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P3M POLITEKNIK NEGERI JAKARTA
NOVEMBER 2017
DIRECTOR’S SPEECH ON 6TH ASAIS 2017

Ass. Wr. Wb.

First of all, I would like to say a warm greeting to all distinguished keynote speakers from International Islamic University Malaysia, Associate Professor. Dr. Dzuljastri Abdul Razak, Mr. Bejoy Jose from PT. Yokogawa Singapore, Prof. Dr. Ir. Setiasyah Toha, M.Sc. from Bandung Institute of technology; all speakers and participants.

It is my pleasure to welcome all of you to The 6th ASAIS 2017 organized by P3M (The Centre of Research and Public Services) of Politeknik Negeri Jakarta. The theme of this international seminar this year is called: “The Impact of Sustainable Global Technology Development on Competitive Research and Society Services” which is in line with the current issue happening in global world. I particularly believe that this seminar will be very beneficial for us in order to make us ready and aware in entering Asian Free Trade Community (AFTA).

I also believe that the development of technology will bring us into the borderless world which eases us to do our daily activities. Furthermore, it assists us to meet global demands which are now becoming very crucial in order to catch up the changes of the world. Even it will help us improve the quality of our teaching and learning in the process. In line with that, as long as we live within society, we must do something beneficial for our society.

The distinguished speakers and participants,
As the Director of PNJ, I would like to say once again that this international seminar offers several informative talks as well as networking opportunities. It means that all of you are welcome to initiate collaborations in research and society services.

I wish all of you a successful and enriching seminar experience.
Thank you very much.

Wass. Wb.
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PREFACE

This proceedings contain sorted papers from Annual South East Asian International Seminar (ASAIS) 2017. ASAIS 2017 is the sixth 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 like to thank to all of the keynote speakers, the authors, the participant and all parties for the success of ASAIS 2016.

Editorial Team.
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Review of Development Investment of Padang to Make Powerfull Economy in Padang City

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Abstract

This article explains about the development of investment in Padang City by giving comparison of current state with previous, as well as the weakness and excellence factor owned by Padang in investment as one of effort to move economy of Padang society. Sources of data used in this study is secondary data, while primary data is data that is supportive in answering research objectives. Secondary data comes from the Department of Investment and Integrated Licensing Services West Sumatra Province, Office of Investment and Integrated Licensing Services Padang City, Bappeda Padang City, and the Central Bureau of Statistics. The data analysis technique used is qualitative analysis, that is processing and analyzing the data collected into data that is systematic, organized, structured and have meaning. The results of this study illustrate that the development of investment in the city of Padang very rapidly, as evidenced by the development of Domestic Investment in Padang in the first semester of 2017, the realization of the investment is approximately Rp. 462 Billion, with the absorption of local workforce as many as 11,376 people and foreign workers as much as 79 people. In terms of Foreign Investment, the realization of investment of US $ 1,383.9 derived from 11 companies, with the absorption of local workforce of 7,292 people and 120 foreign workers. This condition explains a significant increase compared to the previous year, which is 12%. The weakness of the investment in Padang is the quality of service and the duration of the issuance of investment licenses for certain investment areas and this needs a change.

Keywords : Investation, Regulation, Domestic Investment, Foreign Investment

1. INTRODUCTION

High economic growth gives the affects to people’s life of a region. All of this affects the welfare of society. Strengthening the role and institutional government is very important to support the success of investment policy. This is because investment is one component that plays a role in the National Income, Gross Domestic Product (GDP) or Gross Domestic Gross (GDP). In simple terms the effect of investment on the economy of a country is reflected in the national income of the country. Similarly, investment in a district / city. The high low income of a region one of them comes from value of investments that are successfully obtained and used for public health. Padang City, which is the capital of West Sumatra Province, is improving in terms of investment in all sectors, such as trade, tourism, agriculture and fishery sectors. The government of Padang City made the investation as the main thing that must be addressed in various ways. Padang City is famous for its strong community with customs and customary land ownership which requires a greater role of local government in handling investment. With investments in various sectors that have an impact on increasing local revenues, communities can also feel directly in a variety of ways, such as job opportunities, rising incomes, reducing unemployment and improving prosperity. To see how far the positive impact of investment, the obstacles that are still found, the
comparison with previous years and the ease of investment in Padang City, is illustrated through the research result. The purpose of writing this article is to provide an overview of the development of investment in Padang City and other investment opportunities that can be done.

2. LITERATURE REVIEW
2.1. Definition of Investment
Investment is an investment for one or more assets owned and usually long term in the hope of gaining profit in the future (Sunariyah, 2010). Investment is an important component of GNP and has an important role in aggregate demand. The first is that investment is more unstable when compared to consumption expenditure so that fluctuations in investment can lead to a recession. Second, that investment is very important for economic growth and improvement in labor productivity. Economic growth is very stubborn on labor and the amount of stock of capital (Setyowati, 2007). Meanwhile, according to Samuelson (2004), investment includes the addition of capital stock or goods of a country, such as building production equipment, and investment goods within one year. Investment is a measure of compromising consumption in the future.

With this understanding can be concluded that investment or investment is expenditure or expenditure which can be in the form of capital goods. Building, capital equipment and inventory goods used to increase the ability to produce goods and services or to increase work productivity resulting in increased output produced and available to the community.

2.2. The Type of Investment
Salvator (2005) explains that the type of investment is divided into two. First, the government's investment, which is investments made by the central government as well as local governments. In general, investments made by the government are not intended to make a profit. Second, private investment, ie investments made by the national private sector ie Domestic Investment or investments made by foreign private companies or called Investment Capital/Private Investment. Private investments aim to earn profits and earn revenues and are driven by increased revenues. If the income grows, consumption also increases and also increases effective demand. Investment arises from an increase in demand whose source lies in the addition of income, called induced investment.

Private investment fund by origin consists of two types, namely Foreign Investment, type of investment whose source of capital comes from abroad, while Domestic Investment is the type of investment that sumner its capital comes from within the country. Foreign investment is one of the efforts to increase the amount of capital for economic development sourced from abroad.

In an effort to attract foreign investors to invest their capital, the government continues to increase promotional activities, either by sending envoys abroad or increasing cooperation between national private parties and foreign private companies. Meanwhile, the Investment Coordinating Board (BKPM) as the body responsible for investment activities continues to develop its role in growing investment.
Furthermore, Salvador (2005) explains that Foreign Investment (PMA) is one of the efforts to increase the amount of capital for economic development that is sourced from abroad. Foreign Investment consists of:

1. Investment Portfolio, is investment involving only financial assets only, such as bonds and shares that are denominated or priceless in the national currency. This portfolio or financial investment activity usually takes place through financial institutions such as banks, investment fund companies, pension foundations and so forth.

2. Foreign direct investment, which is Foreign Investment which includes investment into real assets berupapangunan factories, procurement of various capital goods, the purchase of land for production purposes and so forth. Foreign direct investment can be considered as an important source of economic development capital.

3. METHODOLOGY
The location of research is Padang City, to see the development of investment that has been done and the comparison with the previous year and the obstacles and weaknesses that are still found for future improvement. Source of data used comes from secondary data, that is data collected from related institution or institution related to investment problem in Padang City, that is Department of Investment and Integrated Service of West Sumatera Province, Regional Planning and Development Board of Padang City and Capital Investment Office and One Stop Service of Padang City.

Data analysis technique used is qualitative data analysis. Herdiansyah in Meleong (2010) defines that qualitative research is a scientific research, which aims to understand a phenomenon in a natural social context by emphasizing the process of deep communication interaction between researchers with the phenomena studied. Qualitative research is a study used to investigate, discover, describe, and explain the quality or privilege of unexplained social influence, measured or illustrated by quantitative approaches (Saryono, 2011). While Sugiyono (2011), concluded that the method of skin research is a method of research based on postpositivism philosophy, used to examine the condition of natural objects, (as opposed to experiments) where researchers are as key instrument, the sampling of data sources is done purposively and snowbaal, Collection techniques with triangulation (combined), data analysis is inductive / qualitative, and qualitative research results more emphasis on the meaning of the generalization. For this study the data is processed and as a source of information derived from secondary data, namely from the relevant agencies associated with investment issues. Each data obtained is processed and analyzed and described about the investment conditions in the city of Padang at the present time in accordance with its development.

4. ANALYSIS AND DISCUSSION
Analysis of investment development in Padang City starts from the development of existing investment in West Sumatra. The most popular investment in West Sumatra is in the hospitality and infrastructure sector. But its development has not shown good. The object of investment offered always fails in its application. Potential investors who come, have not shown seriousness to invest in West Sumatra.
Based on data indicated by the Capital Investment Coordinating Board (BKPM) Year 2017, Domestic Capital Investment (PMDN) of West Sumatra indicates that West Sumatra is at the national level 19th level, with a total investment of Rp. 800 Billion. This figure puts West Sumatra still far less than Lampung (about Rp3.3 trillion), or Riau (about Rp 4.2 trillion), and East Java (which reached Rp 24.95 trillion). However, West Sumatra is still superior when compared with Aceh, Jambi, NTT, Gorontalo, or North Sulawesi, for example.

When viewed from Foreign Investment, West Sumatera Province is only able to occupy the third position from below, namely the order of 32 with a total investment value of only about US $ 12.7 Million. This figure causes West Sumatra to originate from West Sulawesi and Aceh, but is far less than Maluku, Riau, Bali and Central Sulawesi. This condition illustrates that in general, West Sumatra is not ready with detailed data required by potential investors, so they are not able to calculate the profit / loss of the object to be invested. Many investment objects are offered that have no Pre-Feasibility Study, Feasibility Study or even Detail Engineering Design (DED). This indicates that West Sumatra has not been able to respond to what the prospective investor wants to fulfill one of the important documents of the investment plan.

In addition to the problem of planning documents that serve as supporting documents that are not yet complete, the inability factor to establish a good working net with potential investors is also a barrier factor in embracing potential investors. Inadequate communication does not generate antusiasm for potential investors to invest in West Sumatra. This means that the ability of human resources are still weak in interacting and communicating with potential investors will be a factor inhibiting investment opportunities in West Sumatra.

The region of West Sumatra is most interested by potential investors is the tourism sector. Natural wealth in the form of a natural view that is owned has the potential to be offered to prospective investors. For that required a touch of innovation and creativity in packaging the package of tourism industry. West Sumatra should not be satisfied with the current condition, but must always seek new breakthroughs for tourism packaging from upstream to downstream able to generate interest potential investors to invest. Thus, the world of West Sumatra tourism will become more attractive and attractive so that local tourists, regional and world tourists come to West Sumatra. In addition, better human resource development should always be improved in order to establish a good and interactive communication between potential investors and the government, so that investment opportunities can be utilized optimally.

Padang city as the capital of West Sumatra Province has the same opportunities as other areas in West Sumatra to get a chance in investing. Based on data from the Department of Investment and Integrated Services Padang city, development investment Domestic Investment in Padang city in the first semester of 2017, the realization of the investment is approximately Rp. 462 Billion, with the absorption of local workforce as many as 11,376 people and foreign workers as much as 79 people.
Meanwhile, for Foreign Investment, the realization of investment amounted to US $ 1,383.9 derived from 11 companies, with the absorption of local workforce of 7,292 people and 120 foreign workers.

When compared with the realization of national investment, the development of investment in Padang City is still not good, although the positive trend of realization of investment in Padang City has shown an increasing number when compared to the same period last year, which is about 12%. This proves that some policy package of Padang City Government is able to grow trust among investors so that investment climate in Padang is getting better.

The development of good investment can not be separated from the obstacles and obstacles that still meet in Padang city. This will be a permanent obstacle if not immediately addressed properly. The obstacle include:

1. Processes and regulations in the licensing sector are considered not good
   The process and regulations are long-lasting and complicated still found at the time of processing permit investment or business in Padang city, although in general there is ease given in terms of licensing. However, with some cases happening will still put Padang City into a sluggish area in the process of processing investment and business licenses. This condition requires better handling so that every business license or investment permit can be simplified.

2. The quality of service as well as of the existing licensing device has not been good.
   The quality of services and licensing devices is related to the ability of human resources designated in serving potential investors who are still not good. They have not been trained how to provide services especially in how to communicate. Attitudes and actions that support in providing services have not met the appropriate service standards in accordance with those already given to the licensing device through training and coaching. This condition will have a significant impact for prospective investors and entrepreneurs who invest in Padang City.
   In order for this licensing service problem can be overcome, one effort that can be done is to improve the licensing service system through the activation of various applications so that later will be able to reduce the duration of time face to face between the applicant and the licensing officer.

In terms of licensing Padang City Government has a rule or regulations that facilitate potential investors in investing in the city of Padang. The regulation is set forth in the Regional Regulation of Padang City Number 11/2009 concerning Provision of Incentives and Ease of Investment in Padang City. This Regional Regulation has positive implications and is able to encourage the growth of private investment in Padang City. In this Regional Regulation explained that given the incentive in the form of free levy within a certain period if the investor is willing to invest in Padang city with a certain scale. This free retribution can be obtained by
investors in 1 year or two years depending on the investment value invested in Padang City.

With the data and opportunities and barriers that have been described, there are some things that must be addressed by the Padang cityin reaching for greater investment opportunities in the future. The main thing to note is to prepare the planning documents that serve as a support for potential investors. The document is a Pre-Feasibility Study, Feasibility Study or Detail Engineering Design (DED). This planning document is prepared especially for most of the private sector investment objectives offered. Thus the Padang City Government's task is to prepare these documents and prepare for quicker investment promotion through the web and various other on-line media channels, beginning to introduce any prospective investment opportunities in Padang City, beneficial to potential investors, while also benefiting community of Padang as a whole.

5. CONCLUSION
Based on the results of the analysis that has been elaborated, it can be concluded that investments in West Sumatra have good prospects for growth, with the number of investment continues to increase despite the slow movement. However, many things need to be improved both in terms of human resource capability and in terms of supporting the smoothness of investment, such as the readiness and completeness of documents required by potential investors, especially private investors in investing.

Padang city as the capital of West Sumatra Province also has greater opportunities and investment opportunities. With the increasing value of investment from previous years and the increasing employment absorption still require better handling to seize the big investment opportunities going forward. Improved human resources or better licensing tools will be able to minimize the constraints. Require an application or repair service licensing system through the activation of various applications so that later will be able to reduce the duration of time face to face between applicants with licensing officers.

The advantages already possessed by the Padang City Government in regulation are the issuance of Padang City Local Regulation No. 11/2009 on Providing Incentives and Capital Investment in Padang City area. These incentives vary according to what is stipulated in the Regional Regulations. This regulation will provide stimulus as well as promotion for potential investors in investing in Padang City, especially in potential sectors, such as trade, tourism, agriculture and livestock, fisheries, education, hospitals, and the Transportation sector.

6. REFERENCES
Model of “Theory” Writing of Applied Bachelor’s Final Project Based on Genre

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Abstract

Writing the theory on applied final project is not easy so it takes a model of theory writing that can give clues for writing can be done correctly and quickly. The model is a model of genre-based theory. And the formulation of the problem is like what is the model of writing the Theory section of the applied final project based on genre? Research is done by using research development approach. Data were collected by (i) conducting literature studies, (ii) conducting FGD with genre experts, as well as (ii) making direct observations among students writing final project, while data analysis was qualitative analysis: domain analysis, taxonomic analysis, componential analysis, and concluding (Spradley, 1980). The results show that according to the genre theory that writing of Theory can use descriptive text used material process, mental process, relational process. On that writing suggested to use addition conjunctions and comparison conjunctions. For theory writing also do.

Keywords : Genre, Writing model, Final project based on applied

1. INTRODUCTION

Writing the Theory on applied final project is not easy so it takes a model of theory writing that can give clues for writing can be done correctly and quickly. The model of writing based on genre and now has never been arranged. However, there are a number of articles that have discussed the genre, among others. However, a research article has been discussed about the genre, namely (i) Hyland (2007) entitled "Genre Pedagogy: Language, Literacy, and L2 Writing Instruction", (ii) Yasuda (2011) entitled "Genre-based Tasks in Foreign Language Writing: Developing Writer's Genre Awareness, Linguistic Knowledge, and Writing Competence"; and (iii) Badger and White (2015) entitled "A Process Genre Approach to Teaching Writing". Hyland conveyed that the genre can help the students in writing for writing effective and relevant to the needs. Badger pointed out that there are three things that affect writing: (i) genre-based approaches, (ii) writing process, and (iii) products of paper. Yasuda conveys that the combination of genres and tasks can create a crucial learning link between the performance of writing in specific social situations and language usage options that are expected to provide the best work to create papers and the use of language in context. Therefore the question of his research is whether the model of Theory writing of applied final project based on the genre?

The theory that was used as a reference in composing the Research Methods of applied final project is the genre theory proposed by Martin and Rose, 2007; Santosa, 2009; Wiratno and Santosa, 2011.

Genre is a goal-oriented social process oriented social process. In the theory of genre it is mentioned that at every stage of communication there are needs and targets that can be solved by using certain types of text (micro genre); certain types of texts
have linguistic structures and characteristics that need to be guided so that needs and goals can be written correctly and quickly. These micro genres are descriptions, reports, procedures, narratives, expositions, discussions and expositions; Each of the text has a tendency to utilize certain types of language units/certain linguistic features: verbs, connections, adjectives. Such verbs include the material verbs/process of happening whose presence in the sentence generally raises the role of the actor and the role of the target; a mental verb/process of mental whose presence in the sentence generally raises the role of sense and role of phenomena; the relational / process of relational verb is a verb that produces a sentence of definition (Wiratno and Santosa, 2011).

2. METHODOLOGY
The research question is what is the model of writing the section of Theory from applied final project based genre? The research was conducted with qualitative research approach. The data of this research are information can be situation, event, person, interaction, and observed behaviors related to writing model of Theory of applied final project based on the genre that able to deliver the students to prepare the thesis correctly and quickly.

The data of this research is everything (can be situation, event, person, interaction) related to model of writing of Research Methods of applied final project based on the genre.

The data will be collected by focus group discussions with genre experts (2 persons), PNJ Structural Officials (1 person), and applied undergraduate students (3 persons), conducting literature studies to obtain data on the language used in articles that are loaded in accredited national journals, and make direct observations among students who are writing model of Research Methods of applied final project to get data about the difficulties encountered during the preparation of thesis. The research data will be analyzed by qualitative analysis (Spreadley, 1980): domain analysis, taxonomic analysis, componential analysis, and finding the theme (concluding).

3. ANALYSIS AND DISCUSSION

- Result
Writing of Theory from applied final projet based genre as follows.

<table>
<thead>
<tr>
<th>Table 1: Theory Writing Model of Applied Final Project Based on Genre</th>
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<tbody>
<tr>
<td>Needs</td>
</tr>
<tr>
<td>Genre</td>
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<tr>
<td>Structure of Description</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Verb that is Used</td>
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<td></td>
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<tr>
<td>Conjunction that is Used</td>
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</tbody>
</table>
Table 2:
The Example of Theory that is Written with Based on Genres and Its Explanation.

<table>
<thead>
<tr>
<th>Sentences</th>
<th>Explanation Its</th>
</tr>
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<tbody>
<tr>
<td>There are a genre was defined by linguist, that is Martin and Rose, 2007;</td>
<td>Used relational process.</td>
</tr>
<tr>
<td>Santosa, 2009; Wiratno and Santosa, 2011.</td>
<td></td>
</tr>
<tr>
<td>Martin and Rose (2007) state that genre is a goal-oriented social process</td>
<td>Used verbal process, that is state</td>
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<tr>
<td>oriented social process.</td>
<td></td>
</tr>
<tr>
<td>Santosa (2009) explain that genre at every stage of communication there</td>
<td>Used verbal process, that is state</td>
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<tr>
<td>are needs and targets that can be solved by using certain types of text.</td>
<td></td>
</tr>
<tr>
<td>Meanwhile, Wiratno and Santosa (2011) said that each genre have linguistics</td>
<td>Used connecting words, that is meanwhile (addition conjunction)</td>
</tr>
<tr>
<td>fitur</td>
<td></td>
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</table>

- Discussion
The findings of this study are consistent with those of (i) Hyland (2007) (ii) Yasuda (2011) and (iii) Badger and White (2015) that the theory of genre is able to facilitate writers in composing scientific works. Research on the development of writing model of Theory from applied final project informs that writing any text can not be done randomly, but must be done with the right mindset because the error mindset causes the direction of writing is not clear / false.

Therefore, before doing the writing should be determined what should be stated, for example when preparing Theory what is delivered is the stages of research activities. Once it is known what should be written, it can be known by what type of text can be used to write down the need. In the preparation of Theory known that the type of text that is suitable to use is the text of the description. Once it is known what kind of text should be used, the writer needs to learn the linguistic features of the text type in order to write the text correctly and quickly.

The genre theory is one part of the theory in functional grammar that Halliday coined. In the functional grammar has certain characteristics, among other verbs called the process, the sentence is called a clause. Thus, to be able to deepen the compilation of genre-based scientific papers should study the functional grammar as well.

4. CONCLUSION
Applied final project is applied scientific writing (applied research), giving benefit in the near future, and must be arranged as one of the requirements of graduation applied bachelor degree on polytechnic. Research methods must be writing with the text of procedure. The writing of the procedure texts uses process/verb material, used connecting words, use clause/sentence command, and Use passive clause/sentence. And, actually, the genre theory is part of the functional grammar (pioneered by Halliday). Thus, to be able to deepen the compilation of genre-based scientific writing, it is important that undergraduates need to understand the functional grammar well.

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Social Marketing : A Proposed Framework to Reduce Poverty in Indonesia

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Abstract
Social marketing first introduced by Philip Kotler and Gerald Zaltman in 1971, and aimed to answer whether marketing can be used for social good besides just to enhance products or services offered by a company. Social marketing then developed by aiming to bring desire change in society through behavior. Behavioral change can be acquired through the effect of fear, threat and shame that are shown by effective communication. Practically, social marketing has evolved differently between countries. In Indonesia, the practice of social marketing has proven succeed when promoted the family planning (Keluarga Berencana). This paper itself attempt to propose the framework that allows practitioners in Indonesia use it for social act, especially for Program Keluarga Harapan (PKH). Program Keluarga Harapan, is one of program implementation of Sustainable Development Goals to reduce poverty in Indonesia. The programme itself is executed by giving conditional cash transfer to the chosen poor household with certain categories, through Social Ministry. This programme has long term goal, which is to change the behavior of the poor, so that they could have better living and no longer categorized as poor family.

Keywords : Social marketing, Marketing, Communication, Program keluarga harapan

1. INTRODUCTION
Introduction
The term social marketing firstly proposed by Kotler and Zaltman on 1971, to offer that marketing philosophies and tools can be used to sell other things besides commercial products and services. On their articles, Kotler and Zaltman used the work of PSI (Population Service International) as the example. This programme was founded in 1970 to improve reproductive health using commercial marketing strategies [10]. The 4P’s of marketing mix, can be implemented through the work of PSI, where different contraceptive product offerings for birth control (products), make sure that the products were available in distribution (place), selling at an affordable price (price), and accompanied with sufficient information and promotion (promotion).

Later, Andreasen explained the difference in the objective of social marketing with other areas of marketing, stated that social marketer will seek to influence social behavior not to benefit the marketer. It is known that marketing has been successful in encouraging people to buy products and use services. In other line marketing should also can be used to encourage people to adopt behavior that will enhance their own and other’s lives. Social marketing is an approach aimed at changing or maintaining people’s behavior for the benefit of individuals and society as a whole. This technique has been used extensively in international health programs, especially for contraceptives, oral rehydration therapy, drug abuse, heart disease prevention, and organ donation.

In Indonesia, the implementation of social marketing is known as the successful of family plan programme. Through the slogan “Dua Anak Cukup” the governemnt succeed on controlling
the number of births that formerly uncontrolled.

Nowadays, Indonesia through Ministry of Social executed Program Keluarga Harapan that aimed to reduce poverty in Indonesia. The short term aim of this programme is to give conditional cash transfer to the chosen very poor families with certain categories. The long term aim of this programme is to change the behavior of the people that received the aid, so they are no longer include as the poor category family.

This paper attempt to propose framework that can be used as tools to help the government to elevate the family that are grouped as the aid receiver of Program Keluarga Harapan to the next level where they are no longer grouped as the poor family. Besides give insight of what social marketing is, this paper will also give broader insight about Program Keluarga Harapan and what social marketing can help on this programme.

Defining Social Marketing
There are many definitions of social marketing. Kotler and Zaltman (1971) points out that social marketing is the design, implementation, and control of programmes calculated to influence the acceptability of social ideas and involving considerations of 4Ps, product, planning, pricing, communication, distribution, and marketing research as well [10]. While Andreasen (1994) stated that social marketing is the application of commercial marketing technologies to influence the voluntary changing behavior of target audience to improve their personal life and their society, with considering the analysis, planning, execution, and evaluation [1].

Kotler, et al (2002) expanding his view emphasizing on the use of technique and other marketing principles to target audience to voluntarily accept, reject, modify, or abandon a behavior for the benefit of individuals, groups, or society as a whole [11]. While Grier and Bryant (2005) proposed social marketing as a consumer-centered, research driven approach to promote voluntary behavior change in a priority population [8]. To sums up, National Social Marketing Centre (2006), give the definition that social marketing is the systematic application of marketing alongside other concepts and techniques to achieve specific behavioral goals, for social or public good [6].

From above definitions, it can be concluded that social marketing is aimed to reach the society’s wellbeing through voluntarily behavioral change, with the target audience spread from individual, group, or society as a whole, without neglecting the practice or implementation of marketing principles and techniques. Further, the changing behavior can be implemented through effective communication being executed by the stakeholders.

Development of Social Marketing
Social marketing grows and evolving along with commercial marketing. Back in late 1950s-1960s, marketing academic expand the concept of marketing combined with a shift of public health policy toward disease prevention, marked the beginning of social marketing. In 1971, Kotler and Zaltman published their seminal articles titled “Social Marketing : An approach to planned social change” as the notation for the first time the social marketing term was introduced. Here, the social marketing defined as “the design, implementation and control of programs calculated to influence acceptability of social ideas and involving considerations of product, planning, pricing, communication,
distribution and marketing research.” (p.5) [10]

In practice, social marketing was being explored by a number of people at the same time, including Paul Bloom, Karen Fox, Dick Manoff, and Bill Novelli. Early example of social marketing emerged during the 1960s as part of international development efforts in third world and developing countries (Manoff 1985, Walsh et al 1993) [13,18]. At this stage social marketing already implemented under the collaboration of the program that will be done with the marketing technique, such as audience segmentation and mass communication.

In early 1990s social marketing in practice expanded its field in public health through lively debates on its applicability and contribution conducted by Lefebvre and Flora (1988) and Hastings and Haywood (1991,1994) [5,9]. By this time, many countries already applied social marketing and the publication also widespread and grow its popularity (Lefebvre, 1997) [12].

Kotler itself, divided the stage of social marketing into 4 stages [11]. The first stage is focusing on behavior by clarifying the objective result that social marketer should pursue in developing their social marketing plans. Stage two, was the decision to develop a process view of social marketing planning. Stage three arose when Alan Andreasen (2005) proposed three levels of social marketing practice: downstream, mid-stream, and upstream social marketing [1]. Most social marketing research and application has been focused on downstream strategies to influence the behavior of target maker, for example smokers, drug abuser, etc. While mid-stream is referring to influencing the peers of the target market. The peers include friends, relatives, acquaintances, and role models who might bring a positive influence to bear on an individual or group. The last level proposed by Andreasen (2005) is organizations and institutions that play an important role in supporting an undesirable behavior or that can play some positive role in supporting the desirable behavior [1]. Last stage proposed by Kotler was incorporating the social media into social marketing. Kotler stated that the campaign on social marketing can be supported by social media platforms. Social media would make people who interested in behavior change easily look up for informations and also answer, tips and suggestion.

2. LITERATURE REVIEW

2.1 Social Marketing In Indonesia

The social marketing practice in Indonesia, is actually neglectible even though it is stil only known as social campaign. The easiest example of social marketing used in Indonesia is the Family Planning Programme (Program Keluarga Berencana). This program issued on 1957 by Presiden Soeharto. Through good campaign and good ads, the program with slogan “2 anak cukup”, is succeed to be practiced in Indonesia. Formerly this programme is aimed to reduce the number of population Indonesia. And nowadays, we can see that in many household in Indonesia, the family is already aware on the importance on only having two children to improve their living.

The succeed of this programme can be inevitable from the slogan promoted by the government. “Dua anak cukup” represented that the old slogan told that “banyak anak banyak rezeki” is no longer applicable for the modern world, due to the the increase of the living
cost. Furthermore, the social marketing in Indonesia nowadays, is no longer only spread by the slogan of the government – even though it is still found as an effective ways. The media as movie, advertising, the social media ads, are now being used by many organization (not exclude the company) to spread their social messages. The government using the principle of social marketing to spread their programme. The Energy Saving Programme and the use of generic medicine, are two among examples of social marketing implementation. Besides, the corporation and NGO also use social marketing to succeed their programme.

The research on social marketing itself in Indonesia, actually hasn’t received any spotlight from many researcher. There are still few research regards to this topic. Below are lists of reasearch regards to social marketing conducted in Indonesia:

<table>
<thead>
<tr>
<th>Title</th>
<th>Researcher</th>
<th>Year Published</th>
<th>Publisher</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pemasaran Sosial dalam Program Keluarga Berencana</td>
<td>Tri Agus Susanto</td>
<td>1998</td>
<td>Jurnal Cakrawala Pendidikan, STKIP PGRI Blitar</td>
</tr>
<tr>
<td>Strategi Mengatasi Masalah Kesehatan dan Lingkungan Hidup di Pemukiman Kumuh lewat Program Pemasaran Sosial</td>
<td>Wahyuni Pudjiastuti</td>
<td>2002</td>
<td>Jurnal Makara Sosial Humaniora, Universitas Indonesia</td>
</tr>
<tr>
<td>Corporate Social Responsibility (CSR) sebagai Aktivitas Social Marketing Public Relations</td>
<td>Neni Yulianita</td>
<td>2008</td>
<td>Jurnal Mediator Vol. 9 No 1</td>
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</table>

2.2 Communication in Social Marketing

Andreasen (1994) suggests that build an effective communication campaign to change the behavior, understanding of the needs and perceptions of spesific target audience is necessary [1]. A message designed and developed must be tailored to the needs, concerns, and interest of the target audience. To make the communication succesfull, effort must be put to understand what people know and believe along with their expectation from communication process. To make the communication effective, knowledge and perception of public on the issue and level of motivation towards it, must be determined. Fischoff and Downs (1997) stated that even though people are already know abot the information being spread, but they think that the information is not relevant, then the whole effort to communicate are wasted [7]. Therefore, before the communication is upheld, good understanding of the targeted audience is essential. The key to effective message development is the recognition that, individuals are unique and each individual respond to a message using their own filters of
knowledge and experience. McDermott et al. (2007) suggest the communicators to define the target audience so as to suggest appropriate channels for communication [16]. World Health Organization (2002) has observed that specific needs of a target audience are met by selecting specific media preferred by that audience. Acceptance of message by an individual depends upon the source of information. Hence, audience should be reached through trusted channels of communication (Freimuth et al., 2000). A study by Buzby and Ready (1996) indicated that 40% of the respondents did not trust the information received from government publications and food labeling on food safety as reliable. Rather people relies more on the information available in cookbooks [4].

People sometimes ignore risk communications with the assumption that the message are targeted at more vulnerable populations (Sparks and Shepherd, 1994) [15]. Consumer based focus group have suggested to use words that affect people at emotional level to make an effective message (USDA FSIS, 2001). Moorgan, Cole, Struttmann, and Piercy (2002) found that messages based on stories have more impact in comparison with the presentation based on statistics alone [14]. McDermott et al. (2007) suggested to pretest the message with target audience to revise on the basis of the results so obtained [16].

2.3 Social Marketing and Program Keluarga Harapan
Program Keluarga Harapan (PKH) is the social protection programme through cashless grant given to certain categories categorized as very poor household. The general aim of this program is to cut off the poverty chain, increase the human resources quality, and also to change the behavior that are not supporting the wealthiness elevation for this very poor society category. These aims are directly aligned with the effort to fasten the achievement of millennium development goals’ (MDG’s) target.

Formerly PKH is dedicated to household that are categorized as very poor household. And then its developed its category to the family that are categorized as very poor family. The family here means that both parents (father and mother) together with their children has the responsibility for the better education, health, the welfare and also the future of the children. That is why family is the most important entity that are very relevant on supporting the behavior changing to cut off the poverty chain inter-generation.

The changing behavior of the target recipient of PKH is shown through the activity of the children at school (the absenteeism rate of children at school), the active involvement of pregnant mother to take care their baby by continuously have their baby checked at local health unit, and also the involvement of the parents to take care the kids aged below 5 years old. These are the changing behavior expected from PKH programme, since mostly the very poor family in Indonesia, will neglect their kids education and force kids to also take part to look for money for the family. Besides, they also usually do not really care on the healthy issues, especially when the mother of the family is pregnant, that will lead to prenatal mortality both for baby and the mother. In every five year, the membership of PKH recipient will be recertified. This process is an evaluation of the member categorization of PKH grant recipient, and also the social economic status of PKH grant recipient. If the result show the changing social and economy status
or no longer categorized as very poor family, then the grantee will be excluded from the program (graduated) by the sixth year. Beside the changing social economy status, this graduation is also marking the behavioral change of PKH grant recipient.

Social marketing is relevant to implement to support the succeed of PKH since the main aim of social marketing itself is behavioral changing. As stated by Kotler and Lee (2008), that the main aim of social marketing is to change behavior that benefit society through the application of marketing process and marketing techniques. Thoroughly social marketing is the application of marketing tools (market research, market segmentation and positioning, product development, accessibility and advertising), to induce behaviors beneficial to society by appealing to people’s self interest.

Social marketing and the succeed of PKH is having close relationship between these two. PKH promote an act to certain categories society to change its behavior. While social marketing, give the theoretical framework for the succeed of PKH programme.

3. ANALYSIS AND DISCUSSION
Proposing Framework of Social Marketing for Program Keluarga Harapan
As already stated above, it can be concluded that social marketing is an act for social goods promoted through right communication with stakeholders. The right communication will always be different for every segment. This paper is specially discussed about Program Keluarga Harapan where the aim of Program Keluarga Harapan besides giving the conditional grant for the very poor family, it also aimed to change the behavior of the very poor family so they will be no longer categorized as very poor family.

Social marketing with the aim of behavioral change that are dedicated to the middle class and upper middle class surely will be different with those social marketing that are sounded to the poor family. The middle class and the upper class, are known that they already have the resources to gain any information, to get through any consciousness and awareness, and then make some behavioral change. If social act or social ideas is targeted to these segment, there will be a lot of communication way to spread the social ideas and influences the behavioral changes.

The situation will be different for the poor. They are lack of capability to have the information, besides it will also hard for them to receive any new information that force them to change when they themselves is already lack of resources. The communication for social marketing for the poor, in this case for Program Keluarga Harapan, play an important role. The way government socialized their program should be on its very right way. Below are the proposed framework for the social marketing implementatin for Program Keluarga Harapan.

The first step to be taken is, to analyze the social marketing environment. It means that the stakeholder should notice, where is the location of PKH is being implemented. Even though the target market are already categorized as very poor family, that mostly based on their income, it is also important to take note where they are living in. It is very important, since the areas in Indonesia are diverse between one areas and another. The social life, culture, the another society categories that are
living nearby the areas, are important entities to take consideration of. These step is also a notion of step two, that is to research the target adopter population.

The third step is to define social marketing problem or opportunity. It is important to know, how are this target market value, behavior, belief and attitude, so that the way to define and solve the social marketing problems can be and achieved. The fourth way is to plan the social marketing mix. And the last step is to choose the appropriate communication channels or media. This last step play an important role for the succeed of PKH. It is mandatory for the stakeholder to choose the right communication channels (Andreasen, 1995). Direct socialization is chosen for the succeed of PKH. This can be implemented through the stakeholder needs to have spoken person to keep the grantee on its track to follow all programmes of PKH. This is actually already be executed by Indonesian Social Ministry. But besides it, the stake holder, need also make one slogan just like the former government use, that can be reemember by the PKH grantee so that they know that they are doing the right things by following all the programmes that PKH offered.

Fig. 1 Implementing Social Marketing for Program Keluarga Harapan
4. CONCLUSION
Social marketing is one of branch of marketing areas that aligned with commercial marketing but different on what they are “selling”. Social marketing specialized its way through implementing what commercial marketing theory stated but also aimed to change the target behavior for social goods. PKH itself is a programme conducted by Indonesian Social Ministry, to help the very poor family with grant of conditional cash transfer. This programme is not just aimed to help the poor with grant or donation, but more to change the behavior of the family categorized as very poor family. This family is urge to have behavior change on their kids education, health lifestyle, and so on. This programme succeed can be helped through the implementation of social marketing. Social marketing would help to identify what are way to make this programme succeed nationwide. It give insight of how to target the society where this program is conducted, since the culture of Indonesian people is generally diversified. By knowing how to target, it will be easy to determined what right communicacation strategy to be implemented based on areas where this program is conducted.

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Applying Spiritual Leadership Theory on Indonesian Samples: A Preliminary Study

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Abstract

Spiritual leadership is one of contemporary leadership concept and attracting researcher’s attention in recent years. Spiritual leadership is defined as the values, attitudes, and behaviors necessary to intrinsically motivate oneself and others so they can have a sense of spiritual well-being through calling and membership (Fry, 2008). A causal theory of spiritual leadership is offered by Fry within an intrinsic motivation model that incorporates vision, hope/faith and altruistic love, theories of workplace spirituality and spiritual well-being, and the organizational outcomes of commitment and productivity. Most of the existing research based on that model are conducted in Western countries and some with Chinese samples. To generalize the theory, we need to examine its applicability to different sample's cultural background. We choose Indonesian as a new sample to apply this model. A preliminary study was conducted using a 100 business students sample to verify the spiritual leadership theory. The findings reveal a sound reliability and validity of the theory model.

1. INTRODUCTION

Leadership will influence organization development. Leadership will have great impact on organizational atmosphere. Therefore, executive leadership behavior has undeniable importance to an organization. In the process of workplace interpersonal and organizational interactions, the presence of the leadership behavior will not only affect the working attitude and behavior of employees, but will also affect the achievement of objective and working efficiency [1]. In a high efficiency organization, leadership plays a key role. Leadership behavior is one of the important elements in how to make members' feeling and behavior to positively cycle [2].

Facing with the developed and fast-changing global economic environment, leadership behavior of the manager is influenced by national cultural value and various belief systems of religions [3]. Many authors have referred to that void and have attempted to examine how a greater sense of spirituality in the workplace may be fostered [4]. Spiritual Leadership model quotes western research concept. Most of spiritual leadership research have been conducted in western countries with the western culture background, such as [5]; [6]; and some in Chinese people background such as [7]; [8]; [9]. Although the extending model quotes western concept for integral research, expecting that other than comparing samples of Indonesian, other samples from Asian regions will be verified, which is believed to have great importance. This study applies and examines the spiritual leadership theory on Indonesian samples due to generalization of the theory.

2. LITERATURE REVIEW

2.1 Spiritual Leadership Theory

Spiritual Leadership theories mostly originate from western religious theological theory [10]. Studies about workplace spiritual and spiritual leadership are lack of strong theory and research finding, Fairholm (1998)
is the first scholar who combined spirituality and leadership to interpret spiritual leadership. Early theory basis of spiritual leadership was influenced by spiritual being, having a strong relationship with theology, philosophy and morality. This point of view according to Moxley (2000) stresses spiritual employee share the same mission, value, work meaning and purpose with the organization that emphasizes connection with other people, while those lacking of spirituality do not share the mission and value with the organization, so they feel high level of interpersonal separation and competition [5]. Some similar or identity leadership/management theory are compared and discussed. For example, the servant leadership based on Christian view has some common value orientation, such as patience, mercy, integrity, humility etc. Both theories are desired to build positive influence on organization and individual [11]. Later on, researches about spiritual leadership developed gradually based on the view of moral and value, considering that it is necessary that leaders built strengthen value of individual, group even the organization [12]; [13]. This laid the value and theory basis for spiritual leadership. In consequence, humility, altruistic love, veracity, etc. are values conveyed from spirituality.

According to Fry (2008) spiritual leadership is defined as the values, attitudes, and behaviors necessary to intrinsically motivate oneself and others so they can have a sense of spiritual well-being through calling and membership [14]. A causal theory of spiritual leadership is offered by Fry (2005) within an intrinsic motivation model that incorporates leader’s vision, hope/faith and altruistic love, and follower’s spiritual well-being in terms of meaning/calling and membership, to influence the organizational outcomes of commitment and productivity [6]. Moreover, regarding spirituality calling, [15] define workplace spirituality as a framework of organizational values evidenced in the culture that promotes employees’ experience of transcendence through the work process, facilitating their sense of being connected in a way that provide feelings of compassion and joy.

According to Fry et al. (2005), there are five dimensions in the theory of spiritual leadership, those are as follows: (1) Vision, describing the future path of organization and explaining the reasons for taking the path; defining self-positioning and self-behaviors; valuing the process of drafting the vision; hoping to construct a vision that call for feeling of meaningfulness in employee. (2) Hope/faith: affirming expectations; believing firmly that the vision/purpose/mission of the organization can be achieved, (3) Altruistic love: creating a sense of completeness, harmony, blissfulness through care, love, and appreciation of self and others, (4) Meaning/Calling: feeling that the life of an individual is meaningful, valuable, and capable of great achievements, (5) Membership: feeling of being understood and appreciated [9]. The first three are factors of a leader’s spirituality. The last two are factors of a follower’s responses [7]. Two factors of a follower’s responses, calling/work meaningfulness can be seen as motivation toward work and membership as motivation towards organization [8].
Organizational outcome that be effected by spiritual leadership effectiveness can be measured by various dimensions: organizational commitment [16]; productivity [5] and continuous improvement (Fairholm 1998); career self-management as organizational commitment predicting [7]; organizational citizenship behavior: altruism [8] and conscientiousness [9]. Employees' awareness of work meaning can elevate their workplace spirituality; in turn, workplace spirituality helps individual to be aware of the special meaning and mission in the situation, thus to lift employees work satisfaction, dedication and productivity [17]. We use organizational commitment, and productivity as organizational outcome that is Fry’s spiritual leadership original model. Figure 1 shows this study research framework.

2.2 Hypotheses

Several leadership theory are linked to motivation. Michigan and Ohio State Universities Early research discovered that leader must attend to both task-oriented and social/emotional issues through directive and supportive behaviors. Path-goal theory formally links leadership and motivation theory [5]. Demand of an uncertain and ever-changing environment developments led to an emerging awareness that theories of leadership generally had not incorporated and addressed the conceptual distinction between management as control and leadership as motivation [18]; [19]; [20]. Theories of leadership such as path-goal, charismatic, and transformational focus on motivating followers [5]. Empirical evidence from over 50 studies demonstrates that a value-based leader’s behavior has powerful effect on follower motivation and work unit performance, with effect sizes generally above .50 [22]; [6]; [23]; [24]. From Kouzes and Pozner (1987) perspective, leadership entails motivating followers by creating a vision of long-term challenging, desirable, compelling, and different future.

Besides that, according to Fry et al. (2005) spiritual leadership theory suggests that leaders construct a vision to call for employees’ internal meaningfulness. The employee then feel that they have special, meaningful tasks to complete [7]. Thus, it can be seen that vision in spiritual leadership will effect follower’s motivation at work. Not only that, hope/faith in spiritual leadership will also effect the follower’s motivation. Spiritual leadership proposes that hope/faith in the organization’s vision keep followers looking forward to the future and provides the desire and positive expectation that fuels effort through intrinsic motivation [6]. Finally, positive attitude of leader such as altruistic love has an effect to the motivation of follower. The ultimate spiritual leadership’s effect is to bring a sense of fusion among four fundamental forces of human existence (body, mind, heart, and spirit) [5]. Therefore, we propose these hypotheses as follows:

H1: Spiritual leadership affects Follower’s motivation toward work – Meaning/calling

H2: Spiritual leadership affects Follower’s motivation toward organization – Membership
The spiritual leadership ultimately effect that people are motivated for high performance, and have increased organizational commitment. Spiritual leadership taps into the fundamental needs of both leader and follower for spiritual survival so they become more organizationally committed and productive. According to Sass (2000) workplace spirituality must demonstrate its utility by impacting performance, turnover, and productivity and other relevant effectiveness criteria [5]. Spiritual leaders make spiritual calling for members’ commitment to work and help employee generate faith in the value of their profession. Thus meaning/calling and membership perception have an influence on employees’ work attitudes and work behavior [7].

Beside the motivation toward work, employee also have motivation toward group or organization. Spiritual leadership also imparts a high degree of organizational membership to employees. In a harmonious organizational atmosphere, employees are willing to help others at work and complete task with diligence [9]. According to William & Anderson (1991), that organizational citizenship behavior consists of the one toward individual and toward organization, that this research as altruism toward colleagues and conscientiousness toward the organization respectively [26]. Based on that, we propose the relationship between spiritual well-being in term of the follower’s motivation and the organizational outcome. Similarly, that motivation has relationship with another organizational outcome, productivity and organizational commitment. And, we propose hypotheses as follows:

H3: Follower’s motivation toward work – Meaning/calling affects Productivity
H4: Follower’s motivation toward work – Meaning/calling affects Organizational commitment
H5: Follower’s motivation toward organization – Membership affects Productivity
H6: Follower’s motivation toward organization – Membership affects Organizational commitment

3. METHODOLOGY
This research examines the effect of spiritual leadership and follower’s motivational factor in workplace spirituality which in turn will effect organizational outcome in terms of organizational commitment and productivity. We conducted preliminary research in Indonesia as one of a Moslem majority country. We used Indonesia culture
background due to generalization of the spiritual leadership theory. To do this, we used purposive and convenience sampling to business school part time student in Jakarta whose understanding in business / management and working / organization experience as well. We collected data through online and/or directly distributing questionnaire to 150 respondents. 123 questionnaires were back, and we excluded 9 respondents as outlier for several reasons, such as missing value, too extreme value and “the only full time students”. For this study we took 100 respondent’s response to further reliability and validity measure. Respondents’ demographical information can be described as follows. Their mean age was 31.50 with standard deviation of 8.184, and a range from 19 to 57 years old. Their gender were 60% males and 40% females. Most of them are Moslem (92%). 64% of them had 1-10 years working experience, 31% had more than 10-20 years, and 5% had more than 20 years. Their tenure was 8.23 years in average with standard deviation of 7.243. Their positions were 70% in staff level, 15% in supervisor level, and 15% in manager level.

Spiritual Leadership Theory (SLT) Survey Questions arranged by Fry et al. (2005) is used to measure spiritual leadership, follower’s motivation and organizational outcome.

The questionnaire are in English, since we conduct research in Indonesia, we perform back-translation to the questionnaire. One of the most important elements in undertaking research project involving the cross-cultural use of measurement instruments is the translation and validation of the instruments [27]. This research utilizes back-translation and interrater reliability score to at least .70 [7]; [8]. The interrater reliability score is 88%.

We use Cronbach’s alpha to measure reliability of the questionnaire. And for construct validity of the variables, we use confirmatory factor analyses with significance of chi squares criterion [7].

Correlation analysis of the variables use inter-correlation of the research variables with the certain significance level [7].

4. ANALYSIS AND DISCUSSION
We run 33 items and yielded satisfied reliability and validity. Table 1 presents descriptive statistics of the research variables. It can be noted that all variables are significantly correlated with each other. The smallest Cronbach’s Alpha is 0.80. That is within an acceptable as very good level of reliability coefficients. Spiritual leadership constructs were validated with confirmatory factor analysis. Analytic result for each dimension of the research is presented in Table 3, shows that GFI and NNFI range between 0.85 to 0.98, and RMR less than or close to 0.05. It indicates a good fit for each dimension
Table 1 Means, Standard Deviations, Correlations, and Reliabilities

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>SD</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Vision</td>
<td>4.01</td>
<td>.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(.86)</td>
</tr>
<tr>
<td>2</td>
<td>Hope/faith</td>
<td>3.93</td>
<td>.47</td>
<td>.704*</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>(.85)</td>
</tr>
<tr>
<td>3</td>
<td>Altruistic love</td>
<td>3.64</td>
<td>.49</td>
<td>.467*</td>
<td>.547*</td>
<td></td>
<td></td>
<td></td>
<td>(.89)</td>
</tr>
<tr>
<td>4</td>
<td>Meaning/calling</td>
<td>3.78</td>
<td>.70</td>
<td>.668*</td>
<td>.766*</td>
<td>.456*</td>
<td></td>
<td></td>
<td>(.96)</td>
</tr>
<tr>
<td>5</td>
<td>Membership</td>
<td>3.83</td>
<td>.60</td>
<td>.607*</td>
<td>.664*</td>
<td>.550*</td>
<td>.617*</td>
<td></td>
<td>(.90)</td>
</tr>
<tr>
<td>6</td>
<td>Organizational Commitment</td>
<td>3.56</td>
<td>.59</td>
<td>.414*</td>
<td>.544*</td>
<td>.582*</td>
<td>.377*</td>
<td>.514*</td>
<td>(.80)</td>
</tr>
<tr>
<td>7</td>
<td>Productivity</td>
<td>3.78</td>
<td>.62</td>
<td>.543*</td>
<td>.675*</td>
<td>.473*</td>
<td>.617*</td>
<td>.669*</td>
<td>.503*</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).
Diagonals are reliability coefficients.

Table 3 also shows all AVE are greater than 0.5 (0.64 to 0.81), and CR exceed 0.6 (0.87 to 0.96), that fulfill the Fornell & Larcker (1981) criteria. All factor loadings are greater than 0.50, reveal that the convergent validity of the research variables is satisfactory.

According to correlation matrix shown in Table 2 and the AVE in Table 2, AVEs are higher than the inter-correlation squares of Vision, Hope/Faith and Altruistic Love constructs, therefore the discriminant validity of the three spiritual leadership constructs are verified. As well as, Meaning/calling, Membership, are also higher than their inter-correlation squares, and therefore their discriminant validity is also verified.

Associations between spiritual leadership and the existing related/cause-effect measure: Organizational Commitment and Productivity, were measured. Table 2 shows that the Spiritual Leadership and Follower’s Intrinsic Motivation factors are highly correlated with the Organizational Outcome variables. It can be seen that all correlational coefficient significance test p<0.01. The criterion-related validities of the research model are verified.

All of research variables construct have positive relationship with organizational outcome, in this context the organizational commitment and productivity. Specifically, the correlation coefficients of follower’s motivation dimensions (meaning/calling and membership) range in .37 to .67 (p<0.01), as well as spiritual leadership dimensions (vision, hope/faith and altruistic love) in .41 to .68 (p<0.01). They all are significant (See Table 3). This demonstrates all hypotheses H1 to H6 are supported with this result.
Discussing the spirituality and religion in the workplace is quite interesting. It is a relatively new area in the field of organizational behavior associated with the study of psychology of religion and spirituality. And, the literature has generally treated spirituality and religion in the workplace as the missing attribute in organizational life and organizational effectiveness field [28].

The Spiritual Leadership Theory (SLT) research have been mostly conducted in developed country such as western country and Chinese-based country such as China, Taiwan, Singapore and Hong Kong. This study is one of the few research that carried out in developing country, Indonesia. As we known that recently Indonesia is the biggest Moslem country in the world. Religious life greatly influences the behavior of Indonesian people. Inevitable, this influences the employee’s organizational behavior.

In their SLT study, [6] used U.S military personnel as research respondents. While [9] applied spiritual leadership to retailing and financial service industries in Taiwan. Similarly [8] confirmed spiritual leadership using two major Chinese societies – China and Taiwan – employees as sample after validating through military police personnel. Our study validates the cross-nation and cross-cultural universality of the spiritual leadership constructs to Indonesian employee.

The internal reliability, construct validity, convergent validity, discriminant validity and criterion-related validity meet the criteria. Thus, the SLT is proven applicable for organization in Indonesian. Moreover, this result confirmed the perspective of SLT and generalization of the theory to different employee settings. The present study implies to Indonesian managers to consider the spiritual leadership style in their organization.

We realize this study has limitation. Small respondent (100 samples) of business school students may weaken the generalization of the research.
conclusion. However, the SLT is a universally accepted theory that assumably can be tested with almost all samples, besides, the opportunities to the more rigid future study are widely open. Especially, applying this model into certain large samples which in several organizations either private or public sector, either profit or non-profit or non-governmental organizations is important. Next research could be in other countries. The other mediating variable may consider to include to the extended model, such as other aspect of motivation. The other organizational outcome variables such as organizational citizenship behavior may be considered in the future to examine the influence of spiritual leadership.

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Consumer Segmentation Based on Lifestyle on Dodol Product and Star Fruit Juice Produced by SME’s Depok City

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Abstract

This research aims to analyze the consumer segmentation of dodol and starfruit juice of SME products depok city. Through this research we can find out who are the potential buyers of dodol products and star fruit juice. Segmentation is done by making a survey to buyers who have made a decision to make a purchase of the product. This research uses non probability sampling technique, that is accidental sampling by taking 100 respondents. The method used in this research is using factorial analysis and cluster analysis. The results of the analysis indicate that the factors that encourage consumers to purchase dodol and starfruit juice are due to a) the physical attractiveness of the product; b) the ease of getting the product; c) product simplicity; d) product expiry period (durable) and e) prestige (social status). Furthermore, results of cluster analysis according to lifestyle obtained segmentation of consumers as follows; a) cluster/segment of consumers who have a dynamic lifestyle (18%); b) clusters / segments of consumers who have an open lifestyle to change (38%); c) clusters / segment of consumers who have independent living (16%) and d) conservative consumer segment (28%).

Keywords : SME's, dodol and star fruit juice, consumer segmentation, lifestyle

1. INTRODUCTION

Not every SMEs in Depok can grow. Many weaknesses become obstacles, and thus many businesses face uncertainty. According to Dedy S (2010) the main weakness of SME products that makes it difficult to compete lies in the quality or quality of the product. According to the initial survey, the authors found many SME products that have a quality not inferior to products produced by large businesses. Dodol and Star fruit juice is one example. As the icon of the city, star fruits have been chosen as the main selling product. It's just that the community is not familiar with the products produced by this SME.

Products of dodol and star fruits are only sold to communities around the manufacturing site or during exhibition activities of SME products organized by the local government of Depok. Access to the market is only done by entrusting this product in the SME Center and some gift shops in Margonda Depok street. Marketing within a narrow range results in very limited production. Promotional activities are only done conventionally and rely heavily on exhibitions and bazaars conducted by local government and universities in Depok.

The number of problems does not kill the spirit of these thriving entrepreneurs. Based on data from the Depok’s Department of Cooperatives and SMEs (Portal Resmi Kota Depok, 2011), there are 15,067 SMEs that produce various local products of Depok. This data has not been updated because the census number of new SMEs will be implemented in
2016. Small portion of this number has even been able to penetrate the international market. One example of SMEs that have penetrated the markets of Malaysia and Singapore is Tempequ, who also markets their products to several cities in Central Java and East Java. This business unit already has a clear market share thus making them easier to survive and even grow up the class. The upgrade here means developing from a micro-enterprise, upgrading to a small, and a medium. In addition, it also rises in other terms as previously non-bankable to bankable and who was not a taxpayer then became a taxpayer.

Targeted marketing by applying an integrated formulation between segmentation, targeting and positioning (STP) can create successful SMEs. Their prospective customers should be assured of its characteristics, while the target segment must be able to meet corporate targets and strategic positioning program to make marketable products to get a positive place in the minds of consumers. According to Sylvia (2016) the design of STP can maintain the competitiveness of a company in the face of the many competition. While research from Hendry Afrizal (2012) concluded that the sales volume has increased significantly after the company did market segmentation. An effective market segmentation has a potential to significantly boost the sales volume.

Based on the aforementioned studies, the authors are interested to examine the consumer segmentation of dodol products and starfruit juice produced by SMEs Depok city, so it can be known who the potential consumers of this product. Segmentation is done by making a survey to buyers who have been able to make a decision to make a purchase of the product. This study is expected to be the basis for the formulation of STP strategies (Segmentation, Targeting and Positioning) used by micro-enterprises to survive and develop.

2. LITERATURE REVIEW

2.1 Consumer Market Segmentation

According to Kotler and Armstrong in Nana H.A (2015), consumer market segmentation is a heterogeneous market grouping into a homogeneous with a particular marketing mix. Market segmentation is a consumer-oriented philosophy. A consumer-oriented company will divide its market into homogeneous segments. The homogeneity of each of these segments is due to differences in consumer behaviour that include buying habits, purchasing motives, purchasing priority, buying goals etc.

According to Kotler and Armstrong in Nana H.A (2015), there are 4 segments of the consumer market, namely:

1. Geographic Segmentation: dividing the market into different geographic units such as countries, regions, districts, cities and the environment.
2. Demographic Segmentation: dividing the market into groups based on variables such as age, gender, family size, family life cycle, income, occupation, education, religion, race, generation and nationality.
3. Psychographic segmentation: dividing the market into different groups based on social class, lifestyle, personality.
4. Behavior Segmentation: dividing the market into groups based on knowledge, attitude, usage or
consumer response to a product. The variables often used in market segments based on this behavior are reflected in groups. The following are market groupings that are commonly identified by this type of segmentation:

a. Group who always feel or have compulsive feelings. This market segment is usually comprises of rural communities or low educated communities.
b. Communities that are easily affected by the opinions of others or extroverts or simply holding on to their own judgments or opinions.
c. Communities that do not react immediately to make decisions (conservative). In contrast, liberal and radical society are quick to react to new products.
d. Communities who always expect excellent results (high achiever) and who expect the usual (low achiever). This implies that they either enjoy high quality products or satisfied easily with products of ordinary quality.
e. Group of people that influence others’ decision, or group of people who follow the influencer. Usually, marketing effectiveness is determined by how successful one can identify this group of influencer.

According to Fandy Tjiptono (2014), the core of modern strategic marketing consists of 3 main steps: segmentation, targeting and positioning. These three steps are often called STP (segmenting, targeting, positioning). The first step is market segmentation that identify and form separate groups of buyers who may need a separate products. The second step is determining the target market is the act of choosing one or more market segments to be served. The third step is the positioning of the act of building and communicating the benefits of the product's special product.

2.2 Segmentation Stages (Nana H.A, 2015)

1. Survey Stage: Companies should conduct exploratory or focus group discussions to gain feedback on consumer attitudes and behavior. By utilizing these findings, the company can prepare a formal questionnaire for data; a) Attributes and interest ratings; b) Brand awareness and brand rank; c) Pattern of product use; d) Attitudes to the category; e) Demographic, psychographic, and media graphic of respondents.
2. Analysis Stage: The company uses factorial analysis on the data to dispose highly correlated variables. Then with the cluster analysis, the company determines a number of different segments of each other.
3. Formation Stage: Each cluster is now shaped with requirements for differences in attitude, behavior, demographics, psychographics, and consumer media consumption habits. Each segment can be named based on the dominant traits that distinguish it.

2.3 Consumer Personality and Lifestyle

According to KOTLER (2008), consumer purchase behavior refers to the behavior of end-consumer purchases, individuals and households who purchase goods, and services for personal consumption. Meanwhile, Schiffan and Kanuk (2000) provide the following definition "the term consumer behavior is the behavior that consumers show in searching, buying, using, evaluating and spend products and services that they expect.
will satisfy their needs. Marketing specialists often limit the notion of consumer behavior as an individual or group activity, directly involved in obtaining, using goods and services including the decision-making process. Consumer behavior has several benefits to be studied and observed by marketers because: a). consumers are the central point of marketing; b). rapid environmental changes can affect individuals or consumers; c). shorter product life cycles lead to rapidly changing consumer tastes; d). global markets lead to the transfer of information and consumers from one country to another; e). market segmentation is based on consumer behavior; f). consumers are difficult to know their activities.

Regarding to consumer behavior, humans have different characteristics. A unique personality will only be possessed by someone. A Marketer can plan marketing programs ranging from designing products, communicating to consumers and distributing to end users by using personality and lifestyle factors. The use of lifestyle aspects can be done with attitudes, interests and opinions of consumers. Certain attitudes that consumers have of product brands can reflect their lifestyles. A person's lifestyle can also be shown by looking at his or her opinion of a particular object.

Personality is a dynamic organization of an individual psychosocial system that determines its unique alignment to the environment (Nugroho J. Setiadi, 2008). Personality is the result of the influence of two factors namely the heredity of birth and individual interaction with the environment. In addition, there is also another factor that shapes personality that is situation. Therefore, the adult human personality is formed from heredity, environment and situation factors.

2.4 Lifestyle
Lifestyle is the way of a person living his or her life which is expressed in the activities, interests and opinions in question (Kotler, 2012). Lifestyle shows a personal depiction in interacting with the environment. Lifestyle reflects the depiction of a person more than just a social class and personality. When a person's social class is known, then it is possible to know everything about the possibility of his behavior even though it is impossible to fully understand him or herself as an individual. If we know the personality of a person, we can infer the differences in psychological characteristics but do not know much about actual activities, interests and opinions. Lifestyle tries to show the overall appearance of a person's behavior patterns in everyday life. Lifestyle can be said as a concept that is more contemporary, more comprehensive and more useful than personality. It is this reason that makes marketers pay greater attention and devote to understanding this lifestyle conception, including how these lifestyles are measured and how lifestyles are used.

James F Engel (2004) defines lifestyle as a pattern in which people live and spend their time and money. Consumers develop a set of conceptions that minimize discrepancies or inconsistencies in their values and lifestyles. People use conceptions such as lifestyles to analyze events that occur around them and to interpret and predict what will happen.
AIO is a term used to measure lifestyle that refers to the measurement of activities, interests and opinions. *Activity* is a good lifestyle measurement because activities measure what people do. *Interest* which is in a particular object or event or topic indicates the level of excitement that accompanies special and continuous attention to certain things. While *Opinion* is an oral or written answer that people give in response to a stimulus situation in which a kind of question is asked. For more details, the categories of AIOs and the demographics of a study on lifestyle can be described as in the table below:

<table>
<thead>
<tr>
<th>Activities</th>
<th>Interest</th>
<th>Opinion</th>
<th>Demography</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work</td>
<td>Family</td>
<td>Personal</td>
<td>Age</td>
</tr>
<tr>
<td>Hobby</td>
<td>Home</td>
<td>Social Issue</td>
<td>Income</td>
</tr>
<tr>
<td>Vacation</td>
<td>Job</td>
<td>Politics</td>
<td>Profession</td>
</tr>
<tr>
<td>Club Membership</td>
<td>Fashion</td>
<td>Business</td>
<td>Domicile</td>
</tr>
<tr>
<td>Community</td>
<td>Food</td>
<td>Education</td>
<td>Geography</td>
</tr>
<tr>
<td>Physical Exercise</td>
<td>Achievement</td>
<td>Products</td>
<td>City Size</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Future</td>
<td>Life Cycle</td>
</tr>
</tbody>
</table>

### 2.5 Using Lifestyle Characteristics in Marketing Strategies

Understanding consumer lifestyles has tremendous benefits for marketers. There are four (4) advantages for marketers in understanding the consumer lifestyle, namely: 1). Marketers can use the consumer lifestyle to market segmentation. For example, there is a consumer segment that has a focus on personal health, consumers who are concerned with slimness, or consumers who consume goods because of family habits. In this case the marketer may choose to serve the segment deemed most profitable; 2). Understanding consumer lifestyles helps in positioning products in the marketplace by using advertising; 3). If the lifestyle is known, then marketers can place their product ads on the most suitable media. What is meant by suitable sizes is to use the media most widely accessed by the consumer groups concerned; 4). Knowing the lifestyle of consumers means marketers can develop products according to lifestyle demands.

### 2.6 Previous Research

Research from Mikhrian (2012) says that Natasha Skin Care segment consists of consumer behavior and psychographic components. Marketers can deal with and satisfy the consumer desires based on that segmentation. For the target market that will be served, Natasha can use the segmentation that has been identified. In addition, these two variables, which are demographic variables and geography variables, that are contained in the consumer profile also need to be considered, such as gender. It shows that men who are not the actual target market at the beginning, might begin to participate in having treatment.

Research from Lusiana Kartika (2013) said that the *Speedy* user segmentation is divided into 5 clusters which are surrenders, routines, actively, wealthy and independent. The cluster class that is formed has many similarities. Based on category variables of clusters that are formed, it is less strongly used as a reference.
in creating new segments. It can be said that the Telkom Speedy segment currently used is based on the use as a base offering has been appropriate. In the research of Debby Tania (2014), it is concluded that Wiston segmentation of the majority of men between the ages of 35 to 45 years, domicile in the city of Surabaya with the profession of entrepreneur and the amount of expenditure a month more than Rp3,000,000. Consumers have high benefit behavior and tend to use agency services because they feel that there is a guarantee of security.

Kunto and Pasla’s research entitled "Lifestyle Segmentation of Marketing Program Student of Petra University" using AIO Lifestyle variable (Activity, Interest and Opinion) obtained result as follows: Student Petra Marketing Program is divided into three segments, 39%), identity seeking students (40.7%) and conservative-trensetter students (19.4%).

3. METHODOLOGY
The method used in this research is descriptive method and quantitative analytic method. Descriptive method focuses on the actual disclosure of the facts of all the problems faced by micro and small entrepreneurs in the area of Depok. Disclosure of facts is done through the stages of activities that include data collection using instruments in the form of questionnaires, tabulating data, analyzing, interpreting and making conclusions. The quantitative analytical method is to use factorial analysis and cluster analysis. In this research, factorial analysis is used to simplify variables. On the other hand, in cluster analysis, a number of variables which are consumer characteristics are used to compare one object to another object. In the first stage of this study, the authors will reveal facts that can simplify the next variable by cluster analysis that will be able to form consumer segmentation.

This study was conducted on all consumers dodol and juice starfruit who make purchases at souvenir outlets by Depok City or directly through the producer. In other words, the population of this study is all consumers who have decided to consume dodol or star fruit juice. Sampling technique used is non probability sampling, that is through accidental sampling approach. Namely by interviewing using their questionnaires who coincidentally transact at the outlets or directly from the producer. In this study, the number of respondents who made the sample is as many as 100 people with the consideration that the amount is enough to represent all consumers of dodol products and starfruit juice.

The primary data is related to demographic variables (consisting of age, sex, life cycle, income, occupation and education), psychographic variables (social class, lifestyle and personality) and behavioral variables (user status, loyalty status, attitudes toward products and motivation of use). The data are obtained directly through questionnaires submitted to each respondent. On the other hand, the quantitative analysis uses factorial analysis and cluster analysis, namely in the form of multivariate statistical analysis by utilizing the help of SPSS application system. Secondary data is collected from various documentation such as literature study, internet, literature, and scientific journals related to research.
The used data analysis tools in this research are factor analysis and cluster analysis with the following stages: 1) Factor analysis is done with the aim to simplify the observed variables. This analysis can summarize information that has many variables into several factors or dimensions only. In addition, factor analysis is also useful to reduce the high correlation between the analyzed variables; 2) Cluster analysis is used to identify objects or individuals that have similar responses to a criterion. Stages of cluster analysis (Bilson S, 2002) as follows: a). formulate the problem by explaining what variables are the basis of the analysis; b) choose the size of the similarity: specify the size of the used distance. This distance describes how similar or how different objects are clustered; c). choosing the clustering procedure to be the benchmark is the cluster used should be able to minimize variation in the cluster and maximize the variation between clusters; d). determine the number of clusters; in choosing the number of formed clusters required the judgment of the researcher, this is because the cluster analysis does not decide the number of clusters but only shows the number of clusters that can be formed; e). interpret the cluster profiles that are formed. The resulting cluster should be interpreted based on the variables used for clustering; f). validation test; the validation test is conducted through 3 ways, namely:

1. Large samples were randomly divided into two groups. Conduct a cluster analysis on each group, if the result is the same then the accuracy of cluster analysis can be trusted.
2. Marketing cluster analysis gives an overview of the existing market segments. If cluster analysis can provide a clear profile picture until the marketer can predict the behavior of each segment, then it can be reliably accurate cluster analysis.
3. Cluster analysis can be performed repeatedly with the same data but by using different distances and methods. Compare the results of each treatment. If the result is the same then the accuracy of cluster analysis is more certain.

4. ANALYSIS AND DISCUSSION
Analysis
- Factor Analysis
Factor analysis in this research tries to simplify complex and varied relationships among a number of observation variables by creating dimensions or factors together. This analysis also tries to reduce the high correlation between variables, so that the resulting variables are variables that are not correlated. In this research factor analysis is intended to 1) see what factors encourage consumers to purchase products based on product attributes and benefits; 2) classify consumers by simplifying lifestyle variables consisting of 42 questions into several factors. The simplification of lifestyle variables is intended to find out how the lifestyle of consumers who buy dodol products and “dewa” starfruit juice produced by SMEs Depok city.

The results of the reliability test of product attribute and benefit variables yield the cronbach's alpha value of 0.885 and 0.854. This indicates that the instrument that is used in this study is reliable, because the Cronbach's Alpha > 0.6 and that the respondent's answer to the question is consistent or stable over time. Whereas through the validity test of product and benefit attribute variables produce significance value smaller than 5%, this means that all questions
in attribute and benefit variable are declared valid. After the reliability and validity test of the instrument, there are five factors that influence consumers to buy dodol and juice products, namely: a) physical attractiveness of the product; b) the ease of getting the product; c) product simplicity; d) product expiry period (durable) and e) prestige (social status).

The results of the lifestyle variable reliability test which consist of activities, interests and opinions -- showed Cronbach's alpha values of 0.872, 0.854 and 0.863 respectively. Cronbach's alpha value above 0.6 indicates the reliability of the instrument used in this study. Furthermore, through the analysis of variables of lifestyles, consumers of dodol and belimbing-dewa juice in the city of Depok could be grouped into 11 factors. The naming of each factor is based on the tendency of a lifestyle statement consisting of activity, concentration and life views. The researchers gave the name to eleven factors formed as follows:

Factor 1 : Consumers of dynamic groups. It is a group of consumers who are active in community organizations, corporations and educational institutions. They consume dodol products and starfruit juice because of his position.

Factor 2 : Conservative Consumers. A group of consumers that prioritize innovative product which highlights authenticity, simplicity, and quality.

Factor 3 : Consumers of entertainment enthusiasts and traveling. This is a group of consumers who like to travel to certain places, enjoy entertainment, like shopping in various outlets or shopping centers.

Factor 4 : Household consumers; who prefer to spend time with family, enthusiasts for a performance or a concert.

Factor 5 : Consumer group of information-thirsty; a group of consumers who like to read books, like to read newspapers and always interested in the world of education.

Factor 6 : Outgoing people; a group of consumers who love to interact with many people, happy to work with others and socialize.

Factor 7 : Sports lover group; group of consumers who really love sports and enjoy leisure time in the restaurant or café.

Factor 8 : Housewives group; group of those who are married women who are fond of cleanliness and consider education highly.

Factor 9 : Economical group; group of communities who love to read economy-related magazines and appreciate time.

Factor 10 : Communicative consumers group, people who are open and favor of cultures; the people belong in this group are usually open-minded and appreciate their culture a lot.

Factor 11 : Independent consumer; those who used to travel on their own either by public transportation or driving.
• **Cluster Analysis**

After the eleventh cluster analysis of consumer groups as seen from the analysis of the factors, we formed four (4) clusters as follows:

- **Cluster 1** : This cluster groups consumer segments based on factor 1, factor 7 and factor 9 (consumer group of corporate / government organization, consumer group of sports enthusiasts and pamper body, and consumer group who likes to think economically while also appreciate time).

- **Cluster 2** : This cluster groups consumer segments based on factor 2, factor 8 and factor 10 (consumer groups that accept change, groups of mostly housewives and consumer groups are communicative, open and culturally fond).

- **Cluster 3** : This cluster groups consumer segments based on factor 3, factor 6 and factor 11 (entertainment and traveling enthusiast group, emerging consumer groups and consumer groups that do not depend on others).

- **Cluster 4** : This cluster groups consumer segments based on factor 5 and factor 4 (groups that prioritize families and groups are always updated on the development of information).

Based on properties of each cluster, the researchers attempt to define the aforementioned clusters as follow: (1) cluster/segments of consumers who have a dynamic lifestyle (18%); (2) cluster/segments of consumers who are to change (38%); (3) cluster/segments of consumers living independently (16%) and (4) cluster of conservative consumers (28%).

**Research Implication**

**A. Towards SMEs Actors**

For SMEs, especially producers of dodol and star fruit juice, it is advisable to think about how to expand their business through increased sales by taking into account the existing consumer segment. The results of this study indicate that most consumers come from consumer segments that are open to changes (38%) and conservative consumer segments (28%). Therefore, SMEs dodol and juice starfruit should always follow changes to adjust to consumer demands. Changes that can be made by the producers can be in an effort to diversify the taste of the product and the development of packaging innovations that are more interesting and follow the consumer's taste. Furthermore, to capture a conservative consumer segment that is constantly updating the information, it means that producers of dodol and juice should be more aggressive in promoting and selling their products through various events and increasing sales outlets to reach more consumers.

In accordance with the development of information technology, the SME producers dodol and star fruit juice should be able to follow this development to increase sales. If this condition is ignored, then it is not impossible one day producers dodol and star fruit juice will go bankrupt. Therefore, food SMEs that use raw materials according to local wisdom, need to innovate in various things; such as innovation in taste, innovation in product form, innovation in packaging and innovation in terms of
marketing. This should be a serious concern for producers of dodol and starfruit juice in Depok.

B. Towards the Stakeholders
The city government as a stakeholder can facilitate producers of dodol and starfruit juice in terms of expanding the market by promoting it by holding various events periodically. Because the consumer segment (18%) comes from an active community as the head of the institution, the head of the university and the head of the community organization, the government can hold the meeting by inviting them to every event held by the government. As for the consumer segment that has an open lifestyle, communicative and dynamic (38%) the government can help the producers to diversify the products, taste, packaging and product quality through various forms of training by bringing in experts in their field.

Higher universities around Depok can also take part in increasing marketing and sales of dodol and starfruit juice products by determining the economic price, so that the price will be not too expensive but still profitable. In addition, universities can provide training on how to make product packaging more attractive. This is a way that universities can do to capture consumer-style segment of independent living (16%) and consumer segment with conservative lifestyle (28%).

5. CONCLUSION
Based on the results of research and discussion of the factors that encourage consumers to consume dodol and starfruit juice and segmentation related to consumer lifestyle, the authors formulate the following conclusions:

1. There are five (5) factors that influence the consumers to buy dodol product and star fruit juice, which are: a) physical attractiveness; b) broad marketing; c) the simplicity; d) product expiry period (durable) and e) prestige (social status).

2. Factor analysis of the lifestyle variables of dodol and starfruit juice consumers in Depok are grouped into 11 factors consisting of: a) dynamic lifestyle; b) conservative; c) entertainment and traveling enthusiasts; d) conservative lifestyles; e) information enthusiasts; f) sociable; g) leisure and sports enthusiasts; h) home-based lifestyle; i) economic and efficient lifestyles; j) an open, communicative lifestyle and a cultural lover; k) consumer groups with independent lifestyles.

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Development of Self-Improvement Learning: Mild Intellectual Disability Based Multimedia Interactive

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Abstract

This study aims to improve self-development mild intellectual disability with develop Learning Media Self Development model of multimedia Interactive CD Based Story. This research is part of an applied product development research development model using Dick and Carey which consists of several stages of analysis, design, development, implementation, and evaluation. This study examines theoretical self development lessons, examines theories of pictorial stories, identifies the Implementation of Self-Awareness Learning at the Extraordinary School Asih Budi, Designs the learning of self-modeled picture story model, the prototype of multimedia design as the initial design draft. The development of self-learning model of pictorial story model is designed as an alternative media to support the learning of children with mild intellectual disability that can be utilized outside the integrated school.

Keywords : Learning media, mild intellectual disability, self improvement, Multimedia

1. INTRODUCTION

Self-help ability can be called self-care. For children who fall into the normal category, this is very easy. But for children who are included in the category of mild intellectual disability able to train, this needs to be taught and practiced in school learning activities. This is related to the ability of intelligence below normal (mild intellectual disability), abilities between normal children with mild intellectual disability children who are able to train who have the same age of course different. For a normal child at a certain age they can already help themselves. This is because they easily understand what is taught by teachers, parents or adults. In addition, they can easily imitate what teachers, parents or other adults, brothers and siblings do. This is very different from the students with mild intellectual disability able to train, where until the age of 6 years, they can’t eat self, and at the age of 8 years have not been able to bathe and dress themselves. The self-learning is to develop basic skills to nurture and meet the needs of the mild intellectual disability students, and to provide various skills so as to live independently by not dependent on others and have responsibility for himself and can integrate with his social environment. The self-learning is grouped into seven kinds including: 1)self-care needs, 2)self-care needs, 3)self-help needs, 4)communication needs, 5)socialization needs, 6)life skills needs, and 7)free time. (Maria: 2007)

Audio-visual media is the media used to help student with not only listened but can be seen visually and interactive. Students in class has interested and motivated to learn the material of multimedia learning. The audio visual media is the media that contain messages in auditory form that can only be heard and be able to create for the listener's imagination.
Media that projected can be still typography (teks), images (still pictures), sound (audio), animation (motion picture), and interactive (interaction).

The advent of multimedia and multimedia technologies has changed the way educators teach and students learn. With multimedia, the communication of the information can be done in a more effective manner and it can be an effective instructional medium for delivering information. Davies and Eyo (Emrah, dkk : 2017).

One of the most subject and priorities found in the curriculum of students with special needs in this case mild intellectual disability students is the concept of teaching. The concept of learning has a significant place in the academic development of mild intellectual disability students because the concept is similar in terms of their main features, but the details make it easier to distinguish different objects or events, and create a systematic system.

As a main difference in such applications when compared with the content and materials developed for the regular individuals that are all colourful and attractive, the content is simple, clear and the information wanted to be taught or transmitted is provided in the most simple way, there are no visuals that may cause information confusion and the environment is prepared for the interaction of child when learning (Fien, Doabler, Nelson, Kosty, Clarke & Baker, 2016; Kagohara, Meer, Ramdoss, O’Reilly, Lancioni, Davis, Rispoli, Lang, Marschik, Sutherland, Green & Sigafoos, 2013; Chen, Lee, Lin, 2016; Emrah, Fezile, 2016).

The multimedia learning approach addresses learning through verbal and audio-visual materials (Mayer: 2005). Several studies suggest that meaningful learning is sustained through providing content verbally and audio-visually (Sunagul : 2017).

Researchers indicated that the key distinction between traditional and multimedia instructional strategy is interaction. Interactive multimedia learning cultivates interaction between the learner and the learning content and the content with the learner (Phing and Kian 2007). Research suggests that when such learning interaction occurs, a learner’s attention and comprehension of the learned subject increases. “Interaction is commonly viewed as stimulus response reinforcement encounters action, an integrated form of between the learner and the instruction” as stated by Stemler (1997).

2. METHODOLOGY
Research of R & D (Research and Development) using methods of observation, interviews, and documentation. The research area of R & D has several stages of product development planning. Dick and Carey's development model, in general the Dick & Carey learning media development model consists of several groups of activity steps such as analysis, design, development, implementation, and evaluation. The design and development of learning in accordance with the Dick & Carey model approaches systems that are similar to the models developed by Kemp, but there are additional components in the analysis of learning, and there are several components that will pass through the stages: development and planning process.
3. ANALYSIS AND DISCUSSION

Preliminary Analysis

Applied product development research focuses on product applications that can be used as an alternative integrated school learning media. Media development is required for ICT skills of students with special needs, before doing product design with the development of Dick and Carey model hence the researcher must do preliminary analysis to know student requirement and student ability so that multimedia learning that will be developed can become supporting child's learning of mild disabilities. Phase needs analysis conducted for 3 months from March 2017 until May 2017 started by observation with the object of research is the students of mild intellectual disability Junior High School (SMP-LB Class7-9) and Senior High School (SMA-LB Class 10-12) Asih Budi East Jakarta. The first week the researchers made observations on facilities and supporting facilities such as computer laboratories that will be used to test the ability, the research team noticed some limitations and crashes on some computer units so the team needed to make a series of improvements to the facility. In the second week. Has performed a pretest against students of light intellectual barriers (mild intellectual disability) with IQ less 55-69 (scale veschler). Students amounted to 4 people with different abilities and classes 2 students Junior high school (SMP) class VII and VIII and 2 students senior high school (SMA) class XII. This test aims to determine the initial ability of students in operating computers and understanding of learning materials contained in computer learning programs. In trials of students' with mild intellectual disability abilities there are 3 activities done in the use of interactive multimedia, among others: Reading, games, and answering questions.

Table 1. The Ability of the Students of Mild Disabilities Introduction Analysis

<table>
<thead>
<tr>
<th>Name</th>
<th>Class</th>
<th>Reading</th>
<th>Games Score</th>
<th>Question</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hilmi</td>
<td>VII</td>
<td>Read simple sentences repeatedly</td>
<td>I- 260</td>
<td>Reading less fluent and less understanding of reading</td>
<td>70%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>II-132</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>III-236</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Habib</td>
<td>VIII</td>
<td>Read simple sentences smoothly</td>
<td>I-190</td>
<td>Understanding of less reading</td>
<td>90%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>II-150</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>III-250</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Irfan</td>
<td>XII</td>
<td>Read the story smoothly</td>
<td>I-(280)</td>
<td>Lack of confidence</td>
<td>95%</td>
</tr>
<tr>
<td>Tufik</td>
<td></td>
<td>Understanding of good reading</td>
<td>II-(158)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>III-(260)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aski</td>
<td>XII</td>
<td>Can’t reading smooth, and always repeated</td>
<td>I-190</td>
<td>Reading not smooth, Repeat text</td>
<td>80%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>II-150</td>
<td>Understanding of reading is less</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>III-250</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Stages of Product Development Design

Product Test
Multimedia products will pass validation testing stages by media experts and material experts. Assessment of a material expert consisting of two persons, among others, whereas for the assessment of media expert consists of two media expert.

Media Expert Instruments
In the media expert test, there are several instrument indicators used to measure multimedia learning. There are 27 items of statement that are divided into 5 components, among others: (1) Typography Components, (2) Graphic Components/Layouts, (3) Animation Components, (4) Components Video / Audio, (5) Media Utilization Components.

In the expert test there are several indicators of instruments used to measure learning multimedia, there are 8 indicators of expert test materials, among others: (1) Indicator Conformity of materials with curriculum, (2) Indicator Material accuracy, (3) Indicator Conformity of learning support materials, (4) Technical Indicator Presentation, (5) Indicator of Learning Presentation, (6) Indicator Completed presentation, (7) Indicator Design principles, (8) Indicator Components of design materials.

4. CONCLUSION
Before researching the development of multimedia products, there are several findings in the learning media for students mild intellectual disability. Still the lack of learning media in the form of multimedia encourages researchers to develop it, the role of special educational change for mild intellectual disability students is now beginning to be strengthened by the integration between the learning curriculum with multimedia technology. From the results of preliminary analysis conducted as the initial step of product development, conducted by testing the ability of students with mild intellectual disability multimedia learning products for elementary school students class 1.

From the results of the preliminary analysis it was found mild intellectual disability students had the ability to operate multimedia-based learning. There are several findings in the multimedia products available in the market, some less attention to the needs of students and not tailored to the ability of students in interacting with multimedia products. This has resulted in a new paradigm in the world of special education and renewed new concepts in the development of content, ideas and a number of innovative methods in which information can be communicated to learners, especially mild intellectual disability students. The learning environment with interactive learning media of new self-building material is expected to be able to answer the challenge and will affect the way teachers teach and students learn, multimedia-based learning media can be done and used outside school but integrated with school. This study has presented and discussed the use of multimedia in the
learning environment but for the learning of students with mild intellectual disability development of multimedia-based media is still very limited. Education in the form of important technological information is provided not only to normal students but also to students with special needs to equip students with high-level thinking and problem-solving skills and enable them to experience ICT-based information and communication technologies. From the preliminary research results, we can conclude that by integrating multimedia into the teaching and learning process, conventional methods are strengthened and multimedia-oriented methods can be implemented in exceptional schools.

5. ACKNOWLEDGMENTS
This research is based on research kemenristekdikti which regulated technical implementation by research institute State University of Jakarta. This research was conducted in a team consisting of: Chairman Dra Tri Sediyani, M.Pd, Member 1 Marja, M.Pd, Member 2 Eko Hadi Prayitno, M. Pd, ACA, in research development of this product has a research road map. In the first year this study aims to 1) to study theoretically self-development learning, 2) to examine the theory of the picture story, 3) to identify the implementation of self-learning in SLB Asih Budi, 4) to design the learning of self-modeling of pictorial story.

In the second year of the study aims to 1) Develop self-learning model of illustrated story, 2) Testing self image learning model of CD-based self-help on Children with Light Mice 3) Create research national and international journal.

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Supporting Student with Hearing Impairment in Early Reading Activity Through The Educative Video Game

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Abstract
The aim of this article is to describe the early reading skill in student with hearing impairment at kindergarten class through the educative video game. This research was conducted at an inclusive school in Jakarta. I begin the discussion by describing the children characteristic who have less language skill due to the deafness. Since they are deaf, they rely more on visual in studying and understanding their surroundings. One of the skill that student with hearing impairment at kindergarten must have is the early reading skill. Early reading has become the big challenge for student with hearing impairment. Hence, special learning media is highly needed in order to support their learning process. The result show that children begin the early reading activity by identifying the letters and pictures made by teachers on the white board. The development of learning media through the video game consist of noun, verb, and short sentence. It includes the sound, cursive writing, as well the picture related to the appeared word or sentence. The research is using qualitative methodology and development research. Hopefully, teacher can utilise the research findings to develop more educative video games for the sake of the learning development for student with hearing impairment.

Keywords: early reading, student with hearing impairment, educative video game

1. INTRODUCTION
Reading is a complicated task which involves many limbs, such as visual, auditory, motoric, and cognitive. It makes reading become a complex activity. Reading has a significant role in daily life such as for getting information and participating in society.

The very first step to being able to read comprehensively is early reading. It is hard to have early reading skill due to some aspects. In mastering the early reading skills, children should learn phoneme awareness and vocabulary recognition.

All children, include children with hearing impairment, have to have the early reading ability to have a good grip of comprehensive reading skill. Nevertheless, children with hearing impairment have an obstacle in learning the early reading skills, that is in their hearing function. This problem makes hearing impairment children difficult in mastering the reading skill since they cannot directly correlate the word with the meaning. They must memorise the word and its concrete example. For instance, to be able to read the word “book”, hearing impairment children have to remember the letter of “book” and its picture.

All children, include children with hearing impairment, have to have early reading skill in order to have a good grip of comprehensive reading skill. However, it is difficult to have early reading skill due to some aspects. First, in mastering the early reading skill, children should learn phoneme awareness and vocabulary recognition. As a fact that children with hearing impairmentness have problems in their hearing function, it is influence their ability in mastering the reading skill. Due to their hearing impairment, they cannot directly correlate the word with the meaning.
Therefore, they must memorise the word and its concrete example. For instance, to be able to read the word “book”, hearing impairment children have to memorise the letter of “book” and its picture.

Another obstacle that makes hearing impairment children more difficult in reading is the lack of language. They have to understand the meaning of the word and the sound which form the word as well. Thus, in the early reading learning for hearing impairment children, the role of instructional media is essential. The most appropriate learning media is the one which prioritises the visual function of children with hearing impairment and should be attractive, and easy to use.

Many children include children with hearing impairment, like the instructional media with a video game. It provides interesting picture and sound which make children will not be bored to replay.

In fact, instructional media with the video game is not available yet. Based on this description, the necessity to develop learning media with a video game is demanding for the sake of supporting hearing impairment children and enhancing their learning outcomes in early reading skills.

2. METHODOLOGY
This research used the Borg and Gall research and development methodology. The author used descriptive approach at the preliminary research as the needs analysis. Besides author used ADDIE (Analysis, Development, Design, Implementation, and Evaluation) model for developing the educative video games. This research targeted the children with hearing impairment at kindergarten.

I used qualitative methodology with triangulation technique based on observation, interview, and document review to analyse the data. I followed these steps to develop the media: 1) needs analysis of the hearing impairment children’s early learning skill in kindergarten; 2) the needs analysis of particular instructional media in order to enhance their capability; 3) creating the learning media in the form of educative video game in accordance with their characteristics; 4) the media then validated by the hearing impairment expert and IT (Information and Technology) specialist as well tested to the limited sample of children at kindergarten level, afterwards improved in order to get the ideal product; 5) evaluate the product before publishing, whether it is suitable and adequate for hearing impairment children or otherwise as well as whether it still needs improvement.

3. ANALYSIS AND DISCUSSION
Result
The needs analysis based on the preliminary research result as follows:
1. Kindergarten students’ early reading is conducted in the form of Maternal Reflective Method (MRM).
2. Hearing impairment children begin the early reading learning by identifying the word and separating into syllables, for instance, the word ‘table’ is read ‘tá-bèl’ then separate into syllable ‘tá’ + ‘bèl’.
3. Teacher use word card which contains picture and upright writing as the instructional media.
4. The teachers in kindergarten have not utilized the IT which makes the learning monotonous.

5. The development of instructional media for the sake of enhancing the early reading skills in children with hearing impairment at kindergarten is essential to make the pedagogy more varied and exciting. This endeavour makes the hearing impairment children’s early reading skill optimal.

6. The development of early reading instructional media for hearing impairment children use the ADDIE model. There are five procedures; those are needs analysis; media development; educative video game production; validation, trial, and implementation; evaluation.

7. Educative video game of early reading contains the picture and upright writing of many words.

8. Learn the early reading through the educative video game can be done everywhere by both teachers and parents due to its flexibility and accessibility.

9. Applying the educative video game in early reading learning will result in increasing of hearing impairment children’s learning interest.

10. The educative video game can raise the hearing impairment children’s learning result.

Discussion

Early reading skill is one of learning steps in reading comprehension for every child, including children with hearing impairment. Hearing impairment children should learn early reading at kindergarten. Children with hearing impairment gain the information by visualizing since their difficulties in hearing and language. Consequently, teacher have to use attractive instructional media to increase their learning interest.

At kindergarten, children with hearing impairment learn the early reading through the word cards which contain many verbs and nouns. They are required to see the writing and follow teacher’s speech about that writing. After that, children learn how to separate the word into syllable. For instance, the word ‘house’ separated into ‘ha’ + ‘us’. This technique will make them easier in memorizing the words. Children are also taught how to match the word with its picture.

Due to its easiness and adaptability, this technique is still implemented at kindergarten. Nevertheless, this method is monotonous which create satiation in learning process. Satiety in learning will cause ineffective process in learning.

Early reading educative video game is one of the answers for the sake of better learning in children with hearing impairment. The video game consists of many verbs and nouns with pictures as well its upright letter. These children with hearing impairment seem interested since the pictures and letters are more appealing. Furthermore, since this media use android application the parents and teacher could employ this media everywhere and every time.

Early reading is a consequential process before reading comprehension for children with hearing impairment. By employing educative video game in learning process, children also learn about the word meaning. They see the object through the colored and moving images, say the word under teacher’s or parents’ direction, as well as learn the word in upright letter.
Early reading educative video game also benefit the children by facilitating them to learn everywhere, not only at school. Children can discover the knowledge everywhere with their parents merely using the android-based application. This could enhance students learning result.

4. CONCLUSION
The very first step to being able to read comprehensively is early reading. All children, include children with hearing impairment, have to have the early reading ability to have a good grip of comprehensive reading skill.

Hearing impairment children have difficult in mastering the reading skill since they cannot directly correlate the word with the meaning. The most appropriate learning media is the one which prioritises the visual function of children with hearing impairment and should be attractive, and easy to use.

This research used the Borg and Gall research and development methodology. The development of early reading instructional media for hearing impairment children is educative video game of early reading. The video game consists of many verbs and nouns with pictures as well its upright letter. By employing educative video game in learning process, children learn about the word meaning. Furthermore, since this media use android application the parents and teacher could employ this media everywhere and every time.

5. REFERENCES
Economic Studies on The Potential of Small and Medium Industries in City Tegal Using Online Media as A Means of Marketing

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Abstract

This study aims to explore the extent to which the potential for the development of Small and Medium Industries (SMI) Tegal. Its also providing feedback to stakeholders and the local government in Tegal in particular and Indonesia government in general for the development of product marketing of Small and Medium Industries (SMI) in order to face the ASEAN economic community. This research was conducted using qualitative descriptive method with phenomenological approach. The conclusion of this study are that the local government should improve the coordination and networking among the Small and Medium Enterprises. The local government should empowered the Small and Medium Enterprises by build the system informations between the Local government and the Small and Medium Enterprises.

Keywords: potential, development, Small and Medium Industries, ASEAN Economic Community

1. INTRODUCTION

Japanese town famous as its Tegal Indonesia has tremendous potential in the development of Small and Medium Industries its produce various equipment and fixtures made of iron so forth. Today many government efforts to stimulate the potential of SMEs in order to raise the position of SMEs. This study will explore further the potential of the SME (Small and Medium Enterprises) in the city of Tegal and any products that have the potential to be developed. In the discussion session with CEOs of companies in the IT field in the Summit (Summit) ASEAN-US in California, Indonesian President Joko Widodo expressed his view on technology and digital economy should bring benefits to the people, especially of Small and Medium Enterprises (SMEs) in Indonesia. SMEs should have access to technology and the digital economy of Indonesia.

Joko Widodo said that he has a vision to make Indonesia as the largest digital economy by 2020. Indonesia has launched E-commerce National Roadmap which is a collaboration of eight ministries to the value of $ 130 billion and create 1,000 techopreneurs with the business value of 10 billion US dollars in 2020. " this is a big step measures to encourage technological innovation which will benefit the people, "Indonesia itself has a great potential in the field of the digital economy. In 2014, e-commerce transactions recorded Indonesia reached USD 12 billion. This means that Indonesia experienced a significant increase from 2013 which stood at USD 8 billion. Predicted, in 2016 amounted to USD 24.6 billion [2]

Tegal City has a number of SMEs (Small and Medium Industries) of more than 1000 SME large and small spread over 4 (four) Subdistrict and various productions ranging from the metal industry, food, garment, handicrafts, sports equipment, transportation, fashion and more and absorb amounted to 6,480 employees
The data obtained from the survey conducted Department of Industry and Trade Tegal in 2016.

Of the many SMEs that exist in Tegal almost the majority of the products of SMEs are marketed through classic transaction or model of conventional transactions, there are many manufacturers who have not been able to promote as well as marketing their products on-line due to limited knowledge possessed by the managers of the business is about the use of technology the particular information internet. Thing cause producers to consciously or unconsciously miss the opportunity market share is so large and growing market of on-line. Indirectly, it can be said the owners of SMEs in Tegal has not been able to maximize the use of information technology in business on-line. Or commonly referred to as e-commerce.

E-Commerce as a kind of electronic business mechanism that focuses on individual-based business transactions using the Internet as a medium of exchange of goods or services between two icon institute (B-to-B) as well as between institutions and direct consumer (B-to- C) "[3]. This means that media such as the internet through the website is able to perform duties as a liaison between consumers and businesses with between businesses with other businesses.

Utilization of the website as a tool in e-commerce system is necessary, because with the media a lot of advantages, not only do product promotion services or goods but can also make transactions more broadly without constrained by distance and time. The website has many advantages over other mass media. This media is so easy to use, has high speed and global reach. Communicating via the web can be accessed very easily over the internet, then produce and easily also distributed (disseminated). Compared with other media by Andrey Andoko (Kompas Cyber Media) to reach some 60 million people, requires 30 years of radio, then television need 15 year, while over the internet only requires 3 years. Andrey statement over the media put it foremost as a medium for the dissemination of information compared to other conventional media [4].

With many SMEs in Tegal and e-commerce technology is very possible to be built and developed, combining the two can be a huge potential to be applied to the construction of an e-commerce which will bring together business people SME in Tegal to gain more market comprehensive and can help businesses gain market share in the SME market on-line that has the potential more widely from year to year. By increasing the potential of on-line market directly impacts the productivity of SMEs make increased and of course also affect the economy in Tegal also increase and will certainly have a positive impact and help support government programs on the digital economy.

The problem of this research are: (1) How large is the potential for the marketing of products SME Kota Tegal?, (2) Are there any endorsement of the services related to product development of SMEs for the development of SMEs?, (3) How is the marketing potential of Tegal City SME products through on-line media?

The purpose of this research it is: (1) To be able to know how large the marketing potential of SMEs products
in Tegal, (2) To determine whether there is support from private or government institutions for the development of SME products Tegal City, (3) To find out how large the marketing potential of SMEs when marketed products through on-line media.

Benefits of research it is: (1) Under the terms of the theory, as a contribution in the development of science, especially on issues of economic management and development of Small and Medium Enterprises, (2) Under the terms of the practice, as a contribution to the Polytechnic Hope Together Tegal and the Department of Industry and Trade of the City of Tegal as study material for the development of the economy of the city of Tegal. To sharpen the problems in this study, researchers will restrict the analysis of the potential problems in the Small and Medium Industry Tegal municipality in using online media as marketing tools.

2. LITERATURE REVIEW
Definition of SME, In general the industry can be defined as a business or activity processing of raw materials or semi-finished goods into finished goods that have added value to benefit. The results of the industry not only in the form of goods but also in the form of services. Small industry has many definitions, so that a small industry topics are always interesting to talk about. Various government agencies and various agencies using the definition of small industries are different. Therefore, Small and Medium Industries classified as Small and Medium Enterprises restrictions under the Act No. 20 of 2008 on Micro, Small and Medium Enterprises, the Small and Medium Industry boundaries are defined as follows:

Small Industries is a productive economic activities that stand alone, carried by an individual or business entity that is not a subsidiary or not branches of companies owned, controlled, or be a part either directly or indirectly from Medium Business or Large Business net worth more than Rp50,000,000.00 (fifty million rupiah) up to at most 500,000,000.00 (five hundred million rupiah) not including land and buildings; or have an annual sales turnover of more than Rp300,000,000.00 (three hundred million rupiah) up to at most Rp2,500,000,000.00 (two billion five hundred million rupiah)

Medium Industries is productive economic activities that stand alone, carried out by an individual or business entity that is not a subsidiary or not branches of companies owned, controlled, or be a part either directly or indirectly from the Small or large businesses who have a net worth more than 500,000,000.00 (five hundred million rupiah) up to at most 10,000,000,000.00 (ten billion rupiahs), excluding land and buildings; or have an annual sales turnover of more than Rp2,500,000,000.00 (two billion five hundred million rupiah) up to at most Rp50,000,000,000.00 (fifty billion rupiah).

Category Small Industry
Small industrial categories according to the Ministry of Industry as in Wulandari (2006) are as follows:
1. Modern Small Industry
Modern small industry includes small industries which use intermediate process technology (intermediate process technologies), has a limited
production scale, depending on the support of large and medium-sized industries and the domestic and export marketing system, using a special machine tools and other capital equipment.

2. Traditional Small Industry
   Traditional small industry in general is characterized, among others, the process technology used in a simple, used machinery and other capital equipment of relatively simple, rural sites, and access to different markets outside the adjacent environment is limited.

3. Small craft industry
   Small industry is very diverse, ranging from small industries that use simple technology to process small industry that uses process technology middle or even already using a high tech process.

Electronic Commerce (E-Commerce)
E-Commerce can also be interpreted as a business process by using electronic technology that links between businesses, consumers and the public in the form of electronic transactions and the exchange or sale of goods, services, and information electronically (Munawar, 2009: 1).

While understanding the E-Commerce (Electronic Commerce) by Jony Wong (2010: 33) is the buying, selling and marketing goods and services through electronic systems. Such as television, radio and computer networks or the Internet.

According Vermaat (2007: 83) E-Commerce is a business transaction that occurs in the electronic networks such as the Internet. Anyone who has Internet network may participate in the E-Commerce.

3. METHODOLOGY
The type of data that will be used in this research is secondary data and primary data. Secondary data will be obtained from tegalkota.bps.go.id and Disperindag or from other sources are reliable. Secondary data will be used to view the amount of data the market potential of each of the small and medium industries that have so far While primary data obtained from unstructured interviews with business people in small and medium-sized industrial city of Tegal.

Data collection techniques used to obtain the data is as follows:

1) Interview
   According Sugiyono (2010) interview that the meeting of two people to exchange information and ideas through questions and answers, so that it can is constructed meaning in a particular topic. Interviews will researchers do with the perpetrators of SMEs in Tegal and to stakeholders in this regard is Disperindag Tegal City for the development of SMEs.

2) Observation
   According Indriantoro and Supomo (2002), observation of key data this study were obtained through field research, the researchers obtained the data directly from the first (primary data). Observations in this study will go directly to the place of SMEs is to see the extent to which the marketing and development of the existing problems.

3) Documentation
   According Sugiyono (2010) document that is a record of events that have already passed. Documents can be in the form of text, images, or the monumental
works of a person. The documentation in this study will be a record and recording interviews and documentation forms of promotion to market the products of SMEs.

4) Study Library
According Indriantoro and Supomo (2002) literature that is the main ingredient in the secondary data research. Researchers obtain data relating to the issues being studied through books, journals / literature, Internet and other devices related to SME development and strategies for coping with the International market.

The model of this research is using qualitative descriptive research model with a phenomenological approach. According Sugiyono (2005: 21) states that the descriptive method is a method used to describe or analyze the results of the study but not used to make the conclusions wider. Descriptive research is a detailed description of a phenomenon. For example, descriptive research findings that are able to describe the amount of a certain percentage, say that 10 percent of parents are involved in sexual or physical violence against their children (Neuman, 2000: 22).

4. ANALYSIS AND DISCUSSION

Result

<table>
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<td>Age &gt; 40 years</td>
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</tr>
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<td>3</td>
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<td>9 people</td>
</tr>
<tr>
<td>4</td>
<td>Woman</td>
<td>9 people</td>
</tr>
<tr>
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<td>Business type clothing</td>
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<tr>
<td>6</td>
<td>type food business</td>
<td>7 people</td>
</tr>
<tr>
<td>7</td>
<td>other business type</td>
<td>5 people</td>
</tr>
<tr>
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<td>Have bookkeeping</td>
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<td>9</td>
<td>Having a computerized bookkeeping</td>
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<tr>
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<td>Do not have a bookkeeping</td>
<td>4 people</td>
</tr>
<tr>
<td>11</td>
<td>Already doing business promotion</td>
<td>9 people</td>
</tr>
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<td>12</td>
<td>Not to do business promotion</td>
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</tr>
<tr>
<td>13</td>
<td>Getting to know the world of the Internet</td>
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<td>14</td>
<td>Already business promotion via the Internet</td>
<td>6 people</td>
</tr>
<tr>
<td>15</td>
<td>Dealing with banks</td>
<td>15 people</td>
</tr>
<tr>
<td>16</td>
<td>Getting a loan from the banking world</td>
<td>14 people</td>
</tr>
<tr>
<td>17</td>
<td>Turnover per month</td>
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</tr>
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<td>18</td>
<td>Turnover per month</td>
<td>12 people</td>
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Profile Stakeholders

<table>
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<td>3</td>
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<tr>
<td>4</td>
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</table>

Business conditions in Indonesia, The government's policy to enter in the Asean Economic Community has been cymbals right since long. But beginning to be realized as well as in sikapi by Indonesian society recently, especially after the implementation of the AEC in 2015. It is certainly a consequence of many things. Among them is that Indonesia must improve the condition of Indonesia's competitiveness compared with other countries of ASEAN.

Here is the country competitiveness of Indonesia:

Indonesia experienced a decline in the level of competitiveness in the whole country, that of 2015 in position 34 to position 37 in 2016. The level of competitiveness is derived from the World Economic Forum has been doing research on the level of competitiveness of countries around the world. Competitiveness or
competitiveness herein defined as the set of institutions, policies and factors that can determine the level of economic productivity which in turn can improve the welfare of a country.

Among the developing countries and emerging economies in Asia, the trend is mostly positive competitiveness, despite the many challenges and intra-regional disparities are profound. The five ASEAN countries - Malaysia at position 18, Thailand at position 32, Indonesia at position 37, Philippines in position 47, Vietnam at position 56, as a whole is in the middle position (Klaus Scwab, the World Economic Forum 2015)

The following is the ease conditions for businesses in Indonesia:
Conditions ease the level of business in Indonesia has increased ranking from rank 120 in 2014 to rank 109 in 2015. The survey is the level of ease of business conducted by the World Bank in 2015. This indicates that Indonesia has the potential for development of small and medium enterprises or investment both of which come from within the country or from abroad.

Overview and Business Conditions in Tegal. The administrative, Tegal City consists of 4 districts and 27 urban village. The highest number of villages in sub South Tegal ie 8 village, followed by the District and the District of West Thickness respectively Margadana there are 7 villages. While the Eastern District of Tegal has the smallest number 5 villages. The most dominant sector in the year 2014 is trade the most labor-intensive. Uptake the power on its other business fields of agriculture, industry, services and other business its field just below the range of 18 percent and even agriculture absorbs only around 8.49 percent. This is reasonable, because the city of Tegal is an urban area that its very limited agricultural land. Uptake in the agricultural sector is also contributed by the fisheries sub-sector for the city of Tegal itself partly composed of coastal areas.

The industrial sector in Tegal is dominated by small and medium-sized industry. Number of small and medium industry in 2014 there were as many as 4,036 companies, an increase of 6.97 percent compared to 2013. The number of workers absorbed by the small and medium industries in 2014 there were as many as 15 690 people, an increase of 1.81 percent from year 2013. BPS data in 2015 explained that according to the results of the calculation of population projections, by 2014 as many as 244 998 people Tegal city of 121 328 people, made up of the male population and female population of 123 670 inhabitants. This composition is obtained from a comparison of males with female population sex ratio of 98.11 indicates on average for every 100 female population compared with 98 of the male population. Comparison between the number of residents in a territory illustrates the population density of the region. With an area of 39.68 km², the average rate of population in Tegal 2014 amounted to 6,174 people per km². Tegal Timur sub-district as the central government, the economy and education center is still the most populous sub-district with an average density of 11 082 inhabitants per km², while the sub-district Margadana lowest population density is 3,899 people per km² (Disperindag, 2016)

Distribution of the population by age showed that 25.41 percent of the
population Tegal City young age (age 0-14 years), 69.16 per cent of productive age (aged 15-64 years), the fund is only 5.43 percent were aged 65 years or more. Based on figures obtained absolute figures dependence (dependency ratio) amounted to 44.59 Tegal city dwellers means that for every 100 people of productive age bear 45 non- productive age population (Disperindag, 2016)

SME Development Strategy Tegal City. General strategy that has been done by the Industry and Trade to develop the SME them is to provide implementation guidance through training (technical and non-technical), business meetings, study and promotion and provision of facilities given to SMEs that had been recorded by the Industry and Trade Department.

While the SME development strategy that has been done by the SME itself over the years is to develop the market by undertaking various marketing system through both radio and television advertisements, banners, selling door to door or store to store or by internet marketing. Besides the perpetrators of SMEs also do marketing through training and information from friends working partner, through business relationships, even aided by Disperindag in marketing, through exhibitions conducted.

Here is a map of the city of Tegal SMEs which have been displayed in Tegal city website:

![Figure 1. Image: Map of Small and Medium Industry Tegal City](http://www.tegalkota.go.id)

From the industrial map above can be seen a few products that have been produced by SMEs Tegal. Location products as well as the number of its labor absorption. Things have not been submitted on the website is a profile of each target SME Disperindag and personal contact of SMEs so that it can help the marketing of each SME.

Preparation of the Joint Marketing System. Joint Marketing System is a marketing process conducted jointly by both the Industry and Trade along Disperindag target SMEs are expected to increase segmentation of the market were there. Here is a forerunner of the activity of making a joint marketing system that has been done by the City of Industry and Trade is facilitated by the City Tegal Tegal:

![Figure 2. The Industry’s Map of Tegal City](http://www.tegalkota.go.id)
Tegal City Government website also contains addresses for each target SME Disperindag Tegal City. The following types of products or simple specifications. While the data telephone number to call to make a reservation did not show up, and there is no booking service on the website. The website only displays about the company's data only.

Preparation of Integrated Information Systems. Information on the City HPI can be obtained on the website Tegal Tegal or may be accessed directly when people come to Disperindag Tegal City. Website Disperindag Tegal City is currently undergoing refurbishment so that access to the data target SMEs know Tegal municipality can not be accessed through the website Disperindag. In addition through the website, the public can also obtain information about SME Kota Tegal and its activities through brochures contained in Tegal City of Industry and Trade as well as the activities carried out by the Industry and Trade exhibition Tegal City.

Strategies undertaken by Disperindag associated with the provision of information center for SME development Tegal city that is by providing special facilities for the development of SMEs such as websites and online centers network SME market. Currently the implementation of the strategy is still hampered constraints due to the destruction Disperindag website by hackers and is currently still in the process of improvement. While the activities of exhibitions for SME products is still able to continue to be done by Disperindag Tegal City.

While the headquarters of integrated information be used to provide convenience to the public at the same time can be a marketing tool for SMEs assisted Disperindag. However, the head office is still in the process of proposing. And currently has no center in the town of Tegal batik located in South Tegal form of Kampung Batik and information center Gazebo SMEs which are also found in South Tegal. Needed to Kampung Batik and Information Center is a wider dissemination to the public of its existence so that all walks of life can benefit her.

Creation of a Good Business Climate. The creation of a good business climate here is how the strategy that has been done by Disperindag Tegal City to develop SMEs with a conducive business climate. Here are some opinions from the stakeholders of Industry and Trade. "The current business climate is very supportive of SME development and priority but capacity is not sufficient". "The development of its existing, but not appropriate". Or "business climate is appropriate only not maximum, need to be improved".

The strategy that has been done by Disperindag Tegal city to create a good business climate for SME City of Tegal include the setting up coaching programs that blend synergy between SKPD related builder. In addition there is also the opinion in the form of their strategy of approach and guidance to businesses, the regulatory negotiation the People's Business Credit (KUR) for SMEs, training and provision of capital. The constraints experienced by Disperindag Tegal City in implementing this strategy is the lack of synergy development program between SKPD, development funds SMEs inadequate, internal constraints entrepreneurs like unfulfilled brand
products and packaging adequate, HR Disperindag Tegal City is still lacking, as well as SME goods issues such as availability and continuity of the goods, and the last is the lack of budgetary support.

If the strategy undertaken by Disperindag Tegal municipality can proceed smoothly output is expected to be obtained is in the form of conditions of SMEs that began to evolve through the various training both technical and non-technical, progress and development of SMEs towards a more independent and increased advancement of businesses (SME). The success of the strategy that had been done by Disperindag Tegal City can be demonstrated by the growing level of social and economic operators. SME development data can be obtained in Disperindag Tegal City.

Establishment of Center for Consultation and Development of SMEs. Center consulting and development of SMEs useful herein other than as a consultancy for the perpetrators of SMEs in Tegal as well as an information center and a means of showrooms on products offender SME Tegal City. According to the stakeholders, namely Disperindag, Tegal, there is currently no definitive somewhere that is used as a center for consultation and development of MSMEs to the perpetrators of SMEs in Tegal.

Meanwhile, according to the principals of SMEs feel the need to be the center of consultation and floating SMEs because human resources is still low, a lot of the problems SMEs that do not have a solution such as capital, weather conditions and labor, his lack of a trained workforce (skill labor) for certain businesses (for example batik), procurement of raw materials that still rely on the weather conditions (eg fishing), human resource productivity decreased, problems managing the customer (customer service) etc.

**Discussion**
Profile of Respondents, from the above results can be peeled more about the condition of the respondents in general is that the age of the perpetrators of SMEs are mostly over 40 years old. Wherein when increasing age, more mature experience in entrepreneurship, as well as challenging what if at the time of the age of the business conditions still require their innovations and breakthroughs to increase turnover.

Here is a graphic picture of the potential of SMEs that have promotion through online media:

![Graph 4. Data Engaging SMEs Promotion Through Online Media](image)

From these data seen many actors who've been doing the promotion of SMEs but it has not been done online. It is a potential that can be developed by Disperindag Tegal City to facilitate the perpetrators of Tegal City target SMEs in order to start promotion through online media. Most respondents perpetrators of SMEs have been related to the banking world as well as have access to loans.
from the banking world. This is one sign that the perpetrators of SMEs eager to increase their business and are willing to try to do the recording of transactions in order to obtain loans from banks. Because one of the requirements to obtain loans from banks, were the perpetrators of SMEs should be able to report the condition of their business. Most of the perpetrators of SMEs still have a turnover that needs to be improved, namely new Rp 5,000,000 to Rp. 20,000,000. Only 3 perpetrator or 16% of SMEs who have achieved monthly turnover above Rp 100,000,000 per month. It is a potential challenge for the city of Tegal Disperindag to increase the turnover of the perpetrators of SMEs in order to experience improvement.

Competitiveness of Indonesia as seen from the Global Competitiveness Index (GCI) fell from rank 34 in 2015 and ranks 37th in 2016. It shows at least the population has access to high quality education and lack of training. It can be perceived as an opportunity for the city of Tegal's Disperindag can work on the potential perpetrators of SMEs who need training as their capacity building.

Gross domestic product, which means the level of per capita income of all the people of Indonesia to date has upside. This can be perceived as meaningful opportunities in the domestic market potential will increase, along with the improvement of Indonesian society in general economic or public Tegal in particular.

Tegal City SME Development Strategy, Preparation of an integrated information system is urgently needed by the perpetrators of SMEs also Disperindag in touch with each other, which is expected by the integrated information system can increase the turnover of the perpetrators of SMEs assisted Disperindag Tegal City. This integrated information system can be realized in the form of social media applications such as fans page, or whatsapp group to share knowledge and information about marketing.

Meanwhile, to give a chance to the perpetrators of SMEs to obtain marketing opportunities more widely, Disperindag Tegal municipality can create a customized website that contains the products of SMEs assisted and the profile and follows the price or Disperindag Tegal municipality can facilitate the SMEs assisted to participate in online market, which has been available for
Similarly, the establishment of consultation centers and the development of SMEs required by the perpetrators of SMEs Tegal City. It is expected that the establishment of the consultation center can be a means of learning (training centers) as well as a consultation for issues that are not controlled by the perpetrators of SMEs such as the problems of human resources, capital, raw material procurement, operational management and so on.

5. CONCLUSION
The conclusion of this study will answer the following questions which have been submitted at the earliest. SME product marketing potential is quite large Tegal city seen from the trend rate of GDP of Indonesia is increasing from year to year. It is the potential of the country that can be explored and developed for the perpetrators of SMEs to continue to increase its sales. Support from the relevant department has shown with the coaching and training by Disperindag Kota Tegal and other activities such as business meetings, technical and non technical guidance as well as their joint marketing in the form of exhibitions. Potential Tegal city SME product marketing through online media is still very large by seeing half of the respondents have to the Internet as well as nearly 30% of all respondents have been doing promotion over the internet. It is also supported by most actors SME Kota Tegal has done business with the administration recording bookkeeping though still manually.

The Recommendation of this study, Expected for stakeholders in this regard is Disperindag Tegal city to be able to expand the network to contribute as well to capture the perpetrators of SMEs Tegal city that still require building also networking for its business development. Because there are many players who still do not enjoy the SME-coaching coaching or information relating to the development of SMEs. For it can be made an integrated information system whether in the form of social media networks, making it easier for Industry and Trade in distributing information to all players SMEs. It is also expected there is a place which is used as an information center, counseling center and the development of SMEs. This can be assisted, facilitated by a third party, namely the private sector and the academic world who might be able to take apart the parties can facilitate their showroom to display products at the same SME SME center. So that one day in one corner of the town of Tegal will be seen SME business centers, so the potential to become an alternative tourist destinations and shopping in addition to tourist and shopping destination that already exists.

For the perpetrators of SMEs is expected to be more proactive in seeking information about the development of SMEs and to directly contact Disperindag if need info coaching and exhibitions. It's time for the City of Industry and Trade Kota Tegal Tegal especially to facilitate the perpetrators of SMEs in order to carry out joint marketing activities through online media (website creation) as one means to increase sales turnover. Because SME sales rate actors who still have to raise again its sales turnover to be able to develop the business. Activities to raise synergistic between the government and the private sector need to be
improved because of homework to develop the economy in Tegal is a common task that can be solved if all elements of society, its ability to contribute to economic improvement Tegal City residents.

6. REFERENCES
The Effect of Promotion Assimilation toward Internal and External Customer Behavior Formation Dealing With Decision of Choosing Syariah Banking in Malang

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Abstract

This research aimed to study the effect of promotional mix, internal and external factors, on the customer decision to choose syaria banks at Bank Muamalat Indonesia and BNI Syariah Malang Branch. The sample of the research was 100 respondents selected using accidental sampling technique and the data of the research was analyzed using SEM (Structural Equation Modelling). The results of the research showed that internal factor had a significant effect on the decision to choose syariah banks and promotional mix had a significant effect on the decision making mediated by internal factors. However, external factors and promotional mix did not significantly affect the decision to choose syariah banks.

Keywords: promotional mix, internal factors, external factors, and decision to choose syariah bank

1. INTRODUCTION

Some people until now on still think that Islam inhibits the progress. This point of view is coming from western people. It is such a hasty decision that can resulting misunderstanding toward Islam. Western point of view commonly thinks that Islam is a religion that only connecting with ritual matters. Moreover, it is also believed that Islam is not a comprehensive system that includes the whole aspect of life including economical building and banking industry as one of economical movement support (Antonio, 2001: Rivai, 2006).

Result survey of Indonesian Bank toward bank interest concluded that 30% of Indonesian majority citizen do not want to get in touch with interest. This fact according to Ananta (2000) means that their fund is needed another way of invest (Accounting Media, 2000). Based on this, Syariah banking development still has high chance to grow. However, the question is how Syariah banking can develop as wishes?

Regarding the difficulties in perfect mudharabah funding implementation, there are main matters dealing with the implementation. The problem is about how to make a firm Syariah banking regulation and separate it from conventional banking and creating another institution as guidance in deciding nisbah of profit sharing?

All of this thing is a serious problem that needs an immediate act because Senior Deputy Governor of Indonesian Bank, Miranda S. Goeltom also stated that high growing and development of Syariah banking demand Indonesian Bank to create regulation of Syariah banking as soon as possible. Indonesian bank (Antonio, 2001) projected that total assets of Syariah banking right now is about 1,5% from the whole assets of national banking. This amount will arise into 5% at the end of 2008. The massive growth of Syariah banking
without the support of Syariah and obligation issuance will be unfortunate (Hidayatullah.com). Based on the various background as described above, it becomes interesting to study about The Effect of Promotion Assimilation toward Internal and External Customer Behavior Formation Dealing With Decision of Choosing Syariah Banking in Malang

2. LITERATURE REVIEW

Consumer Behavior

To influence consumer, the marketing manager must understand consumer behavior. Consumer behavior according to Triyuwono (2000) is described as follow: “consumer behavior may be defined as decision process and physical activity individuals engage in when evaluating, acquiring, using or disposing of goods and services”. Engel et all, (1995): Consumer behavior is defined as the act of individuals directly involved in obtaining and using economic goods services, including the decision process that precedes and determine these acts”.

Based on that, consumer behavior can be defined as an action that is done by someone or a group of people, directly or indirectly in the connection to gain and use goods and services.

Factors that Affecting Consumer Behavior

There are several factors that affecting consumer behavior according to Wijayanti (2004), it can be divided into three categories, those are an individual consumer, environmental influences, and consumer behavior application to mix marketing strategy.

a. Individual Consumer

Personal factor is an internal factor that consists of (1) consumer idea that consist of needs, behavior, and perception (2) Individual characteristic that classified based on demographics, lifestyle and personality based.

Hamidi (2006) explain that attitude means a situation where soul or mental and thinking condition that prepared to give respond toward an object that organizes and directly affecting behavior dynamically.

Attitude as cognitive evaluation, emotional feeling and someone behavior that tend to be profitable or not toward certain thing or idea.

b. Environmental Influences

Environmental influences consist of culture, subculture, social class, reference class and situation variable. Culture is a social character of the certain society that differentiates them from another culture group.

c. Consumer Behavior Application for Mix Marketing Strategy

This factor is consist of marketing mix strategy (consumer behavior application) and product, price, promotion, and distribution. Marketing assimilation is a part of marketing strategy that connected with marketing type in targeted segment to fulfill consumer needs, Kotler (2002) stated that: “Marketing mix is the term used to describe the combination of the four inputs which constitute the four of company marketing systems, the product, price structure, promotion and distribution on system”.

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From what explained above, it can be concluded that marketing assimilation used as a strategy to gain company goal. The variable that functioned as marketing strategy implementation is a product, price, promotion, and distribution.

**Consumer Decision Making**

The process of decision making according to Kotler (2000) basically need to get through 5 phase. The phase is problem recognition, information research, alternative evaluation, decision to buy and behavior after the purchasing. (Picture 2).

**Picture 2. Purchasing Decision Process**

Needs Introduction ➔ Information Research ➔ Alternative Evaluation ➔ Purchasing Decision ➔ Behavior after purchasing

Source: Philip Kotler, Marketing Management (2002)

**Hypotesis**

Based on theoretical detail, he concluded hypothesis are as follow:

1. Internal factor has significant effect toward decision making to choose Syariah bank in Malang;
2. External factor has significant effect toward decision making to choose Syariah bank in Malang;
3. Promotion assimilation has significant effect toward decision making to choose Syariah bank in Malang;
4. External factor has significant effect toward decision making to choose Syariah bank in Malang with internal factor mediation;
5. Promotion assimilation has significant effect toward decision making toward to choose Syariah bank in Malang with external factor mediation.

**3. METHODOLOGY**

If we take a look at the type of data that is used then this research will be defined as quantitative research. (Sugiyono, 2005).

**Internal Factor Variable:** Internal factor is a factor that comes from inside individual that affecting someone to put their fund in Syariah banking. An indicator of an internal factor is perception, motivation, cost, benefit and religion/faith.

**External Factor Variable:** External factor is a factor outside of individual that affecting someone to place their fund in Syariah banking. The indicator of an external factor is family and reference.

**Promotion Variable:** Promotion is a way that Syariah banking choosing to attract the new consumer to place their fund in Syariah banking. The indicator of promotion variable is an advertisement, personal selling, and publication.

**The decision to Saving the Fund:** consumer decision to place their fund in Syariah banking in Malang, The indicator is the satisfaction feeling to become a consumer and asking other people to become a consumer.

**Population, Sample, and Sampling Technique**

Research population is the whole consumer of Muammalat Indonesian Banking and BNI Syariah in Malang. The sampling technique is using accidental sampling. Accidental sampling is taken from the consumer that doing their transaction is Syariah banking of Malang. The amount of taken sample is around 100 people, this research emphasizes on quantitative approach in data analysis. That is why the data analysis method
that used in this research will be classified into two. The classification is descriptive and SEM analysis (Solimun, 2002).

4. ANALYSIS AND DISCUSSION
Based on descriptive analysis result that is done toward data of 100 research respondent that consist of 86% of male, 92 % is already married and 82% is in their productive age with education level is bachelor degree around 60 %, theentrepreneur is 30% while government employee is 24%.

Hypothesis Testing
Hypothesis testing in the structural model will be related with the result of coefficient regression result of each resulting line will be detailed below:

<table>
<thead>
<tr>
<th>Line direction</th>
<th>Regressi on coef.</th>
<th>Wrong raw</th>
<th>C.R</th>
<th>p-value</th>
<th>Raw coef.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assimilation</td>
<td>0.194</td>
<td>0.095</td>
<td>2.045</td>
<td>0.041</td>
<td>0.304*</td>
</tr>
<tr>
<td>Eksternal</td>
<td>0.637</td>
<td>0.273</td>
<td>2.334</td>
<td>0.020</td>
<td>0.298*</td>
</tr>
<tr>
<td>Internal</td>
<td>0.804</td>
<td>0.154</td>
<td>5.230</td>
<td>0.000</td>
<td>0.623*</td>
</tr>
<tr>
<td>Eksternal</td>
<td>-0.179</td>
<td>0.269</td>
<td>-0.665</td>
<td>0.506</td>
<td>-0.065ns</td>
</tr>
<tr>
<td>Bauran</td>
<td>0.119</td>
<td>0.088</td>
<td>1.352</td>
<td>0.176</td>
<td>0.145ns</td>
</tr>
</tbody>
</table>

Information : ns = Lien is not significant ; * = significant line

5. CONCLUSION
Conclusion
There are six conclusions. Those are (1) Internal factor proved significantly affecting decision making toward consumer decision of Muamalat Indonesian banking and BNI Malang; (2) External factor is not significantly affecting consumer decision of Muamalat Indonesian banking and BNI Malang, (3) Promotion assimilation is not significantly affecting consumer decision of Muamalat Indonesian banking and BNI Malang, (4) External factor is significantly affecting consumer decision through internal factor mediation in consumer decision of Muamalat Indonesian banking and BNI Malang, (5) Promotion assimilation is significantly affecting decision making through mediation with internal factor consumer decision of Muamalat Indonesian banking and BNI Malang

Suggestion
Internal factor needs to be kept by keeping the consumer trust in Syariah banking. External factor and promotion assimilation need to be raised because it is strategically affecting toward decision making of the consumer to choose Syariah banking. It can be done through several ways such as provide more understanding to the society about the meaning of Syariah banking product and the benefit of it. The next researcher can add other variables such as fulfilled wished or not fulfilled. In otherword is adding the variable that meets the expectation or not of the consumer.

6. REFERENCES


Dual Role Conflict and Work Stress
The Impact to The Motivation of Achievement and The Affective Commitment of Career Women on University of Islam in Malang City

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Abstract
This study proves that dual role conflict and work stress in career women have an influence on achievement motivation and affective commitment, especially female lecturer of structural official at Islam University in Malang. Hypothesis test result was assessed using gender and feminism theory, dual role conflict, work motivation and organizational commitment. Dual role conflict is measured from dimension of time base conflict, strain based conflict and behavior based conflict. Work stress is measured from role overload, role conflict, role ambiguity, and responsibility for people. Work motivation is measured by the need for achievement, power and affiliation, while organizational commitment is measured by affective commitment, sustainability, and normative. Type of research is hypothesis testing with quantitative descriptive approach. The subject of research is 60 female lecturers of structural officials. Method of collecting is principal data questionnaire with data analysis of SEM using GeSCA software. The path coefficient of 0.810 (CR = 31.54) of dual role conflict (dominated by conflict due to long working time pressure) to work stress is significant. The contribution of dual role conflict in explaining the diversity of work stress is 68.9%. Work stress is dominated by excessive workload pressure. The combined contribution of dual role conflict and work stress to explain the diversity of work motivation is 80.7%. The path coefficient - 0.218 (CR = 2.93) of dual role conflict on work motivation is significant. Motivation of work decreased due to high of dual role conflict and work stress. However, high work stress is still able to increase affective commitment, because work means worship. The path coefficient of -0.715 (CR = 10.43) of work stress on work motivation is significant. The combined contribution of dual role conflict, work stress, and work motivation to organizational commitment is 67.0%.

Keywords: dual role conflict, work stress, achievement motivation, and affective commitment of career woman.

1. INTRODUCTION
Working women always faced a difficult position between two roles at the same time. Those roles are their role in the family (domestic role) and working (public role), traditionally, women still have acental role in the family (Cinnamon, 2002).

Job stress in married career women really affecting the decision toward her career path. It is all resulting from the multiple roles that always faced with the choice to work as one of her life goals or becoming good housewife that is always ready to guide, taking care of children, serve and accompany her husband (Rismayanti, 2008; Samsu, 2016). Based on the explanation above, one of the biggest barriers for career women is how to deal with the perception about lesstime for family because of more time allocation at company task accomplishment.

However, multiple roles of women cannot be fully accepted in the society which has patriarchy point of view as the majority. Patriarchy system seeing career women create the shifting of role value and function of women in the family. It makes a change of functional structure in family life such
as household divide pattern including time allocation, activity for the family, household core, a task in each area, social economic activity, self-development and usage of leisure time in society activity (Sukri, 2002).

It is also supported by the research result of Setiyawati (2005) through the statement that married women with children will avoid the structural position that needed longer time and high responsibility dealing with the task accomplishment. It is also similar to Dewayani research through the description that worker in managerial and professional will be likely to have a high possibility of dual role conflicts (conflict between family and work) if compared with nonmanagerial worker and professional. It is caused by the longer working time, overtime and working trip out of the town.

This research urgency based on some considerations as follows: First. Social changes that happen in the society causing equivalent role between men and women that researched with equilibrium theory. Based on that, more women that going to work will affect into women activities in their household and change the work dividing pattern (Nurtjahjanti, 2013). However, this phenomenon cannot be fully accepted by the culture of society especially in Javanese culture (Hermawati, 2013). Second. Movements and studies about women (study through feminism theory) already provide a chance for women to appear in the society and global world as equal as men where traditionally, patriarchy system still hold the domination of men.

2. LITERATURE REVIEW
Gender term means the character of two type human being that constructed with social-cultural value. That is why, gender term can be defined as the differences of role, function, status, and responsibility in men and women as a result of socio-cultural construction. This gender term appears through socialization process from one generation into the next one.

In the book Sex and Gender wrote by Hilary M.Lips, gender is defined as “cultural expectations for women and men” or the cultural wishes of men and women. Based on that, gender is generally defined as human being type that constructed by socio-cultural society or socio gender type. This thought supported by Shields sentences: “It is public acceptance of the belief that women “women are emotional, men are rational”, the issue has not been studied empirically by a contemporary feminist psychologist. It is just recognized as natural law; scientifically it remains untested”.

Feminism is a study about women movement about gender equality. That is the reason why equilibrium theory is used in research that study

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1 Triana Noor Edwina Dewayani Soeharto, Konflik Pekerjaan -Keluarga pada Ibu yang Bekerja Ditinjau dari Dukungan Suami, Jurnal Sosoi Humaniora, ISSN: 2087-1899, Vol. 4. No 5, Mei 2013, hlm 29
gender term in sociological point of view. Equilibrium theory itself is a compromised ideology that well known as equilibrium that put the point of cooperation and harmony concept. The example of equilibrium theory is a harmonious relationship between men and career women. An employee that has working and family conflict but having more urgently in working can create the decreasing of motivation to gain working achievement. It is possible to happen because of complex working demand or even too much difficult to do (Lilly, J.D., 2006; Utaminingsih, 2017). Alteza dan Hermawati (2013) research result is also supporting this. Their research result explains that working women still carry their responsibility to take a good care of the household. This condition makes working women tend to have more work-family conflict rather than men.

The definition of multiple roles or usually called as work-family conflict according to Greenhaus dan Beuthel (1985) is multiple role conflicts inside someone that appear because of working role pressure toward family role. Multiple role conflicts possibly happen because of individual length working hour so that the family time will be reduced (Laksmi dan Hadi: 2012). This research is using multiple role conflict dimension from Greenhaus and Beuthel that consist of several indicators such as time-based conflict, strain-based conflict, and behavior-based conflict.

Stress is a psychological process caused by stress that affects emotion, the thinking process and someone physical condition (Gibson et al, 2006). Stress process in a model that connecting with job stress source according to Matteson & Ivancevich in Kreitner & Kenicki (2003). Robbins (2003) explained that job stress is a kind of condition that showing by stress at working place that caused by individual experience. The stress will create physical and psychological imbalance inside someone as a result of an external environmental factor, organizational factor or another factor. Job stress in this research is measured through role overload, role conflict, role ambiguity and responsibility for people.

Some studies found out the negative connection between job conflict with family through motivation (Allen, et al. 2017). Three indicators or working motivation in this research are needs of achievement, affiliation needs and the needs of power.

Commitment concept toward organization is the thing that bound individual into the organization (Utaminingsih, 2014). Commitment reviewed through three commitment model that including affective, continuance, and normative.

3. METHODOLOGY
This research aimed to test and analyze the effect of multiple role conflicts and job stress that directly or indirectly affecting working motivation and organizational commitment of structural officer female lecturer in Islamic University in Malang. If seeing the nature of the relationship between variable then it will be including into explanatory research (explaining the connection and effect between each variable) through survey approach (Newman, 2002).
Endogen variable is multiple role conflicts, and endogen variable is job stress, working motivation, and organizational commitment. Data analysis with SEM.

4. ANALYSIS AND DISCUSSION

Respondent Characteristic
According to the whole respondent description then the majority of female lecturer structural officer in productive age between 36-50 is about 44 people (73.33%) with a functional position as Lector and Head Lector around 58 people (96.67%) and have IV level of staff. Most of their working period around 10 up to 20 years around 48 people (80%) with master and doctoral that almost have the same amount (S2 = 53% dan S3 = 47%). Salary of female lecturer structural officer between 7 up to 10 million is about 52 people (86.67%).

Hypothesis Testing Result and Discussion
H1: Higher multiple role conflicts will significantly decrease working motivation of female lecturer structural officer in Islamic University in Malang.

Data analysis result showing that coefficient line - 0.218 from multiple role conflicts toward working motivation is significant because CR = 2.93 (CR > 2). It means that higher multiple role conflicts will decrease working motivation so that H2 hypothesis in this research is accepted.

Finding on the field found out that lower multiple role conflicts in female lecturer structural officer in Islamic University will create higher working motivation and achievement.

The motivation of someone is possible to direct them to do something in order to achieve the goal. Open questioner result showing that multiple role conflicts because of lower working hour pressure make a higher motivation to gain achievement is based on the point of view that working is a kind of worship (working is not only about to get promoted to a higher career level and gained higher salary). This result supporting research result by Almasitoh (2011), Rahmadita (2013), Sublet (2015).

H2: Higher job stress will be significantly decrease working motivation of female lecturer structural officer in Islamic University in Malang.

Data analysis result showing that coefficient line - 0.715 of job stress toward working motivation is significant because CR = 10.43 (CR > 2). It means that higher job stress will decrease working motivation of female lecturer structural officer in Islamic University in Malang. It makes H3 hypothesis is accepted.

Based on basic differences of working definition or orientation between male and female worker showing that lecturer structural officer put more orientation on affiliation rather than to gain achievement (working women with higher education level put more orientation on showing self-existence rather than into looking for some money), while men worker put more orientation on success or achievement (Rismayanti, 2008).

Job stress can reduce working motivation to gain more achievement in the future, it is simply because most of the worker is in productive age (age of 36 up to 50) around 73.3%
is sincerely working to provide the best for Islamic University because the definition of working is a worship (Afifah, 2004).

**H3: Higher job stress will significantly decrease organisational commitment on female lecturer structural officer in Islamic University in Malang.**

Data analysis result showing that coefficient line 0,087 of role conflict toward commitment is not significant because CR= 1,86 (CR < 2). It means that higher working stress is not always decreased organizational commitment, or vice versa, automatically, it makes H5 hypothesis in this research is not accepted.

This result showing that female lecturer structural officer of Islamic University in Malang decide a rational choice that career women are their choice no matter what the risk. The result is supporting social exchange theory from Thibault & Kelly (Cropanzano, 2005) with its assumption that obligation that they do is resulting from a series of interaction between the depending party with the principle of trust, faith, and commitment to each other. It makes all of the party that includes will obey the exchange regulation that already decided together.

According to female lecturer structural officer of Islamic University in Malang, working has worship value, it makes multiple role conflicts (dominantly in the conflict since working hour pressure toward family likely to reduce family time) happened in quantity but still kept in quality level. It is possible to happen because of strong support form their husband or parent to replace their assignment in the family core through role exchange between husband and wife that is already agreed together.

It makes the existed commitment that focused on affective commitment of female lecturer structural officer on Islamic University in Malang stay high. This is possible to happen because they do their job not only on profit and loss basis to stay in the organization but more on the same vision and mission with the organization.

Based on the fact above, it is needed to raise the commitment to stay in the affective commitment level. Affective commitment level itself can be defined as a commitment that based on the same organizational vision and mission. It is the highest commitment of female worker toward organization (Utaminingsih, 2014).

Affective commitment is the commitment that based on the same vision and mission with the organization. Basically, between female lecturer structural worker in Islamic University in Malang with the organization is bonding as a part of the organization. It makes female worker becoming an **ultimate resource** and also the ‘vein’ or success key of organizational goal achievement. This research found that higher level of multiple role conflicts makes the commitment especially affective commitment on female lecturer structural officer of Islamic University in Malang (commitment toward the same vision and mission) is getting arise.

**5. CONCLUSION**

**Conclusion**

The research conclusion is described as follow: First, higher multiple role conflicts is possible to raise job stress
in a significant level. Second, higher multiple role conflicts can decrease the working motivation. Third, data analysis result showing that higher job stress will reduce working motivation. However, the affective commitment of female lecturer structural officer of Islamic University in Malang still stays high. Data analysis result showing that multiple role conflict having a significant effect around 0.7% toward job stress. Multiple role conflict and job stress have a significant effect around 80.7% toward working motivation, the rest of it will be affected by the other variable that is not studied yet. The variable that forming high working motivation is more dominated by job stress of female lecturer structural officer.

Suggestion
Suggestion to the Islamic University management in Malang is always trying to raise female lecturer structural worker competency to arise human resource quality for accreditation and institution rating in national or international level. The next researcher suggested using qualitative analysis to gain deeper about the aspects that related with multiple role conflicts and job stress. Automatically, it can arise working motivation and maintain affective commitment toward the organization.

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The Translation of Imperatives Used by Different Social Status in The Film Subtitle of The Mask of Zorro

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Abstract

This study explores the complexity of the audio-visual translation, comprised of both verbal and non-verbal components, and how this impacts upon foreign language subtitling. The mask of Zorro has long been an entertaining film in movies and television series. Therefore, every country writes the subtitle in their own languages, including Indonesia. This article focuses on the translation of Imperatives (command, invitation, advice, instruction, requests), which are implemented differently in different social status. The purposes of the present paper are: (a) to identify the characteristics of Imperatives used in different cultural perspectives which influence the cultural adaptation of the subtitles, (b) to identify the techniques used to transfer meaning from a resource language to a target language, (c) to assess the accuracy of film subtitles. 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 cultural Indicators.

The results showed that translating imperatives for the purpose of subtitling is different from translating for the purpose of writing according to the socio-cultural level. The study of imperatives is more practicable in book rather than on the subtitling, since these two channels of communication have different audiences.

In addition, the translators also need to apply ‘unfaithful’ method to do translating work in order to meet the need of target-language readers. The result of accuracy assessment is not accurate, it’s only 1.70 , since subtitling has some limitation of space and time.

Keywords: Imperatives, Audio-visual Translation, cultural status, subtitling

1. INTRODUCTION

1.1 The Background of Problem

It is common in a country like Indonesia imports films/movies from other countries. Some of the movies are not only for entertainment but also for educating the society to understand the value of a certain culture. As it is known, the imported movies using foreign languages and they need to be translated into Indonesian, in order to help the audiences understand the messages and the flow of the stories. That is why, the movies industries need subtitles on the movie screen that is the process of transferring meaning/messages from the source language (SL) to the target language (TL).

Subtitle is a communication tool from the characters in the movie to the audiences. For example, if the characters convey a strong imperatives (Command, instructions), the same strong command should be shown in the subtitle, or in other words the oral expression is transferred into written expression. In the foreign movies the use of imperatives are quite numerous, because imperatives is implemented in a big part of our everyday language and serve all kinds of purposes. They are used as part of our conversations and our everyday life, and some everyday examples: Do Not Enter, Please be quiet, Let’s eat, Come with me, Help me, etc.
Imperatives include verbs written in what is called an “imperative mood”, meaning they give commands. Some of the big ones that are always used are “don’t,” “please,” “go,” and so on. Imperatives tell someone what to do or not to do.

Writing an imperative sentence is a bit different than other types of sentences, mainly because of the subject. An imperative sentence has an understood subject (you) and the verb is in the simple form (Azar Schrampfer 1989:73). Therefore, the imperative has a different system of person from the indicatives. Since the imperative is the mood for exchanging goods and services, its subject is ‘you’ or ‘me’ or ‘you and me’ (Halliday 2014:165). An imperative sentence gives requests, demands, or instructions; or, shares wishes or invitations for others. Basically, they tell someone what to do. As one of the four main types of sentences, they have an important role in both speaking and writing.

This paper will analyse the types of imperatives used, in the subtitle of The Mask of Zorro, which is released by the movie industry in Indonesia. It is in the form of film that one played in the cinema. The writer choose The mask of Zorro, because it is a legend action movie and it is directed for all ages of audience. Zorro stories has been with the public for almost a century. He was created in 1919 by Johnston Mc.Culley with his pulp story “The Curse of Capistrano”. Mc.Culley went on to write sixty-five more Zorro stories right up until his death and in the meantime Zorro became a darling of Hollywood’s silent era played by its most darling leading man, Douglas Fairbanks. The first Zorro film, adapted from “Capistrano,” and it was a great success. Therefore it challenging to investigate how the subtitler responses the oral expression of the actors in the films.

The reproducing work will be successful, if the translators know how to use suitable techniques to achieve the translation quality. 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.

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, including Imperatives. 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, it is a legend movie, the writer is interested in investigating the subtitle of the movie, techniques used to translate the subtitle from English (SL) to Indonesian (TL) and assessing the accuracy of the subtitling.

1.2 The Research Question
The focus of this research is the imperatives found in the movie “The Mask Of Zorro” to see how the imperatives are translated and the quality of the imperatives translation in terms of the accuracy. Therefore, this study is an investigation to answer the following questions:
1. What are the characteristics of Imperatives used in different cultural perspectives which influence the cultural adaptation of the subtitles,
2. What are the dominant techniques used to transfer meaning from SL to TL?
3. How is the accuracy assessment of the film subtitles?

2. METHODOLOGY
This research applied a descriptive qualitative method. The data of the imperatives and its subtitle were obtained through watching the movie, identify the characters and choose the sample purposively. 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, componental 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 componental analysis.

3. ANALYSIS AND DISCUSSION
In order to provide systematic description, the results of this research will be explained based on the sequence of the research questions as follow:

3.1 The Characteristic of Imperatives from different social level
The process of the analysis done by the writer is identifying the Imperatives and making some categories based on the purpose of the subtitles. In exploring the imperatives, the writer try to see the linkage between the image and the subtitle and to mark the types of imperatives whether it is a strong command, a request, an instruction or invitation, etc. The frequency of the imperatives also become the focus of the writer attention. Since the movie opens, the writer portrays and collecting all the imperatives given by all characters in the film, such as Zorro as the hero, Don Rafael the bad guy, the priest who struggle for the people, the Zorro’s wife and daughter, Joaquin and Alejandro the children who admire Zorro, etc. The result of the exploration can be seen in the following table:

<table>
<thead>
<tr>
<th>NO</th>
<th>ENGLISH</th>
<th>INDONESIAN (Subtitle)</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Situation: Joaquin and Alejandro (two brothers who are waiting for Zorro) At the same time there is a priest and the owner of a horse Carriage.</td>
<td>Joaquin: Ayo, Alejandro, ini giriranku. Coba saya lihat.</td>
<td>Types Of Imperatives, Social Class And Translation Techniques.</td>
</tr>
<tr>
<td>1</td>
<td>Joaquin: <em>Come on</em>, Alejandro, it is my turn. <em>Let me see.</em></td>
<td>Come on: <em>Ayo</em> (Invitation) Let me see : request</td>
<td>(The same social level : brothers)</td>
</tr>
</tbody>
</table>

Dialogue 1 : Joaquin and his brother Alejandro (two children), Senior Lopez (the owner of the horse Cart, and the priest who are in the rebellion and demonstration.)
Come on : Ayo (adaptation) Using “special word” known by the TL Culture.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Senior Lopez (The owner of the cart) : Hey, What are you doing?</td>
</tr>
<tr>
<td>3</td>
<td>Alejandro : Sorry. We were waiting for Zorro.</td>
</tr>
<tr>
<td>5</td>
<td>Joaquin : Do you think he's going to come, senior Lopez?</td>
</tr>
<tr>
<td>7</td>
<td>Priest : Alejandro, Joaquin, get back to the mission. This is not a place for you.</td>
</tr>
</tbody>
</table>

From the above dialogue, it can be seen that the imperatives used by common people tend to be direct, no euphemism (polite term, indirect term). According to Cambridge English Dictionary, Euphemism is a mild or indirect word or expression substituted for one considered too be too harsh or blunt when referring to something unpleasant, embarrassing or downsizing. From the above example we can see different types of imperatives:

1. Come on (invitation)
2. Let me see (request)
3. Go home (command)
4. Get back to the mission (invitation)

If we analyze the characters of this dialogue are children, priest and the cart owner. They are common people and they use common imperatives without modifying their imperative into a polite one, such as by adding “please”. But for the data no. 4, the subtitler failed in conveying the intensity of the imperatives while reconstructing “Go home” (command) become “pulanglah” (request).

### 3.2 The Characteristic of Imperatives for higher social class

The phenomena of the imperatives used by the nobleman, in this movie it is called “Don”. Don is a Spanish
nobleman or a person of consequence grande (Cambridge English Dictionary). It is interesting to watch that they use “interrogatives”, eventhough it should be a strong command. From the situation in the film, it is critical situation where the rebellion and demonstration happened in their country. For example: Why are you still here? (command). It is actually a strong command to ask Don Montero to go out of the country because the situation is critical and cheos). Some of the examples can be seen in the following table:

**Dialogue 2 : Don Luis come to Don Montero Office**

Table 2. The Analysis of Types of Imperatives for the higher social class

<table>
<thead>
<tr>
<th>NO</th>
<th>ENGLISH</th>
<th>INDONESIAN (Subtitle)</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Don Luis : Don Montero, For the Lord of God, why are you still here?</td>
<td>Don Luis : Don Montero, mengapa kau masih disini ?</td>
<td>For the lord of God : is not translated, it is actually showing a critical expression. Why are you still here (command) Instruction to go because the situation is in the condition of rebellion, cheos). (The same social level, Spanish nobleman : Don Luis and Don Montero) Why are you still here : mengapa kau masih disini (Instruction to go because the situation is in the condition of rebellion, cheos). literal</td>
</tr>
<tr>
<td>2</td>
<td>Don Rafael Montero : Now, now, Don Luis. Calm, calm.</td>
<td>Don Rafael Montero : Sekarang, sekarang, Don Luis. Tenang, tenang.</td>
<td>Calm, calm : tenang, tenang (request for not asking him to go right away). Literal</td>
</tr>
<tr>
<td>3</td>
<td>Don Luis : Santa Anna's three miles from the town. “You have to go now”.</td>
<td>Don Luis : Santa Ana tiga mil dari kota. Kamu harus pergi sekarang.</td>
<td>You have to go now. (strong Imperatives for critical situation) eventhough the sentence is in the form of indicatives but it is a strong imperatives. (The same social level : nobleman) You have to go now : Kamu harus pergi sekarang (Established equivalent)</td>
</tr>
<tr>
<td>4</td>
<td>Don Montero : The government of Spain would like to thank you, for your devoted service.</td>
<td>Don Montero : Pemerintah Spanyol ingin berterima kasih.</td>
<td>for your devoted service is not translated.</td>
</tr>
<tr>
<td>5</td>
<td>Don Luis : This land is the property of Spanish government.</td>
<td>Don Luis : Tanah ini adalah milik Spanyol.</td>
<td>“Government” is not translated.</td>
</tr>
<tr>
<td></td>
<td>Don Montero : And in two hours time, It will be the property of Mexican government, unless I hand them over to you.</td>
<td>Don Montero : Ini akan jadi milik meksiko, kecuali saya menyerahkankannya padamu.</td>
<td>And in two hours time (It is not translated in the subtitle)</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>7</td>
<td>Don Montero : Santa Anna will respect the claims of you and he would please the dons would be the beautiful tax payers.</td>
<td>Don Montero : Santa Ana menghormati tuntutan kamu dan para dons (bangsawan spanyol) akan menjadi pembayar pajak.</td>
<td>Some meaning is missing.</td>
</tr>
<tr>
<td>8</td>
<td>Don Montero: The rest of the California, I have divided equally among the other dons, I trusted them and the civil grants.</td>
<td>Don Montero : Sisanya, aku bagi rata antara don lainnya.</td>
<td>Some of the word are not translated and the subtitle.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>I trusted them and the civil grants. (It is not translated.</td>
</tr>
</tbody>
</table>
| 9 | Don Montero : Get the children out of the plaza, immediately. The children should not have to see the things we do. | Don Montero : Keluarkan anak-anak dari alun-alun. Anak-anak jangan melihat hal yang akan kita lakukan. | Get the children out of the plaza, immediately (share command and instruction)  
From Don to Don (The same social level)  
Get the children out of the plaza, immediately : Keluarkan anak-anak dari alun-alun. (reduction and adaptation : plaza : alun-alun) |

From the above dialogue, it can be seen that the imperatives used by noblemen tend to be indirect, keep polite term and euphemism. In order to keep the politeness, the characters change the imperatives into interrogatives or indicatives, as shown in the example above.

1. Don Luis : Don Montero, For the Lord of God, why are you still here?(Interrogative)
2. Don Luis : Santa Anna's three miles from the town. You have to go now (indicative)

From the analysis in the above table, the subtitller are successful in reconstructing the meaning in the target language.

3.3 The Characteristic of Imperatives for noblemen
For the noblemen, imperatives are used to invite or to serve people.

Some examples that can be seen below:

1. Zorro : Don Rafael, what an honour. The governor in my home. Stay for dinner. (the don and the governor). The imperatives is used in a polite manner. In this case, the imperatives function is “to invite” the governor to have dinner.
2. Zorro : Let me hold her. Let me hold her! (Missing her daughter, Elena). In this case Let me hold her (wish) in despair condition. (Don & Don).  
Let me hold her : Biarkan saya memeluknya (a wish). In this term, imperatives is used to show a wish of Zorro to hug the daughter.

If we observe in details, the subtitller is succesful in reconstrcuting the meaning from SL to TL.
<table>
<thead>
<tr>
<th>NO</th>
<th>ENGLISH</th>
<th>INDONESIAN (Subtitle)</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Don Rafael Montero comes to the house of Don de la Vega (Zorro) Esperanza, Don Montero still Zorro’s daughter</td>
<td>Don Rafael Montero : Doña de la Vega...Still as beautiful as ever.</td>
<td>Dona is the wife of a don</td>
</tr>
<tr>
<td>3</td>
<td>Don Montero : I have come to apologise. I am sorry that I could not protect this country from the peasants. I am sorry that I will have to leave you without a husband. I am sorry that I couldn’t make you love me. Arrest him! (Gubernur ke Zorro : Don de la vega) Blood never lies... Zorro.</td>
<td>Don Montero : Aku datang untuk meminta maaf. Aku menyesal bahwa saya tidak bisa melindungi negeri ini dan para petani. Aku menyesal bahwa saya akan menangkapnya untuk meninggalkanmu tanpa suami. Menangkapnya! Zorro.</td>
<td>Arrest him (strong command) from the governor to the guard, in order to kill Zorro. Blood never lies is not translated. Arrest him : Menangkapnya (discursive creative)</td>
</tr>
<tr>
<td>4</td>
<td>Zorro : You are a traitor to your country and your class.</td>
<td>Zorro : Kamu seorang penghianat untuk Negara dan rakyatmu.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Don Montero : Take him away.</td>
<td>Don Montero : Bawa dia pergi.</td>
<td>Take him away (a strong command from the Don to the guard) Different social class. Take him away : bawa dia pergi (establish equivalent)</td>
</tr>
<tr>
<td>7</td>
<td>Esperanza : No! (Esperanza shouting when Zorro was shot by Don Montero the governor)</td>
<td>Esperanza : Tidaak….</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Don Montero : I would never have let any harm come to her.</td>
<td>Don Montero : Saya tidak akan pernah membiarkan salahnya datang kepadanya.</td>
<td>Bad translation and not accurate.</td>
</tr>
<tr>
<td>9</td>
<td>Zorro : She was never yours to protect. Elena…. (menangis)</td>
<td>Zorro : Dia tidak berhak kau miliki untuk melindungi. Elena.</td>
<td>Bad translation and not accurate.</td>
</tr>
<tr>
<td>10</td>
<td>Don Montero : You'll live with the knowledge that you have lost everything. You'll suffer knowing that your child should have been mine.</td>
<td>Don Montero : Kamu akan hidup dengan kenangan bahwa kamu kehilangan segalanya. Kamu akan menderita mengetahui bahwa anakmu jadi milikku. Don Montero steal Elena (Zorro’s daughter)</td>
<td></td>
</tr>
</tbody>
</table>
Zorro: Elena! (berteriak krn rumahnya dibakar)

Zorro: Elena ….

Zorro: Let me hold her. Let me hold her! (Missing her daughter, Elena)

Zorro: Biarkan saya memeluknya 2x

Let me hold her (wish) in despair condition. (Don & Don)

Let me hold her : Biarkan saya memeluknya (literal)

Don Montero : She has her mother's eyes.

Don Montero : Dia memiliki mata ibunya.

Zorro : Rafael! You'll never be rid of me.

Zorro : Rafael ! Kamu jangan pernah menyengirkan saya.

3.4 The Characteristic of Imperatives for the lower class

In the following dialogue, the analysis is focused on the language of the lower class. The language seem to be harsh, impolite, and direct. Even the dialogue is not a command, it is still impolite, as an example:

1. Hey! Get out here (invitation)

2. Get over here (invitation)

In this movie the language of the bandits and robber seems to be direct, impolite and no euphemism. The complete dialogue can be seen below. Dialog 4 below shows the language and the imperatives use by the robbers and bandits.

### Table 4. The Analysis of Types of Imperatives for the lower class

<table>
<thead>
<tr>
<th>NO</th>
<th>ENGLISH</th>
<th>INDONESIAN (Subtitle)</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Twenty Years Later, Joaquin and Alejandro are already grown up. They become robbers, horse thieves, - bandits, people of the worst sort in their country.</td>
<td>Types Of Imperatives, Social Class And Translation Techniques.</td>
<td>Stay on their track, bringing them back. So pay the bounty now to me,'cause... (Invitation) Stay on their track, bringing them back. So pay the bounty now to me,'cause... (Invitation)</td>
</tr>
<tr>
<td>No.</td>
<td>English</td>
<td>Indonesian</td>
<td>Notes</td>
</tr>
<tr>
<td>-----</td>
<td>----------</td>
<td>------------</td>
<td>-------</td>
</tr>
<tr>
<td>4</td>
<td>Guard : You can claim your bounty in Tlaxco.- we will take them, When bulls start wearing bloomers.</td>
<td>Ambil hadiahmu di Tlaxco. Ketika banteng mulai menggunakan celana paf.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Murrietta brothers : How much are we worth?</td>
<td>Berapa banyak harga kita.</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Jack : - All figured... about 200 pesos.</td>
<td>Semuanya sekitar 200 peso.</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Guard : We are wasting time. - That's for the both of you.</td>
<td>Kami membuang-buang waktu. Itu 200 utk kalian berdua</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Murrietta brothers : Touch my brother again, and I'll kill you.</td>
<td>Sentuh adikku lagi, dan aku akan membunuhmu.</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Murrietta brothers : Yes, he will.</td>
<td>Ya, dia akan</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Guard : Hey, I thought you were tied up.</td>
<td>Hei, saya piker kamu diikat</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Murrietta brothers : That's because you'r e stupid. Drop it!</td>
<td>Murrietta brothers : Itu karena kamu bodoh. Jatuhkan!</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Joaquin : Go.</td>
<td>Joaquin : Pergi (Joaquin tertembak tentara)</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Alejandro : Get up</td>
<td>Alejandro : Bangun</td>
<td>Get up : bangun (command)</td>
</tr>
<tr>
<td>17</td>
<td>Captain Love : I want you to know. I consider this an honour. (Joaquin menembak dirinya sendiri)</td>
<td>Captain Love : Aku ingin kau tahu. Aku anggap ini suatu kehormatan. (Joaquin menembak dirinya sendiri)</td>
<td></td>
</tr>
</tbody>
</table>

**Proceeding of Annual South East Asian International Seminar (ASAIS) 2017**
3.5 The Cultural perspectives behind the imperatives
Discussing language and culture should be integrated and can not be separated because the language is the reflection of a culture. In the study of the imperatives, the culture behind that can be analyzed and interpreted who make up the imperatives. Worth (1981:4) describes that reveals the different permeations of culture and forms of expression: “When we make films, paint pictures, carve doorposts, dress, set our tables, and furnish our homes, as well as when we speak, we are using symbolic forms which are part of culture and which are all possibly related.”

In a subtitled version, the viewer hears the dialogue in another language, reads the subtitle and watches the picture. In the same way as language can be broken down into different components which hold meaning, which is also part of cultural elements. In analysing the imperatives, some culture identification can be made:
1. The nobleman and the higher social class, their imperatives tend to be indirect, polite and euphemism.
2. The imperatives of the lower social class tend to be direct, impolite and harsh.

From the analysis of the type of the imperatives, it can be categorized as follow:

<table>
<thead>
<tr>
<th>No</th>
<th>Types of Imperatives</th>
<th>The total frequency of the Imperatives categories</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td>Command</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>Invitation</td>
<td>10</td>
</tr>
<tr>
<td>3</td>
<td>Request</td>
<td>6</td>
</tr>
<tr>
<td>4</td>
<td>Instruction</td>
<td>6</td>
</tr>
<tr>
<td>5</td>
<td>Wish</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>40</td>
</tr>
</tbody>
</table>

From the analysis above, it can be concluded that the imperatives are not always in the form of command but also in the form of invitation, request, instruction or wishes. This types of imperatives also implied the social level of the person who makes the imperative expression.

3.6 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 the subtitle in the mask of Zorro are only five types. Since the subtitle has limitation of space and time, there are two dominant techniques which mostly used in reconstructing the subtitle, that is literal and established equivalent.

From the data analysis, the frequency of translation techniques can be seen as follow:

<table>
<thead>
<tr>
<th>No</th>
<th>Types of translation techniques</th>
<th>The total frequency of the techniques</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td>Literal (word by word)</td>
<td>16</td>
</tr>
<tr>
<td>2</td>
<td>Established equivalent</td>
<td>12</td>
</tr>
<tr>
<td>3</td>
<td>Reduction (deletion, omission, subtraction)</td>
<td>6</td>
</tr>
<tr>
<td>4</td>
<td>Adaptation</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>Discursive Creation</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>40</td>
</tr>
</tbody>
</table>

From the data above, it was found that the highest frequency (dominant) of the translation techniques is literal (40%), establish equivalent (30%), followed by reduction techniques (15%), adaptation technique (7.5%),
and Discursive Creation is (7.5%). The use of the literal technique is regarded unnatural, and some experts criticized that it is a wrong way of the translation.

3.7 The assessment of the subtitle Accuracy

The instrument assessment for accuracy, 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, 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>Category</th>
<th>Range of Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accurate</td>
<td>2.6 - 3.0</td>
</tr>
<tr>
<td>2</td>
<td>Medium</td>
<td>2.0 - 2.5</td>
</tr>
<tr>
<td>3</td>
<td>Not accurate</td>
<td>0.0 - 1.9</td>
</tr>
</tbody>
</table>


3.8 The Result of assessment

Based on the assessment of the rater, the result of the scores are as follow:

<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>68 : 40</td>
<td>1.70</td>
</tr>
</tbody>
</table>

Remarks: The total average score is divided into the total data.

From the assessment of the subtitle accuracy, it was found that the score is 1.70. If we refer to the range of the category in the table above, we can conclude that the accuracy of the subtitle for The Mask of Zorro is Not Accurate. From the technique analysis, it can be interpreted that the inaccuracy of the subtitle is due to the subtitler’s wrong choice of the technique. It could be seen from the data that the most frequently Techniques used, are literal translation or word by word translation. Therefore, the constructing of the subtitle is a little bit rigid.

4. RESULT AND DATA ANALYSIS

In order to provide systematic description, the results of this research will be explained based on the sequence of the research questions as follow:

4.1 The Characteristic of Imperatives from different social level.

The process of the analysis done by the writer is identifying the Imperatives and making some categories based on the purpose of the subtitles. In exploring the imperatives, the writer try to see the linkage between the image and the subtitle and to mark the types of imperatives whether it is a strong command, a request, an instruction or invitation, etc. The frequency of the imperatives also become the focus of the writer attention. Since the movie opens, the writer portrays and collecting all the imperatives given by all characters in the film, such as Zorro as the hero, Don Rafael the bad guy, the priest who struggle for the people, Zorro’s wife and daughter, Joaquin and Alejandro the children who admire Zorro, etc. The result of the exploration can be seen in the following table:

Dialogue 1 : Joaquin and his brother Alejandro (two children), Senior Lopez (the owner of the horse Cart, and the priest who are in the rebellion and demonstration.
Table 3. The Analysis of Types of Imperatives for the common social class

<table>
<thead>
<tr>
<th>NO</th>
<th>ENGLISH</th>
<th>INDONESIAN (Subtitle)</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Joaquin: Come on, Alejandro, it is my turn. Let me see.</td>
<td>Joaquin: Ayo, Alejandro, ingiliranku. Coba saya lihat.</td>
<td>Types Of Imperatives, Social Class And Translation Techniques.</td>
</tr>
<tr>
<td>2</td>
<td>Senior Lopez (The owner of the cart): Hey, What are you doing?</td>
<td>Senior Lopez (Pemilik kereta kuda): Hey, apa yang kamu lakukan.</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Alejandro: Sorry. We were waiting for Zorro.</td>
<td>Alejandro: Maaf, kami menunggu Zorro.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Lopez: Go home, muchachos.</td>
<td>Lopez: Pulanglah, muchachos.</td>
<td>Go home: (strong command) but the translation “pulanglah”, tend to be downsizing (euphemism). The affix “lah” downsizing the meaning (request). (Different social level: Adult vs Children). Come on : Pulanglah (Discursive Creation)</td>
</tr>
<tr>
<td>5</td>
<td>Joaquin: Do you think he's going to come, senior Lopez? (not translated)</td>
<td>Joaquin: Apa menurutmu dia akan datang?</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Priest: Alejandro, Joaquin, get back to the mission. This is not a place for you. (not translated)</td>
<td>Pendeta: Alejandro, Joaquin kembali ke misi.</td>
<td>Get back to the mission (Share an invitation). There is a n agreement between the priest and the children. (The language of a priest is not as strong as the Cart owner). Get back to the mission : kembali ke misi (literal)</td>
</tr>
</tbody>
</table>

Resourse : Film Script & The subtitle of The mask of Zorro 2014.

From the above dialogue, it can be seen that the imperatives used by common people tend to be direct, no euphemism (polite term, indirect term). According to Cambridge English Dictionary, Euphemism is a mild or indirect word or expression substituted for one considered too be too harsh or blunt when referring to something unpleasant, embarrassing or downsizing. From the above example we can see different types of imperatives:

1. Come on (invitation)
2. Let me see (request)
3. Go home (command)
4. Get back to the mission (invitation)

If we analyze the characters of this dialogue are children, priest and the cart owner. They are common people and they use common imperatives without modifying their imperative into a polite one, such as by adding “please”. But for the data no. 4, the subtitler failed in conveying the intensity of the imperatives while reconstructing “Go home” (command) become “pulanglah” (request).
4.2 The Characteristic of Imperatives for higher social class.

The phenomena of the imperatives used by the nobleman, in this movie it is called “Don”. Don is a Spanish nobleman or a person of consequence grande (Cambridge English Dictionary). It is interesting to watch that they use “interrogatives”, even though they should be a strong command. From the situation in the film, it is critical situation where the rebellion and demonstration happened in their country. For example: Why are you still here? (command). It is actually a strong command to ask Don Montero to go out of the country because the situation is critical and cheos. Some of the examples can be seen in the following table.

Dialogue 2: Don Luis come to Don Montero Office.

<table>
<thead>
<tr>
<th>NO</th>
<th>ENGLISH</th>
<th>INDONESIAN (Subtitle)</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Don Luis : Don Montero, For the Lord of God, why are you still here?</td>
<td>Don Luis : Don Montero, mengapa kau masih disini?</td>
<td>For the lord of God : is not translated, it is actually showing a critical expression. Why are you still here (command) Instruction to go because the situation is in the condition of rebellion, cheos). (The same social level, Spanish nobleman : Don Luis and Don Montero) Why you are still here : mengapa kau masih disini (Instruction to go because the situation is in the condition of rebellion, cheos). literal</td>
</tr>
<tr>
<td>2</td>
<td>Don Rafael Montero : Now, now, Don Luis. Calm, calm.</td>
<td>Don Rafael Montero : Sekarang, sekarang, Don Luis. Tenang, tenang.</td>
<td>Calm, calm : tenang, tenang (request for not asking him to go right away). Literal</td>
</tr>
<tr>
<td>3</td>
<td>Don Luis : Santa Anna's three miles from the town. “You have to go now”.</td>
<td>Don Luis : Santa Ana tiga mil dari kota. Kamu harus pergi sekarang.</td>
<td>You have to go now. (strong Imperatives for critical situation) even though the sentence is in the form of indicatives but it is a strong imperatives. (The same social level : nobleman) You have to go now : Kamu harus pergi sekarang (Established equivalent)</td>
</tr>
<tr>
<td></td>
<td>Don Montero : The government of Spain would like to thank you, for your devoted service.</td>
<td>Don Montero : Pemerintah Spanyol ingin berterima kasih.</td>
<td>For your devoted service is not translated.</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>5</td>
<td>Don Luis : This land is the property of Spanish government.</td>
<td>Don Luis : Tanah ini adalah milik Spanyol.</td>
<td>“Government” is not translated.</td>
</tr>
<tr>
<td>6</td>
<td>Don Montero : And in two hours time, It will be the property of Mexican government, unless I hand them over to you.</td>
<td>Don Montero : Ini akan jadi milik meksiko, kecuali saya menyerahkannya padamu.</td>
<td>And in two hours time (It is not translated in the subtitle)</td>
</tr>
<tr>
<td>7</td>
<td>Don Montero : Santa Anna will respect the claims of you and he would please the dons would be the beautiful tax payers.</td>
<td>Don Montero : Santa Ana menghormati tuntutan kamu dan para dons (bangsawan spanyol) akan menjadi pembayar pajak.</td>
<td>Some meaning is missing.</td>
</tr>
<tr>
<td>8</td>
<td>Don Montero : The rest of the California, I have divided equally among the other dons, I trusted them and the civil grants.</td>
<td>Don Montero : Sisanya, aku bagi rata antara don lainnya.</td>
<td>Some of the word are not translated and the subtitle.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>I trusted them and the civil grants. (It is not translated.</td>
</tr>
<tr>
<td>9</td>
<td>Don Montero : Get the children out of the plaza, immediately. The children should not have to see the things we do.</td>
<td>Don Montero : Keluarkan anak-anak dari alun-alun. Anak-anak jangan melihat hal yang akan kita lakukan.</td>
<td>Get the children out of the plaza, immediately (share command and instruction) From Don to Don (The same social level) Get the children out of the plaza, immediately : Keluarkan anak-anak dari alun-alun. (reduction and adaptation : plaza : alun-alun)</td>
</tr>
</tbody>
</table>

From the above dialogue, it can be seen that the imperatives used by noblemen tend to be indirect, keep polite term and euphemism. In order to keep the politeness, the characters change the imperatives into interrogatives or indicatives, as shown in the example above.

1. Don Luis : Don Montero, For the Lord of God, why are you still here?(Interrogative)
2. Don Luis : Santa Anna's three miles from the town. You have to go now (indicative)

From the analysis in the above table, the subtitller are successful in reconstructing the meaning in the target language.

4.3 The Characteristic of Imperatives for the noblemen.
For the noblemen, imperatives are used to invite or to serve people. Some examples that can be seen below :

1. Zorro : Don Rafael, what an honour. The governor in my home. Stay for dinner. (the don and the governor). The imperatives is used in a polite manner. In this case, the imperatives...
function is “to invite” the governor to have dinner.

2. Zorro : Let me hold her. Let me hold her! (Missing her daughter, Elena) In this case Let me hold her (wish) in despair condition. (Don & Don) Let me hold her : Biarkan saya memeluknya (a wish). In this term, imperatives is used to show a wish of Zorro to hug the daughter.

If we observe in details, the subtitler is successful in reconstructing the meaning from SL to TL.

Dialogue 3 : The Fight of Don Rafael Montero and Don de la vega (Zorro)

Table 5. The Analysis of Types of Imperatives for the higher social class

<table>
<thead>
<tr>
<th>NO</th>
<th>ENGLISH</th>
<th>INDONESIAN (Subtitle)</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Don Rafael Montero come to (Zorro) Esperanza, Zorro’s Montero still Zorros daughter</td>
<td>Don Rafael Montero : Doña de la Vega...Still as beautiful as ever.</td>
<td>Types Of Imperatives, Social Class And Translation Techniques.</td>
</tr>
<tr>
<td>3</td>
<td>Don Montero : I have come to apologise. I am sorry that I could not protect this country from the peasants. I am sorry that I will have to leave you without a husband. I am sorry that I could’nt make you love me. Arrest him! (Gubernur ke Zorro :Don de la vega) Blood never lies... Zorro.</td>
<td>Don Montero : Aku datang untuk meminta maaf. Aku menyesal bahwa saya tidak bisa melindungi negeri ini dan para petani. Aku menyesal bahwa saya akan menangkapnya untuk meninggalkanmu tanpa suami. Menangkapnya! Zorro.</td>
<td>Arrest him (strong command) from the governor to the guard, in order to kill Zorro. Blood never lies is not translated. Arrest him : Menangkapnya (discursive creative)</td>
</tr>
<tr>
<td>4</td>
<td>Zorro : You are a traitor to your country and your class.</td>
<td>Zorro : Kamu seorang penghianat untuk Negara dan rakyatmu.</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Don Montero : Take him away.</td>
<td>Don Montero : Bawa dia pergi.</td>
<td>Take him away (a strong command from the Don to the guard) Different social class. Take him away : bawa dia pergi (establish equivalent)</td>
</tr>
<tr>
<td>7</td>
<td>Esperanza : No! (Esperanza shouting when Zorro was shot by Don Montero the governor)</td>
<td>Esperanza : Tidaak….</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Don Montero : I would never have let any harm come to her.</td>
<td>Don Montero : Saya tidak akan pernah membiarkan salahnya datang kepadanya.</td>
<td>Bad translation and not accurate.</td>
</tr>
<tr>
<td>9</td>
<td>Zorro : She was never yours to protect. Elena...(menangis)</td>
<td>Zorro : Dia tidak berhak kau miliki untuk melindungi. Elena.</td>
<td>Bad translation and not accurate.</td>
</tr>
</tbody>
</table>
Don Montero: You'll live with the knowledge that you have lost everything. You'll suffer knowing that your child should have been mine.

Don Montero: Kamu akan hidup dengan kenangan bahwa kamu kehilangan segalanya. Kamu akan menderita mengetahui bahwa anakmu jadi milikku.

Don Montero steal Elena (Zorro’s daughter)

Zorro: Elena! (berteriak krn rumahnya dibakar)

Zorro: Elena ....

Let me hold her. Let me hold her! (Missing her daughter, Elena)

Let me hold her (wish) in despair condition. (Don & Don)

Let me hold her. Biarkan saya memeluknya (literal)

Zorro: Rafael! You'll never be rid of me.

Zorro : Rafael ! Kamu jangan pernah menyingkirkan saya.

Don Montero: She has her mother's eyes.

Don Montero : Dia memiliki mata ibunya.

Zorro: Rafael! You'll never be rid of me.

Zorro : Rafael ! Kamu jangan pernah menyingkirkan saya.

Resource: Film Script & The subtitle of The mask of Zorro 2014

4.4 The Characteristic of Imperatives for the lower class.

In the following dialogue, the analysis is focused on the language of the lower class. The language seem to be harsh, impolite, and direct. Even the dialogue is not a command, it is still impolite, as an example:
1. Hey! Get out here (invitation)
2. Get over here (invitation)

Table 6. The Analysis of Types of Impertives for the lower class

<table>
<thead>
<tr>
<th>NO</th>
<th>ENGLISH</th>
<th>INDONESIAN (Subtitle)</th>
<th>ANALYSIS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Jack : Stay on their track, bringing them back. so pay the bounty now to me,'cause... 'cause ..? nobody's tough as Jack, nobody's tough as Jack</td>
<td>Jack : Tetap di jalur mereka, membawa mereka kembali. Jadi bayar hadiahnya sekarang untukku, sebab ......... Sebab, tidak ada yang sulit bagi Jack (sambil bernyanyi)</td>
<td>Stay on their track, bringing them back. So pay the bounty now to me,'cause... (Invitation) Stay on their track, bringing them back. So pay the bounty now to me,'cause : tetap di jalur mereka, membawa mereka kembali. Jadi bayar hadiahnya sekarang untukku (literal)</td>
</tr>
</tbody>
</table>

In this movie the language of the bandits and robber seems to be direct, impolite and no euphemism. The complete dialogue can be seen below. Dialog 4 below shows the language and the imperatives use by the robbers and bandits.
<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Guard : You can claim your bounty in Tlaxco.- we will take them, When bulls start wearing bloomers.</td>
<td>Ambil hadiahmu di Tlaxco. Ketika banteng mulai menggunakan celana paf.</td>
</tr>
<tr>
<td>5</td>
<td>Murrieta brothers : How much are we worth?</td>
<td>Berapa banyak harga kita.</td>
</tr>
<tr>
<td>6</td>
<td>Jack : - All figured... about 200 pesos.</td>
<td>Semuanya sekitar 200 peso.</td>
</tr>
<tr>
<td>8</td>
<td>Guard : We are wasting time. - That's for the both of you.</td>
<td>Kami membuang-buang waktu. Itu 200 utk kalian berdua</td>
</tr>
<tr>
<td>10</td>
<td>Murrieta brothers : <em>Touch my brother again, and I’ll kill you.</em></td>
<td>Sentuh adikku lagi, dan aku akan membunuhmu.</td>
</tr>
<tr>
<td>11</td>
<td>Murrieta brothers : Yes, he will.</td>
<td>Ya, dia akan</td>
</tr>
<tr>
<td>12</td>
<td>Guard : Hey, I thought you were tied up.</td>
<td>Hei, saya piker kamu diikat</td>
</tr>
<tr>
<td>15</td>
<td>Joaquin : Go.</td>
<td>Joaquin : Pergi. (Joaquin tertembak tentara)</td>
</tr>
<tr>
<td>16</td>
<td>Alejandro : Get up</td>
<td>Alejandro : Bangun</td>
</tr>
<tr>
<td>17</td>
<td>Captain Love : I want you to know. I consider this an honour. (Joaquin menembak dirinya sendiri) <em>Captain Love : Bury the body. Bag the head.</em></td>
<td>Captain Love : Aku ingin kau tahu. Aku anggap ini suatu kehormatan. (Joaquin menembak dirinya sendiri) Captain Love : Kubur tubuhnya. Kepalanya taruh di tas.</td>
</tr>
</tbody>
</table>

Resourse : Film Script & The subtitle of The mask of Zorro 2016
4.5 The Cultural perspectives behind the imperatives
Discussing language and culture should be integrated and cannot be separated because the language is the reflection of a culture. In the study of the imperatives, the culture behind that can be analyzed and interpreted who make up the imperatives. Worth (1981:4) describes that reveals the different permeations of culture and forms of expression: “When we make films, paint pictures, carve doorposts, dress, set our tables, and furnish our homes, as well as when we speak, we are using symbolic forms which are part of culture and which are all possibly related.”

In a subtitled version, the viewer hears the dialogue in another language, reads the subtitle and watches the picture. In the same way as language can be broken down into different components which hold meaning, which is also part of cultural elements. In analysing the imperatives, some culture identification can be made:
1. The nobleman and the higher social class, their imperatives tend to be indirect, polite and euphemism.
2. The imperatives of the lower social class tend to be direct, impolite and harsh.

From the analysis of the type of the imperatives, it can be categorized as follow:

<table>
<thead>
<tr>
<th>NO</th>
<th>Types of Imperatives</th>
<th>The total frequency of the Imperatives categories</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Command</td>
<td>15 37.5%</td>
</tr>
<tr>
<td>2</td>
<td>Invitation</td>
<td>10 25%</td>
</tr>
<tr>
<td>3</td>
<td>Request</td>
<td>6 15%</td>
</tr>
<tr>
<td>4</td>
<td>Instruction</td>
<td>6 15%</td>
</tr>
<tr>
<td>5</td>
<td>Wish</td>
<td>3 7.5%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>40 100%</td>
</tr>
</tbody>
</table>

From the analysis above, it can be concluded that the imperatives are not always in the form of command but also in the form of invitation, request, instruction or wishes. This types of imperatives also implied the social level of the person who makes the imperative expression.

4.6 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 the subtitle in the mask of Zorro are only five types. Since the subtitle has limitation of space and time, there are two dominant techniques which mostly used in reconstructing the subtitle, that is literal and established equivalent. From the data analysis, the frequency of translation techniques can be seen as follow:

<table>
<thead>
<tr>
<th>NO</th>
<th>Types of translation techniques</th>
<th>The total frequency of the techniques</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Literal (word by word)</td>
<td>16 40%</td>
</tr>
<tr>
<td>2</td>
<td>Established equivalent</td>
<td>12 30%</td>
</tr>
<tr>
<td>3</td>
<td>Reduction (deletion, omission, subtraction)</td>
<td>6 15%</td>
</tr>
<tr>
<td>4</td>
<td>Adaptation</td>
<td>3 7.5%</td>
</tr>
<tr>
<td>5</td>
<td>Discursive Creation</td>
<td>3 7.5%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>40 100%</td>
</tr>
</tbody>
</table>

From the data above, it was found that the highest frequency (dominant) of the translation techniques is literal (40%), establish equivalent (30%), followed by reduction techniques (15%), adaptation technique (7.5%), and Discursive Creation is (7.5%). The use of the literal technique is regarded unnatural, and some experts criticized that it is a wrong way of the translation.

4.7 The assessment of the subtitle
Accuracy
The instrument assessment for accuracy, 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, 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 9. The Range of the Score of the Translation Quality Assessment

<table>
<thead>
<tr>
<th>NO</th>
<th>Category</th>
<th>Range of Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accurate</td>
<td>2.6-3.0</td>
</tr>
<tr>
<td>2</td>
<td>Medium</td>
<td>2.0-2.5</td>
</tr>
<tr>
<td>3</td>
<td>Not accurate</td>
<td>0.0-1.9</td>
</tr>
</tbody>
</table>


4.8 The Result of the assessment

Based on the assessment of the rater, the result of the scores are as follow:

Table 10. The result of the accuracy assessment of the subtitle.

<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>68 : 40</td>
<td>1.70</td>
</tr>
</tbody>
</table>

Remarks: The total average score is divided into the total data

From the assessment of the subtitle accuracy, it was found that the score is 1.70. If we refer to the range of the category in the table above, we can conclude that the accuracy of the subtitle for The Mask of Zorro is Not Accurate. From the technique analysis, it can be interpreted that the inaccuracy of the subtitle is due to the subtitler’s wrong choice of the technique. It could be seen from the data that the most frequently Techniques used, are literal translation or word by word translation. Therefore, the constructing of the subtitle is a little bit rigid.

5. CONCLUSION

Based on the analysis on the previous discussion, some findings can be concluded as follows:

1. The limitation of the subtitling is the time and the space of screen allocation for the subtitle.
2. The cultural perspectives behind the imperatives indicate the social class of the speaker. The noblemen (The Spanish Don) tend to be indirect and euphemism. Where as, the language of lower class tend to be direct and right to the point.
3. The techniques used in translating the “Mask of Zorro” consists of 5 categories, they are literal, established equivalent, reduction, discursive creation and adaptation. The dominant techniques used is literal, translation word by word (40%), established equivalent (30%) and the reduction (12%).
4. The assessment of the translation quality of the subtitle is not accurate. Many of the dialogue are not translated properly, but since the character in the movie can be observed, it does not influence the audience understanding buy the helping of the pictures.
5. From the accuracy assessment of the subtitle, the score is only 1.70. It means the subtitle is not accurate.

6. REFERENCES


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Channel of Communication on An Indonesia’ Sufi Order

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Abstract

Traditionally, Sufi order group (kelompok tarekat) has been growing in many areas of Indonesia since the influx on Islam in archipelago several centuries ago. The religious group is currently still persistence until nowadays. Tarekat member has a special obligation to recite some sort of verses through their teacher. The goal they achieve is to calm their mind over worldly problems. Here, this is the importance to look at this traditional group which is tied up with Indonesian Muslim since long time ago. In the rising of Nusantara Islamic discourse among scholars as well as modernization in Muslim community, the Sufi order needs to be more explained. The persistence of this group is a result of transferring tenets from old generation to young generations one. In this regard, it is reasonable to see how channels of communication are used in this group, so that they still existed until today. One of the group portrayed here is tarekat Qadiriah Wannagsabadiyah of Suryalaya, Tasikmalaya of Jakarta’ branch. This qualitative research aims to describe channels of communication operated in this Sufi order group.

Keywords : sufi order, channel of communication, traditional Islam, radicalization, Islamic dakwah

1. INTRODUCTION

The emergence of religious expression during Reformation era in Indonesia is an inevitable phenomenon mushrooming everywhere throughout the country. Religious group that even non-mainstream group has tried to show their existence and their function for their own member at least. In this case, sociologist Emile Durkheim (1984/1893), tells us about strengthening solidarity and reproduction of morality (Furseth & Repstad, 2006: 32).

In this regard, the sufi order group (kelompok tarekat) which is rooted in Indonesian society since long time ago has always been developing its member. Some tarekat groups try to reformulate and reinforce their position against society changing in Indonesia in the area of politics, economics, social and culture alike. Once in Indonesian political history, tarekat was a political dispute for vote getting where there was a clergy man in tarekat, Kyai Mustain Romly of Rejoso, Jombang, East Java moving to Golkar in 1970s resulting disruption among tarekat member. However, tarekat has succeeded to maintain its performance till today’ dynamic society.

Henceforth, understanding thoroughly over such Islamic traditional group that long lasting survive in Indonesia becomes very important. It has been a very few information broadcasted on mainstream media about the sufi order group. However, the group is still existed to demonstrate the Islam Nusantara.

Traditionally, Sufi order group (kelompok tarekat) has been growing in many areas of Indonesia since the influx on Islam in archipelago several centuries ago. The religious group is currently still persistence until nowadays. Tarekat member has a special obligation to recite some sort of verses through their teacher. The goal they achieve is to calm their mind over worldly problems. Here, this is the importance to look at this traditional group which is tied up with Indonesian Muslim since long time
ago. In the rising of Nusantara Islamic discourse among scholars as well as modernization in Muslim community, the Sufi order needs to be more explained.

The persistence of this group is a result of transferring tenets from old generation to young generations one. In this regard, it is reasonable to see how channels of communication are used in this group, so that they still existed until today. One of the group portrayed here is *tarekat Qadiriyah Wannaqsabadiyah* of Suryalaya, Tasikmalaya of Jakarta’ branch. This qualitative research aims to describe channels of communication operated in this Sufi order group.

This research was departed from the general assumption that there is less exploration of channel of communication upon the Sufi order group in Indonesia’ context particularly. The paper wants to shows the channel of communication that are used in the *Tarekat Qadiriyah Wannaqsabandiyah* (TQN) of Suryalaya’ Jakarta branch. The aim of this paper is to provide information about channel of communication among tarekat member in Indonesia. The availability of the research is generously supported by the DRPM Ristekdikti that provides funding for completing the research.

**2. METHODOLOGY**

**Research Method**

To gather the data, this paper is underlined on a field research that deals with a qualitative approach. By this approach, the researcher is allowed to use in depth interview, observation, and literature study alike. In depth interview is chosen with an assumption that data was taken from informants who have deep information about channel of communication over TQN group in Jakarta.

Theoretically, the more complete and interactive a study presents a narrative around it, the better qualitative study is resulted Creswell (2003:182). A qualitative approach is an effort of digging ‘life-worlds’. In this way, the qualitative researcher focuses on languages that evolved naturally, and definitions of the individuals to experience them. In essence, the qualitative approach covers emotions, motivations, symbols and its meanings, empathy and other subjective aspects coping with the daily life of individuals and groups examined (Berg (2001:9-10).

Collecting data in the qualitative approach means that data collected by several methods i.e. observing the field, interviewing board member of TQN especially the administrator of communication channel of TQN news as well as studying some related literatures. Gathering data is done during August 2017.

**Conceptual Framework**

Some research related with communication among tarekat has conducted including Maulana A.Y. (2013) which has written about communication among tariqah naqsabandi in Sumenep, Madura. However, the research is still focused on how self-developing of this group formed through interpersonal communication, intrapersonal as well as symbolic interactionism theory. Guru or mursyid in this sufi order group has formed the self-concept of organization so far as guru functioned significant other, society as social comparison, culture as cultural teachings and how the member evaluates themselves.
Another similar study offered by Salahudin (2013) who sees communication patterns on Tariqah Qadiriyyah wannadsabandiyah Suryalaya Islamic boarding school of Tasikmalaya. Salahuddin research shows that there are communication patterns among the member of sufi order so that it enables to strengthen character as well as spiritual building of the member. However, the research has not detailed of real aspects from communication channels yet, either verbally or audio visual that utilized in the sufi order group.

Theoretically, communication is known for its two ways mechanism that shares common meaning between the sender and the receiver. It lays on how communication worked to help give understanding between two side. Communication will clearly effective as long as it uses an appropriate channel of communication.

Basically, model of communication consists of five elements of communication i.e. sender, receiver, massage, channel and feedback. Channel of communication becomes the important feature and therefore it should be more realized. In this regard, channel is a kind of transmission from one position to another position through channel of communication. The channel is located between the sender and the receiver. Many forms of channel or type of communication exists ranging from utterance, audio visual, internet site to written channel such as book, letter and magazine (Moore, Burton, Myers, 2004: 982).

Moore et al. (Ibid) continues that each of channel of communication has of its strength and weakness. Like for example, one of written words either on book or computer screen is that the receiver cannot listen and evaluate the sound of massage. Communicator should effectively write down the written communication so that he or she doesn’t lay on a single tone to send the massage accurately. While television has superior position in terms of it enables to reach wider audiences. Then, the sender of massage can manipulate massage by using editing and special effects. These theories explored to seek the role of channel of communication of the sufi order group. Also, to see how it implemented in real world is also interested.

To discuss about the existence of Islam in Indonesia from the very beginning cannot be conceded without to account the development of Sufism. In exact term, Sufism that has been emerged in Indonesia’s Islam is in the form of sufi order or tarekat. According to some scholars, the advent of Islam has occurred in conjunction with the arrival of tarekat in Indonesia. In general description, Ricklefs (2012: 3-4) notes that Islam came to Java with the role played by elite. Although Islamisation was a contested and complicated matter in this early period, two processes seem to have gone on at the same time: foreign Muslims settled locally and become Javanese, while local Javanese embraced Islam and became Muslims. A legend tells of nine saints (the wali sanga) who were the firsts to bring Islam to Java. On other words, Islamisation was taken place by a process of accommodation with local culture. Henceforth, Islam that presented to local Javanese must be in accordance with local practice. In another world, Sufism was regarded as a doctrine and practice that local people accepts.
In this regard, Bruinessen (1994: 2) notes that Islam as taught to the first Southeast Asian converts was probably strongly colored by sufi doctrines and practices. Various scholars have also thought that Sufism was precisely what made Islam attractive to them or, in other words, that the development of Sufism was one of the factors making the Islamisation of Southeast Asia possible.

In addition, Bruinessen agreed of what Anthony Johns’ speculation with the role of Sufism. It has come up with some highly speculative historical hypotheses concerning the role of the sufi orders in the islamisation of the Archipelago. Associating seaborne trade, trade guilds and sufi orders, and postulating the existing of trade guilds in the coastal states of the 13th/16th-century Archipelago (for which there is not one shred of evidence), John suggests that sufi preachers accompanying the traders from the Middle East as their chaplains played crucial roles in converting the natives to Islam. Bruinessen himself admits these speculations will be hard to corroborate since there is no recorded mention of any of the orders until several centuries after the beginning of Islamisation.

Bruinessen (1998: 200-201) has also cited A.C. Milner (1983) on the survey about the relationship between sufi doctrine and Malay statesmanship. Milner has suggested that it was the sufi doctrine of perfect man (insan kamil) that made Islam acceptable to the Malay rulers, who in earlier times had legitimated their positions by claims of being bodhisattva or even Shivabuddha. The evidence that Malay rulers actually claimed to embody the insan kamil is thin, as Milner has to admit, but claims to sainthood are well-documented. Islamic terminology related to waliya is widely used in relation to worldly rulers in the region. At least some of the celebrated 'nine saints' of Java, reputedly responsible for its Islamisation, were in fact the rulers of harbor states.

Ricklef and Bruinessen have agreed that Islamisation in Java and Southeast Asian society at large was a result of the collaboration between the rulers and the Sufism doctrine either brought by Middle East traders or Sufis. In his widely exploration about Sufi order in Indonesia, Bruinessen emphasizes the role of Nusantara ulama who studied in Middle East and got ijaza from their master. According to Bruinessen (1999: 1), at least since the seventeenth century and possibly earlier, there had been a community of Indonesian students and scholars in the holy cities, which acted as the chief mediators between the heartlands of Islam and their lands of origin. With one or two dubious exceptions, all Indonesian branches of Sufi orders (tarekat) were introduced into the Archipelago from Mecca or Medina, usually by returning students with the exceptions were a possible early Shattari influence in Acheh and the introduction of the Rifa‘iyya and the Qadiriyya there by the Indian Nur al-Din al-Raniri. Even such orders as the Shattariyya and Indian branches of the Naqshbandiyya reached Indonesia not directly from India but from the Haramayn. Moreover, the Indonesian branches of the great Sufi orders that thus were established never became fully independent and self-perpetuating. Such was the prestige of the holy cities that the khalifa of Indonesian shaykhs usually went to the Hijaz to get yet another
ijaza from a Meccan or Medinan teacher.

It might be complicated for some reader to think about which side of local culture that complies with Islam. But I think, by the fact that society in earlier era of Nusantara dominated by the ruler, shows that local people solely follow their ruler way of life. With the great admiration to their ruler, local people received the truth guiding their life from their ruler. Thus, I argue that Islamisation by this model was taken place by a process of accommodation with local culture.

3. ANALYSIS AND DISCUSSION

Within society’ activities, it can be found so many channels or type of communication occurred ranging from words saying through radio, television, internet site to something written like for example book, letter or magazine (Moore, Burton and Myers, 2004: 982). Such activity in maintaining social order in society is organized by the Sufi order group, namely Tarekat Qadiriyyah wannaqsabandiyah (TQN) of Suryalaya’ Jakarta branch. Notably, this group has developed an advance channel of communication through website and social media.

Channel of communication on Tarekat Qadiriyyah Wannaqsabandiyah (TQN) Suryalaya’ Jakarta Branch

A. Audio Visual

Utterance (Oral Communication)
Communication through direct utterance or oral communication is more applied during meeting between member and leader like for example in manaqib recitation ritual. Normally, in this occasion, the preacher delivers his advice (mauidloh hasanah). The preacher could be a man who granted direct permission from the headquarter (khalifah/wakil talqin) of tarekat. In this case, the preacher must be acknowledged by the late Abah Anom in Tasikmalaya of West Java.

Initiation for new member is normally held during the sermon. Initiation ritual is led by the imam (wakil talqin) by giving ijaza (verses to be memorized and uttered) every day after salat or certain time. Being member of TQN means that they will obey all suggestion from the imam and practice ijaza they receive. This feature can be seen at the event of talqin recitation for TQN of Suryalaya’ Jakarta branch which took place at al Mubarak mosque in Rawamangun, Central Jakarta in early September 2017. The imam (Kiai Wahfiuddin Sakam) leads talqin recitation over more than a hundred-people including approximately 80 new members.

A new member that had just already being initiated that living in Cilincing, North Jakarta said she and her husband with their two kids departing from their house at 6 o’clock in the morning. They arrived at this mosque at 9 am. As coming to this mosque for the first time, they didn’t now the location of the mosque exactly because the mosque locates not at edge of highway. They took around several times causing gasoline of their motor bike exhausts. She has Batak ethnic background, but her husband comes from Tasikmalaya, the headquarter of this sufi order.

Radio

Radio is noted as one of channel of communication. However, this channel is rarely used in this Sufi order, particularly to communicate between the leader and the member. Radio broadcasting for spreading massages in this Sufi order is no longer activated due to the change of audience habit on accessing radio.
When a commercial radio gave opportunity for this sufi order to broadcast in the 1990s, it was no permanent slot that had given regularly. For that reason, radio is not familiar used by this Sufi order group.

Television

TQN of Suryalaya’ Jakarta branch doesn’t install television channel yet perhaps just like other religious group which sharing their vision through their own television channel. Although dakwah through television is not normally used, the imam Kyai Wahfuiddin Sakam is known for his appearance on some commercial tv to deliver Islamic dakwah. Nevertheless, it seems that he never spread his tarekat message though he could be to do so. In contrast, he just shares general topic of Islam with its problem as well as its solution.

B. Channel of Written Communication

Internet

In recent time, massage from organization as well as other tarekat organization is more delivered through website as the main channel of communication. Based on the observation, it is found that there are at least two website of Sufi order that are very well managed such as www.tqnnews.com and www.sufinews.com. The latter is attached to another sufi order group Syadiliyyah of Tulungagung (East Java) base whereas the former is organized by TQN Suryalaya’ Jakarta branch. This article focuses on the later.

Any massage from headquarter and other Sufi order group that aligns TQN vision is published in the website. The use of website as the channel of communication has much more been overwhelmed in current situation than before. Website of www.tqnnews.com can be accessed freely by netters. The website rubric consists of home, news, discourse, agenda, recited verses, Donation and contact. Each rubric contains any different kind of news and information both soft news and hard news. Rubric opinion is also offered which is entailed advices as well as inspirational stories dealing with Sufism world.

According to Hendra from redactional team of this website, the preliminary idea of building website was not seriously arranged. It was just uploading any information in order to get attraction from tarekat member as well as non tarekat member. He wanted tarekat to be more popular among Muslim society. Building website is only one alternative way to presenting tarekat to be more casual among Muslim society.

It was designed to change people opinion about tarekat which was no longer accommodating backward Muslim. Tarekat was not associated with superstitious and practiced in the jungle. In contrast, tarekat should be understood as a tool for modern Muslim. “If you want to know about Sufism (tasawwuf), then you join tarekat” (interviewed by the author, September 10, 2017).

His website doesn’t specify to discuss about wisdom, magic, and supernatural power alike. Rather, his website tries to ask Muslim to be linked with Allah SWT faithfully. Furthermore, materials uploaded on his website are related with building link with Allah like for example sermon, dakwah tour, trainings on dakwah and many other things. The website supports TQN Suryalaya’ Jakarta branch program including Kursus Pelatihan Tasawuf (Kupat, or tasawuf training course). As the member of redactional team, he reports many activities of tarekat.
around the country. Its goals are to promote tarekat thorough Muslim community in Indonesia and to explain meaning of any detail on tarekat. On website, readers are allowed to give their feedback as well as ask a question regarding with tarekat issues. Question about initiation (baiat) is very common asked by audience. Besides, comment from audience is also possible. So far, comments that are given on website tend to be positive tone. Readers who want to know more about tarekat is advised to join tasawuf training.

Most recently, TQN website is shared its content via social media like for example Facebook, twitter, Instagram, YouTube and many other things. Before the development of online web, TQN produced some dakwah materials recorded on VDC and DVD. Like for example, the sermon of Kyai Wahfiuddin Sakam was recorded over DVD and then was shared to broader audiences. When internet has been used by TQN, all materials are recorded through online web. Another one thing related with website development is to balance with any other disrupted social media spreading hoax, gossip, entertainment, etc. Henceforth, TQNnews is designed to give a light side for audience.

**Book**

During the field research, it is found that massages from the leader or imam are shared systematically over some printed books. However, this sort of channel of communication is less intensified than online communication. Books that are used in this Sufi order are mainly focused on a tool or handbook for member on daily recitation. The books, among other, are entitled “Uquudul Juman” which is a guidance for daily recitation for TQN member (ikhwan/akhwat). This book is published by Muwaddamah Warahmah company, Suryalaya Islamic Boarding School. The next one is entitled Miftahus Shudur (Key of Opening Heart) published by the same publisher. And the third one is entitled Akhlaqul Karimah Akhlaqul Mahmudah published by Serba Bhakti Foundation Suryalaya Islamic Boarding School, Pagerageung, Tasikmalaya.

4. CONCLUSION

Qadiriyyah Wannaqsabaddiyah Sufi Order (TQN) is still persistence till today spreading and organizing program for spiritual development to its member. One factor that contributes to its long present is resulted from values transmission though channel of communication. Here, it is important to look at what type of channel of communication that are used in this group so that they can sustain until today. Transmitting of massages in this group lies on the effective channel both audio visual channel and written channel. Channel of communication persisted by audio have been transmitted on oral language or face to face utterance, radio and television. However, these last two channels are no longer activated anymore. In line with the current development of ICTs, where internet is the basic tool, this sufi order group maximizes its massage to wider audience through website and social media. Initially, website was developed. It is followed by the use of social media such as Instagram, Facebook, YouTube, WhatsApp, and other similar things. Important massages from the leader and vice versa could be generated simultaneously through the current development of ICTs.
5. REFERENCES


Design Instrument for Assessing the Accuracy of Nominal Group Translation form English into Indonesian Language with Halliday’s Nominal Group Approach

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Abstract

The article entitled The Assessment Instrument of Nominal Group Translation. The purpose of the research is to design an instrument that can assess the translation accuracy of the nominal group from English nominal group into Indonesian. With the existence of the instrument, the result of translation of nominal group into Bahasa can be easily assessed. The further result of the research, the instrument can function as a guidance for any people who are interested in the translation studies to assess the translation accuracy of the nominal group. According to system functional linguistics(SFL) theory, the nominal group consists of thing that is modified by words, phrases, and clauses and those have each function as classifier, ephitet, numerative, deictic and qualifier. Because the nominal group structure is complex, a translator needs to translate the nominal group carefully.

Keywords : Instrument, Nominal Group, Accuracy

1. INTRODUCTION

Nominal group is a part of the sentence. The nominal group in a sentence function as subject or predicate. The present of a nominal group in a sentence is a very important element because a nominal group can be widen the qualities and quantities of the thing. A translator must understand about the nominal group to result the accurate translation. By understanding the experiential elements of the nominal group well, it can help a translator to translate a source texts into target texts accurately.

The writers focused on the nominal group because the structure of the nominal group is complex. The nominal group consists of the thing, and the thing is modified by a number of words functioned as article, numerative, ephitet, and classifier, and qualifier of prepositional phrase, adjective phrase, present participle, infinitive, and past participle.

This is an experiential structure which, taken as a whole, has the function of specifying (i) a class of things, namely trains, and (ii) some category of membership within this class. We shall refer to the element expressing the class by the functional label Thing (Hallidays, 2014: 364).

Categorization within the class is typically expressed by one or more of the functional elements Deictic, Numerative, Rphitet and classifier. They serve to realize terms within different systems of the system network of the nominal group (Hallidays, 2014: 364).

The explanation of experiential nominal group (Hallidays, 2014: 365):

Deictic : The deitic element indicates whether or not some specific subset of the Thing is intended; and if so, which. The nature of the Deictic is determined by the system of determination. Here a(an) one, no, and each are non-specific determiners, and the absence of a determiner similarly marks a nominal group as non-specific when it is plural or mass, e.g. the, those, his, her, whose, and the chief’s function as
specific ones. The specific Deictics are demonstrative or possessive determiners, or embedded possessive nominal group.

**Numerative.** The Numerative element indicates some numerical feature of the particular subset of the Thing: either quantity or order, either exact or inexact.

(a) The quantifying Numeratives (or ‘quantitatives’) specify either an exact number (cardinal numerals, e.g. *two trains*) or an inexact number (e.g. *many trains, lots of trains*).

(b) The ordering Numeratives (or ‘ordinatives’) specify either an exact place (e.g. *first, second, third*).

**Ephitet.** The Ephitet indicates some quality of the subset, e.g. *old, long, blue, fast;* since qualities are denoted by adjectives, Ephitet are often realized by adjectives. (i) The quality of the subset may be an objective property of the thing itself, construed as a description of the experience of the entity that it presents; or (ii) it may be expression of the speaker’s subjective attitude towards it, e.g. splendid, silly, fantastic.

**Classifier.** The Classifier indicates a particular subclass of the thing in question, e.g. *electric train, passenger trains, toy trains.* Sometimes the same word may be function either as Ephitet or as Classifier, with a difference in meaning; fast trains may mean either ‘trains that go fast’ (*fast = ephitet*) or ‘trains classified as expresses’ (*fast = classifier*). The range of semantic relations that may be embodied in a set of items functioning as Classifier is very broad; it includes material, scale and scope, purpose and function, status and rank, mode of operation—more or less any feature that may serve to classify a set of things into a system of smaller sets.

**Thing.** The Thing is the noun head in Santosa (2003), the nominal group has thing and modifiers. The modifiers consist of *pre-modifier* and *post-modifier.*

D (deictic) is a definite or indefinite article, and possessive adjective. Num (nemerative) is cardinal number and, ordinal number. Numerative is *a large number of, a pack of, a glass of*.

E (epitet) is adjective, present participle and past participle.

C (classifier) is adjective and gerund.

T (thing) is the head thing

Qualifier is post modifier of the Thing.

**Translation**
Translation is a product of a translating process. The translation as a product can help many people to understand any texts written in English version since the product of translation is accurate, readable and acceptable. The accurate translation has a very important role to help people to understand various texts written in source languages. To understand the accurate translation, the translation must be assessed to identify whether the product of a translation is accurate or not. How to assess the accuracy of a translation product? The writers designed an instrument to assess the translation accuracy.
A translating process

**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.

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 othe 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.

In the research, the writers are interested to design an instrument to assess translation accuracy of a nominal group translation from English to Indonesian language.

2. METHODOLOGY
The research is related to a design of instrument to assess the translation of the English nominal group, so the writer uses a developing research of designing instrument. The data of the research is nominal group taken from the text book of Organizational Behavior written by Stephen Robbin and its translation.

3. ANALYSIS AND DISCUSSION
In this part, the writers present the scoring of translation’s accuracy of the nominal group. There are three categories of grouping quality of translation, they are the accuracy of translation of the nominal group, the less accuracy of translation of the nominal group, and not-accurate translation of the nominal group.

The Score of the assessment of the nominal group translation categorized as the accurate translation.

<table>
<thead>
<tr>
<th>No</th>
<th>Nominal Group Elements</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Thing</td>
<td>1</td>
</tr>
<tr>
<td>2.</td>
<td>Classisifier/Penjenis</td>
<td>1</td>
</tr>
<tr>
<td>3.</td>
<td>Ephitet/Pendeskripsi</td>
<td>1</td>
</tr>
<tr>
<td>4.</td>
<td>Numeratif</td>
<td>1</td>
</tr>
<tr>
<td>5.</td>
<td>Deictic</td>
<td>1/0</td>
</tr>
</tbody>
</table>

Explanation
1) The translator is able to determine the thing accurately.
2) The translator is able to translate word functioned as classifier.
3) The translator is able to translate word functioned as ephitet.
4) The translator is able to translate word functioned as numerative.
5) The translator is able to translate word functioned as Deictic.

The Score of the assessment of the nominal group translation categorized as the less accuracy of the translation.

<table>
<thead>
<tr>
<th>No</th>
<th>The element of nominal group</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Noun</td>
<td>1</td>
</tr>
<tr>
<td>2.</td>
<td>Classisifier/Penjenis</td>
<td>0</td>
</tr>
<tr>
<td>3.</td>
<td>Ephitet/Pendeskripsi</td>
<td>1</td>
</tr>
<tr>
<td>4.</td>
<td>Numeratif</td>
<td>1</td>
</tr>
<tr>
<td>5.</td>
<td>Deictic</td>
<td>1/0</td>
</tr>
</tbody>
</table>

Explanation
1) The translator is able to determine the thing accurately.
2) The translator is not able to translate word functioned as classifier.
3) The translator is able to translate word functioned as ephitet.
4) The translator is able to translate word functioned as numerative.
5) The translator is able to translate word functioned as Deictic.
The translation of nominal group:
Perusahaan-perusahaan yang dikenal sebagai tempat baik untuk bekerja seperti Starbucks, Adobe System, Cisco, Whole Foods, Google, American Express, Amgen and Marriot.

<table>
<thead>
<tr>
<th>Perusahaan-perusahaan</th>
<th>yang dikenal sebagai tempat baik untuk bekerja seperti Starbucks, Adobe System, Cisco, Whole Foods, Google, American Express, Amgen and Marriot</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thing</td>
<td>Qualifier</td>
</tr>
<tr>
<td>Noun</td>
<td>Adjective clause</td>
</tr>
<tr>
<td>Score 1</td>
<td>Score 1</td>
</tr>
</tbody>
</table>

Note: the translation is accurate

Example 2:

<table>
<thead>
<tr>
<th>The source text</th>
<th>The target text</th>
</tr>
</thead>
<tbody>
<tr>
<td>A recent survey of hundreds of workplaces, and more than 200,000 respondents showed the social relationships among co-workers and supervisors were strongly related to overall job satisfaction (OB/Bab1/H37/P.4)</td>
<td>Survey terkini dari ratusan tempat kerja dan lebih dari 200.000 responden, menunjukkan hubungan sosial antara rekan kerja dan atasan terkait erat dengan kepuasan kerja secara keseluruhan (Ob/Bab1/P.3/Hal 1).</td>
</tr>
</tbody>
</table>

The nominal group: A recent survey of hundreds of workplaces, and more than 200,000 respondents

<table>
<thead>
<tr>
<th>a</th>
<th>recent</th>
<th>survey</th>
<th>of hundreds of workplaces, and more than 200,000 respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>deictic</td>
<td>ephitet</td>
<td>thing</td>
<td>Qualifier</td>
</tr>
<tr>
<td>article</td>
<td>adjective</td>
<td>noun</td>
<td>Prepositional phrase</td>
</tr>
</tbody>
</table>

The Nominal group: Companies known as good places to work—such as Starbuck, Adobe System, Cisco, Whole Foods, Google, American Express, Amgen and Marriot

<table>
<thead>
<tr>
<th>Companies</th>
<th>Known as good places to work—such as Starbuck, Adobe System, Cisco, Whole Foods, Google, American Express, Amgen and Marriot</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thing</td>
<td>Qualifier</td>
</tr>
<tr>
<td>Noun</td>
<td>Pasticiple</td>
</tr>
</tbody>
</table>
The translation of the nominal group:
Survey terkini dari ratusan tempat kerja dan lebih dari 200.000 responden

<table>
<thead>
<tr>
<th>survey</th>
<th>terkini</th>
<th>dari ratusan tempat kerja dan lebih dari 200.000 responden</th>
</tr>
</thead>
</table>

Example 3:

<table>
<thead>
<tr>
<th>Source text</th>
<th>Target text</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive social relationships also were associated with lower stress at work and lower intentions to quit. (OB/Bab1/H37/P.2)</td>
<td>Hubungan sosial yang positif juga diasosiasikan dengan stress yang lebih rendah dan keinginan keluar dari yang lebih rendah. (Ob/Bab1/P. 3/Hal 1)</td>
</tr>
</tbody>
</table>

Nominal Group: Positive social relationships

<table>
<thead>
<tr>
<th>positive</th>
<th>Social</th>
<th>Relationships</th>
</tr>
</thead>
<tbody>
<tr>
<td>ephitet</td>
<td>Classifier</td>
<td>Thing</td>
</tr>
<tr>
<td>adjective</td>
<td>Classifier</td>
<td>Noun</td>
</tr>
</tbody>
</table>

The translation of nominal group:
Hubungan sosial yang positif

<table>
<thead>
<tr>
<th>hubungan</th>
<th>sosial</th>
<th>Yang positif</th>
</tr>
</thead>
<tbody>
<tr>
<td>ephitet</td>
<td>Classifier</td>
<td>Thing</td>
</tr>
<tr>
<td>adjective</td>
<td>Classifier</td>
<td>Noun</td>
</tr>
<tr>
<td>Score 1</td>
<td>Score 1</td>
<td>Score 1</td>
</tr>
</tbody>
</table>

Note: the translation is accurate

4. CONCLUSION
From the discussion above, the writers take some conclusion, as follow:
1. The instrument is an effective way to assess the accuracy of the nominal group translation from English into Indonesian language (bahasa).
2. The instrument can help the translator to check if all the elements of nominal group have been translated.

5. REFERENCES

The Use of Digital Tool ‘Write To Learn’ (WTL) in Indonesia EFL Classroom: Working With Essays

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Abstract

A myriad research has demonstrated the use of digital tool as an approach to teaching of English as an foreign language (EFL), but little research on this topic of interest has been undertaken in the Indonesian secondary school and higher education context. Particularly, the use of digital tool as practicing and examining students’ writing remains under-explored in this educational setting. With these in mind, this research presents an empirical study that looks into to what extent the deployment of a digital tool mediates multimodal learning tasks in the EAL classroom.

The study specifically examines challenges and benefits of using the digital tool “write to learn” to develop students’ writing and reading competences. The study also looks at the roles of teacher and students in the entire learning process. A total of 80 polytechnic students volunteered to participate the study. Individually, they were assigned to perform a series of tasks, including (1) connecting to “write to learn” website, (2) reading articles and instruction in, and (3) writing essays. Empirical data were garnered from postings, students’ writing and students’ interviews.

Drawing on these data, the present chapter reports on four major findings, that is: (1) drafting and negotiating strategies for writing essay creation, (2) framing the use of language in composing, (3) discussing the result essay creation and improvement, and (4) positioning roles of teachers and students in the entire learning process.

Keywords: writing competence, digital tool, EFL

1. INTRODUCTION

Background of Study

The teaching of English at higher educational institutions has many significant changes and development. It means that the traditional teaching methods have been left recently. The development of technology has influenced the Learning-Teaching Process. One of the influences is that the teachers of EFL (English as Foreign Language) will decrease their burden in preparing the teaching aids by using the computer. The four areas of competences (reading, writing, listening and speaking) will be much easier by using multimedia.

For mastering good English, someone must have learn those competencies. They are obliged to be taught to students of EFL. So they will be fluent and competent in English (Dudley-Evans, 1989). By mastering all competencies, learners of EFL are able to communicate in English well.

One of the competencies which is most difficult to master is writing. This happens because this competence needs some aspects, such as: structures, grammars, vocabularies, and writing styles. According to Dudely-Evans (1989), writing is considered the most difficult skills because the EFL learners need some knowledge and practices to be perfect. Besides structures and grammar, it also needs the proper choice of words or diction, cohesion and coherence. This will take time for learners of EFL to master the writing skill.

In higher educational institution, like polytechnics, English subject is just
allocated only 3 (three) or 4 (four) hours per week. The teacher of English must work very hard to achieve the goal of the subject every semester. This will not be very easy for them. So they must be tactful to teach 4 (four) competencies every semester. By using multimedia, teachers have been helped. It means that the teaching-learning process are going more smoothly and teachers will accomplish their duties faster, more easily and significantly.

**Purpose of Study**
The result of study are expected to:

a. Be able to assist students of polytechnics, especially in making essay writing well;

b. Be able to assist students to apply technical effective writing;

c. Increase the lecturer’s and students’ ability in IT so the IT implementation will be applied faster;

d. Produce the learning outcome, e.i: soft skill in writing essay which will be beneficial in their work.

**Urgent of Study**
To face the globalization era and AFTA which will be applied at the end of this year (2015), English will be becoming very important tool to communicate with other people from other countries to do business, education, promote and many things. So in this matter, educational goals must match with the needs what the world wants. In this case, teachers of English must prepare the graduates to be ready to work in industry whereas there are so many competitors from other ASEAN countries coming to Indonesia. In order to compete, Indonesian students should be able to appear in both national and international level. In academic level, Indonesian students must be able to represent themselves in international articles or journals. By using this digital tool, students will be assisted to learn and increase writing skills in English.

2. **LITERATURE REVIEW**
Writing skill is one of the skills which is sometimes ignored by teachers of EFL because it is considered to waste time. In fact, this skill represents the ability of EFL learners to combine all skills studied. Therefore, the teaching of this skill must be interesting. So the students will be encouraged to learn writing more often. The teaching of writing must be matched and appropriate with the students’ ability by considering some components, such as: the duration of learning this language, vocabularies, language styles (Hoch, 2002).

Besides those things above-mentioned, nowadays, students are encouraged to learn independently. They should learn something by themselves. Because studying time at campus is not enough to learn. They need additional time to enrich their knowledge. To overcome this problem, they must learn by themselves. By combining these aspects, there is a digital tool which is accessible through the internet. This will overcome students’ problems in writing. In this case teachers of English just act as the facilitators. But they are also acting as role model (Miarso, 2004:8). This study finds that the digital tool Write-to-Learn (WTL) is able to overcome the students’ problem in writing in English.

To develop and assist the teaching process of English in Politeknik Negeri Jakarta, this digital tool is one of the ways to overcome students’
problems in writing. By using this digital tool, students will learn to write essay in fun way. This software assists them to write better. It is hoped by using this software, students will increase their ability in writing. As an effect, their score of English will be improved too.

3. METHODOLOGY
This study was conducted in the study program of Industrial Electronics at Electrical Engineering Department. There is no specific reason in choosing the objects. This is because the researcher is teaching in this department. So it is easier for me to conduct the research.

This research was conducted in 3 (three) months with the procedures of (1) planning, (2) implementation of the study, and (3) Report. The planning was started by listing all the needs of students in learning writing skills. Then the researcher was choosing the topics and let students choose one of them. During this stage, lecturer was teaching them how to write essay well and effective. After that, the following month the researcher was asking students to open the tool by using their own password. This password was taken from the provider, Pearson Company who owns this system. The research was also acting as the teacher. In doing this, teacher was conducting this research during class hour, that was 3-learning-hour.

In practice, students made the essay after teacher had finished explaining the instruction, the prompts, and the procedures. They made the writing in a few hours and they were able to revise the writing if they make mistakes. Teacher will see the revision easily how many times the students make the revision. After teacher saw all the revision, teacher would make comments and score of the essay. Students would easily see it by opening again their writing.

The picture below is the menu that the Pearson system is made. Teachers just use this menu by following instructions on it. It is friendly used and helps both teachers and students enjoy working with essays. Teachers are easy to change the instructions that they want the students do. Teachers can make the rubrics, durations of writing time, kinds of assignments and even they can put the scores that students get. This kind of system helps teachers simplify their duties, especially in teaching writing skills.
In the menu above, teachers just write their names, what kind of classes, writing topics, rubrics, what kinds of assignments on the columns provided then click the next button menu. After teachers have written all what are instructed in the columns, students will see all instructions in own their laptops. Then, students may start their works. By doing this, students are happy to do their works. They do not feel burden. Consequently, their writing scores will be better than using traditional way of teaching.

4. CONCLUSION

After some experiments done in one class of Electronics students by using WTL, the results of their essay show great significance. There is big difference between using traditional way of teaching (using pen and paper) and using WTL system. Students have made small mistakes by using WTL because they can recheck their writings again and again. By using WTL, students are happy to do their jobs and feel fun. This is what WTL is meant. This tool is made to ease both teachers and students to do their writing tasks.

Every system has two sides of a coin, advantages and disadvantages. in the previous descriptions, there are many advantages mentioned of using this system. On the other hands, WTL is just system which comes from United State of America. It means that teachers must subscribe this a kind of paid system. The system cannot be taken for free. If it is already bought and paid, this system will be in use for a year and can be extended after that.
5. REFERENCES
Comparative Model Volatility of Univariate GARCH in Industrial Sector, Jakarta Stock Exchange 2013-2017

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Abstract

The aim of this study is to compare the best alternative method of univariate GARCH Model. Using the log likelihood approach, this research employs several univariate models, i.e. MA(1) GARCH (1,1)-M, MA(1) GARCH (1,1) and MA(1) GJR (1,1), Data used in this study is daily data from 9 industrial sector in Jakarta Stock Exchange period January 2013 - July 2017. We determine the best univariate GARCH model by looking 1) higher value of log Likelihood, (2) minimum value of Akaike, and minimum value of Schwarz. Empirical result demonstrate MA(1) GJR (1,1) is outperformed univariate model that described the data in this study compare to the others.

Keywords : industrial sector; univariate GARCH; volatility.

1. INTRODUCTION

Modelling volatility today, many use univariate and multivariate garch to demonstrate volatility pooling or clustering. Univariate GARCH focus on variance whereas multivariate is model discussed about variance and covariance. The aim of this research is to determine appropriate Univariate GARCH Model that close to data research.

Univariate time series model are class of specification where one attempts to model and to predict financial variables using only information contained in their own past values and possibly current and past values of an error term.

More recently there has been an emphasis on intertemporal dependence models to explain the empirical observation of volatility clustering. This is natural application for autoregressive conditional heteroscedastic (ARCH) model introduced by Engle (1982) and Bollerslve’s (1986) generalized ARCH (GARCH). ARCH model exist to calculate the dynamic of variance by modeling heteroskedasticity.

Heteroskedasticity is not permitted because it will cause bias on the coefficient. In modern financial econometric, heteroskedasticity is included into model. First of all all the data must be stationer and white noise.

GARCH (1,1) is considered a parsimonious model in volatility modelling. GARCH(1,1) has 3 coefficient, such as constant ($\omega$), coefficient squared return ($\alpha$) and coefficient lag variance ($\beta$). The limitation of ARCH model accommodated by GARCH (1,1).

Engle, Lilien, and Robbin, 1987 introduced ARCH-M model which extends the ARCH model to allow the conditional variance to effect the mean. In this way changing conditional variance directly affect the expected return on portfolio.

The GJR model accommodates the asymmetric effect by entering the dummy variable. Number 1 in times of crisis and 0 for non-crisis. Asymmetric arrested on $\gamma$. If $\gamma$ is positive and significant it can be found leverage effect. The GARCH (1.1) development model that
accommodates positivity and accommodates the asymmetric effect of EGARCH (Exponential GARCH).

2. LITERATURE REVIEW
The positive relationship between return and variance has long been discussed by researchers such as Sharpe (1964), Lintner (1965), Black (1972) with Capital Asset Pricing Model (CAPM), Ross (1976) with Arbitrage Pricing Theory (APT), and Fama French (1992) with Three Factor Model. In the investment theory relationship between return and risk is not time varying and the relationship does not directly affect in mean process.

The subsequent development of modeling in determining the relationship between risk and return directly in mean process is growing. The nature of the risk is no longer unconditional but conditional over time and directly affect return in the mean process and we call velocity feedback. Engle, Lilien, and Robins, 1982 estimate the time varying risk premia by using Autoregressive Conditional Heteroscedasticity in Mean (ARCH-M) as an extension of the ARCH model. The ARCH-M model can capture changes in conditional variance directly affecting the expectations of stock returns on securities or portfolios. The result of the research by using maximum likelihood estimation on data excess holding bond on T-bill found significant time varying risk premium. From these studies, it can be concluded that the relationship between the rate of return and the risk of positive relationship over time during the study period.

In line with the research, Lundblad, 2007 tries to examine the relationship between return and risk directly and time varying using very long data period 1836-2003 and Monte Carlo analysis method. The use of very long data is based on the fact that many studies using data with very short periods can not find a tradeoff relationship between return and risk. In the study found the relationship between risk and return correlated positively and significantly on American and European historical data.

Weak relationship between return and risk (conditional time varying) is also directly observed by Bailie and De Gennaro, 1990 by using GARCH-M. The data used are daily and monthly data. Similarly, using the same methods Elyasiani and Mansyur, 1998 investigate the effect of interest rate changes on returns from banking stocks. The findings from the study indicate that the volatility of interest rates is both at the first moment level and in the second moment. So the volatility of interest rates affects the volatility of banking stocks and can be considered as a risk in asset pricing. In regard to risk premiums, Glosten, Jagannatan, and Runkle, 1993 states that investors should request greater premium risk when securities are considered more risky at any given time. However, large risk premiums are also not demanded by investors because time periods are considered risky securities along with the time period in which investors are ready to take risks.

3. METHODOLOGY
This study used 3 univariate garch models

1) MA (1) GARCH (1,1) M

\[ R_t = \alpha + \beta h_t + \gamma \epsilon_{t-1} + \epsilon_t \]

\[ h_t = \alpha_0 + \alpha_1 \epsilon_{t-1}^2 + b \sigma_{t-1}^2 \]

Which

\[ R_e \] excess return of equity market in t

\[ \alpha \] constanta of mean process
$\beta$: coefficient of risk premium
$h_t$: conditional of variance in $t$
$\gamma$: moving average MA(1) coefficient
$\varepsilon_{t-1}$: error in lag 1
$\varepsilon_t$: error of mean process
$\alpha_0$: constant in variance process
$\alpha_1$: coefficient lag 1 past squared error (innovation)
$\mu^2_{t-1}$: lag 1 past squared error
$b$: coefficient lag 1 conditional variance

2) MA (1) GJR
Pemodelan MA (1) GJR yaitu sebagai berikut

$$R_t = \alpha + \gamma \varepsilon_{t-1} + \varepsilon_t$$

$$h_t = \alpha_0 + \alpha_1 \mu^2_{t-1} + b \sigma^2_{t-1} +$$

$$+ C_1 x_{1-t-1}$$

Dimana

$R_t$: excess return equity in $t$
$\alpha$: constant in mean process
$\gamma$: moving average MA(1) coefficient
$\varepsilon_{t-1}$: error in lag 1
$\varepsilon_t$: error of mean process
$h_t$: conditional variance in $t$
$\alpha_0$: constant variance process
$\alpha_1$: lag coefficient 1 past squared error (innovation)
$\mu^2_{t-1}$: lag 1 past squared error
$b$: lag coefficient 1 conditional variance
$\sigma^2_{t-1}$: lag conditional variance in $t-1$

Adapun hipotesis penelitian ini yaitu

H1: return generating process is follow ARCH process, $\alpha_1 \neq b \neq 0$. The volatility is time variant in short memory which can effect to volatility in mean process

H2: return generating process follow ARCH-M, $\beta \neq 0$ process..it’s implied volatility is time invariant and volatility directly influence asset pricing in the first moment.

H3: return generating process mengikuti proses GARCH $b \neq 0$. return generating process has long memory Its affected by conditional variance previous period

H4: Volatility is not a significant factor in affecting excess return of industrial sector index $\beta = 0$. The implication is no intertemporal relationship between return and volatility. There is no risk premia and velocity feed back.
### Description Statistic

<table>
<thead>
<tr>
<th>Description Statistic</th>
<th>RBIND</th>
<th>RINFR</th>
<th>RCONS</th>
<th>RAGRI</th>
<th>RMIND</th>
<th>RMINE</th>
<th>RPROP</th>
<th>RFIN</th>
<th>RTRAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean</td>
<td>0.00015</td>
<td>0.000254</td>
<td>0.000407</td>
<td>-0.000163</td>
<td>4.58E-05</td>
<td>-0.00027</td>
<td>0.000351</td>
<td>0.000502</td>
<td>0.000184</td>
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<tr>
<td>Median</td>
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<td>0.000707</td>
<td>0.000193</td>
<td>-0.000344</td>
<td>-0.00017</td>
<td>-0.00067</td>
<td>-0.00029</td>
<td>0.000709</td>
<td>0.000735</td>
</tr>
<tr>
<td>Maximum</td>
<td>0.066053</td>
<td>0.044769</td>
<td>0.055143</td>
<td>0.074793</td>
<td>0.087755</td>
<td>0.068502</td>
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<tr>
<td>Minimum</td>
<td>-0.079898</td>
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<td>-0.055571</td>
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<td>Std. Dev.</td>
<td>0.012753</td>
<td>0.011541</td>
<td>0.012912</td>
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<td>0.017925</td>
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<td>0.302946</td>
<td>0.10871</td>
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<td>-0.1597</td>
<td>0.083807</td>
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<tr>
<td>Jarque-Bera</td>
<td>527.3214</td>
<td>149.6784</td>
<td>247.4358</td>
<td>705.9126</td>
<td>289.9837</td>
<td>780.5222</td>
<td>720.6575</td>
<td>619.0979</td>
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<tr>
<td>Sum</td>
<td>0.240125</td>
<td>0.147308</td>
<td>0.184382</td>
<td>0.192509</td>
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<td>1107</td>
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<td>1107</td>
<td>1107</td>
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<td>1107</td>
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</tr>
</tbody>
</table>

This research uses 9 industrial sectors, Jakarta Stock Exchange such as: consumer, agricultural, mining, infrastructure, finance, trade, basic industries, and property. The period from January 2013 to July 2017. From the table above, we conclude that the highest return is the financial sector, and the lowest return is mining. Otherwise, the highest volatility is the miscellaneous industries, and the lowest volatility is the trade industry.

### 4. ANALYSIS AND DISCUSSION

The measurement in the modeling in the univariate time series is categorized well (close to the actual data) based on the log-likelihood value. Based on the above exposure modeling using ARCH-M still few industries in the sample that can reflect the relationship between risk and return directly. Based on the value of the best likelihood log is the asymmetrical modeling of GJR modeling that is able to capture the difference in shock between negative shock and positive shock. This is consistent with the Hensen and Lunde, 2005 study that the asymmetric GARCH (1,1) or GJR is best describes the market returns.

### GARCH (1,1)

<table>
<thead>
<tr>
<th>Koefisien</th>
<th>RBIND</th>
<th>RINFR</th>
<th>RCONS</th>
<th>RAGRI</th>
<th>RTRADE</th>
<th>RPROP</th>
<th>RFIN</th>
<th>RMINE</th>
<th>RMIND</th>
</tr>
</thead>
<tbody>
<tr>
<td>Log Likelihood</td>
<td>3217.117</td>
<td>3422.928</td>
<td>3343.267</td>
<td>3309.164</td>
<td>3657.859</td>
<td>3264.828</td>
<td>3354.788</td>
<td>3320.41</td>
<td>2922.23</td>
</tr>
<tr>
<td>Akaike</td>
<td>-5.803283</td>
<td>-6.175119</td>
<td>-6.031196</td>
<td>-5.96583</td>
<td>-6.59565</td>
<td>-5.889481</td>
<td>-6.0567</td>
<td>-5.2947</td>
<td>-5.9899</td>
</tr>
<tr>
<td>Schwarz</td>
<td>-5.780657</td>
<td>-6.152493</td>
<td>-6.00857</td>
<td>-5.946957</td>
<td>-6.576939</td>
<td>-5.866885</td>
<td>-6.029385</td>
<td>-5.9673</td>
<td>-5.2479</td>
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</table>

### GJR MA(1)

<table>
<thead>
<tr>
<th>Koefisien</th>
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<th>RINFR</th>
<th>RCONS</th>
<th>RAGRI</th>
<th>RTRADE</th>
<th>RPROP</th>
<th>RFIN</th>
<th>RMINE</th>
<th>RMIND</th>
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</thead>
<tbody>
<tr>
<td>Log Likelihood</td>
<td>3223.121</td>
<td>3423.938</td>
<td>3343.391</td>
<td>3312.285</td>
<td>3658.855</td>
<td>3265.465</td>
<td>3357.046</td>
<td>3320.45</td>
<td>2922.42</td>
</tr>
<tr>
<td>Akaike</td>
<td>-5.812323</td>
<td>-6.175137</td>
<td>-6.026913</td>
<td>-5.973415</td>
<td>-6.599558</td>
<td>-5.8888</td>
<td>-6.054283</td>
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<td>-5.2691</td>
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<tr>
<td>Schwarz</td>
<td>-5.785171</td>
<td>-6.147985</td>
<td>-6.002461</td>
<td>-5.946264</td>
<td>-6.572406</td>
<td>-5.8617</td>
<td>-6.027132</td>
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### GARCH-M MA(1)

<table>
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<th>RCONS</th>
<th>RAGRI</th>
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<th>RFIN</th>
<th>RMINE</th>
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<tr>
<td>Log Likelihood</td>
<td>3217.132</td>
<td>3422.974</td>
<td>3343.267</td>
<td>3309.277</td>
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<td>Akaike</td>
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<td>Schwarz</td>
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<td>-6.002238</td>
<td>-5.940828</td>
<td>-5.241917</td>
<td>-6.571013</td>
<td>-5.860656</td>
<td>-6.0234</td>
<td>-5.9625</td>
</tr>
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</table>
5. CONCLUSION
Based on the above exposure and empirical results of this study can be drawn conclusion as following (1) the higest return is financial sector, and the lowest return is mining. Otherwise, the highest volatility is misc industries, and the lowest volatility trade industry, (2) Empirical result demonstrate MA(1) GJR (1,1) is outperformed univariate model that described the data in this study compare to the others.

This study uses univariate GARCH modeling which only focuses on explaining the variance movement but ignores the so-called comovement among markets. Future research is expected to perform volatility modeling using a stable GARCH multivariate. The characteristic of the crisis in 1980-1998 struck the mean process. But the crisis in 1999-2008 the structure tends to change the crisis of a country attacked the second moment or spillover.

6. REFERENCES
Sukuk Issuance as An Alternative in Increasing Islamic Banking Source of Fund
(Benefit, Opportunity, Cost, and Risk Factors Approach)

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Abstract
This study aims to identify a number of factors in increasing the capacity of Islamic Banking (BUS) funding sources. The Islamic Banking Roadmap Guideline 2015-2019 mentions the challenges of sharia banking such as small capital and limited of industrial scale and individual bank. BUS capital data until December 2016, from 13 BUS only a BUS in category BOOK 3 (capital Rp.5-30 trillion). In terms of network, Islamic banks only have 2,301 units of office, in comparison to conventional banks that have 30,984 office units. Thus the collection of public funds deposits in Islamic banks becomes more limited. This indicates that sharia banking also faces the challenge of funding sources. Limited funding sources cause the intermediation role can not be optimal. Sharia banking can increase the funding source by issuing sukuk. In the sukuk issuance needs to be considered the factors of benefits, opportunities, costs and risks (BOCR), so that it can formulate appropriate funding improvement strategy. Sub-factor of benefit of issuance of sukuk: source of fund of business expansion and capital; market profiling and sharia benchmark; multi-contracts, coupons, and periods; increased liquidity, efficiency, and profitability. Sub-factor of opportunity: minimum number of issuers; oversubcribes; strong regulator support; high potential investor. Sub-risk factors: default risk; sharia compliance risk; interest rate risk; loss of underlying assets risk.

Keywords: funding, BUS, sukuk, BOCR

1. INTRODUCTION
Sharia financial services industry in Indonesia has a significant growth so that Indonesia is predicted to become one of the countries as a global player in the Islamic finance industry in the world. Reuters and Standard (2014) released the State of the Global Islamic Economy Report 2014-2015 and reported that Indonesia ranks 10th in the development of the world's sharia financial industry. In terms of investment, UNCTAD (2015) publishes the 2015 Markets Investment Report, which puts Indonesia into the top three after Malaysia and United Arab Emirates. Indonesia has better growth potential in population and GDP growth, which is higher compared to Malaysia and United Arab Emirates. From the entire Islamic finance industry, sharia banking is the most developed industry. Until the end of December 2016, total assets of sharia banking in Indonesia reached Rp 373.92 trillion. Banking network consisting of 13 Sharia Commercial Banks (BUS), 21 Sharia Business Units (UUS) and 166 Sharia Rural Banks (BPRS). In the period 2012 to 2016, sharia banking assets can grow by an average reaching 18.35%, better than the total of banks which only reached 13.87%. Likewise with the role of sharia banking intermediation, empirically better than the total banking, with an average FDR of 95.98%. The role of intermediation is very important because sharia banking can act as commercial banking and investment banking that
can move the real and productive economic sectors.

Financial Services Authority-OJK (2015), in the Guide of Sharia Banking Roadmap 2015-2019, explained that sharia banking faces a number of challenges such as small capital, low efficiency, and limited scale of industry and individual banks. It is also disclosed by Syafrida and Indianik (2016) which examines the slowing growth of Islamic banks. Until the end of December 2016, from 13 BUSs, only 1 BUS has been included in the category of BOOK 3 (core capital between Rp 5-Rp30 trillion), which is Bank Syariah Mandiri. The remaining 6 BUSs are in the category of BOOK 2 (the core capital of Rp 1 to Rp 5 trillion) and 5 BUSs are included in the category of BOOK 1 (Core Capital Rp 100 billion-Rp 1 trillion). Based on the study of Bank Indonesia, to achieve optimal economic scale, the banking corporation must increase its core capital to more than Rp. 5 trillion or included in the category of BOOK 3.

Sharia banking also has challenges in terms of office and branch network to get funding from the community, so that the scale of sharia banking business has not reached the optimal service. This can be seen from the limited number of network of service offices (2,031 offices) compared to conventional banks (30,984 offices), as shown in Table 1. To meet these demands required substantial funds with long-term returns, looking for funding sources with characteristics that fit those conditions.

### Table 1 Banking Networks Period 2012-2015

<table>
<thead>
<tr>
<th>Banking Networks</th>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
</tr>
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<tbody>
<tr>
<td>Sharia Commercial Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of banks</td>
<td>11</td>
<td>11</td>
<td>12</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td>Number of offices</td>
<td>1745</td>
<td>1998</td>
<td>2163</td>
<td>1990</td>
<td></td>
</tr>
<tr>
<td>Sharia Business Units</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of banks</td>
<td>24</td>
<td>23</td>
<td>22</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>Number of offices</td>
<td>517</td>
<td>590</td>
<td>320</td>
<td>311</td>
<td></td>
</tr>
<tr>
<td>Conventional Commercial Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of banks</td>
<td>120</td>
<td>120</td>
<td>107</td>
<td>106</td>
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</tr>
<tr>
<td>Number of offices</td>
<td>16625</td>
<td>18858</td>
<td>30586</td>
<td>30984</td>
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</tbody>
</table>

*Source: OJK (2016)*

A number of these issues indicate that sharia banking faces the challenge of funding sources. There are several ways that can be done by sharia banks in increasing funding sources, one of them by issuing securities in the form of sukuk. The source of funding is an important component for banks in conducting business by performing the role of financial intermediation that can contribute to economic growth. However, the bank's contribution is highly dependent on how banks can strategically balance assets and liabilities as well as available funding sources (Alu et al., 2015).

Until the end of December 2016, when viewed from BUS corporations that have issued sukuk, from 13 BUS just 4 BUS that has become the issuer, namely Bank Muamalat Indonesia (BMI), Bank Syariah Mandiri (BSM), Bank Negara Indonesia Syariah (BNIS), and Bank Rakyat Indonesia Syariah (BRIS).
Issuance of sukuk by banks is beneficial to change and improve the capital structure of the bank, affect the efficiency of operational costs and revenue-sharing and increase the portion of mudharaba and musharaka financing, as an alternative financing and anticipatory action against the withdrawal of deposits or the failure of financing projects and to have an impact on increasing the amount of financing disbursed, the increase in financial ratios on ROE, FDR and NIM (Awaludin 2016).

2. LITERATURE REVIEW
Kasmir (2003), source of Islamic bank funds in doing business:

a. Source of funds from the bank itself (first party), such as owner's capital and share investors.

b. Sources of funds from other institutions (second parties), such as loans from financial institutions including the issuance of bonds or sukuk.

c. Source of funds from the public (third parties), such as public savings in the form of demand deposits, savings, and deposits.

Banks in their business should be able to provide capital. Idroes (2011), the capital of sharia banks is divided into three, namely:

a. Core Capital (Tier 1)
The Bank is required to provide a core capital of at least 5% of Risk Weighted Assets either individually or consolidatively with subsidiaries. This type of capital in the form of paid up capital and additional reserves of capital.

b. Complementary Capital (Tier 2)
This instrument is a type of equity in the form of hybrid capital/asset debt. This type of capital in the form shares, revaluation of fixed assets, general reserve allowance for assets losses.

c. Additional Supplementary Capital (Tier 3)
This capital group consists of short-term subordinated loans. This capital can only be used for the purpose of calculating minimum capital requirement (KPMM) on market risk exposure.

The definition of sukuk originating from various sources can be divided into two types, namely the definition of etymology and terminology. Etymologically, sukuk is derived from the word "sakk" meaning certificate, agreement, or legal instrument. From terminology side, sukuk generally can be defined as a certificate of trust on ownership or investment certificate of something ownership, with each sakk showing proportional ownership and cannot be separated in an asset or a collection of assets. In Shari'a Standard No.17 on Investment Sukuk issued by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) sukuk is a certificate of equal value representing an integral part in the ownership of a tangible asset, benefit or service, or the ownership of an asset projects or certain investment activities, which occur after receipt of the sukuk funds, the closing of reservations and funds received are utilized in accordance with the purpose of issuance of sukuk.

The advantage of sukuk is in its structure based on tangible assets which means that the value of the sukuk will always be related to the value of the underlying asset. With this concept, it is expected that funding through sukuk is based on the underlying asset value (underlying) of the issuance, thereby minimizing the possibility of a financing facility that exceeds the value of the asset.
Another distinctive feature of sukuk is that the sukuk holder is entitled to the share of income generated from the sukuk assets in addition to the rights of the sukuk assets sale. In the event that the certificate reflects an obligation to the holder, the sukuk can not be traded on the secondary market so that it will become a long-term owned-to-maturity instrument or sold at face value.

Sukuk and bonds are instruments or products in the capital market. In further examination, both instruments have at least some differences from basic principles, claims, use of emissions funds, types of income promised, and underlying assets. Table 2 outlines the differences of sukuk and bonds.

<table>
<thead>
<tr>
<th>Description</th>
<th>Sukuk</th>
<th>Bond</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic principles</td>
<td>Not a debt, but a joint ownership of an asset / project</td>
<td>Debt statement from issuer</td>
</tr>
<tr>
<td>Claims</td>
<td>Ownership claims are based on a specific asset/project</td>
<td>Issuer states as a borrower</td>
</tr>
<tr>
<td>Use of funds</td>
<td>Must be used for lawful business activities</td>
<td>Can be used for anything</td>
</tr>
<tr>
<td>Type of rewards</td>
<td>Income, profit sharing, margin, capital gain</td>
<td>Interest/coupon, capital gain</td>
</tr>
<tr>
<td>Underlying assets</td>
<td>Need</td>
<td>Not need</td>
</tr>
<tr>
<td>Shari'a Endorsement</td>
<td>Need</td>
<td>Not need</td>
</tr>
</tbody>
</table>

Source: Bapepam-LK (2009)

Types of sukuk based on AAOIFI Shari'a Standard No.17 concerning investment sukuk consist of: 1) certificates of ownership in leased assets, 2) certificates of ownership of benefits, divided into four types: ownership certificates of existing assets, ownership certificates future assets, ownership certificates of certain party services, and certificates of ownership of services in the future, 3) salam certificate, 4) istishna certificate, 5) murabaha certificate, 6) musharaka certificate, 7) muzara'a certificates, 8) musaqa certificate, 9) mugharasa certificate. The Academy for International Modern Studies (AIMS) classifies the following sukuk types: mudharaba sukuk, musharaka sukuk, ijara sukuk, murabaha sukuk, salam sukuk, istishna sukuk, and hybrid sukuk. AIMS also divides the sukuk into four groups based on assets or projects on which they are based, as follows:

1) sukuk representing ownership of tangible assets (mostly in the form of sale and lease back or direct lease transactions);

2) sukuk representing benefit or service (based on sub lease transaction or sale of service/ sale of service);

3) sukuk representing the share of equity in a particular investment venture or portfolio (based on a musyaraka or mudharaba contract);

4) sukuk representing receivables or goods received in the future (based on murabaha, salam, or istishna).
On the basis of the project or its underlying asset, sukuk can also be grouped into two: tradable sukuk and non-tradable sukuk. Tradable sukuk is a sukuk representing tangible assets or a portion of ownership of a particular investment venture or portfolio, such as sukuk ijara, mudharaba sukuk, or musharaka sukuk. While sukuk representing receivables in the form of money or goods cannot be traded (non-tradable sukuk), such as salam sukuk, istishna sukuk, or murabaha sukuk.

3. METHODOLOGY
This research was conducted around Jabodetabek. The location is chosen based on the purposive sampling where the respondents can be found. The study is a first year research for eight months starting from May 2017.

This study is a qualitative research by in-depth interviews of respondents to get answers to research problems. In addition, researchers study the literature that is closely related to research problems.

The data research used are primary and secondary data. Primary data comes from interviews with 4 practitioners of BUS issuer sukuk from BMI, BSM, BNIS, and BRIS. 4 BUS practitioners who have not issued sukuk, namely Bank Panin Syariah, Bank Tabungan Pensiun Negara Syariah, Bank Jabar Banten Syariah, and Maybank Syariah. Interviews were also conducted to 4 practitioners related to sukuk regulators derived from BI, OJK, DSN-MUI, and IDX. The secondary data obtained from the literature of books, journals, theses, dissertations, working papers and other publications report closely related to the problem of Islamic Bank funding sources.

Selection of respondents in this study was conducted by purposive sampling and convenience sampling. Sampling is included in the technique of non-probability samples (Sekaran, 2003). Respondents selected are experts with knowledge and experience and can answer research questions to gain theoretical insight (Saunders et al., 2009).

4. ANALYSIS AND DISCUSSION
Based on interviews with BUS practitioners of sukuk publishers, BUS non-sukuk issuers, and regulators obtained information on several sukuk issuance factors based on benefits, opportunities, costs, and risks. The classification of these factors is:

a) Benefit Factor
In the benefit factor, there are 4 sub-factors that become consideration or influence, that is i). source of funding for business expansion and capital, ii). market profiling and sharia benchmark, iii). multi-day contracts, coupons, and periods, iv) improving liquidity, efficiency, and profitability.

The company issues sukuk as a diversified source of funding (Alsaeed, 2012) and can change and improve the capital structure of the bank (Awaludin, 2016). Issuance of sukuk as sharia benchmark, diversification of funding sources, and financing needs (Pramono and Setiawan, 2006). Several issues related to the issuance of sukuk, namely the secondary market needs, the benchmark yields, the standardization on the sukuk scheme (Abdo, 2014). Zein et al (2011), sukuk can be structured together with different techniques. While the conventional bond is a pledge to repay the loan, the sukuk
is a partial ownership in debt (murabaha sukuk), asset (al-ijara sukuk), project (al-istishna sukuk), business (al-musharaka sukuk) or investment (al-istithmar sukuk). The diverse sukuk structures, not found in the Quran and the Sunnah, are the result of context-based ijtihad developed by Islamic scholars and thinkers (Saeed and Salah, 2013). As for Amir (2007), conventional bonds are issued by promising yields with fixed coupon, floating or zero coupon bonds, while sharia (sukuk) issuance is issued with several contracts, among others, ijara contracts to obtain a fixed yield, akad mudharaba/musharaka with floating rate results, or with istishna contract which can be equated with zero coupon bond. Sallama (2005), revealed that sukuk can influence the efficiency of operational costs and revenue-sharing and increase the portion of mudharaba and musharaka financing. Akbarullah (2011) found that the published sukuk had an impact on the increased amount of financing disbursed, the increase in financial ratios on Return on Equity, Financinf to Deposit Ratio, and Net Interest Margin while on the Capital Adequacy Ratio decreased.

b) Opportunity Factor
In the opportunity factor, there are 4 sub-factors that become consideration or influence, that are i) limited number of issuers ii) oversubscribed demand, iii) strong regulatory support, iv) broad investor base. Pramono and Setianto (2006) said that the opportunity to issue sukuk is the excess liquidity of investors' funds in the Middle East region reaching USD 800 billion and as an alternative to infrastructure financing. Wicaksana and Permatasari (2013), the opportunity to issue sukuk is the market to respond strongly to the issuance of sukuk, the high demand for sharia bonds from Middle East investors and as a source of funding in mining projects that require enormous amount of funds. Armadiyanti (2013), an opportunity to issue sukuk is a sukuk as a potential for safe liquidity distribution, a large Muslim population of Indonesia, promising growth of Indonesia's economy and alternate reserves of APBN deficit and monetary policy.

c) Cost Factor
In cost factor, there are 4 sub-factors that become consideration, that are i) cost of capital, ii) debt costs, iii) guarantee costs, iv) emission costs.

Jiwandaru and Taufiqurrahman (2010), put forward in general a number of costs arising from the issuance of sukuk, including:

a. Capital Cost
Is a key factor in decisions related to the use of debt capital or equity capital. Capital cost is the cost to be paid/must be paid. To get good capital from debt, preferred stock, common stock, or retained earnings to finance the company's investment. The concept of capital costs is only relevant for long-term decisions.

b. Debt Cost
In the calculation of the capital cost for the sukuk is not known any interest. The calculation of the rate of return demanded by sukuk investors varies based on the contract. In sukuk ijara issuer pays fixed rent to
investors. While on the sukuk mudharaba, the issuer pays for the results of investors in accordance with the level of profit generated.

c. Floatation Costs
Companies looking for long-term capital have two types of floating costs. First, the distribution of underwriter's spread. Second, is the cost of issuance which includes printing and engraving, legal fees, accounting fees, trustee fees, and several other components.

Diaw et al (2013) discloses that sukuk-based partnerships also have advantages in cost efficiency and structural simplicity and are the right sukuk type for productive business activities.

d) Risk Factors
In the risk factor, there are 4 sub-elements that bring influence, that are i) default risk, ii) shariah compliance risk, iii) interest rate risk, iv) risk of underlying asset loss.

According to Nanaeva (2010) the risk of conventional bonds is as follows:

a) Interest rate risk: as an income instrument, bond yields have an inverse relationship with interest rate movements. When interest rates begin to grow then the price of bonds will fall. Conversely, the longer the bond matures the higher the potential interest rate will rise. So this will increase the level of interest rate risk.

b) Default risk: there is a risk that the bond issuer will not be able to make regular payments (coupons) or principal amount of the bonds.

Wahid (2010) suggests the risk form of loss for the originator/issuer that generally relates to the assets are as follows:

a. Risk of assets loss
   Loss of asset items caused by natural disasters or fire and reduction of asset value

b. Failure to buy back
   If the issuer goes into bankruptcy then it is unable to repurchase the asset within the period specified in the contract.

One of the requirements of the issuance of sukuk is the halal core business, not against the substance of Fatwa No: 20 / DSN-MUI / IV / 2001. The fatwa explains the various types of business activities that are prohibited because they are contrary to the principles of sharia (Sudarsono, 2008). Tariq and Dar (2007), issuers in sukuk have to comply with Sharia compliance related to sukuk structure by obtaining endorsement from Sharia Supervisory Board. Elshazly and Tripathy (2013) reveal that the sukuk market faces major challenges that underlying assets that generate revenue streams must conform to sharia law.

5. CONCLUSION
The sukuk issuance needs to be considered the factors of benefits, opportunities, costs and risks so that it can be formulated strategies for raising the appropriate Islamic Bank funding. Sub-factor of benefit of issuance of sukuk as one of funding alternative from second party that are: source of business expansion and capital fund; market profiling and sharia benchmark; multi-day contracts, coupons, and periods; increased liquidity, efficiency, and profitability. The sub-factors of opportunity are: the minimum number of issuers; excessive investor demand;
strong regulator support; broad investor base. Cost sub-factors are: cost of capital; debt costs; guarantee fees; emission costs. The risk sub-factors are: default risk; sharia compliance risk; interest rate risk; risk of underlying assets loss.

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Attracting Quality Tourist by Understanding Potential Market of Bali as MICE Destination

Christina Lipuringtyas Rudatin, Fauzi Mubarak, Annisa Wardhani

Abstract

Bali as a destination that has a target market of leisure traveler and business traveler has become a popular destination that is in great demand both by domestic tourists and foreign tourists for many years. TripAdvisor as one of the travelers’ referral information puts Bali as the best destination in 2017. But on the other hand, Bali has never been able to reach the top 30 in the world ranking as a destination for conference activities. The purpose of this study is to analyze which MICE market segments contribute most in bringing quality tourists to Bali. Processed data is secondary data obtained from venue in Bali and PCO and DMC which organize MICE activities in Bali. The results show that the market that holds the most MICE activities in Bali and bring in the most tourists is from the corporate market segment. Thus, Bali can make the corporate market a major target in marketing Bali as a MICE destination.

Keywords: MICE market segment, MICE destination

1. INTRODUCTION

The MICE industry (meetings, incentives, conventions and exhibitions) is one of the main drivers of tourism destination development and also an important revenue generator for local communities, creating jobs and driving investment growth and providing knowledge sharing opportunities, (networking) and capacity building, so the MICE Industry is considered an important driver for intellectual development and enhanced regional cooperation (UNWTO, 2012).

MICE event has the potential to bring business travelers to hold meetings, exhibitions and incentive trips in a destination. Data from the International Congress and Convention Association show they come in large numbers, with spending levels while they are in the host destination of MICE activities is 7 times that of Individual tourist or Leisure Traveler (ICCA, 2012). Table 1.1 shows the types and spending of Indonesian tourists in 2014.

<table>
<thead>
<tr>
<th>No.</th>
<th>Type of Trip</th>
<th>Expenses per person / per activity (Rp)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Meeting/Trainings</td>
<td>2,637,270</td>
</tr>
<tr>
<td>2</td>
<td>Congress</td>
<td>2,304,410</td>
</tr>
<tr>
<td>3</td>
<td>Profession/Business</td>
<td>2,058,270</td>
</tr>
<tr>
<td>4</td>
<td>Health</td>
<td>1,992,660</td>
</tr>
<tr>
<td>5</td>
<td>Sport/Art</td>
<td>1,305,430</td>
</tr>
<tr>
<td>6</td>
<td>Holiday</td>
<td>636,760</td>
</tr>
<tr>
<td>7</td>
<td>Religious</td>
<td>500,380</td>
</tr>
<tr>
<td>8</td>
<td>Others</td>
<td>810,070</td>
</tr>
</tbody>
</table>

Source: Pusdatin Kemenpar, 2014

The table above shows that the largest type of expenditure comes from the activities of meetings / training, congresses and professions / business. Meanwhile, according to The Economic Significance of Meetings to the US Economy, 43% of direct business expenditures are for travel and tourism commodities such as food and beverage / F & B, while 57% of other expenditures are used for meeting commodities such as rental venues, meeting planning and production. (Teaching material public paper TCEB).
According to ICCA city ranking statistical report in 2016, Bali is ranked in 40 from 113 countries. Nevertheless, Bali still leads, especially for the holding of meetings, incentives and conferences compared to other cities in Indonesia such as Jakarta and Yogyakarta, it means Bali is still the greatest hope for MICE. Based on ICCA data, the position of Indonesia with Bali as the host destination of MICE event organizers is very potential. However, effective destination marketing strategies are needed so that Bali destinations are able to gain potential market targets to increase the number of MICE activities in Bali as well as increase the number of participants who are quality tourists with greater expenses and longer stay periods than regular tourists. The study was conducted to analyze which MICE market segments contribute most to bring quality tourists to Bali that will be targeted in an effort to win the competition in the marketing of MICE destinations.

2. LITERATURE REVIEW

MICE Delegates as Quality Tourist

Meeting, Incentive, Convention & Exhibition (MICE) industry continues to grow rapidly and has undoubtedly contributed a lot in economics (Bauer, Lambert, Hutchison, 2001). This is possible because delegates or participants of MICE activities are quality tourists who spend much more than ordinary tourists (Dwyer, 2002). International conference delegates are a valuable asset in tourism (Zhang, Leuang, Qu, 2007), they bring tremendous economic benefits to the host destinations through their expenditures on accommodation, transportation, food and beverages and other expenses (Crompton and McKay, 1997; Frechtling, 1999; Oppermann & Chon, 1997). The economic contribution generated by host destinations becomes even greater as the expenditures of organizers, suppliers and sponsorships can be considered "new money" for destinations (Dwyer, 2002). The economic contribution and image generated by the MICE event has prompted destinations around the world to compete to be selected to host MICE events (DiPietro, Breiter, Godlewska, 2008).

The Characteristic of MICE Market

Conference participants, especially association conferences, generally have membership in some associations and they are unlikely to attend the entire conference opportunity, so they have a wide choice to attend or not attend a conference (Opperman & Chon, 1997; Zhang et al, 2007). Participation in an association conference is voluntary and the participants have their own discretion in deciding to participate in the conference (Mair & Thompson, 2009), unlike the corporate conference participants where attendance is generally based on orders or duties from the leadership (Mair & Thompson, 2009). One of the factors that affect and arise in most of the research results on decision-making to attend a conference is the "Location" factor (Lee & Back, 2007; Mair & Thompson, 2009; Oppermann & Chon; 1997; Var; Chesario & Mauser, 1985; Zhang et.al., 2007).

Destination Attributes

Various studies of the variables that influence the selection of a MICE destination, especially conferences have been conducted (Chacko and Fenich, 2000; Oppermann and Chon, 1997; Var, Cesario and Mauser,
1985), but Crouch and Ritchie (1998) has undertaken research that found the most comprehensive approach to attributes that influence the choice of destinations. According to Crouch and Ritchie (1998) there are 8 attributes that are considered for selection of MICE destinations, namely Accessibility, Local Support, Extra Conference Opportunities, Accommodation Facilities, Meeting Facilities, Information, Site Environment and Others.

3. METHODOLOGY
This research is a qualitative research. Data collection is processed by using the method of documentation is to obtain information derived from important records either from institutions or organizations or individuals. (Hamidi, 2004). For secondary data collection needs, researcher has been collect data from venues, PCO (Professional Congress Organizer), DMC (Destination Management Company) located in Bali and Jakarta. The selection of Bali and Jakarta as data collection is due to the fact that various corporations and associations and PCOs at national and international levels are more domiciled in Jakarta and Bali.

4. ANALYSIS AND DISCUSSION
This study uses secondary data obtained from Bali Nusa Dua Convention Center (BNDCC) as one of the biggest venue for MICE activities in Bali and Pacific World Nusantara (PWN) as incentive travel company in Bali. Analysis conducted in this study includes analysis;

Number of MICE Event
The number of MICE events in Bali in the period 2012 - 2014 has an increasing. In the period of 2012-2013 there is a growth of MICE event about 7.8% (increased by 13 events), while in the period of 2013-2014 the growth of MICE event is quite significant which is 37% (increased by 66 events)

Market Segmentation of MICE Event
Based on Figure 2 it can be seen that the market segmentation of MICE event in Bali comes from association, corporate, government and others. The largest market segment came from corporate (354 events), others (110 events), government (73 events) and association (50 events). Based on these data the corporate and others market segment looks the most dominant.

Number of MICE events by market segment
Based on the graph below, corporate events have a tendency to increase the number of events each year, it can be seen that the events in 2012 to 2013 tends to be stable while number of events in 2013 to 2014 is quite significant increases at 27.9%. Then, for market segment of associations,
government and other growth chart of event tend to fluctuation

Figure 3 Number of Events per Market Segment

![Number of Events per Market Segment (2012-2014)](image)

**Number of visitors based on MICE market segmentation**

Based on the graph below, the corporate market segment contributed to bring in the largest number of participants / delegates. The increase of visitors coming from the corporate segment increased significantly by 22% in 2013 and increased again by 26% in 2014. Meanwhile, the number of visitors from the market segment association, government and others from 2012 to 2014 tend to be fluctuation.

Figure 4 Number of Visitor per Market Segment

![Number of Visitor per Market Segment (2012-2014)](image)

**Number of visitors by Type of Event**

Based on the graph in Figure 5 below, the highest number of visitors comes from the meeting, although the graph of the increase is very fluctuation (increase 252% occurred in 2013, while the decrease of the number of visitors by 58% occurred in 2014). Meanwhile, the growth graph of visitors coming from incentive activities and others is seen to be constant enough to increase every year.

Figure 5 Number of Visitor per Type of Event MICE in Bali

![Number of Visitor per Type of Event MICE in Bali](image)

**Total Events and Visitors Based on the Origin of Corporate (Corporate MICE Organizer)**

Based on Figure 6 it can be seen that companies that often hold MICE activities in Bali are mostly Indonesian companies (190 events in 2 years), followed by Australian companies (39 events), Singapore firms (37 events) and USA companies (33 events). The companies from other countries also contribute to organize MICE activities in Bali though not much.

Figure 6 Number of Event per Country (Corporate Segment) in in Bali

![Number of Event per Country (Corporate Segment) in Bali](image)

Meanwhile, the largest number of participants / delegates came from Indonesian companies (45204 visitors within 2 years), followed by companies from China, Singapore, USA, Australia, Japan, Hongkong and UK. As for each year consistently sending participants / delegates to attend MICE activities in Bali is Singapore, USA, Australia, Japan, Hong Kong and UK.
Table 2 Number of Visitor Contribution per Country (Corporate Segment) that held MICE Event in Bali from 2012-2014

<table>
<thead>
<tr>
<th>Country</th>
<th>2012 Total Visitor</th>
<th>2013 Total Visitor</th>
<th>2014 Total Visitor</th>
<th>Total Visitor 2012-2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indonesia</td>
<td>9493</td>
<td>12812</td>
<td>22899</td>
<td>45204</td>
</tr>
<tr>
<td>China</td>
<td>2700</td>
<td>4122</td>
<td>6822</td>
<td></td>
</tr>
<tr>
<td>Singapore</td>
<td>951</td>
<td>292</td>
<td>2859</td>
<td>4102</td>
</tr>
<tr>
<td>U.S.A</td>
<td>1011</td>
<td>200</td>
<td>2285</td>
<td>3496</td>
</tr>
<tr>
<td>Australia</td>
<td>894</td>
<td>1054</td>
<td>930</td>
<td>2878</td>
</tr>
<tr>
<td>Jepang</td>
<td>160</td>
<td>430</td>
<td>1850</td>
<td>2440</td>
</tr>
<tr>
<td>Hongkong</td>
<td>16</td>
<td>51</td>
<td>565</td>
<td>632</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>106</td>
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<td>Thailand</td>
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<tr>
<td>Canada</td>
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<td>France</td>
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<td>India</td>
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<td>New Zealand</td>
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<td>Mexico</td>
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<tr>
<td>Venezuela</td>
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<td></td>
</tr>
<tr>
<td>Polandia</td>
<td>2</td>
<td></td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

5. CONCLUSION

Based on the results of the analysis, market segment of MICE that most often hold MICE activities as well as contribute most to bring quality tourists is the corporate market segment. The most visitors based on the type of MICE event comes from the holding of a meeting / conference. Meanwhile, countries that can bring the most visitors come from China, Singapore, USA, Australia and Japan. Thus, the implication of this research is that each destination marketer in both central and regional level must focus on the corporation market and market of the top 5 (five) countries that bring in the most visitors: China, Singapore, USA, Australia and Japan.

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The Implementation Model of Integrated Learning of Soft Skills with Accounting Subjects

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Abstract

This study aims to develop an implementation model of integrated soft skills learning with accounting courses in vocational education. Previous research has provided guidance on how to integrate the development of soft skills into the learning of accounting courses. So that the implementation of the guidance model is needed to facilitate the lecturers in implementing the process of assessment of soft skills and hard skills partially in the student assessment report. The research approach used is qualitative research approach in order to dig the information completely and deeply. The observations were conducted on three Polytechnics (State Polytechnic of Jakarta, State Polytechnic of Bandung, and State Polytechnic of Malang) related to the implementation of soft skills. In the first year, drafting the implementation model of soft skills learning is integrated with accounting courses. Furthermore, there was a forum group discussion (FGD) with the lecturers from Accounting Department of three Polytechnics to improve the model and carried out the final model preparation which is the outcome of the research. The research output will be delivered in national and international seminars. The results will be published in the form of a national-scale journal.

Keywords: implementation, learning, soft skills, integrated, accounting

1. INTRODUCTION

Polytechnic is one of the vocational education institutions that have the goal to produce graduates who are ready to work, have the competence and excellence according to their fields, and character. Sailah (2008) suggests that the ability of soft skills is needed in the industry and is very decisive to be accepted in the world of work. These include leadership, creativity, managerial skills. Thus graduates of higher education, especially vocational must master soft skills because of the demands of the industrial world.

Soft skills integration learning to be a necessity, it is based on the condition that the learning process has been emphasizing hard skills aspect. The emphasis on mastery of hard skills solely on the grounds that mastery of hard skills is easier to observe and more quickly visible results, while soft skills are not easy to teach, difficult to observe and measure (Coates, 2006). It was stated that soft skills training could improve the mastery of technical skills (Chatudevi et.al., 2011). Soft skills training improves one's potential, more flexible, has a positive attitude to change easily, is able to handle change of work demands and more competitive (Rani, 2010).

Implementation of learning is an application of learning conducted within the school or campus. Learning is a form of membelajarkan students, helping students obtain information, skills, values, ways of thinking so that students are able to express themselves, the ability to learn the better. Thus, the integrated learning model not only translates the curriculum into the lesson plans, organizes the material, or facilitates learning with various teaching methods.
methods but points to integrated learning patterns to develop students' capabilities and capabilities related to learning both hard skills and soft skills (Hamid, 2009).

In the previous research (Suhartati, 2015, 2016), the results of discussions and FGDs with lecturers in several polytechnics / vocational education stated that the problem lecturers do not have adequate ability in managing and applying soft skills learning at the class level. In addition, there are still difficulties when performing soft skills evaluation. The performance of students in the classroom especially when the practice shows that most have not been able to work efficiently, quality-oriented, and committed to the best outcomes. Therefore a learning model is needed that can integrate between hard skills as technical skills and soft skills as supporting students' performance during practice (Klaus, 2007). This is based on the belief that good mastery of soft skills can encourage better mastery of hard skills as well.

Problems in this study related to the implementation and evaluation of soft skills learning in the accounting course which is the dominant material of the overall learning of students in universities, especially in the majors/study program of accounting. Accounting courses tend to be related to numbers (financial information) so that the teaching and learning process (PBM) is more emphasis on how the ability of students in absorbing learning material shown through the test results (hard skills). Previous research results (Suhartati, et al, 2015, 2016) have devised a learning model that provides guidance on how to integrate the development of soft skills into accounting learning courses. However, the research has not yet presented the implementation and evaluation model of the integration of soft skills learning into the learning of accounting courses. This becomes an obstacle in the delivery of assessment to students who in the implementation of the lecturers must submit assessment (evaluation) on soft skills and hard skills in the assessment report of students (marksheet).

2. LITERATURE REVIEW
2.1. Soft Skills
The term soft skills by Simpson (2006) arises from two sources, first, on the part of employers who feel the need to identify the factors of non-technical and non-traditional as well as the skills needed by workers to relate to others. Awareness of the importance of skills to relate to others is based on changes in the world of business and industry which originally focused on manufacturing industry into a service industry where soft skills play an important role in it. Second, the term soft skills arose from a project undertaken by the European Social Fund (in Simpson, 2006) which is obtained term soft skills are the skills needed to achieve soft outcomes. Where soft outcomes described as something that is difficult or impossible to measure.

Then Klaus (2007) stated that “soft skills encompass personal, social, communication, and self management behaviours, they cover a wide spectrum: self awareness, trustworthiness, conscientiousness, adaptability, critical thinking, organizational”.

Agree with the opinion of Tripathy (2006), which states that soft skills are abilities that are affective owned by a person, other than the ability on technical mastery of formal
intellectual one field that allows a person to be accepted in the environment and working environment include: awareness, attitude, Initiative, empathy, confidence, integrity, self-control, leadership, problem solving, risk taking and time management.

Sharma (2009), states that soft skills are all aspects of generic skills that also include elements of cognitive associated with non-academic skills. It adds that, based on the results of the study, seven soft skills were identified and developed on the importance of learners in higher education institutions, covering; communication skills, thinking and problem solving skills, team work force, life long learning and information management, entrepreneurial skills, ethics, morale and professionalism, and leadership skills.

2.2. Soft Skills Learning Method

The learning process in college is experiencing a shift from the content-based learning to competency-based. If the curriculum is run, it is not too difficult for the students to transform themselves from less competent become competent graduates. The changes referred to in the minister SK 045 / U / 2002, not merely replace the list of courses, or arrangement of subjects, but more essential is the change in the learning process, delivery and evaluation.

The learning process that uses student centered learning approach (SCL) became one of the options in the curriculum based competencies (CBC). Soft skills are not supposed to be developed through the course, but tuck in each course. If the attributes of soft skills that will be developed are oral communication, then the learning process using the presentations, discussions, group discussions become necessary. However, if the cooperation is focused, it is necessary to group assignment. In principle, if the soft skills development will be done through the implementation of the curriculum, then it will not be the subject of its own, but be hidden curriculum. The hidden curriculum is more powerful because it can make the learning process more attractive and fun (Prijosaksono, 2005; Hamid, 2009).

2.3. The Implementation of Soft Skills Learning

Learning of soft skills is part of the effort to form a personality by itself requires a continuous process as a process of culture. The process of culture is built through several stages ranging from concept building to the meaning of what is learned, including building self-concept. Kapp and Hamilton (2006) emphasize that soft skills learning requires the organization of long-term learning to achieve success. Learning is focused from learning as acquisition to learning by interaction.

Consistent with the connected and nested integration pattern there are three important things related to the implementation of learning of soft skills (Simpson, 2006). First, basic competence analysis becomes the basis for determining learning objectives. The objectives formulated should be able to illustrate the integration of hard skills and soft skills, as well as the setting of achievement standards especially for soft skills. The objective is to explain the content that describes the breadth of the unit, the integrated learning material that the student will study. Content can be standard learning outcomes, taxonomy of learning, learning dimensions, task analysis as
well as technology and learning media used.

Second, a correct understanding of students' soft skills profiles as a basis for determining learning activities primarily to enable students from the outset as part of the cultural process. Students are prepared mentally and physically through understanding every soft skills that will be trained, as well as the design of learning activities.

Third is a learning experience that serves to improve the mastery of soft skills and hard skills in an integrated manner. Basically shaping integrated soft skill behaviors is based on the sowing consequences in a learning environment that deliberately created educators. A number of studies mention the importance of soft skills learning for the workforce in real situations. Klaus (2007) emphasizes the importance of replica support of work situations and tasks that are given close to workplace performance. Lessons are organized with a relatively long time with continuous improvement.

3. METHODOLOGY
3.1. Data and Sample
This research uses qualitative research approach. The reason is that qualitative research can be used to understand the symptoms thoroughly, profoundly, candidly, and in accordance with the thoughts of the people in this conditions (Sunyoto, 2011). This research complements the outcomes of the study model of soft skills learning that is integrated with the accounting courses that have been prepared (Suhartati et al, 2016). Previous research has not yet mentioned the process of implementation and evaluation of the model. To refine the results of this study will be conducted forum discussion group (FGD) on three Polytechnics who became the sample research. Three Polytechnics are State Polytechnic of Jakarta (PNJ), State Polytechnic of Bandung (Polban) and State Polytechnic of Malang (Polinema). While limited trials on the implementation and evaluation of soft skills learning integrated with accounting courses conducted by taking a sample of accounting students at State Polytechnic of Jakarta.

3.2. Research Stages
This research was conducted gradually over two years in an effort to implement and evaluate the soft skills learning model integrated with accounting courses on vocational education. Referring to the results of previous research (Suhartati et al, 2016), the first year research output is a model of soft skills learning implementation integrated with accounting courses with the following stages:

a. Preparing a draft of the implementation model of soft skills learning that is integrated with accounting courses by involving lecturers of accounting and structural lecturer in PNJ accounting program.

b. Conducting FGDS with several polytechnics (PNJ, Polban, and Polinema) related to implementation model and trial process of soft skills learning model integrated with accounting subject. Then, revise the draft according to the FGD’s results.

c. Test the implementation of soft skills learning model, limited to the accounting student of the last semester (D3 / D4) at Polytechnic of Jakarta to get feedback.

d. Revise the test results and develop a model of soft skills learning
implementation integrated with accounting courses, which involves PNJ lecturers who are accounting lecturers and structural Accounting PNJ for model improvement.

e. Conduct preparation of final reports and publications.

4. ANALYSIS AND DISCUSSION

Results of the study are presented in Table 4.2 shows that a very important aspect in the process of recruitment is soft skills and appearance. This is shown with a percentage of 82% of respondents choosing these aspects. Followed by computer skills and suitability aspects of the study. These results are consistent with previous studies (Sailah 2008; McGahern, 2009; Sharma, 2009) that soft skills are very important and needed in the field of work.

Table 4.3 presents the priority order soft skills that must be owned by an employee based on respondents. The sequence shows that the top three priorities employee must have soft skills (ethical, creative and honesty / integrity) in carrying out its work. This study shows that in the implementation of the delivery of material to the students it is expected coverage of ethics, creativity and honesty should be emphasized. Soft skills so that aspect of the company's priorities in determining and assessing employee / potential employee can be fulfilled.

Based on Table 4.4. soft skills related quality of accounting graduated student of Polytechnic that are working in agencies / companies shows that there are several aspects of the quality of the soft skills that are lacking both graduate accounting courses Polytechnic. These results become input for the preparation of accounting Polytechnic course curriculum primarily related soft skills learning model that integrates in accounting subjects.

The materials of lecturing process in Accounting Department State Polytechnic of Jakarta has been related with soft skills assessment based on the Guidelines for Character Education for Students (PNJ, 2011) and partially implemented. Soft skills assessment component / characters for accounting courses that have been executed generally include integrity, discipline, initiative and cooperation. In accordance with the format in Table 4.5. When compared with the results of the research, there are still some soft skills that must be added to the assessment component, for example related to ethics, creativity, adaptability and ability to organize. Some aspects are still needed by accounting graduated in the field of work.

The learning model implemented in the accounting programme is a cooperative learning model according to the learning model Junaidi (2009). While Sugiyanto (2008) describes the types of learning models include (1) contextual learning model; (2) The cooperative learning model; (3) The quantum learning model; (4) integrated learning model; (5) model of problem-based learning (problem-based learning / PBL). Other studies related to soft skills learning model made by Amarullah and Sari (2014), which states that the model of problem-based learning (PBL) is influential in improving some of the soft skills of students. PBL is an approach to learning where the problem is presented prior knowledge / knowlegde given. Problems should be presented in a comprehensive manner and students must choose the necessary knowledge, learn it, and
connect it with the given problem. It is expected to develop higher level thinking skills, develop independence and confidence. PBL learning method can be an alternative to the cooperative learning methods in improving the soft skills of students.

5. CONCLUSION
The results shows that soft skill aspects are very important in the recruitment process, especially aspects of soft skills and appearance, followed by computer skills and suitability aspects of the study. Priority must possess soft skills of employees, among others, ethical, creative and honesty / integrity in carrying out his job.

Users of graduated students stated that some aspects of quality soft skills possessed is still not good, among others related to interdisciplinary thinking, spirited leader and communication in a foreign language. This becomes a problem for accountancy courses in soft skills to improve the quality of graduates according to user needs.

In general the lecturers of accounting programme in PNJ has implemented learning model of soft skills using cooperative learning model that focuses on the use of small groups of students to work together to form a task group to work on a matter that is followed by a presentation of the group. This method is used to assess some of the attributes of soft skills, such as initiative, effective communication and cooperation. According to the research there are still some soft skills components that must be added to the assessment component, namely ethics, creativity, adaptability and organizational skills because those aspects are needed by graduated students in industry.

In improving the soft skills of students, using of PBL learning model is expected to develop higher level thinking skills, develop independence and confidence. PBL learning method may be alternative methods of cooperative learning.

This study has some limitations, including a limited number of graduates of the respondents and the absence of other respondents polytechnic institutions or other vocational programs that can be compared with the Jakarta State Polytechnic. Future research is that the research period could be extended so as to obtain an adequate respondent. Further observations to polytechnics or vocational education institution other so as to formulate a learning model that integrates soft skills in accounting subjects. This model can be the basis of an adequate assessment of soft skills for students. So accounting graduated students are expected to have soft skills that match with industrial.

6. ACKNOWLEDGMENTS
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7. REFERENCES


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Students’ Attainment in Learning Mathematics through English

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Abstract
This article on content and language integrated learning (CLIL) context aims at seeking answers about learners’ attainment in learning mathematics through English. This was based on a research carried out at Mathematics Education Department of Faculty of Teacher Training and Educational Science, Nusa Cendana University. The data used in the study were collected through the pre-test and post-test completed by 20 participants from the department. This was combined with results from the focus group interview of 6 students. Based on the post-test scores, it was obvious that although the students scored higher in both subjects, the significant progress was made in mathematics score in comparison to the slight improvement in English score. The difference in both subjects’ achievement were triggered by several factors namely enjoyment, resources and teacher’s delivery method. The focus group interview also revealed that low level of English proficiency was the major problems that prevented the students to score higher in English.

Keywords: attainment, CLIL, mathematics, proficiency, progress

1. INTRODUCTION
The growing interest of content and language integrated learning (CLIL) method in Europe has shed light into its popularity in Asia generally and Indonesia in particular. The understanding of an integrated framework design like CLIL approach and the possibility to succeed in Indonesia has inspired the researcher to conduct CLIL pilot project in Nusa Cendana University context. However, the researcher focused on of the study on the students’ progress in CLIL lessons. Thus, this paper has four objectives namely describing students’ progress in CLIL lessons, investigating factors which contributed to the progress, discussing problems preventing the students to make progress in CLIL classes and discovering students’ expectation from CLIL lessons.

CLIL in higher education
As suggested by Ramsden (1992) as cited in Fortanet-Gomez (2013, pp. 131-132), there are three approaches to the teaching in higher education level. The approaches are as follows:

1. Telling or transmission process causing students to be passive because they only receive information one-sided from the teacher.
2. Student activity process as student-centered learning which position a teacher as a supervisor.
3. A making learning possible process to support students to construct their own understanding of content subject with assistance from a teacher and peer activities.

Obviously, the third approach is best employed in CLIL pedagogy because it offers scaffolding, synergies and social interaction (Coyle, Hood & Marsh, 2010). Adding to this, students working alone with scaffoldings from teachers and peers will make progress. If this happens, teacher can reduce the assistance gradually to enhance students’ autonomy (Coyle, Hood & Marsh, 2010).

Furthermore, Rasanen and Klaasen (2004) has pointed out that the major problems in CLIL tertiary classes is...
the gap between level of language and skills and access to the language used as the vehicular language in the classrooms. Moreover, the language features should be more specific to the subject content. Therefore, the students are expected to have high level of English competence (Dafouz & Guerrini, 2009, p. 104).

2. METHODOLOGY
This study employed pragmatic sequential mixed method design to obtain a more sufficient data from both quantitative and qualitative methods (Creswell, 2014). The data quantitative data were the basis for collecting the qualitative data (Mertens, 2010). This research was a part of a larger scale study conducted on piloting CLIL implementation in Kupang, East Nusa Tenggara Province. The research was undertaken in Faculty of Teacher Training and Educational Science, Nusa Cendana University in Kupang, East Nusa Tenggara Province.

Participants
The twenty respondents of this study were recruited based on certain criteria in line with criterion sampling technique (Bryman, 2012). They were 18 year-old students from Mathematics Education Department of Faculty of Teacher Training and Educational Science, who had passed two prerequisite subjects, Mathematics and English. All the participants were allowed to withdraw from the research at any stage as stated in the consent form.

Data collection
The primary quantitative data of the study were taken by means of criterion-referenced tests to monitor the students’ progress (Salvia, Ysseldyke & Bolt, 2007 as cited in Mertens, 2010, p.356). These tests are divided into pre-test and post-test. Both test consisted of 20 multiple choice questions of English and 10 open-ended Biology questions. Furthermore, the secondary qualitative data were obtained by distributing questionnaires to the 20 students. Preceding the lessons, pre-test was conducted to find out the students proficiency in English as well as the mastery of Mathematics as the content subject. At the end of the lessons, post-test was administered to measure the progress of both the language proficiency and content comprehension. The semi-open ended questionnaires were sent out and returned in sealed and self-addressed envelopes to ensure the anonymity of the respondents from public concern (Mertens, 2010). The questionnaires consist of questions related to problems in making progress in CLIL classes, the contributing factors to the achievement and students’ expectation from dual-focused lessons.

Data analysis
The combination of data collection procedure was followed by triangulation of data analysis techniques. The researcher employed descriptive statistics to present the quantitative primary data from both the pre-test and post test results. The descriptive analysis is suitable for describing and presenting data to find the average score of the students’ progress without making any inferences or prediction (Cohen, Manion & Morrison, 2011). The statistics were presented in tables and charts to describe not only the initial state of the students’ proficiency and mastery but also the progress they made after the lessons. The results of the tests led to the discussion on the factors contributing to the progress and the problems they
encountered. This secondary qualitative data were analyzed by using thematic analysis where data from the questionnaires were transcribed and coded as this process generates new ideas and gathers materials by topics (Creswell, 2013; Richards, 2009).

3. ANALYSIS AND DISCUSSION
Students' progress in language and content
Based on data collection and analysis, the findings showed that in general all students did make progress after the four lessons. This raw data is presented in Table 1. However, it appears from the table that the respondents achieved higher scores in content subject than in language proficiency. Adding to this, Chart 1 indicates that there was similar trend occurred in both language and content test scores. This can be illustrated by the fact that the number of students scoring below 50 decreased significantly in both English and Mathematics tests. In terms of English, students scoring below 50 declined from 13 students (65 %) to 4 students (20 %). Similarly, regarding Mathematics, the number of students fell from 10 students (50%) to zero.

Turning into the average value, Chart 2 clearly points out that there was a growing trend in the average score in language and content subjects. The English average score increased by 16.5% from 42.2 to 59.25. Likewise, the content average score inclined by 29.75 points from 49.25 to 79.

Factors contributing to students’ progress
According to the statistics provided in Chart 3, the students revealed the factors contributing to the progress they made in post-tests. The supporting factors relate to enjoyment, teacher’s performance, and the use of ICT. In terms of enjoyment, 14 students (70%) claimed that they really enjoyed the new experience. Therefore, they become very much excited to join this newly dual-focused learning experience. Thus, it motivated them to make progress. The second contributing factor is material in which 8 students (40%) stated that the materials used in during the lessons were very helpful to make them
understand about the topic. They added that they enjoyed learning with such colorful and updated study resources. Next, 10 students (50%) mentioned the use of ICT improved their scores. The also described the idea of using audiovisual equipment as a very interactive method to support the learning process. Lastly, 9 students (45%) acknowledged the teacher’s role in enhancing their progress. These students explained the fact that they liked the teacher’s performance in delivering the lessons.

**Problems in making progress**

Despite the progress they made in the tests, the respondents also pointed out problems that prevented them from making progress in the assessments. The problems mainly arose from language proficiency and little concern from content understanding. First, the language problems lied in the four skills. Based on statistics in Chart 4, problems in writing contributed the highest percentage (90%). Students said that they were not accustomed to writing in English. Following this, 17 students (85%) stated that they had issues in speaking. Again, anxiety in speaking became a major issue. Next, 12 students (60%) admitted that listening also a difficult topic for them. The students admitted that they had problems following the audio recording because they were not familiar with the accents of the speakers. Lastly, 8 students (40%) reported they had difficulties in reading skill. Regarding reading, vocabulary shortage has become a serious problem for the students.

Secondly, regarding content mastery the issues lied in limited vocabulary of the topic being discussed. This can be illustrated by the fact that they had difficulties in understanding content specific vocabularies.

**Students’ expectation**

Concerning the problems that they countered during the dual focus lessons, the students put forward some suggestions for a better teaching and learning process in CLIL classes. The propositions circled around three notions namely time allowance, teacher performance and English language proficiency. First, the respondents stated that learning a content subject delivered in another language rather than their first language is not only exciting but also challenging. Therefore, they suggest longer time spent in CLIL classes. Second, the teacher who conducted the lessons only used English the whole time which caused the students some difficulties to follow the lessons. Thus, they would be very pleased if the teacher could slow down her voice as well as repeating the difficult words. Third, the major issue in attending CLIL classes was the low level of English proficiency. Then the students suggested that those who would like to participate in CLIL lessons need to improve their language skills beforehand.
4. CONCLUSION
This mixed method study which combined qualitative and quantitative data collection and analysis from 20 participants have brought some evidences into the implementation of tertiary CLIL projects in Kupang context. The findings from the research answered four objectives namely investigating students’ progress in both language and content comprehension, addressing the contributing factors to the achievement, delineating the problems preventing them to make progress and discovering students’ expectancies from CLIL lessons.

Concerning students’ achievements, it was obvious that the learners made progress in both subjects. However, the progress that they made in content knowledge was significantly higher than their language skills. Despite the difference in level of achievement between content and language, there were some factors that contributed to their progress. The supporting variables were enjoyment, learning resources, use of ICT and teacher’s delivery method.

Turning into the factors that prevented the students from achieving higher scores in language skills, the main issue was that the proficiency of the students was below average. Therefore, they had difficulties in all the four skills as well as in content comprehension.

In accordance to the contributing factors and the problems stated above, the students exposed positive value towards the research. They brought out some suggestions to improve the quality of CLIL dual-focused lessons. First, they stated that these typical lessons should be conducted in longer time span because they need more opportunity to learn two subjects in one lesson. Next, the students definitely agreed with the idea of improving their English skill to be able to participate in CLIL lessons. Finally, the students proposed repetitions and slow speed from the teacher so they could adhere well to teacher’s presentation.

5. REFERENCES
Implementation of Collaborative Knowledge Creation Through The Quadruple Helix Concept for Research and Community Service in Vocational Education

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Abstract

Referring to the concept of innovation model from Triple Helix which focuses on the relationship of three aspects in improving the quality of education, namely: universities, government and industry, the concept of quadruple helix (Etzkowitz, 2008) explained how universities, government, industry, and associations or professionals together equally involved in higher education. In improving the national competitiveness of vocational education, since 2016 the government has revitalized the polytechnic education. The first step of revitalization, 12 polytechnics are expected to provide opportunities to organize polytechnics compete and have professional graduated. The role of lecturer polytechnic not only focus on the field of education and teaching but also doing research and community service. This research focuses on how the role of institutions and leadership processes in the implementation of research and community service in polytechnic conducted by lecturers and students and have an impact on increasing the quality of highly competitive institutions. The result of research shows that the role of polytechnic institution should have coordination with external parties (government, college, association and industry) through the concept of collaborative knowledge creation and quadruple helix. The visionary leadership concept in the institutional refers to the collaborative knowledge creation especially externalizing and sharing (Du Chatenier, et., Al.: 2009) should have good implementation in vocational education.

Keywords: collaborative knowledge creation, quadruple helix, competitiveness, leadership

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. The role and function of lecturer in polytechnic are transfer of learning, researching and community services. Referring to the concept of innovation model from triple helix which focuses on the relationship of three aspects in improving the quality of education, namely: universities, government and industry, the concept of quadruple helix (Etzkowitz, 2008) explained how universities, government, industry, and associations or professionals together equally involved in higher education. Collaborative knowledge creation has become important factor to influence institution for facing information and technological changes.

The leader of polytechnic should have visionary and strong leadership for improving organization in globalization era. The visionary leadership concept in the institutional refers to the collaborative knowledge creation especially externalizing and sharing (Du Chatenier, et., Al.: 2009) should have good implementation in vocational education.

2. LITERATURE REVIEW

2.1 Collaborative Knowledge Creation

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The capitalization of knowledge is the heart of a new mission for the university, linking universities to users of knowledge more tightly 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, such as: research questions, assumptions, quality of knowledge and processes.

Collaboration has become a core competency of the 21st century workforce especially in vocational higher of education. The college of vocational education need of collaboration is reshaping the research academic in higher education to produce competent future workforce. To encourage collaboration in the research academic, knowledge commons that integrate technology to infrastructure and system introduced. Collaboration is a powerful vehicle to promote academic researcher such as lecturer and student for learning and professional development and an effective way to maximize the impact of institutional investments in vocational organization.

Collaborative in vocational organization can help to maintain a dynamic institutional climate that sustains good faculty and ultimately promotes a healthy learning environment for students. Collaboration also requires individuals and institutions to step out of the comfort zones where they usually operate quite autonomously. To achieve the benefits that collaboration promises, the parties involved must learn how to work productively research in tandem with others.

According to Lee and Schonttenfeld (2014) As collaboration has become a core competency of the 21st century for academic curriculum to fulfill industrial need in the business workplace and to achieve that the vocational of education have to accommodate the need for collaboration and socialization. Rapid changes in the global economy have created a need for organizational agility and collaboration between and within organizations (The Economist Intelligence Unit, 2007).

Organizational collaboration has been emphasized in the business and industry fields as a means for improved organizational functioning (Kezar, 2005). To address the needs of society and industry, the pedagogical paradigm in higher education has shifted to provide individuals with collaborative skills.

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.

2.2 Quadruple Helix

The definition of quadruple helix based on Galbraith (2015) A partnership built by university-industry-government-association. In the multilevel innovations systems, which are being carried and driven by advanced knowledge production in context of the quadruple helix innovation model, research activities of the universities of the sciences (natural sciences, life sciences, social sciences, and humanities) are essential. The quadruple helix is a model based on the triple helix model and adds as fourth helix the ‘public’, more specifically being defined as the ‘media-based and culture-based public’ and civil society. This fourth helix associates with media, creative industries, culture, valuew, lifestyles, art, and perhaps also the notion of the creative news (Carayannis and Campbell, 2009).

2.3 Research and Community Service

Applied research is original investigation undertaken in order to acquire new knowledge. It is, however, directed primarily towards a specific, practical aim or objective (including a client-driven purpose).

Based on report of OECD (2015) the activities that support research and meet this definition of research include: Professional, technical, administrative or clerical support staff directly engaged in activities essential to the conduct of research, management of staff who are either directly engaged in the conduct of research or are providing professional, technical, administrative or clerical support or assistance to those staff, the activities and training of HDR students enrolled at the University. The development of HDR training and courses, the supervision of students enrolled at the HEP and undertaking HDR training and courses, research and experimental development into applications software, new programming languages and new operating systems (such R&D would normally meet the definition of research), prototype development and testing.

2.4 Strategy Within The Organization

In organization, strategies are potential actions that require top management decisions and large amounts of corporate resources (David, 2011). According to Ireland, et.al., (2013) strategy is a set of integrated and coordinated commands and actions designed to exploit core competencies and achieve competitive advantage. Wignaraja (2005) explains that the strategy in learning organization is how the organization grows and has the competitiveness to win the competition. There are three perspectives in winning the competition: (a) the macro is related to the internal and external balance of the state and focuses on real exchange rate management, (b) business strategy relating to competition between firms and countries that have different roles and limited policies public, and (c) technologies and innovations that emphasize innovation and learning that produce value and high competitiveness.

3. METHODOLOGY

3.1 Research Methodology
The method used in this research is soft systems methodology (SSM) and 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 snowball, collection techniques by triangulation (combined), data analysis inductive and qualitative research lebeh emphasize the significance of generalization (Checkland, 2006). The SSM refers to the seven principles, such as: (1) problem situation considered, (2) problem situation expressed, (3) definition of relevant purposeful activity systems, (4) conceptual models of the system named in the root definition, (5) comparison of models and real word, (6) Changes: Systematically desirable Culturally feasible, (7) action to improve the problem.

3.2 Data Collection Techniques
This research refers to the stages that are standardized on the Soft Systems Methodology (SSM), and the method of collection of data in the field has a formal and informal nature. The collection of information in this study is done through observation, study documentation and literature study, informal discussions and interviews with the person, such as: Assistant of Director of Academic, Head of Research and Community Service, Head of International Office, and Lecturer who are doing some research and community service. The data analysis method used in this research is qualitative analysis of data conducted in accordance with the type of the data studied. The data have been grouped to associate with one another and interpreted by using the soft systems methodology (SSM) and CATWOE approach (Clients, Actors, Transformation, Weltanschauung or World View, Owners and Environment) in analyzing building and innovation trough for collaborative knowledge creation competitiveness in higher vocational education organization. The collection of information in this study is done through observation, study documentation, informal discussions and interviews with leaders and lecturer of polytechnic as an owner issue.

4. ANALYSIS AND DISCUSSION
This study discusses the activities of research and community service by using the collaborative knowledge creation approach through the concept of quadruple helix in polytechnic. The polytechnics that became the object of this research are: State Polytechnic of Jakarta and State Polytechnic of Semarang which has been awarded as the first ranked in Indonesia for research and community service conducted by polytechnic. Penelitian menggambarkan bagaimana konsep collaborative knowledge creation dan quadruple helix digunakan dalam peningkatan kualitas penelitian dan pengabdian kepada masyarakat sehingga organisasi memiliki daya saing yang tinggi. Berikut rich picture yang menjelaskan tentang konsep tersebut dan digunakan dalam penelitian ini.
In figure-2 describes how the collaborative knowledge creation and quadruple helix using in research and community service to become polytechnic organization more competitiveness.

**Figure 2. Process of research and community service in polytechnic organization**

**Input:**
- a. Pattern Polytechnic education-oriented world of work
- b. Support cooperation between polytechnics with industry, association, and government (The quadruple helix) in the areas of research and community service
- c. The curriculum is adaptive to change

**Transformations:**
- a. Through a cooperative process involving industry, educational institutions, government and professional associations
- b. Engage the academic community and these activities are done through informal and formal meetings
- c. Through applied research and community service based on economic value
- d. Through learning patterns teaching factory and teaching industry

**Output:**
- Learning process of applied research and community service implemented in polytechnic (vocational education)

**Applied research and community service based on economic value and impact for strengthening and competitiveness of polytechnic organizations**

*Source: data processed, 2017*
To explain how the concept of CKC and quadruple helix used in the study is described in table-1.

Table 1. Root Definition (RD) for CKC dan quadruple helix for research and community service in Polytechnic

<table>
<thead>
<tr>
<th>ROOT DEFINITION</th>
<th>PROCESS</th>
<th>SYSTEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>RD</td>
<td>The process of policy formulation within a form of collaboration cooperation and partnership polytechnic with industry, companies, governments, Associations and other institutions within to realize the collaborative knowledge creation (CKC)</td>
<td>The system is owned and operated by polytechnics in the framework of policy formulation (P) through the improvement of interaction and communication in externalizing and sharing stage which can overcome the asymmetry information challenge in the node of institutional cooperation network (Q) through quadruple helix so as to facilitate the application of all stages of collaborative knowledge creation (CKC) on policy formulation process to improve the competitiveness of polytechnic organization</td>
</tr>
</tbody>
</table>

Source: data processed, 2017

Table 2. CATWOE and 3E

<table>
<thead>
<tr>
<th>Customers</th>
<th>Director, Assistant to Director for Academic Affairs, Assistant to Director for Field of Cooperation and Industry, lecturer, government, professional association, and industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actors</td>
<td>Director, Assistant to Director for Academic Affairs, Assistant to Director for Field of Cooperation and Industry, lecturer, Head of International Office, Head of Research and Community Service</td>
</tr>
<tr>
<td>Transformasi</td>
<td>Externalizing and Sharing in addressing the challenge of information asymmetry between education providers</td>
</tr>
<tr>
<td>Weltanschaung</td>
<td>Submission of information between delivery is important to be implemented to produce strategies for strengthening the dynamic capabilities of the organization</td>
</tr>
<tr>
<td>Owner</td>
<td>Director, Assistant to Director for Academic Affairs, lecturer, Head of Research and Community Service</td>
</tr>
<tr>
<td>Environment</td>
<td>Time and budgeting are limited</td>
</tr>
<tr>
<td>E-Efikasi</td>
<td>Existence of externalizing and sharing to overcome the challenge of information asymmetry in institutional cooperation network, research and community service</td>
</tr>
<tr>
<td>E-Efisiensi</td>
<td>Optimizing available resources and equipment</td>
</tr>
<tr>
<td>E-Efektif</td>
<td>The achievement of institutional cooperation network with external parties Polytechnic</td>
</tr>
</tbody>
</table>

Source: data processed, 2017

From that table-1 described the trust and communication, a sense of shared interests and goals, defined and clear expectations and roles should have implemented in polytechnic. Trust is an unspoken but essential component of a successful collaboration in research and community service in polytechnic. If an individual perceives his or her partner (s) as being overly opportunistic and /or acting as a rival, the individual may be relating to participate fully in the collaboration for fear of being exploited. This is true and more impact for collaborating institutions as well.
Trust between partners must exist in order for the collaboration in polytechnic with the external parties based on quadruple helix concept.

Implementation of research and community service conducted at State Polytechnic of Jakarta and Polytechnic of Semarang has the same concept, but the difference is in Polytechnic of Semarang when the lecturer produces articles published in accredited journals and indexed by Scopus and have a good point SINTA get awarded from polytechnic, this case make the lecturer have a motivated to continue and conducting research and community service. In fact, in 2017 Polytechnic of Semarang earned the highest rank in research and community service for polytechnic in Indonesia from Higer Education and Research and technology department. Based on the policy from the Director of Polytechnic of Semarang it is clear rules and expectations. In State Polytechnic of Jakarta, the role of the Head of Research and Community Service as a leader is crucial for maintaining collaborations with the industry, government and association. Collaboration leaders must ensure there is a responsibility in improving the competitiveness of polytechnic.

Table 3 Relations Collaborative Knowledge Creation and Quadruple Helix with the Stages of Research and Community Service in Polytechnic

<table>
<thead>
<tr>
<th>NO</th>
<th>STAGING CKC</th>
<th>RESEARCH AND COMMUNITY SERVICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Externalizing and Sharing: knowledge occurs at the level of the current group of distributed knowledge</td>
<td>To produce research results-oriented faculty and students on intellectual property developed as a result of the knowledge that can be shared with other parties</td>
</tr>
<tr>
<td>2</td>
<td>Interpreting and Analyzing where knowledge happens at the individual level while generating decentralized knowledge</td>
<td>a. Lecturer doing applied research and community service that has an impact on increasing economic empowerment of society and high competitiveness. b. Lecturer having defined rules, procedures, and expectations of members in the relationship help to define formally the boundaries of what each partner. c. Lecturer have a chance to follow training for research methodology. d. Lecturer have a chance to get national certification as a reviewer for research from the certification organization.</td>
</tr>
<tr>
<td>3</td>
<td>Negotiating and revising that explaining knowledge occurs at the level of group</td>
<td>a. Lecturer group performs a collaboration with the industry and government and commercialize the research results. b. Lecturer have good skill in writing paper/article and published in international journal. c. Lecturer have an intellectual property right based on their research and community service. d. Head of Research and Community Service have a strong leadership to push the lecturer doing research and community service.</td>
</tr>
</tbody>
</table>
collaboration with industry or government.
e. Polytechnic have an annual training in writing journal for the lecturer facing to published in international journal.

Combining and creating that explains knowledge happens at the individual level when generating knowledge that is concrete and supports innovation and new technologies

4. Lecturer and the student combined the different knowledge base on process knowledge with a new ideas, creative, innovative in doing research and community service in facing competitiveness organization.
b. Organization support lecturer and student to present the results of research in national seminar or international conference.

Source: data processed, 2017

5. CONCLUSION

Conclusion

The conclusions from this study:
1. Implementation of collaborative knowledge creation and quadruple helix in polytechnic used in research and community service between polytechnic with the company, industry, government or community agencies;
2. The role of leader in polytechnic to push lecturer doing research much important to fulfill accreditation;
3. Lecturer having defined rules, procedures, and expectations of members in the relationship help to define formally the boundaries of what each partner doing in research and community service;
4. Lecturer have a chance to follow the training for research methodology and get certification as a reviewer research from certification organization.
5. Quadruple helix is a concept can adopted in polytechnic facing competitiveness organization with collaborative knowledge creation.

Suggestions

In implementing the concept of quadruple helix and knowledge collaboration in research and community service in polytechnic should have:
a. A good team work among lecturer and student;
b. Strong leadership for enhancing professional lecturer
c. Visioner leadership implemented in polytechnic;
d. Director/Assistant Director of Academic Affair support the lecturer with the budget to have chance presenting results of research in national seminar and international conference.

6. REFERENCES

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specialization”. Industry and Higher Education 22 (6), 343–353


The Effectiveness of Pre-questioning Technique in Improving Reading Comprehension

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Abstract

The objectives of this study were 1) to find out whether the use of pre-questioning technique is effective in improving students’ reading comprehension and 2) To know Agriculture State Polytechnic of Kupang (ASPK) students’ perceptions towards the use of pre-questioning technique. The research employed both quantitative and qualitative studies. In quantitative study, two group of students both control and experimental groups were given pre-test at the beginning of lectures of the research. All subjects in both the control and experimental groups were asked to perform a pre-test in reading in comprehension. After giving the pre-test, the experimental group were taught by using pre-questioning technique while, control group only received conventional reading teaching without exposing to the use of pre-questioning strategy. Following this, all subjects in both groups were post-tested by the same test reading comprehension test. The scores of the both groups on the post-test and were then compared. The results of the post-test on the experimental groups’ scores were found to be significantly different from those of the control one. This proves that the pre-questioning technique is effective in increasing students’ reading comprehension. Further, the majority of the participants agreed that pre-questioning technique can increase their interest in reading as well as increase their reading comprehension skill.

Key words: reading comprehension, experimental research, pre-questioning technique

1. INTRODUCTION

1.1. Background

The growth in demand for English in Indonesia as elsewhere in around the globe has made it gaining an important role in different areas of life over the last decades. With respect to this, a growing number of world population has used it as a second or foreign language. Indonesia, with no exception, is also one of the countries which has made English as a compulsory subject to be taught from junior high school to university level.

Regarding the importance of English as a global language, there are four important skills to be mastered in English, namely reading, writing, speaking and listening. Among the four language skills, the ability to read is considered as one of the most important skills as it provides students with ability to function properly, especially in academic context. This is due to a huge number of academic texts written in English which students need to read and understand. Therefore, in reading, it is expected that students are able to generate meaning from the written text in order to understand the message given by the writer.

Reading, according to Anderson (1999), is an interactive process involving the reader and the reading material in constructing meaning. Further, Anderson (1999) states that meaning does not exist on the printed page; rather an interaction occurs in reading, combining the printed words with the reader’s background knowledge and experience. Thus, there are major activities which take place in reading that is cognitive and interactive task. To comprehend a text, a reader does not only understand words, sentences, or texts, but also involves in a complex
integration of his or her prior knowledge, language proficiency and their meta-cognitive strategies. Likewise, most experts in the field of foreign language reading consider reading as an interactive process between the text and the reader’s prior knowledge. Therefore, the activation of prior background knowledge for an effective comprehension is essential. In this context, it can be concluded that the pre-reading phase is the stage where teachers can help their students to enable this interaction and activation to take place.

With respect to the crucial role of reading, comprehension of a written text is essential for many EFL (English as foreign language) learners who rarely have an opportunity to use English in their everyday life (Razi, 2010). As a result, reading is considered as a pivotal key in improving and developing students’ understanding of the English language. Despite the crucial role of reading in EFL, in Indonesian context, most students still find it difficult to read and understand English text and are not motivated to read. There are a number of factors contributing to this such as the interference of the structure of learners’ mother tongue as well as their linguistic background.

To tackle this problem, learners need to be able to manage every part of the text, because it is easy to gain the comprehension in reading when they are able to organize the text. This can be done through the use of pre-questioning technique to help students comprehend the text by using their general knowledge. Consequently, students may have ability to predict what will be discussed on the text. In theory, this technique can build students’ interest and motivation before reading the whole text. In support of this, Ajideh (2006) points out pre-reading activities are intended to activate appropriate knowledge structures or provide knowledge that the reader lacks. Hence, pre-reading activities are beneficial to the reader as they build their new schemata, activate existing schemata, and inform the teacher what the students know. In this regards, pre-reading activities influence reading comprehension because they inform and activate students’ prior knowledge before reading to help them understand the reading text better.

1.2 Problem Statement
The present study aims at finding out the effectiveness of pre-questioning techniques in improving students’ reading comprehension. It is expected the findings of the study can help students of Agricultural State Polytechnic of Kupang in particular and those who learn English in general to overcome their difficulty in reading English texts as well as increase their motivation to read. The results of the research can also raise students’ awareness on the importance of using effective reading strategies to improve their comprehension.

2. LITERATURE REVIEW
2.1 The Importance of Questioning Strategies
To create an interactive learning condition in class, it is important for teachers to initiate the interaction by using questions (Brown, 2001:169). Appropriate questions raised by teacher can have beneficial impacts on students, such as:
1) Providing opportunity for students to produce language comfortably without having to risk initiating language themselves. For some
students, initiating conversation or topics for discussion is a difficult task and this also can make them scared to do this. Thus, teachers can help minimizing this through asking them questions to enable them to use language actively.

2) Enabling students to interact effectively with their peers.

3) Providing immediate feedback about students’ comprehension.

4) Providing students with opportunities to find out what they think. in this case, the self-discovery can be especially useful for a pre-reading activity. Perhaps the simplest way to conceptualize the possibilities is to think of a range of questions, beginning with display questions that attempt to elicit information already known by the teacher and the students. In this study, the writer interested to use of pre-questioning in order to make the general frame of the knowledge.

In support of the importance of questioning strategies, Alexander (1988:225) also contends that there are a number of benefits of using questions by teachers before and after reading. They are as follows:

a. To motivate and arouse interest,
b. To give the students reasons for further reading,
c. To assess and develop background experiences, concepts and information,
d. To improve comprehension,
e. To help vocabulary development,
f. To review and reinforce concepts and information

g. To serve as a basis for deciding whether or not students should read particular selections,
h. To help students to determine the most appropriate reading rate

Therefore, it can be said that the use of questions by teachers before asking students to read may assist students to improve their comprehension and enable them to be proficient readers.

2.2 Pre-questioning Techniques

Theoretically, pre-questioning is defined as some questions which are given before the students read the whole text, in order to build the students’ interest and motivation as they provide students with purpose for reading. This also can enable them to activate the schemata (prior knowledge) in order to predict what the content of the whole text which they are going to read (Brown, 2001:172).

In relation to this, Brown (1994) lists five strategies that can help students read more quickly and effectively:

1. Previewing: reviewing titles, section headings and photo captions to get a sense of the structure and content of a reading selection.

2. Predicting: using knowledge of the subject matter to make predictions about content and vocabulary and check comprehension, using knowledge of the text type and purpose to make predictions about discourse structure, using knowledge about the author to make predictions about writing style, vocabulary and content.

3. Skimming and scanning: using a quick survey of the text to get the main idea, identify text structure, confirm or question predictions.

4. Guessing from context: using prior knowledge of the subject to help readers comprehend the meanings of unknown words without stopping to look them up in a dictionary.

5. Paraphrasing: stopping at the end of a selection to check
comprehension by restarting the information and ideas in the text.

2.3 Types of Pre-questioning
There are some kinds of pre-questioning techniques proposed by Harmer (2000) namely:
1. Pre-questioning before reading to confirm expectation.
Pre-questioning functions as an effective tool in the lead-in stage to build students’ interest in the subject matter of the text. In this stage, they are encouraged to predict the content of the text in order to motivate them to read as they will feel curious to check whether their prediction is correct or not. As a consequence, they are motivated to read because they purpose for reading that is to confirm their prediction.

2. Pre-questioning before reading to extract specific information.
The pre-questioning technique can also be used as medium to force student to extract information from the text. In this technique, they are going to answer questions before reading the given text. If this is accommodated, it will be possible for them to read effectively and efficiently since they have clear ideas that they read the text in order to extract information needed to answer the questions.

3. Pre-questioning before reading for general comprehension.
Activating students’ prior knowledge about the reading text is one of the purposes of pre-questioning to enable students engage actively in reading. This activity requires students to choose and apply some of their knowledge to tackle difficulties in understanding writer’s intention in the reading text.

4. Pre-questioning before reading for detailed comprehension.
This type of pre-questioning aims at giving students’ some detailed information that they need to find in the text by reading the whole text.

3. METHODOLOGY
3.1. Research Design
This study employed both quantitative and qualitative research methods. The quantitative method was used to collect data from quasi-experimental research. This method was used because both control and experimental groups were not randomly chosen. This aimed at showing the relation between two groups (control and experimental). The experimental group were taught by using pre-questioning technique, while the control group was taught without using pre-questioning technique or only taught using traditional method. After the collection of the quantitative data, the qualitative method was employed to identify the students’ perception toward the implementation of pre-questioning strategy in reading class through the use of questionnaire.

3.2. Research Population and Sample
The population of this present study consisted of first year students of Dry Land and Farming Management Department of the Agricultural State Polytecnic of Kupang. The participants from control group were 30. The total participants in experimental group were also 30 who joined the study from the pre-test, the treatments and the post-test. In total the participants of both group was 60 students consisted of 36 males and 24 females. The age range of respondents was 18 to 22.
3.3. Research Instruments
The instruments which were used in this study were pre-test, post-test and questionnaire. The same pre-test was given to both control and experimental groups before the implementation of research program and post-test was handed out to participants in both groups after the implementation of the research program.

In order to check the effectiveness of pre-questioning reading technique in improving reading comprehension, three reading passages ranging in length between 300 and 421 words were carefully selected for use in reading classes. The reading passages with their comprehension questions were taken from “For your information Basic reading skills” by Karen Blanchard and Christine Root. The title for each passage used were: Do You Know Your Right Brain from Your Left?; Can You Imagine a World Without it?; Flying High, but Feeling Low”. The passages were chosen based on the students’ language proficiency level and the topics were considered to be of general interest. They were neither ambiguous nor showed any conceptual difficulty.

They were also the same in terms of prior content familiarity. The comprehension test consisted of multiple choice questions in which they were to choose correct option out of three provided options.

In addition to the use of pre-test and post-test, the researchers also used questionnaires in the study to assess the impressions and attitudes of the students concerning the use of pre-reading techniques. The surveys were only distributed to the participants in the experimental group. The questionnaire contained 16 items or statements with answers ranging from highly satisfied to highly unsatisfied.

4. ANALYSIS AND DISCUSSION
4.1. The Effectiveness of Pre-questioning Technique in Improving Reading Comprehension
To answer research question 1 that is whether the use of pre-questioning techniques is effective in improving students reading comprehension, means and standard deviations for the students’ reading comprehension scores for both experimental and control group were calculated as shown in Table 4.1.

<table>
<thead>
<tr>
<th>Group</th>
<th>N</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Std. Errors</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Control</td>
<td>30</td>
<td>41.31666667</td>
<td>7.21631692</td>
<td>1.317513186</td>
<td>33.3</td>
<td>58.3</td>
</tr>
<tr>
<td>Experimental</td>
<td>30</td>
<td>43.73666667</td>
<td>7.496550164</td>
<td>1.36876543</td>
<td>33.3</td>
<td>62.5</td>
</tr>
</tbody>
</table>

\[ \bar{X} = \text{Mean difference between control and experimental group} \]

\[ \bar{X} = 0.28 \]

From the table above, it can be seen that the mean difference of the pre-test between control and experimental group was only slightly different that is 0.28. Therefore, it can be concluded that the score of pre-test for both groups does not show much difference before the treatment of pre-questioning technique took place.
Table 4.2 Mean and Standard Deviations of Students’ Reading Comprehension (Post-test)

<table>
<thead>
<tr>
<th>Group</th>
<th>N</th>
<th>Mean</th>
<th>Standard Deviation</th>
<th>Std. Error</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>control</td>
<td>30</td>
<td>43.73666667</td>
<td>7.496550164</td>
<td>1.368676543</td>
<td>33.3</td>
<td>62.5</td>
</tr>
<tr>
<td>experiment</td>
<td>30</td>
<td>62.93103448</td>
<td>12.71371878</td>
<td>2.360878309</td>
<td>41.7</td>
<td>83.3</td>
</tr>
</tbody>
</table>

\[ X = \text{Mean difference between control and experimental group} \]

Table 4.2 shows significant differences between the two groups in their reading comprehension test after the treatment for experimental group. From the mean scores, it can be seen that the average post-test score for control group was 43.73666667 while the mean score for experimental group was 62.93103448. This means the gained-score was 19.2. This shows that the average score for experimental group was considerable higher than the control group.

Table 4.3. Effectiveness of Pre-questioning technique in increasing students’ Reading Comprehension (t-test)

<table>
<thead>
<tr>
<th>Group</th>
<th>N</th>
<th>Mean difference between pre-test and post-test (X)</th>
<th>Standard Deviation between pre-test and post-test (SD)</th>
<th>t -Stat</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>control</td>
<td>30</td>
<td>2.42</td>
<td>0.28</td>
<td>6.628</td>
<td>2.002</td>
</tr>
<tr>
<td>experiment</td>
<td>30</td>
<td>25.1</td>
<td>0.90</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\[ \alpha = 0.05 \text{significance level} \]

Table 4.3 indicates the difference between the means scores of the pre-test and post-test of the control group who did not receive any treatments regarding the use of pre-questioning technique. The mean difference for both tests of the control group was 2.42. On the other hand, the difference between the means scores of the pre-test and post-test of experimental group who received the treatments of pre-questioning was significantly higher than the control group that is 25.1. From the table it can also be seen that the test-statistic was 6.628 which was greater 2.002. Therefore, the null hypothesis (Ho) is rejected while the alternative hypothesis (Ha) is accepted which is there is significant improvement on students’ reading comprehension taught by using pre-questioning technique rather than taught without pre-questioning technique. This means, students who received the treatments of pre-questioning technique gained more reading comprehension ability than the students who did not receive any treatments of pre-questioning technique. Thus, it can be concluded from the findings that the use of pre-questioning technique was effective in increasing students’ reading comprehension.
4.2. Students’ Perceptions towards the Use of Pre-questioning Technique.

In order to answer the second research question, the overall students’ perspective on the use of pre-questioning technique was analysed. The scales in the questionnaire were converted into numerical values, where “most highly satisfied” was equal to “4” while “least satisfied” was equal to “1”.

Table 4.4: The Perceptions of Students in Experimental Group on the Use of Pre-questioning Technique

<table>
<thead>
<tr>
<th>NO</th>
<th>STATEMENT</th>
<th>Highly Unsatisfied / HS</th>
<th>Not Satisfied (NS)</th>
<th>Moderately Satisfied (MS)</th>
<th>S (Satisfied)</th>
<th>HS (Highly Satisfied)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pre-questioning activities make me more interested in reading.</td>
<td>4.88</td>
<td>4.88</td>
<td>36.59</td>
<td>41.46</td>
<td>12.20</td>
</tr>
<tr>
<td>2</td>
<td>Pre-questioning activities make me curious about the passage</td>
<td>9.76</td>
<td>12.20</td>
<td>19.51</td>
<td>46.34</td>
<td>12.20</td>
</tr>
<tr>
<td>3</td>
<td>Pre-questioning activities challenge me to ask questions to myself to make guesses about the story</td>
<td>7.32</td>
<td>4.88</td>
<td>26.83</td>
<td>46.34</td>
<td>14.63</td>
</tr>
<tr>
<td>4</td>
<td>Pre-questioning activities make me familiar with the story</td>
<td>7.32</td>
<td>4.88</td>
<td>26.83</td>
<td>48.78</td>
<td>12.20</td>
</tr>
<tr>
<td>5</td>
<td>Pre-questioning activities make me read with specific goal.</td>
<td>2.44</td>
<td>0.00</td>
<td>24.39</td>
<td>53.66</td>
<td>19.51</td>
</tr>
<tr>
<td>6</td>
<td>Pre-questioning activities make me understand the story better.</td>
<td>0.00</td>
<td>9.76</td>
<td>24.39</td>
<td>43.90</td>
<td>21.95</td>
</tr>
<tr>
<td>7</td>
<td>Pre-questioning activities make me read faster.</td>
<td>4.88</td>
<td>19.51</td>
<td>24.39</td>
<td>41.46</td>
<td>9.76</td>
</tr>
<tr>
<td>8</td>
<td>Pre-questioning activities make me confident when I was assigned to read and more confident to answer post-reading questions.</td>
<td>4.88</td>
<td>9.76</td>
<td>26.83</td>
<td>34.15</td>
<td>24.39</td>
</tr>
<tr>
<td>9</td>
<td>Pre-questioning activities make me confident when I was assigned to read and more confident to answer post-reading questions.</td>
<td>2.44</td>
<td>4.88</td>
<td>21.95</td>
<td>41.46</td>
<td>29.27</td>
</tr>
<tr>
<td>10</td>
<td>Pre-questioning activities give me the opportunity to practice thinking and analyzing.</td>
<td>2.44</td>
<td>7.32</td>
<td>19.51</td>
<td>34.15</td>
<td>36.59</td>
</tr>
<tr>
<td>11</td>
<td>Pre-questioning activities make me know more from sharing ideas with classmates.</td>
<td>4.88</td>
<td>0.00</td>
<td>31.71</td>
<td>53.66</td>
<td>9.76</td>
</tr>
<tr>
<td>12</td>
<td>Pre-questioning activities make me enthusiastic to read.</td>
<td>2.44</td>
<td>7.32</td>
<td>36.59</td>
<td>39.02</td>
<td>14.63</td>
</tr>
</tbody>
</table>
Table 4.4 above shows the students’ perspective on the use of pre-questioning technique. It is clearly seen that the impressions and attitudes of most of the students concerning the use of pre-reading techniques are positive. The average percentages are: 19.05%, 44.66%, 25.46%, 6.71% and 4.12% respectively. Overall, the students were satisfied when pre-reading activities implemented in their reading classroom. This means that, pre-questioning activities improve students speaking skill such as make them confident when they were assigned to read and more confident to answer post-reading questions, make them read faster, challenge them to ask questions and to make guesses about the story. These activities also help the students to increase their critical thinking such as give them the opportunity to practice thinking and analyzing, to make them read with specific goal, make them familiar with the story and make them curious about the reading passage. The results also show that when pre-questioning activities are done, in the classroom, they make the reading class more fun and enjoyable for the students, as they make the students more interested in reading, make the classroom environment more enjoyable, make them happy with reading activity, makes the learning process more fun, make them enthusiastic to read and make them like English more. Finally, pre-questioning activities improve students’ knowledge as in making them know more from sharing ideas with classmates and understanding the story better.

The study finding provided empirical answer to the study question posed. In addition, it asserted the employment of pre-reading strategies in reading lessons not only for facilitating reading comprehension by activating prior knowledge, but also as an effective activity to stimulate students’ motivation in reading classes. Motivation plays an important role in foreign language learning (Ur, 2007). This study support the previous studies which prove that students who are taught by using the pre-questioning technique did not better than students who are taught by using conventional reading strategy, that is, without pre-questioning technique.

**5. CONCLUSION**

Based on the research findings, it can be concluded that the use of pre-
questioning technique is effective on improving students’ overall reading comprehension. This technique is also proved to increase students’ interest in reading as well as to activate their prior knowledge. Therefore, to increase students’ comprehension of reading, the use of pre-questioning technique can be applied in the teaching of reading.

6. ACKNOWLEDGEMENT
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7. REFERENCES
Implementation of Islamic Business Ethics Values Based on IFSB 09: BMT La Tansa Ponorogo Experience

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Abstract

The importance of ethics in the business world is of high priority and global importance. New trends and problems arise every day which is a major challenge for any organization. Today, the need for ethical behavior in organizations has become important. Just as, if a dishonest business practice, only thinking about the maximum profit and harming the other will bring an institution will no longer be trusted and gradually lost. So the purpose of this research is the implementation of Islamic business ethics based on IFSB standard 09. It is proven from the overall result of interview analysis, observation, and transcript of interview result. BMT La Tansa Ponorogo has a series of activities within the scope of strengthening and cultivation of values that serve as the foundation of all operational activities. These values include Sincerity, Simplicity, Independence, Islamic Prayer, and Freedom. In conducting business and activities, business actors have understood and implemented Islamic principles or values based on Al Qur'an and Hadith. Implementation of this Islamic business ethics that includes aspects of honesty and fairness, prudential aspects, aspects of ability, information aspects for customers, aspects of information about customers, solutive aspects of conflict of interest, and aspects of Shari'a compliance.

Keywords: Values Implementation, Islamic Business Ethics, IFSB 09, BMT

1. INTRODUCTION

Today, the need for ethical behavior in organizations has become important. Public issues and deviant practices of corporate governance have influenced the public perception of many companies. It is widely known that advertising does not promote the advancement of human moral sensibilities. Moral and behavior can affect economic performance at the individual, group, organizational or national level. The role of religion is very potential for its adherents. The role of religion becomes one of the important elements of a culture that has influence and should be considered, in the form of values, attitudes, and habits in the culture of society itself. Ethical and moral issues receive serious attention by various communities, both developed and developing countries, especially the business sector. The solid foundation of worship encourages companies to score far beyond expectations. Many companies bring religious values and worship to improve employee performance. This means religious values to improve the performance of employees which means values become the spirit of the company. The thought of Islamic business ethics then reappointed to be a topic of study in various institutions of study and company with the view that Islam is a guideline of combat. Islam embraces the values of the human guidance in life to happiness, both in the world and in the hereafter. Islam is a religion that provides an integrated life guidance on guidelines and norms in various aspects of life, cultural, social, civil, political, especially economic and business aspects. Islam
also includes systems for all aspects of life including spiritual systems in political, economic, and business activities. Chairman of the Board of Commissioners of the Financial Services Authority (OJK) Muliaman D Hadad requested that programs issued by the Islamic Financial Services Board (IFSB) be linked with initiatives to improve public financial access. Based on the description of the introduction, background, and problems above, researchers interested in researching about Implementation of Islamic Business Ethics Values based on IFSB 09 on BMT La Tansa Ponorogo.

2. LITERATURE REVIEW

2.1 Islamic Business Ethic

If we trace the history, in Islam there is a positive view of trade and economic activity. Prophet Muhammad SAW is a trader, and Islam is disseminated mainly through Muslim traders. In the Qur'an there is a warning against the misuse of wealth, but it is not forbidden to seek wealth in a lawful way. Islam places trade activity in a very strategic position in the midst of human activities seeking for sustenance and livelihood. The business ethics applied by BMT emphasizes principles that reflect value-based governance such as security (security) responsibility to all members other than just principles of fairness, honesty and togetherness. These principles direct the BMT in different values orientation with other BMTs so as to be able to bring development in accordance with the direction specified. In addition, the principle is indirectly also able to attract customers from the middle to lower economic community to like to invest money in Islamic financial institutions. However, on the other hand some of the BMT emerging at this time less desirable by the public associated with the products it offers.

2.2 IFSB 09

The IFSB is an international standard-setting organisation which contain some standards. The standards prepared by the IFSB follow a lengthy due process as outlined in its Guidelines and Procedures for the Preparation of Standards/Guidelines, which involves, among others, the issuance of exposure drafts, holding of workshops and, where necessary, public hearings. The IFSB also conducts research and coordinates initiatives on industry-related issues, as well as organises roundtables, seminars and conferences for regulators and industry stakeholders. Towards this end, the IFSB works closely with relevant international, regional and national organisations, research/educational institutions and market players. Principle 1: Truthfulness, Honesty and Fairness. Principle 2: Due Care and Diligence. Principle 3: Capabilities. Principle 4: Information about Clients. Principle 5: Information to Clients. Principle 6: Conflicts of Interest and of Duty. Principle 7: Shari’ah Compliance.

2.3 Five Wisdom

Sincerity

Sincerity mean not driven by the desire to obtain certain advantages is due to Worship. According to (Fahham, 2013) Sincerity soul is the base of all cottage soul and done with the sole intention of worship, lillah, sincere only for Allah alone. The term used is family welfare. So a santri or every santri must understand and realize the meaning of Allah meaning charity taqwa meaning and sincere meaning. So it is easy to say that Pondok Pesantren is a torch that will bring the light of Islam (Zarkasyi, 1965).
Simplicity
According to (Fahham, 2013) the size of simplicity in Gontor is set within the framework of its management, i.e. using something that fits the conditions and needs with the consideration of efficiency and effectiveness. Simple does not mean passive and does not mean it is because of poverty but it contains elements of strength and fortitude, self-control in the face of the struggle of life with all the difficulties.. (Zarkasyi, 1965).

Self Reliance
The Self-Helping Soul (Zelp Help) or Self-Reliance (Standing on your own) This study is a powerful living weapon. That's Zelp Berduuping Systeem (equally giving the same dues used). In that case it is not rigid that it refuses the people who want to help the cottage (Zarkasyi, 1965). Self-reliance means not only that students are able to learn and practice taking care of their own interests, but the boarding school itself as an educational institution also must be self-sufficient so that never rely on life to the help or mercy of others (Fahham, 2013).

Ukhuwah Islamiyah
Brotherhood or tea, not only during the boarding school itself, but also affects towards the unity of people in society after the santri of the cottage (Zarkasyi, 1965). This brotherhood is the basis of the interaction between santri, kiai, and teachers in the boarding school life system, from which there is growing willingness to share in joy and sorrow, until pleasure and sadness are shared. Ukhuwwah this not only during their time in Pondok, but also affect towards the unity of people in society after plunge in society (Fahham, 2013).

Freedom
Free in thinking and doing, free in determining his future, in choosing a way of life in the community for the santri with an optimistic spirit in the face of life. And the soul of Pondok Pesantren is what must always be alive, maintained and developed as well as possible (Zarkasyi, 1965). In addition, this soul is also used in the slogan of Gontor educational institutions that are liberated from the interests of certain groups or political parties and "stand above and for all classes" (Fahham, 2013).

3. METHODOLOGY
This research was conducted at BMT La Tansa Ponorogo. Because BMT La Tansa Ponorogo is one of BMT that developed enough in area Ponorogo oriented to prosperity of people with ta'alwun concept. This research is a research with qualitative data approach, where researchers will describe the results of research in the form of words obtained during the observation (observation), focus group discussion, interviews with a number of research participants are BMT La Tansa staff. The phenomenon studied is not externally, but is in each individual. In the view of qualitative research, the phenomenon is holistic in its overall meaning, inseparable. Qualitative researchers will not specify the research only on the research variables, but the overall social situation under study includes the places, actors (actors), and activities (activities) that interact synergistically.

This research is focused on research on all operational staffs and supervisory staff in BMT La Tansa Ponorogo. (Bogdan, 1998) argue that qualitative research is trying to understand the object of research, for
example by observing the object (observing the process of human behavior), without having to match the existing theory. Existing theory does not limit the working space of the researcher in capturing or finding the system that is being generating theory. In line with the concept (Nawawi, 2012) states, qualitative research is a process of inquiry of understanding based on in-depth and comprehensive research that explores social problems or human. The researcher builds description descriptions, analyzes words, reports the views of detailed informants, and conducts research in natural settings. Detailed presentation of factual phenomena is characteristic of this study. Based on the formulation of problem and research objectives, this research can be categorized as qualitative research.

Qualitative research means the process of exploring and understanding the meaning of individual and group behavior, describing social problems and/or humanitarian problems (Cresswell, 2012). Qualitative research aims to achieve an understanding of how people perceive in their life processes, give meaning, and describe how people interpret their experiences. Qualitative research aims to understand the phenomenon based on the views of participants, not the views of the researchers themselves, explaining human behavior and the factors that lie behind it. The aim of qualitative research is to learn how and why people behave, think, and make meaning as they do, rather than focusing on what people do or believe on a large scale (Ambert, 1995). In the qualitative method of data collection process includes the task of activities undertaken by researchers: (Getting In), (Getting Along), and (Logging the Data).

Figure 3.1 Data Analyze Miles dan Huberman (1994)

4. ANALYSIS AND DISCUSSION

BMT La Tansa Profile

Baitul Mal wa Tamwil La Tansa's vision is to be a healthy, growing, and trustworthy financial institution capable of serving the members and the surrounding community, living a full life of safety, peace and prosperity. Baitul Mal wa Tamwil La Tansa mission is to develop Baitul Mal wa Tamwil La Tansa as a means of liberation movement, empowerment movement, and movement of authenticity so as to realize the quality of society around Baitul Mal wa Tamwil La Tansa full of salvation, peace and prosperity. The purpose of Baitul Mal wa Tamwil La Tansa is to realize the victim's family members and the surrounding community with full safety, peace and prosperity. Baitul Mal wa Tamwil La Tansa has branch offices include, BMT La Tansa Gontor Jl. Raya Mlarak Kelurahan Gontor Mlarak Sub-district, Ponorogo Regency and BMT La Tansa Gontor Jl. Raya Ponorogo Trenggalek District Siman. The existence of BMT La Tansa is expected to play a role in the implementation of Comprehensive Islam by the ummah, covering all aspects of life in Islam and always istiqomah upholding the principles of Islam that has been in the fatwa MUI / National Sharia Council.
Implementation of Islamic Business Ethics Values BMT La Tansa Ponorogo

BMT La Tansa Ponorogo has several foundations of business ethics values that serve as the basic principles of the running of business and operational activities BMT. The value of business ethics is typical of business units that support the existence of Pondok Modern Darussalam Gontor. Implementation of Islamic business ethics values contained in BMT La Tansa Ponorogo is part of education that is not only within the boarding schools but also on units of business units that support the existence of Pondok Modern Darussalam Gontor. The experience for every staff involved from the beginning to the present is the cornerstone of ethical business behavior. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

“Here we have a ta’awun system and our activity orientation here based on the five souls that characterize the results we get through the previous Pondok Modern Darussalam Gontor education program.”

Business ethics values include sincerity, simplicity, independence, ukhuwah islamiyah, and freedom. The staffs who are educated related to ethical business behavior in BMT La Tansa Ponorogo, oriented ability to live in sincerity, that is to observe all activities of life, all because of Allah SWT. There is no intention other than sincerity, let alone looking for pamrih, riya, takabur, and shirk. As stated by Annajib Fahriza, BMT Financing Staff of La Tansa Ponorogo:

“Sincerity. If here we do, the blessing of returning into ourselves. We can experience. Precisely that experience is invaluable.”

As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

“Sincerity here we learn to be placed in BMT which is different from the staff in other BMT. Our orientation takes experience. We can experience experiences that benefit us.”

The value of Simplicity possessed by the staff is reflected in the support of tasks in accordance with what is needed, not excessive. If there is a debt collector outside of them there is a special motor, all kinds, here they bring the term image of financial institutions. If I am ordinary ordinary I really do. In this case, as a debt collector, a familial approach also, for example there are troubled customers, we remind you continuously, if the outside debt collector may not be like that. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

“Simplicity itself yes, we are in accordance with what we need, not excessive. Whatever we have maximize the most important service in accordance with what is needed to help what is needed customers.”

Implementation of principles in Islamic microfinance institutions should also refer to Islamic business ethics that is based on Al-Qur'an and As-Sunnah. Not only that, business ethics in Islam also refers to monotheism, balance, free will, accountability and ikhsan. In the free will or free of will, human beings are free-willed beings, but this freedom does not mean that human beings are detached from causal laws based on God's boundless knowledge and will. The Qur'anic view of human conscience is freedom and independence in determining decisions.
As in the operational BMT La Tansa Ponorogo, every staff has a free of will for the achievement of service objectives BMT La Tansa Ponorogo. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:
“If for free will we choose something according to the corridor. It means that if we are free, we are not tied to what is outside, we do not have to be this them.”

The commonly perceived "brotherhood" is taken from a root that originally meant "to pay attention". The meaning of these two means that the brotherhood requires the attention of all parties who feel brothers. Abu Hurairah r.a., from the Holy Prophet, he said, "Whoever removes the distress of a Muslim will undoubtedly remove one of his troubles on the Day of Judgment. Whosoever covers shame on the Day of Resurrection. God always helps a servant as long as he helps his brother."(H.R. Muslim). In this case it is reflected in the Quran Surah Al Hujurat in the following verse: "Surely the believers are brothers therefore reconcile between your two brothers and piety upon Allah so that you may be gracious". (Q.S. Al-hujurat:10)

In operational BMT La Tansa Ponorogo to customer service, related staff oriented to the value ukhuwah islamiyah which became the basic value of the service. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo: “We have been taught as long as in the cottage to each other the respect for senior seniors appreciate and foster junior. Junior has great respect for Senior. Look to the position of position here. We are here to put forward his ukhuwah.”

Self-reliance means that BMT La Tansa Ponorogo can not run its operations only by relying on the support of the foundation continuously, but always evolving from the increased participation of customers and the community so that this independence is an important value in a professional management pattern. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo: “Independence means that BMTs can not survive only by relying on a continuous relief effort. We are trying to grow from increasing the participation of BMT teams, customers, and the community, so that the management pattern is self-reliant or independent.”
Business ethics is a study devoted to true and false moral of Piercy, N. F., & Lane, N. (2007). Business ethics that concentrate on moral standards as applied in business policies, institutions and behavior (Velasquez, 2005). Crane said, "Business ethics is the study of business situations, activities, and decisions where issues of right and wrong are addressed" (Matten, 2003). Baumhart defines, "The ethics of business is the ethics of responsibility. The business man must promise that he will not harm knowingly (Baumhart, 1968)." Crane and Matten, business ethics becomes very important to be studied in an agency / organization company Satyanugraha, H. (2003). Business ethics tend to attract a large amount of attention from various parties (Indounas, 2008). This makes a distinct impression for prospective customers of BMT to try out the services available in various financial services products. The deepening of philosophical values in business ethics and the management of company operations that are actualized in the activities and actions of Keraf, U.S. (1998). The role of active action in accordance with the values so that will become a code of ethics management BMT La Tansa. Quality of commitment and more attention to produce the work / service / product / solution of the problem so that the management of BMT La Tansa is better. The quality and character of the service are actualized into action relationships with others such as the management of BMT La Tansa to customers.

**Implementation of Islamic Business Ethics Values BMT Latansa Ponorogo based on IFSB 09**

Based on interviews and observations, BMT La Tansa Ponorogo implements the implementation of Islamic business ethics value based on honesty and fairness aspect, prudential aspect, capability aspect, customer information aspect, solutive aspect of conflict of interest, and aspect Shariah compliance. This is evidenced by the results of interview supervisor BMT La Tansa Ponorogo stating that honesty and justice in addition to customer-oriented but also all BMT staff. The result of the
interview is in accordance with the interview result of some staffs of BMT division of La Tansa Ponorogo.

Honesty and Fairness
Honesty is a fundamental value in ethical business practice. Rasulullah ﷺ always advocated for his people to hold full honesty in business activities.

“Who deceived us, then he is not our group.” (H.R. Muslim)

Rasulullah Rasulullah ﷺ always trying to be honest in doing business. He forbade the merchants to put the rotten goods down and the new items at the top. As well as operational activities BMT La Tansa Ponorogo oriented to the value of honesty in every service to customers. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

“Honesty in my position in the field of Accounting means here the opportunity for the temptation associated with great honesty. Related to the financial statement report. But we remember the value of honesty and its impact here. If we do not be honest, we think think, because this part of the cottage is represented for the people, its spiritual value is very big.”

Each Islamic microfinance institution in the location, is expected to have adequate facilities, have a reputation, credibility and good performance and pass due diligence (diligence) by the organizers. Due Diligence or Due Diligence is a term used to investigate the performance of a company or a person, the performance pot of an activity to meet the established standard. The term due diligence may be used to indicate an appraisal activity of legal compliance and discipline or employee professional persistence as required. Competence and professional perseverance, accountants must have professional competence and complete training in performing professional duties or services that require perseverance and high accuracy in order to fulfill their responsibilities to God. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

“More persistence to the report-report. Daily reports should be reported daily. Must balance. In accordance with what we spend and what we receive. If not done diligently, it can be ascertained to the next day will dizzy. Problems will come.”

Capability
Factor Capability or Ability in human resource management indicates that the staff’s abilities consist of potential ability (IQ) and reality (knowledge and skill) abilities. This means that employees who have an IQ above average with adequate education for the position and skilled in carrying out daily work, it will be easier to achieve the expected performance. This can be gained through past experience experience. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo:

“Previously I was once in the wartel whose job is financial recording every day. There is an experience like that, only when in the telephone is simple and not complicated, very simple. The money is all from santri, and there is no risk. If here will the money from customers will be big risk.”

Information about clients
BMT Management La Tansa Ponorogo has comprehensive information about the performance of BMT and will not provide such information to customers. The
Customer only has limited information on the financial statements. This condition can lead to a gap of expectation between customers and management of financial and non-financial information. Regarding this issue, BMT must provide both financial information and non-financial information to customers. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo: “In the process of cash receipts and disbursements required initial report used is a report that contains about customer data. The cashier section is responsible for recording the customer profile information along with the installment slip deposit, deposit deposit, capital deposit from the customer.”

Information to Clients
BMT La Tansa Ponorogo has a service that aims to collect and channel funds, by saving money in BMT, creator and liquidator, can create a legitimate payment instrument capable of providing the ability to meet the obligations of an institution/individual, and as an informer, provide information to the public about the risks of profits and opportunities available to the institution. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo: “Customer service information The data written by the customer in the form with the first priority what, the priority of what the two colors, the specifications will certainly consider.”

Conflict of Interest
The Conflict of Interest has attracted enormous attention from researchers in the field of financial accounting in Islamic microfinance institutions. The problem arises because of conflicts or differences in interests between shareholders and managers, because it does not meet the maximum usability perception between them. As an agent, managers are morally responsible for optimizing the benefits of the principal, but on the other hand managers also have an interest in maximizing their welfare. BMT La Tansa Ponorogo has its own mechanism in solving the problem. As stated by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo: “For our different perceptions there is further coordination through deliberation among the staff concerned. We agreed in a mid-term solution. What's best for us, what's safer for us, then that's what we take. How we deliver prices and in accepting customers is like. We consider according to the typical customer. Essentially we make the best decision for everything.”

Sharia Compliance
Shariah compliance is a major factor in the concept and operational of sharia financial institutions in this case BMT. Sharia compliance is an absolute requirement that must be met by financial institutions that run business based on sharia principles. Shariah compliant BMT La Tansa Ponorogo embodied with the process of compliance Sharia principles in all activities undertaken as a form of BMT characteristics. For service users BMT Shariah compliance is at the core of the integrity and credibility of BMT so that in running transactions between BMT with customers or third parties still berikanikan syariah.Seperti delivered by Muhammad Amin Abdullah, BMT Accounting staff La Tansa Ponorogo: “We are from BMT La Tansa orientation on help please. Like the customer is a brother who must be helped in essence there is no usury.
in our operations. Apart from orientation please help, in our service also based on family orientation. Here we apply ta'awun system or principle please help.”

The results of the research show that Islamic business ethics applied by BMT La Tansa Ponorogo is judged by the majority of staff oriented towards sincerity, simplicity, independence, Islamic brotherhood, and freedom integrated with Honesty and Justice Value, Professional Persistence Value (Prudence and Due Diligence), Value of Ability, Value of Service Information and Information about Customer, Value of Difference of Interest and Duty, Value of Sharia Compliance. The value of honesty is closely related to the value of tauhid, shiddiq, patience, gratitude, halal orientation, and istiqomah. The value of Capability is closely related to trust, justice, commitment, reliability, transparency, freedom, mental and physical health, and responsibility. Persistence Profession or prudence and due diligence closely related to tawakkal, itqan (operational and evaluation of sustainable development), strategic and full of tactics, deliberation, clever time management. The value of information for and about customers is closely related to clear delivery, effective communication, mission and common goals, care and attention. (Antonio, 2013).

Operational implementation in Islamic financial institutions requires an understanding of the principles that center on business ethics and good corporate governance including; Accountability means the demand for answerability is the ability to respond to questions from stakeholders on various operations that BMT La Tansa Ponorogo do. Transparency means the availability of accurate information related to the Customers and BMT Services of La Tansa Ponorogo, relevant and understandable that can be obtained in a low-cost manner so that stakeholders can make informed decisions. Therefore, BMT La Tansa Ponorogo needs to improve the quality, quantity and frequency of performance reports BMT La Tansa Ponorogo. Responsibility ensures that banks are carefully managed in accordance with applicable laws and regulations, including the establishment of risk management and operational management of BMT La Tansa Ponorogo as appropriate. Independency acts only for the benefit of BMT La Tansa Ponorogo and is not influenced by activities that lead to the emergence of conflict of interest. Fairness guarantees the protection of management rights, management and staff of BMT La Tansa Ponorogo, customers and related stakeholders. In Islamic teachings, these five principles are in accordance with Islamic norms and values in the activity and life of a Muslim. Islam is very intense to teach the application of the principle is adl (justice), tawazun (balance), mas'uliyah (accountability), moral (moral), shiddiq (honesty), amanah (fulfillment of trust), fathanah (intelligence), tabligh (transparency,), hurriyah (independence and responsible freedom), ihsan (professional), wasathan (fairness), ghirah (shari'ah militancy, shari'ah militancy, idarah (management), khilafah (leadership), aqidah (belief), ijabiyah (thinking) positive), raqabah (supervision), qira'ah and ishlah (organizations that continue to learn and always make improvements.)
Based on the above description it can be ascertained that Islam is far ahead of the birth of the implementation of business ethics and good organizational governance. This is a reference for good corporate governance in the world. The principles are expected to maintain professional management of shari'a economic and financial institutions and maintain economic, business and social interactions journey in accordance with the rules of the game and best practice that apply. The objective of implementation of Islamic business ethics values in Islamic financial institutions such as BMT La Tansa Ponorogo is expected to increase added value for all stakeholders through the step of improving the sustainability of an organization that contributes to the creation of the welfare of managers, staff and other stakeholders. The right solutions in the face of future organizational challenges.

On the other hand, BMT La Tansa Ponorogo will be able to increase the legitimacy of organizations that are managed in an open, fair, and accountable manner. BMT La Tansa Ponorogo can recognize and protect the rights and obligations of stakeholders. BMT La Tansa Ponorogo takes an integrated approach based on the rules that have been owned so far and can be integrated into the principles of IFSB 09 prinses. BMT La Tansa Ponorogo has been able to control the conflict of interest that may arise between parties. BMT La Tansa Ponorogo can provide a positive signal to the providers of capital. Increase the value of BMT La Tansa Ponorogo in terms of performance of financial management services and better perception of the stakeholders for the company's performance in the future. Thus, through some of the above objectives, the application of business ethics values to BMT La Tansa Ponorogo is expected to increase public trust to BMT La Tansa Ponorogo, the growth of Islamic financial services unit and overall financial system stability will always be maintained, and the success of Islamic financial services unit in implementing the implementation of Islamic business ethics values BMT La Tansa Ponorogo will place Islamic financial institutions at the level of playing field in line with other IFSB 09 financial institutions. This is evidenced from the overall results of interview analysis, observation, and transcripts of interviews. In carrying out its business activities and operations, BMT La Tansa Ponorogo has a series of activities to strengthen and cultivate the value of Islamic business ethics which is used as the foundation of all business activities and operational BMT La Tansa Ponorogo. Strengthening and cultivating the value of Islamic business ethics is the basis for formulating a model of Islamic business that can be used as an ethical operational reference of Islamic microfinance institutions.
5. CONCLUSION

The Islamic business ethics applied by BMT La Tansa Ponorogo is judged by the majority of staff oriented towards sincerity, simplicity, independence, Islamic brotherhood, and freedom that is integrated with Honesty and Fair Value, Professional Persistence Value (Prudence and Due Diligence), Values Capabilities, Value of Service Information and Information about the Customer, Difference in Value of Interest and Duties, Value of Sharia Compliance. This is evidenced from the overall results of interview analysis, observation, and transcripts of interviews. In carrying out its business activities and operations, BMT La Tansa Ponorogo has a series of activities to strengthen and cultivate the value of Islamic business ethics which is used as the foundation of all business activities and operational BMT La Tansa Ponorogo. Strengthening and planting the value of Islamic business ethics is the basis for formulating a model of Islamic business ethics that can be used as an ethical operational reference of Islamic microfinance institutions such as BMT La Tansa Ponorogo. The value of honesty BMT La Tansa Ponorogo closely related to the value of tauhid, shiddiq, patience, gratitude, halal orientation, and istiqomah. The value of BMT La Tansa Ponorogo is closely related to trust, justice, commitment, reliability, transparency, freedom, mental and physical health, and responsible. Persistence Profession or prudence and due diligence BMT La Tansa Ponorogo closely related to tawakkal, itqan (operational and evaluation of sustainable development), strategic and full of tactical, deliberation, clever time management. The value of information for and about customers of BMT La Tansa Ponorogo is closely related to clear delivery, effective communication, mission and common goals, care and attention to all staff and customers in every operation. The values of Islamic business ethics BMT La Tansa Ponorogo realized through a thorough perspective in fugsisi, roles, and daily activities.

SUGGESTION

Based on the results of research and analysis, researchers want to provide advice that if can be useful for BMT La Tansa Ponorogo. There are several suggestions that can be given by researchers is BMT La Tansa Ponorogo should be able to improve the implementation of business ethics based on integration by adjusting the principles of IFSB 09 which is an
important element for the life cycle of a business can last long, or that ethics is a prerequisite for the growth of moral attitudes, especially mutual trust, honesty, fairness and responsibility. To facilitate the application of the ethics of Shariah microfinance services in daily activities, the values contained in business ethics must be incorporated into the management of BMT by strengthening the supervision system and providing training for staff, especially the new staff who are thorough and continuous. To be able to improve the application of business ethics that is sometimes less consistent in BMT La Tansa Ponorogo should apply the ethics of deonology as the basis of business ethics in the company. In order for an action to have a moral value, then the action must be executed based on rules, procedures, or obligations consistently.

6. REFERENCES
Moslem Consumer Types Based Education Model for Building Society’s Interest on Sharia Bank

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Abstract
Lack of societies’ understanding on sharia banking is an obstacle of sharia banking development in Indonesia. This research is aimed at making an education model for Muslim consumer types which focuses on cognitive, social, emotional, aesthetics, and spiritual aspects. The main components of this research are foundation, organizational, implementation, and evaluation. This is a qualitative descriptive research. Unit of analysis of this research was 200 Moslem consumers such as conformist, rationalist, and apathetic. The findings of this research are Conformist has the highest understanding on sharia banking while apathetic has the lowest understanding. Sharia banking education has to be attached on the school curriculum, has to be inserted into the Friday prayer. If the consumers’ awareness of sharia banking is enhanced, they would like to shift their understanding on sharia banking to higher level, and use sharia banking products in their financial transactions. Implication of this research is the more understanding the society has on sharia banking, the higher their intention on using sharia bank products and moving their account from conventional bank to sharia bank. With these findings, the stakeholders can make policy in public education on sharia banking.

Keywords: education model, conformist, rationalist, apathetic, sharia bank.

1. INTRODUCTION
Lack of societies’ understanding on sharia banking is an obstacle of sharia banking development in Indonesia. Furthermore, Indonesian banking institution has yet to have comprehensive, integrated, and well planned education program to enhance consumer awareness on financial and especially banking industries. However, in 2013, Bank of Indonesia has developed a Grand Strategy to build Sharia Banking Awareness market which includes socialization and education program through social media, print media, web sites or online. Education based on consumer types is one aspect to enhance society awareness on sharia bank. One type of consumers is Moslem consumers. In the education program, the focus has to be on their cognitive, social, emotional, aesthetics, and spiritual aspects. The four main components of the model are Foundation, Organizational, Implementation, and Evaluation (Retallick and Miller, 2010). The model will be expected to support the policy of awareness and education program to consumers. The research objectives are mapping the consumers, consumers’ awareness on sharia banking, and making an education model that fits their needs.

2. LITERATURE REVIEW
2.1 Blue Print of Consumer Education in Banking Industry
Banks as an intermediary and payment system institution has an important role in Indonesian Economy due to its domination in Indonesian Financial System. To implement the role effectively, the bank products have to be recognized by consumers, to build relationship between consumers and the bank. Both parties will also know their responsibilities and rights. In fact, in bank operational, there are problems between banking institution and consumers. One of the causes of these problems is lack of consumer
awareness on financial or banking industry, function and roles of the bank, and bank’s products and services. Therefore, it will be barriers for consumers to use bank products in their lives then, they cannot improve their quality of lives in the future. This condition is proved by a baseline survey on consumer literacy and awareness on financial and banking is badly needed (Bank of Indonesia, 2007). The education should be done by involving stakeholders related with banking industry in the implementation of the program. Integration and coordination of consumer education programs on banking industry is put in a Consumer Education Blue Print to build consumers appropriate awareness and information of banking products, to have consumers trust in the bank, to understand consumers role, function, benefit, and risk of banking products so that consumers can manage their financial wisely to improve their quality of lives in the future. Three indicators of successful education are enhanced awareness, changing behavior, and more bank minded consumers.

2.2 Moslem Consumer Types
Yuswohady, (2016) found that Indonesia Moslem consumers are unique. There four types of Indonesian Moslem consumers such as; 1. Universalist (High Adoption – High Resources) has a broad vision, and applies Islamic values in their lives, embraces diversity, universal values openly, and critical. 2. Conformist (High Adoption – Low Resources) is believer and also applies Islamic values in their lives. Because of their lack of knowledge of Islam, to be safe they choose and embrace halal products which endorsed by Islamic Figures although the function is not appropriate. 3. Rationalist (Low Adoption – High Resources) is a good and broad education and vision consumer. However, they adopt lower Islamic values. As well as Universalist, they also are critical in choosing products. Their focus is on functional and emotional benefit. 4. Apathyst (Low Adoption – Low Resources) has narrow vision and applies lower Islamic values in their lives. They do not have enough knowledge on halal product brands. They cannot identify which one halal or non halal product.

3. METHODOLOGY
This is a qualitative descriptive research. The primary data of 200 consumers from Jakarta, Bogor, Depok, Tangerang dan Bekasi region of three types of consumers such as conformist, rationalist dan apathetic is used because they relate their choice of product with their daily lives as Moslem. Measuring the research variables is done by counting respondents answering percentage on banking awareness. The data of consumers can be seen in the table below.

<table>
<thead>
<tr>
<th>Types of Moslem Consumer</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conformist</td>
<td>44</td>
<td>22.00</td>
</tr>
<tr>
<td>Rationalist</td>
<td>107</td>
<td>53.50</td>
</tr>
<tr>
<td>Apathetic</td>
<td>49</td>
<td>24.50</td>
</tr>
<tr>
<td>Total</td>
<td>200</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Primary Data, 2017

3.1 Consumer Awareness on Sharia Banking
Awareness of sharia bank is measured by investigating whether or not the consumers have had information about sharia bank, have ever heard terminologies used in the bank and have had understanding on the terminologies. The details are as follow.
• Do they have information about sharia banking?
  Mostly Conformist and Rationalist have heard information of sharia banking. Furthermore, 50% Apathies also has heard information of it. It means that mostly respondents have heard the information.
• Have they ever heard sharia bank terminologies?
  ❖ Mudharabah
    Most of Conformist and Rationalist have heard this terminology. 47.92% Apathetic also has heard it, and the rest doubted and never heard it.
  ❖ Murabahah
    In majority, Conformist has heard this terminology, while Rationalist and Apathetic doubted and never heard it.
  ❖ Ijaroh
    In majority, Conformist has heard this terminology, while Rationalist and Apathetic doubted and never heard it.
• Do they understand the terminologies?
  ❖ Mudharabah
    50% of Conformist and 34.92% of Rationalist, and 22.92% of Apathetic has awareness or understanding of this terminology. Majorly, Rationalist and Apathetic state that they doubted and did not understand the terminology. Even 58.33% of Apathetic did not understand the terminology.
  ❖ Murabahah
    Most of the three types of consumer doubted and did not understand the terminology. Only 38.64% of Conformist can understand it, 22.55% of Rationalist, and 14.58% of Apathetic can understand it. 60.42% or Apathetic did not understand it.
  ❖ Ijaroh
    All three types of consumers doubted and did not understand the terminology. Only 25% of Conformist, 19.80% of Rationalist, and 12.50% of Apathetic has had understanding of the terminology. 68.75% of Conformist and 57.94% of Rationalist did not understand the terminology.

3.2 Moslem Customer Type Based Education Model
The education model in this research adapted Rettalick & Miller (2010) model namely Early Field Experiences (EFE). The model is based on four elements such as foundation, organizational, implementation, and evaluation.
• Foundation
  There are 5 bases in the model such as cognitive, social, emotional, aesthetics, and spiritual aspects.
  a. Cognitive aspect
    Conformist has ever got education program on sharia banking, while Rationalist and Apathetic have not. Lack of consumers awareness on sharia bank means that the education is badly needed.
  b. Social aspect
    Information about sharia banking should be attached in school curriculum. It is especially proposed by Conformist and Apathetic. While Rationalist doubted it and did not think that it should be inserted in school curriculum. All types of consumers agreed that sharia bank has superior value than conventional bank. Conformist and Rationalist doubted that conventional banks have superior products than sharia banks’ products. However, 77.08% Apathetic thought that conventional bank products were superior to those of sharia banks’
products which is contradictory with the previous statement. Hence, the education should be more focus on the Apathetic.

c. Emotional aspect
All types of consumers thought that sharia bank education should expose sense of belonging on the bank. Conformist and Rationalist will change their vision on sharia bank if they get education of it while 85.42% Apathetic did answer whether or not they would change their vision if they get the education. Intensive approach toward Apathetic is expected to change their vision and Islamic products and brands the sharia bank have. 70.83% Apathetic did not answer whether or not they are going to use sharia bank products if they get the education. Conformist and Apathetic are willing to move their account from conventional bank to sharia bank if they have enough information about sharia bank while Rationalist doubted it. It means that intensive approach should be done to these consumers.

d. Aesthetics aspect
Conformist and Rationalist thought that sharia bank education program should emphasize aesthetics aspect. However, Apathetic doubted that this aspect should be existed. All types of consumers agreed that sustainable information of sharia bank should be aggressively put on advertising and social media.

e. Spiritual aspect
Sharia bank education should propose spiritual aspect. It was agreed by Conformist and Rationalist, but Apathetic doubted it. Conformist and Apathetic said that information about sharia bank should be inserted in Islamic public lecturing, but only 45.79% Rationalist agreed it should be inserted in it. Conformist said that sharia banking education has to be inserted into the Friday prayer. Rationalist and Apathetic said that they doubted and did not agree on it.

4. ORGANIZATIONAL
To build the awareness, the sharia bank education program should involve sharia bank stakeholders. Joint activities between sharia bank and stakeholders such as in advertising, socialization of sharia banking, and sharia market event should be done. The stakeholders are Government or Regulators, Financial Service Authority (OJK), Sharia Economic Communication Center (PKES), National Sharia Board (DSN), Sharia Economic Society (MES), Indonesian Sharia Bank Association (Asbisindo), and society.

5. IMPLEMENTATION AND EVALUATION
5.1 Implementation
In the implementation of education program cooperation was done with;
   a. Joint activity for sharia bank socialization with public figures, PKES, and sharia bank.
   b. Collaboration with Indonesia Islamic Scholar (MUI), Universities, Training Institution for informing about sharia bank.
   c. Sharia market event, many efforts to get halal certification, and entertaining event for society in accordance with sharia bank socialization.
   d. Doing massive public service advertising + public figure, variety talk show, live show on TV/Radio, billboard with PKES.
   e. Socialization toward industrial associations, Indonesian Chamber of Commerce, Business Groups, and Mass media.
f. Socialization toward Islamic Mass Organization, such as Muhammadiyah or NU.

5.2 Evaluation
Three indicators of education program achievement have been set such as:

a. Increased awareness
b. Changing behavior
c. Bank minded society

The results of the education are:

a. The awareness of Apathetic and Rationalist on sharia bank is improved.
b. Apathetic and Rationalist move their account from conventional bank to sharia bank.
c. Apathetic and Rationalist try to use sharia bank after receiving sharia bank education.

6. CONCLUSION

Foundation

- Conformist has the highest understanding on sharia banking (Cognitive).
- Apathist has the lowest understanding on sharia banking (Cognitive).
- Sharia banking education has to be attached on the school curriculum (Social).
- The society will use sharia banking products in their financial transactions (Emotional).
- Information of sharia bank should be aggressively put on advertising and social media (Aesthetics).
- Sharia banking education has to be inserted into the Friday prayer (Spiritual).

Organizational

- Stakeholders have to be involved in the sharia bank education program activities.

Implementation

- Joint activities with stakeholders such as in advertising, socialization of sharia banking, and sharia market event should be done.

Evaluation

- Evaluation has to be done to build awareness and shift the society’s understanding on sharia banking to higher level, and use sharia banking products in their financial transactions.
- In the evaluation, it is found that awareness of apathetic and rationalist on sharia bank is improved.

Implication

- The more understanding the society has on sharia banking, the higher their intention to use sharia bank products and move their account from conventional bank to sharia bank.
- The finding of this research can be used by stakeholders in making policy in public education on sharia banking.

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Sumber internet:

Existence Of Banker Code Of Ethics As The Implementation Of Good Corporate Governance Principles For Commercial Banks In Indonesia

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Abstract
The issue of corporate governance is intensified after multilateral financial institutions such as the World Bank and ADB have revealed that the causes of the financial crisis that struck many countries, especially Asia, were none other than the poor implementation of Corporate Governance. Movement towards revamping the condition of corporate governance began only in 1999 with the establishment of National Commission on Corporate Governance Policy (KNKCG or NCCG). Then an important moment to follow up the concept of Corporate Governance in Indonesia, is with the compilation of a guideline of Good Corporate Governance. Bank Indonesia in order to improve the Bank's performance, protect the interests of stakeholders and improve compliance with prevailing laws and regulations and ethical values prevailing in the banking industry, Bank Indonesia has issued Bank Indonesia Regulation Number 8/4 / PBI / 2006 Implementation of Good Corporate Governance for Commercial Banks. This research describes how the Code of Ethics of Bankers in the perspective of Good Corporate Governance principles contained in Bank Indonesia Regulation. As a measuring instrument is the existence of the Code of Ethics of Bankers which is the implementation of the principles of Good Corporate Governance that are tested normatively juridical in banking operational activities in order to improve performance, protect the interests of all parties involved in banking (stakeholders), compliance with the legislation, and value - ethical banking values for its bankers. The result in several banks has had compliance commissions and legal commissions as a form of enforcement of bankers' compliance.

Keywords: Ethic Code of Banker, Banking Ethics, Good Corporate Governance

1. INTRODUCTION
Bank as one of corporate who sells services on the basis of trust, in any its policies is very much needed the implementation of good corporate governance well, in order to steer clear of things that deviate well morally, a norm, or legal. The frequent the misuse of authority, power, deviation procedure and a kind of it, it can be said because they have not been the realization of the concept of GCG as well.

Various issues relating to corporate governance (CG) become popular in Indonesia at the end of the 20th century, right after the economic crisis in June 1997. The CG issues uproar after various financial institutions multilateral, like the world bank and ADB uncover the cause of the financial crisis that has various countries, especially Asia, is bad the implementation of the corporate governance.

The Emirzon’s research (2008) it was stated that the principle is the spirit for the rule of law in the field of business, every rule business law published have been adjusted to the principle is. One of the success of the implementation indicator is the completeness of the rule of law in the field of business. A gesture that should be expanded against of obeying regulatory driven, not professional driven and ethics driven push.GCG must be regarded being intangible assets that will bring the result behind which adequate in terms of giving added value of enterprises.
and also a way of life or the culture of companies that can be used in the decision-making process as well as guidelines for behavior management.

From the research conducted by Dewantara (2009) concluded that evolution showed good banking governance consisting three rounds of viz: (a) governance structure, covering: 1. Strengthening the role and responsibilities of the board of commissioners and board of directors; 2. Clarify the ownership structure bank; 3. Increasing the effectiveness of compliance function director; 4. Reactivate audit council.

The phenomenon of ethics that practices for the bankers there is gap, with regard to the application of the principle of good corporate governance for commercial banks requiring close attention to be researched, namely:

1. How the existence of the Ethic Code of Banker in Indonesia?
2. Ethic Code of Banker in the perspective of good corporate governance on commercial banks according to BI Regulation 8 / 2006 no. 1?

2. LITERATURE REVIEW

2.1 Ethic Code of Banker

Ethic Code of Banker is norms or regulations which has been set and accepted by all a member of a professional. Generally, code of conduct is determined by Congress. The main objective of is that profession that able to do both in his devotion to the community. The good name of their always held in high esteem of a sense of responsibility. Ethic Code of Banker must be implemented well and not be infringed (Simorangkir, 1985).

The Institute Banker Indonesia (1994), a professional banker who having personal integrity, expertise and social responsibility that high as well as broad horizons to be able to implement management professional also bank. Banker who professional is required implement 2 important thing; can create profit and create a health banking business. But the net profit was, the banker must remain under control (prudent).

Becomes a banker who professional needs some reservations, including:

1. Having skill and knowledge
2. Able to receive pressure from any party without reducing its performance
3. Having initiative and active in reaching its objectives and not be waiting for
4. Has high job motivation
5. Have leadership spirit (leadership ability)
6. Have sales ability
7. Has the ability to: plan, organize, establish procedures work and control work assignment that equity beginning to reaching its objectives bank.

Every banker in Indonesia bank is obliged to run full norms and respect banking who applies, of its value as guidelines are the basis for determining the attitudes and he should have started. A recognized banking norms received and are obeyed was put down in the Ethic Code of Banker which this was a banker in Indonesia following (Indonesian Institute of banker, 1994):
1. A banker does so on the law and regulations. As Indonesian citizens, a banker does so experience in the implementation of banking in line with the law and regulations based on Pancasila and the constitution of 1945.

2. Include families in village records right for all transaction attributed to his bank activities. A banker honestly includes families in village records complete, right and proper time based on the evidence can be accounted for. Recording referred to includes all written evidence in bookkeeping are properly nourished, and not performing or involved in action abuse of bank documents.

3. Avoid competition unhealthy. A competition was considered to be healthy when banker:

   a. in conducts his business, intentionally or through negligence, do something which can have a good name other banks and leaders employees;

   b. promote services his bank in ways directly or indirectly can trick of a borrower, or with statements that implications containing things untrue or disfigure other banks directly or indirectly.

4. Do not abuse the authority to private interests. For a banker, integrity and honesty are a requirement which is very important, customers to believe that funds deposited and managed by the bank are safe. Not use wealth funds and a bank or clients that exist in domination to private interests. Not utilize knowledge about a potential opportunity profitable to himself and his family benefice because of as the banker.

5. Obviating themselves from the involvement of decision-making in terms of the contradiction interests there are in the decision-making. Bankers have to be cautious in attitude and acts of its horns, and spared himself and not be involved in decision-making in activities that lead to the conflicting interests (conflict of interest). The decisions taken a banker in performing its duties must be kept so not influenced by other considerations,

6. Keep the confidentiality of customers and his bank. Banker to guard and protect all information knew rather not expressing it to a third party without the power of bank. This also happened to all information on the financial position of the customers and other things that put kept secret. Honor and secure secret bank and depositors are basic in banking because banker must be trusted.

7. Can extrapolate an adverse impact of any policy set his bank to the economy, social and environmental. Banker must calculate an adverse impact that can happen as a result of whom the policy, both in the economy, social and political and environmental damage. As include bank did not give of know that with the funding is a company will affect social to kill other companies, especially small companies.

8. Did not receive reward or recompense who enriches personal self and their families. That can be personal enrich themselves and their families. Banker abusing his place to obtain, offer the
opportunity to customers or the potential borrower or to let them give something that can be personal enrich themselves and their families.

9. Not doing deeds reprehensible that can be detrimental to the image of any profession. The banker did not do a reprehensible act, as gamble, drunk, a deed sacrilegious, and much more that could reduce of public trust in banking himself and widely.

2.2 The Principle of Good Governance

The unhealthy corporate governance could lead to lure malfeasance its board and management company that has weak ethics business and moral, and it also can cause disadvantage to the stakeholder members, especially its shareholders, creditors, supply company and employees. Therefore, there’s some cases of misappropriation authority and power found.

World bank define GCG as a framework of law, regulations and norms that must be filled which could lead to performance sources companies working efficiently, produce long-term economic values that sustainable for shareholders and the community. Forum for Corporate Governance in Indonesia (FCGI). FCGI define Corporate Governance as a set of rules governing relations between the holders, Managers, creditor parties, the government, employees, as well as another holders of the internal and external interests that related with the rights and obligations or in other words a system that controls the company. The purpose of corporate governance is to create extra value for all stakeholders.

All of the definition that stated above have the same meaning which emphasize on how to manage the relations between all interested parties that realized in one company management system, in other words, the principle of GCG that stated by OECD consists of five aspects which are:

1. Transparency means openness, a willingness by the company to provide clear information to shareholders and other stakeholders.

2. Accountability, refers to the obligation and responsibility to give an explanation or reason for the company’s actions and conduct so the corporate management can be done effectively.

3. Responsibility, is suitability (conformity) in corporate management to the principle of healthy corporate and regulations that applies. Accountability goes hand in hand with responsibility. The Board of Directors should be made accountable to the shareholders for the way in which the company has carried out its responsibilities.

4. Independency, is a situation where the company managed professionally without any conflict that is not accordance with the rule of legislation that applied and principles of healthy corporate.

5. Fairness, refers to equal treatment in meet rights of stakeholders based on an agreement, laws and (Emirzon, 2006).
2.3 Good Corporate Governance in Banking

According to Aviliani (2011), crime in the banking system or fraud influenced by: First, fraud triangle. "Fraud Triangle is a pressure, perceived opportunity, and rationalization" Fraud, explained by Aviliani, can be done by Bank internal parties or external parties. Second, Credit Break-in. Unscrupulous bankers deliberately engineered losses bank credit through fictitious transactions or quality of their credits low. Third, break-in over financial transactions facilitated bank such as credit cards, fictitious transfer, foreign exchange transactions who have lost, and others.

3. METHODOLOGY

The regulations of Banking, the regulations of financial services authority and the regulations of Bank Indonesia. Particularly regarding to the principles of practice banking, such as principle of prudence, trust is the part that must be considered and implemented for all. Banking regulations will be analyzed and clustered to find special indications about the application of good corporate governance at some banks which taken as sample, will be mapped, then analyzed to the conclusion of a concept or the recommendation on the implementation of good corporate governance principle in general.

Analysis technique that used is qualitative methods, by using the approach of juridical normativ. Collecting documents of banking regulations, the regulations related banking sector, and the ethic code of banker.

After review, analyzes, describe the data, then confirmed with the experts and some banker. These are done to explain the existence of banker ethics code as an embodiment of regulations that has been created by bank indonesia about good corporate governance as one of the principle that must be executed in banking operational.

The results will be adjusted / confirmed again with the results of interviews to be performed with several parties related banking sector. Thus, will be made in a recommendations concerning on how should ethics banker in principle good corporate governance.

4. RESULT AND DISCUSSION

Table 1. The Interviews with Bank Authorities Results

<table>
<thead>
<tr>
<th>No</th>
<th>Bank Initials</th>
<th>Question</th>
<th>Explanation</th>
</tr>
</thead>
</table>
| 1  | A, B, and C   | 1. Compliance standards | 1. Having its own section, related to the development of human resources  
2. Implementation of the Ethics Code of employees and management |
| 2  | The Authorities of Bank A, B, dan C | 2. The implementation of Banker Ethics Code | 1. Developed and adjusted to the each conditions of bank.  
2. Enforced by the Compliance Council.  
3. Within a certain level of violation is submitted to |
the ethic code of banker effective as a form of performance professional needs to be done constantly and sustainable to the bankers.

5. CONCLUSION

Nearly all of bank have already adopt Good Corporate Governance principle. The form of regulation as its commitment to the principle of the GCG set out in the company (bank) and detailed in SOP on any part. But in its implementation there are still several problems related to attitude, behaviour and moral. Hence, making the ethic code of banker effective as a form of performance professional needs to be done constantly and sustainable to the bankers.

6. REFERENCES


The Relationship Between Debt And Stock Return For Manufacture Company In Indonesia

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Abstract

This research wants to prove the relation between company debt (Leverage) to company financial performance. The bigger company debt means the bigger company financial resources to strengthen the company financial performance. Otherwise, on the other hand, company risk level become higher because company interest expense raises as well. This research involved 38 manufacture company in Indonesia that listed in 2003 to 2007. The level of leverage which used as variable is debt to equity ratio as company leverage and delta leverage that counted from leverage on current year decreased by leverage year end before. Company performance is showed with the amount of company stock return. The result of this paper show that there is a strong relation between debt and company financial performance for the manufacture company in Indonesia and a negative relationship between the change of leverage to stock return found in this research

Key Word: Leverage, manufacture company, stock return

1. INTRODUCTION

The source of operational financing company can come from internal or external. Operational financing fund from internal cash is believed to be the lowest cost source because without the use of own funds without the need to pay interest and fee obligations. Companies that can finance their operational needs are companies that have good liquidity and are in a phase of good business growth. But the level of competition and the desire of investors to be able to gain profit with minimal capital may make the company need sources from outside the company to finance the operational needs of the company. Sources of financing from external companies can come from debt (Debt) as well as from the issuance of new shares. Financiers tend to choose sources of financing derived from debt because it would be more profitable than having to issue new shares that have the potential to reduce the level of ownership of shares of the company. Almost all companies have an average debt to finance the company's operations. The company can not get out of debt in doing business because the intercompany trading mechanisms allow for payment terms and concerns of cashflow vacuum at a time (mismatch) to make the company require other sources of funding to anticipate running out of funds when needed by the company. The background of this research is want to re-examine the ability of leverage companies in explaining the decision of investors in investing in stocks reflected from the stock returns for manufacturing companies in BEI. This research is interesting because Indonesia as one of the emerging market has a good growth potential because it is supported by a large population (about 250 million population). This growing market in Indonesia certainly requires external financing in conducting its business activities because the impetus of expansion and the level of competition to make the company requires capital from outside parties to assist companies in conducting business activities. This study uses all
data of manufacturing companies listed on the Stock Exchange from 2003 to 2007 and remain actively traded. From data available at Indonesian Capital Market Directory (ICMD), there are 165 registered manufacturing companies and from search results from the level of activity of the company, positive capital position, then obtained 38 companies that deserve to be used as research samples.

The period of research is the period 2003 to 2007, this period is a period of awakening for the Indonesian capital market after the monetary crisis hit in 1997/1998. The company's stock data used is monthly stock data and proxy of risk free used in this research is monthly SBI rate. The selection of SBI as risk free because a more appropriate proxy in the form of state treasury (SPN) is still rarely traded or published in Indonesia. The financial data used in this study is audited financial data as of December 31 of each year running to see the company's performance as a whole in one year period.

2. LITERATURE REVIEW
2.1 Leverage and Sytematic Risk
Leverage level is a measure of accounting activities related to business risk. Leverage that increases business risk will have an impact on systematic risk such as the company's stock beta (Medeiros, et al: 2005). Bodie, et al (2009: 195) describes systematic risk is the risk arising from the risks arising from market risk that will affect the business risk of the company. Sharpe (1964), Lintner (1965), and Black (1966) found that there is a correlation between market risk and stock return so that it can be seen from the results of this study that leverage will also be related to stock return. To overcome this risk, the company is obliged to control leverage.

2.2 Capital Structure
Damodaran (2002: 182) explains cost of equity is the level of return required investors on an equity investment in a stock formulated as follows:

\[
\text{Expected return} = \text{Riskless rate} + \beta \times (\text{Premium Risk})
\]

Damodaran (2002: 192 & 193) describes operating and financing leverage, as follows: The level of operating leverage is a function of the cost structure of an enterprise and is usually defined in a pattern of relationships between fixed costs and total costs. A company that has high fixed costs relative to its total cost can be said to have high operating leverage. A company with high operating leverage will also have higher variability in operating income than companies with low operating leverage.

2.3 Accounting Information and Stock Returns
Accounting information contained in the publication of financial statements has been believed to have an effect on stock price movements, especially for investors who embrace fundamental and long-term oriented analysis. Ball and Brown (1968) found that there is a relationship between the publication of earnings of companies with stock returns. Nichols and Wahlen (2004) explain that the relationship between earnings and return is based on three conditions of information:

1. Earnings is an important and useful information for projecting future earnings levels.
2. Future earnings projections provide important information to project dividend levels in the future.
3. The present value of future benefit expectation will affect the current stock price.

2.4 Modigliani and Miller Model

Bailey (2008) argues that Modigliani and Miller's (MM) theory begins with a question, "what is the relationship between a company's financial decision and the stock market value of the firm?" The answer to this question is centered back on the corporate finance policy of the company. Further Modigliani and Miller (1958) provide a theory of capital structure that the firm's leverage rate does not affect the value of a company with several conditions ie firm assumptions unencumbered by taxes, no bankruptcy fees, no cost when issuing securities, and there is an opportunity to invest.

The MM model divides the theory into two parts: proportion I and proportion II. The proportion I states that the deduction of interest from the calculation of taxes from the company's earnings will prevent the arbitration process from making the value of the company proportionately to the expected return generated from the company's physical assets. The proportion I does not affect the form and interpretation that interest rates will rise along with the increase in leverage while the average cost of borrowing funds will tend to increase along with the increase in debt. The average cost of funds from all sources will remain independent of leverage (part of the tax effect). In other words, the increased cost of lending funds as increased leverage will tend to be offset by a reduction of common stock. Proportion II of MM theory states that the cost of equity capital of the levered firm is the constant cost of capital plus the risk premium, or formulated as follows:

\[ Re = ra + (1 - tc) \frac{(ra - rd) D}{E} \]

Where risk premium to debt is the difference between cost of capital and cost of debt multiplied by DER ratio, and

- \( Re \) = required rate of return on equity
- \( Rd \) = required rate of return from debt
- \( Ra \) = required rate of return from the company
- \( Tc \) = corporate tax

2.5 Hypothesis Development

The difference of this study with most other studies on capital structure is that this study will test the stronger variables between leverage and change of leverage in explaining stock returns, and this study will also test non linearity of leverage. Theory of the capital structure initially showed that with the existence of financial leverage, the company can increase the value of the company which then can increase the benefit for shareholders. Through financial leverage, the company benefits from a tax shield that can increase the company's cash flow. Increased cash flow will have an impact on increasing the value of the company through increasing the present value of cash flow.

Along with the development of business, the company will be more aggressive in seeking funds to support the company's operational activities. To be able to meet the expansion target without reducing the equity value for shareholders, the management company will seek other funding that generally comes from debt. Increased corporate leverage does not always have an impact on
the increase in corporate value because there are risks that will burden the company that is the risk of bankruptcy due to the potential company cannot fulfill its obligations when it matures. The proposed hypothesis is as follows:

H1: There is non-linear leverage effect to stock return

3. METHODOLOGY

3.1 Variable Operational

<table>
<thead>
<tr>
<th>Variabel Operational</th>
<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abnormal Stock Return</td>
<td>Dependent variable used in this research is abnormal stock return. This variable will be examined whether it is affected by the movement of the independent variables. Sularso (2003) and Muradoglu and Sivaprasad (2007) used the abnormal return variable as the difference between the actual profit rate and the expected rate of return. Abnormal return can be positive or negative</td>
</tr>
<tr>
<td>Leverage</td>
<td>Leverage is the main independent variable in this study. Testing on leverage aims to see the effect of leverage on stock return. This study will use the ratio of debt to equity (DER) as a proxy of leverage as performed by Schwartz (1959), Hall et al. (1967), and Arditti (1967). The DER used in this study is DER as of December 31 in each year t-1 (the year before the study period). This is to see whether or not the influence of leverage on stock returns. Leverage square used in this research is obtained by squaring the existing leverage.</td>
</tr>
<tr>
<td>Delta Leverage</td>
<td>Delta leverage in this study represents the difference between leverage in the year of study and leverage at the end of the previous year. The delta leverage calculation for the period of return during 2003, the leverage delta used is the difference between leverage at the end of 2003 and at the end of 2002. This is to see whether or not there is a correlation between the</td>
</tr>
</tbody>
</table>
change of leverage to stock return in that period. So on for delta leverage calculations in subsequent periods.

Leverage delta formula (DL):

\[ DL = \text{Levt} - \text{Levt-1} \]

### 3.2 Data Analysis Model

Table 2. Data Analysis Method

<table>
<thead>
<tr>
<th>Data Analysis Method</th>
<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple Regression Analysis</td>
<td>Multiple regression is a model that will prove the relationship between the dependent variable and two or more independent variables. Multiple regression is used when we are going to do a regression test in which there are two or more independent variables that together will be tested to see the relationship with the dependent variable. Regression model in this study followed the regression model conducted by Muradoglu and Sivaprasad (2008). Testing statistics in this study is divided into two major sections of testing that is a test deviation of classical assumptions and multiple linear regression analysis</td>
</tr>
<tr>
<td>Multicollinearity Test</td>
<td>The multicollinearity test in this study will use VIF&gt; 10 so that if VIF is greater than 10, then the variable has multicollinearity problem with other independent variable.</td>
</tr>
</tbody>
</table>
| Heterokedasticity Test     | Examination of heteroskedasticity symptoms as follows:  
1. If an existing scatter diagram forms certain regular patterns, the regression is subject to heterocedasticity  
2. If the scatter diagram does not form a pattern or random, regression does not suffer from heteroscedasticity. |
| F Test                     | The significance level in this study is \( \alpha = 10\% \) or 0.10. |
probability that if the probability is below the real level ($\alpha = 0.1$, 0.05, or 0.01), then the hypothesis is acceptable.

<table>
<thead>
<tr>
<th>Research Model</th>
<th>Model 1: $AR_{it} = \alpha + \beta_1 LIVERAGE + \beta_2 LIVERAGE^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Model 2: $AR_{it} = \alpha + \beta_1 DELTA LIVERAGE + \beta_2 DELTA LIVERAGE^2$</td>
</tr>
</tbody>
</table>

### 4. ANALYSIS AND DISCUSSION

<table>
<thead>
<tr>
<th>Analysis</th>
<th>Results Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Descriptive Statistic</td>
<td>For first model, The correlation between leverage and abnormal return is only 0.136 or 13.6%. However, with a significance level of $\alpha = 5%$, seen leverage has a significant relationship to abnormal return. For leverage squared shows correlation of 7.2% but there is no significant relationship with return. In the second model, the correlation between delta leverage and return is -14.2% or inversely proportional to return, but it’s seen a significant relationship with the return with a confidence level of 5%. The relation between delta of quadratic leverage and return equal to -4.8% and did not show any significant relationship with stock return</td>
</tr>
<tr>
<td>Multicollinearity Test</td>
<td>The multicollinearity test in the first model shows that the VIF value for all variables is still below 10 so there is no multicollinearity problem. The result of multicollinearity test in the second model shows that all VIF values for each variable are still below 10. This shows that all variables avoid multicollinearity problem</td>
</tr>
<tr>
<td>Heterokedasticity Test</td>
<td>This condition shows in the first and second model there are no problem of heteroskedasticity on regression model</td>
</tr>
<tr>
<td>Regression Analysis</td>
<td>The result of the above test of both models also shows that the adjusted r square value of model 2 is larger than in model 1 which means that model 2 looks better to explain the relationship between leverage and return than model 1</td>
</tr>
<tr>
<td>F Test</td>
<td>F test results on model 1 shows a probability</td>
</tr>
</tbody>
</table>

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value (sig.) Of 0.000. By using $\alpha$ as 0.01, it shows that there is a positive significant correlation between all independent variables together to stock return. F test results on the 2nd model shows probability value of 0.194, means leverage and leverage2 variables together show a significant positive relationship with return

T Test

leverage and quadratic leverage variables did not show any significant relationship with partial stock returns. Testing on model 1 also shows that leverage is not related to return, either linear or non linear. From the test results on second model seen delta leverage and delta leverage2 variables showed a significant negative effect on return

5. CONCLUSION

This research did not show any non linear relationship between leverage and return, that did not succeed to prove that leverage at relatively low level will increase stock return but if leverage increase to certain level it will decrease stock return.

The existence of a negative relationship between the change of leverage to stock return proves that investors are also taking into account changes from leverage in investing in stocks of manufacturing companies in Indonesia compared to the position of leverage because investors assume that the level of leverage of the company has covered the leverage of the company when the company was first established so that the risk of the company has been calculated at the level of leverage.

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Implementation of Financial Data Management in Improving the Quality of Financial Statements  
(Study on Prosperous Employees Cooperative State Polytechnic Jakarta)

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Abstract

This study aims to develop a model of financial data management required by the Koperasi Karyawan Sejahtera Politeknik Negeri Jakarta that has not been owned. The research method used is combination (qualitative and quantitative) with model / design of Concurrent Triangulation Strategy. The use of a combination method of concurrent triangulation strategy means the use of qualitative and quantitative methods together with a balanced portion. Quantitative method is done by distributing questionnaires to 40 members of the cooperative who served in the jurusan-jurusan at PNJ. While the qualitative method is done by collecting evidence, literature studies, interviews, and other evidence to create models of financial data management. The model of financial data management is prepared based on SAK-ETAP and Ministerial Regulation of KUKM RI no. 12 / Per / M.KUKM / IX / 2015 in order to produce quality financial reports. The results showed that statistically there is influence between independent variables (X1) or the implementation of financial data management with the dependent variable (Y) or the quality of financial statements. The research output in the form of models and articles will be published in the national journal.

Keywords: Kopkars, Model, Financial Data

1. INTRODUCTION

Prosperous Employees Cooperative State Polytechnic Jakarta (Kopkars PNJ) which is abbreviated as Kopkars PNJ was established in 1999 and started accepting deposits mandatory members in September. The cooperative has been inactive since July 2011 till 2014, total Mart with an active member pertanggal 31 December 2016 is 151 people and 132 members are inactive, inactive members are not charged the monthly deposits. In the year 2013 Kopkars PNJ first published report financial position (balance sheet) and in the following years other financial reports are also published. The Sisa Hasil Usaha (SHU) can already be distributed to active members. Kopkars financial reports compiled by the PNJ an accounting competencies are not employees of the PNJ Kopkars; constraints in the process of recording up to the presentation and disclosure of is time, because compilers other than as a caretaker as well as teaching staff in the PNJ to schedule 20-26 hours weekly teaching load . There has been no employees specifically handling the accounting, and archiving of data or documents, as well as guidelines which became reference in drawing up financial statements.

Research related to the quality of financial reporting and financial accounting standard implementation cause is tampering with human resources financial statements that have not been competent and understanding of employers who have less ability in the field of accounting

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Farah Lydia Eka Rini (2014). Baas and Schrooteen research results (2002) stated that the majority of entrepreneurs small medium enterprises (UMKM) cannot afford to provide accounting information of related conditions. When providing information to parties who require information related to the finance business unit can give you confidence. It is opposite the research results that small entrepreneurs looking at accounting process too important to not set. Rizki Rudiantoro and Sylvia Siregar (2012) the opinion is different, the quality of the financial report of small medium enterprises does not have an effect on the number of credits earned, banking still doubting the relevance and reliability of financial reports, because the quality of entrepreneurs small medium enterprises often running his own business that sometimes have a science background rather than economics or accounting.

Problems in the research is not yet the existence of a competent employee in managing financial data, and yet the existence of financial data management model that can be used as guidelines for managing financial data into the system of recording and presentation financial statements. SAK ETAP set business units of cooperatives and small/medium business unit to publish five types of financial statements, year 2016 pnj kopkars just published three reports financial position, income statement, and notes to financial statements. Use of accounts in the financial statements is in compliance with the SAK ETAP, but has yet to consider the regulation of the Minister of cooperatives and SMEs. Cash in and out of there is no standard operating procedures; the same thing with trade inventory items that have not been managed optimally, debts and receivables members/non-members increase / decreases have not been published specifically in the book of members.

2. THEORY

Data are things known or assumed, which means that data that's something known or considered. The intended meaning already happened or known facts that can be proven the existence (Webster's New World Dictionary). Whereas Anhar (2012) defines the data a reality that describe events and is a real unity that will be used as a base material information. Means data and information is a different thing; information is data that has been processed while the data is an event that will be used to produce an information. The financial statements of the period runs is informed, as arranged by top financial proof event or transaction this year or running. While the financial reports of the past or previous period data because if combined or diolahah with other data, then it can be generated a useful information for decision makers. This agreed with Mamduh m. Hanafi and Abdul Halim (2002), financial reporting is expected report could give information about the company, and when combined with other information, such as industry, economic conditions, could give a better picture about the prospects and risks of the company.

Financial data management is the activity of pengidentifikasian, record-keeping, and the presentation of the financial statements conducted by the people who have competence in accounting technician certification. Management is an attempt to achieve a specific goal by using the labor of others (Harold Kontz). The management of the financial data
starting from the process of identification, record-keeping, presentation of financial statements and their supporters. On the process of identification of financial documents known as what documents? After the document is known, determine the account that is used, the next recorded into a journal. There are two types of journal namely Journal of General and specialized journals. Special journal consisting of cash receipts journal, cash spending journal, sales journal, purchases journal. Transactions that cannot be recorded in special journals recorded in the general journal. The next process is the post or the transfer of the balance, the balance of the account that there is good in general or specialized journals moved to the General Ledger (accounts); at the end of the year (December 31) account balance on a ledger in serve in a list called the balance sheet balances. Balance sheet balances 31 December pertanggall checked to ascertain whether that is presented in the balance sheet the balance in accordance with the actual conditions; What if it doesn't fit? Customize journal, by making adjustments; the next step is putting together a financial report with the help of paper work or worksheet. The financial reports that can be created is the financial position report, income statement, changes in equity reports, cash flow statement, and notes of the financial statement.

A quality financial reports financial reports are drawn up on the basis of financial accounting standards which among other things can be understood, relevant, reliable, comparable. It is understood that meant ease immediate financial reports can be understood by its users, assuming users have adequate knowledge about the business activities and accounting. The quality of the relevant question is that the information in the form of financial statements can influence the decisions of users to help them evaluate past performance, present and future. Financial reports have reliable quality, if free from material errors and honest presentation of bias, or what it is. The use of methods, accounts, notes and presentation of inconsistent reports would reduce the quality of financial statements can not be compared. To get a quality financial reports required a guidelines or financial data management model.

3. METHODOLOGY
3.1 Variable Operational
Research on Prosperous Employees Cooperative PNJ at Depok conducted for the preparation of financial data management model. Principal research approach is a combination of qualitative and quantitative method. Qualitative research is conducted to understand the overall symptoms, profound, it is, as well as in accordance with the thinking of the people in it (Sunyoto, 2011). Quantitative research is conducted to find out and analyze the influence of the application of financial data management in improving the quality of report keuanganPenelitian on the prosperous Employees Cooperative PNJ at Depok conducted for the preparation of model the management of financial data.

Some experts give different opinions associated with the use of a combination of two methods. Thomas d. Cook and Charles Reichard (1978) stated that qualitative and quantitative methods will not be used bersam-sama, since both of these methods have
different paradigms and differences are mutually exclusive, so that in the research can only choose one of these method. Susan Stainback (1988) argued in contrast to previous income, that each method can be used to complement other methods, when research is done at the same location, but with a different goal and purpose. Sugiyono (2017) argues that the use of the combination method can complement existing deficiencies in both methods, qualitative methods and quantitative methods though take relative old and researchers must understand the characters each method and was able to combine to be used in such research.

Combination model of research methods used in this research is a method of concurrent triangulation strategy. This method combines qualitative methods and quantitative together well in data collection or analysis. The results of the analysis of data from the combination method compared, connected, and combined with the qualitative weight higher than quantitative, for the conclusion. Following the steps of research of qualitative methods: (1) data collection activities, observations, interviews; (2) data analysis, (3) conclusions. While the steps of research quantitative method as follows. (1) library studies, (2) hypothesis formulation, (3) data collection, (4) data analysis, (5) conclusions.

4. ANALYSIS AND DISCUSSION
Qualitative and quantitative methods are used together with a balanced portion to know the influence of the application of the management of financial data with the quality of the financial report of the case study in Kopkars PNJ. Visits are made to the Credit Cooperative one accord (Kopdit one accord) and Cooperative Employee BPKP Center in Jakarta to find out and provide information to the PNJ Kopkars how the management of financial data at the two cooperatives. The statement detailed questionnaire from 40 respondents processed using SPSS applications. Sampling techniques using a Purposive Sampling, that determines the number of samples from a population based on a certain criteria. Certain criteria in question is a member of Kopkars the PNJ served as PNS in various departments.

The independent variable is composed: the Manager records the add/less borrowing members into pinjman members, member deposits beginning and end as well as add/less visible at the end of the list, no material debt presented in the financial statements, gross profit is served is not natural or based on consideration of the management, financial data management model based on the SAK ETAP, financial data management model drawn up considering the regulation of the Minister of cooperatives and SMEs RI, model document archiving Finance is easy and requires no special, model HR loan book is used consistently in order to find out how members of the loan balance.

The results showed that statistically there are influences between variables financial data management application (variable Y) with variable quality of financial reports (variable X) and adjusted R Square = 0.36 (table 1); This figure shows that the variables X and Y have a significant positive influence on 36%, while 64% of her there are other factors (other than X factor) that affect the quality of financial reports (variable Y). The
5. CONCLUSION

Kopkars PNJ has been managing financial data from business documents into evidence or financial reports based on the SAK ETAP, not to apply the regulation of the Minister of cooperatives and small and medium enterprises RI No. 12/Per/m. KUKM/IX/2015 About Public Accounting Guidelines Real Sector Of Cooperation. Yet the existence of the guidelines in the form of financial data management model for compiling the financial statements, resulted in the use of inconsistent accounts and financial reports are published only three of the five required financial reports. With applied research that is done, then the financial data management model can be arranged by SAK ETAP and candy KUKM.

There was a significant positive relationship with SPSS results where the Adjusted R Square = 0.36 variable means the application of the management of financial data (independent or X variables) affect the quality of the financial report of the variable (the dependent variable or Y) 36%; There are other factors that affect the variable X variable Y of 64%.

Financial data management model has been drawn up and is expected to be implemented consistently in the current year and the future so that the financial statements presented in the RAT at least relevant quality, reliable, and powerful appeal; so that financial statements can be used for making decisions quickly and precisely by its users. From the results of the visits in the two cooperatives namely Cooperative Credit Cooperative one accord (CU one accord) in Jakarta and Cooperative Employee BPKP Center in Jakarta related to the management of financial data of the cooperative; both of these cooperatives have several employees who are competent and are in a single unit of work under section finance and accounting. The preparation of financial reports using certain applications are booked exclusively. Financial reports published by these applications are audited by the other party or the independent auditor.

6. REFERENCE


A COMMITMENT MODEL TO STRENGTHEN THE MARKETING OF MEETING INCENTIVE CONFERENCE EXHIBITION (MICE) IN ORDER TO IMPROVE COMPETITIVENESS AT SUMBAWA ISLAND AND MOYO ISLAND NUSA TENGGARA BARAT PROVINCE

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Abstract

The new marketing paradigm of MICE destination states, that "when tourists feel more satisfied with the MICE destination then it will be followed by the search for other MICE destinations". Meanwhile, "hotel and restaurant entrepreneurs can not only think of their own business. We have to create new markets and explore new destinations" (Hariyadi B Sukamdani, Chairman of Hotel and Restaurant Indonesia, Kompas: April 15, 2016). Similarly, this year (2017) held the same event where the participants come from various parts of the world. Development and strengthening the marketing of MICE destinations to the eastern islands of the archipelago is very compatible with the principle of even distribution of national development. Furthermore, the current Ministry of Tourism of RI proclaims tourism oriented to the rural-based MICE industry. Innovation of MICE destinations and marketing development on the island of Bali and Lombok has been done several years ago, now it is time to develop and strengthen MICE marketing destinations in Sumbawa and Moyo need to be more intense. (Regional Tourism Promotion Agency of West Nusa Tenggara Province: 2015). In 2012 the results show that the destination in Java (Yogyakarta) has a brand image, as well as the results of 2013 research outside Java (Bali, Lombok) has a significant brand image. However, the island of Sumbawa and Moyo island do not have the brand image as expected. The question is: how the form of development and reinforcement of brand image for MICE destinations Sumbawa island and Moyo island can be created just like Bali and Lombok island. While the purpose of research is (1) Knowing and measuring (a) brand image, and (b) having the MICE destination of competitive brand image in order to have national and international competitiveness. (2) Have a model for the development and strengthening of MICE destinations of Sumbawa island and Moyo island. The proposed concepts are (1) The Destination Product and Destination Mix, (2) Modern Dynamic Marketing and (3) Market Entry Strategy.

Key Word: new paradigm MICE destination, brand image, the MICE destination of competitive brand image.

1. INTRODUCTION

1.1 Background

King Salman's official visit from Saudi Arabia 7-9 March 2017 with 15 princes and 10 ministers and continued on the island of Bali until March 12, 2017, welcomed by elements of government and all the people of Indonesia. The presence of the King brings blessings to the world of tourism and entrepreneurial humanity. Government efforts should we support the visit of tourists from the Middle East jumped sharply. Investment of Saudi Arabia invested in Mandalika (Lombok) of US $ 18 million adds to tourism entrepreneurs not only in this region but has a positive impact for the surrounding islands. The arrival of King Salman is also one of the successes of the MICE destination policy of this desawa tourism ministry which turns to the eastern islands of Indonesia which is considered very precise. Why? Because when compared with the geographical conditions of the Middle East -Indonesia has the advantage of fertile soil- tropical climates and friendly people.
One of the focus of this year's researchers is the development and marketing of Eastern Indonesia MICE destinations, especially Sumbawa island and small islands around, among others, Moyo Island located in West Nusa Tenggara Province (Artikel Berseri March-April, Kompas: 200 Years Tambora Greet the World ). In March-April 2016 international events commemorate the 200-year eruption of Mount Tambora. Similarly, this year (2017) held the same event where the delegation came from various parts of the world (Kompas March 24, 2017).

Having experience as a researcher of Jakarta State Polytechnic and several times exploring the natural island of Sumbawa, the writer strongly supports the event and government policy and feel inspired to develop The new paradigm of MICE destination states that "when tourists feel more satisfied with MICE destinations it will be followed by other MICE destination search" said (Kozak, M, and Baloglu, S . : 2011). Meanwhile, "hotel and restaurant entrepreneurs can not only think of their own business. We have to create new markets and explore new destinations "(Hariyadi B Sukamdani, Chairman of Hotel and Restaurant Indonesia, Kompas: April 15, 2015).

Thus, the West Nusa Tenggara Provincial Government together with the tourism conscious, hopes that the country's foreign exchange resources can shift to this region. The development and strengthening of the marketing of MICE destinations to the eastern islands of Nusantara very well suited to the principle of even distribution of national development. Furthermore, currently the Ministry of Tourism of RI proclaims tourism oriented to the rural MICE industry.

Innovation in the development and marketing of MICE destinations on the island of Bali and Lombok has been done several years ago, it is time to develop and strengthen the marketing of MICE destinations in Sumbawa and Moyo and other islands in the Eastern part of Indonesia in the future need to be more intense. (Regional Tourism Promotion Agency of West Nusa Tenggara Province: 2015). the island of Sumbawa and Moyo island in MICE industry. Anyway, why the author chose the island of Sumbawa and Moyo island? Because in this region the panorama of nature is very exotic and ecosystem is still well maintained. The author believes that the development of national tourism will shift towards the East of Indonesia is very precise, because the future of MICE industry is actually located in this region.

According to BPS 2014 statistics, shows two neighboring islands of Bali and Lombok frequent visits have been frequent both domestic and foreign tourists. Even the island of Bali and Lombok can be said to have been saturated visited. The MICE destination is "a geographical area within one or more administrative areas in which there are tourist attractions, public facilities, tourism facilities, accessibility, and interconnected communities and complement the realization of tourism". (Law No. 10 of 2009: About Tourism Chapter 1 General Provisions Article 1). Referring to the foregoing reasons, the West Nusa Tenggara Provincial Government welcomes the central government's policy of making tourism aware with local government a comprehensive and quality understanding for the development and strengthening of the
marketing of MICE destinations in Eastern Indonesia.

1.2 Problems
In 2012 the results of research on destination marketing in Java shows that Yogyakarta has a positive brand image. Continued in the next year (2013), shows outside Java (Bali, Lombok) has a significant brand image. However, the island of Sumbawa and Moyo island to date have not had the brand image as expected. The question is: how to develop and strengthen the brand image for the marketing of MICE destinations Sumbawa island and Moyo island.

2. LITERATURE REVIEW
2.1 Modern Dynamic Marketing
Furthermore, the second concept that the author offers in the form of Modern Dynamic Marketing is to do marketing activities with proactive methods, not waiting "ball" but pick up the ball, therefore (1) The Customer Satisfaction, (2) The Customer Relationship Management, and (3) The Customer Care are three important elements that must be seriously considered in marketing and developing MICE destinations on the island of Sumbawa and Moyo island. In short, the concept offers that the future of destination development and marketing of MICE Sumbawa and Moyo islands will not be outdone by other islands such as Bali and Lombok as the authors have described in Chapter 1 above. References from expert Jefkins (2005: 125) and Woodruff, Robert, Gardial, F Sarah (2005: 132). Schematically the author describes for the following readers.

3. METHODOLOGY
3.1 Place and Time Of Study
The research was conducted in Jakarta (respondents of MICE industry of national scale (PT Dyandara, PT Royalindo, PT Debindo etc) and continued to respondents in Sumbawa island and small island around, Moyo Island, West Nusa Tenggara Province.

The study time span is planned for two years. First year (2016) know, measure and design brand image. The second year (2017) of the first semester, knowing and measuring the MICE destination of competitive brand image in order to have national and international competitiveness. Still in its second year (2017) second semester, modeling the development and marketing of MICE destinations of Sumbawa island and Moyo island. The study schedule can be seen in the matrix, Chapter 4 (point 4.2 Research Schedule).

3.2 Research Object
Surveys to MICE destinations Sumbawa island and the surrounding small island, the island of Moyo West Nusa Tenggara Province. Survey of the first year to the MICE destination of Sumbawa island and continued in the second year to Moyo island. Similarly, surveys were conducted to national-scale MICE industry players (PT Dyandra, PT Royalindo, PT Debindo, etc.) as an expert judgment.

3.3 Data Collection Method
Primary data instruments: interviews, in-depth interviews using structured interview guidebooks to Jakarta respondents continued to the respondents of the conscious tourism community on the island of Sumbawa and Moyo islands.

Secondary data instruments: obtained from stake holders, relevant agencies, MICE industry players, websites and reference books relevant to this research.

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3.4 Sampling Method
Data collection from respondent using method of convenience method of sampling.

Sampling Size: 150 MICE destination tourists in Jakarta, Sumbawa island and Moyo island of West Nusa Tenggara Province with selection first after consideration of time and cost.

Sampling Technique: for the purpose of this study used "the method of simple random sampling" The data have been collected analyzed by using "percentage formulae analysis".

Sample Number: In order to obtain accurate research results, a list of structured interviews is used. Respondents were selected based on tourists who had visited the research site on the island of Sumbawa and the surrounding small islands, namely Moyo Island, West Nusa Tenggara Province. The sample size of 150 adult tourists from Jakarta, Bima, Taliwang, Bueer, Tambora mountain areas, Poto Tano, Sumbawa Besar and West Sumbawa. Respondents are given basic questions and are expected to answer true opinions about the development and marketing of MICE destinations.

4. RESULTS AND DATA ANALYSIS

<table>
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<tr>
<th>No.</th>
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<th>Object Type</th>
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<th>Sub-District</th>
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Source: Disporbudpar, Sumbawa
Look at this: Map, topography and geographical conditions of Sumbawa island. Compared with Location Data Object And Recreation Site In Sumbawa Regency Year 2016. From Lombok airport to Sumbawa airport using Wings Air small plane takes 20 minutes. From Sumbawa port Labuan Badas to Labuan Aji in Moyo 40-60 minutes by ferry. On the island of Moyo alone the distance between tourist objects with each other takes 30-40 minutes using motorcycle taxi services where the infrastructure is inadequate. Connection between tourist objects requires a long time and inadequate infrastructure. So the problem of infrastructure is a constraint that must be overcome.

5. CONCLUSION AND SUGESTION

5.1 Conclusion
The potential of MICE in Sumbawa is geographically very profitable for market participants but which needs to be built and developed is the infrastructure for organizing events and visitors get access and mobility quickly. If this is done, then investment from home and abroad can accelerate the economic growth of this region.

5.2 Suggestion
Four pillars of commitment initiated by the author, is expected to help achieve accelerated development in the region.

1. The district government should incorporate the infrastructure elements for the MICE potential to grow.

2. Entrepreneurs should be develop service excellent, product innovation (souvenier) and strategy "pick up the ball".

3. The association should be proactive in facilitating and protecting entrepreneur actors.

4. Researchers should continuously accompany and form a synergy between the district government with associations and business actors so that patterned harmonious arrangement necessary for the development of the region.

6. REFERENCE
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Journals


[12] Strategies to Gain a Competitive Edge”. Abingdon: Taylor & Francis


Articles


Browsing (diakses 15-20 April 2016)

