Word-for-Word Translation Methods
Using the methods, the translator translates word by word. Each word in the ST is translated in the TT. This methods does not consider any other context meaning of the translated words, it only considers the words and their equivalence in the TT.

Literal Translation Methods
This is not very different with word-per-word translation methods. The stress is still on word translation without considering context, what it makes it different is using this methods, a translator tries to change the grammatical rules of ST into the one in TT.

Faithful translation Methods
This method is more general in the way it does not only stick on wor-per-word translation but it tries to present meaning in the ST context although violating the grammatical rules of TT.

Semantic Translation Methods
This method has a wider coverage than the previous three methods. In this method, the translator considers the meaning both in ST and in TT. The translator manages to transfer the meaning and the grammatical elements from ST into TT.

Adaptation translation Methods
Using this methods, the translator tries to change the ST culture to the TT one, what she keeps is only the original message. The translator has freedom to choose words, structure and TT grammar, except the message should be the same.

Free translation Methods
This methods stresses on the translator freedom in translating with modification (Nababan, 2012), it is like the result of adaptation.

Idiomatic translation Methods
Using the methods, the translator tries to transfer the message from ST using idiomatic expression in TT, in consequences, the meaning may change.

Communicative translation Methods
In this method, the translator transfers the message from ST to TT by considering the readability of the readers. By keeping the original message from ST, she communicates the message accurately, and it is easily understood by the usage of appropriate and natural language.

In translating terminologies, in our opinion, communicative translation methods is the most effective, this is based on the consideration that terminology has to be translated accurately, which means the meaning cannot be changed and accurate words in TT should be used so that readers will easily understand the meaning. All those elements, meaning equivalence, acceptability and
readability, are the basis in communicative translation methods.

Translation technique is what a translator applies when in front of a text in the process of translating. One benefit of using translation technique is solving problem when transferring message either in word, phrase, clause or sentence.

Molina Albir Translation Techniques:

A translator may not only applies one translation technique but may be several, depending on the needs when she is in the process of translating. Molina and Albir divides the techniques or procedures into two groups: literal and oblique. Literal procedure is used when the ere similarities between the ST and the TT in terms of the structure of the languages. On the other hand, the Oblique procedure is applied in a condition when the ST language is different from the one in TT. Translation techniques which belong to literal procedure are: literal, borrowing, and calque. On the other group, the techniques belong to the oblique procedure, among others are transposition, modulation.

Output:

The target language is the target for which the ST is transferred to.

Outcomes:

1. TT is the result from ST transfer. Bahasa the translation result should be accurate in order to avoid meaning distortion. Translation Quality Assessment has been developed by Nababan, Nuraeni and Sumardiono (2012). One of the aspects is accuracy which means that the message should be accurately transferred to the TT.

2. Acceptability: The result of the translation should be acceptable in the TT, which means that the structure should obey the TT structure.

3. Readability: a translation product should be readable which means that it should be easily understood by the readers.

4. ANALYSIS AND DISCUSSION

Example of Translation Process:

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text (ST)</th>
<th>Target Text(TT)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Strategic</strong></td>
<td><strong>Manajemen</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Management</strong></td>
<td><strong>strategis</strong></td>
</tr>
<tr>
<td></td>
<td>is the ongoing</td>
<td>adalah proses</td>
</tr>
<tr>
<td></td>
<td>process</td>
<td>waktu berkelanjutan</td>
</tr>
<tr>
<td></td>
<td>companies use</td>
<td>yang digunakan</td>
</tr>
<tr>
<td></td>
<td>to form a vision,</td>
<td>suatu perusahaan</td>
</tr>
<tr>
<td></td>
<td>analyze their external</td>
<td>untuk</td>
</tr>
<tr>
<td></td>
<td>environment and their internal environment, and</td>
<td>membangun visi,</td>
</tr>
<tr>
<td></td>
<td>select one or more strategies to use</td>
<td>menganalisa</td>
</tr>
<tr>
<td></td>
<td>to create value for customers and other stakeholders,</td>
<td>lingkungan eksternal dan</td>
</tr>
<tr>
<td></td>
<td>especially shareholders.</td>
<td>internal, dan</td>
</tr>
</tbody>
</table>

Example of Translation Process:

Translation Process:

Translator has to pay attention to equivalence when translating. Equivalence means that the message transferred should have the same or similar meaning. There should not be a reduction or addition in meaning to avoid bias. The translation product above has met the accuracy aspect, which means that all the message from th ST has been transferred to TT.
Grammar, to produce quality translation, it is better if the implicit meaning in the grammatical form can be transferred successfully to TT. For example, the past tense form in English should be tackled by a form in TT which can substitute it. In bahasa Indonesia the past tense verb from English can be substituted by the time reference “kemarin or minggu lalu, etc”.

Translation Technique. As it is known that translation technique is useful when a translator has problem in the process of translating. In the above translation, literal and borrowing techniques are used by the translator. The word “stakeholders” is not translated. A question arises, whether there is no established equivalence in the TT. The answer is there is so why it is the borrowing preferred. The answer is that the word “stakeholder” is more familiar to the the readers, who are in business or students of business study.

Translation Methods. Literal translation method is used in the translation. The consideration of using the methods is that the text is considered scientific text, so it is possible to use this method, and as context is not necessarily be paid attention to. The translator tries to obey the grammatical rules in the TT.

4.1 Translation Quality Assessment

Accuracy

Example 1: Accurate translation:

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text</th>
<th>Target Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>The vision is intended to inspire the firm’s employees to realize or “picture” the future aspirations of what the firm can become and to help establish a framework for ethical behavior.</td>
<td>Visi itu dimaksudkan untuk menginspirasi karyawan merealisasikan atau menggambarkan bentuk perusahaan yang akan datang dan membantu mendirikan kerangka sikap etika</td>
</tr>
</tbody>
</table>

The translation is classified accurate as all words are transferred into TT.

Example 2: Accurate translation

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text</th>
<th>Target Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>35</td>
<td>Lenovo believes that developing design and style competencies that are superior to those of firms such as Dell, Acer, and Hewlett-Packard can be a source of differentiation (and competitive advantage) for its personal computers compared to the products its competitors are producing.</td>
<td>Lenovo percaya bahwa pengembangan kompetensi desain dan gaya yang superior dibanding dengan perusahaan-perusahaan seperti Dell, Acer, dan Hewlett-Packard bisa menjadi sumber perbedaan (dan competitive advantage) PC dibandingkan dengan produk-produk yang diproduksi perusahaan kompetitornya.</td>
</tr>
</tbody>
</table>

The translation is considered accurate; all words, phrases, technical terminologies are all transferred into TT.

Example 3. Less accurate translation

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text</th>
<th>Target Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>(This strength also helps Best Buy outperform Circuit City.)</td>
<td>(Kekuatan ini juga membantu Best Buy memperoleh kinerja lebih baik dari Circuit City).</td>
</tr>
</tbody>
</table>

Proceeding of Annual South East Asian International Seminar (ASAIS) 2016 181
The translator should have written some explanation about Best Buy and circuitry to inform the readers what they are.

**Acceptability**

The acceptability of a translation product is related to the linguistic rules applied in the target language. The assessment refers to the usage of words, phrases, clauses or sentences in the target language rules. For this acceptability aspect, Nababan applies qualitative and quantitative parameters. Quantitatively, an acceptable translation product takes 3, less acceptable 2, and not acceptable 1. The findings in the research can be seen in the following table.

From the table, it is seen that 67 items of 95 (70.52%) are categorized acceptable; 28 (29.47%) are categorized less acceptable. No item is unacceptable. It can be concluded that the translation of the sentences explaining marketing concepts is acceptable. While some which are less acceptable are because of (1) incomplete element of sentences, such as no predicate, (2) wrongly used punctuation, (3) ambiguous sentences.

**Example 1: Acceptable Translation**

<table>
<thead>
<tr>
<th>No</th>
<th>Source Language</th>
<th>Target Language</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Let’s define the parts of the strategic management process so we can see the differences among them.</td>
<td>Mari kita melihat definisi bagian-bagian proses manajemen strategis untuk melihat perbedaan-perbedaannya</td>
</tr>
</tbody>
</table>

This sentence is acceptable (a subject and predicate are available) and communicative, it’s also appropriate for business.

**Example 2: Acceptable translation**

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text</th>
<th>Target Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>Loomis’s mission, for the firm to “Be a world class provider in delivering quality, secure services for managing cash in society,” demonstrates these characteristics.</td>
<td>Misi Loomis, untuk “menjadi provider kelas dunia yang menyediakan layanan pengelolaan cash yang aman dan berkualitas,” menggambarkan karakteristik ini.</td>
</tr>
</tbody>
</table>

The sentence is acceptable (there are subject and predicate) and communicative.

**Example 1: Acceptable Translation**

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text</th>
<th>Target Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>Changes in population trends and income levels, competition between firms, and economic changes are examples of the many conditions in a firm’s external environment that can affect its performance.</td>
<td>Perubahan kecenderungan populasi dan level pendapatan, kompetisi antar perusahaan, dan perubahan ekonomi merupakan contoh dari berbagai kondisi lingkungan eksternal perusahaan yang mampu mempengaruhi kinerjanya.</td>
</tr>
</tbody>
</table>

**Example 2: less acceptable translation**

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text</th>
<th>Target Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>The vision contains at least two components—a mission that describes</td>
<td>Visi terdiri paling sedikit dua komponen—</td>
</tr>
</tbody>
</table>
Readability Analysis

The result of the study reveals that the readability aspect indicates:

84 items (88.42%) of 95 data are readable, and 11 (11.57%) are less readable, none is unreadable. The result shows that the readers have no difficulty in understanding the translation text.

Example 1: High Readibility Translation

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text</th>
<th>Target Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Strategic Management is the ongoing process companies use to form a vision, analyze their external environment and their internal environment, and select one or more strategies to use to create value for customers and other stakeholders, especially shareholders.</td>
<td>Manajemen strategis adalah proses waktu berkelanjutan yang digunakan suatu perusahaan untuk membangun visi, menganalisa lingkungan eksternal dan internal, dan memilih satu atau lebih strategi yang akan digunakan dalam menciptakan nilai bagi konsumen dan stakeholder lain, terutama pemegang saham.</td>
</tr>
</tbody>
</table>

The translation product has met the readers’ expectation, they feel comfortable with the translated text and they can understand it very well.

Example 2: High Readibility Text

<table>
<thead>
<tr>
<th>No</th>
<th>Source Text</th>
<th>Target Text</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>The vision is intended to inspire the firm’s employees to realize or “picture” the future aspirations of what the firm can become and to help establish a framework for ethical behavior.</td>
<td>Visi itu dimaksudkan untuk menginspirasi karyawan merealisasikan atau menggambarkan bentuk perusahaan yang akan datang dan membantu mendirikan kerangka sikap etika.</td>
</tr>
</tbody>
</table>

The readers do not find any difficulty in understanding the text.

Translation Techniques Analysis

The translator applies calque and borrowing translation techniques. In using Calque technique, the translator tries to change expressions and language structure of the ST to TT. Borrowing technique means borrowing words or expressions from ST. The result of the analysis can be seen below. Two techniques dominate in the process of translating the text: 100% calque and 96.84% borrowing, this means in most of the text, a borrowing words exist.

5. CONCLUSION

From the analysis, it can be concluded that:

Fourteen of the 95 translation is less accurate. Consequently, the process should be repeated so that the result will be accurate.

From the acceptability analysis, it is found out that 28 from 95 data are
less acceptable. This means that it is lack of correct Indonesian. Consequently, the translation process should be repeated in order that the result is acceptable.

Eleven from 95 are considered in the category of less readable, then the translation process should be repeated to get highly readable translation.

All data (95) are translated using calque technique, and 92 of them use borrowing technique. This means that the translator could not find established equivalence in the target language.

6. SUGGESTION
Further research related to translation model needs to be carried out to establish perfect model.

7. BIBLIOGRAPHY
[28] Suwardjono. *Pedoman Umum Pembentukan Istilah (PUPI)* Jakarta: Mendiknas
The Language And Culture Perspectives
In Translating Domestic And International Birth Certificates

Lenny Brida¹ and Mawarta Onida²

¹,²Departement of Business Administration and Translation, Politeknik Negeri Jakarta
email: ¹lenny.brida@gmail.com, ²mawaronida@yahoo.com

Abstract

The purposes of these research are: (a) to compare birth certificates from cultural perspectives between Indonesia (Jakarta, Denpasar, Aceh) and other international countries (UK, US, Canada, Australia, Singapore and Malaysia), (b) to identify the limitation that causes difficulties in translating the birth certificates, (c) the techniques used to transfer meaning from a resource language to a target language, (d) to assess the translation quality of birth certificates.

This research applied a descriptive qualitative method. The data were obtained through purposive sampling and analyzed with a content analysis technique by referring to language and culture Indicators.

The result of this research consists of four findings. First, the cultural perspectives which influence the translation of birth certificates are patrilinear culture, sex and gender, general rules of family name and maiden name, race and ethnicity, religion and age aspect. Second, the limitation of the translation of birth certificate is somehow related to terminology used between countries that might cause difficulties of the translation, that limitation influenced the techniques use by the translator. Three, the aspects that are not available in SL but they are available in TL, including the cultural perspectives will also cause limitation of the translation. Four, the techniques used in translating birth certificates consists of 6 categories, they are amplification, establish equivalent and reduction (100%), followed by literal techniques (70%), adaptation technique (60%), and Calque technique (40%). Five, the assessment of translation quality was found that the accuracy, acceptability and readability were blending which produce intersection among the three aspects integratedly and significantly, the final assessment is 2.69.

The conclusion of the translation quality of the birth certificates can be categorized between medium and high (the average score is 2.69). From the assessment of the three aspect of quality, it can be concluded that there is a positive influence between techniques and the total quality of the translation. The results shows that it produces intersection among three aspects of translation quality; accuracy (2.64), acceptability (2.80) and readability (2.70), the value finding of this research is called “Three rings of quality assessment”.

Key Words: Birth Certificates, Translation quality, Intersection and Blending.

1. INTRODUCTION
1.1 The Background of Problem

The translation is not only a process of transferring meaning from the source language (SL) to the target language (TL), but it is also an effort of reproducing equivalent text in terms of messages, form and language style. The reproduction work will be successful, if the translators know how to use suitable techniques to achieve the translation quality. Translation Techniques are related to practical steps of problem solution to the language variables such as, text function, language style, idiom and metaphor. In this case, Effendi P. (2004 : 8) said that translation is a process of message transformation by reconstructing sentences into new sentences which have the same value as the target language.

According to Nababan (2003:25) there are three steps in the translation process: (1) to analyse SL text in order to understand the content, (2) to transfer message from SL to TL, (3) the restructure of messages into stylistic forms in TL. The translation process should go through three working steps: first step needs sufficient linguistics and extra-linguistics, second the translator...
should find the equivalence of SL text and TL text, third the translator should have the knowledge of TL, the capacity to reconstruct new sentences in TL. Therefore, translation needs procedure, ideology, method and technique.

It is generally agreed that language and culture are closely related. Language can be viewed as a verbal/written expression of culture. It is used to maintain and convey culture and cultural ties, including birth certificates. The documentation of births is a practice widely held throughout human civilization and they open the door to human rights and needs, such as: to prove their age; to prove their nationality; to receive healthcare; to go to school; to take exams; to be adopted; to marry; to open a bank account; to hold a driving license; to obtain a passport; to inherit money or property; and to vote or stand for elected office. Therefore Newmark said that culture refers to the way of life and its manifestations that are peculiar to a community that uses a particular language as its means of expressions (1998:94).

Since, birth certificates are important documents for human life, the writer is interested in investigating the translation of these documents, techniques used to translate them from SL to TL and the quality assessment of the translation (accuracy, readability and acceptability). This translation research is a product research, and the writer chose some birth certificates internationally (America, Canada, England, Australia, Singapore and Malaysia) and Nationally (Jakarta, Denpasar and Aceh) as the data. This topic is worth to be analyzed because in the open global world, everyday hundreds of babies are born and the culture will influence the form of the certificates in every country. Some of the birth certificates are written bilingually and the assessment of the translation quality should be done, in order to analyze in order to see whether they have equivalent formats or not. That is why, the writer is interested to investigate this topic and try to identify some aspects which influence meaning and forms of the birth certificates.

1.2 The Research Questions
Based on the background of this research, this study is an investigation to answer the following questions:

1. What are the difference of birth certificates from cultural perspectives between Indonesia (Jakarta, Denpasar, Aceh) and other 5 international countries (UK, US, Canada, Australia, Singapore and Malaysia)?

2. What elements of birth certificates between Indonesia and foreign countries?

3. What are the difference of three versions Of Birth Certificate Translation in Indonesia?

4. What are the difficulties and the limitation of the translation of birth certificates?

5. What are the techniques used to transfer birth certificates from SL to TL?

6. How is the assessment of the translation quality of birth certificates?
2. METHODOLOGY
This research applied a descriptive qualitative method. The data of birth certificates and its translation were obtained through purposive sampling and analyzed with a content analysis technique by referring to the format and the aspects which influences the element of the birth certificates. To validate the data, the triangulation was done by checking the data from different resources, different ways and different times, as stated by William Wiersma quoted by Sugiyono (2006:306) “Triangulation is qualitative cross-validation. It assess the sufficiency of the data according to the convergence of multiple data sources or multiple data collection procedures”.

Triangulation method was done in order to strengthen the validity and reliability of the data through the combination of data checking through in-depth interview and focus group discussion as the reinforcement of the data. The data analysis technique was done by adopting Spradley model (1980) like what is quoted by Sugiyono (2006:284). The analysis was developed through 4 steps in sequence: domain analysis, taxonomy analysis, componential analysis and finding fact/cultural value. The sequence of the analysis was developed since at the beginning of the process and on-going process until the writing of the report. The sequence research was done in circulation and repetition while the value/cultural theme was “grounded” from the componential analysis.

3. ANALYSIS AND DISCUSSION
In order to provide systematic description, the results of this research will be explained in the following sequences:

3.1 The comparison of birth certificates from cultural perspectives
The birth certificate is an authentic proof that indicates the blood relationship between a child and both parents. From the legal aspects, the birth certificate is an evident of nationality of a child. Therefore, it is the first identity of a child and it has a specific function as an identity certificate of a citizen of a nation. Beside that, the birth certificate is an important document for a person or for the country because by having birth document regularly, various problem of population growth can be controlled. According to the Convention on the Rights of the Child (CRC) in Article 7 and 8: "The child shall be registered immediately after birth and shall have the right from birth to a name, the right to acquire a nationality..." (CRC Article 7) and "States Parties undertake to respect the right of the child to preserve his or her identity, including nationality, name and family relations..." (CRC Article 8). As it is explain in the following quotation:

it's a small paper but it actually establishes who you are and gives access to the rights and the privileges, and the obligations, of citizenship.(Archbishop Desmond Tutu, 2005)

Most countries have statutes and laws that regulate the registration of births. In all countries, it is the responsibility of the mother's physician, midwife, hospital administrator, or the parents of the child to see that the birth is properly registered with the appropriate government agency. Actually, there are three reason why birth certificates is impotant, they are:
a. Birth certificates are the formal admittance of a child existence in a country, as well as individual legal status of a child.

b. Birth certificates is an important element of national planning, since it provides basic demography and population for strategic development of a nation.

c. Birth certificate guarantee of children rights, such as children identification of nationality, identifications of parents, social security of a child, therefore the children would be able to access facilities, such as occupation, recruitment, or children court system, etc. This document also helps to reduce human trafficking.

From the identification of birth certificates that can be accessed, the main elements are available in the birth certificate, whether it is national certificates or international certificates. The basic elements are as follow:

- The name of the children,
- The name of the parents,
- The place and the date of the birth.
- The name of the place of the civil Recording.

The actual record of birth is stored with a government agency. That agency will issue certified copies or representations of the original birth record upon request, which can be used to apply for government benefits, such as passports. The certification is signed and/or sealed by the registrar or other custodian of birth records, who is commissioned by the government.

As the comparison is analyzed in this researched, the writer compare national birth certificates of Indonesia (Jakarta, Bali, Aceh) and other countries (America, Canada, Australia, England, Singapore and Malaysia). Actually, the main part of the birth certificate among countries are generally the same but there are also some differences due to the different culture, state philosophy, religion, race & ethnicity, gender perspective, and etc.

a. United State of America is a federal country, therefore every federal government has their own regulation, which brings impact to the documentation of birth certificates. In the birth certificate the place of the birth, and the name of the federal country should be recorded, as can be seen in the following birth document. There are two examples that can be seen, from Michigan and California.

b. In England, although the country is in the form of United Kingdom, the main contents of
the certificates are nearly the same with other countries including Indonesia. In England, every born baby is recorded “in the government agency”, in the district level where the baby is born. The example can be seen below:

![Fig 3. Birth Certificate (District of Oxford)](image)

![Fig 4. Birth Certificate (District of Spilsby)](image)

c. In Australia, Singapore, and Malaysia, it is not far difference if it is compared to England or US, because these country belong to the commonwealth country. Anyhow they are also have some specific differences, such as, Singapore and Malaysia, these two countries put race, nationality, and religion in the certificates but Australia does not include religion or race. 

d. As explained before that Australia does not put religion or race in the birth certificate. The aspects explain in the birth certificates are name of the child, date of birth, sex, place of birth, the name of mother and father, the given name and the surname of the parents and the age of parents. It can be seen clearly that in Australia, religion, race, skin colour are not involved in the certificates. The details could be seen in the following pictures.

![Fig 5. Birth Certificate of Singapore](image)

![Fig 6. Birth Certificate of Malaysia](image)

![Fig 7. Birth Certificate of Australia](image)
3.2 The analysis of translation between Indonesia and foreign countries

The comparison of the translation between Indonesia and the other country can be analysed in the following table. Every element of the birth certificate will be explained in sequence from the beginning to the end. The result would be shown in the following table.

<table>
<thead>
<tr>
<th>No</th>
<th>INDONESIA</th>
<th>OTHER COUNTRIES</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>“Akta kelahiran”</td>
<td>Certificate of Birth (UK, Canada)</td>
<td>In Indonesia, in 3 provinces use the same terminology “Akta Kelahiran”. In other countries, there are 3 version of terminology : Certificate of Birth, Birth Certificate, Certificate of Live Birth</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Birth Certificate (Australia, Malaysia)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Certificate of Live Birth (America)</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Nama : Telah lahir ................. (diisi nama anak)</td>
<td>Name and Surname (Inggris)</td>
<td>For the name, birth certificate in England place “surname” (marga, nama keluarga) explicitly in the format, it is due to the strong culture of England to restrain “a family tree”, such as batak community in Indonesia.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Name of child (Australia)</td>
<td>Australia and US does not put “the fathers’ names after the children’s names with a slight different version (US use opostrophy “s”, while Malaysia and Singapore put “full name”.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Child’s name (America)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Name (Canada)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Full Name (Malaysia)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Full name of child (Singapore)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Anak ke perempuan/aki-laki</td>
<td>Sex : Boy, female (England, Australia, Canada, Singapore)</td>
<td>Gender : Male (America, Malaysia)</td>
</tr>
<tr>
<td>4</td>
<td>Tanggal lahir</td>
<td>Date of Birth : Ninth September 1982 (Inggris) 22nd March 1962 (Singapura) 10 October 2006(Australia, Malaysia) Juli 19, 1954 (Amerika, Kanada)</td>
<td>In writing “the date of birth”, England and Singapore use “ordinal number” (British style), while America, Canada, Australia and Malaysia use “ordinal number” (American style), but Australia still use the sequence of date, month and years, like in England.</td>
</tr>
<tr>
<td>5</td>
<td>Tempat lahir</td>
<td>Place of Birth (Inggris, Australia, Canada) Child Birth’s Place</td>
<td>For “place of birth”, Singapore put the name of the country, America put the name of the county, while England put the</td>
</tr>
<tr>
<td>6</td>
<td>Nama orang tua</td>
<td>Father’s name before first married (America). Maiden name of mother (America). Name and surname of father (Inggris). Maiden Surname (Australia)</td>
<td>In America and Australia, the mothers' name is put first before the name of the father, while in Canada, England and Indonesia, the name of the father is put first before the name of the mother. This phenomenon indicates that Indonesia has a “paternalistic culture” which regard that a family three is important and the generation of a family is decided through the fathers’ side. General rule for “a woman's maiden name” is the last name of a father. In western culture, if a women get married, they have “maiden name” (person’s birth name) will be changed into the husband name.</td>
</tr>
<tr>
<td>7</td>
<td>Usia ayah dan ibu</td>
<td>Father’s age, mother’s age (America, Singapore, Australia, Malaysia)</td>
<td>Not all the certificates put age (Indonesia, England and Canada) and parents’ age.</td>
</tr>
<tr>
<td>8</td>
<td>Tempat lahir ayah dan ibu</td>
<td>Father’s birthplace Mother’s birthplace</td>
<td>In Malaysia, if one of the parents are not citizens they provide the form for this information in the birth certificates.</td>
</tr>
<tr>
<td>9</td>
<td>Pekerjaan ayah</td>
<td>Occupation : Labour, Teacher (Inggris,</td>
<td>The father’s occupation is also put in the birth certificates (England, but</td>
</tr>
</tbody>
</table>
none of the country put mothers’ occupation in the form of the certificate.

10 Suku Race : Cantonish, Hokian, India (Singapore, Malaysia) Color/Race : White (America, California) Although Indonesia consists of multi ethnic and multirace, but in the birth certificate is not included. America is the biggest democratic country in the world, but in 1955 the birth certificate still put the race and skin colour, but the new birth certificate does not include the race and skin colour.

11 Agama Religion (Malaysia) From all kinds of birth certificates, only Malaysia who put religion for a new born baby, including the father and mother. This phenomenon shows that Malaysia is a religious country.

12 Kewarganegaraan (Indonesia, Malaysia) Status of Citizenship (Malaysia) The multicultural dan multiethnic community put their nationality on their birth certificates.

Table 2. The Analysis of Birth Certificates in Indonesia (DKI Jakarta, Bali, Aceh)

<table>
<thead>
<tr>
<th>NO</th>
<th>INDONESIAN</th>
<th>ENGLISH</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Nomor Indeks Kependudukan</td>
<td>Personal Registration Number</td>
<td>The translation uses “adaptation 194 technique” which changing meaning from SL to TL in free translation. The Translation uses standard terminology in SL and TL.</td>
</tr>
<tr>
<td>2</td>
<td>Pencatatan sipil</td>
<td>Registry Office</td>
<td>The translation of terminology uses established equivalent technique, this technique uses terminology and idiom which are 194 established in TL and SL.</td>
</tr>
<tr>
<td>3</td>
<td>Warga Negara</td>
<td>Nationality</td>
<td>idem</td>
</tr>
<tr>
<td>4</td>
<td>Kutipan Akta Kelahiran</td>
<td>Excerpt Of Birth Certificate</td>
<td>idem</td>
</tr>
<tr>
<td>5</td>
<td>Berdasarkan akta kelahiran nomor.....</td>
<td>By Virtue of Birth Certificate Number.....</td>
<td>idem</td>
</tr>
<tr>
<td>6</td>
<td>Menurut stbld .........</td>
<td>In Accordance to state gazette........</td>
<td>idem</td>
</tr>
<tr>
<td>7</td>
<td>Bahwa di......(Jakarta, Denpasar,Aceh)</td>
<td>That in (Jakarta, Bali, Aceh)</td>
<td>To translate “bahwa di” is translated into “that in”, in this case the translation technique used is “Calque technique”, that is translation technique where a translator</td>
</tr>
</tbody>
</table>

3.3 The Three Versions Of Birth Certificate Translation Of Indonesia

The three versions of Birth certificates established by DKI Jakarta, Bali and Aceh use double-language, that is Indonesian and English. From the result of the analysis which is done in three provinces can be identified in details in the following table.
<table>
<thead>
<tr>
<th>No</th>
<th>SL</th>
<th>EN</th>
<th>Translation</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>Telah lahir</td>
<td>Was born</td>
<td>Translation is done &quot;word by word&quot;, therefore the technique used is literal translation.</td>
</tr>
<tr>
<td>9</td>
<td>Anak ke 1 (Jakarta)</td>
<td>Child number One (Jakarta)</td>
<td>In translating &quot;the sequence of children&quot;, DKI Jakarta and Bali use different style, DKI Jakarta uses &quot;cardinal number&quot;, which is called &quot;American style&quot;, while Bali uses &quot;ordinal number&quot; which is called &quot;British Style&quot;.</td>
</tr>
<tr>
<td>10</td>
<td>Anak perempuan dari suami istri</td>
<td>The daughter of the couple</td>
<td>There is the difference of the translation of birth certificate between DKI Jakarta and Bali. The translation of DKI certificate &quot;The daughter of the couple......&quot; &quot;suami istri&quot; is translated as &quot;couple&quot;, since the word &quot;couple&quot; is not always &quot;husband and wife&quot;. This translation tends to use &quot;reduction technique&quot; that is the meaning of the text in SL is compacted in TL.</td>
</tr>
<tr>
<td>11</td>
<td>Kutipan ini dikeluarkan di</td>
<td>The excerpt is issued in</td>
<td>The translation is done word by word, therefore the technique used literal translation technique.</td>
</tr>
<tr>
<td>12</td>
<td>Pada tanggal 30 Agustus</td>
<td>Thirtieth day of August (Jakarta)</td>
<td>In translating the date, DKI Jakarta and Bali also use different style to the &quot;sequence of children in a family at point 9. The translation technique is different; DKI Jakarta uses &quot;ordinal number&quot; which is always use in &quot;British style&quot;, while in Bali uses &quot;cardinal number&quot; which is used in &quot;American Style&quot;.</td>
</tr>
<tr>
<td>13</td>
<td>Tahun dua ribu dua belas</td>
<td>Two thousand and twelve (Aceh)</td>
<td>The translation of birth certificate in Bali, does not use the word &quot;and&quot; as an isolating between thousands, hundreds, etc.</td>
</tr>
<tr>
<td>14</td>
<td>Suku Dinas Kependudukan dan Catatan Sipil (Jakarta)</td>
<td>Sub of Department for population and Registry Office (Jakarta)</td>
<td>Bali is not translated and is not legitimated by the judge in the court.</td>
</tr>
</tbody>
</table>

If we identify in details, the techniques used in translating the birth certificate in 3 provinces (DKI
Jakarta, Denpasar and Aceh), the method trend uses mixture methods, some techniques use adaptation techniques but the other parts use established equivalent techniques. From some indicators in the above table, the ideology of the translation is domestication, because the transformation of meaning from SL to TL is done freely but it is consistent of using standard terms in SL and TL. The sample of the Indonesian birth certificates can be seen below:

3.4 The Limitation of the translation of birth certificates

As a translator of birth certificate, some aspects that might cause difficulties or limitation of the translation, that is, the aspects that are not available in SL but they are available in TL, including the cultural perspectives as shown in the example below:

a. If we would like to translate birth certificate from SL (English) to TL (Indonesian); we have to consider that not all people of Indonesia have a “Surname”, (marga) or give family name to their names. Therefore, it will be a problem if someone has no family name. For example, if someone would have pilgrim or umroh, Indonesian people have to create their names in three words, eventhough they are only having one single name. And there are a lot of people in Indonesia who have one single name only.

b. It is also difficult to explain the phrase, “Mother’s name before first married” (American) is the name of the first marriage, it is due to the American Culture that a divorce
women will still use the name of her ex-husband until she get married again with another man. Therefore, in translating birth certificate we have to use amplification technique that can explain what maiden’s name is or “someone’s name when he was born, or before they get married.

c. The usage of birth date is in the form of “cardinal number” or “ordinal number” and will be adapted to date and day terminology in TL, that is Indonesian, because Indonesia only use cardinal number for the date.

d. Race, skin colour and religion do not always put in the birth certificate, that is why in translating SL and TL, the translation of the three aspects should consider the culture of the Target language (TL), because the birth certificate will be used in the TL environment. Consequently, the suitable technique used for birth certificate translation is “Reduction Technique” such as omission, deletion or subtraction. If the Source language (SL) of the certificate is English and the Target Language (TL) is Indonesian, the race, skin colour will be deleted in the translation.

e. In translating different terminology, it is found that it would be good if the translator uses established equivalent technique, which uses similar terminology or idiom in TL to translate SL, example: “Maiden name of Mother” (Nama kelahiran ibu) if we translate the name into Indonesian, the translator will add a word “binti”; “Aminah binti Abdullah”, in Indonesia people will understand that Abdullah is the name of Aminah’s father not the name of her husband.

f. Some of the standard terminologi in TL and RL will be translated by using “free translation and adaptation technique” which produce a free target text which is not restricted to find equivalent meaning in words. Although, the translator use free translation technique, but the findings of equivalent text will “comply” with the message of the source language (SL).

g. The choice of the method and technique which is used by the translator in transferring meaning from SL to TL, or from TL to SL, the ideology will be used is “domestication ideology”, because the aim of translating birth certificate is to be used in TL condition, the result of the translation should use terminology which has been standardized in the TL, for example: “Certificate of Birth” is not translated into “Sertifikat kelahiran” but using standard TL terminology; “Akta Kelahiran”.

3.5 The translation techniques

The translation techniques adopted from 18 types of translation which were introduced by Molina & Albir (2002 : 509). From the identification of translation techniques of birth certificates are only six types. Since the birth certificate elements are only terminologies, there are six techniques which mostly used in reconstructing 13 birth certificates. In fact, there is no combination of technique in transferring the meaning. From the data analysis, the frequency of translation techniques used on birth certificates. In detail, the use of the techniques can be seen as follow.
Tabel 3. Types of translation techniques in reconstructing “13 birth certificates”

<table>
<thead>
<tr>
<th>NO</th>
<th>Types of translation techniques</th>
<th>The total frequency of the techniques</th>
<th>Frekuensi %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Amplification</td>
<td>13</td>
<td>100 %</td>
</tr>
<tr>
<td>2</td>
<td>Literal (word by word)</td>
<td>9</td>
<td>70 %</td>
</tr>
<tr>
<td>3</td>
<td>Established equivalent</td>
<td>13</td>
<td>100 %</td>
</tr>
</tbody>
</table>
| 4   | Reduction (deletion, omission, subtraction) | 13 | 100 % |%
| 5   | Adaptation                       | 7                                    | 60 %       |
| 6   | Calque (use phrase or words in SL literally) | 5 | 40 % |

From the data above, it was found that the highest frequency of the translation techniques is amplification, establish equivalent and reduction (100%), followed by literal techniques (70%), adaptation technique (60%), and Calque technique (40%). The use of the literal technique is regarded unnatural, and some experts criticized that it is wrong way of the translation.

3.6 The assessment of translation quality

The instrument assessment for accuracy, acceptability and readability use the rating scale 3-2-1, 3 is the highest score, 2 is medium score and 1 is the lowest score. In calculating the accuracy, acceptability and readability, the writer adopted instruments and parameter which are developed by Nababan (2012). Before assessing the data, some criteria should be considered and referred. Therefore, the writer considered that the assessment category and the range of the score as seen in the following table.

<table>
<thead>
<tr>
<th>NO</th>
<th>The category of quality</th>
<th>Total average score</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accuracy</td>
<td>79 : 30</td>
<td>2,64</td>
</tr>
<tr>
<td>2</td>
<td>Acceptability</td>
<td>81 : 30</td>
<td>2,70</td>
</tr>
<tr>
<td>3</td>
<td>Readability</td>
<td>84 : 30</td>
<td>2,80</td>
</tr>
</tbody>
</table>

Remarks: The total average score is divided into the total data

When assessing the translation quality, accuracy is given the highest score, (3), the acceptability is 2 and the readability is only 1 (Nababan 2012). Readability is given the lowest score, it is because the translation is not always related to the understanding of the reader. The implementation of the score can be seen in the following table.

Tabel 6. The implementation of the score in translation quality assessment.

<table>
<thead>
<tr>
<th>Average Score</th>
<th>Accuracy</th>
<th>Acceptability</th>
<th>Readability</th>
<th>Total</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,64 x 3</td>
<td>2,70 x 2</td>
<td>2,80 x 1</td>
<td></td>
<td>15,5</td>
<td>2,69</td>
</tr>
</tbody>
</table>

From the table above, it can be concluded that the translation quality of the birth certificates has not
achieved the best quality, the score is only 2.69 (below 3). It means the translation quality is between the level of medium and high. From this research, it can be proved that the translation quality is the intersection of the three aspects of quality; the accuracy, acceptability and readability. The blending of the three aspects indicates the quality of the translation and it can be called “the three ring conception of translation quality”. The blending can be seen in the following figure.

![fig 14. The three rings of translation quality](image)

4. CONCLUSION
Based on the analysis on the previous description, some findings can be concluded as follows:

1. The cultural perspectives which influence the translation of birth certificates are patrilineal culture, sex and gender, general rules of family name and maiden name, race and ethnicity, religion and age aspects.

2. The elements explain in the birth certificates are name of the child, date of birth, sex, place of birth, the name of mother and father, the given name and the surname of the parents and the age of parents. It can be seen clearly that in Australia, religion, race, skin colour are not involved in the certificates.

3. The choice of the method and technique which is used by a translator to transfer meaning from SL to TL, or from TL to SL, the ideology is “domestication”, because the aim of translating birth certificate is to be used in TL condition, the result of the translation should use terminology which has been standardized in the TL, for example: “Certificate of Birth” is not translated into “Sertifikat kelahiran” but using standard TL terminology; “Akta Kelahiran”.

4. The limitation of the translation of birth certificate is somehow related to terminology used between countries that might cause difficulties of the translation, that limitation influenced the techniques use by the translator. Beside that, the aspects that are not available in SL but they are available in TL, including the cultural perspectives will also cause limitation of the translation.

5. The techniques used in translating birth certificates consists of 6 categories, they are amplification, establish equivalent and reduction (100%), followed by literal techniques (70%), adaptation technique (60%), and Calque technique (40%).

6. The assessment of the translation quality of the birth certificates can be categorized between medium and high (the average score is 2.69). From the assessment of the three aspect of
quality, it can be concluded that there is a positive influence between techniques and the total quality of the translation. The results shows that it produces intersection among three aspects of translation quality; accuracy (2.64), acceptability (2.80) and readability (2.70), the value finding of this research is called “Three rings of quality assessment”.

5. BIBLIOGRAPHY
Repetition and Parenting Maximally as Indonesian Learning Model for Slow Learners

Nur Hasyim¹, Ade Sukma Mulya² and Sri Wahyono³
¹,²,³Department of Accounting, Politeknik Negeri Jakarta
email: ¹hajinurhasim@gmail.com , ²sukma_ade08@yahoo.com , ³vonoatik@yahoo.co.id

Abstract

Slow learner is students has intelectual intelligency slowler compared normal students (IQ 66—79). According to Simangunsong's Concept that repetition can used to increase student competency. This research evaluated what repetition and parenting maximally can increase student competency on skill of Indonesia language. This research done by evaluative research using observation as data collecting and qualitative analysis on Politeknik Negeri Jakarta (State Polytechnic of Jakarta) indicated that repetition and parenting maximally can increase skill of Indonesia language for slow learners. And the, form of repetition that can be used for learning is speaking loudly, re-write, re-make another sentence, re make another paragraph example, and giving example report wiritting.

Key Words: slow learners, Indonesian learning, repetition, parenting maximally.

1. INTRODUCTION

Slow learners is a people that have IQ 66—79 according wechler scale. A part of them is students in higher education, inter alia in Diploma 3, Studi Program of Special Need Student on Politeknik Negeri Jakarta. The quetion is how learning about Indonesian for that slow learner students as diploma 3 on Politeknik Negeri Jakarta? According to participant observation can knew that repetition and parenting maximally is effective strategy for Indonesian learning. How using of repetition and parenting as Indonesia learning strategy? What is the material of Indonesia that need be stressed?

2. THEORY

Concept of Indonesian learning strategy inter alia said by Simangunsong and (2009) Muppudhaty (2014). Simangunsong states that Indonesian learning for slow learners can do the concept of SCREAM, namely: (i) Structure, (ii) Clarity, (iii) Redundancy, (iv) Enthusiasme, (v) Appropriate Pace, (vi) andMaximized Engagement. Structureis that learning must do clearly. Redundancy is that learning is carried out by providing repetition. Enthusiasme is that learning need be done so that students is excited. Appropriatepace is that learning need to be done using speed appropriate. MaximizedEngagement is that teachers must do some strategis so that the result and target of learning maximally according to learning outcome. have to worry about efforts attainment of results learning maximum. With reference to the theory will be built model learning the indonesian language for slow learner student learning.

Muppudathi (2014) in his article entitled “Role of Teachers on Helping Slow Learners to Bring Out Their Hidden Skill”said that Indonesian learning strategy to achieve optimal result optimally, inter alia synergy parents and teachers. That role of teachers and parentsis(i) building up confidence, (ii) pay equal attention in the class room, (iii) arrangement for special resources, (iv) repetition, dan (v) maintaining friendly relationship.
3. METHODOLOGY
The research implemented by survey research, participant observation and focusing group discussion with Indonesian teacher on Politeknik Negeri Jakarta and using qualitative data analysis as its data analysis method.

4. DATA DESCRIPTION AND DISCUSSION
4.1 Indonesian Learning for Slow Learners
Indonesian learning for slow learners on diploma 3 for Politeknik Negeri Jakarta was done with repetition and parenting maximally as primary strategy so that they are can use Indonesian good on speaking and writing, specially writing report. For achieving that goal, some materials of Indonesia that need be stressed, using repetition.

4.2 Material of Indonesian that need be stressed

<table>
<thead>
<tr>
<th>Number</th>
<th>Form of Repetition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Speaking loudly of the concept or definition</td>
</tr>
<tr>
<td>2</td>
<td>Re-write the some of right writing</td>
</tr>
<tr>
<td>3</td>
<td>Re-make another sentence</td>
</tr>
<tr>
<td>4</td>
<td>Re-make another paragraph example</td>
</tr>
<tr>
<td>5</td>
<td>Giving example of report writing</td>
</tr>
</tbody>
</table>

Besides using repetition, on giving of Indonesian learning for slow learners, teachers are advised to maximize parenting for students, inter alia smiling, taking student’s hand for giving motivation, and giving solution of students problem.

4.3 Discussion
Repetition is a good Indonesia learning for slow learners on Politeknik Negeri Jakarta. Repetition can be done: (i) speaking loudly the definition of Indonesian variation, sentence, paragraph concept, (ii) re-write the right writing of language units, (iii) re-make another sentence model, (iv) re-make another paragraph example, and (v) giving examples of writing report.

4.4 Form of Repetition Strategy on Indonesian Learning

Therefore, we know that repetition is suitable for Indonesian learning and this is according to Simangunsong (2009) and Muppudhaty (2014) thinking. The Simangunsong’s thinking correlate slow learners in Indonesia, while Muppudhaty thinking correlate slow learners in India.

Slow learners is unique people so that it’s learning is also appropriate learning, specially it’s learning. The are specially situation so that teachers must many of learning strategies. For teaching slow learners is needed teachers who have competence, patient, adatable, and a lot of knowledge.
5. CONCLUSION
Slow learner is students has intellectual intelligency slower compared normal students (IQ 66—79). On Indonesian learning, repetition and parenting maximally known that two poinys increased skill of Indonesia language for slow learners. And the, form of repetition that can be used for learning is speaking loudly, re-write, re-make another sentence, re make another paragraph example, and giving example report writing. Besides using repetition, on giving of Indonesian learning for slow learners, teachers are advised to maximize parenting for students, inter alia smiling, taking student's hand for giving motivation, and giving solution of students problem.

6. BIBLIOGRAPHY
Technology Acceptance Model For E-Commerce Customers In Indonesia

Petrus Hari Kuncoro Seno¹ and Rodiana Listiawati ²

¹,²Accounting and Finance Department, Jakarta State Polytechnic
Professor Siwabesy St, University of Indonesia Campus
email: ¹hariseno@yahoo.com, ²lilies@yahoo.com

Abstract

The success of e-commerce depends on how the customer receives the system. Therefore, it is important for the company to find out how customers appreciate the services of e-commerce in order to help find a strategic plan and increase market share. In other words, an important issue for the parties when implementing e-commerce is to know what factors affect the decision of customers using the services of e-commerce. Technology revolution have allowed the developments of new and more efficient delivery and processing channels as well as more innovative products and services in retailing industry. Retailing industry are facing competition from each other but also from non-traditional intermediaries such as e-commerce. Another strategic challenge facing e-commerce institutions today is the growing and changing needs and expectations of consumers in tandem with increased education levels and growing wealth. Consumers are becoming increasingly discerning and have become more involved in their consuming decision. This study aims to determine what factors affect customer acceptance of the services e-commerce. This study uses the framework of the Technology Acceptance Model (TAM), which has been modified by Wang et. al. (2003). As a results of hypothesis testing that has been conducted by using SEM analysis it turned out that of the nine hypotheses that were tested 7 of them were accepted, two hypotheses H3 and H6 are rejected. Hypothetical alternative 1a which stated that the Computer Self Efficacy (CSE) has a significant effect on Perceived Usefulness (PU) turned out to be acceptable. Hypothesis 1b stated that the Computer Self-Efficacy (CSE) significantly effect on Perceived Ease of Use (PEU) turned out to be accepted. For hypothesis 1c, namely "Computer Self Efficacy (CSE) have significant effect on the Perceived Credibility (PC)" turned out to be accepted. Hypothesis 2 is written "Perceived Ease of Use (PEU) a significant effect on Perceived Usefulness (PU)" turned out to be acceptable. From the results of the LISREL output also it can be seen that hypothesis 3 which is "Perceived Ease of Use (PEU) have a significant effect on the Perceived Credibility (PC)" was rejected. For hypothesis 4, which states that "Perceived Credibility (PC) a significant effect on Perceived Usefulness (PU)" turned out to be accepted. Hypothesis 5, namely "Perceived Usefulness (PU) have a significant effect on interest in using e-commerce (BI)" was accepted. Hypothesis 6, which states that "Perceived Ease of Use (PEU) have a significant effect on interest in using e-commerce (BI)" turned out to be rejected. While hypothesis 7 is says that "Perceived Credibility (PC) have a significant effect on interest in using e-commerce (BI)" turned out to be acceptable. The overall path coefficient of H1a, H1b, H1c, H2, H4, H5 and H7 significant at p < 0.05, thus showing support for these hypotheses. From the results of this research there are some advice for the commerce industry namely it is important for the management of e-commerce to pay more attention to factors that significantly affect the usage of E-commerce by customers: Computer Self Efficacy, Perceived Usefulness, Perceived Ease of Use, Perceived Credibility. It should be noted in this regard that the Perceived Usefulness and Perceived Credibility has a direct influence on the interest in using e-commerce while Perceived Ease use has an indirect influence of the interest in using e-commerce is through its influence on Perceived Usefulness.

Keywords: customer acceptance, e-commerce, technology acceptance

1. INTRODUCTION

Increased competition and efforts to reduce operating costs as efficiently as possible to encourage companies to utilize the internet in doing business. In addition the level of mobility in society is increasing from year to year caused the providers of public services such as retailing companies lot of innovation in their service to customers. One application that is now starting to become a concern is e-commerce.
The emergence of e-commerce activities should be anticipated with proper and good in order not to miss the opportunity to earn a chance in the era of globalization, especially in the field of small and medium-sized companies. Businessmen in Indonesia are the main targets that must be nurtured and encouraged to take advantage of e-commerce, this is due to the strategic position of SMEs, among others in the population reached 2,1 million units scattered throughout the archipelago and absorb 20 millions work forces.

The fierce competition among retailers and the trend towards reducing operational retailing cost has force companies to utilize internet in their business. Besides people’s mobility has grown from year to year has forced the service provider for the society such as retailing business to continuously innovate in serving their customers. One of the application which is getting more and more attention is e-commerce.

The rapid advancement in electronic distribution channels has produced tremendous changes in the financial industry in recent years, with an increasing rate of change in technology, competition among players and consumer needs (Hughes, 2001). The proliferation of, and rapid advances in, technology-based systems, especially those related to the internet, are leading to fundamental changes in how companies interact with customers (Ibrahim et al, 2006; Bauer et al., 2005; Parasuraman and Zinkhan, 2002). In general companies that use e-commerce will get benefits, namely (1) the opening of a new revenue stream (revenue streams) are more promising that can not be found in the system of traditional transaction, (2) increase market exposure, (3) lower operating costs (operating costs), (4) to widen the range of (global reach), (5) improve customer loyalty (customer loyalty), (6) improving supplier management (supplier management), (6) shorten the production time and (7) improving the value chain (value chain).

The purpose of this paper is to gain an understanding of the demographic profile of Indonesian market where the 70 percent population reside in rural areas and 30 percent population reside in urban area of the country. This study explore the demographic profile of the e-commerce consumers in Indonesia.

2. THEORY

Writer Zakariya Belkhamza and Syed Azizi Wafa in his article entitled "The Effect of Perceived Risk on the Intention to Use E-commerce: The Case of Algeria" published in the Journal of Internet Banking and Commerce edition April 2009, vol. 14, no.1 stated that although lately a decline in economic activity on the Internet and ICT sector, concerns about privacy and trust (trust) remains an obstacle to growth and the important issues of both individuals and organizations.

Study of existing studies on the adoption of e-commerce business to consumer (B2C) yet simultaneously consider trust and risk as an important determinant of behavior adoption. The conceptual model of this study lead us to believe that the risk of e-commerce system is a major determinant of behavior adoption. Based on the technology acceptance model (Technology Acceptance Model = TAM), this study aimed to examine the effects of the perception (perceived) risk systems on the
behavior of tourism organizations willingness to use e-commerce.

The researchers expect to be able to provide both theoretical and empirical validation explanation on the adoption of e-commerce, and offer explanations and recommendations for the business organizations and service providers of e-commerce system regarding the implementation of e-commerce and security issues and risks. The second article written by David Gefen, Elena Karahanna, Detmar W. Straub entitled "Trust and TAM in Online Shopping: An Integrated Model" in the journal MIS Quarterly, Vol. 27, No. 1 published in March 2003 and published by Management Information Systems Research Center, University of Minnesota wrote that an interaction that is separate and distinct from both the e-vendor or actual interface Web site of its IT is the most important thing in shopping on line. In the previous studies has been established, that the intention of purchasing online is the result of consumers' assessment of IT itself-especially the perceived benefits and ease of use (TAM) as well as trust in the e-vendor. So far this perspective has been examined separately by IS researchers. Integrating both perspectives and examines the factors that build trust online in an environment that does not have the typical human interaction that could lead to confidence in other situations, will improve the understanding of the construct (construct) and its relationship to behavior. Results of the study the researchers of online shoppers experienced and repeatedly showed that consumer confidence is just as important for online trading with the perceived benefits and perceived ease of use as it has been studied by TAM previous approach. Taken together, the set of these variables was able to explain a certain proportion of the variance in behavior mentioned above.

This study also provides evidence that online trust built through (1) the belief that the vendors have nothing to gain by cheating, (2) a belief that there is a secure mechanism that is built into the Web site, and (3) to have a certain interfaces, (4) easy to use. From the second article that has been discussed above it can be concluded that the role of trust in e-commerce is quite significant in the adoption of e-commerce which includes the factor of how payments online (e-payments) was conducted, which play a pivotal role in the process of e-commerce transactions.

3. METHODOLOGY

This study employed the method of personal interview for data collection using a close-ended questionnaire as the research instrument. Respondents of this study consisted of customers of several e-commerce in Jakarta, Depok, Tangerang Bekasi, Medan, Semarang, Malang, Denpasar, Tabanan, and Purwakarta all in Indonesia. A total of 250 respondents were selected and interviewed for a period of two month. The questionnaire is divided into three sections. Section A is designed to solicit information regarding e-commerce activities and category of adopters. Section B consisted of questions on perception of the e-commerce based on the products characteristics attributes. In this section, respondents were asked to indicate the degree to which they agreed with each statements on a 5 point Likert-scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Section C is on demographic factors which seek to obtain responses based on factors such as gender, town,
and education level. The data solicited were then analyzed by using the Structural Equation Modelling (SEM) using LISTREL to test the 9 hypotheses on Technology Acceptance Model of e commerce in Indonesia. These hypotheses are:

Hypothesis 1: The Computer Self Efficacy (CSE) has a significant effect on Perceived Usefulness (PU)

Hypothesis 1b: The Computer Self-Efficacy (CSE) significantly effect on Perceived Ease of Use (PEU).

Hypothesis 1c: "Computer Self Efficacy (CSE) have significant effect on the Perceived Credibility (PC)."

Hypothesis 2: "Perceived Ease of Use (PEU) a significant effect on Perceived Usefulness (PU)"

Hypothesis 3: "Perceived Ease of Use (PEU) have a significant effect on the Perceived Credibility (PC)".

Hypothesis 4: "Perceived Credibility (PC) a significant effect on Perceived Usefulness (PU)"

Hypothesis 5: "Perceived Usefulness (PU) have a significant effect on interest in using e commerce (BI)"

Hypothesis 6: "Perceived Ease of Use (PEU) have a significant effect on interest in using e commerce (BI)"

Hypothesis 7: "Perceived Credibility (PC) have a significant effect on interest in using e commerce (BI)"

Some operational definitions which are used in this article are: Self Efficacy: "judgments of how well one can execute courses of action required to deal with prospective situations" (Bundora 1982). Perceived usefullness - "the degree to which a person believes that using a particular system would enhance his or her job performance" (Davis 1989). Perceived ease-of-use - Davis defined this as "the degree to which a person believes that using a particular system would be free from effort" (Davis 1989).

4. ANALYSIS AND DISCUSSION

4.1 The Customers’ Occupation

Based on the data which have been collected it is revealed that majority of the respondents were university students (44.0%) and then company workers (20.0%), self employed (8.0%). A complete account of the customers’ occupation can be found on table 1.

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Cumulative Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>50</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>2</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Housewives</td>
<td>3</td>
<td>6.0</td>
<td>10.0</td>
</tr>
<tr>
<td>Company workers</td>
<td>10</td>
<td>20.0</td>
<td>30.0</td>
</tr>
<tr>
<td>Tax consultant</td>
<td>1</td>
<td>2.0</td>
<td>32.0</td>
</tr>
<tr>
<td>University Students</td>
<td>22</td>
<td>44.0</td>
<td>76.0</td>
</tr>
<tr>
<td>Public servants</td>
<td>2</td>
<td>4.0</td>
<td>80.0</td>
</tr>
<tr>
<td>High School Students</td>
<td>4</td>
<td>8.0</td>
<td>88.0</td>
</tr>
<tr>
<td>Seamen</td>
<td>1</td>
<td>2.0</td>
<td>90.0</td>
</tr>
<tr>
<td>Police</td>
<td>1</td>
<td>2.0</td>
<td>92.0</td>
</tr>
<tr>
<td>Self employed</td>
<td>4</td>
<td>8.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

4.2 The Customers’ Gender, The Customers’ Education and The Age of the Customers

In this study there is a more female in the e commerce customers under study. The male customers are 38.0% and the female customers are 62.0%. The education level of the e commerce customers under study were mostly bachelor degree graduate (38.0%) followed by high school graduate (34.0%) and then three years
diploma (16.0%) and other education level are less than 12 %. The median age of the e-commerce customers in this study is 25.5 years old. The youngest was 12 years old and the oldest was 58 years old.

### 4.3 The e-commerce Services Chosen by the Customers
The e-commerce service providers which are chosen by the customers were dominated the three big e-commerce companies in Indonesia which are OLX (21.52%), Lazada (15.19%), Kaskus (12.66%).

**Table 2. E-commerce Companies Chosen by Customers**

<table>
<thead>
<tr>
<th>E-commerce</th>
<th>Incidence</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>OLX</td>
<td>17</td>
<td>21.52%</td>
</tr>
<tr>
<td>Lazada</td>
<td>12</td>
<td>15.19%</td>
</tr>
<tr>
<td>Kaskus</td>
<td>10</td>
<td>12.66%</td>
</tr>
<tr>
<td>zalora.com</td>
<td>7</td>
<td>8.86%</td>
</tr>
<tr>
<td>Buka lapak</td>
<td>5</td>
<td>6.33%</td>
</tr>
<tr>
<td>Tokobagus</td>
<td>5</td>
<td>6.33%</td>
</tr>
<tr>
<td>Bibi</td>
<td>4</td>
<td>5.06%</td>
</tr>
<tr>
<td>Instagram</td>
<td>4</td>
<td>5.06%</td>
</tr>
<tr>
<td>Elevenia</td>
<td>3</td>
<td>3.80%</td>
</tr>
<tr>
<td>Berrybenka</td>
<td>2</td>
<td>2.53%</td>
</tr>
<tr>
<td>Lain lain</td>
<td>10</td>
<td>12.66%</td>
</tr>
<tr>
<td></td>
<td>79</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

### 4.4 The Computer Self Efficacy
Based on the questions which are used to measure the computer self efficacy it is revealed that the median values were 3.84 (“agree”) for learning availability and 3.92 for help availability and 3.84 (“agree”) for the manual availability.

**Table 3. Computer Self Efficacy**

<table>
<thead>
<tr>
<th></th>
<th>User Friendly</th>
<th>Easy to learn</th>
<th>Fast learning</th>
<th>Easy to use</th>
</tr>
</thead>
<tbody>
<tr>
<td>N Valid</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Mean</td>
<td>3.56</td>
<td>3.62</td>
<td>3.66</td>
<td>3.66</td>
</tr>
<tr>
<td>Median</td>
<td>4.00</td>
<td>4.00</td>
<td>4.00</td>
<td>4.00</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.951</td>
<td>.942</td>
<td>.964</td>
<td>.982</td>
</tr>
</tbody>
</table>

### 4.5 The Perceived Value
The median value for the customers perceived value for e-commerce was 4 (“Agree”) for Speed of transaction, and easier transaction and usefulness.

**Table 4 Perceived Value**

<table>
<thead>
<tr>
<th></th>
<th>Manual Availability</th>
<th>Learning Availability</th>
<th>Help Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>N Valid</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Mean</td>
<td>3.84</td>
<td>3.84</td>
<td>3.92</td>
</tr>
<tr>
<td>Median</td>
<td>4.00</td>
<td>4.00</td>
<td>4.00</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.766</td>
<td>.792</td>
<td>.877</td>
</tr>
</tbody>
</table>

### 4.6 The Perceived Ease of use
The median value for the perceived ease of use for e-commerce was 4 (“agree”) for user friendliness, easy to learn, fast learning and easy to use.

**Table 5. Perceived Ease of use**

<table>
<thead>
<tr>
<th></th>
<th>Speed up transaction</th>
<th>Easier transaction</th>
<th>Usefulness</th>
</tr>
</thead>
<tbody>
<tr>
<td>N Valid</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Mean</td>
<td>3.90</td>
<td>3.98</td>
<td>4.08</td>
</tr>
<tr>
<td>Median</td>
<td>4.00</td>
<td>4.00</td>
<td>4.00</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.877</td>
<td>.845</td>
<td>.724</td>
</tr>
</tbody>
</table>

### 4.7 The Perceived Credibility
The median value for perceived credibility for e-commerce was 3.5 (“agree”) for privacy and secure transaction.

**Table 6 Perceived Credibility**

<table>
<thead>
<tr>
<th></th>
<th>Privacy</th>
<th>Secure Transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>N Valid</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Mean</td>
<td>3.46</td>
<td>3.54</td>
</tr>
<tr>
<td>Median</td>
<td>3.50</td>
<td>3.50</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>.947</td>
<td>.862</td>
</tr>
</tbody>
</table>

### 4.8 The Behavioral Intention
The median value for the behavioral intention was 4 (“agree”) for willingness to use and use of e-commerce in the future.
4.9 Test of Hypotheses
As a result of hypothesis testing that has been conducted by using SEM analysis it turned out that of the nine hypothesis that were tested 7 of them were accepted two hypotheses H3 and H6 are rejected. Hypothetical alternative 1a which stated that the Computer Self Efficiency (CSE) has a significant effect on Perceived Usefulness (PU) turned out to be acceptable. Hypothesis 1b stated that the Computer Self-Efficacy (CSE) significantly effect on Perceived Ease of Use (PEU) turned out to be accepted. For hypothesis 1c, namely "Computer Self Efficiency (CSE) have significant effect on the Perceived Credibility (PC)" turns out to be accepted. Hypothesis 2 is written "Perceived Ease of Use (PEU) a significant effect on Perceived Usefulness (PU)" turned out to be acceptable. From the results of LISREL output also it can be seen that hypothesis 3 which is "Perceived Ease of Use (PEU) have a significant effect on the Perceived Credibility (PC)" was rejected. For hypothesis 4, which states that "Perceived Credibility (PC) a significant effect on Perceived Usefulness (PU)" turned out to be accepted. Hypothesis 5, namely "Perceived Usefulness (PU) have a significant effect on interest in using e commerce (BI)" was accepted. Hypothesis 6, which states that "Perceived Ease of Use (PEU) have a significant effect on interest in using e commerce (BI)" turns out to be rejected. While hypothesis 7 is says that "Perceived Credibility (PC) have a significant effect on interest in using e commerce (BI)" turned out to be acceptable. The overall path coefficient of H1a, H1b, H1c, H2, H4, H5 and H7 significant at p < 0.05, thus showing support for this hypotheses. From the results of this research there are some advice for the commerce industry namely it is important for the management of e commerce to pay more attention to factors that significantly affect the usage of e commerce by customers: Computer Self Efficacy, Perceived Usefulness, Perceived Ease of Use, Perceived Credibility. It should be noted in this regard that the Perceived Usefulness and Perceived Credibility has a direct influence on the interest in using e commerce while Perceived Ease use has an indirect influence of the interest in using e commerce is through its influence on Perceived Usefulness.

5. CONCLUSION
The demographic profile of the e commerce customer which has been written in this article revealed that the majority of the respondents were university students (44.0%) and then company workers (20.0%), self employed (8.0%) The median age of the e commerce customers in this study is 25.5 years old. The e commerce service providers which are chosen by the customers were dominated the three big e commerce companies in Indonesia which are OLX (21.52%), Lazada (15.19 %), Kaskus (12.66%). The education level of the e commerce customers in this study is bachelor degree graduate (38.0%) followed by high school graduate (34.0%) and then three years diploma (16.0%) and other education level are less than 12 %. The education level of the e commerce customers in this study is 25.5 years old. The e commerce service providers which are chosen by the customers were dominated the three big e commerce companies in Indonesia which are OLX (21.52%), Lazada (15.19 %), Kaskus (12.66%). The education level of the e commerce customers in this study is bachelor degree graduate (38.0%) followed by high school graduate (34.0%) and then three years diploma (16.0%) and other education level are less than 12 %. Based on the questions which are used to measure the computer self efficacy it is revealed that the median values were 3.84 ("agree")
for learning availability and 3.92 for help availability and 3.84 ("agree") for the manual availability. The median value for the customers perceived value for e commerce was 4 ("agree") for speed of transaction, and easier transaction and usefulness. The median value for the perceived ease of use for e commerce was 4 ("agree") for user friendliness, easy to learn, fast learning and easy to use. The median value for perceived credibility for e commerce was 3.5 ("agree") for privacy and secure transaction. The median value for the perceived ease of use for e commerce was 4 ("agree") for user friendliness, easy to learn, fast learning and easy to use. The median value for the behavioral intention was 4 ("agree") for willingness to use and use of e commerce in the future. As a result of hypothesis testing that has been conducted by using SEM analysis it turned out that of the nine hypothesis that were tested 7 of them were accepted two hypotheses H3 and H6 are rejected. Hypothetical alternative 1a which stated that the Computer Self Efficacy (CSE) has a significant effect on Perceived Usefulness (PU) turned out to be acceptable. Hypothesis 1b stated that the Computer Self- Efficacy (CSE) significantly effect on Perceived Ease of Use (PEU) turned out to be accepted. For hypothesis 1c. namely "Computer Self Efficacy (CSE) have significant effect on the Perceived Credibility (PC)" turns out to be accepted. Hypothesis 2 is written "Perceived Ease of Use (PEU) a significant effect on Perceived Usefulness (PU)" turned out to be acceptable. From the results of the LISREL output also it can be seen that hypothesis 3 which is "Perceived Ease of Use (PEU) have a significant effect on the Perceived Credibility (PC)" was rejected. For hypothesis 4 . which states that "Perceived Credibility (PC) a significant effect on Perceived Usefulness (PU)" turned out to be accepted. Hypothesis 5 . namely "Perceived Usefulness (PU) have a significant effect on interest in using e commerce (BI)" was accepted. Hypothesis 6, which states that "Perceived Ease of Use (PEU) have a significant effect on interest in using e commerce (BI)" turns out to be rejected. While hypothesis 7 is says that "Perceived Credibility (PC) have a significant effect on interest in using e commerce (BI)" turned out to be acceptable. The overall path coefficient of H1a , H1b , H1c , H2 , H4 , H5 and H7 significant at p < 0.05 , thus showing support for this hypotheses. From the results of this research there are some advice for the commerce industry namely it is important for the management of e commerce to pay more attention to factors that significantly affect the usage of E commerce by customers: Computer Self Efficacy, Perceived Usefulness, Perceived Ease of Use, Perceived Credibility. It should be noted in this regard that the Perceived Usefulness and Perceived Credibility has a direct influence on the interest in using e commerce while Perceived Ease use has an indirect influence of the interest in using e commerce is through its influence on Perceived Usefulness.

6. BIBLIOGRAPHY


Developing Hotwaterboom As Main Attraction Destinations In South Solok Regency

Sarmiadi
Bussiness Administration Department, Padang State of Polytechnic
e-mail: adhie_95@yahoo.com

Abstract

Hot Waterboom Attractions are in Pinang Cloud, South Solok Regency and is the only waterboom warm water that exist in West Sumatra. Attractions: not only can be used for bathing, but can also be used for traditional therapy, boil an egg, swimming. Owned sulfur water is Believed to cure various kinds of skin diseases. For the convenience of visitors to Reviews These Attractions Hot Waterboom has 3 swimming pools at each pool is different levels of water heat.

South Solok regency government has set the object of this tour as a leading tourist destination, the which is expected to provide Increased prosperity through domestic and foreign tourists visit. But in its development, this destination was not managed optimally so that the number of tourist visitors is still low in average. High-level visits only on Eid holiday alone. To support the development of this destination, this study uses primary data is through observation and interviews, processing of data using qualitative descriptive method.

This study recommends that the hotwater boom attractions developed through product development (type of object that can be enjoyed by visitors), institutional development and governance, creation of tourist Attractions, especially the culture and nature, as well as the improvement of supporting infrastructure such as access roads and transportation.

Key Word: hotwaterboom, nature attraction, institutional, infrastructure

1. INTRODUCTION

The development of the tourism sector into a selection of the local governments to increase revenue (PAD), especially since the enactment of UU No. 12 Year 1999 jo UU No. 32 of 2004 on decentralization and regional autonomy. Local government revenues to be gained through the management of natural resources well, although not all regions in Indonesia have adequate natural resources. Under such conditions, building sectors non- SDA, such as tourism became the driving force of development choice. Various programs implemented in both the tourism sector by the central government and the local governments to boosting tourist visits, including the development of tourism infrastructure and improving the quality of tourist destinations and organize events - national and international events.

The development of tourism industri in accordance with the increase pattern of community life have created various types of travel that mass tourism and special interest tours. Special interest (Special Interest Tourism) is a form of activity with individual travelers, groups or small groups that aim to learn and trying to obtain the experience of a thing in the areas visited (Fandeli, 2002: 107). Special interest tours often referred to as active travel and provide new experiences, social travel, educational travel. Solok Selatan Regency has tofografi area consisting of hills, so it has a lot of potential to be developed in the form of nature. The area has many rivers - rivers, as well as the potential energy contained in the bowels of the earth, and there is forming the attractions in the form of hot water bathing (Hotwaterboom) located in Sapan Maluluang in South Solok Regency. Attractions facilities hot water bathing.
pool which can be used for swimming and also boil eggs by utilizing the existing facility of hot water. Baths Hotwaterboom established by the Government of South Solok as one of the leading tourist attraction and is expected to improve the welfare of communities around the attraction. Since established and opened to the public's attractions continue to be developed for meet customer needs and wants. The number of visitors who come to the object Hot Waterboom travel tends to decrease. The number of tourists in 2015 to Hot Waterboom attractions in District Pinang Clouds, in January 3182 and in February 1596 a decline of as much as 3,182 percent 1,586 visitors into visitors. In March there was an increase of 13 percent of as many as 1,586 visitors into 1,716 visitors. (Devita, Staff Hot Waterboom 2015).

The tendency for a decrease in visitors must immediately addressed by developing in accordance with the potential resources. Based on these problems will be investigated is: How development strategy of attraction of special interest Hotwaterboom in South Solok Regency ?. The purpose of this paper is to determine the object development strategy Hotwaterboom in South Solok.

2. THEORY
Tourism is a phenomenon that arises by one forms of human activity, the activity called the trip (travel), where travel to satisfy curiosity, for purposes that are recreational and educative, categorized as tourism activities (Kodhyat, 1996: 1). Tourism is also defined as a journey made for a while, which was held from one place to another, with a view not to try (bussines) or earn a living place visited, but simply to enjoy the trip for sightseeing and recreation or to meet desire diverse (Yoeti, 1990: 109).

Tourism activities can be classified into several types including cultural tourism, health tourism, sports tourism, commercial tours, travel industry, travel policy, tourism, convention, travel social, farm tours, travel, maritime travel nature reserves, tourist rush, travel pilgrim, travel month honey, and special interest tours (Pendit, 1999: 42-48):

Special interest tours (Special Interest Tourism) is a form of rating activity by individuals, groups or small groups that aim to learn and attempting to gain experience on a matter in the areas visited (Fandeli, 2002: 107). Special interest tours called as active travel which provides a new experience, a social travel, educational travel, and etc. Special interest tourism activities can be done in terms of culture and nature. Culture such as instance dance / music / traditional arts, crafts, architecture, pattern, economic activity specific, archeology and history while natural attractions, such as the wealth of flora and fauna, geological phenomena, exotic national parks, forests, river, water waterfalls, beaches, the sea and the behavior of a particular ecosystem. Tourism development is very dependent on the natural resources that exist. The tourism potential is a variety of resources contained in a particular area that can be developed into tourist attractions (Pendit, 1999). Tourism potensial can also be interpreted as a resource that is owned by a point and be developed into a tourist attraction (tourist attraction) that is used for economic interest with regard to other aspects. Tourist attraction is the variety of things that
can be seen, seen, done or felt (Yoeti, 1997). While Fandeli (1995) defines a tourist attraction is the embodiment of the human creation, layout life, art and culture as well as history of the nation and the place or state of nature that has an attraction for tourists who visit. Suwantoro (1997: 19) mentions a potential tourist attraction that drives the presence of tourists to an area. An destinations / attractions should include five elements that are important to allow tourists to feel satisfied in enjoying the journey, then the development of tourism should include (Spillane, 1994: 63-72). Tourism product consists of components that can be classified into the attractions, accessibility, amenities, and activities that are more known to the concept 4A:

1. **Attraction (Attraction)**

Attraction is the appeal of an attraction or the results of a regional arts so attract tourists to visit the tourist attractions.

2. **Accessibilities (accessibility)**

Accessibility is a tool that makes it easy for tourists to reached tourist destination. Factors important in accessibility include: onward travel plans, brochures, airports, ground transportation, the time required to get to the tourist attractions, the cost for transportation, and the number of vehicles to tourist attraction.

3. **Amenities (Facility)**

Amenities are supporting facilities of the smooth operation of tourism as well is intended to provide convenience to travelers. Amenitis not there in a tourist destination, but basically the amenities needed at the time tourists travel to tourist destinations. The facility consists accommodation, restaurants, tourist information center, visitor center, gift shop, health center, post security, communication, bank, BPW, availability of clean water, and electricity.

4. **Activities (Activities)**

Activity is what travelers do in a tourist destination. Activity diverse for tourists could increase tourist expenditure. Further efforts in the form of sales of services or other services or selling goods to tourists. In accordance with the principle of sustainable development of tourism. Developing successful tourism is tourism development that can give benefit to local community. Such benefits can be economic benefits and socio-cultural.

3. **METHODOLOGY**

This research is descriptive qualitative, where the researcher intended to describe existing phenomena by analyzing and presenting the facts systematically to facilitate the understanding and conclusion. Primary data was collected through observation, interview with relevant stakeholders and are equipped with secondary data obtained from existing documentation. The method of analysis in this study using an interactive model. Interactive analysis model consists of three flow of activities occurring simultaneously, namely: data reduction, data presentation, and conclusion or verification (Miles, 1992: 16).

4. **ANALYSIS AND DISCUSSION**

*Hot waterboom* the attractions area of 5 ha of the 25 ha of land around it. This tourist attraction was inaugurated by the Deputy Minister of Tourism in
conjunction with the Creative Economy while etepe VIII of Tour De Singkarak in Padang Aro area on June 14, 2016. Hot Waterboom is expected to be one of the unique tourist destinations in West Sumatera because there is no in other areas. Tourist attraction Hot waterboom has the facility parking lot, where the rinse, health posts and four swimming pools, and skating for adults and children. In the long term, hotwaterboom also be equipped with an artificial river flows thereby increasing choice of attractions that will be addressed by visitors. The location is quite strategic attraction with views that exist among rice fields and hills covered public green forest. This will provide comfort for visitors to enjoy the atmosphere is lush and green. Besides doing ativitas bath in an existing pond, visitors can also perform activities poach eggs in a hot spring that has a temperature in dejarat above 95 Celsius. Around this attraction there are traders who sell them quail egg to chicken eggs and duck served in webbing straps.

In order Region Attractions Hot Waterboom be more developed, the development of attraction to do with improving the quality 4A:

1. Attraction (Attraction)

Hotwaterboom has natural attractions such as pools - which have hot water and cold water that is intentionally designed to used by visitors to swim and boil an egg. To invite more visitors to come, need to be held attractions - tourist attractions featuring culture - the distinctive culture of South Solok. With their motivation attractions visitors come to Hotwaterboom will be increased rather than just for take a bath in the pond. In accordance with the trend visitors are more to come on Saturday and Sunday, attractions - attractions like dance, games village children can be held with the involvement of children - children villages located around the object travel.

2. Accessibilities (accessibility)

Accessibility is a tool that makes it easy for tourists to reached tourist destination. Factors important in accessibility include onward travel plans, brochures, airports, ground transportation, the time required to get to the tourist attractions, the cost for transportation, and the number of vehicles to tourist attraction.

3. Amenities (Facility)

Amenities are supporting facilities of the smooth operation of tourism as well is intended to provide convenience to travelers. Amenities not there in a tourist destination, but basically the amenities needed at the time tourists travel to tourist destinations. The geographical conditions of South Solok is located approximately 3.5 hours from the city of Padang, the road is quite complicated to make the journey to South Solok challenging although there are also several places that serve very beautiful scenery. Attractions hotwaterboom not been supported by adequate supporting facilities. Public transport is available in the form of a bus - the bus personaltravel, home meal is also limited, temporary accommodations there still are homeless and need to be improved. Because this object is in one of the villages so not many supporting facilities such as tourist information centers, visitor center, gift shop, bank, travel agency as well not exist. To maintain the comfort and safety of participants officer manager of the
Department of Culture of South Solok always be on site to guide, and secure the visitors.

4. Activities (Activities)

Activity is what travelers do in a tourist destination. In accordance with the attraction possessed an activity that can be done in this attraction is swimming, doing therapy in a pool of hot water, boil an egg in hot tubs. To improve the experience for tourists traveled necessary to design activity-rating activities together so tourists have a deep impression of the attractions hotwaterboom.

5. CONCLUSION

Attractions Hotwaterboom is one of the leading tourist attraction developed by the Government of South Solok. Attractions include the natural attractions that utilize thermal energy sources that exist in the bowels of the earth in South Solok. This attraction offers a unique compared to other baths attractions in West Sumatra. Attractions hotwaterboom still in the development stage and require substantial investment, especially for the attractions for inviting travelers. Another thing that urgent is the development of infrastructure and supporting factors attractions hot waterboom existence. This study suggests the local government of South Solok as manager hotwaterbom to develop tourism based on experiences so that tourists who come have the desire to come back to Hotwaterboom, improving the quality of attraction by holding attractions as well as to develop tourism community based/local communities, as well as improving the quality of infrastructure.

6. BIBLIOGRAPHY

[5] Risman, 2013, Tourism Kabupaten South Solok, Tasks Lecture Information Systems, Department of Social and Political Sciences, University of Padang
Language and Culture: Rotinese Terms of Address in Business Environment

Sondang Pondan Perlindungan Leonak¹ and Bonik Kurniati Amalo²
¹,²The State Polytechnic of Agriculture Kupang
Jalan. Prof.DR. Herman Yohanes, Lasiana Kupang – Nusa Tenggara Timur
email: ¹sonleo2002@yahoo.com, ²kurniatiamalo@yahoo.com

Abstract

It is truly agreed that same words or sentences can be used to express different things in different contexts. This also happens in the use of Terms of Address (ToA) by the Rotenese, an Australian language spoken by the people in Roti Island, East Nusa Tenggara Province, Indonesia. In most general observation, Rotinese ToAs are contextual. These ToAs are applicable in many different ways according to their situational features. The Rotinese may apply more than one ToA in addressing the same person. For example, in a business environment such as in a market place, when Rotinese address an adult man, they may use kinship term (bapak “father”), personal pronoun (emin “2nd PL”), professional term/title (mesen “teacher”), term of solidarity (tolanok “buddy”) or term of endearment (bo’I “honey”). For Rotinese, the choice between these terms much depend on: social distance, social power and imposition. The data of this paper is mainly derived from recording of natural conversation (interaction of four respondents), observation and interview. Sex and age will also be taken into account in their interaction. All the collected data will be analysed to see how the Rotinese use the common features of ToA versus context dependent variation in business environment.

Key Words: address terms, business environment, Rotinese

1. INTRODUCTION
1.1 Background

Language is used to convey meaning in communication. To understand how people communicate is a process of interpreting not just what they say, but what they intend to mean (Yule, 2002:134) my thesis. In this communication process, the role of the participants and their role are two important aspects to be considered for the success of the communication (Scollon & Scollon, 2004:37). More, language is not used to convey only referential information, but also to express information about social relationship (Holmes, 2008:271). The use of language in interaction simply means the changing of thoughts and feelings through a process where people’s relationships are outlined and negotiated. In this process, the interlocutors’ identities and tendencies to show close or distant relationship are consciously or unconsciously shown. These functions are known as terms of address in linguistic area. When using the appropriate terms of address, the interlocutors’ social status and social distance are shown, as well as to identify themselves as part of a social group (Akindele, 2008).

The study on terms of address to show politeness and honorific forms has been carried out by a number of researchers. In Vietnam, the use of terms of address are important in showing politeness for Vietnamese (Chew, 2011:208), as it indicates that one is speaking to a person of the same, higher or lower social status (Tran, 2010:12). Similar to Vietnamese, in showing politeness, Lao system of terms of address relate to social hierarchy (defined by kinship) and relative position of individuals in social structure (Enfield, 2013:99). For Lao speakers, the elder and the younger siblings use different pronouns with each other (Enfield, 2013:101). Terms of address in Malay also share many features
with the above two systems. In Malay, men differ in their use of pronouns from women (Othman, 2006:1). For Indonesian, terms of address reflect more than other parts of speech, the ideological basis of a society’s status structure (Wittermans, 1967:48). In natural ways, Indonesians had always used kinship terms not only in their specific meaning, but also as classificatory terms, as for the words "father" and "mother", they were not only used for one’s real parents and for people of the parents’ generation, but also for one’s social superiors (Wittermans, 1967:50).

Similarly to the above languages, the Rotinese system shows sensitivity to the relationship between the interlocutors, in particular at least to their power, distance, familiarity and gender. Rotinese is an Austronesian language spoken by about 119,711 speakers in the island of Rote, East Nusa Tenggara Province of Indonesia. The Rotinese, the subject of the study, also shows that situations, social status and social power of the interactants are important factors in determining the use of ToA. In term of social hierarchy, Rotinese distinguishes strictly between paternal and maternal kin, distinguishing therefore the following relationship: *papa matua* ‘father’s brother, lit. father old’ and mother’s brother: *to’o* ‘uncle’, father’s sister *te’o* ‘aunt’ and mother’s sister *ti’i* ‘aunt’ (Leoanak, 2014:7).

1.2 Problem Statement

The present study discusses the use of terms of address in Rotinese in business situation. The study aims to explain how the terms of address of Rotinese used between a buyer and a seller. For this purpose, age, sex difference and status are taken into account when discussing the terms of address used. The findings of this study are expected to be beneficial to linguistic field in general, especially to the field of linguistic politeness in particular and also to those who are interested in the fields of sociolinguistics.

2. THEORY

2.1 Terms of Address

Terms of Address open a conversation and set the tone for the interchanges that follow, and they also establish the relative power and distance of interlocutors (Wood and Kroger 1991:145). When used inappropriately, terms of address can contribute to a negative image of the speaker and may directly offend or insult the person addressed. For Braun (1988:7) terms of address mean a contact initiation. As for Oyetade, terms of address means words or expressions used in interactive, dyadic and face-to-face situations to designate the addressee (1995:515). Afful (2006) states this set as the linguistic expression by which a speaker designates an addressee in a face-to-face encounter. Situations, social status and social power of the interactants are important factors in determining the use of terms of address in a communication. In shorts, by using terms of address, feelings, emotions, solidarity, intimacy and familiarity are expresses among interlocutors.

2.2 Politeness

system, solidarity politeness system and hierarchy politeness system. In addition, Brown and Levinson (1987) and Scollon & Scollon (2004) power or hierarchy, refers to the vertical disparity between the participants in a hierarchical structure. Distance is seen as the closeness of a relationship and weight of imposition is seen as the importance of the topic of discussion (Scollon & Scollon, 2004:52 – 53). More, in some societies power differences (+P) and distance (+D) may arise based on differences in age, gender, wealth, education, physical strength or beauty, membership in particular families, or color of hair or skin (Scollon & Scollon, 2004:56-57).

A closely related concept of Scollon and Scollon (2004) and Brown and Levinson (1987) politeness strategy is the strategy of ‘giving deference’ (1987:178). The notion of deference appears in the form of honorifics. In relation to topic of this study, the application of this strategy deals with the use of address terms as honorifics. Thus, the realizations of this notion by the Rotinese are: the speaker humbles himself and the speaker raises the hearer.

3. METHODOLOGY
Pan (2011:77) lists the methodological issues of politeness research into five key questions, namely: where to start (one utterance or one speech act), what to compare (formulaic politeness or polite expressions in each language), whose perspective (the speaker’s or the hearer’s perspective), what to focus on (the sentence meaning or on the speaker’s meaning), and what is the unit of analysis (a single utterance, a string of utterances, or the entire interaction). For the purpose of the present study, Pan’s (2011) methodological research key questions are applied and elaborated in the following section.

3.1 Data Collection
The main way of collecting data is by asking people questions – either through oral interviews (face to face or telephone), or by self-administered questionnaires, or by using some combination of these two methods (Ross, 2005:3). For this study, data have been collected in three ways: (1) observation, (2) recording (natural data conversation) and (3) semi-structured interview. Interview is a one-to-one 'professional conversation' that has a structure and a purpose to obtain descriptions of the life world of the interviewee with respect to interpreting the meaning of the described phenomena (Kvale 1996:5-6). More, Dornyei (2007) points out that semi-structured interview is a type of interview which is suitable for cases when the researcher has a good enough overview of the phenomenon or domain in question and is able to develop broad questions about the topic in advance (p.136). The data in the present study were also collected using a recorder. Conversations between a buyer and a seller were recorded. The recorded data then transcribed and translated. The data comprises a spontaneous and natural speech of two respondents of Rotinese speakers (buyers and sellers). In this study, the semi-structured interview was done right after the respondents finish their conversation and the recorded data transcribed.

3.2 The settings
The data collection of this present study was carried out in Roti island, East Nusa Tenggara Province, Indonesia and it was focused on Termanu dialect. This dialect is
spoken by the people in Termanu district, located in the central part of the island of Roti.

3.3 Participants
Four participants were taken part in this study. The participants for this study consisted of an adult male and female. Their ages are between 20 – 50 years old. These participants were acted as buyers in the market. Their tasks were to make greetings, asking for price, bargaining and closing the conversation with the seller. All the participants were given information dealing with the procedure and the purpose of the recordings. To get spontaneous and natural speech of data, the recordings were done in the market. The recordings were subsequently transcribed and analysed for the terms of address used.

3.4 Data Analysis Procedure
After transcribing the respondents’ conversation, the writer noted down the terms of address used. In this part, the variations of terms of address used in the recording and the factors determining the variations are noted down. The writer then delivered a semi-structured interview to find out the reason and the meaning of the terms of address used. The terms of address used then explain in the finding and discussion section.

4. ANALYSIS AND DISCUSSION
4.1 Analysis of Rotinese Terms of Address in the Recordings
Similar to other more languages (Tran, 2010, Chew, 2011, Enfield, 2013, Baron, 1998, Kuwinpant, 2002, Witermans, 1967, Sneddon, 1996, Othman, 2006), Rotinese has a rich system of terms of address (Leoanak, 2014:61). These terms of address have a complex pronominal system segmented with kinship terms offers a great range of devices for both self and other reference. The following sections are terms of address used by buyers in addressing sellers found in the recording data. These sections are divided into four categories of situations, they are: greetings, asking for price, bargaining and closing the conversation.

A. Greetings
The data shows that, when opening a conversation (buyers greeted sellers), there are several terms of address applied. They are as follows:

1. Salamat siang mama
good day mother
“Good afternoon mother”

2. Salamat siang to’o
Good day uncle
“Good afternoon uncle”

3. Salamat siang bapa
Good day father
“Good afternoon father”

In the sentences above, it is found that there are three types of terms of address used by buyers in greeting sellers. The terms of address are: mama ‘mother’, to’o ‘uncle’, bapa ‘father’.

B. Asking for price
The second situation is about asking for price. After analysing the recorded data, it is found that, there are some terms of address applied by the buyer
when asking for price to the seller. They are shown below:

(4). No la se’o boa esa bausa, usi?
Coconut 2PL sell fruit one how much sister
“How much are those coconuts sister?”

(5). Mbelak baube te’o?
Corn how much aunt
“How much is that corn aunt?”

(6). No la boa esa na baube to’o?
Coconut 2PL fruit one that how much uncle
“How much are those coconuts uncle?”

In the examples above, there are three types of terms of address used by buyers in asking for price to the sellers. They are: usi ‘sister’, te’o ‘aunt’, to’o ‘uncle.

C. Bargaining

The third situation is about bargaining. For the Rotinese, bargaining has become the routines in the market, which is done by asking for lower price or asking for discounts. There are several terms of address applied by the buyer to the seller found in the recording data. The terms are shown in the examples below.

(7). Fo rifun lima ta bisa ba’i?

If thousand five NEG can grandfather
“Can (I have this) for five thousand grandfather?”

(8). Be’a ia bisa kurang do ta?
Grandmother this can less PARTICLE NEG
“Can (I) have a lower price, grandmother?”

(9). Na au oke esa rifun lima bu?
So 1SG ask one thousand five brother
“So, I want that one for five thousands, brother”

When making bargaining, the terms of address used by the buyers to the sellers are: ba’i “grandfather”, be’a “grandmother”, bu “brother”.

D. Closing the conversation

When closing the conversation, after bargaining, the data shows that, there are several terms of address applied by the buyer, they are shown in the example below.

(10). Makasi mama
Thank you mother
“Thank you mother”
(11). Makasi nouk to’o

"Thank you many uncle"

(12). Ho na makasi nae-nae papa

"Yes PARTICLE thank you many father"

"If so then, thank you so much, father"

In the sentences above, it is clearly seen that there are three types of terms of address used by buyers in closing the conversation. The terms of address are: mama ‘mother’, to’o ‘uncle’, papa ‘father’.

4.2 Discussion

The data shows that, most of the respondents (buyers) used kinship terms in addressing the sellers. On the basis of mode of use, kinship terms are used to address kin, family or relative. The kinship terms used by the respondents and their functions are shown in the Table 1 below.

<table>
<thead>
<tr>
<th>No</th>
<th>Rotinese Kinship Terms</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Ba’i “grandfather”</td>
<td>Used in addressing father’s father or mother’s father, older men in general (whether the person is part of the family or not. This term is used in informal situation.</td>
</tr>
<tr>
<td>2.</td>
<td>Bei “grandmother”</td>
<td>This term is used to address father’s mother or mother’s mother, older women in general (whether the person is part of the family or not. This term is used in informal situation.</td>
</tr>
<tr>
<td>3.</td>
<td>Papa/bapa</td>
<td>The term papa/bapa is used by children to address their father. This term is also used by a wife to her husband, in formal and informal situation.</td>
</tr>
<tr>
<td>4.</td>
<td>Mama “mother”</td>
<td>This term is used by a child to his mother, a husband to his wife, in formal and informal situation. Sometimes, this term is also used to address mother’s or father’s sister (aunts), whether they are married or single.</td>
</tr>
<tr>
<td>5.</td>
<td>To’o “uncle”</td>
<td>In daily conversation, this term is used to address mother’s brother. This term also used by a mother to address her brother, but never been used to address her husband’s brother. To show a great respect, two familiar adult male may use this term to address each other.</td>
</tr>
<tr>
<td>6.</td>
<td>Te’o “aunt”</td>
<td>This term is used to address father’s sister. In daily conversation, sometimes, this term is replaced by the term mama besar for father’s older sister or mama kici for father’s younger sister. These two terms only used by relatives of the same family members.</td>
</tr>
<tr>
<td>7.</td>
<td>Usi “sister”</td>
<td>When addressing one’s older sister, this term is used.</td>
</tr>
<tr>
<td>8.</td>
<td>Bu “brother”</td>
<td>This term is used to address someone’s older brother.</td>
</tr>
</tbody>
</table>

The Table 1 above shows Rotinese kinship terms and their function in Rotinese family daily routines. There are varieties of terms of address used by a buyer to a seller in s/he utterance. Each of these terms carries their own meaning and purpose based in the context, social distance, social status and age. This clearly shows that the kinship terms used by the Rotinese are not only limited to a familiar or intimacy person, but also to a stranger as well. For the Rotinese,
the use of terms of address is to show respect and politeness.

5. CONCLUSION

Terms of Address are words or expressions used to address someone by considering his/her social status (intimate, familiar or stranger), social power (higher, equal or lower) and situations of the utterance takes place (formal or informal). For the Rotinese, the application of kinship terms is widely used. They are used not only limited to family members, friends or relatives, but also to strangers.

6. BIBLIOGRAPHY


Team Teaching Curriculum Development in the State Polytechnic of Agriculture Kupang

Sondang Pondan Perlindungan Leoanak1 and Bonik Kurniati Amalo2

1,2The State Polytechnic of Agriculture Kupang,
Jl.Prof.Dr.Herman Yohanes, Lasiana, Kapang, NTT-Indonesia
email: 1sonleo2002@yahoo.com, 2kurniatiamalo@yahoo.com

Abstract

The main concept of team teaching (TT) is to share teaching experience among teachers in the classroom. More, TT members also share their experience in developing curriculum. Relying on this concept, this paper aims to investigate how TT members develop and construct curriculum in vocational education. In a narrow scope, this paper investigates how TT members construct curriculum in relation to the development of course and teaching practices by the lecturers in the State Polytechnic of Agriculture Kupang (SPAK). Collaboration, knowledge background, dialogue or communication, experience and problem solving in the construction of curriculum are used as basic concepts in investigating how SPAK lecturers constructed the curriculum. For this purpose, 20 lecturers in SPAK are used as the source of data. The data is obtained through questionnaires and semi-structured interviews. A descriptive quantitative method is also applied. The data shows that in relation to the course development, SPAK applied the concepts of “collaboration between teachers, knowledge background of the team members, dialogue or communication inside the team members, experience and problem solving amongst team members” when developing the course of TT.

Keywords: Construction, course development, teaching, team teaching

1. INTRODUCTION

Teaching is a process in the classroom, where students are motivated to learn independently. Some assumed that this is a complicated process, as it starts from planning, continues to organize and finalizes with evaluating. In most practices, one teacher is responsible for all the processes over a specific period of time of one particular subject. This means that, the plan, the practice and the evaluation of the particular subject is handled by one same single teacher. Unlike this practice, in The State Polytechnic of Agriculture Kupang, it is found that, there are two or more teachers responsible for one subject over a period of time. This means that, two or more teachers are responsible for planning, organizing and evaluating teaching and learning process of a particular subject in the classroom.

The State Polytechnic of Agriculture Kupang (SPAK) is one of the vocational higher education institutes, located in Kupang City, East Nusa Tenggara Province, Indonesia. As a vocational education institute, the curriculum application in SPAK consists of theory and practice. The application of the curriculum consists of 40% theory and 60% practicum. When delivering theory, the students in one class are kept in one big group. But, during practicum class, the students in one class are divided into two small groups, group A and group B.

This practice, then, affects the implication of the teaching and learning process in the classroom. The fact tells that, in SPAK, two or more lecturer is responsible for one group of class of teaching. One lecture acts as the leader of the group, while the rest are as group member. The teaching practice starts with a discussion among the group member to prepare and develop lesson plan, schedules, classroom management
and also assessment and grading criteria of a subject. After that, it follows by sharing responsibility among the group member and ends with action in the classroom. Thus, the success of teaching and learning process in the classroom are much depending on the group leader and the group member.

2. THEORY
The concept of two or more lecturer work together and to provide instruction in the classroom is known as team teaching (TT). The concept of team teaching has diverse and vary interpretation through the perspectives of various theorists. Quinn & Kanter (1984) propose TT as team work of two or more qualified instructors who work together. For Bess (2000), TT is a process where all the members of the team are involved and responsible equally for learning objectives. While Dieker and Murawski (2003) explain that TT is two or more equal status of teachers who work together in the classroom to provide instruction. Ezeude (2007) observes TT as a group of teachers who share a similar approach, but each may implement the approach in different ways.

It appears that the term TT has a number of definitions as well as names, such as cooperative teaching, collaborative teaching or co-enrollment (Carpenter et al, 2007:54), co-teaching (Cook & Friend, 1996; Roth & Tobin, 2001), cooperative teaching (Bauwen & Hourcade, 1995) and team teaching (Welch & Sheridan, 1995; Sandholtz, 2000). In general, TT consists of some main components such as; two or more teachers who share some responsibility of the same class of students (Wenger and Hornyak, 1999:314), instruction, learners and common settings.

In practice, TT application is vary depends on the context. Anderson and Speck (1998) suggests that the application of TT may vary in different contexts, such as instruction in the classroom (Gurman, 1989:275) and involvement during the course (Hatcher et al, 1996:367). Furthermore, Carpenter et al (2007) suggest that TT has various grades of approach. The first one is the serial approach, where teachers divide lecture materials between them. The second is the collaborative approach where teachers plan, present, and evaluate their lectures together continuously (Carpenter et al, 2007) and all teachers take responsibility and they are involved equally for student instruction, assessment, and the learning objectives (Jacob et al, 2002).

The main purpose of this paper is to investigate how Team Teaching (TT) is constructed in SPAK. In a narrow scope, this paper investigates how TT is constructed in relation to the development of course and teaching practices by the lecturers in SPAK. For this purpose, the basic concepts of collaboration, knowledge background, dialogue or communication, experience and problem solving among the members of TT in the construction of course and teaching practices are applied. These concepts are applied as theoretical framework in investigating the application of TT among SPAK lecturers. More, this paper also investigates the application of those concepts in applying the variation of TT. For this purpose, the concept of variations of TT proposed by Cook and Friend (1996) are applied.
The concepts of variations of TT suggest by Cook and Friend (1996) is as follows. The first concept is one teaching/one assisting, where one teacher takes an instructional lead while the other assists students when necessary. The second concept is station teaching. This concept divides class content and room arrangement. Each teacher works on a specified part of the curriculum and classroom. As a result in applying this concept, students rotate from one station to another. The third concept is parallel teaching, a concept in which teachers plan the instruction together, but they divide the class into two halves. Each of them takes responsibility for working with one half of the class. Alternative teaching is the fourth concept, where teachers organize a classroom into one large group and one small group. One teacher provides the main instruction and the other review a smaller group of students. The fifth concept is team teaching. This concept allows teachers to take turns in leading discussions or both playing roles in demonstrations.

3. METHODOLOGY
In order to find out how course development and teaching practice in relation the construction of TT in the State Polytechnic of Agriculture Kupang, some methods of data application were applied. The data was obtained by observation, questionnaire and semi-structured interview. As a result, fifteen (15) lecturers of SPAK were taken as the subject of this study.

A questionnaire used in this study consisted of open and closed-ended questions. The framework of the questionnaire was administrated based on Austin’s (2001) model of TT survey. The questionnaire consisted of several parts. Part one was about lecturers’ personal information. Part two was about lecturers’ perception on TT. This was done in the form of a semi-structured interview. The respondents were asked about their perception on TT and also their role in their team. Respondents’ responses were noted down and then compared with part three of the questionnaire. Part three of the questionnaire was a closed-ended questions and it was focused on lecturers’ perception on their current TT experience. The part three of the questionnaire was about: (1) lecturers’ perception on their current TT practice, (2) the employment of TT practice with their team members and (3) their belief in the value of the practice.

All the obtained data then analyzed using descriptive quantitative method. Lecturers’ perception on their current TT experience is presenting in the form of Tables (quantitative data). The Tables show the number of respondents’ perception on their current TT practice, the employment of TT practice and their belief in the value. The Tables then described and analyzed using descriptive method. All the information in part two of the questionnaire was also used in describing the respondents’ perception on TT.
4. ANALYSIS AND DISCUSSION

4.1 Respondents’ Responsibility in the Classroom

The result of respondents’ responsibility in the classroom is shown in the Table 1 below.

<table>
<thead>
<tr>
<th>No</th>
<th>Responsibility</th>
<th>Respondents’ Job (%)</th>
<th>Shared Responsibility (%)</th>
<th>Partner’s Job (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Planning lessons</td>
<td>66.67</td>
<td>26.67</td>
<td>6.67</td>
</tr>
<tr>
<td>2.</td>
<td>Instruction</td>
<td>20.00</td>
<td>73.33</td>
<td>6.67</td>
</tr>
<tr>
<td>3.</td>
<td>Modifying curriculum</td>
<td>60.00</td>
<td>33.33</td>
<td>6.67</td>
</tr>
<tr>
<td>4.</td>
<td>Remedial instruction</td>
<td>26.67</td>
<td>66.67</td>
<td>6.67</td>
</tr>
<tr>
<td>5.</td>
<td>Administering discipline</td>
<td>26.67</td>
<td>66.67</td>
<td>6.67</td>
</tr>
<tr>
<td>6.</td>
<td>Classroom management</td>
<td>33.33</td>
<td>66.67</td>
<td>0.00</td>
</tr>
<tr>
<td>7.</td>
<td>Assessment and grading</td>
<td>20.00</td>
<td>80.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

The Table 1 above shows the percentage of lecturers’ responsibility in the classroom. In planning the lesson and modifying curriculum, most of the respondents finished their job alone. The percentages are 66.67% and 60.00%. The Table 1 above also shows that most of the responsibility that shared by the respondents are instruction (73.33%), remedial instruction (66.67%), administering discipline (66.67%), classroom management (66.67%) and assessment and grading (80.00%). There is no significant number of percentage for responsibility that done by partner.

4.2 Respondents Perception on their Current Team Teaching Practice

The result of respondents’ perception on their current team teaching practice is shown in the Table 2 below.

<table>
<thead>
<tr>
<th>No</th>
<th>TT Practice</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Undecided</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>My current team teaching partner and I work very well together</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>6.7</td>
<td>73</td>
</tr>
<tr>
<td>2.</td>
<td>Team teaching has improved my teaching</td>
<td>0</td>
<td>0</td>
<td>13</td>
<td>67</td>
<td>20</td>
</tr>
<tr>
<td>3.</td>
<td>In my current team teaching experience, I do more than my partner</td>
<td>0</td>
<td>0</td>
<td>6.7</td>
<td>13</td>
<td>80</td>
</tr>
<tr>
<td>4.</td>
<td>Team teaching is a worthwhile professional experience</td>
<td>0</td>
<td>0</td>
<td>13</td>
<td>60</td>
<td>33</td>
</tr>
<tr>
<td>5.</td>
<td>My current team teaching partner and I solicit each other’s feedback and benefit from it</td>
<td>0</td>
<td>6.7</td>
<td>20</td>
<td>13</td>
<td>60</td>
</tr>
</tbody>
</table>

The Table 2 above tells about respondents’ perception on their current team teaching practice. The data shows that most of the respondents are strongly agree that they work very well with their current team teaching partner (73%), they work more that their teaching partner (80%) and they solicit feedback from their partner and benefit from it (60%). However, when it comes to the respondents’ perception of whether TT has improved their teaching and whether TT is a worthwhile professional experience, most of the respondents are agree with this practice with the number of percentage is 67% and 60% respectively.
4.3 Respondents’ Employment of Current Team Teaching Experience

In the employment of TT practice of current teaching partnership of the respondents, the Table 3 below presents the respondents’ response to the question.

Table 3
Respondents’ Employment of Current Team Teaching Experience

<table>
<thead>
<tr>
<th>No</th>
<th>TT Experience</th>
<th>Employed</th>
<th>Unemployed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Team teachers should meet daily to plan lessons</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>2.</td>
<td>Team teachers should share classroom management responsibilities</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>3.</td>
<td>Team teachers should share classroom instruction</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>4.</td>
<td>Team teachers should regularly offer feedback</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>5.</td>
<td>Team teachers should establish and maintain specific areas of responsibility</td>
<td>100</td>
<td>0</td>
</tr>
</tbody>
</table>

The Table 3 above shows respondents’ employment of their current team teaching experience. The Table 3 above shows that all the respondents employed in establishing and maintaining specific areas of responsibility with their teaching partner in their current TT experience (100%). There are 67% of the respondents also employed in sharing classroom management responsibilities and sharing classroom instruction. None of the respondent employed daily meeting to plan their lessons. So, this means that all the participants did not employ daily meeting in planning their lesson. More, there are 80% of the respondents who did not regularly offer feedback.

4.4 Respondents’ Value of Practice of their Current Team Teaching

The Table 4 below shows respondents’ value of practice of their current team teaching.

Table 4
Respondents’ Value of Practice of Their Current Team Teaching

<table>
<thead>
<tr>
<th>No</th>
<th>TT Practice</th>
<th>Strongly disagree</th>
<th>Disagree</th>
<th>Undecided</th>
<th>Agree</th>
<th>Strongly agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Team teachers should meet daily to plan lessons</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>60</td>
<td>20</td>
</tr>
<tr>
<td>2.</td>
<td>Team teachers should share classroom management responsibilities</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>33</td>
<td>67</td>
</tr>
<tr>
<td>3.</td>
<td>Team teachers should share classroom instruction</td>
<td>0</td>
<td>0</td>
<td>27</td>
<td>73</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Team teachers should regularly offer feedback</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>33</td>
<td>67</td>
</tr>
<tr>
<td>5.</td>
<td>Team teachers should establish and maintain specific areas of responsibility</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>80</td>
<td></td>
</tr>
</tbody>
</table>

The Table 4 above shows respondents’ value of practice of their current team teaching. It is clear that there are four TT practices that mostly strongly agree by the respondents. The TT practices are: team teachers should share classroom management responsibilities (67%), team teachers should share classroom instruction (73%), team teachers should regularly offer feedback (67%) and team teachers should establish and maintain specific areas of responsibility (80%).
There is one TT practice that mostly agrees by the respondents (60%).

4.5 Discussion
The findings in the previous sections say that most of the respondents shared responsibility in developing teaching and learning materials in the classroom. From the respondents’ response on their responsibility in the classroom, most of them shared their responsibilities such as: instruction, remedial instruction, administering discipline, classroom management, and assessment and grading. These shared responsibilities are well prepared by the department. The respondents just follow these responsibilities in their teaching and learning practice in the classroom.

However, there are two items of responsibility that did not share by most of the respondents. The items are planning the lesson and modifying curriculum. Based on the semi-structured interview, it was found that most of the respondents completed their lesson planning and modifying curriculum by themselves, before sharing and discussing with their partner. Most of these responsibilities are done by the head of the team teaching. The planning concept of lesson materials of TT should be done by the team, not by an individual. TT is not an extra teacher added to the team and presented in the classroom. The team should work together in planning their lesson through communication and discussion among the team members. This will bring extra knowledge and experience to the other team members.

However, from the questions of establishing and maintaining specific areas of responsibility with their teaching partner in their current TT experience, all the respondents employed this practice with their partners. The respondents also shared their classroom management responsibilities and classroom instruction with their partners. In the question of whether team teacher should meet daily to plan lessons, all the respondents did not employ this experience in their practice. This is also happen in responding to the question team teacher should regularly offer feedback. The reason was because of the limitation of time. Most of them have more than one responsibility to be done in campus. So, their times are limit to have daily meeting. When it comes to the question about their value on whether they want to employ the teaching experience in their current team teaching experience, most of the respondents were agree when responding to the questions.

Based on the data in the findings and in relation to the questions of this study, it can be said that the teaching practice in SPAK is considered as a weak form of team teaching. This is due to the facts that there is little evidence of collaboration and/or involvement of the team members when planning, managing and delivering a subject. In SPAK, lesson planning is done by the leader of the team, without collaboration with the team members. More, in delivering subjects in the classroom, the facts show that, there is only one single member of the team who performs this practice. In teaching practice in SPAK, the teaching topic or syllabus of a subject is divided among the team members. Each of the members may present two or more lectures.
alone, without the presence of other team members. Among the team, one member acts as the team coordinator/leader and the other as team member. Furthermore, Jacob, Honey & Jordan (2002) explains that, this form of team-teaching is not team-teaching, but, it is a form of sequential teaching. This form of teaching presents teaching materials in discrete units. The practice in SPAK, the lecturers take turn in teaching. One will perform a lecture without the presence of other team members.

5. CONCLUSION

Team teaching is a concept of two or more lecturer work together and to provide instruction in the classroom simultaneously. The general components of TT are two or more teachers who share some responsibility, instruction, learners and common settings of the same class. In general, these concept and components of TT are found in the application of teaching and learning process in the classroom in SPAK. However, the data shows that, the application of teaching and learning process in SPAK is considered as a weak form of team teaching. The lack of communication, cooperation and dialogue among team members and also the absence of other team members during lecturers are some reasons for this consideration. In addition, the practices of course development in SPAK were done well by the respondents. Most of the respondents work together and share their responsibilities in the classroom.

6. BIBLIOGRAPHY


The Influence of System, Information and Service Quality towards Student’s Satisfaction in Using Logic and Algorithms Learning Application

Sulistiowati
Information System Department, Institute of Business and Informatics Stikom Surabaya
e-mail : sulist@stikom.edu

Abstract

Logic and Algorithms is one of the courses which provides basic knowledge of understanding the program making. According to the researches held by some colleges, it is found that Logic and Algorithms is not an easy course to be absorbed by learners. In order to solve the problem, the researcher makes a Logic and Algorithms Learning Application. It is needed an analysis of the Influence of System, Information and Service Quality towards Student’s Satisfaction in Using Logic and Algorithms Learning Application which can be used as a tool in evaluating the application made.

The data were taken and analyzed by using Structural Equation Modelling (SEM) from 107 questionnaires filled by respondents who take Logic and Algorithms at Institute of Business and Informatics Stikom Surabaya. It was showed that the system quality affected the quality of information, the service quality gave influence to user’s satisfaction, on the contrary, both the quality of system and information have no influence towards users of Logic and Algorithms Learning Application. It means that the usage of the application made should be lectured by the lecturers who lecture the course.

Key Words: Logic and Algorithms Learning Application, the quality of system, Information Quality, Service Quality.

1. INTRODUCTION

Logic and Algorithms is one of the courses which provides basic knowledge of understanding the program making. If the student succeeds in understanding that course, he will face no difficulties in understanding the other courses related to programming in the next semesters. The fact, according to the research held by some universities, it was found that Logic and Algorithms is difficult subject to be learnt by students. One of the universities that face the difficulty is Institute of Business and Informatics Stikom Surabaya. Based on database monitoring, it was known that more than 80% freshmen of Business and Informatics Stikom Surabaya Institute have no capabilities in mathematics logic as it is expected. In order to overcome this problem, it is made a Logic and Algorithms Learning Application which provide easiness for students in learning that course. This application consists of basic concept of data processing which forming an algorithms, basic concept of algorithms arrangement using flowchart, and algorithms arrangement using flowchart for array.
Logic and Algorithms Learning Application has been applied in Institute of Business and Informatics Stikom Surabaya, unfortunately in applying this application, it is needed an analysis on The Influence of System, Information and Service Quality towards Student’s Satisfaction in Using Logic and Algorithms Learning Application. This analysis is conducted as input materials in evaluating the application.

2. METHODOLOGY
2.1 Sample and Population
The data of this research was taken from 107 students who follow the course of Logic and Algorithms.
2.2 Data Collection Technique
Data is collected by using two ways. They are (1) Library Research and (2) Field Research. Library research is used to collect data of previous research, theories and the other supporting data which support this research. Field research is used to collect data from respondents. Data collection is conducted by using questionnaire survey. Questionnaires are distributed to respondents and subsequently it is processed and analyzed.

2.2.1 Conceptual Model

![Conceptual Model](image)

2.2.2 Hypothesis:
1. Allegedly there is correlation between quality system (KS) user’s satisfaction (P)
2. Allegedly there is correlation between information quality (KI) and user’s satisfaction (P)
3. Allegedly there is correlation between quality system (KS) and information quality (KI)
4. Allegedly there is correlation between service quality (KL) user’s satisfaction (P)

2.3 Operational Definition of Quality System
According to DeLone dan McLean (2003), quality system is the feature chaesteristic of the desired information system itself. According to Risdiyanto (2014), indicator of variable which is alleged influences user’s satisfaction (P) covering

a. Quality System (KS):
1. I master the usage of this learning application (KS1)
2. This learning application is easily to be learnt (KS2)
3. This learning application can make me getting the information promptly (KS3)
4. This learning application can make understanding the course materials faster (KS4)
5. This learning application can help me getting the course material easily (KS5)
6. This learning application can is completed with the feature and function which supports the making of campus task (KS6)
7. This learning application can cannot be easily infected by virus (KS7)

b. Information Quality (KI):
1. This learning application produces accurate output (KI1)
2. I can easily find something which I am looking for in this learning application (KI2)
3. This learning application is complete and understandable (KI3)
4. I always use this application in weekly lecture (KI4)
5. I consider the output of this application support my study (KI5)

c. Service Quality (KL):
1. Lecturer has explainned how to use this learning application (KL1)
2. Lecturer always responds related questions on the usage of this learning application (KL2)
3. Institution has supported the usage of this learning application (KL3).

d. Satisfaction (P):

1. The usage of this learning application is very interesting and enjoyable (P1).
2. The usage of this learning application can accelerate the understanding of the course (P2).
3. I ask my other friends to use this application (P3).

2.4 Location and Date of Research
This research was conducted on students of Business and Informatics Stikom Surabaya Institute. This research was conducted in August 2016.

2.5 Population, Sample and Sample Collection Technique
The population of this research is 107 students who take Logics and Algorithms. Sampling technique used in this research was total sampling, so the sample of this research is 107 students.

2.6 Validity and Reliability Test
The test was using SPSS17, it was obtained that all indicators all valid and reliable

3. RESULT AND DISCUSSION
3.1 Overview
Based on data processing, the overall data is in the following:

Table 1. System Quality (KS)

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Mean</th>
<th>StDev</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>KS1</td>
<td>3,8</td>
<td>0,8</td>
</tr>
<tr>
<td>2</td>
<td>KS2</td>
<td>3,8</td>
<td>0,7</td>
</tr>
<tr>
<td>3</td>
<td>KS3</td>
<td>3,8</td>
<td>0,8</td>
</tr>
<tr>
<td>4</td>
<td>KS4</td>
<td>3,7</td>
<td>0,9</td>
</tr>
<tr>
<td>5</td>
<td>KS5</td>
<td>3,6</td>
<td>0,9</td>
</tr>
<tr>
<td>6</td>
<td>KS6</td>
<td>3,9</td>
<td>0,7</td>
</tr>
<tr>
<td>7</td>
<td>KS7</td>
<td>3,8</td>
<td>0,7</td>
</tr>
<tr>
<td></td>
<td>Quality System</td>
<td>3,8</td>
<td>0,8</td>
</tr>
</tbody>
</table>

Table 2. Information Quality (KI)

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Mean</th>
<th>StDev</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>KI1</td>
<td>3,7</td>
<td>0,8</td>
</tr>
<tr>
<td>2</td>
<td>KI2</td>
<td>3,5</td>
<td>0,8</td>
</tr>
<tr>
<td>3</td>
<td>KI3</td>
<td>3,8</td>
<td>0,8</td>
</tr>
<tr>
<td>4</td>
<td>KI4</td>
<td>3</td>
<td>1,1</td>
</tr>
</tbody>
</table>

Table 3. Service Quality (KL)

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Mean</th>
<th>StDev</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>KL1</td>
<td>3,6</td>
<td>0,7</td>
</tr>
<tr>
<td>2</td>
<td>KL2</td>
<td>3,4</td>
<td>0,6</td>
</tr>
<tr>
<td>3</td>
<td>KL3</td>
<td>3,2</td>
<td>0,8</td>
</tr>
<tr>
<td></td>
<td>Service Quality</td>
<td>3,4</td>
<td>0,7</td>
</tr>
</tbody>
</table>

Table 4. Satisfaction (P)

<table>
<thead>
<tr>
<th>No.</th>
<th>Indicator</th>
<th>Mean</th>
<th>StDev</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>P1</td>
<td>3,7</td>
<td>0,8</td>
</tr>
<tr>
<td>2</td>
<td>P2</td>
<td>3,8</td>
<td>0,7</td>
</tr>
<tr>
<td>3</td>
<td>P3</td>
<td>3,8</td>
<td>0,7</td>
</tr>
<tr>
<td></td>
<td>satisfaction</td>
<td>3,8</td>
<td>0,7</td>
</tr>
</tbody>
</table>

3.2 Sem Analysis
After other presumes are fulfilled, such as; Normality test, singularity test and outlier, then it is proceeded to causality test showed in image 9.

Figure 9 the correlation of Eksogen variable toward Endogen variable

Table 5. The result of Satisfaction Test

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Cut – Off Score</th>
<th>Calculated Result</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chi – Square</td>
<td>Diharapkan kecil</td>
<td>342,1</td>
<td>Good enough</td>
</tr>
<tr>
<td>Significance Probability</td>
<td>≥ 0,05</td>
<td>0,000</td>
<td>Less better</td>
</tr>
<tr>
<td>RMSEA</td>
<td>≤ 0,08</td>
<td>0,08</td>
<td>Good</td>
</tr>
<tr>
<td>GFI</td>
<td>≥ 0,90</td>
<td>0,87</td>
<td>Slightly good</td>
</tr>
<tr>
<td>AGFI</td>
<td>≥ 0,90</td>
<td>0,86</td>
<td>Slightly good</td>
</tr>
</tbody>
</table>
Table 5 shows eight criterion used to measure whether a model is feasible or not stated that the model is good or close to good. It can be considered that the model is acceptable which means the there is congruence between model and data. From the appropriate model, it can be interpreted as path coefficients. The path coefficients are hyphothesis in this research which can be presented in the following structural equation:

\[ KI = 0.038 \text{ KS} \]
\[ P = -0.118 \text{ KS} + 0.287 \text{ KI} + 0.957 \text{ KL} \]

Table 6 The Result of path Coefficient Satisfaction Model.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coef.</th>
<th>C.R.</th>
<th>Prob.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>System Quality (KS) (\rightarrow) Information Quality (KI)</td>
<td>0.038</td>
<td>7.15</td>
<td>0.000</td>
<td>Sig</td>
</tr>
<tr>
<td>System Quality (KS) (\rightarrow) satisfaction (P)</td>
<td>-0.118</td>
<td>-0.38</td>
<td>0.699</td>
<td>Not Sig.</td>
</tr>
<tr>
<td>Information Quality (KI) (\rightarrow) Satisfaction (P)</td>
<td>0.287</td>
<td>0.46</td>
<td>0.641</td>
<td>Not Sig.</td>
</tr>
<tr>
<td>Service Quality (KL) (\rightarrow) satisfaction (P)</td>
<td>0.957</td>
<td>9.58</td>
<td>0.000</td>
<td>Sig</td>
</tr>
</tbody>
</table>

According to the test result, it is showed that:

a. There is a positive significant correlation between system quality and information quality. It means the better the quality system, the better information quality of this Logic and Algorithms Learning Application.

b. There is a positive significant correlation between service quality and satisfaction. It means that the better service quality, the higher user’s satisfaction in using this Logic and Algorithms Learning Application. Based on table 3, the highest mean is on the indicator of Lecturer has explained how to use this learning application (KL1), It means that the usage of the application made should be lectured by the lecturers who lecture the course.

4. CONCLUSION

1. System Quality influents information quality that means the higher quality system, the better information system of logic and algorithms application.

2. Service quality influents student’s satisfaction using Logic and Algorithms Application which means the better service quality, the better student’s satisfaction.

3. System quality doesn't influent student’s satisfaction using the Logic and Algorithms learning application.

4. Information quality doesn’t influent student’s satisfaction using logic and algorithms learning application.

5. BIBLIOGRAPHY


Model-Model Rumit Dalam Penelitian Untuk Tesis S-2 dan Disertasi S-3, BP Universitas Diponegoro, Semarang


Bandung Fashion SMEs And Innovation

Tuty Herawati¹ and Etty Kongrat²

¹,²Department of Commerce Administration Politeknik Negeri Jakarta
email : ¹tutyherawati@yahoo.com, ²etty_kongrat@yahoo.com

Abstract

Bandung Fashion Small and Medium sized enterprises (SMEs) facing strong global competition in ASEAN Economic Community (AEC). Innovation plays a fundamental role in the survival and growth of firms, especially as the rate of change in business is increasing. There are two type Fashion SMEs in Bandung the first that run conventionally and the second are potential and competitive fashion SMEs were run by young and educated people, such as shoes and garment has a selling point by utilizing an advances in technology and has a unique product, package that has competitiveness, but still weak in management and accounting.. The second research focus to potential and competitive fashion SMEs, the aim is to identify innovation of Bandung Fashion SMEs and give the solution to face the specific constraint in implementing marketing innovation strategy. Methodology used in this research is qualitative method by conducting in-depth interview to fashion SMEs practitioners uses survey for collecting data by distributing questionnaires. The data were collected from primary and secondary sources, it generated and analysed using descriptive. The research found that Fashion SMEs has innovative strategy produce unique product, packaging, produce customized product and use technology in selling, use social media to facilitates the Fashion SMEs to talk to their customers directly and also, the companies to listen to what their customers are saying about them, their products. The effective use of social media is expected to improve customer satisfaction. There are 2 concept solutions to rise Bandung Fashion SMEs competitiveness, are given specific training to the fields of management, accounting and strategy for export

Key Words: SMEs, AEC, Fashion, Innovation, Social Media

1. INTRODUCTION

Small and Medium sized enterprises (SMEs) are the backbone of Indonesian economy is therefore to maintain the stability of the Indonesian economy should SMEs received significant attention and dealt with properly. Indonesia is a huge captive market, about 60% of ASEAN population are Indonesian citizen, therefore if Indonesian citizen buy and used its product, Indonesian SMEs will be develop and has a strong competitiveness in ASEAN. It will much better if Indonesian SMEs able to grab global market. The other hand if SMEs product not performed and low quality and didnt used by Indonesians it self, automatically Indonesian huge market will be taken by another country such as Thailand.

Bandung is metropolis, as capital city of West Java, in 1955 it was a venue of Asia Africa Conference, even India Prime Minister Jawaharlal Nehru called Bandung is capital city of Asia Africa. Now Bandung Famous as creative city, Fashion is one of the leading creative industries in Bandung. Therefore Bandung be a city of fashion

Today, the business of fashion requires sophisticated management techniques in addition to a high level of creativity and innovation. In the fashion sector, innovation is a continuous and almost infinite process; the emphasis should be on the necessity of innovation as a devise of competitiveness for a fashion business. In the field of product innovation, the market is always looking for new products.

Based on description above, researcher interest to do study with
title “Bandung fashion SMEs And Innovation”

Research Purposes

The aims of the need to be carried out in this research are as follows:

Identify innovation of Bandung Fashion SMEs

Give the solution to face the specific constraint in implementing innovation for increasing competitiveness in the era of the ASEAN Economic Community (AEC)

2. THEORY
2.1 Literature Review
Innovation is definitely important for the future development of fashion industry in the form of competitive businesses. Over time, the entrepreneurs’ role in the economy and their contribution to economic change, as well as their creativity, innovation, entrepreneurial and managerial aspects changed

Based on journal reference: Fatma Genç Ünay, Cemal Zehir (2012) “Management Innovation intelligence and entrepreneurship in the fashion industry”, this study has examined the state of the art of the research on the innovative aspects of fashion entrepreneurship as a competition tool and the importance of its management in the sophisticated business world. Today, there is growing interest in the managerial and policy implications of innovation and entrepreneurship. This is a natural result of the shift toward a knowledge-based economy in the era of globalization. Hence, this study appears to be a valuable aid in understanding the entrepreneurship and innovation dynamics of competitive advance of fashion businesses. On this issue, the literature states that high performing and competitive firms require a high level of innovation and entrepreneurship in industries which necessitates high level of creativeness such as fashion. Although this study may be limited by the generic judgement on the issue, these limitations do not render the examples any less significant, but open the way for further research in this area. At the same time, the present study represents an important and original contribution that examines the relationship between entrepreneurship, innovation and competitive advantage in the fashion industry. Such an approach indicates the importance of innovation–related entrepreneurship for fashion businesses. As such, the driving force and long-term goal of future research is to test the conceptualisation of innovation-related fashion entrepreneurship and leadership measures in different settings such as different country and management contexts. Future research should be done using a broader array of cases in fieldwork by analysing a variety of fashion businesses to eliminate certain methodological limitations. All in all, this study has demonstrated that with reference to fashion businesses there is a positive relationship between entrepreneurship and innovation; entrepreneurship improves firm performance; and entrepreneurship along with creative edge leads to competitive advantage. As a concluding remark, this approach is crucial both theoretically and practically with regard to the critical link between innovation-related entrepreneurship in the fashion industry in terms of firm performance and competitiveness. Fashion businesses, in turn, have a great economic and social impact in their home states and across the world.
Based on journal reference: “Alison Smith, John Whittaker, (1998) "Management development in SMEs: what needs to be done?", Journal of Small Business and Enterprise Development, Vol. 5 Iss: 2, pp.176 – 185 , This paper examines the state of play regarding management development in SMEs. Additionally, it discusses government initiatives which seek to develop SMEs competitiveness through encouraging increased take-up of management development. Helping SMEs to develop and grow is important to the national economy and a number of government initiatives are now in place to meet this need. Developing people in line with business objectives is a priority which the government is promoting through the Investors in People process and the acquisition of National Vocational Qualifications. However, the style of SMEs is focused upon short-term activist priorities of obtaining business while the longer term strategic view, of which people development is a significant part, tends to be an overlooked area. The paper reviews the current literature regarding the contribution of SMEs to the UK economy and the relationship of management training to SME performance. The authors identify a need for research investigating the level of awareness amongst SMEs of the opportunities available to them for developing their staff, their attitudes toward the range of initiatives and options, and the degree of take-up. A greater understanding of the adequacy and appropriateness of government approaches to SME development would allow agencies which can support SMEs, such as Training and Enterprise Councils, Regional Development Agencies and providers of training and development, to target their assistance more effectively.

Aylin Ates, Patrizia Garengo, Paola Cocca, Umit Bititci, (2013) "The development of SME managerial practice for effective performance management", Journal of Small Business and Enterprise Development, Vol. 20 Iss: 1, pp.28 – 54, The paper found that SMEs engage with a four-stage performance management process, although there are some gaps between their practice and the complete process as recommended in literature. SMEs seem to be more focussed on internal and short-term planning, whereas they pay less attention to long-term planning. The main challenge for making performance management practice more effective lies in an appropriate, balanced use of strategic and operational practices and relevant measures. Therefore, managerial activities such as vision, mission and values development, internal and external communication, change management and horizon scanning represent recommended areas for improvement.

"Strategy to develop Strong SMEs” Study found that government faced problems in developing SMEs, Formulating and Implementing Strategy or program should be set up for two different SMEs condition. The first one is how to develop existing strong SMEs and the second one how to develop a new strong SMEs. The Strategy (program) in developing two kind of SMEs competitiveness must be specific and properly. (Tejo Nurseto, 2004).

3. METHODOLOGY
3.1 Research design
Methodology use in this research is qualitative method by conducting in-depth interview to fashion SMEs practitioners
3.2 Data collection

a) Secondary Data collected from the study of literature through various sources and the results of previous research, textbooks up to material obtained via internet network.

b) Primary Data, taken directly from the field either through in-depth interviews (in-dept interview) or through a questionnaire (questionnaire). This research uses a semi-structured interview, intended to get as much information as the number, so that if required can be given another question which does not exist in the questionnaire

4. ANALYSIS AND DISCUSSION

4.1 Data Analysis Technique

Primary and secondary Data are collected, analyzed by descriptive to give a general overview of the data that has been retrieved. Data collected, classified and tabulated based on the classification specified. At this stage do comparisons of primary and secondary data. The results tabulate then repeated checking is done to ensure the accuracy and logic that they are presented

4.2 Research Result

Bandung Fashion industry very potential. Even some business currently deliberately choose factory outlet (fo), clothing company (cc), and distro (distribution store). Area dago be central business development fashion. Now there are, more than 890 company, some of them are members kick (creative independent clothing company). Some brand has had built popularity likes c59 t-shirt, ouval research, invictus, fourspeed nomad, sasharina, indri, the senses pot meets and system airplane clothing and still many other. Pot Meets is one of the fashion brand denim for jeans, jackets and apparel, which has been the best jeans in Indonesia. In addition, shoes are favored by consumers, there are some well known brands such as Fionn Baxter, MKS, Tegep Shoes Kulkith Shoes, Booth, Brodo, Portee Goods and much more. Many young entrepreneurs are using technology where the marketer focus on relationships with consumers so that it can create engagement, participation partnerships, co-creation with through internet technology.

The study analyses 50 Fashion SMEs found that the owner 6% junior high school education, 44% senior high school, 18% Diploma and 32% Bachelor. The current are condition of Bandung Fashion SMEs are:

40 entrepreneurs (80%) run by conventional and un-educated people. Produce mass product with low quality

10 entrepreneurs (20%) Young and educated fashion SMEs have unique product and unique selling, they are have awareness and ready to compete in AEC Era

22 entrepreneurs (44%) respondent (Fashion micro entrepreneurs) do not have awareness even do not know what Asean Econmic Community is

Potential Fashion SMEs are run by young and educated people, such as shoes and denim has a selling point by utilizing advances in technology Web based, Social Media (instagram, FB, Twitter), Order online, Custom Boots online, Chat live on website focus on relationships with consumers so that it can create engagement, participation partnerships, co-creation with through internet technology. Product unique “crafted for” to whom order the shoes available at insole shoes Creative packaging (ex: free
shoes bag) Guarantee. Price: Value based, cost based, value guarantee. Place, Store and Social Media. Promotion : Social media, Advocate, sales promotion

4.3 Potential Bandung Fashion SMEs And Innovation

Innovation is an essential element in enterprises by creating new business activity, in generating growth and ensuring survival for an existing business in order to gain a competitive edge. However, the point is that innovation is driven by creative and enterprising individuals and does not occur spontaneously.

From the first year research there are 10 entrepreneurs fashion have unique product and unique selling, they have awareness and ready to compete in AEC Era. 10 Bandung Fashion SMEs realize that the fashion business is a creative industries whose products are easily imitated by competitor therefore the company should continue to hold innovation. The following innovation activities undertaken by Potential Bandung Fashion SMEs:

Based on the data collected, the majority of respondents (70%) perform actions innovation both in product development, expand and improve the product quality. Specifically, the innovative and carry out the promotion. Innovation is also done on aspects process. Learn about the latest technological developments, both in terms production, marketing and other. The following are some of the activities undertaken by the company innovation

4.3.1 Product Innovation

To increase competitive advantage, Fashion SMEs very concerned in product innovation the points are quality, model, packaging and warranty

4.3.2 Quality

To increase product quality by increasing the competence of human resources and how to obtain high quality raw materials

4.3.3 Model

To meet market needs, the Fashion SMEs are always following the change trend of mode and try to continue to learn how to create a new model desired by consumers. To distinguish the competitors’ products, especially from China, they are considerable concern in product detail products are not mass-produced quality stitching and combination of materials used is made attractive. Fashion SMEs who are not able to design new products, they use the services of designer Superior Muslim dress is a simple model but still trendy and quality material

4.3.4 Packaging

Unique design packaging, to add value to the product, packaging not only protects the product but with an attractive and elegant packaging will give the impression of luxury products

4.3.5 Warranty

To provide the best service to create customer satisfaction and loyalty, then SMEs Fashion provide a guarantee to the consumer if the product does not match the order or defective product purchased, it can be returned or exchanged for a similar product or another at the same price. And if refunded 100% of the money will be returned

4.3.6 Pricing Innovation

Price is the only element that provides income or revenue for the company.
Fashion SMEs in determining the price adjusted for quality of products as well as the segmentation of the product is more complicated the desired model it will be the longer the process of manufacture and the higher selling price of the product. The strategy used is Based Cost and Value Based. they are not afraid of the price of competitors' products that lowered the price because it already has a target market.

4.3.7 Distribution
Sales were made directly in the shop itself and there is also deposited in partner stores. Use social media to inform the product

4.3.8 Marketing Communication Innovation
Creating and developing a website is important for Fashion SMEs. Along with having a website, they need to expand their online outreach to social media platforms. Social networking sites such as Instagram and Facebook are essential for maintaining a competitive edge.

Through Social media the Fashion SMEs talk to their customers directly and also, the companies to listen to what their customers are saying about them, their products. The effective use of social media is expected to improve customer satisfaction.

also carry out reform and innovation, such as launching new arrivals once a week with the variety of products 4 times more than their competitor.

Their build community through social media. Design products with talking points and consumers’ desired self images in mind products should be designed with talking points in mind, to stimulate word-of-mouth and social-media-based conversations

Promotion materials use Instagram artist prepared by photografer and videografer

4.4 Problems Faced by SMEs Fashion
4.4.1 Management
1. Lack of knowledge on management and accounting

2. Limitations of human resources (HR)

4.4.2 Exports
1. There are still focused on marketing in the country because the Indonesian market is still quite profitable

2. Lack of information on export markets that can be exploited.

3. Lack of knowledge that can help to develop exports.

5. CONCLUSION
1. The majority of respondents (70%) perform actions innovation both in product development, expand and improve the product quality. Specifically, the innovative and carry out the promotion. Innovation is also done on aspects process. learn about the latest technological developments, both in terms production, marketing and other

2. Innovation undertaken by SMEs Fashion Bandung is to create a high quality product, model and unique packaging. Serving special order (customized) and sales by using advances in technology, provide direct advocacy through the web

3. The problem faced is in the field of management and accounting, the difficulty of acquiring human resources competent and have not thought about for export
5.1 Recommendation:

There are some concept of the solution to improve the competitiveness of SMEs in Fashion Bandung:

1. SMEs in order to compete in the era of MEA given the strengthening of the management, and accounting

2. Always conduct training to enhance the ability of employees to be competent

3. Conduct research and sustainable development

4. Studying and preparing export markets to win the competition in Asean

6. BIBLIOGRAPHY


Designing And Building Technical English Teaching Aids Using CALL (Computer Assisted Language Learning) For Polytechnics

Yogi Widiawati¹ and Sri Danaryani²
¹,²Electronical Engineering Politeknik Negeri Jakarta
email: ¹yogiwidiawati@yahoo.com, ²sdanaryani@gmail.com

Abstract

This research aims to assist teachers of English who teach in Engineering, especially in Polytechnics. In practice, most teachers of English have no skills of technical subjects. That is why this result of the research will be very beneficial for them. Besides it is also beneficial for students as well.

The research has been done for 7 months. The outcome of it is the product of teaching material in a form of software. This system of research is called CALL (Computer Assisted Language Learning). CALL makes ease teachers and students to learn. The product resulted is called EEF (Engineering English for Fun). EEF consists of three parts: Reading Text, Structure and Vocabulary. EEF also contains eight units which has exercises on each.

It is expected this product will be used by teachers of English not only in polytechnics but also in engineering departments in university. In further research this product will be commercially sold across polytechnics and universities in Indonesia..

Key Words: CALL, EEF, Polytechnics

1. INTRODUCTION

1.1 Background

One of the goals of our educational system is to optimize learners and assist them to develop their competencies. In line with the opinion of De Portes (1192) in his theory known as Quantum Learning is said that humans have a potential to develop unlimitedly. Unfortunately, they just make use of small part of it. This may happen because they do not have sufficient appropriate learning media to develop it.

The development of technology nowadays helps much the people’s needs almost in every aspect of fields, such as: trades, telecommunication, and education. In educational field, multimedia technology is also used in teaching-learning process. This development helps teachers and lecturers to do their duties smoothly. Teachers and lecturers and also their students may surf smoothly to search any information they are looking for. These can be done in minutes, even seconds. The existence of the technology make the students’ development skills may expand well and the teaching-learning process can be optimized.

The use of the multimedia technology is no longer new in educational system, including learning a language. With the born of Computer Assisted Language Learning or in short CALL in 1990s has made the educational world is booming. Many enterprises offer their products in multimedia to be used for language learners. The terminology of CALL itself has been known since 1980s when computers has been the tools to save the cost and time. It has been used as the teaching aids to assist people dealing with education.

In practice, there is no ideal or perfect tool or media to fulfill people needs (Gagne, 1971), this multimedia technology has been proved to be the ideal one to assist teachers and
students to learn foreign language. According to Chappel (2001) the terminology of CALL itself was introduced when TESOL was emerged in 1983. Meanwhile Chen (2004) says that computers may act as the good tutor to train language, language researches, and as media of communication. Furthermore, computers can be used for entertainment, such as: games, simulations, many more.

In polytechnics, especially in Politeknik Negeri Jakarta, English subject is treated as minor subject which is given only two or three hours a week. This subject is given for three (3) semesters from semester three (3) till semester six (6). With these facts, automatically teachers find difficulties to train the students effectively. Another problem is that lecturers still use conventional teaching aids in their teaching-learning process, such as: white board, and boardmarkers. This conventional method make students bored.

The teaching of English is focused in ESP (English for Specific Purposes). As vocational institution, polytechnics are now becoming popular among both national and international industries. Polytechnics’ curriculums are not similar with universities. They have specific ones in order to make their graduates readt to work. The ratio between theory and practice is 40% and 60%. Based on this fact, the skills needed must be in line with industries. It means that industries need ESP or technical English. We call it as English for Engineering. This ESP is taught and train polytechnics students to learn technical vocabularies used in the workshops and laboratories. By using this method, students will be able to read technical manual books, recognize tools and instruments, explain the machine process, and many more.

Based on those facts, we, as researchers, wanted to help teachers of English to design the tool which can assist them. With the use of CALL, we wanted to make a kind of media which is beneficial for teachers and students to learn English for Engineering effectively in order to achieve the goal.

The similar research have been conducted by Ming-Tsan Lu and Chi Ying WU in their research called “The Effects of CALL in Grammar classroom” in 2009. Their finding was a kind of software where students can learn grammar in enjoyable way. Another similar research was coming from Eva Knodt (1998) with her research entitled “Speech Technology in Computer Aided Language Learning”. She made the tool to assist students to pronounce foreign language words. Specifically, related with the technical English, there is no such research has been conducted.

1.2 Research Goals
This research has many goals, namely are:

a. Design the specific program for teaching and learning Technical English;

b. Make software which can be used for teachers and students effectively and efficiently;

c. Design the applicable content for students for Engineering.
1.3 The Benefits
The benefits of this research are:

a. To assist English teachers and students to learn technical English Effectively and Efficiently;

b. The result of this research will save time and efforts of teacher and students;

c. The result of the research will be commercially sold in order to be used by especially technical students, and Indonesian people in general.

2. THEORY
2.1 Theoretical Framework
2.1.1 ESP
There are many kinds of exercises to learn the language skills that someone may know. Those are repetition, using pictures, completion, definitions, using real objects (Louis, 1985). Those have been used by polytechnics’ English lecturers so far. One of the skills that have to be known by students is memorizing technical English vocabularies. Particularly, students of Electrical Engineering Department have to know vocabularies used in the workshops and laboratories. Therefore it is necessary to possess for English teachers the best method how to train them effectively and efficiently. For example, the word of ‘Bench’ will have two (2) meanings, in general and in technical meaning. For general meaning, ‘Bench’ means: “is the long wooden chair found in the garden” (Oxford Dictionary, 1997), but for technical meaning, it means: “work table used in the workshop” (English Dictionary for Engineering, 1987).

Based on this fact, English teachers need to possess the teaching aids to assist students in practicing their skills. In the previous research in 2009, writer already made research entitled “Kekerapan Penggunaan Kosa Kata Teknik di Bengkel Jurusan teknik Elektro”. The result of the research was the tools to help students learn vocabularies fast and effectively. According to Davies (2009) in his book “Communication for Engineering Students” says that multimedia is the aid to teach vocabularies easily and fast. Furthermore, students will study it comfortably.

2.1.2 TEORI CALL
Warschauer (2004) says that: “Computer is used as tutor, presenting materials, and feedback on an individualized basis, allowing students to proceed at their own pace and freeing up class time for other activities”. He adds that computer is an ideal tool to do repeated drills because students never feel bored”. Nevertheless, teachers still play important roles in the teaching-learning process. They are divided into team which consists of people who have special expertises in multimedia, curriculum, evaluation, so on. The team then has a special purpose to achieve the improvement of teaching. This will bring the changes of teaching method and automatically the quality will increase as well (Miarso, 2008).

There are software used for this research, namely: Adobe Captivate, and Adobe Flash. The first one is generally used in interactive-learning e-learning. This software contains dynamic screen cast which combine images, screenshots, music, narration, sound effect, animation and video. The second one refers to the software to make the animation or movie or any moving text runs smoothly. This
can be used to manipulate the images faster and to support the bidirectional streaming audio and video.

3. METHODOLOGY
The methods used for the research are to compile the materials containing Structure and grammar, Reading text and Vocabulary, then, to design the exercise modul and do the try-out model and finally make evaluation. After all the materials are set and then it is time to put them into the system of software. The indicator of the modul success is that students can answer 85% problems from the whole exercises given.

4. ANALYSIS AND DISCUSSION
The result of the research is put in a compact disk which can be taken everywhere and easy to be used anytime by teachers of English. The product of the research is called Engeneering English for Fun (EEF). It contains three (3) parts, namely: Part 1: Reading Comprehension; Part 2: Structure and Grammar, and Part 3: Vocabulary.

The followings are the cover, and content of EEF

5. CONCLUSION
This research still needs a revision to make it better. The research will be continued next year and will be added with more exercises. The researcher is also going to promote it to other
higher technical institution (not limited to polytechnic students).

6. BIBLIOGRAPHY


Development Analysis Of Silver Craft
Koto Gadang West Sumatra

Yosi Suryani1 and Elni Sumiarti2

1,2Business Administration, Polytechnic State of Padang
Komplek Griya Elok Blok G1/18 Arai Pinang, Lubuk Begalung Padang
email : yosisuryani@gmail.com

Abstract
This article aims to find the right strategy for the development of craft businesses Koto Gadang Silver which is one of the industry of the people in West Sumatra. With the discovery of these strategies can make industry of silver Koto Gadang is one of the icons for West Sumatra province and at the same time can improve the welfare of businesses. Source of data derived from the primary data and secondary. Primary data were obtained through a questionnaire distributed to businesses of the silver industry, and secondary data obtained from the relevant agencies, especially those from the Department of Trade and Small and Medium Enterprises of West Sumatra Province. The data analysis is using SWOT matrix, ie by grouping strengths, weakness, opportunities and threats of the results of questionnaires. The results of the analysis shows that efforts silver Koto Gafang is in the position of contraction. Thus the strategy used to develop these efforts is the Government should give special attention to this industry, namely degan explore the potential of the business craftsmen silver, making handicraft products that are more specific, the efficiency of human resources and raw material resources, and provide different characteristic in the silver industry of Koto Gadang.

Key Words : Development, Silver Craft, Strategy

1. INTRODUCTION
The silver craft is one of the craft that was a proliferation today. The silver craft came from Yogyakarta, Bali, Kalimantan and Surabaya. In West Sumatra silver craft contained in Koto Gadang, Agam. This area is well known as a silversmith and Scarves Koto Gadang. Silver Craft Koto Gadang is an asset for the Government of West Sumatra, especially Agam. The high level of competition, the product of silver craft who do not innovative and were not competitive not be beaten by a silver product used to innovate according to the development of tates cunsumers. Likewise, the Silver craft Koto Gadang.

Development of industry small craft Silver Koto Gadang started by understanding the strengths, weaknesses, opportunities and threats found in this handicraft industry. Expected to data and information is known conditions of the Silver craft industry Koto Gadang when now and strategies that can be done to develop this craft in order to compete with the products of silver craft derived from other areas, so that the craft industry can be one of the featured for West Sumatra.

2. THEORY
2.1 Definition Of Small And Medium Enterprises (SMEs)
Mulyadi (2012) states that the definition of SMEs can be viewed from various aspects, namely (a) based on the total asset; small business owners who have a net worth of at most Rp. 200 million excluding land and buildings to open a business, (b) based on the total sales; small entrepreneurs are entrepreneurs who have the results of total annual net sales of Rp. 1,000 million (c) based on the ownership status; small businesses are businesses that can be shaped individual legal entity or non-legal entity which includes cooperatives.
The purpose of this SMEs is to develop entrepreneurial behavior and to improve the competitiveness of SMEs. While the goal is to improve the knowledge and attitudes of entrepreneurship and increase productivity PKMK. Prior to the implementation of regional autonomy in coaching small and medium enterprises and cooperatives are handled by the ranks of the Ministry of Cooperatives and SMEs in the area. While the Local Government merely facilitate. All policies and guidelines for implementation is an established policy at the Center, officials on the ground just as the executor. The guidance provided tend to be in uniform across all regions and mobilization is more than the empowerment of small industries and cooperatives. Another case today, each formation must be adapted to local needs, for every problem in every region is different and requires a different solution.

2.2 The Function And Role Of SMEs
SMEs (Small and Medium Enterprises) according to Mulyadi (2012) has a very large role to the national economy. The function and role of SMEs which are as a provider of goods and services, the main employer, income distribution, value added to the local products, increasing the standard of living.

Look at the role that is so large dining coaching and development of small industry is not only important as a path towards equitable development results, but also a key element of the entire structure of the industry in Indonesia, because with a small investment that can produce effective and can absorb of the labor.

3. METHODOLOGY
The research location of silver craft Koto Gadang is in Agam regency of West Sumatra. Respondents were drawn is Key Informants who manager of Koto Gadang silver craft in every household in the Koto Gadang area. All information obtained from respondents helpful to look at the strengths, weaknesses, opportunities and threats and as a source to determine the strategy and development of this craft industry.

Primary data was collected through interviews and observations. Interviews were conducted with a questionnaire distributed to businesses Koto Gadang silver craft. The number of respondents totaled ten, namely the people who make and simultaneously sell Koto Gadang silver craft and a group of silversmiths. The silver industry are: silverwork 3 R, silverwork Leo, Craft Amal Setia Foundation, silverwork Cici, Yus Y, silverwork F.Y.Z, Denny and Desy, silverwork Ari, Queen Silvershop and Minda silverwork. Ten are the craft industry craft industry that still survive until 2016. Thus the system is a population sample in this study.

Observations carried out directly on the object of research, in order to obtain a clear picture of the information needed for the study. Secondary data was obtained through the Central Statistics Agency (BPS) of West Sumatra Province and Department of Cooperatives and SMEs Agam. Secondary data used to supplement the information such as the initial amount of the silver industry, the number of people in the study site, and so on.

The data abalysis of this paper is used qualitative analysis, which result discussion in the form of descriptive
answers. The analysis is SWOT. The indicator used is divided into two, namely: Internal factors, comprised of: business management, the origin of the raw materials. Circumstances of Koto Gadang silver craft (shape and variety of products), and external factors, comprising: the role of government, the influx of foreign competition. The information comes from internal factors given weight and rating, and analyzed using the analysis of IFAS, as well as information derived from external factors and weighting given rating, and analyzed in the table EFAS. From the analysis of IFAS and EFAS is included in the SWOT matrix to obtain the position of Koto Gadang silver craft. By knowing the position of the silver is then determined strategy and development, which can be done for the sustainability the industry of Koto Gadang silver craft.

4. ANALYSIS
The results of the analysis obtained by processing the data and information through questionnaires and observations of the research object. Analysis of the internal factors generate value multiplied by the weight rating of 1.68, and an analysis of the external factors gained weight after being multiplied rating is 2.06. The figures obtained by the position of industry Koto Gadang silver craft in Internal-External Matrix who are in a position necking. This position illustrates that strategy making is done on industry of Koto Gadang silber craft should be cautious and more focused on efficiency, minimizing investment and divestment position. IE Matrix results can be seen in Table 1.

<table>
<thead>
<tr>
<th>Total Score Internal Factor Strategy</th>
<th>Strong</th>
<th>Average</th>
<th>Weak</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.0 (High)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.06 (Medium)</td>
<td>IV Growth</td>
<td>V Growth</td>
<td>VI Shrinkage</td>
</tr>
<tr>
<td>1.0 (Low)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 1. Internal-External Matrix Industry of Koto Gadang Silver craft

Based on Internal-External Matrix, the strategy can be applied to the sustainability of industry Koto Gadang silver craft can be seen as follows:

4.1 **SO Strategy (Strength - Opportunity)**

a. Optimizing use of raw materials and labor for the industry Koto Gadang silver craft as raw material resources are not unlimited and skilled workforce is needed is a workforce that is hereditary.

b. Development and training of human resources both how to design and processing silver craft, so the shape of the resulting craft more competitive at home and abroad and profit generated is increased.

c. Increase of venture capital, especially capital support from local governments to the industry Koto Gadang silver craft guaranteed sustainability.
To promote more enthusiastic about the product of Koto Gadang silver craft at home and abroad.

4.2 WO Strategy (Weakness - Opportunity)
a. The government give attention in the form of capital assistance in the form of software support, as capital only comes from prorangan.
b. Give aid of machines to shorten the time to produce silver handicraft artisans with no change characteristic of the products and provide training on how to use the tool.
c. Give a training in how to design the silver craftsman, so the model and the resulting design can compete with the silver from other regions.

4.3 ST Strategy (Strength - Thereath)
a. A special attention of the government towards the sustainability of the industry Koto Gadang silver craft is to be developed and made as one source of local revenue District of Agam in particular.
b. Dig the deeper of potentials and capabilities enumerated by silversmith Koto Gadang in terms of designing, financing, so that the quality and the quality of handicraft products to produced can be better.
c. Create the specific product forms that reflect typical West Sumatra, so that the resulting product more competitive in the face of competition with similar products from other regions.

4.4 WT Strategy (Weakness - Threat)
a. Give the help of equipment by the Local Government to produce Koto Gadang silver craft better quality in the short term.
b. Efficiency the utilization of human resources and natural resources owned, so this craft business continuity assured.
c. The government give people confidence, especially for visiting tourists, both local and foreign that Koto Gadang of silver craft is different and has a characteristic not shared by other regions.
d. The government facilitated by organizing specific events in the form of events that aim to introduce the products of Koto Gadang silver craft for the wider community, both inside and outside the country.

5. CONCLUSION AND RECOMMENDATION
Based on the research that has been described, it can be concluded that the most appropriate strategy and should be immediately implemented a strategy that is in a position SO (Strength - Opportunity). This means optimizing the use of raw materials of the silver industry and labor of Koto Gadang owned. Development activities such as training in how to design an innovative product silver craft is continuous need to facilitate the product of silver craft Koto Gadang more easily compete with the products of silver craft coming from other regions.

ST and WT strategy done by improving the quality, of which the regional government to give special attention with digging capability and
potential, especially the potential silversmith Koto Gadang to establish the design of a product that is specific and different from other regions and to provide capital assistance for sustainability efforts silver this can be resumed. Besides, the form of sale in the form of events and events should always be followed to introduce silver craft of Koto Gadang products to the public in the country and abroad. It is also at the regional government aid.

The suggestions that can be put forward relating to the help of machines and equipment to produce silver craft of Koto Gadang, because businesses still use a manual machine, so a period of time to produce relatively long, namely three days. Innovation of the product one of which can be sourced from the engine used. Then the task of the regional government to realize in the short term.

6. BIBLIOGRAPHY

Influence of Advertisement Attribute Relevance Moderation on the Relationship of Advertisement Appeal Format and Consumer Cognitive Load on Complexity and Recall of Advertisement Message

Follow Up Study of Study 3 of “Do Opposites Attract? Understanding Opposition in Promotion” a research done by Anjala S. Krishen, & Pamela Miles Homer (2011)

Sylvia Rozza1 and Aminah2
State Polytechnic of Jakarta
email: 1sylvia_rozza@yahoo.com, 2aminah.fauzi@gmail.com

Abstract

Participants with high cognitive load will see opposition advertisement (ad) as more complex when ad attribute is not relevant with opposition image of the ad. Participants with high cognitive load will see opposition ad is not complex when ad attribute is relevant with opposition image of the ad. Recall of the participants with high cognitive load, on the opposition ad with irrelevant attribute is low. However, recall of high cognitive load participants when they see opposition ad with relevant attribute will be high. Marketer should understand which product category will be advertised by opposition or non opposition format. Furthermore, they should manage attribute relevance and the right opposition image would be exposed in the ad. They can make decision on ad complexity to ease customers’ decision and ad message recall.

Keywords: cognitive load, attribute relevance, recall, opposition format, ad complexity

1. INTRODUCTION

Currently one version of Surya Mild Pro advertisement (ad), a brand of cigarette in Indonesia which can be seen on TV is two groups of people are going to fight very badly. Before the fighting getting started, quite elegant red circles come up from nowhere which symbolize the cigarette, and make the two groups gather in a circle and they dance harmoniously (Appendix1). Then, the tag line “Mild yet Strong” emerges. This ad version is called “Fighting”. The prior version was called “Robot” (Appendix1). In that version, there was a city with sky crapper buildings was going to be ruin by a very strong giant robot. However, before the city was vanished, the elegant red circle was coming which personalized the cigarette, destroyed the robot. And the tag line “Mild Yet Strong” came up.

The two ad versions used opposition format concept, which is explained in a research done by Krishen & Homer, (2011). In the ads, Surya Mild Pro is figured as a mild but a strong cigarette for the smoke lovers. These ads show that Indonesia also uses the opposition concept in its product advertising. Therefore, a research in this theme is necessary to be conducted.

2. THEORY

Designing creative ads are very challenging for marketers/ ad producers (Krishen & Homer, 2011). One of strategies to be applied is contrast or opposition concept in the forms of rhetoric, word metaphor, or visual (Moriarty, 1986) because it can emphasize and draw attention of the customers. It can be explained by “the law of contrast” (Starch, 1914) who stated that attention to a product depends on how contrast or
distinctive that product from other products in its surrounding. Advertising a product in opposition format (antonym) would be easier for consumers in understanding the ad message than in a synonym format (Krishen, Nakamoto & Herr, 2008; Lichtenberg, 1962). Pricken, (2008) suggests that contrast is a classic ad execution technique, which can be applied in promoting something contradictory in concrete way such as ugly-pretty, or strong-weak, small-big, or in abstract way such as human-animal. Krishen & Homer (2011) proposed that verbal and visual opposition ad message is a creative and strong ad message execution tool to ease people in recognizing the ad message, understanding it, and making decision about the product.

Applying opposition format in advertising means a company uses three conceptual frameworks. They are composing creative advertising, priming consumer mindset, and setting ad complexity (Krishen & Homer, 2011). Advertising needs creativity since creative ad enhances spontaneous customer recognition and recall of a brand (Baack, Wilson & Till, 2008). Creative ad has a selling power (Sasser & Koslow, 2008). Ang, Lee, & Leong, (2007) said that creative ad has key component to enhance recall and attitude toward the ad because it contains novelty, meaningfulness, and connectedness. Mercanti-Guerin (2008) identified four key dimensions of creative ad such as originality, usefulness, complexity, and aesthetics. Jeong (2008) argued that visual ad format is more powerful and persuasive than verbal ad format. Even, figurative ad may change belief and enhance ad message comprehension (Phillips & McQuarrie, 2009).

In designing an ad with opposition format concept, ad designer has to think how to prime the customer mindset in semantic and mindset or abstract and concrete level (Krishen & Homer, 2011). Higgins, Bargh & Lombardi, (1985) found mindset activation model “recency-frequency” which explains that if mindset is active in the memory, an ambiguity stimulus will be categorized based on an active prime in the memory. Thinking opposition will exist because the customers often see contrast or opposition things (Bartel, 2010). Decisional heuristic exists because of something happens a lot in the past (Krishen et al., 2008).

Deciding ad complexity is also very important in opposition ad format (Dahl, Frankenberger, & Manchanda, 2003). Four dimensions of complexity are visual, technical, lexical, and information complexity (Putrevu, Tan & Lord, 2004). Krishen and Homer (2011) concluded that a good opposition ad has to consider its complexity to ease customers in processing information. Yagei, Biswas, & Dutta, (2009) suggest that product attributes exposed in the ad and product image which is communicated in the ad, will determine the level of customer belief and recall toward the ad. In this research, product attribute relevance is a moderation variable in promotion with opposition concept. This is a follow up study of study 3 of the research conducted by Krishen & Homer (2011) with the title “Do opposites attract? Understanding opposition in promotion”. Their research had three studies which concluded that advertising with opposition format, makes customers processing information easily, so they can make decision easily, and simplifying perception processing.
Opposition would not reduce information load, however creative opposition technique would reduce perceived complexity. Test of the influence of cognitive load concludes that for limited resource of participant, thinking opposition will reduce perceived complexity but increase ad message recall.

Conclusion of study 3 of Krishen & Homer (2011) was aimed at testing hypothesis 3 and 4, which were H3: In the condition of high cognitive load, ad message in opposition format was considered not complex than non opposition one. H4: In the same condition, ad message in opposition format would produce better recall than non opposition one. The basic premise of this study was for limited cognitive source, or in the high cognitive load, ad message in non opposition format would be more difficult to comprehend, and limit the recall of the ad message. However, if people think oppositional, it would reduce cognitive load (Krishen, et al., 2008). Then, if participant saw opposition ad message, their recall will be better.

The study 3 of Krishen & Homer (2011) was 2 (appeal format: opposition versus non opposition) x 2 (cognitive load: high versus low) between subject factorial design. Independent variables were appeal format and cognitive load. Dependent variables were perceived complexity and recall. The ad in this study was about a fictive car called Mogen in opposition and non opposition format. Opposition ad was about an inner part of the car to show V6 (power) of its machine, and the outer part of the car which exposed the (beauty) of the car. The non opposition ad format showed only the outer part of the car (beauty). All of car descriptions in the two ads are erased. The experiment was started by participants read the instruction and cover story. For participants who randomly were given cognitive load, they were asked to memorize 10 characters of alphanumeric strings before looking at one of two versions of the ads. After that, the participants wrote down the list of product claim and cues in the ad, evaluate ad perceived complexity, ad credibility, ad professionalism, ad uniqueness, ad eye catchiness, and ad clarity. Then, participants familiarities toward the car by looking at the ad, product knowledge, car involvement, gender, and age were measured by the same measure applied in study 1 and study 2. The results showed that in the condition of high cognitive load participants, opposition ad complexity was low than non opposition one. It means that the ad will be more complex if it is exposed in non opposition format. In the condition of high cognitive load participants, recall of the ad was also higher.

Based on this research, the researcher would like to evaluate whether opposition ad in the condition of high cognitive load is less complex and has better recall than non opposition ad when the two ad formats are exposed in relevance and irrelevance attributes. Yagci et al., (2009) stated that attribute relevance and product image determine customer recall toward the ad. Therefore, this research has to be followed up by adding attribute relevance (relevance versus irrelevance) as a new variable. In this follow up study, attribute relevance (relevant versus irrelevant) is a moderating variable in the relationship of appeal format and cognitive load on ad complexity and message recall. Hence, the hypotheses...
are: H3 new: In condition of high cognitive load, opposition ad complexity will be high, if the ad has irrelevant attributes. Meanwhile, in the same condition, ad complexity will be low if ad attributes are relevant. H4 new: In condition of high cognitive load, opposition ad recall will be high, if ad attributes are relevant, however, in the same condition, opposition ad recall will be low, if ad attributes are irrelevant. This hypothesis is the opposite of hypothesis 3.

Rationale of this follow up study is that an ad will be more convincing if the ad attributes are relevant, however, the ad will not be convincing if the ad attributes are irrelevant (Yagci et al., 2009). If the image to be exposed in a car ad is power, then, the relevant attribute is the cylinder size of the machine (e.g. V6). If the capacity size of the cabin is to be exposed, it is not relevant to show the power. According to study 3 in the research of Krishen & Homer (2011), people will believe in the ad if they can relate and understand what they see. Relevant attributes are easier to understand, i.e. when the customers are able to relate the meaning of the attribute and the image being communicated.

Follow up design and Participants: 2 (appeal format: opposition versus non opposition) x 2 (cognitive load: high versus low) x 2 (attribute relevance: relevant versus irrelevant) between subject factorial design. 200 students from a university in Jakarta were the participants of this experiment.

Appeal format and attribute relevance were manipulated by showing print ad of a car namely Nissan “March” as a result of a pre-test on 75 different participants from those in this study to select the suitable car which can be advertised using opposition and non opposition format. The image to be exposed were “small and beauty yet powerful” with relevant and irrelevant attribute. So, there are four ads in this study (Appendix 2). Result of the pre-test showed that the four ads are equal in professionalism, clarity, credibility, in formativeness, and creativity. No difference amongst four ads in task involvement and product knowledge as a proof that manipulation was going well.

Opposition ad format with relevant attribute showed the small and beautiful car March with a picture of the machine to show the big power for a small car. Opposition ad format with irrelevant attribute showed the car baggage was loaded by many barrels of mineral water (it is not about power, so it’s irrelevant). Non opposition ad format with relevant attribute showed the car from back side, so, the beautiful spoiler can be seen. Meanwhile, irrelevant non opposition ad showed the open car, so, every inner part of the car and its uniqueness can be seen which is not relevant with the image to be communicated (small and beauty).

Before looking at one of version of the ad, cognitive load in this study was manipulated by asking participants in high cognitive load to memorize 10 characters of alpha numeric strings, where this manipulation was proved effective in creating cognitive load in previous studies (e.g. Darke, Chattopadhyay & Ashworth, 2006).

3. METHODOLOGY
The experiment was started when participants entering a classroom which is functioned as a lab (15 people per session), and immediately
they read the instruction and cover story: “This study is about advertising and types of promotion”. Randomly, participants with high cognitive load were asked to memorize 10 characters of alpha numeric strings before looking at one of four ad versions. For those who cannot memorize it were excluded. Next, they were asked to make a list of product claims (any attributes in the ads) and list of cues in the ads. At the end, ad related measures (constructs) were measured by the tool used in study 3 of Krishen & Homer, (2011) (Appendix 3). To clarify this study, the new research model was,

![Research Model](image)

Figure 1: Research Model or Model of Follow-Up Study

Total recall was measured by deducting memorized right product claims minus forgotten product claims (cf. Homer & Batra, 1994). Total recall was also about participant recognition about all cues on the ads which were measured by the same way of total recall for product claims.

Perceived complexity was measured by 6 scales measure: not complex/very complex, dense, crowded, heavy, simple, and none/too much variation, + one new scale such as; not complicated/with 9 point scale. Familiarity toward the car and the ads and gender was covariates in hypotheses test. Therefore, ANCOVA was used in testing new H3 and new H4, by controlling covariates.

4. DISCUSSION & CONCLUSION

The results of the study were participants with high cognitive load, saw opposition ad was complex when ad attribute was irrelevant with the image exposed (the car ad with the baggage filled by mineral water barrels). Participants with high cognitive load embraced opposition ad as not complex when ad attribute was relevant (the car ad which showed the machine capacity).

Participants recall with high cognitive load toward opposition ad with irrelevant ad attribute was low (the car ad with the baggage filled by mineral water barrels), while recall of participants with high cognitive load toward opposition ad with relevant ad attribute was high (the car ad which showed the machine capacity).

Limitation of this study was the experiment was only done in a lab, and the ads were only on print media. It is necessary to do the experiment in audio visual media. The research was only done on consumer goods (car). In future research, if this study is conducted in service goods, would it be applicable?

Managerial implication of this study is marketers/ad producers will understand what kind of products would be exposed in the form of opposition or non opposition ad format. Ad attribute relevance and opposition image to be shown also have to be decided. Level of ad complexity has to be stated to ease the customers in making decision and recall the ad message.
5. REFERENCES:


Appendix 1

Fenomena

Proceeding of Annual South East Asian International Seminar (ASAIS) 2016  267
Appendix 2

Attribute relevant, oppositional

Attribute irrelevant, oppositional

Attribute relevant, non oppositional

Attribute irrelevant, non oppositional
Appendix 3. Ad-related Measure

Give your evaluation rate on the next constructs:

<table>
<thead>
<tr>
<th>Ad credibility:</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not believable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very believable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not credible</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very credible</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ad professionalism,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ad uniqueness,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ad eye-catchiness,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ad creativity,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ad clarity,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>car familiarity,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ad familiarity,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>car involvement,</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ad quality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not professional</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very professional</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not unique</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very unique</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not eye-catchy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very eye-catchy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not creative</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very creative</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not clear</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very clear</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not familiar</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very familiar</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>familiar</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very familiar</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>involved</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Involved a lot</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>interested</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Very interested</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low quality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High quality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude toward the ad (Ad ad)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>negative</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>positive</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do not like</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>like</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>unfavorable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>favorable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
MEANING ACCURACY ANALYSIS OF ENGLISH TERMS IN CIVIL ENGINEERING AND THEIR TRANSLATIONS IN BAHASA INDONESIA

Siti Aisiyah¹, Imam Hariadi S² and Anis Rosyidah³

¹,²,³Civil Engineering Department, Jakarta State Polytechnic
E-mail : ¹siti.aisyahsoemarto@gmail.com, ²imamhariadi@ymail.com, ³anis.rosyidah@gmail.com

ABSTRACT
This research was aimed at describing the meaning accuracy of English terms in Civil Engineering and their translations in Bahasa Indonesia. This research used a comparative research model in which the terms from the source textbooks in English were compared with their translations from the textbook in Bahasa Indonesia. Meanwhile, the approach used in this research was descriptive qualitative one. A number of terms in forms of single words and phrases with their meanings were analyzed without their context in sentences using componential analysis of meaning. From the analysis, the meaning accuracy of English terms and Indonesian terms in Civil Engineering can be obtained. The result of the analysis indicates that all terms are classified accurate, and no term is classified less accurate or inaccurate. The findings of this research are expected to become the basic knowledge for the development of the translation theory, particularly the translation of Civil Engineering terms, as well as to contribute to the preparation of a glossary and a dictionary of Civil Engineering terms.

Keywords: Meaning accuracy, English terms in Civil Engineering, their translations in Bahasa Indonesia, and componential analysis of meaning.

1. INTRODUCTION
1.1 Background
Translation studies have three focuses in which one of them is product-oriented, such as the study of translation equivalence. The study of translation equivalence is a comparative study in which the source text is compared with its translation text in the target language.

In translation study of books on science and technology equivalence problems of words and terms usually arise because not all words and terms in scientific books and papers can be translated directly and equivalently in accordance with the message transferred in the source language. To restrict the study of this research, the equivalence of terms in civil engineering is brought up. Therefore, this study will take the topic of the meaning accuracy of translation of English term in civil engineering into Bahasa Indonesia since the civil engineering terms derived from western countries are mostly in English, so that their translation into Bahasa Indonesia will arise some problems. The terms which are inappropriately translated into Bahasa Indonesia will result in misunderstanding to reader. Therefore, they need to be translated properly by looking for the appropriate equivalent terms.

1.2 Problems
This study analyzes the level of accuracy of terms taken from text books without relating their contexts in sentences. Therefore, the problem of this research can be described in detail into two research questions as follows.

What are the translations of English terms in civil engineering into Bahasa Indonesia?
How accurate are the meanings of the English terms in civil engineering and their translations in Bahasa Indonesia?

1.3 Specific Objectives
This study is aimed to describe the meaning accuracy of civil engineering terms from English into Bahasa Indonesia into two goals as follows.

Describe the translations of English terms in civil engineering into Bahasa Indonesia.

Describe the meaning accuracy of translation of English terms in civil engineering and their translations in Bahasa Indonesia.

1.4 Research urgency
Theoretically, this research is important for the development of linguistics (particularly terminology), in order to obtain systematic technique of translating terms and find out the equivalent terms in the target language in order to achieve the accuracy of translation. Furthermore, this study can be an eye opener for experts in science and technology to work together with language experts in formulating the definition of the terms. Practically, this research will produce a glossary and a dictionary of civil engineering. In addition, it is also beneficial, not only for the development of science and technology, particularly civil engineering, but also as basic knowledge for translating scientific terms.

1.5 Research output
Obligatory Output targeted for this research is article publication in a scientific journal and in a proceeding of national and / or international seminar. The output target is a glossary and a dictionary of civil engineering terms.

2. THEORY
2.1 Terms and Words
A language has vocabulary that includes among others words and terms. A word is a morpheme or Monem, the smallest meaningful unit (Rey, 2000, p. 17). It corresponds with the opinion of Baker (1992, p. 11), namely that "A word is also the smallest unit that is expected to have a meaning". A term has a different definition. According to Pedoman Umum Pembentukan Istilah (2006, p. 1), "istilah adalah kata atau frasa yang digunakan sebagai nama atau lambang dan dengan cermat mengungkapkan makna konsep, proses, keadaan, atau sifat yang khas dalam bidang ilmu pengetahuan, teknologi, dan seni". However, Rey (2000, p. 20) defined the term differently, namely "a name that can be defined in a system that is coherent, similar and / or structured." Terms are frequently found in form of words (nouns, adjectives, and verbs) and phrases. This is in line with Rey’s opinion (2000). Although the term is defined differently, there is a similarity found regarding both of the definitions – terms are words or phrases. Furthermore, based on the definitions of term, it can be said that a term is conceptual, informative and explicit. Therefore, containing only one definite meaning (monosemy) a term has no synonym. However, according to Pedoman Umum Pembentukan Istilah (2006, p. 40), if two terms or more have the same or similar meanings, one of them is determined as a standard term, e.g hutan bakau determined as the equivalent term of mangrove forest is better than hutan payau."

2.2 Translation of Terms
Term translating is done due to most of the scientific concepts being studied, used and developed by the
experts in science and technology in Indonesia. The term translating has always been associated with particular science, for example: active Rankine state term is associated with soil mechanics, and the term curettage associated with the medical science.

Different from the translation of the term, the translation of the word is not only associated with the lexical meaning of words (propositional, expressive, presuppositional meaning), but also related to external factors of language, such as the purpose of translation, order, culture, ecology, and situation. The word live in English can be translated hidup, tinggal, langsung in Bahasa, on the contrary menerima in Bahasa Indonesia can be translated receive and accept.

In order to properly translate the term, a translator must be able to describe the concept or the information contained in a term clearly and reasonably, so reader can understand it well. The concept or information of a term will arise a problem in itself. Some problems are usually found in the translation of a new term, even existing term with no concept for the equivalent in the target language, ambiguities in the definition or concept, and translation style of terms that is inaccurate or less accurate (Williams and Chesterman, 2002). Another problem in the translation of terms is a term may have a different meaning in another scientific field, e.g. gaya in Physics is 'dorongan atau tarikan yang akan menggerakkan benda bebas atau tak terikat (gaya tarik, geser)', whereas in sports, the term gaya is defined as 'cara melakukan gerakan dalam olah raga (renang, lompat, dan sebagainya)' (KBBI, p. 443).

2.3 Meaning Components
A concept in a language can be broken down into one or more meaning components. According to Nida (1979, p. 3), meaning components are necessary or sufficient features that distinguish any form from every other form. Kridalaksana (2008, p. 129), defines meaning components as 'satu atau beberapa unsur yang bersama-sama membentuk makna kata atau ujaran.' For example, meaning components of [+ sheep], [+ male], [+ uncastrated] make up the concept of the meaning of ram in English which is equivalent to bandot in Bahasa Indonesia and its components of meaning are [+ kambing], [+ jantan], and [+ dewasa].

2.4 Componential Analysis of Meaning
To determine whether the meaning of the English term in civil engineering is translated into Bahasa Indonesia equivalently or not, it is necessary to analyze the components (known as componential analysis). Lyons (1989, p. 317) stated that meaning of a word or a phrase is based on componential analysis of its meaning. Componential analysis of meaning is used to achieve the meaning accuracy of translation (Newmark, 1988). Using the fundamental of componential analysis in the translation is by comparing words in a source language with their translations in another language (target language).

2.5 Meaning accuracy of translation
Meaning accuracy of translation of an item (element) can be achieved by comparing the meaning of an item (element) in a source language and a target language. Baker argues that the translation is said to be inaccurate due to incorrect translation of propositional meaning (1992, p. 13).
Propositional meaning is the meaning that arises because the relationship between a word and its referent or real (concrete) picture or intangible (abstract), as understood by a speaker.

Catford (1978, p. 49) argues, between an element in different languages has a function in the same situation or context. In other words, the two elements are interchangeable in certain situation or context. Therefore, the accuracy of the translation can be determined based on the situational characteristics (situational features) equal to the element of both languages. Furthermore, he has indicated that the more the same situational characteristics of an element in a source language and the translation of the element in a target language, the better translation it is. Meanwhile, there is another expert’s opinion that can be used to determine the translation accuracy of meaning in target language. According to Nida (1979, pp. 16-17), the meaning of a word can have relevance (relatedness) with other words that are different by finding out the overlapping meaning components between the two words. Different words can be synonymous, but have overlapping meaning components though the words are not completely identical.

2.6 Research Conceptual Framework
Equivalence between a term in a source language and its translation in a target language is done by comparing term and it translation. Equivalence between the term in a source language and its translations in a target language can be achieved by looking at the meaning accuracy of its translation. The meaning accuracy of its translation is determined by the meaning of both terms by looking at the overlapping of meaning found in both the term and its translation. If there is an overlapping of meaning between a term in source language and its translation in target language, the diagnostic components of meaning of the term and its translation. To find out the diagnostic components of a term analysed, componential analysis of meaning is used.

3. METHODOLOGY
3.1 Research Method
This study used a qualitative method. Creswell (1994, p. 136) reveals that one of the characteristics of qualitative research is that it explores and explains a phenomenon. In this case the phenomenon is the accuracy of meaning between English terms in civil engineering and their translations in Bahasa Indonesia. The design used in this research is qualitative descriptive. Meanwhile, this study uses a comparative model in which all English terms in civil engineering are compared with their translations in Bahasa Indonesia.

3.2 Source of Data
A big number of terms were taken from the English textbooks in civil engineering. Furthermore, to analyze the meanings or definitions of the terms from a variety of sources and from experts (civil engineering lecturers) who are competent in their fields.

3.3 Data Collecting Technique
mark all terms that form of words or phrases in the source text. Looking for all the translation of the term in the text book target, and make a list of English terms and the translation of the term in the BSa by alphabetical order.
3.4 Verification of Data
All the data were verified by civil engineering experts (lecturers in civil engineering department) to ascertain whether all the data were terms or not.

3.5 Meaning (Definition) Searching Technique
The meaning or definition of each English term was searched in a variety of sources such as the Dictionary of civil engineering, various dictionaries of English, online English dictionary, and Internet websites.

3.6 Verification of Meaning
The meaning of every translation term in Bahasa Indonesia was verified by civil engineering experts (lecturers in civil engineering department), and they completed or corrected the meaning of the translated terms, if necessary.

3.7 Data Analysis Technique
To determine whether the meaning of each translated term in Bahasa Indonesia is accurate, less accurate and inaccurate, every English term with its meaning (definition) and its translation term with its meaning (definition) in Bahasa Indonesia were analyzed by comparing them using meaning accuracy analysis.

4. ANALYSIS
The meaning accuracy analysis of English terms and their translation terms in Bahasa Indonesia is described as follows:

### 1. Precast concrete :: Beton pracetak

<table>
<thead>
<tr>
<th>No.</th>
<th>Meaning in English</th>
<th>Precast concrete</th>
<th>Meaning in Bahasa Indonesia</th>
<th>Beton pracetak</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>a concrete structural element</td>
<td>+</td>
<td>elemen struktur beton</td>
<td>+</td>
</tr>
<tr>
<td>2</td>
<td>cast elsewhere</td>
<td>+</td>
<td>yang dicetak di tempat lain</td>
<td>+</td>
</tr>
<tr>
<td>3</td>
<td>relation other than its final position in the structure</td>
<td>+</td>
<td>relasi tidak dicetak di posisi akhir pada struktur</td>
<td>+</td>
</tr>
</tbody>
</table>

From the table above, the diagnostic components of meaning of precast concrete are [+ a concrete structural element], [+ cast elsewhere] and [+ other than its final position in the structure], whereas the diagnostic components of meaning of beton pracetak are

[+ elemen struktur beton], [+ yang dicetak di tempat lain] and [+ tidak dicetak di posisi akhir pada struktur].

The diagnostic components of meaning of precast concrete are equivalent to the diagnostic components of meaning of beton pracetak, so the translation of the term in Bahasa Indonesia is accurate. Thus, beton pracetak is the equivalent term of precast concrete.

### 2. Air void ratio:: Rasio ruang pori

<table>
<thead>
<tr>
<th>No.</th>
<th>Meaning in English</th>
<th>Air void ratio</th>
<th>Meaning in Bahasa Indonesia</th>
<th>Rasio ruang pori</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>the ratio of the volume of air relation to the total volume of a mass of soil</td>
<td>+</td>
<td>rasio volume udara relasi terhadap volume total masa tanah</td>
<td>+</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From the table above, the diagnostic components of meaning of air void ratio are [+ the ratio of the volume of air] and [+ to the total volume of a mass of soil], whereas the diagnostic components of the meaning of rasio ruang pori are [+ rasio volume udara] and [+ terhadap volume total masa tanah]. The diagnostic components of meaning of air void ratio are equivalent to the diagnostic
components of meaning of rasio ruang pori, so the translation of the term in Bahasa Indonesia is accurate. Thus, rasio ruang pori is the equivalent term of water void ratio.

3. Settlement :: Penurunan

<table>
<thead>
<tr>
<th>No.</th>
<th>Meaning in English</th>
<th>Settlement</th>
<th>Meaning in Bahasa Indonesia</th>
<th>Penurunan</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>the downward movement of soil</td>
<td>+</td>
<td>gerakan tanah ke bawah</td>
<td>+</td>
</tr>
<tr>
<td>2</td>
<td>relation or the downward of foundation</td>
<td>+</td>
<td>relasi atau turunnya pondasi</td>
<td>+</td>
</tr>
</tbody>
</table>

From the table above, the diagnostic components of meaning of settlement are [+ the downward movement of soil] and [+ or the downward of foundation], whereas the diagnostic components of meaning of penurunan are [+ gerakan tanah ke bawah] and [+ atau turunnya pondasi]. The diagnostic components of meaning of settlement are equivalent to the diagnostic components of meaning of penurunan, so the translation of the term in Bahasa Indonesia is accurate. Thus, penurunan is the equivalent term of settlement.

4. Undisturbed soil sample :: Benda uji tanah asli

<table>
<thead>
<tr>
<th>No.</th>
<th>Meaning in English</th>
<th>Meaning in Bahasa Indonesia</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>one where the condition of soil in the sample</td>
<td>sampel dimana kondisi tanah pada benda uji</td>
</tr>
<tr>
<td>2</td>
<td>close enough the condition of the soil in-situ to allow test of structural properties of the soil</td>
<td>+ mirip dengan kondisi tanah di lapangan untuk uji sifat struktural tanah.</td>
</tr>
</tbody>
</table>

From the table above, the diagnostic components of meaning of undisturbed soil sample are [+ one where the condition of soil in the sample], [+ close enough to] and [+ the condition of the soil in-situ], and [+ to allow test of structural properties of the soil], whereas the diagnostic components of meaning of benda uji tanah asli are [+ sampel dimana kondisi tanah pada benda uji], [+ mirip dengan], [+ kondisi tanah di lapangan] and [+ untuk uji sifat struktural tanah]. The diagnostic components of meaning of undisturbed soil sample are equivalent to the diagnostic components of meaning of benda uji tanah asli, so the translation of the term in Bahasa Indonesia is accurate. Thus, benda uji tanah asli is the equivalent term of undisturbed soil sample.

5. CONCLUSION AND SUGGESTION

5.1 Conclusion
The translation process of terminology from English into Bahasa Indonesia requires mastery of both source language (SL) and target language (TL) and a good cooperation among experts in science and technology, experts in English and Bahasa Indonesia in order to avoid ambiguity in meaning as well as avoid reader’s misunderstanding.

From the result of meaning accuracy analysis of every term in civil engineering, it can be concluded that the meanings of all the translation terms are accurate and no translation term is less accurate or inaccurate. Therefore, all the translation terms in Bahasa Indonesia are the equivalent terms of their English terms.

5.2 Suggestion
a. More research on the translation of terms in science and technology are required, so that terminology in Bahasa Indonesia can be developed rapidly in line with the rapid development of science and technology.
b. The government, particularly Ministry of Research and Technology, are expected to encourage universities to conduct more research on the translation of terms in Bahasa Indonesia.

6. REFERENCES
[12] Penelitian Kemasyarakatan dan Budaya Lembaga Penelitian UI.
THE EFFECT OF INDIVIDUAL CHARACTERISTIC, JOB CHARACTERISTIC, JOB SATISFACTION, ORGANIZATION COMMITMENT TOWARD TURNOVER INTENTION
(A Study on Islamic Banks in South Kalimantan)

Agus Pebrianto¹, Rika Novyanti and Padli
¹ Business Administration Departement, Banjarmasin State Polytechnic
email : agoesyoriko@yahoo.com

Abstract
This study explains about the effect of individual characteristics, job characteristic, job satisfaction and organization commitment toward turnover intention, on Islamic Banks in South Kalimantan. Method of this study is quantitative method, and samples are taken of 103 employees in 9 Islamic Banks in South Kalimantan. Data is collected through questionnaire and processed using PLS method. There are 5 (five) variables in this study, which divided into 2 (two) independent variables (individual characteristic and job characteristic), and 3 (three) dependent variables (job satisfaction and organization commitment and turnover intention). The result in this study is explained in 7 (seven) hypothesis, in which 6 (six) hypothesis had significant influences and 1 (one) did not have significant influence. Hypothesis which have significant influences are as follow (1) individual characteristic has significant influences toward job satisfaction, (2) job characteristic has significant influence toward job satisfaction, (3) job characteristic has significant influence toward organization commitment, (4) job satisfaction has significant influence toward organization commitment, (5) job satisfaction has significant influence toward turnover intention, and (6) organization commitment has significant influence toward turnover intention. Meanwhile hypothesis which does not have significant influence is (1) individual characteristic towards organization commitment.

Key Words: individual characteristics, job characteristic, job satisfaction, organization commitment and turnover intention

1. INTRODUCTION
One of the characteristics of the successful of human resources management is to be able to create good working conditions by having lower employee stress level, higher employee’s motivation, and higher commitment. There are some reasons why an organization wants to increase their employees’ commitment toward organization. The first one is that employee with higher commitment will have more effort to do their job, and therefore will increase their productivity.

The second one is that employee with higher commitment will be voluntary joining in an organization in long term, that will decrease turnover rate of employee. The third is that employee with higher commitment will try their best to reach organization’s goal. And the last is that employee with higher commitment will be able to create conducive working environment to gain maximum work performance.

Empirical study of this research is testing and analyzing variables such as individual characteristic, job characteristic, organization commitment toward turnover intention based on Schermerhorn et.al (1991), Robbins (1996:598), Robbins (2006), Steers dan Porter (1983) theories. The result of this study is expected to give an contribution in Organizational Behaviour field. Theoretical benefit is expected to explore about turnover intention using some variables which influence turnover intention, such as individual characteristic, job characteristic, organization commitment and
turnover intention variables. Practical benefit of this study is expected as inputs for company managements, especially in banking.

Hypotheses in this study are as follows:

1. Individual characteristic has significant influence toward job satisfaction
2. Individual characteristic has significant influence toward organization commitment
3. Job characteristic has significant influence toward job satisfaction
4. Job characteristic has significant influence toward organization commitment
5. Job satisfaction has significant influence toward organization commitment
6. Job satisfaction has significant influence toward turnover intention
7. Organization commitment has significant influence toward turnover intention

2. LITERATURE

2.1 Individual Characteristic
Within the organization, there are a number of employees consist of individuals with different characteristics. Particular individual as an employee for the organization has the ability, trusts, expectations, needs, and past experiences that are different from other people. Schermerhorn et.al (1991) has categorized three individual differences, there are (1) demographic characteristic, for instance age, attitude, etc (2) competency characteristic, such as ability and (3) psychological characteristic, such as values, and personality. It is also explained by Gibson et.al (1996) which classified individual variable into 3 categories, (1) capability and skills, both physically and mentally (2) demographic, such as sex and race, and (3) family, social class and experience background.

2.2 Job Characteristic
Job characteristic is a character of job where the individuals involved. According to Robbins (1996: 598) as quoted by Sugijanto (2010:30), indicators of job characteristic are:

1) various skills given by the company is as expected
2) job identity given by the company is as expected
3) job significance is as expected
4) autonomy given by the company is as expected
5) job feedback given by the company is as expected

2.3 Job Satisfaction
According to Mathis & Jackson (2001), job satisfaction is turnover process of employee related to job unsatisfaction. Lum, et al . Meanwhile Robbins (2006) said that this instrument measured five dimensions of employee’s satisfaction which include:

a. job is a condition where the job and responsibility are considered interesting and give chances to learn and accept responsibility.

b. Paymet concerns about the amount of salary accepted and the feasibility of provision.
c. career development and promotion are opportunities available to go forward.

d. Supervision is the ability to give supervision, examples and attention to the employee.

e. partner and teamwork is a condition where job associates treat each other in condusive situation.

Suwatno and Priansa (2011), stated that job satisfaction is way of an individual feel about his job toward various aspects in the job given. Luthans (2006) said that job satisfaction is the result of employee’s perception about how well their job give important things. Job satisfaction is also said as a positive feeling about the job based on its characteristic evaluation (Robbins and Judge, 2008).

Umar (2010) said that job satisfaction showed employee’s feeling whether the job is pleasant or not. Similar thing is also stated by Mathis and Jackson (2011) that job satisfaction is positive emotional state as a result of job experience evaluation.

According to Rivai (2004), the well known theory of job satisfaction is equity theory which explains that satisfaction depends onequity in a condition, especially job situation where someone will compare the input ratio of himself toward others, and if the comparison gives fair result, the employee will have the satisfaction.

2.4 Organization Commitment
Robbin and Judge (2008) explained that organizational commitment is a condition where an employee takes side on organization goals and have desire to maintain his member in the organization. In other words, “Organizational Commitment is the degree to which employees believe in and accept organizational goals and desire to remain with the organization (Mathis dan Jacson, 2011). Based on the theories above, it is concluded that organization commitment is loyalty toward organization and willing to do the best for gaining organization goals. According to Steers and Porter (1983), commitment is not only a passive loyalty, but also involve active relationship with the organization to give efforts to gain organization success. Bashaw and Grant in Amstrong (1994) defined commitment as relative power of individual identification and his involvement within the organization.

Bashaw then explained that commitment is an orientation of values toward organization which shows that the individu is thingking highly and prioritizing the. The individu will give their best to help organization gain its goals. Bashaw describes that there are 3 (three) aspects in employee:

1. Employee willingness. Bashaw and Grant in Amstrong (1994) stated that someone who has a strong desire to work can be seen from the level of seriousness in carrying out duties and responsibilities assigned by the company.

2. Employee loyalty. Young (1997) is also found out that one of loyalty indicators is that loyal employee will have low absence rate compared to individu which considered not too loyal.

3. Employee pride. Kamus Besar Indonesia (1990) translated that pride associated with feelings of self-
satisfaction on a certain advantage. Organizations can create a sense of pride to be to spur employees to develop themselves and give the best for the organization.

2.5 Turnover Intention
Cascio (1987), defined turnover as permanent end of job relation between organization and its employee, or separation of organization and employee, while Mobley (1986), an expert in employee turnover, give limitation to turnover as the cessation of the individual as member of an organization, accompanied by the provision of financial rewards by the organization. Grensing (1997), stated that it is sometimes considered as a good thing for organization to have new member in order to have new ideas.

According to Mobley, et al.(1996), intention turnover as a desire to move is one symptom of turnover in one organization. Robbins (2006), explained that there are two kinds of turnover, those are voluntary turnover and involuntary turnover. Voluntary turnover or quit is employee decision to quit organization voluntary which is caused by how interesting his present job, or the availability of another job. Meanwhile, involuntary turnover is happen beyond other reasons.

3. METHODOLOGY
3.1 Sample And Population
Population in this study is banking organization. This study used all population as the sample. There are 9 Islamic Bankings in south Kalimantan. And the amount of the sample is 103 people. Location of the study is in Islamic banking organizations, with consideration that Islamic banking is in its growth and development stage, and also centered in capital of South Kalimantan. Analysis is done by using Structural Equation Model, PLS (Partial Least Square).

Based on the problems and research objectives, as well as the theories and conceptual framework described above, this study can be formulated based on the image below:

![Fig 1. Model of Hypotheses](image-url)
3.2 Variable And Measurement
Based on interrelation of variables, there are 5 (five) variables in this study, they are individual characteristic, job characteristic, job satisfaction, organization commitment and turnover intention variables. Those variables are divided into 2 (two) independent variables (individual characteristic and job characteristic), and 3 (three) dependent variables (job satisfaction and organization commitment and turnover intention).

<table>
<thead>
<tr>
<th>Variables</th>
<th>Alpha Cronbach</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y11</td>
<td>0.800</td>
<td>Highest reliability level</td>
</tr>
<tr>
<td>Y12</td>
<td>0.795</td>
<td>Highest reliability level</td>
</tr>
<tr>
<td>Y13</td>
<td>0.650</td>
<td>High reliability level</td>
</tr>
<tr>
<td>Y14</td>
<td>0.794</td>
<td>High reliability level</td>
</tr>
<tr>
<td>Y15</td>
<td>0.802</td>
<td>Highest reliability level</td>
</tr>
<tr>
<td>Y21</td>
<td>0.817</td>
<td>Highest reliability level</td>
</tr>
<tr>
<td>Y22</td>
<td>0.794</td>
<td>Highest reliability level</td>
</tr>
<tr>
<td>Y23</td>
<td>0.842</td>
<td>Highest reliability level</td>
</tr>
<tr>
<td>Z1</td>
<td>0.825</td>
<td>Highest reliability level</td>
</tr>
<tr>
<td>Z2</td>
<td>0.839</td>
<td>Highest reliability level</td>
</tr>
</tbody>
</table>

4. DISCUSSION
Hypotheses are tested by examining t-statistic score (1.960), as it is can be concluded that if t-score is in –t table and +t table range, the hypotheses are rejected, or in other words Ho will be accepted. Following is the figure of PLS analysis.

Fig. 2. PLS analysis
Table 2. Results of Hypotheses

| Hypothesis                                      | Original Sample Mean (O) | Sample Mean (M) | Standard Deviation (STDEV) | Standard Error (STERR) | T Statistics (|O/STERR|) | Result  |
|------------------------------------------------|--------------------------|-----------------|---------------------------|------------------------|-------------------------|---------|
| Individual characteristic -> job satisfaction  | 0.192                    | 0.195           | 0.077                     | 0.077                  | 2.486                    | Significant |
| Individual characteristics -> organization commitment | 0.031                    | 0.041           | 0.033                     | 0.033                  | 0.955                    | not Significant |
| Job characteristic -> job satisfaction        | 0.687                    | 0.686           | 0.058                     | 0.058                  | 11.916                   | Significant |
| Job characteristic -> organization commitment | 0.242                    | 0.235           | 0.062                     | 0.062                  | 3.930                    | Significant |
| Job satisfaction -> organization commitment   | 0.722                    | 0.729           | 0.064                     | 0.064                  | 11.354                   | Significant |
| Job satisfaction -> Turnover Intention        | -0.384                   | -0.388          | 0.079                     | 0.079                  | 4.878                    | Significant |
| Organization commitment -> Turnover Intention | -0.607                   | -0.604          | 0.078                     | 0.078                  | 7.810                    | Significant |

The score of path coefficient for direct effect between Individual Characteristics toward Job Satisfaction shows the path coefficients of 0.192 with a value of t-statistics 2.486 greater than 1.96, so Ho is rejected and it is concluded that there are significant direct effect between the Individual Characteristics Job satisfaction. It means, the better the individual characteristics, then it will affect the increase in job satisfaction, and vice versa.

The Score Of Path Coefficient For A direct direct effect between Individual Characteristics toward Organizational Commitment shows the path coefficient of 0.031 with a value of 0.955 t-statistic, less than 1.96, thus accept Ho and it can be concluded that there is no significant direct effect between the Individual Characteristics Organizational commitment, in other words the level of commitment Organizations are not influenced by individual characteristics.

The score of path coefficient for direct effect between job characteristic toward job satisfaction shows the path coefficients of 0.687 with a value of t statistic 11.916 greater than 1.96, thus Ho is rejected and it can be concluded that there are significant direct effect between job characteristic toward job satisfaction. It also can be said that the better job characteristic, the better job satisfaction will be, vice versa.

The score of path coefficient for direct effect between job characteristic toward organization commitment shows path coefficient as 0.242 with t statistic 3.930 which is greater than 1.96, Ho is rejected and it can be concluded that there are significant direct effect between job characteristic toward organization commitment. Thus, the better job characteristic, the more it will influence the increase organization commitment, vice versa.

The score of path coefficient for direct effect between job satisfaction toward organization commitment shows path coefficient as 0.722 with t statistic 11.354 which is greater than 1.96, Ho is rejected and it can be concluded that there are significant direct effect between job satisfaction toward organization commitment. Thus, the higher job characteristic, the more it will influence the increase organization commitment, vice versa.

The coefficient of path for a direct effect between job satisfaction toward Turnover Intention shows the path
coefficient of -0.384 with a value of t statistics 4.878. The value is greater than 1.96, so H0 is rejected and it can be concluded that there are significant direct effect between Organizational Commitment the Turnover Intention. That is, the higher job satisfaction, the more it will affect the decline of turnover intention, and vice versa.

The coefficient of path for a direct effect between Organization commitment toward Turnover Intention shows the path coefficient of -0.607 with a value of t statistics 7.810. The value is greater than 1.96, so H0 is rejected and it can be concluded that there are significant direct effect between Organizational Commitment the Turnover Intention. That is, the higher the Organizational Commitment, then it will affect the decline of turnover intention, and vice versa.

5. BIBLIOGRAPHY


