

**PROCEEDING :**  
**SEMINAR NASIONAL KE 3**  
**FORUM MANAJEMEN INDONESIA**

**"MANAGEMENT : THE NEXT OPPORTUNITY AND CHALLENGE  
FROM COMPETITION TO COLLABORATION"**

09 - 10 November 2011

Main Organiser



INSTITUT MANAJEMEN  
**TELKOM**

**FMI**

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## SEKILAS TENTANG FORUM MANAJEMEN INDONESIA (FMI)

Munculnya isu-isu manajemen yang semakin aktual dan berbobot pada masa sekarang ini, menunjukkan betapa pesat pertumbuhan ekonomi. Pertumbuhan tersebut diharapkan juga mampu membawa pengaruh positif bagi perkembangan ilmu dan praktik-praktik manajemen.

Perkembangan dalam ilmu manajemen tentu saja memegang peranan penting, utamanya dalam sektor bisnis. Terutama memasuki era globalisasi serta pasar bebas yang menghampiri secara nyata dan tidak pernah mempertanyakan masalah kesiapan bangsa Indonesia, untuk menghadapinya. Berdasarkan kenyataan itu, sangatlah diharapkan tumbuhnya kesadaran di kalangan para ahli, non akademisi, pengamat serta para Akademisi yang mempunyai peranan sangat penting mengingat fungsinya sebagai pentransfer ilmu khususnya dalam bidang manajemen bagi generasi penerus.

Semakin banyaknya Pendidikan Tinggi baik negeri ataupun swasta yang membuka jurusan Manajemen, mencerminkan betapa masyarakat memberikan respon yang sangat baik terhadap perkembangan bisnis di masa depan. Di sisi yang lain, hal ini merupakan tantangan yang berat bagi kalangan akademisi pada Pendidikan Tinggi supaya bisa lebih membekali dan memperkaya diri dengan -ilmu yang lebih baik. Pengembangan keilmuan dari para Akademisi pada Pendidikan Tinggi bisa diwujudkan dengan berbagai cara, antara lain selalu mengikuti isu-isu yang sedang hangat dibicarakan dan terjadi. Isu-isu tersebut diharapkan dapat dipergunakan oleh para akademisi pada Pendidikan Tinggi untuk dituangkan dalam metode pengajaran sehingga ilmu yang mereka ajarkan akan selalu *up to date*. Hal tersebut diharapkan akan mempengaruhi lulusan yang dihasilkan oleh Pendidikan Tinggi mampu memenuhi standar mutu minimal yang diharapkan dan sesuai dengan yang dibutuhkan oleh dunia usaha.

Menyikapi fenomena tersebut, Pendidikan Tinggi baik negeri maupun swasta yang tersebar di seluruh Indonesia, berinisiatif secara berkala bertemu dan berdiskusi demi saling menyamakan visi dalam rangka pengembangan ilmu manajemen. Adapun pernyataan-pernyataan yang berhasil dirumuskan antara lain :

1. Bahwa penyelenggaraan pendidikan bidang ilmu manajemen pada Pendidikan Tinggi harus berpegangteguh pada penyelenggaraan pendidikan yang bermartabat, terhormat, serta sesuai dengan etika dan norma-norma akademik yang berlaku.
2. Bahwa penyelenggaraan pendidikan ilmu manajemen yang ada di Pendidikan Tinggi harus mampu menciptakan lulusan yang *excellent* serta memiliki integritas akademik yang tinggi, berwawasan luas, dan yang terpenting sesuai dengan yang dibutuhkan oleh dunia bisnis.
3. Bahwa demi terwujudnya hal tersebut di atas, maka dibutuhkan komitmen yang tinggi berupa batas minimal mutu penyelenggaraan pendidikan ilmu manajemen pada Pendidikan Tinggi tetap dapat terpenuhi.
4. Bahwa diperlukan sebuah Forum agar kegiatan pembinaan para akademisi bidang ilmu manajemen dapat lebih terkoordinasi.
5. Bahwa Forum tersebut dipergunakan guna mewadahi para Penyelenggara Program Studi Manajemen, akademisi, maupun non akademisi untuk *sharing* mengenai isu-

isu yang berkembang dan dipergunakan untuk mengembangkan ilmu manajemen demi meningkatkan mutu penyelenggaraan Pendidikan Tinggi.

Demi mewujudkan semua harapan yang tertuang dalam pernyataan-pernyataan di atas, maka dengan ini didirikanlah Forum Manajemen Indonesia.

Pendirian Forum Manajemen Indonesia dilakukan pada Tanggal 10 November 2008, dan telah disahkan dihadapan Notaris Widio Raharjo, di Surabaya.

Peserta dari beragam Institusi pendidikan yang telah berpartisipasi dalam aktivitas Seminar Nasional dan Call For Paper Forum Manajemen Indonesia, periode tahun 2008-2010.

No	Nama Institusi	Alamat
1	Akademi Sekretari Widya Mandala	Graha Widya Mandala, Lt. 6, Jl. Dinoyo 48 A Surabaya 60285
2	Politeknik NSC Surabaya	Jl. Basuki Rahmat 85 Surabaya
3	SBM ITB	Jl. Ganesha 10 Bandung 40132
4	STIE Ekuitas	Jl. P.H.H Mustofa No 31 Bandung
5	STIE IT & B	Jl Mahoni 16 Medan 20235
6	STIE Nusantara	Jl. DI Panjaitan Kav 24
7	STIE Perbanas Surabaya	
8	STIESIA Surabaya	Jl Menur Pumpungan No 30 Surabaya
9	STIKI-STIE Indonesia Makassar	Jl. Borong Raya Makassar
10	UNINDRA	
11	Universitas 17 Agustus 1945	Jl . Semolowaru No. 45 Surabaya
12	Universitas Airlangga	Jl. Airlangga 4-6 Surabaya
13	Universitas Bhayangkara	Jl. Jend A Yani No 114 Surabaya
14	Universitas Bina Nusantara	Jl. KH Syahdan No 9 Palmerah Jakbar
15	Universitas Brawijaya	Jl MT Haryono No 165 Malang
16	Universitas Darma Cendika	Jl. Deles 1/29 Surabaya
17	Universitas Dian Nuswantara Semarang	Jl. Nakula 1/5-11 Semarang
18	Universitas Diponegoro	Jl. Erlangga Tengah 17 Semarang 50241
19	Universitas Dr Soetomo	Jl. Semolowaru 84 Surabaya
20	Universitas Gajayana Malang	Merjosari-Malang
21	Universitas Garut	Jl Raya Semarang No 52 A Garut
22	Universitas Hasanudin	
23	Universitas Internasional Batam	Jl Gajah Mada Si Ladi Baloi
24	Universitas Islam Indonesia	Kampus FE UII Condongcatur, Depok, Sleman, Yogyakarta 55283
25	Universitas Islam Sumatera Utara	Jl. SM Raja-Teladan Medan
26	Universitas Jember	Jl. Jawa 17 Kampus Bumi Tegal Boto, Jember 68121
27	Universitas Jendral Sudirman	Jl Prof HR Boenjamin 708 Purwokerto
28	Universitas Kanjuruhan Malang	Jl. S Supriadi No 48 Malang
29	Universitas Katolik Widya Karya	Jl. Bondowoso 2 Malang
30	Universitas Kristen Maranatha	Jl. Prof.drg. Suria Sumantri No 65 Bandung
31	Universitas Kristen Satya Wacana	Jl. Diponegoro 52-60 Salatiga 50711
32	Universitas Lampung	Jl. Sumantri Brojonegoro No 1 Bandar Lampung
33	Universitas Ma Chung	Villa Puncak Tidar N-01 Malang 65151

34	Universitas Mataram	Jl. Majapahit 62 Mataram 83125
35	Universitas Mercubuana Jakarta	Jl. Raya Meruya Selatan, Kembangan, Jakbar 11650
36	Universitas Muhammadiyah Gresik	Jl Sumatera 101 GKB Gresik
37	Universitas Muhammadiyah Malang	Jl Raya Tlogomas No 246 Malang
38	Universitas Mulawarman	Jl. Tanah Grogot Gn Kelua
39	Universitas Muslim Indonesia	Jl Urip Sumoharjo Km 5 Makassar
40	Universitas Negeri Makassar	Jl A Pengeran Pettarani/ gunung Sari Baru Makassar
41	Universitas Negeri Padang	Jl. Prof Hamka-Air Tawar, Padang
42	Universitas Negeri Sebelas Maret	Jl. Ir Sutami
43	Universitas Negeri Surabaya	Jl Ketintang Surabaya
44	Universitas Negeri Yogyakarta	Karangmalang Yogyakarta, 55281
45	Universitas Padjadjaran	Jl. Dipati Ukur, Bandung
46	Universitas Paramadina	Jl Gatot Subroto Kav 37 Mampang, Jakarta 12790
47	Universitas Patimura	Kampus Poka-Jl Ir Putuhena Ambon
48	Universitas Pendidikan Indonesia	Jl. Dr Setiabudhi 229 Bandung 40154
49	Universitas Sahid	Jl. Prof Dr. Supomo No 84 Jakarta
50	Universitas Sebelas Maret	Jl. Ir. Sutami No. 36 A Ketingan Solo
51	Universitas Siliwangi Tasikmalaya	Jl Siliwangi No 24 Tasikmalata
52	Universitas Sriwijaya	Jl Sriwijaya Negara P/B
53	Universitas Sultan Agung Semarang	Jl. Kaligawe Raya Semarang
54	Universitas Surabaya	Raya Kalirungkut Surabaya
55	Universitas Widya Mandala Madiun	Jl Manggis 15-17 Madiun
56	Universitas Widyatama	Jl. Cikutra, Bandung
57	UPN Veteran Jatim	
58	UPN Yogyakarta	Jl Ring Road Utara 104 CC
59	IM Telkom Bandung	Jl. Gegerkalong Hilir No.47
60	IKIP Malang	Jl. Semarang 5 Malang 65145
61	UIN Syarif Hidayatullah Jakarta	
62	Universitas Islam Makassar	Jl. Perintis Kemerdekaan km 9 Tamahanrea, Makassar





KATA PENGANTAR  
DARI REKTOR INSTITUT MANAJEMEN TELKOM

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Assalamu'alaikum Warohkmatullohi Wabarakaatuh

Salam Sejahtera bagi kita semua

Pertama marilah kita panjatkan Puji Syukur Kepada Alloh SWT, karena dengan ridho dan izinnya acara Seminar Nasional Ke-3 Forum Manajemen Indonesia dapat terlaksana dengan baik. Pada kesempatan ini saya mengucapkan selamat kepada Sekolah Pasca Sarjana Institut Manajemen TELKOM dan dukungan dari Universitas Padjadjaran, Universitas Pendidikan Indonesia, Universitas Kristen Maranatha, Universitas Katholik Parahyangan dan Universitas Widyatama atas penyelenggaraan acara ini.

Persaingan yang semakin ketat saat ini, menuntut organisasi dimanapun untuk dapat menciptakan sinergi untuk memaksimalkan sumberdaya yang dimiliki agar tujuan organisasi tetap dapat tercapai dengan baik. Pilihannya adalah terus berkompetisi atau berkolaborasi !

Saya percaya bahwa melalui Seminar Nasional Ke-3 Forum Manajemen Indonesia ini, pilihan organisasi untuk terus berkompetisi atau berkolaborasi dapat memberikan kontribusi nyata baik untuk pengembangan ilmu manajemen secara akademik, maupun bagi praktisi.

Wassalammu'alaikum Warohkmatullohi Wabarakaatuh

Rektor Institut Manajemen TELKOM

Ir. Husni Amani., MSc.MBA



KATA PENGANTAR  
DARI KETUA FORUM MANAJEMEN INDONESIA  
KOORDINATOR WILAYAH JAWA BARAT

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Assalamu'alaikum Warohkmatullohi Wabarakaatuh

Salam Sejahtera bagi kita semua

Selamat Datang kepada Para Pimpinnan Fakultas Pengelola Ilmu Manajemen, Pemakalah dan Seminar Nasional Ke-3 Forum Manajemen Indonesia. Saya mengucapkan Selamat Kepada Institut Manajemen TELKOM dan dukungan dari Universitas Padjadjaran, Universitas Pendidikan Indonesia, Universitas Kristen Maranatha, Universitas Katholik Parahyangan dan Universitas Widyatama atas penyelenggaraan acara ini.

Tema dari Seminar Nasional Ke-3 Forum Manajemen Indonesia adalah “ **Management : The Next Opportunity and From Competition to Colaboration** “. Pemilihan tema pada seminar kali ini tidak lepas dari tuntutan terhadap peran Ilmu Manajemen saat ini dan di masa yang akan datang untuk dapat memberikan kontribusi nyata bagi suatu organisasi, terutama pada kondisi saat ini, dimana Kompetisi dan Kolaborasi antar sesama organisasi menjadi suatu pilihan yang tidak dapat dihindarkan. Semoga melalui Seminar ini dapat terdapat jawabannya.

Pada Kesempatan ini saya mengucapkan terima kasih kepada Pengurus Pusat Forum Manajemen Indonesia atas kepercayaan yang diberikan sehingga kegiatan Seminar Nasional Ke-3 Forum Manajemen Indonesia dapat dilaksanakan di Kota Bandung. Tak lupa saya ucapkan terima kasih yang sebesar-besarnya kepada Para Pimpinnan Fakultas Pengelola Ilmu Manajemen, Pemakalah dan Seminar Nasional Ke-3 Forum Manajemen Indonesia serta komite akademik dan komite penyelenggara acara ini.

Selamat !

Wassalammu'alaikum Warohkmatullohi Wabarakaatuh

Ketua Forum Manajemen Indonesia  
Koordinator Wilayah Jawa BARat

Dr. Ratih Hurriyati



KATA PENGANTAR  
DARI KETUA PELAKSANA SEMINAR NASIONAL KE-3  
FORUM MANAJEMEN INDONESIA

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Assalamu'alaikum Warohkmatullohi Wabarakaatuh

Salam Sejahtera bagi kita semua

Tahun ini, Sekolah Pasca Sarjana Institut Manajemen TELKOM dan dukungan dari Universitas Padjadjaran, Universitas Pendidikan Indonesia, Universitas Kristen Maranatha, Universitas Katholik Parahyangan dan Universitas Widyatama mengucapkan terima kasih atas kepercayaan yang diberikan oleh Pengurus Pusat Forum Manajemen Indonesia untuk menyelenggarakan Seminar Nasional Ke-3 Forum Manajemen Indonesia di Kota Bandung.

Tema dari Seminar Nasional Ke-3 Forum Manajemen Indonesia adalah “ **Management : The Next Opportunity and From Competition to Colaboration** “ . 109 Penelitian akan disajikan oleh 119 Pemakalah dari Seluruh Indonesia pada acara ini. Pemakalah yang sangat beragam berasal dar

Pada Kesempatan ini saya mengucapkan terima kasih kepada Rektor Institut Manajemen TELKOM, Pengurus Pusat dan Pengurus Koordinator Wilayah Jawa Barat Forum Manajemen Indonesia atas kepercayaan yang diberikan sehingga kegiatan Seminar Nasional Ke-3 Forum Manajemen Indonesia dapat dilaksanakan di Kota Bandung.

Kepada Para Pimpinnan Fakultas Pengelola Ilmu Manajemen, Pemakalah dan Peserta Seminar Nasional Ke- 3 Forum Manajemen Indonesia saya mengucapkan terima kasih atas partisipasinya, pada acara ini semoga kami dapat memberikan pelayanan yang terbaik dan Bapak/Ibu sekalian dapat menikmati Kota Bandung.

Wassalammu'alaikum Warohkmatullohi Wabarakaatuh

Ketua Penyelenggara

Dr. Riko Hendrawan., ACP.,CSCP.,QIA



## **SCIENTIFIC COMMITTEE :**

- Prof. Dr. Sucherly ( Universitas Padjadjaran )
- Prof. Dr. Sri Wahyuni Astuti ( Universitas Airlangga )
- Prof. Dr. Siti Sulasmi ( Universitas Airlangga )
- Prof. Dr. Kadarsyah Suryadi ( Institut Teknologi Bandung )
- Prof. Dr. Hj. Ina Primiana , SE , MT ( Universitas Padjadjaran )
- Prof. Dr. Yuyus Suryana ( Universitas Padjadjaran )
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- Dr. Zulganef ( Universitas Widyatama )
- Dr. Ratna Widiastuti ( Universitas Kristen Maranatha )
- Dr. Nugroho J. Setiadi ( Universitas Widyatama )

## SUSUNAN ACARA SEMINAR NASIONAL KE-3

### FORUM MANAJEMEN INDONESIA

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**Rabu, 9 November 2011**

08.00 – 08.30 : Registrasi

08.30 – 09.00 : Laporan Ketua Panitia Seminar Nasional Ke-3 Forum Manajemen Indonesia ( 10' )

Sambutan Ketua Umum Pengurus Pusat Forum Manajemen Indonesia ( 10' )

Sambutan Rektor Institut Manajemen TELKOM ( 10' )

09.00 – 09.15 : Coffee Break

09.15 – 10.00 : Key Note Speech

Yth : Deputi Industri Strategis dan Manufaktur

Kementerian Negara Badan Usaha Milik Negara

Bapak. Dr. Irnanda Laksanawan

10.00 – 12.00 : Seminar Nasional Sinergi dan Kompetisi di Industri Jasa, Manufaktur dan Agriculture di Indonesia

PEMBICARA :

1. Dirut PT. Telekomunikasi Indonesia ( 15' )

2. Direktur PT. Perhutani ( 15' )

3. Sekretaris Utama BPPT ( 15' )

4. Presiden Direktur PT. Martha Beauty Gallery ( 15' )

5. Pembahas Prof. Dr. Sucherly - Pembina FMI Pusat - ( 15' )

6. Tanya Jawab ( 45' )

Moderator : Dr. Ratih Hurriyati ( Ketua FMI Korwil Jabar )

12.00 – 13.00 : Istirahat

13.00 – 15.30 : Seminar Nasional Sinergi dan Kompetisi di Perguruan Tinggi

PEMBICARA :

1. Rektor Universitas Padjadjaran ( 15' )

2. Rektor Universitas Pendidikan Indonesia ( 15' )

3. Rektor Institut Manajemen TELKOM ( 15' )

4. Rektor Universitas Kristen Maranatha ( 15' )

5. Rektor Universitas Katholik Parahyangan ( 15' )

6. Rektor Universitas Widyatama ( 15' )

Tanya Jawab ( 60' )

Moderator : Drs. Palti MT. Sitorus.,MM. (Institut Manajemen TELKOM)

15.30 – 16.00 : Coffee Break

19.15 – 22.00 : Welcome Dinner

Acara Budaya ( 30' )

Ucapan Selamat Datang dari Rektor Institut Manajemen TELKOM ( 15' )

Makan Malam Bersama dan Acara Budaya ( 120' )

**Kamis , 10 November 2011**

08.00 – 10.00 : Paralel Session TRACK I

10.00 – 10.15 : Coffee Break

10.15 – 12.00 : Paralel Session TRACK II

Pertemuan Pimpinan Fakultas Ekonomi / Manajemen / Bisnis

12.00 – 13.00 : Istirahat

13.00 – 15.30 : Paralel Session TRACK III

Pertemuan Pimpinan Fakultas Ekonomi / Manajemen / Bisnis

15.30 – 16.00 : Coffee Break

16.00 – 17.00 : Pengumuman Best Paper Award ( 15')

Pemilihan Panitia Seminar Nasional Ke-4 FMI ( 15')

Sosialisasi Hasil Pertemuan Pimpinan Universitas ( 15')

Penutupan ( 15')

## DAFTAR ABSTRAK

### DAFTAR ABSTRAK MANAJEMEN KEUANGAN

Kode	Presenter	Universitas	Judul	Hal
FIN – 001	Rahmat Heru Setianto, Turkhan Ali Abdul Manap	Universitas Airlangga , International Islamic University Malaysia	The Behavior Of Indonesian Stock Market: Structural Breaks And Nonlinearity	23
FIN – 002	Perdana Wahyu Sentosa	Universitas YARSI	Kinerja Finansial dan Pemetaan Persepsi Pasar PT Timah, Tbk di Bursa Efek Indonesia	24
FIN – 003	Perdana Wahyu Sentosa	Universitas YARSI	Pemetaan Korelasi Probabilitas Price Reversal, Risiko Pasar, Faktor Fundamental dan Persepsi Pasar	25
FIN – 004	I Putu Sugiarta Sanjaya	Universitas Atma Jaya Yogyakarta	Masalah Keagenan Dalam Perusahaan-Perusahaan Public Di Indonesia: Agency Problem I Atau Agency Problem li	26
FIN – 006	Fran Sayekti LilisEndang Wijayanti	Universitas Teknologi Yogyakarta	Pengaruh Cash Ratio, Return On Assets, Growth Of Company dan Investasi terhadap Dividend Payout Ratio	27
FIN – 007	Tri Budi Prakoso, Yeterina Widi Nugrahanti	Universitas Kristen Satya Wacana Salatiga	Pengaruh Kepemilikan Institusional Dan Kepemilikan Manajemen Terhadap Corporate Social Responsibility Disclosure	28
FIN – 009	Andrieta Shintia Dewi	Institut Manajemen Telkom	Test Black Scholes And Binomial Model For Stock Option Contract At Indonesia Stock Exchange	29
FIN – 010	Tri Gunarsih,	Universitas Teknologi Yogyakarta	Pengujian Pecking Order Theory Studi Pada Bursa Efek Indonesia	30
FIN – 011	Tri Gunarsih, Ratna Listiana Dewanti, Fran Sayekti.	Universitas Teknologi Yogyakarta	Apakah Ukuran Perusahaan Menjelaskan Struktur Modal ? Studi Pada Perusahaan Publik Di Bursa Efek Indonesia	31
FIN – 012	Tri Gunarsih,	Universitas Teknologi Yogyakarta	Perilaku Dinamis Perdagangan Saham Investor Asing Dan Domestik: Analisis Error Correction Model	32
FIN – 013	Zaenal Arifin	Universitas Islam Indonesia - Yogyakarta	Fenomena Underperformance Kinerja Jangka Panjang Pada Saham Initial Public Offering: Studi Pada Bursa Efek Indonesia	33

FIN – 014	Lisianty Golrida Karyawati Budi Hermawan	Institut Bisnis Dan Informatika Indonesia	Praktek Manajemen Laba, Karakteristik Perusahaan, Dan Respon Pasar Atas Laba Perusahaan Manufaktur Indonesia Periode Penelitian 2004-2008	34
FIN – 015	Yudi Wahyudi Hoesen, M.Sienly Veronica	Universitas Kristen Maranatha	Pengaruh Kinerja Keuangan Debitur Sektor Korporasi Terhadap Besarnya Persentase Pemberian Kredit Modal Kerja Di Bank Bjb Pada Tahun 2010	35
FIN – 016	Sutrisno Samirun	Universitas Islam Indonesia - Yogyakarta	Pengaruh Kebijakan Aktivitas Terhadap Profitabilitas Dan Nilai Perusahaan Pada Perusahaan Manufaktur Di BEI	36
FIN – 017	D. Agus Harjito, Solechuddin	Universitas Islam Indonesia – Yogyakarta	Efek Kontagion Krisis Dubai Terhadap Harga Saham Di Negara-Negara Asia Tenggara	37
FIN – 020	Wisudanto	Universitas Airlangga	Perbedaan Prilaku Jender Dalam Ber Investasi Di Pasar Modal: Tinjauan Teoritis	38
FIN – 021	Muhammad Nadratuzzaman Hosen, Rafika Rahmawati	Universitas Islam Negeri Jakarta	Efisiensi Pengelolaan Dana Bank Syariah Di Indonesia (Dengan Pendekatan Parametrik)	39
FIN – 022	Emilda, Isnurhadi	Sekolah Tinggi Kesehatan Bina Husada, Universitas Sriwijaya,	Pengaruh Rasio Keuangan Terhadap Perubahan Laba Pada Bank Syariah Di Indonesia	40
FIN – 023	Muhammad Nadratuzzaman Hosen, Lia Syukriyah Sa'roni	UIN Syarif Hidayatullah Jakarta	Faktor-Faktor Yang Mempengaruhi Keberhasilan Bmt Berkah Madani Cimanggis	41
FIN – 024	Abdul Moin	Universitas Islam Indonesia - Yogyakarta	Aplikasi Discounted Cash Flow Model Dalam Penentuan Harga Saham Perdana: Studi Kasus IPO PT Krakatau Steel	42
FIN – 025	Hendra Pungkaswara Supatmi	Universitas Kristen Satya Wacana	Pengaruh Kepemilikan Pemerintah Terhadap Kinerja Keuangan Perbankan (Studi Pada Bank Umum Di Indonesia Periode Tahun 2006-2008)	43

FIN – 026	Sumarsono,	Universitas Kristen Maranatha	Resiko Nilai Tukar Valuta Asing Atas Kewajiban Memakai Mata Uang Rupiah Berdasarkan Undang-Undang No 7 Tahun 2011 Tentang Mata Uang	44
FIN – 027	Farah Alfanur	Institut Manajemen Telkom	The Effectiveness Of Sap (System Application Product) Implementation In Providing Financial Accounting Information Toward Pt. Telkom, Tbk	45
FIN – 028	Astrie Krisnawati,	Institut Manajemen Telkom	Dampak Penggabungan Bursa Efek Jakarta (BEJ) Dan Bursa Efek Surabaya (BES) Terhadap Return Dan Volume Perdagangan Saham Di Bursa Efek Indonesia (BEI)	46
FIN – 029	Anthonius	Universitas Kristen Maranatha	Analisa Perbandingan Penggunaan Open Position, Forward Contract Dan Money Market Hedging Terhadap Utang Ekspedisi Luar Negeri (Studi Kasus Pada Perusahaan Jasa PT.X Di Bandung)	47
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FIN – 031	Kartib Bayu	Sekolah Bisnis dan manajemen Institut Teknologi Bandung	Model Pembiayaan Usaha Kecil Dan Menengah Pemasok Ke Peritel Besar	49
FIN – 033	Widya Sastika	Institut Manajemen Telkom	Uji Model Black-Scholes Dan Model Binomial Pada Kontrak Opsi Saham Tlkm	50



**DAFTAR ABSTRAK MANAJEMEN PEMASARAN**

Kode	Presenter	Universitas	Judul	Hal
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**The Behavior of Indonesian Stock Market: Structural Breaks and Nonlinearity**

Rahmat Heru Setianto - Airlangga University, Surabaya Indonesia  
Turkhan Ali Abdul Manap - International Islamic University Malaysia

*Abstract :*

*This study empirically examines the behaviour of Indonesian stock market under the efficient market hypothesis framework by emphasizing on the random walk behaviour and nonlinearity over the period of April 1983 – December 2010. In the first step, the standard linear unit root test, namely the augmented Dickey-Fuller (ADF) test, Phillip-Perron (PP) test and Kwiatkowski-Phillips-Schmidt-Shin (KPSS) test identify the random walk behaviour in the indices. In order to take account the possible breaks in the index series Zivot and Andrews (1992) one break and Lumsdaine and Papell (1997) two breaks unit root test are employed to observe whether the presence of breaks in the data series will prevent the stocks from randomly pricing or vice versa. In the third step, we employ Brock-Dechert-Scheinkman (BDS) test to examine the presence of nonlinear behaviour in Indonesian stock indices. The evidence of nonlinear behaviour in the indices, motivate us to use nonlinear unit root test procedure recently developed by Kapetanios et al. (2003) and Kruse (2010). In general, the results from standard linear unit root test, Zivot and Andrews (ZA) test and Lumsdaine and Papell (LP) test provide evidence that Jakarta Composite Index characterized by a unit root. In addition, structural breaks identified by ZA and LP test are correspond to the events of financial market liberalization and financial crisis. The nonlinear unit root test procedure fail to rejects the null hypothesis of unit root for all indices, suggesting that Jakarta Composite Index characterized by random walk process supporting the theory of efficient market hypothesis. This finding contributes to giving a clearer understanding about the price behaviour of Indonesian stock market which will help policy makers as well as investors determine the most suitable and effective policy or investment strategy to undertake.*

*Keywords: Linearity, Structural breaks, Smooth Transition Autoregressive (STAR) models, Stock markets*

# **Kinerja Finansial dan Pemetaan Persepsi Pasar PT Timah, Tbk di Bursa Efek Indonesia**

Perdana Wahyu Santosa, Universitas YARSI dan CAPITAL PRICE

*Abstract :*

*Financial Performance and Mapping of Market Perception of PT Timah, Tbk at Indonesia Stock Exchange. The purpose of this research is managing expectations for active value about performance of PT Timah, Tbk (TINS.IJ). This research used financial ratio of one of largest shipping company with a strong brand image at Indonesia Stock Exchange (IDX). Unlike traditional corporate-performance metric, this study use growth value of matrix. TINS is well placed to meet Indonesia's growing per capita of export-import. The financial data sources for this research are the audited annual reports of TINS 2002-2008. The analysis focused on compounds annual growth rate (CAGR), profitability, total assets turnover, cost of capital and market perception map. This research also used growth value matrix to analysis the market perception of TINS in 2008 that combined current performance with future growth opportunity. The result of market perception mapping for 2008-2009 shows that TINS was just on market average of current performance index but the future growth opportunity was above the market average level. The conclusion explains that TINS has very good long-term fundamental performance's trend and the company is indicated has strong capability to be excellent value manager in the future.*

*Keywords: TINS, value, matrix, performance, growth, opportunity, perception.*

# **Pemetaan Korelasi Probabilitas *Price Reversal*, Risiko Pasar, Faktor Fundamental dan Persepsi Pasar**

Perdana Wahyu Santosa, YARSI, [perdana.wahyu@yarsi.ac.id](mailto:perdana.wahyu@yarsi.ac.id)

*Abstract :*

*The purpose of this article is to analyze the correlation of price reversal probability (PRP) with market risk ( $\beta$ ), fundamental factor and market perception on all tick size at Indonesia Stock Exchange (IDX). As we know that price reversal has formed in general pattern in intraday trading activity including at IDX. To analyze these correlations, I employ regression model that the results is plotted in "correlation mapping" between probability of price reversal with market risk, economic value added (EVA)/IC, current performance (CP) and future growth opportunity (FGO). The findings show that correlation  $R^2$  between PRP with market risk is 0.932 and PRP with EVA/IC is 0.853. Other results are correlation mapping  $R^2$  between PRP with current performance is 0.830 and PRP with future growth opportunity is 0.840. My conclusion is correlation between PRP with market risk; EVA/IC, CP and FGO are positively highly. The uniqueness of this research is intraday trading activity in probability of price reversal has positively relates to risk, fundamental factor and market perception; this finding proves that the majority of traders at IDX are rational players.*

*Keywords: correlation, mapping, reversal, market, risk, fundamental, perception*



# **Masalah Keagenan Dalam Perusahaan Publik Di Indonesia: Agency Problem I Atau Agency Problem II**

I Putu Sugiarta Sanjaya, Universitas Atma Jaya Yogyakarta

*Abstract :*

*Villalonga and Amit (2006) explain that there are two types of agency problem as agency problem I and agency problem II. According to Bozec and Laurin (2008), the problems are called as type I agency costs and type II agency costs. The objective of this study is to explain the agency problem occurred on public companies in Indonesia. This study is motivated by several empirical studies in Indonesia that is less accurate in using of agency theory to explain agency problem in public companies. The many researchers in Indonesia argue that the agency problem which is occurred between principle and manager. The agency problem in the United States or United Kingdom is occurred between principle and manager. However, for the context of Indonesia agency problem is occurred between shareholder and non shareholders. Therefore, for public companies in Indonesia agency problem II or type II agency costs are occurred in Indonesia. Ownership of public companies in Indonesia is concentrated. Concentrated ownership is concentration of cash flow rights, concentration of control rights, and cash flow right leverage of the family, government, widely held financial institutions, widely owned companies, or others as the controlling shareholder. According to Claessens et al. (2000), the majority of public companies in Indonesia are owned by a single controlling shareholder. Controlling shareholder is an individual, family, or institution that has control of a company either directly or indirectly on certain control rights (Claessens et al., 1999). Controlling shareholder is also known as the largest ultimate owner. The finding of Claessens et al. (2000) is supported by the finding of Siregar (2006) who shows 99.09% of public companies in Indonesia have a concentrated ownership structure at cut off 10% of control rights. The concentration will cause a separation between cash flow rights and control rights. Sanjaya (2011a) also finds that there are 99.51% manufacturing companies listed on Indonesia Stock Exchange which are owned concentrated at cut off 10%. The explanation of this study can help the next researchers in using accurately agency theory to explain and predict agency problem in Indonesia.*

*Keywords: agency theory, agency problem I, agency problem II, and concentrated ownership, and controlling shareholder*

## **Pengaruh Cash Ratio, Return On Assets, Growth Of Company dan Investasi terhadap Dividend Payout Ratio**

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### *Abstract :*

*This study analyzes the factors that are estimated to influence dividend policy in the form of dividend payout ratio. These factors are cash ratio, return on assets, investment and company growth. Cash ratio shows a company's ability to provide cash for short-term financing. Cash ratio is high indicating that the company has a lot of cash so the dividend payout ratio is also high. Return on assets shows the company's ability to use its assets in order to gain profit. If the ROA is high, then the company has a high ability to generate profit. When the ability to generate profits was high, the dividend payout ratio should be high. Investment and growth is expected to have a negative correlation with the dividend payout ratio, because the investment and growth require funds from the profits, it will reduce dividend to the investors.*

*Research carried out on companies listed in Indonesia Stock Exchange which was in the category LQ45 for period 2008 to 2010. The data obtained were analyzed by T Test dan F Test. Results of this research show that the cash ratio and ROA do not influence the dividend payout ratio. While and growth companies have positif correlation, but Investment have negative correlation to the dividend payout ratio.*

*Keywords: cash ratio, return on assets, pertumbuhan perusahaan, investasi, dividend payout ratio.*

## **Pengaruh Kepemilikan Institusional Dan Kepemilikan Manajemen Terhadap *Corporate Social Responsibility Disclosure***

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### *Abstract :*

*The aim of this study is to examine the influence of institution ownership and management ownership on Corporate Social Responsibility (CSR) disclosures. The CSR disclosure is measured by Global Reporting Initiative Standard. The analysis used control variable of total asset, factory's age and size of board of commissioner.*

*The sample of this study was extracted with purposive sampling method. The population is 460 manufacturing companies, which are listed in Indonesia Stock Exchange from 2007 until 2009. The 103 corporate annual reports were analyzed as a sample. The technique for examining hypothesis is multiple regression analysis by using SPSS 16 programs.*

*The results indicate that institution ownership and management ownership have a significant negative influence on the corporate social responsibility disclosure. Beside that, size of board of commissioner also have a significant positive influence on the corporate social responsibility disclosure, but total aset and factory's age failed to show its significant effect.*

*Keywords: institution ownership, management ownership, corporate social responsibility disclosure*

# Test Black Scholes And Binomial Model For Stock Option Contract At Indonesia Stock Exchange (PT. Indosat, Tbk).

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## Abstract

*Derivative products in general are the products price or value is determined or derived from another product called the underlying asset. One of the many derivative instruments are traded option (option), which is a contract that gives the right, but not the obligation, to the holder of a contract to sell or buy some goods from an underlying asset at an agreed price at a certain time in the future. Options can be used to minimize risk while maximizing profit and with leverage (leverage) is greater. In determining the value of the option premium is done in two ways, namely by using the Black Scholes option model and the Binomial option model. The research method used in this research is descriptive method. The data used is the data of PT. Indosat. Tbk (ISAT), the determination of the period call option maturing in one month, two months and three months by the number of sample points in the period 60 January 2005 until December 2009.*

*Researchers interested in testing the Black Scholes model and Binomial model on stockoptions contracts on a period of 1 months, 2 months, and 3 months.*

*Based on the results of the research has been done can be concluded that ISAT call option with a maturity period of one month, Binomial options model (1.70%) in predicting the value of call option is more accurate than the Black Scholes option model (2.12%), The maturity date of two months Binomial option model (1.52%) accurate than the Black Scholes option model (1.93%). The maturity date of three months, Binomial options model (1.43%) is more accurate than the Black Scholes option model (1.85%). The calculation of the value of call options with maturities of either 1 month, 2 months, and 3 months, can be seen that calculation, the value of call options using the Binomial option model is more accurate than the Black Scholes option model.*

*Based on the research results and advice for investors for subsequent researchers. Advice for investors better off using a binomial option model calculations compared to the Black Scholes option model. Suggestions for subsequent researchers to predict the value of call options by using the model of other options besides the Black Scholes and Binomial.*

*Keywords : Option Pricing, Black Scholes, Binomial*

## **Pengujian *Pecking Order Theory* Studi Pada Bursa Efek Indonesia**

Tri Gunarsih, Universitas Teknologi Yogyakarta

Abstract :

*Numerous empirical studies in the finance field have tested many theories for firms' capital structure. The pecking order theory of capital structure is among the most influential theories of firms' capital structure. According to Myers (1984), firms finance their activities with retained earning when feasible. If the return earning are inadequate, then debt is used. Only in extreme cases will firms use new equity finance.*

*The main objective of this study is to econometrically test whether the listed companies in Indonesian Stock Exchange follow the pecking order theory. Samples in this study are public companies listed during 2002-2007. The research questions are tested by running regression models as in Shyam-Sunder and Myers (1999) and Cotei and Farhat (2008). Shyam-Sunder and Myers (1999) argue that under the pecking order hypothesis, after an Initial Public Offering (IPO), equity issues are only used in extreme circumstances. The empirical specification is thus given as  $\Delta D_{it} = \alpha_0 + \beta_0 DEF_{it} + e_{it}$ . Pecking order theory is supported if  $\alpha_0$  is equal to 0 and  $\beta_0$  close to 1 while DEF is solved using the equation  $DEF_t = DIV_t + I_t + \Delta W_t - C_t = \Delta D_t + \Delta E_t$ .*

*The empirical result of this study shows that the listed companies in Indonesian Stock Exchange do not follow the pecking order theory. This because  $\alpha_0$  is not equal to 0 and  $\beta_0$  close to 1.*

*Keywords: capital structure, pecking order theory*

## **Apakah Ukuran Perusahaan Menjelaskan Struktur Modal ? Studi pada perusahaan publik di Bursa Efek Indonesia**

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### *Abstract :*

*Capital structure is a combination of sources of capital or corporate funding, which is a combination of debt, preferred stock and common stock. Several theories and models attempt to explain the capital structure, including the trade-off theory and pecking order theory. Pecking order explains that the order of funding sources used by the enterprise is a source of internal funds from profits, the short-term securities, debt, preferred stock and common stock last. Testing the pecking order (Huang and Ritter (2008) and Sham-Sunder and Myers (1999)) is done by testing the deficit / surplus to finance capital increase. Deficit / surplus finances can be obtained from the equation  $\Delta LTD_t + \Delta STD_t + \Delta EQ_t = Div_t + I_t + \Delta WC_t - C_t = Fin_t$  (1) Interesting to examine, whether the deficit / surplus of corporate finance can be explained by the size of the company or not.*

*This study examined the effect of firm size on the deficit / surplus of financial and corporate capital structure. The sample used is a public company listed on the Indonesia Stock Exchange in 2002-2007. Year before 2007 was chosen to avoid the impact of financial crisis in 2008. Analytical tool used is the analysis of variance (ANOVA). Firm size measured by total assets by dividing into 3 groups. The largest group first as a company with a large size, the second largest group is the medium and the third largest group is the small size. The variables analyzed were total debt, the addition of total debt, the ratio of equity to total debt (leverage) and the deficit / surplus finance company that sought by equation (1). The analysis showed that the F value for the variable of total debt, the addition of total debt, leverage and the deficit / surplus of each company's finances are statistically at 91.964 significant  $\alpha 1\%$ ; statistically significant 33.26% in  $\alpha 1$ ; 0.918 and statistically insignificant 21.097 significant statistically in  $\alpha 1\%$ . This indicates that there are differences in all variables except the variable leverage.*

*The results of multiple comparison analysis for the variables of total debt, the addition of total debt, deficit / surplus indicates that there is a difference between groups of large and medium, and large and small, are all statistically significant at the  $\alpha 1\%$  but there is no difference between medium and small groups. The results of multiple comparison analysis for the leverage variable indicates that there is no difference between the 3 groups.*

*The analysis showed that the firm size can explain capital structure consists of debt, increasing debt and deficit / surplus of corporate finance with the same pattern, namely large firm is different and higher than medium and small firm but there is no difference between medium and small enterprises. This indicates that although large firms have additional debt and higher debt than medium and small firms, but also has a financial surplus is higher than the firm's medium and small firms.*

*Keyword: firm size, total debt, deficit/surplus financial*



# Perilaku Dinamis Perdagangan Saham Investor Asing dan Domestik: Analisis Error Correction Model

Tri Gunarsih, Universitas Teknologi Yogyakarta

## Abstract

On September 4, 1997 the Indonesian Government issued a decision regarding the revocation of shares in the stock ownership limit for foreign investors, with a reason to stimulate capital markets. This decision was contained in Kepmenkeu No.433/KMK.01/1997. These decisions have implications for foreign investors to buy unlimited any shares offered in exchange, either in the primary market (initial public offering / IPO) or secondary market. The consequences of this decision, the Indonesian capital market has entered into a liberal exchange where there are no restrictions for foreign investors to buy or sell stocks. The question that arises then is whether, after more than 10 years since the issuance of this decision, there has been the dominance of stock trading by foreign investors? This study examines the behavior of stock trading by foreign and domestic investors, particularly on stock trading domination by foreign investors.

The data used in this study are daily volume stock trading Jan 2008-June 2011 by foreign investors (FOR) and domestic (DOM), both trade between them (foreign to foreign and domestic to domestic) or trade between them (foreign to domestic and domestic to foreign). This study used a two-step cointegration test of Engle and Granger using model  $\Delta DOM_t = \gamma_0 + \alpha_1 \Delta FOR_t - \alpha_3 \varepsilon_{t-1}$ . The dynamic behavior study of the volume of stock trading by foreign and domestic investors with Error Correction Model (ECM) can indicate whether in the short and long term both have the same behavior. If in the long run have the same behavior, then one of the variables will be predicted behavior in the long run by knowing the behavior of other variables. Analysis of ECM is also conducted to test the causality between foreign and domestic trade. Is the change of foreign trade led to changes in domestic trade or otherwise, caused by changes in other variables. Causality test was preceded by cointegration testing to test the long-term stable relationship between foreign and domestic trade. If the variable cointegrated then there will be a causality, at least in one direction.

The results showed that the variables of trade conducted by foreign investors cointegrate with variable trading by domestic investors, resulting in a stable long-term relationship between two variables. A pairwise granger causality test conducted. The result indicates that the FOR variable is the not cause by DOM and vice versa.

This result suggests that there is no dominance of stock trading by foreign investors in Indonesian stock exchange and that domestic investors are not follower of foreign investors in stock trading.

*Keywords: error correction model, foreign investor trading, domestic investor trading*

# **Fenomena Underperformance Kinerja Jangka Panjang Pada Saham Initial Public Offering: Studi Pada Bursa Efek Indonesia**

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## *Abstract :*

*There are three phenomena in initial public offering (IPO): the underpricing of stock performance in short-term period, the 'hot' and 'cold' cycle in IPO market, and the underperformance of stock return in the long-run period. This research investigate the third phenomena, which is still rare to investigate, in Indonesia capital market*

*This research investigate the firms that offering stock for the first time (IPO) from the year 1991 to 2008 and used three models to estimate the underperformance, that are: market adjusted model, capital asset pricing model, and 3-factor model developed by Fama-French (1992). This research, in general, did not found the underperformance of stock return of IPO's firm in the long-term period. Using the market adjusted model and the Fama-French 3-factor model, the underperformance only occur in the year 2007. Using capital asset pricing model, the underperformance occur in the year 1992, 1994, 1995, and 2000. This finding contradicts with the result from the capital market in developed countries that in general found the underperformance phenomena. One possible argumentation of this finding is because the Indonesia capital market is not very efficient.*

*Keywords: underperformance, initial public offering, Fama-French 3 Factor Model, CAPM*

# **Praktek Manajemen Laba, Karakteristik Perusahaan, Dan Respon Pasar Atas Laba Perusahaan Manufaktur Indonesia Periode Penelitian 2004-2008**

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## *Abstract :*

*Previous studies assumed that earnings management in Indonesia was tend to opportunity. This perception affects Indonesia's companies unfavorably. The aim of this research is to investigate earnings management practices in Indonesia in order to improve the investor image of accounting quality. This research also examines whether earnings management practice intervene the influence of firm characteristics such as firm growth, size, and leverage on Earning Respose Coefficient(ERC). The impacts of earnings persistence and predictability on ERC are also examined to achieve empirical evident whether earning quality components affect investor responses.*

*Using regression analysis on 55 samples of manufacture companies from the year of 2004 to 2008, the result shows that earnings management practice in indonesia is efficient. Firm growth influences earnings management positively while firm size and leverage do not influence arnings management practices. The empirical test also show that firm growth and earnings predictability negatively affect ERC, meanwhile earnings management do not effect as well as intervene ERC. Further replicating researches are needed to achieve the picture of currently condition.*

*Keywords: Earnings Management, Earning Response Coefficient, Firm Characteristic, Earnings Persistence, Earnings Predictability*

# **Pengaruh Kinerja Keuangan Debitur Sektor Korporasi Terhadap Besarnya Persentase Pemberian Kredit Modal Kerja Di Bank BJB Pada Tahun 2010**

Yudi Wahyudi Hoesen, Universitas Kristen Maranatha Bandung.  
M.Sienly Veronica, Universitas Kristen Maranatha Bandung.

## *Abstract :*

*The purpose of this study was to determine and explain whether the debtor's financial performance affects lending decisions either simultaneously or partially in PT Bank Pembangunan Daerah Jawa Barat dan Banten, Tbk or better known as Bank BJB. This study uses financial ratio analysis as a proxy of the financial performance of liquidity ratios, activity ratios, solvency ratios, and profitability ratios. The sample in this study consists of 30 borrowers who received loans for working capital loans in 2010. In this study, the data used are secondary data is debtors financial statements in 2009. Analysis tools used to test the effect of financial performance against the decision to provision of credit in the Bank BJB is multiple regression analysis.*

*The amount of disbursement of the loans obtained through the calculation of working capital needs of the debtor where the research is used as the dependent variable. Debtor's financial ratios used are liquidity ratios, solvency ratios, activity ratios, and profitability ratios. In the liquidity ratio, the parameter of this ratio is current ratio, quick ratio, and net working capital. In Solvency ratio, the parameter is debt to total asset ratio and debt to equity ratio. The activity ratio's parameter is collection period, inventory turnover, and total asset turnover. Profitability ratio's parameter is the net profit margin, return on investment and return on equity. The eleven parameters are independent variables in this study. The results of this study indicate that simultaneous financial ratios significantly influence the provision of credit. Partial analysis results show that the variable Current Ratio (CR), Quick Ratio (QR), Debt to Asset (DA), Collection periods (CP), Asset Turnover (AT) and Profit Margin (PM) effect partially on the percentage of credit.*

*Key words: banks, provision of credit (WCL), Financial Ratios*

## **Pengaruh Kebijakan Aktivitas Terhadap Profitabilitas Dan Nilai Perusahaan Pada Perusahaan Manufaktur Di BEI**

Sutrisno, Universitas Islam Indonesia, sutrisno\_uui@yahoo.com

### *Abstract :*

*This study aims to determine the effect of activity (with indicators of total asset turnover, receivable turnover, inventory turnover, and working capital turnover) to profitability (with indicators of return on equity, return on the investments, return on assets and profit margins) and firm value (indicator stock return and market to book value ratio). Also to determine the effect of profitability on firm value.*

*Analysis tool used is the Structural Equation Model (SEM) which is a statistical technique that allows testing of a relatively complex circuit simultaneously. The object of research is a manufacturing company that was listed on Bursa Efek Indonesia.*

*The results showed variable activity has positive and significant impact on profitability, but the activity of variables have a positive effect on firm value, but not statistically significant. While the profitability variable has a positive effect on firm value, but not statistically significant.*

*Key words: activity, profitability, firm values, SEM*

## **Efek Kontagion Krisis Dubai Terhadap *Return* Saham Di Negara-Negara Asia Tenggara**

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*Abstract :*

*Dubai Crisis has shocked global stock exchange indicated by the downward of stock exchange index at stock markets in Europe and Asia. This study investigates to review the effect of Dubai Crisis toward stock return in ASEAN countries i.e. Indonesia, Singapore, Malaysia, Thailand and Philippine (contagion theory). Data used in this study is stock prices two months before and after Dubai stated that its government was in default or failure to pay on November 28, 2009. This study used regression to analyze the effect of Dubai Crisis as origin country to affective countries. Result of the analysis showed that the Dubai Crisis was significantly affected the stock price of Malaysia on the third day with the significance level 10%. Malaysia's stock price significantly affected the stock price of Singapore on the third day at significance level 1%. It also significantly affected the stock price of Thailand on the first day at significance level 10%.*

*Keyword: Dubai crisis, contagion effect, stock return, ASEAN countries.*

# Perbedaan Perilaku Jender Dalam Ber Investasi Di Pasar Saham: Tinjauan Teoritis

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*Abstract :*

*Theoretical models of financial markets built on the assumption that investor behave with extreme rationality. Investor are maximize utility base on their preferences, the constraints they face, and the information at their disposal, and they can use all information to solve the constraints and make decision to maximize their wealth. We note that decision become complicated when there is uncertainty. In recent years, psychologists have identified ways in which investor systematically depart from optimal judgment and decision making. Behavioral finance enriches economic understanding by incorporating these aspects of human nature into financial models. We illustrate how the value function and weighting function together allow investor to assess the value of prospect in way that is both similar and quite different from rationality. The purpose of this paper is to gain knowledge about factors that influence investment behavior and ways these factors impact investment decision-making processes among men and women.*

*Keywords : rationality, uncertainty, decision making.*

## **Efisiensi Pengelolaan Dana Bank Syariah Di Indonesia (Dengan Pendekatan Parametrik)**

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Muhamad Nadratuzzaman Hosen, UIN Syarif Hidayatullah Jakarta, [mnhosen@yahoo.com](mailto:mnhosen@yahoo.com)

*Abstract:*

*The high level of competition between Islamic banks is required the bank to keep manage existing funds more efficiently. Currently, the competition among Islamic banks back to the level of price competition (margin profit sharing), where the rate of profit sharing is slightly difference, thus efficiency of fund management is required. The aim of this study is to know the level of cost efficiency among Islamic Banks (BUS) in Indonesia, in this case, Bank Muamalat Indonesia (BMI), Bank Syariah Mandiri (BSM) and Bank Syariah Mega (BSM) are investigated during the study period of January 2008 to September 2010 using parametric approach namely Stochastic Frontier Approach (SFA). The results show that the Bank Muamalat Indonesia is the greatest level of cost efficiency among Islamic Banks in Indonesia. The factors which influence the input and output level of cost efficiency of each Islamic Banks are; the effect on BMI is the sharing expenses, BSM is cost-sharing expenses, personnel expenses and total financing and BMS is personnel expenses, total financing, and securities which owned.*

*Keywords: Efficiency, Stochastic Frontier Approach (SFA), Input, Output*



# **Pengaruh Rasio Keuangan Terhadap Perubahan Laba Pada Bank Syariah Di Indonesia**

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## *Abstract :*

*Financial reports contain information that needed by their users amongst others are government, investors dan the clients. The information from financial reports such as the information about profits is one of important information needed by their users that needs to be assessed and predicted to describe the prospect of of a firm performance and the condition of that firm in the future. To interpret the relevan accounting information for the interest of their users there have been developed a series of analytical technics which is based on published financial reports. One of popular the technics applied in business practices is financial ratios. This study focuses on how financial ratios could predict the changes in profitability of Syariah banks in Indonesia. This study employs a sample of six syariah banks with 118 observations (financial reports). There are seven independent variables i.e. CAR, fixed assets to capital ratio, problemed productive assets, NPL, ROE, BOPO and LDR, on the other hand the changes in profit as dependent variable. Multiple Regression is used to analyzed data and some classical assumptions are performed using professional statistical package. The results show that the independent variables comprise of CAR, fixed assets to capital ratio, problemed productive assets, NPL, ROE, BOPO and LDR simultaneuosly could explain only 7,8 % the variability of the changes of profit and 92,2% are affected by other variables not included in the study. Partially, factors that significantly affect the changes in profit are fixed assets to capital ratio, NPL, ROE, and LDR, in kontras CAR, problemed productive assets, and BOPO do not significantly affect the changes in profit of syariah bank in Indonesia.*

*Key words: Profit change, Financial ratios, syariah banks.*

## **Faktor-Faktor Yang Mempengaruhi Keberhasilan Bmt Berkah Madani Cimanggis**

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### *Abstract:*

*The aim of this study is to determine factors which affect the successful BMT at Berkah Madani Cimanggis (BMC). This study is continuation of previous research. The main factors of this research are to determine variables of the successful BMT such as ownership, good managerial and networking. This study uses a correlation analysis, a regression analysis and a financial report analysis. The results of study show that there is a significant relationship between ownership and good managerial, there is not significant relationship between ownership and networking, and there is significant relationship between good managerial and networking. Ownership, good managerial and networking prove to have a significant influence to the successful BMT as well as financial performance proves to have a strong influence the successful BMT.*

*Keywords: The success, Influence, BMT Berkah Madani Cimanggis*

# **Aplikasi *Discounted Cash Flow* Dalam Penentuan Harga Perdana Saham: Studi Kasus IPO PT Krakatau Steel**

Abdul Moin, Universitas Islam Indonesia

## *Abstract :*

*Valuation of stock in the Initial Public Offering is crucial part in the process of company listing at capital market. The determination of an accurate price is needed to give the proper range of price to avoid undervaluation or overvaluation. This paper tries to investigate whether the stock price of PT Krakatau Steel determined by The Ministry of State-Owned Enterprise is too low as stated by public opinion. By applying Discounted Cash Flow Model with 15% discount rate, this paper concludes that the price per share is Rp860 compared to Rp850 as priced by The Ministry. However, if 10% discount rate were applied to the Model, the price could be Rp1.114, much higher than that of IPO price. This paper also notes there was underpricing of the IPO in which the price at first trading day reached Rp1.270 per share indicating 49.41% increase.*

*Keywords: IPO, DCF, valuation.*

# **Pengaruh Kepemilikan Pemerintah Terhadap Kinerja Keuangan Perbankan (Studi Pada Bank Umum di Indonesia Tahun 2006-2008)**

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## *Abstract :*

*The ownership is one of critical issues in corporate governance mechanism. In the bank industries, government ownership will influence the financial performance of the banks. Micco et. al (2004) and La Porta et. al (2002) find that state owned banks in the developing countries have lower financial performance than the private banks. In the other side, D'Souza et. al (2007) and Bikram (2003) find that government ownership have positive impact to bank financial performance. So, this research aims to find out the influence of government ownership to the financial performance of Indonesian banking.*

*This research uses commercial banks in Indonesia period 2006-2008 as population. According to purposive sampling method, there are 314 commercial banks as the research samples. The data in this research are based from commercial banks financial statements obtained from the Indonesia Banking Directory books in period 2008-2010. Dependent variables in this research are the financial performance of commercial banks measured by capital adequacy ratio (CAR), non performing loans (NPL), net profit margin (NPM), return of assets (ROA), operating expenses to operating income ratio (BOPO), and loan to deposit ratio (LDR), that representing CAMEL aspects. This research use government ownership as independent variable that measured with a proportion of government-owned shares to total shares outstanding banking, and use firm size, firm age, and global crisis time as control variables. Hypothesis in this research was tested by multiple linear regression tests using the Weighted Least Square method.*

*This research find that government ownership influence to financial performances of banks measured by CAR, NPM, ROA, BOPO, and LDR, but has no influence toward NPL ratio. The government ownership has a significant negative influence to the ratio of CAR, BOPO, and LDR, and a significant positive influence to the ratio of NPM and ROA. The result also proves that firm size, firm age, and global crisis time as control variables in this research.*

*Keywords: Government Ownership, Financial Performance, Commercial Bank.*

**Resiko Nilai Tukar Valuta Asing  
Atas Kewajiban Memakai Mata Uang Rupiah  
Berdasarkan Undang-Undang No. 7 Tahun 2011 Tentang Mata Uang**

Sumarsono, Universitas Kristen Maranatha Bandung

*Abstract :*

*In the era of globalization and international trade that has been developed at this time, resources for the factors of production can be obtained from various countries to produce products and services that have high competitiveness both in terms of quality, price and delivery time. International trade must be managed well by the company because besides having the benefit is also a risk. One risk that there is a risk of foreign exchange rates resulting from the use of various foreign currencies its financial transactions.*

*On June 28, 2011 has been enacted Undang-Undang No. 7 : Tahun 2007 tentang Mata Uang . The much debated provisions in the Act is the obligation for companies in the Republic of Indonesia to execute transactions and payments using the rupiah currency. Violation of these provisions is a criminal penalty of up to 1 year in jail and fines of Rp. 200.000.000,00.*

*The existence of the use of transaction and payment obligations denominated in rupiah currency, for the companies that conduct international trade factors of production from abroad and then sold in the country will face the risk of foreign exchange rates increasing and will increase the cost of hedging for risk management process because previously only in the form of translation exposure will be a transaction exposure. This happens because the high volatility of the rupiah against foreign currencies. Based on data from the exchange rate from 2000 to August 2011, the average value per 1 USD exchange rate of Rp. 8.303 with the highest value per 1 USD exchange rate of Rp. 12.400 and the lowest value for every 1 USD exchange rate of Rp. 6.935.*

*Based on research on a company's sales program of a company's Maintenance Repair & Overhaul in Bandung by testing 322 samples showed that the difference interest rates USD with interest rate Rupiah, Import content and Production process duration of a significant positive effect on the proportion of the cost of hedging against the total cost. The study also found that the exchange rate USD negatif and not significant influence the proportion of the cost of hedging against the total cost.*

*The addition of the cost managing foreign exchange risk resulting from the enactment of Undang-Undang No. 7 tahun 2011 tentang Mata Uang lead to lower competitiveness of products and service company operating in Indinesia who have imported content.*

*Key Words : The risk of foreign exchange rates, Curenry Act, Translation exposure, Transaction exposure, Competitiveness*

# **Model Konseptual Implementasi System Application Product (SAP) terhadap Kinerja Perusahaan**

Farah Alfanur, Institut Manajemen Telkom

*Abstract :*

*Many companies tried to increase the number of their consumers by providing excellent service and low cost due to today's business competition. One way to achieving success can be made by investing some funds to implement an integrated information system. In this regard, the effectiveness of the implementation is critical in company or business enterprise to support the achievement of common goals and helped the company's management in making decisions in the future. SAP (System Application and Products) is a part of the system information, software that developed to support an organization in carrying out business processes and operations more efficient and effective. SAP is an Enterprise Resources Planning (ERP) software, which is an IT and management tools to help companies plan and perform a variety of daily activities. The cost in SAP implementation is high so the effectiveness of its use must be considered carefully. The purpose of this study is to examine factors that influence the implementation of SAP to increase company performance. Analysis of this problem is using literature study and conceptual models to see the framework and overview of the conditions.*

*Keywords: System Information, System Application Product (SAP), company, conceptual model.*

# **Dampak Penggabungan Bursa Efek Jakarta (BEJ) Dan Bursa Efek Surabaya (BES) Terhadap *Return* Dan Volume Perdagangan Saham Di Bursa Efek Indonesia (BEI)**

Astrie Krisnawati, Institut Manajemen Telkom

## *Abstract :*

*The objective of this research was to investigate whether the merger between Jakarta Stock Exchange and Surabaya Stock Exchange had implication to the informational efficiency of Indonesia Stock Exchange through event study approach. The variables used as indicator of stock exchange efficiency were return and trading volume of the stocks. Return variable was represented by Abnormal Return (AR), Average Abnormal Return (AAR), and Cumulative Average Abnormal Return (CAAR) during the observed periods, while trading volume variable was shown as Trading Volume Activity (TVA). The analysis model used in this research was Paired Sample T Test, comparing the obtained value of those variables in periods of before and after the merger.*

*The empirical result showed that return and trading volume of stocks before merger and after merger were not significantly different. The event of merger between Jakarta Stock Exchange and Surabaya Stock Exchange as a public information was not immediately reflected in stock price and trading activity in Indonesia Stock Exchange. It showed that we could not find asymmetric information in Indonesia Stock Exchange. It meant that there was none got more information than the others, so there was none used the information to get abnormal return during the window period. So it was concluded that Indonesia Stock Exchange was efficient in semi strong efficiency form.*

*Keywords: abnormal return, efficient market theory, merger, semi strong efficiency form, trading volume activity.*

# **Analisa Perbandingan Penggunaan *Open Position*, *Forward Contract* Dan *Money Market Hedging* Terhadap Utang Ekspedisi Luar Negeri (Studi Kasus:Pada Perusahaan Jasa PT.X Di Bandung)**

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## *Abstract :*

*A company that has cash flow in form of foreign exchange market will have a risk with exchange rate fluctuation. One of the methods that can be used is applying hedging strategy. This strategy uses in order to know which hedging technique that gives efficiency to PT.X especially for their abroad expedition debt which its deadline is 30 days during 2009 period, comparing to strategy application of forward contract hedging and money market hedging. The result shows without applying hedging PT.X pay all abroad expedition debt IDR 67.159.981.310. While with using forward contract PT.X abroad expedition debt becomes IDR 68.292.222.919. If we compare to without applying hedging technique or open position inefficiency as IDR 1.132.241.610 or 1.69 % happens. Whereas by using money market PT.X abroad expedition debt is IDR 68.906.681.113, where 2.60% (IDR 1.746.699.804) inefficiency happen, compare to without using hedging technique or open position. Therefore, both forward contract and money market basically cannot minimize fluctuation risk IDR to US dollar as PT X's managerial expected, because average transaction in deadline time IDR is received appreciation during 2009 period, even though based on production of efficiency value, forward contract hedging produce lower inefficiency than money market hedging. Hedging strategy which is applied will give certainty to company's cash flow, even it is not always give profit to the company. Thus, the company have to make hedging regulation, like which technique that will be applied. For 2009 period the company should use forward hedging technique.*

*Keyword: foreign exchange market, open position, forward contract hedging, money market hedging, abroad expedition debt.*



## **Portifolio Markowitz: Uji Optimal Holding Period Dan Kinerja Portofolio Berdasarkan Kriteria Risiko Dan Target Return**

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Andi Ivand Markemo Boangmanalu

*The concept of mean-variance optimization, developed by Markowitz, is the cornerstone of modern finance theory. The objective of this portfolio construction is to minimize investment risk by forming optimal portfolios. Dynamic movement in capital markets requires not only changes in portfolio composition. Optimal portfolio is not only determined by the covariance between securities in the portfolio, but also by holding period. The aims of this study is to answer two research questions. The first research question is how long the optimal holding period that was resulted from trade-off between risk and return. This study using target return that are determined hypothetically as well as the risk criteria are divided into 3 namely the mean variance, semivarians and expected loss. Target returns are simulated in this study were divided into 3 criteria namely aggressive, moderate and conservative. The second research question is whether there are differences among the various portfolio performance based on criteria of risk and target return. Portfolio performance is measured by using excess return and the Sharpe index.*

*In this study, stocks covered in LQ-45 index are used to construct efficient portoflio. Monthly price series for company and LQ-45 index for February 2004 to September 2008 are collected. The analysis found that optimal holling period is ranges between 1-5 months. Holding period of a portfolio that more than 5 months will provide risk and return trade-off less favorable. In addition this study found that there was no significant differences in portfolio performance based on overall scenarios.*

*Keywords: holding period, portofolio performance, risk criteria, target return*

# Model Pembiayaan Usaha Kecil Dan Menengah Pemasok Ke Peritel Besar

Kartib Bayu, Sekolah Bisnis Dan Manajemen Institut Teknologi Bandung  
Dedi Sulistyono, Universitas Komputer Indonesia

## *Abstract*

*In running a business supplying products by SMEs to large retailer in general SMEs become weaker party. Almost all of the provisions set by large retailers, while SMEs are just as the receiving party only. This is due to the weak bargaining position (bargaining position) of SMEs. One of the constraints faced by SMEs in supplying products to large retailers is a matter of working capital. Period payments made by large retailers to SME suppliers are usually between 1 (one) up to 3 (three) months. With the payment period "relatively old", then the working capital needs of SMEs are "relatively large" for supplying large retailers.*

*The purpose of this study was to obtain a precise formulation of the model of financing for SME suppliers to the Big Retailers. The method used is descriptive Comparative. Engineering studies using two approaches, namely (1) literature studies (Desk Study), and (2) Survey (interviews and observation).*

*The results showed that: 1). SMEs Suppliers need additional working capital in the conduct of its business operations. This is caused because the pattern of payments made by the retailer to SME suppliers with the maturity (15, 30, 45 and 75 days). With this pattern many SMEs are experiencing difficulties in meeting its operational costs. 2). SME Suppliers trend pattern utilizing a conventional loan as compared with the pattern or credit schemes that already exist. This is due to schemes that have been there have not been able to accommodate the needs of SME suppliers to major retailers. 3). Financing models for SMEs Suppliers to Large Retailers need for a synergy of cooperation between SME suppliers, major retailers and management institutions financing model.*

*Keywords : Financing, Small Business, Medium Business and large retailer*

## **Uji Model Black-Scholes Dan Model Binomial Pada Kontrak Opsi Saham TLKM**

Widya Sastika, Institut Manajemen Telkom, [Wiedya\\_85@yahoo.com](mailto:Wiedya_85@yahoo.com)

*Abstract :*

*The research was conducted to determine the accuracy of the Black Scholes option model compared with the Binomial option pricing model in predicting call option shares of PT. Telekomunikasi Indonesia (TLKM) on the due date of 1 month, 2 months, and 3 months. Research was using data call option which performed at 60 (sixty) sample points from the period January 2005 to December 2009. To determine the accuracy of the two models, price absolute error comparisson between the Black Scholes option model and the Binomial option model was conducted. In result the Black Scholes option model is more accurate than the Binomial option.*

*Keywords : Binomial Model, Black-Scholes Model, Option Pricing*

## ABSTRAK MANAJEMEN PEMASARAN

### **Analisis Preferensi Konsumen Terhadap Bundling Kartu Perdana Dan Handphone Seluler Berbasis Teknologi Code Division Multiple Access (CDMA) Di Bandung Tahun 2009**

Astri Octavina Hamid, Refi Rifaldi Windya Giri, Maya Ariyanti  
Institut Manajemen Telkom

#### *Abstract*

*This research aims to identify consumer preferences toward bundling starterpack and cell phone CDMA technology-based in Bandung. The research surveyed 143 respondent for first research method (factor analysis) and 120 respondent for second research method (conjoint analysis) who are using or have used bundling CDMA (starter pack and cell phone) using purposive (judgmental) sampling method. Primary data gained by conducting questioner. The data collected analyzed by using factor analysis and conjoint analysis according the product attributes. The result of this research shows that consumer prefer to choose bundling CDMA which contain of these attributes (rank by importance value): Style (17,53%), Internet (17,52%), cell phone feature (16,8%), Bundling value (13,64%), buying trigger (12,9%), searching cost (10,6%), benefit (5,9%) and value added service (5,1%). According to respondent preferences the ideal bundling CDMA are candybar with variety color of casing or clamshell with monochrome color of casing, without external memories and not QWERTY or QWERTY , camera and without external memories, fast internet connection (equal EVDO Rev.A), ease of making call, bonus (free call and free pulse for texting (SMS)), easy to use the cellphone, and no content.*

*Keywords :Bundling CDMA, Consumer Behaviour, Preferences, Factor Analysis, Conjoint Analysis, Purchase Decision, Co-Branding*

# **Pengaruh Negara Asal Dan Etnosentrisme Konsumen Terhadap Sikap Dan Niat Pembelian Produk-Produk Makanan Asing dari Malaysia dan Amerika: Perspektif Pemasaran Lintas Budaya**

Ramadania  
Universitas Tanjungpura

## *Abstract*

*International trade has been increasing rapidly in recent years. It is characterized by increased many of products available from the country of origin differently which are distributed in many countries in worldwide. This situation resulted in a greater interest in examining attitudes and consumer behavior toward products from different countries of origin. Therefore important for marketers and researchers to better understand attitude and consumer buying behavior toward foreign products in the context differences of cross-national and cross-culture, as well as the emphasis on the importance of determinants and antecedents of its.*

*The objective of this paper is to present conceptual framework and examining COO effect and ethnocentrism on the attitude and purchase intention of foreign products in the context cross culture marketing. The selection of products from Malaysia representing the culture similarity of Indonesia, and the United States representing the different culture with Indonesia. This research was conducted in Pontianak, Indonesia.*

*This study was using survey method. The samples of this study consist of 133 respondents. This research was using convenience and purposive sampling methods. Data analysis using Hirarchy Reggression. This study showed that COO effect have a positive influence on the attitude as well as on the itention to purchase of foreign products. Otherwise, it results showed that CE have a negative influence on attitude toward foreign products. In addition, CE also have a negative influence on the intention to porchase of foreign products. Futhermore, this study has proved that attitude as intervening variable between COO effect and buying intention, as well as between CE and Intention to purchase. All of hypotheses of this study can be proved for both that are Malaysian food products and U.S. food products.*

*Keyword: Country of Origin Effect, Consumer Ethnocentrism, Attitude, Intention, International Marketing, Cross-Culture Marketing*

## **Pengaruh *Relationship Marketing Investment* Dan Nilai-Nilai Bersama Pada Niat Untuk Menyumbang Melalui Kepercayaan Calon Donatur**

Tanti Handriana, Universitas Airlangga, [handriana\\_tanti@yahoo.com](mailto:handriana_tanti@yahoo.com)

### *Abstract*

*This study tested the effect of relationship marketing investment and shared values to trust, and also tested the effect of trust on intentions of prospective donors to donation. Thus, this study examines the role of trust in relationship marketing in nonprofit organizations. Data was collected using questionnaires from 124 respondents in the form of prospective donor in badan/lembaga amil zakat. Analytical techniques used to examine the relationships between research constructs in the form of shared values, relationship marketing investment, trust and intentions to donate was the technique of Structural Equation Modeling (SEM). The results showed that the shared values affecting trust of the prospective donor in badan/lembaga amil zakat. This study also proves that the trust has a positive effect on intention prospective donors to donation.*

*Keywords: shared values, relationship marketing investment, trust.*

**Pengaruh Kepuasan Harga, Kompetensi Manajemen, Dan *Image*  
Pada Kepercayaan Dengan Variabel Pemediasi Kepuasan Antara  
Pembeli-Pemasok  
(Studi Pada Perusahaan Retail Di Surakarta)**

Reza Rahardian, Desy Mayasari  
Universitas Gadjah Mada

*Abstract*

*Relationship marketing is widely known to maintain long term relationship within supply chain management. This topic has become hot topic which is examined by researcher and often discussed by manager. In 1990<sup>s</sup>, satisfaction experiencing a major shift in relationship marketing and changed by trust/commitment and resulted a shading view within supply chain relationship. Although the importance of both trust and satisfaction is well acknowledged, however, interrelationship between these two construct have not been addressed properly. As an addition, many literatures examine trust factors but yet seldom differ whether reflective or formative measurement. These results produce type one error in testing hypothesis. Social exchange is a basis to analyze relationship pattern between supplier and buyer in retail firm. These articles purposes are to integrate supply chain value and to investigate factors which form trust construct. Sample in this research consist of 80 retail firm spread in five sub-districts in Surakarta Regency. A great deal of relationship marketing literature is regularly done in huge scale industry and seldom done in small scale industry. It is interesting scrutinize when seller and buyer develop relationship based on transaction cost and not based on relational exchange. Research limitation in this research is self-reported answer. Further research use a dyad answer between supplier and retail firm and also accommodated commitment variable in measuring relationship marketing.*

Keyword: kepuasan, image, kepercayaan, kepuasan, nilai bersama, komunikasi

# **Analisis Faktor-Faktor yang Mempengaruhi Tingkat Adopsi Penggunaan Teknologi *Mobile Banking* di BSM KCP Urip Sumoharjo Surakarta**

Budi Astuti, Rendra Wismoyomurti  
Universitas Islam Indonesia

## *Abstract*

*This study aims to empirically examine the factors that affect the adoption of online banking. Perceived usefulness, perceived ease of use, government support and trust were examined to determine if these factors are affecting online banking adoption. The population used in this study were all individuals who are already using mobile banking service in the transaction. A survey was distributed to 96 users mobile banking customers in BSM Branch Urip Sumoharjo Surakarta. Sampling technique using a "purposive sampling". Data were analyzed by employing correlation and multiple linear regression analysis.*

*The results showed that perceived usefulness, perceived ease of use, government support and trust all positively associated with the intention to use online banking, and perception usefulness of the most dominant influence on the use of mobile banking.*

*The result allow banks decision makers to develop strategies that can increase the adoption of online banking. Banks should improve the security and privacy of web sites, which will increase the trust of users, and government should play a role to support banks in their effort to increase online banking adoption.*

*Keywords: perceived usefulness, perceived ease of use, government support, trust and adoption of internet banking*



# **Pengaruh Persepsi Pengguna Jasa Dan Lulusannya Sebagai "Opinion Leader" Pada Kualitas Pelayanan Terhadap Niat Mereferensikan Lembaga Pendidikan X**

V.J. Wisnu Wardhono, Ida Nuraida  
Universitas Katolik Parahyangan

## ***Abstract***

*Educational institution is a business entity which organizes educational services to its customer. The quality of the output of qualified graduates of educational institutions is primarily determined by the quality that goes, but the popularity of educational institutions to determine who would enter. This means that the good image quality is not based on viewpoint or perception of the educational institutions as provider of that services, but based on the viewpoint or the perception of consumers. Based on the survey result, the general reasons consumers joint with the Educational Institution of X is based on the positive influence and the information from opinion leader, particularly the graduate from that institution, who had felt the services at Educational Institution of X. Educational Institution of X was founded in 1995. Since the location moved from Jl. A to Jl. B and the closing of classes for employees, the number of consumers of Educational Institution of X gradually decreased. The author would like to know how the perceptions of opinion leaders, particularly consumers and para lulusan, to service quality (Tangibility, Emphaty, Reliability, Assurance, Responsiveness, or abbreviated into TERAR) in Educational Institution of X, and the extent of satisfaction with the quality of services/TERAR affect their intention to refer the Educational Institution of X. This is very useful for Educational Institution of X as a feedback on the quality of service from the consumers viewpoint and graduate of Educational Institution of X who have had experiences during study there. In addition to product quality and the sacrifice that had been issued, they will also do a comparison between expectations and their perceptions of the product. If the service quality being used matches or even exceeds their expectations, then this will affect consumer and graduate value perception of this institute on the incidence of a positive reference interest of this institutions to their friends, colleagues, family and people in the milieu them. This also applies vice versa. In the long run, it is expected to become one of the factors that increase the number of consumers of the institution, because one of the success rate of the institutions is its ability in providing good services to consumers.*

*Keywords : Opinion leader, service quality, perception, intention of reference.*

# Pemilihan Strategi Diversifikasi dan Implikasinya Terhadap Pengembangan Pasar Modal Syariah Di Indonesia

Endah Prapti Lestari, Universitas Negeri Semarang

## Abstrak

*Penelitian ini bertujuan untuk menganalisis implikasi teori market based view, resources based view, internal transaction cost economic, dan agency theory dalam menjelaskan pemilihan strategi diversifikasi sebagai sumber penciptaan nilai.*

*Implementasi strategi diversifikasi dilakukan sebagai arah dan pengembangan pasar modal syariah di Indonesia dengan menggunakan uji statistik multinomial regression logistic, Struktural Equation Model, dan Multivariate Analysis of Variance.*

*Hasil penelitian ini menunjukkan: pemilihan strategi diversifikasi masih lebih menekankan pendekatan pasar dibanding pendekatan sumber daya manusia. Eksploitasi potensi ekonomi dalam sinergi diversifikasi lebih berorientasi pada sinergi finansial dibanding sinergi operasional.*

*Penelitian ini menyimpulkan adanya agency problem, inefisiensi dalam transaksi internal dan eksternal, serta adanya eksploitasi market power dalam pengembangan strategi diversifikasi pengembangan pasar modal syariah di Indonesia.*

*Penelitian ini merekomendasikan: pendekatan resources based view dipandang sebagai pengembangan terbaik untuk mengeksplorasi potensi sinergi diversifikasi dengan mengembangkan related diversification.*

Kata Kunci: diversifikasi, sinergi, aset strategik, nilai perusahaan

## **Membangun Merek melalui Strategi Komunikasi Pemasaran**

Euis Soliha, Universitas Stikubank Semarang, zulfa\_arkan@yahoo.com

### *Abstract*

*Marketing communications is an important thing that must be considered by marketers. The purpose of marketing communications of which this is to inform, persuade, and influence consumers to buy or use products that are offered. To communicate effectively, marketers need to understand the nine elements of the underlying fundamentals of effective communication that involves: (1) sender, (2) encoding, (3) message, (4) media, (5) decoding, (6) receiver, (7) response, (8) feed back, and (9) noise (Kotler and Keller, 2009: 514-515). Kotler and Keller (2009: 512) says there are eight kinds of marketing communications mix: advertising, sales promotion, events and experiences, public relations and publicity, direct marketing, interactive marketing, word-of-mouth marketing, as well as private sales.*

*Brand is a major issue in product strategy. Under conditions of increasingly fierce competition, the brand plays a very important. For marketers, the brand is important to differentiate themselves from competitors. If a product or service that has a brand, product or service then it would be easy to distinguish from competitors. Marketers need to consider how appropriate communication strategy to build its brand in the eyes of consumers. Companies must realize that the market power it will be owned by companies with brand building. The brands that have been developed well will dominate the market and it will always be remembered by consumers. Brand is also a communication tool between the company and its customers. Through consumer brand then reveals his consciousness, identity, and choice. Brand later appeared as objects of consumer culture and ideology. Entanglement is not always the consumer with the brand again in a managerial perspective (economic) alone but also involves emotional aspects. It should be noted that marketers is how to communicate this brand to a company's reputation or image can be constructed with a strong brand.*

*Keywords: marketing communications, promotion, message, advertising, brand*

# PENGUJIAN KUALITAS LAYANAN DENGAN CARTER MODEL DAN PENGARUHNYA TERHADAP KEPUASAN KONSUMEN DAN LOYALITAS KONSUMEN : STUDI KASUS PADA PERBANKAN SYARIAH DI YOGYAKARTA

Siti Nursyamsiah, Universitas Islam Indonesia, [Inung.nursyamsiah@gmail.com](mailto:Inung.nursyamsiah@gmail.com)

## Abstract

*The operation of Islamic bank derives from the Islamic Law and thus differs in spirit, cultural background and practice from conventional bank operations. Because of the strong competition, customer expectation to receive high quality services and quick changes of technology. Islamic banks must therefore think strategically by providing high quality products and services to satisfy their customer. This study indicates that it is important for Islamic banks to adopting service quality, and suggest a new model to measure service quality called CARTER which is based on 34 items. Also, the study shows there is a direct effect service quality to customer satisfaction and customer loyalty. But the customer satisfaction are not shown to mediate between service quality with consumer loyalty.*

**Keywords** :Service Quality, customer satisfaction, consumer loyalty, CARTER model.

## **Pengaruh Citra Merek dan Kualitas Produk terhadap Loyalitas Konsumen melalui Kepuasan Konsumen pada Starbucks Hayam Wuruk, Mall Emporium, dan Setia Budi**

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Budi Hermawan, Institut Bisnis dan Informatika Indonesia, manjushri.wisdom@gmail.com

### *Abstract:*

*Consumers are faced with a choice of same products with similiar price and quality. Therefore the company must try to find the right strategy to promote their products. One of them is by creating a brand image and product quality that provide a satisfaction to consumers which will lead to consumer loyalty to the company.*

*This study was conducted to examine the influence of brand image and product quality to customer loyalty through customer satisfaction.*

*The results of this study indicate that at the Hayam Wuruk's Starbucks, brand image has influenced the consumer satisfaction by 0,40 and has influenced consumer loyalty through customer satisfaction for 0,164, product quality has influenced consumer satisfaction by 0,46 and has influenced consumer loyalty through customer satisfaction for 0189, and consumer satisfaction has influenced consumer loyalty for 0,41. Meanwhile at the Emporium Mall product quality has influenced consumer satisfaction by 0,66 and has influenced customer loyalty through customer satisfaction by 0,647. Furthermore, at the Setia Budi's Starbucks consumer satisfaction has influenced consumer loyalty by 0,97.*

*The conclusion of this study is at Hayam Wuruk's Starbucks, brand image and product quality is proven to influence the consumer loyalty through customer satisfaction and at Mall Emporium's Starbucks only products quality that proven to influence customer loyalty through customer satisfaction.*

**Keywords:** Citra Merek, Kualitas Produk, Kepuasan Konsumen, dan Loyalitas Konsumen.

# Collaborative Marketing Management : Faktor, Proses Dan Efektifitasnya Dalam Membangun City Branding Yang Berkelanjutan

Farida Indriani, Rizal Hari Magnadi  
Diponegoro University

*Abstract :*

*Within these few years, marketing management subject face an evolution that significantly change how it use to be. With the massive development of digital marketing era that shows by the changing of market face since years 2000, marketing management field move to management concept that focused more on active dialogue in delivering the value between market stakeholder and its community. The changing environment make it to possible to the birth of new situation which is each stakeholder not isolated on one another, and then more become involve in reciprocal process in each marketing activity interaction (collaborative marketing management). And the changing process is also in the development and building of city branding on a sustainable city.*

*In the process of building a sustainable city, we need a deep thinking about how it fits and align on identity found up that differentiate one city with another for achieving competitive advantage in local, regional or international. In general, city branding activity can be directed to local potential, which is about how to reach an investor, tourism and trader (Invest, Tourism, and Trade – ITT). First thing to do is to look for the strategy in attracting investor to push the local economic growth. Then the second is a tourism as tool show the uniqueness and characteristics such as tradition and culture, nature, social system, specific culinary and etc. Thirdly, we can push more on trade potential to shape and build comparative advantage in making product or service in cost, technology and resources so it can grow up the local economic.*

*The application of collaborative marketing management in build a sustainable city branding become one of the variance of partnership and a relationship that joined in power distribution, work, support and/or information to reach the equal benefitness for stakeholder, and also to do a collaborative work with others neighbour city. These match with the function of a town that contains four important functions, a government administration, private office, education/culture and economics activities in service area (Ahmad Erani Yustika, Kompas, 24 Agustus 2011).*

*The study is held to develop a collaborative marketing management model in build a sustainable city branding activities, and choosing Semarang as a case study. Research method by analyzing the application of collaborative marketing management concept to find out a measurable tool in knowing how the performance of the city can be measured in macro social-economy through a spatial socio-economy performance and marketing activity that show by all stakeholder with their marketing performance. By doing this research, we can get a synthesis and building block of thinking frame from collaborative marketing management concept on overall to build a sustainable city branding.*

*Keywords: collaboration marketing management, city branding, sustainable marketing performance*

## **Pelaksanaan Bauran Pemasaran Jasa dan Manajemen Kerelasiaan dalam rangka meningkatkan Kesetiaan dan Ekuitas Pelanggan Otomotif di Jakarta.**

Tiar Sugianto Irawadi -PT. Dipa Menka Eng.  
Surachman Surjaatmadja -Universitas YARSI

### *Abstract :*

*Tiar Sugianto Irawadi & Surachman Surjaatmadja. 2011, This study aims to determine the effect of the implementation of the service marketing mix and customer relationship management to the automotive customers loyalty and equity in Jakarta. The results of the analysis and hypothesis testing found that the implementation of the service marketing mix affect, positive and significant impact on customer loyalty. Customer relationship management influence, positive and significant impact on customer loyalty and shared implementation and management of the service marketing mix and customer relationship management effect on customer loyalty, as well as the implementation of the service marketing mix affects the customer equity. Contrast with the customer relationship management had no effect on customer equity. Customer loyalty effect on customer equity. Equity is the customer's ongoing customer loyalty. Implementation of the service marketing mix and customer relationship management effect on automotive customers equity in Jakarta. The method used in this study is descriptive and verificative using a sample of 288 respondents.*

*Keywords: Services marketing mix, customer relationship management, customer loyalty and customer equity.*

## **Holistic Marketing 3.0: Kolaborasi dan Relasi ke Segala Arah**

Gancar Candra Premananto, Universitas Airlangga, gancar\_premananto@yahoo.com

*Abstract:*

*Holistic Marketing is become new mantra for marketer in this 21 century. The concept builds on 4 pillars which are integrated marketing, internal marketing, performance marketing and relationship marketing. The point of that concept is about the important things is to make relationship to everybody and to every stakeholders. The concepts still on development process by Kotler & Keller. This conceptual article proposed that Holistic Marketing proposed by Kotler & Keller still discuss about horizontal relationship. It is not include the important relationship that should be building by human, which is relationship to God. Those relationship can make organization can apply the concept of HabluminaLLAH, habluminannas dan rahmatan lil 'alamin. The concept proposed as Holistic Marketing 3.0, to make more complete and holistic relationship.*

*Keywords: Holistic Marketing, relationship*



## **Perbandingan Tingkat Etnosentrisme dan Sikap Konsumen Pria dan Wanita terhadap Produk Domestik di Kota Pekanbaru**

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### *Abstract :*

*The objective of this research is comparing the level of consumer ethnocentrism and attitude between male and female toward domestic product in Pekanbaru City. Identifying these factors are very crucial for marketers in design their marketing program. Based on consumer ethnocentrism questionnaire (CETSCALE) developed by Shimp and Sharma (1987), 17 questions were given to the student from one private high school in Pekanbaru City, Riau Province. Moreover, question about their attitude, preference, and the reason to choose domestic product also being questioned. About 118 students participated in this study. The data collected was analyzed with SPSS 17. The result showed that mean score for male was 56.83 and female was 57.56 and both of them indicating a moderate level. It also showed that there was no significant difference between male and female level of ethnocentrism. Female respondent percentage is higher in showing their attitude whether considering the country of origin or not in their purchased decision. The percentage for female group also higher than male group relating to purchased domestic product when the price is the same or lower than foreign product. Contrary to the condition where the domestic product price is higher than foreign product, the female group showed lower percentage. We also investigated about what kind of product and services they prefer domestic made. Nearly 50% mentioned clothes or dress and many respondents refer to specific kind of clothes or motive such as Batik. Food is chosen by at least 66% respondent as domestic product they prefer. The most reasons are the cheap prices, same quality, delicious taste for food, and proud to consume the domestic product. We may conclude that respondent were ethnocentrism at certain product but still considering the price to make a purchased decision.*

*Keyword: Consumer Attitude, Consumer Ethnocentrism, Domestic Product*

# Dimensi Kualitas Pelayanan Yang Mempengaruhi Niat Kembali Berkunjung Wisatawan Religius Ke Pulau Madura

Pribanus Wantara  
Universitas Trunojoyo Madura

## ABSTRAK :

Tujuan dari penelitian ini adalah untuk menguji pengaruh dari dimensi kualitas layanan, yang diusulkan oleh Parasuraman, Berry dan Zeithaml (1988), terhadap niat kembali untuk mengunjungi tempat wisata religius di Pulau Madura. Model diadaptasi dari model SERVQUAL (Parasuraman et al. 1988), meliputi lima dimensi kualitas pelayanan (Tangibles, Keandalan, Responsif, Jaminan dan Empati). Adapun teknik analisis yang digunakan dalam penelitian ini adalah *Structural Equation Modeling* (SEM) dengan menggunakan paket program AMOS 5.

Hasil penelitian menunjukkan dimensi tangibles memberikan kontribusi yang paling kuat mendukung variabel kualitas pelayanan yang mempengaruhi wisatawan untuk niat berkunjung kembali, diikuti oleh dimensi empati, responsive, kehandalan dan jaminan. Sedangkan indikator yang memberikan pengaruh dominan terhadap variabel niat kembali berkunjung adalah: berkunjung kembali dimasa yang akan datang, diikuti oleh indikator mengajak teman atau kerabat, dan mengatakan hal-hal positif tentang wisata religius Pulau Madura kepada orang lain.

Kata Kunci: Kualitas Pelayanan, Niat kembali berkunjung, Wisatawan Religius, Pulau Madura

## **Strategi Pemasaran Produk Tabungan Mudharabah Shar-e Ditinjau Melalui Metode STV- Triangle Concept(Study Kasus Pada PT Bank Muamalat Indonesia Cabang fatmawati)**

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### *Abstract:*

*Marketing of product is very importance in the performance of Islamic Banking. Marketing of product is a way to get mind share, market share and heart share for peoples. One of effective marketing strategy is method of STV Tri-Angel Conception for Bank Muamalat Indonesia (BMI) as a pioneer Islamic Banking in Indonesia; certainly BMI has good marketing strategy to its product. The method of this study is to test of validity and reliability and to analyze the implementation and the result of STV Tri-Angel Conception, meanwhile,. The aims of this study are to determine suitability between BMI's marketing system and method of marketing STV Tri-Angel Conception and to compare performance of results at the level of bank and performance of real condition of BMI customers when they use funding mudharabah product of shar-e. The results of this study show that some important parts of marketing strategy are improvisations which good, unique, and attractive to the new costumers and candidate costumers. BMI's marketing and method of marketing STV Tri-Angel Concept are suitable for getting good performance of shar-e as a mudharabah product and have a good result to attract new customers as well as candidate.*

*Keywords: Funding Product Mudharabah Shar-e, Marketing Concept, Method of Marketing STV-TriAngel Concept*

## **Pengaruh Persepsi Kualitas Layanan dan Persepsi Harga Terhadap Loyalitas Konsumen Air Asia Melalui Kepuasan Konsumen**

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### *Abstract:*

*As the time passed by, customers need a fast and affordable transportation. Nowadays, many airlines offer low cost flight so the customers have many choices of air transport. The customers not only looking for low cost flight, but also looking for the quality of services provided. The purpose of this research is to study empirically the effect of quality perception which includes five dimensions and price perception on customer loyalty through customer satisfaction. The research is about the quality and price offered by Air Asia. The respondents are the customer who had flown with Air Asia. The result of this research shows that the effect of quality perception on customer satisfaction is 0.62 and the effect of price perception on customer satisfaction is 0.30. The effect of customer satisfaction on customer loyalty is 0.71. The indirect effect of quality perception on customer loyalty is 0.442 and the indirect effect of price perception on customer loyalty is 0.213. The conclusion of this research is quality perception and price perception proved to affect customer loyalty through customer satisfaction. The company should maintain and even improves its service and offers competitive price so that customers are satisfied and become a loyal customer.*

**Keywords:** Persepsi Kualitas Layanan, Persepsi Harga, Kepuasan Konsumen dan Loyalitas Konsumen

# **Membangun Kerjasama Jangka Panjang dengan Supplier Melalui Peningkatan Kepuasan dan Komitmen (Studi Kasus: PT Telekomunikasi Indonesia, Tbk)**

Rr. Rieka F. Hutami, Institut Manajemen Telkom Bandung

## **ABSTRAK**

*IT & Supply Directorate is the organizational unit that acts as the manager, planners & analyzer information technology field of supply management in the corporate level of PT Telekomunikasi Indonesia, Tbk. IT & Supply Directorate led and controlled directly by a member of the board of directors, the Director of IT & Supply (CIO). One of his tasks is to implement and control procurement activities at the corporate level, as effectively and efficiently as possible. Therefore, the fostering good relations with suppliers is one attempt was made to smooth these duties and if the relationship is cause of satisfaction, then the next step is to determine the level of interest in the supplier to enter into long-term cooperative relationship that requires commitment in it.*

*This research aims to determine the level of satisfaction to the performance of PT Telkom's suppliers as well as the extent to which it affects supplier's commitment in building a relationship with PT Telkom. Aspects of performance that will be used as research variables are the five criteria from Selection Supplier Evaluation System (SESS), which consists of: quality, delivery, cost, responsiveness and flexibility that put forward by Maudzoh & Zabidi. Meanwhile, for the commitment variables consist of the variable sub loyalty, trust, and involvement.*

*Research methodology used in this study include descriptive statistical methods using mean rank-order and also path analysis. Sample who were subjected to experiments are PT Telkom's suppliers in the period 2007-2009. In order to get a sample of 49 companies, sampling method used is judgment sampling method.*

*From the analysis of satisfaction to note that the level of variable quality, delivery, flexibility, and responsiveness in the strong category, except the variable costs which are not strong in the category. The level of satisfaction which has the largest percentage is on the variable quality and the lowest on the variable cost. Then, when analyzed using path analysis of variables known only quality which has contributed significantly to the commitment.*

*Keywords: Supply Chain Management, Satisfaction, Commitment & Supplier.*

## **Analisa Orientasi Belanja dan Demografi Terhadap Perbedaan Tingkat Intensitas Pembelanjaan Melalui Internet**

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### *Abstract :*

*This study wants to analyze consumer behavior towards internet marketing strategy by looking at the shopping orientation factors, the orientation of how to communicate via a particular medium, the level of consumer knowledge will information technology, income level, preference distribution, easy or not the level of accessibility, comfort level and type of expenditure genital consumers will affect the level of intensity of a consumer into buying goods over the internet.*

*Research results concluded that there is a difference between online purchases intensity caused by a factor of consumer communications orientation, the orientation of the consumer experience, knowledge level (channel knowledge) and income level (demography). Meanwhile the others factors not causing that a consumer become more or less intense for making online buying.*

*Keywords : Consumer Behavior, Shopping orientation, Online Purchasing, Consumer Channel Knowledge, Consumer Communications Orientation, Demography*

**Pengaruh Kualitas Layanan Jasa Pendidikan Terhadap Kepuasan Mahasiswa Serta Dampaknya Terhadap Upaya Peningkatan Citra Perguruan Tinggi Negeri Di Bandung Menuju *World Class University***  
**(Studi Pada Mahasiswa Asing Di ITB, UNPAD, UPI)**

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Abstrak:

Pendidikan merupakan salah satu alat yang paling efektif untuk mengubah manusia. Seiring dengan globalisasi yang terus terjadi dengan kecepatan tinggi yang menyentuh setiap aspek kehidupan manusia secara global menyentuh pula pendidikan. Perubahan ini membuat pasar dan persaingan perguruan tinggi menjadi lebih luas dari sebelumnya dan relatif bergerak lebih cepat dibandingkan dengan kemampuan perguruan tinggi untuk meresponnya. Saat ini telah ada pemeringkatan universitas-universitas di dunia yang bertandar internasional yang dilakukan oleh lembaga-lembaga yang diakui oleh dunia, perguruan tinggi di Indonesia tidak termasuk 50 universitas terbaik dunia baik versi Webometrics maupun QS World University Rankings. Hal ini menunjukkan bahwa masih lemahnya daya saing perguruan tinggi di Indonesia dibandingkan dengan perguruan tinggi di luar negeri yang pada akhirnya daya saing perguruan tinggi ini akan membangun citra perguruan tingginya. Citra memiliki arti yang sangat penting bagi institusi. Citra adalah sebuah faktor yang penting yang saling berhubungan dengan kepuasan konsumen dan loyalitas. Pengalaman langsung mempunyai pengaruh yang kuat terhadap citra

Metode yang digunakan dalam penelitian ini adalah *descriptif survey* dan *explanatory survey* terhadap sampel berukuran 100 orang mahasiswa asing di tiga perguruan tinggi negeri di Bandung yaitu ITB, UNPAD dan UPI. Data yang digunakan adalah data primer dan data sekunder yang dikumpulkan melalui studi kepustakaan dan kuesioner.

Hasil penelitian mengungkapkan bahwa kualitas layanan jasa pendidikan berpengaruh positif terhadap kepuasan mahasiswa dan pengaruh kepuasan mahasiswa berpengaruh positif terhadap citra perguruan tinggi negeri di Bandung. Atribut layanan yang harus diprioritaskan atau yang harus mendapat perhatian lebih atau diperbaiki sehingga kinerjanya meningkat antara lain: Asrama mahasiswa, Infrastruktur TI, Fasilitas medism, dan Potensi-potensi staf seperti etos kerja, fleksibilitas, ketelitian, kedisiplinan, kreatif dan inovasi, integritas dan tanggung jawab

Kata kunci: Kualitas Layanan Jasa Pendidikan, Kepuasan Mahasiswa, Citra Perguruan tinggi

# **Pengaruh Loyalty Programs Pada Value Perception, Program Loyalty, Dan Brand Loyalty: Involvement sebagai Variabel Moderasi**

**Maggy Calcius, Universitas Kristen Maranatha**  
**Nonie Magdalena, Universitas Kristen Maranatha**

## *Abstract:*

*Business management parties need to faced opportunity and challenge in order to business existence can held out and growth. Especially in marketing department, business parties need to understand the application of loyalty programs as a way to win the customer's heart to make customers more loyal to company's products.*

*The fact in understanding and application loyalty programs is its only as short-term promotional giveaways (Yi & Jeon, 2003). Whereas, sense of loyalty programs is a marketing program that are design to build customer loyalty with give incentive to profitable customer (Yi & Jeon, 2003). The goal of a loyalty program is to establish customer-company relationship until level of sales, margin, and profit is maintained. This is supported by Bolton, Kannan & Bramlett (2000) was adopted by Yi & Jeon (2003) suggest that the goal of loyalty programs to establish a higher level of customer retention in profitable segments by provide satisfaction and value to certain customer.*

*Based on loyalty programs opportunity and challenge that are faced thus researchaers need to examine the direct and indirect effects loyalty programs on value perception, program loyalty, brand loyalty, and involvement as moderating variabel. Loyalty program has been divided into two parts: type of reward (immediate/delayed) and type of timing (direct/indirect). This research is true experiment completely randomized factorial design with use 8 scenario as treatments. This research uses between subject participan that is Management Department Maranatha Christian University Bandung Students. Two of criteria from participan are her/his not yet has loyalty programs experience that are purposed by this research and the participan uses product to themself. This research uses internet provider as high involvement product and candy as low involvement product. Methods of data analysis are used: analysis of variance (anova) and path analysis.*

*Overall, the result reveal that only direct effect type of reward (direct) and type of timming (immediately) on value perception based on high involvement condition. Wheares low involvement condition, its reveal that direct effect type of reward and interaction effect type of reward (indirect) dan type of timing (immediately) on value perception. This examine uses analysis of variance method. Otherwise, its reveal that direct effect value perception on brand loyalty more than indirect effect are mediating by program loyalty based on high and low involvement. This examine uses path analysis.*

*Keywords: Loyalty Programs, Value Perception, Program Loyalty, and Brand Loyalty*



# **Analisis Pengaruh Orientasi Belajar Dan Orientasi Pasar Terhadap Kinerja Pemasaran Pada Perusahaan Asuransi Unit Link Di Indonesia**

Indrianawati  
Roky Andrianto  
Universitas Airlangga

## *ABSTRACT:*

*The potential market of insurance product in Indonesia is still high. Data collected by Association of Life Insurance Indonesia (AAJI) shows only about 2% of the total population of Indonesia (220 million people) who join the insurance program. Social Security Insurance Association of Indonesia (AAJSI) also reveal similar facts. Reflecting the fact described above, all insurance associations in Indonesia, such as the General Insurance Association of Indonesia (AAUI), AAJI and AAJSI together with the Indonesian Insurance Council (DAI) agree to request the support of the government to devote greater attention to the insurance industry Indonesia (Indonesian Life Insurance Association, 2007).*

*The declining of interest rates is a momentum for insurance companies to start leaving the traditional insurance products, traditional insurance are also unattractive to customers anymore. Insurance companies, as the trend of interest rates will decline following the decline in global interest rates; life insurance must anticipate the market trend with modern products, such as unit-linked products and participating. However, life insurance companies trying to reach the public funds that have been a lot invested in time deposits (Indonesia Life Insurance Association, 2007).*

*Unit-linked products have been introduced in Indonesia since 1998. In 2002, this product has been growth rapidly; it is marked by rising players in this business, from the three firms into 16 companies. According to the Insurance Council of Indonesia, in two-year unit-linked products has increased by 150 percent. From the data Indonesian Life Insurance Association (AAUI) per end of 2006, unit-linked premiums reached 684.310 billion Rupiah. Practitioners' life insurance, such as unit-linked products is the right product offered to the public because unit-linked products capable in providing better returns than deposits. Even Astra CMG for example, estimate the unit-linked products are offered rates between 9 to 15 percent (Indonesia Life Insurance Association, 2007).*

*There are more than 30 listed companies sell life insurance unit link such as AIG Life, Prudential Life Assurance, Indonesian Manulife, Sun Life Financial Indonesia, Allianz Life Indonesia, Sequis Life, Jiwasraya, MAA Life, AIA Indonesia, Astra CMG Life, and Axa Mandiri Financial Services, etc. (Life Insurance Association of Indonesia, 2008)*

*Learning orientation at an insurance company is required to respond the external environmental changes such as government regulation concerning the insurance business. Beside learning orientation, market orientation is very important also, because it need gathering information about consumer demand for insurance that will be used as consideration in creating customers value.*

*The purpose of this study is, to analyse the effect of learning orientation and market orientation to marketing performance of insurance companies. The study was conducted on 35 companies that sell insurance unit link products. Questionnaires about learning orientation, market orientation and performance is given to the manager agent (agency manager). Data analysis by path analysis.*

*The results of path analysis shows that Learning Orientation influent the Market Orientation. Learning Orientation effect on the company's marketing performace, and market orientation influence the company's marketing performance and learning orientation influence the company's marketing performance indirectly through market orientation.*

Key word: learning orientation, market orientation, company's marketing performance

**Atribut Produk pada Atraksi Wisata Warisan Budaya serta  
Dampaknya terhadap Perilaku Pasca Kunjungan  
(Survey terhadap Wisatawan di Atraksi Wisata Warisan Budaya,  
Thailand)**

Vanessa Gaffar, Universitas Pendidikan Indonesia, [vanessa@upi.edu](mailto:vanessa@upi.edu)

*Abstract :*

*Heritage tourism site is one of tourism product that is held for a region in order to attract visitors, as well as, to preserve its culture, identity, and its history. South East Asian regions possess abundant heritage sites that represent the strong cultural entities to its people. However, sometimes, the authority finds some problems in the area of attracting, maintaining, satisfying tourists in the sites. Hence, all tourism stakeholders should have balance perception in planning and developing the heritage tourism sites. The first step on developing heritage sites is to understand the tourists profile and behavior. Since, its hard to find data and information about tourist profile and characteristics on the heritage tourism sites, the stakeholders could not provide the right facilities that tourist required at the destination. This research studies tourists perception on the product attribute at cultural heritage sites that consists of attraction, activities, accessibilities, amenities, ancillary services, and available packages. The research also examines the effect on post visit behavior that consists of tourist satisfaction in the cultural heritage sites. Data are compiled in 5 sites in Thailand with total samples of 200 respondents. The research result reveals that available package is very good while ancillary service turns not too good. This is also the same in the case of post visit behavior when tourists satisfy with available packages in the site. The statistic calculation using path analysis shows that attraction is the most significant factor influenced post visit behavior.*

*Keywords: heritage tourism, attribute products, post visit behaviour, tourists satisfaction*

## **Kolaborasi Promotif Facebook dengan SlideShare**

Jurry Hatammimi, Institut Manajemen Telkom, [jurryhatammimi@gmail.com](mailto:jurryhatammimi@gmail.com)

### *Abstract :*

*Tight competition between brand not just only happen in the same category. The real battle in the market is not only to win the share but to achieve the highest sales point. The real battle is about to challenge the other brand with different category. And so does in social media business. The fast growth of social media make a fierce competition between social media developers. Since the first social media, [www.classmates.com](http://www.classmates.com), launched in 1995, recorded over 90 social media brand can be accessed until January 2011. The category rise from 10 types in 2008 become 7 main categories and 31 sub categories in 2011. The 7 main categories are publish, share, discuss, commerce, location, network, and games. From the user side, as the biggest market share holder, Facebook had 727.924.640 user until early September 2011.*

*Although to compete one another in giving services and features to the user, still open opportunity for social media developers to collaborate. The collaboration can occur in the same or different categories. Data shows that Facebook have collaborated with several social media in 7 existing main categories. By using qualitative method with descriptive analytic technique, author will analyze collaboration process in the social media business. Especially collaboration between Facebook and social media in "Share" category, which is SlideShare, in the field of promotion. There is also a big number of Slideshare user and they have to promote their services to the people. Author will discuss promotional aspects involved in the collaboration between those two social media.*

*Keywords: social media, collaboration, promotion, Facebook, SlideShare*

## **Dimensi Kepuasan Pelanggan atas Pelayanan Publik: Studi pada KPPN Wilayah Jawa Timur**

M. Nasih, Universitas Airlangga, [mhnasih@yahoo.com](mailto:mhnasih@yahoo.com)

### *Abstract :*

*Customer satisfaction has become a vital concern for companies and organizations in their efforts to improve product and service quality, and maintain customer loyalty within a highly competitive market place. Customer satisfaction is importance both for private organizations and public organizations. Kantor Pelayanan dan Perbendaharaan Negara (KPPN) is one of the state agency that was given the authority to verify and make a payment to customer. This study aims to assess the factors that affect customer satisfaction within KPPN in East Java by using the instrument developed by Parasuraman et al (1990) as well as analyzing the gap between expectations and perceptions are perceived by customer's KPPN. Based on testing of 435 respondents of KPPN is obtained results that KPPN customer satisfaction is determined by the dimensions of tangibility, reliability, assurance and empathy. While responsiveness is not a major factor affecting customer satisfaction KPPN. This is understandable because all KPPN's activity was referring to the Standard Operating Procedures so that the level of responsiveness provided by KPPN in East Java have the same standards.*

*Based on the gap analysis, on average, KPPN's customer still feel the negatif gap between their expectations of the service and their perception. This means that KPPN have to improve their performance in order to increasing customer satisfaction.*

*Keywords: gap analysis, public sector, service quality dimension*

# **Dynamic Marketing Services Management Education: Strategy Achieving Competitive Advantage In Service Industry Marketing Education**

Anny Nurbasari, Universitas Kristen Maranatha, [annurbas\\_61@yahoo.co.id](mailto:annurbas_61@yahoo.co.id)

## *abstract*

*Look the University as an organization that provide education services, research, and service to the community has a very high dynamics along with the development of business, as the derivation of technological development and global communication.*

*In the last two decades there has been a fundamental change affecting the world of business, education and governance of world trade governance. This suggests an interesting phenomenon for further investigation of the various study disciplines, both for businesses, scholars and government, namely the globalization , one of the manifestations of globalization of higher education is growing higher education market without borders (borderless higher education market). Funding limitations experienced by developing countries, increasing demand for higher education quality, as well as advances in information technology are the three factors driving the growth of "borderless" market in higher education. In this context, the University is part of the production process with the knowledge or human resources as the products offered.*

*Therefore it takes a new perspective and innovative in the management of higher education.*

*This paper aims to describe the phenomenon of globalization and competitive strategy approach Based Resources Strategy in the perspective of education as a complement of marketing services from Market-Based Strategy, so that we can look globalization full of challenges. And in turn, we can rearrange strategy service marketing Recovery Service-oriented education, with a descriptive study approach.*

*Rearrangement of education services marketing strategy rests on the utilization of resources (resource-based approach), while building mental models and systems thinking to try and powerful nation with the spirit of competition and cooperation intra-and inter-existing educational institutions in the country and abroad through marketing strategy strong educational services-based knowledge and skills, which integrate the resources tangible, intangible, very intangible and human resources in the spirit of "collective learning" that starts from the macro level (government), as initiator, creator chance or facilitator to the micro level as an educational institution.*

*Logical consequence in the governance of education, adaptability and appreciation of educational change must be accompanied by an increase in the ability to manage change is supported by the device management strategy is a reliable marketing education, by performing continuous quality improvement with breakthrough innovation for which the management can not traditionally be but requires special abilities, which is based on bottom-up approach, acceptable and accountable so that the output of education outlined in the curriculum have comparative and competitive advantages in accordance with market demand both at the level of regional and international.*

*key words: Product, Price, Place, Promotion, People, Physical Evidence, Process, Service Recovery.*

# **Pengaruh Program Periklanan via Internet Terhadap Keputusan Pembelian Khalayak Sasaran (Studi Kasus pada Industri Kreatif di Bandung)**

Iwan Ridwansyah, Universitas Widyatama, [iwan.ridwansyah@widyatama.ac.id](mailto:iwan.ridwansyah@widyatama.ac.id)

## *Abstract*

Menurut situs [www.internetworld-stat.com](http://www.internetworld-stat.com) yang mengutip data dari asosiasi penyelenggara jasa internet Indonesia (APJII) pada tahun 2008 tercatat lebih dari 25 juta pengguna internet di Indonesia dari populasi 237 juta penduduk Indonesia. Padahal pada tahun 2000, pengguna internet di Indonesia masih sekitar 2 juta orang. Dan dengan berkembangnya Bandung sebagai salah satu kota penting dalam perkembangan industri kreatif di Indonesia, membuat persaingan sesama pelaku industri kreatif menjadi sangat kompetitif.

Periklanan merupakan salah satu bentuk promosi yang sering dilakukan oleh perusahaan untuk memenangkan persaingan dalam memperkenalkan produknya kepada konsumen dan membujuk mereka untuk melakukan pembelian. Perkembangan teknologi informasi dan komunikasi saat ini memungkinkan perusahaan untuk memanfaatkan media iklan yang bersifat global yaitu internet. Tujuan penelitian ini adalah untuk mengetahui pelaksanaan program periklanan via internet, pengaruh program periklanan via internet terhadap keputusan pembelian khalayak sasaran, dan unsur mana dari variabel iklan yang paling dominan mempengaruhi keputusan pembelian khalayak sasaran. Sifat penelitian ini adalah deskriptif dan verifikatif dengan metode explanatory survey. Kuesioner penelitian disebarkan kepada 90 responden, dengan metode pengujian statistik yang digunakan adalah analisis jalur.

Kata kunci: iklan, internet, keputusan pembelian

## Kemampuan Konsumen Mengidentifikasi Negara Asal Merek

Theresia Sri Dewi Retno Rosari, Universitas Atma Jaya Yogyakarta  
Fandy Tjiptono, Universitas Atma Jaya Yogyakarta

### *Abstract*

*Brand origin recognition influences consumer perception of brand product quality, which in turn affects consumer purchase intention. Unfortunately, many empirical studies have indicated that consumers have limited ability in recognizing brand origins. Each country tends to have its own image in consumers' mind, for instance, Switzerland is well-known for wristwatches, Japan for electronics and motorcycles, and so forth. If consumers misidentify a brand origin and base their purchase decisions on these misperceptions, marketers may be either favorably or unfavorably affected.*

*The present study aims to examine two main issues. First, what are the BORA (brand origin recognition accuracy) scores for both foreign brands and domestic brands among Indonesian consumers? Second, are socio-economic characteristics (education and income/spending), international experience (international travel and foreign language expertise), and demographic factors (age and gender) related to consumers' brand origin recognition accuracy?*

*The current research follows BORA procedures developed by Samiee, Shimp & Sharma (2005). However, specific brands used in the survey were adapted with the Indonesian context by asking an expert panel of three marketing lecturers to select 88 brands (44 foreign brands and 44 domestic brands). The questionnaires were distributed offline and online, with 138 respondents participated offline and 163 people responded online.*

*Several hypotheses adopted from Samiee, Shimp & Sharma (2005) were tested using descriptive statistics, paired-sample t-tests, and ANOVA. In general, it was found that the BORA scores for both foreign and domestic brands among Indonesian consumers are low. The brand origin recognition accuracy is related to socio-economic characteristics, international experience, and age. In addition, men demonstrated higher level of foreign brand origin recognition accuracy than women.*

*Keywords: Brand origin, BORA (Brand Origin Recognition Accuracy), international experience, foreign brands, domestic brands.*



# Pengaruh Bauran Promosi Terhadap *Brand Image* Universitas Widyatama Di Kabupaten Cianjur (Studi Kasus Pada SMU-SMU Di Kabupaten Cianjur)

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## ABSTRACT

*One strategy that can be done here is the promotion implementation through the elements of promotional mix such as: advertising, sales promotion, event, public relations, personal selling and direct marketing. With the optimal promotional elements implementation, the brand image is expected to be improved. The research is conducted at high schools in the district of Cianjur.*

*The objectives of this research are: to determine the effective promotional elements applied by Widyatama University in improving its brand image in the district of Cianjur, to know people's response and perspective to the brand image of Widyatama University in district of Cianjur, and also to see how much the promotion implementation can improve the brand image of Widyatama University in the district of Cianjur. The research method used in this research is descriptive method. The data collection is done by making and spreading questionnaire, doing interview, and reviewing some relevant literatures.*

*Based on the data processed by using SPSS (12.0) and the discussion which has been conducted, the results obtained are as follows; that the response of prospective students in Cianjur to the promotional mix implementation of Widyatama University, can be said to be quite good, because it is on the 2.60 - 3.39 interval. However, from the five promotional elements done by Widyatama University, the sales promotion element has the best result, which resulted 4.45. The second place is for the advertising element, showing the result of 3.17. Furthermore, the response of the prospective students in Cianjur to the brand image of Widyatama University is also quite good, regarding to its position on the 2.60 – 3.39 interval. Based on the results obtained, the research hypothesis can be significantly accepted.*

*Regarding to the results listed above, writer can conclude that the promotional mix implementation of Widyatama University, especially in Advertising and Sales Promotion, has been good enough. Then, writer recommend to Widyatama University, that in doing promotion in Cianjur, it's better to use sales promotion element. It can be conducted in various ways, such as exhibitions, prize (such as laptop prize), scholarship, coupon, vouchers, buy one get one, cash back, installment of tuition fees, tuition fees discount, and other facilities provided.*

*In addition to sales promotion, writer also recommend promoting activity through the advertising mix element, because it is still quite interesting for the prospective students in Cianjur. Advertising activities can be done through leaflet, brochure, magazine, banner, billboard, signage (gate) mounted in Cikutra Street, etc. Whereas, the electronic media of advertising can be done through internet, facsimile, etc.*

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*Key Word : Promotion, Promotional Mix, Brand Image*

## ABSTRAK MANAJEMEN SUMBER DAYA MANUSIA

### The Influence Of Leadership And Organizational Citizenship Behavior On Job Stress Of Medical Record Employee At Hospital "X" In Jakarta

Agung W. Handaru, Agung AWS. Waspodo, Mita Widyaningsih  
Universitas Negeri Jakarta

*Abstract :*

*Health factor is one of the most important factors to create qualified and competitive human resources, where one of the strategies of health development program is the achievement of Healthy Indonesia 2010. Strategy that announced by the Government is professionalism in all sectors of health care. The hospital is one of public service facility and referral center that have a mission to achieve these goals. In order to meet the wishes and expectations of patients to get better health care services, (instead of a good hospital facilities and operational standards of good hospital), a hospital particularly need for good and professional employees. One effort to manage human resources in order to remain qualified is to pay attention to what the employee needs. The main factor that usually overlooked by the management is about job stress levels of the employees. This research aims to identify the influence of leadership and organizational citizenship behavior toward job stress of medical record employee at hospital "X" in Jakarta. This research uses questionnaire as a means of collecting data. Analysis of this research is accomplished using the SPSS statistical application program version 16 for data processing. The type of this research is descriptive with explanatory research method. The analysis result shows: a) Leadership that applied by the head of medical record division was quite good, b) Organizational citizenship behavior that implemented by the employee was good enough, c) Job stress that happened at medical record division of hospital "X" was quite high. The result for hypothesis testing shows: 1) Determination of leadership on job stress is 16.5%; 2) Determination of organizational citizenship behavior on job stress is 11.2%; 3) Determination of leadership and organizational citizenship behavior on job stress simultaneously is 40.6%. Suggestion for the leaders are spend more time together with his subordinates through an event such as getting lunch together, gathering in vacation, do charity with the aim to know each other and eventually nurtured a sense of mutual affection. Leaders are also advised to provide a good example or role models to their subordinates. One way is to accept complaints, suggestions or criticisms that subordinates provide*

*Keywords: leadership, organizational citizenship behavior, job stress.*

# Kajian Tentang Kompetensi Dosen Pada Perguruan Tinggi Vokasi Di Surabaya

Siti Mahmudah, Politeknik NSC Surabaya

*Abstract :*

*This study aims to find the dimensions/indicators of lecturer competence in forming construct vocational college in Surabaya. Data analysis methods used is Structural Equation Modeling (SEM) and SPSS. Data taken from 80 students Polytechnic NSC Surabaya has taken more than one semester of college with census method. Student assessment of lecturer competence conducted over two semesters, the odd and even semester 2009/2010 academic year in which each student to assess the lecturer who taught courses in that semesters, in order to obtain as much data as 794. The data collected by questionnaire. Lecturer competency measured through the four dimensions used in the assessment of lecturer certification, namely pedagogical competence, professional competence, personal competence and social competence. The results showed that the level of the lecturer competence is high (average value of 3.90) and the fourth dimension indicates t-value significant standardized factor loading as forming the construct/variable lecturer competency, and there are different pedagogic competence, professional competence, personal competence, and social competence that influence lecturer competency both male and female.*

*Keywords: lecturer competency, pedagogical, professional, personal, and social.*

# **Organisational Support for Career Development, Proactive Personality, Career Management Behaviours, Career Satisfaction**

Praptini Yulianti, Prita Yunadia - Airlangga University Surabaya

## *Abstract :*

*Due to rapid changes within business environments, lateral structure organisation design is preferred rather than high hierarchical design. This shift affects the career system in the organisation. Lateral structure organisation needs changes within employee career management. Career management not only depends on the career program built by the organisation but also requires the employee to proactively manage his/her career development in order to reach career satisfaction. This study aims to analyse the model which combines the organisational support for career development with the employee's proactive behaviours in contributing to career management in order to reach career satisfaction.*

*The participant of this study consists of the managerial level of PT PLN (Persero) East Java Distribution Area, Surabaya. Data is analysed using path analysis method. The result of this study shows that organisational support for career development and proactive personality is positively and significantly effect career satisfaction. There is smaller correlation between organisational support for career development and career satisfaction with career management behaviour as a mediation variable, rather than the same correlation without mediation variable. This means that career management behaviour can not mediate the correlation between organisational support for career development and career satisfaction. The correlation between proactive personalities and career satisfaction with career management behaviour as the mediation variable is larger rather than the correlation without mediation. Therefore, career management behaviour can mediate the correlation between proactive personalities and career satisfaction.*

*Key words: organisational support for career development, proactive personality career management behaviours, career satisfaction*

# Small Enterprise In The Creative Economy: Capacity Building Through Value Chain Strategy (Case Study in the West Java Creative Industry)

Suryana, Ayu Krishna - Universitas Pendidikan Indonesia

## *Abstract :*

*Creative economy means "an evolving concept based on creative assets potentially generating economic growth and development" (UNDP, 2008:15). Many rural areas in Bandung, Garut and Tasikmalaya districts are home to large potential human resources and creativity that increase community's welfare. The paper aims to analyze the current creative economy in these districts through value chain strategy. Data were collected through questionnaires to 100 respondents in these districts. Interviews and FGDs to the respondents were carried out to further confirm the findings from questionnaire. Data were analyzed through scoring the value chain strategy (creation, production, promotion and distribution). The industry was mapped and classified using this score to show the position based on the value chain strategy. The study found that most small enterprises have limited creation orientation. The creation is mostly based on local culture and few attempt to seek out innovation in production, distribution and promotion. Their production lacks the technological touch, few use the computer and internet in their business process. Based on the findings, this study carried out training to improve the creative economy through entrepreneurship, internet marketing, and internet for business. This study concludes that capacities of small enterprise can be increased through identifying their value chain strategy and providing training that is suited to their needs.*

*Keywords: Creative Economy, Value Chain Strategy*

## **Membangun Karakter SDM Berbasis Budaya Mutu**

Tjutju Yuniarsih - Universitas Pendidikan Indonesia

### *Abstrak :*

Seiring bergulirnya komunikasi tanpa batas di era global, telah mendorong laju arus informasi menjadi semakin deras bahkan hampir sulit dibendung. Dukungan teknologi komunikasi membuka peluang akses informasi menjadi semakin mudah, yang apabila tidak dikendalikan akan menyebabkan timbulnya anomali pandangan masyarakat. Perubahan ini berdampak pada terjadinya pergeseran mindset manusia terhadap berbagai fenomena kehidupan.

Masalah utama yang menarik untuk dikaji terkait dampak perubahan tersebut bagi masyarakat Indonesia adalah lahirnya karakter manusia yang kontra produktif. Hal ini ditandai oleh berkembangnya karakter manusia yang tidak terpuji, sikap yang tidak mengindahkan norma kehidupan berbangsa dan bernegara, perilaku indisipliner, bahkan perbuatan yang menghalalkan segala cara untuk meraih berbagai kepentingan pribadi atau kelompoknya. Banyak gagasan yang dapat dikemukakan untuk menjadi solusi bagi masalah di atas. Dari kacamata manajemen sumberdaya manusia, membangun mindset manusia berkarakter membutuhkan pendekatan holistik yang seyogyanya dilakukan dari berbagai dimensi. Target utama difokuskan pada terciptanya perilaku berbasis budaya mutu yang melekat pada karakter pribadi masing-masing.

Kata Kunci: karakter SDM, budaya mutu, membangun karakter.

# Peran Kecerdasan Emosional dan Spiritual Pada Interaksi Pekerjaan-Keluarga dan Kinerja Karyawan

Endang Dhamayantie - Fakultas Ekonomi Universitas Tanjungpura

*Abstract :*

*Work-family literature strongly assume the interaction between work-family role on the negative side (Powell and Greenhaus, 2006; Warner and Hausdorf, 2009) which focuses on work-family (family-work) conflict. Recently, researches are beginning to explore ways to enhance the interaction work and family domain by giving attention to the interdependence of role through the work-family (family-work) enrichment. However, work-family conflict and enrichment studies are more investigating antecedents of social support, job-related factors, the demands of work or family, time and identity. In addition to work-family (family-work) conflict and enrichment studies do not distinguish the direction of the consequences (largely directed to the work domain). Theoretical review of Warner and Hausdorf (2009) and Wayne (2009) became the basis of this paper which led to the need to explore the influence of psychological benefit to understand the positive and negative aspects of participation varied, namely emotional and spiritual intelligence. The purpose of this paper is to provide an overview of influence of emotional and spiritual intelligence to the interaction of positive and negative role of work-family (family-work) as well as the employee's performance on each domain. Overview of theory and previous research describing the nature of the work-family and family-work interface that must be considered to understand clearly the consequences of work-family and family-work on employee performance. Propositions are developed on the influence of emotional and spiritual intelligence to work-family and family-work conflict and enrichment and performance in work and family domains. Conceptual model is shown to further research that is not only concentrate on the work-family (family-work) conflict but also enrichment with the antecedent of emotional and spiritual intelligence.*

*Keywords: emotional intelligence, spiritual intelligence, work-family conflict, work-family enrichment, job performance, family performance.*

# **Analisis Faktor-Faktor Yang Berpengaruh Terhadap Kinerja Usaha Kecil & Menengah (UKM) Di Kabupaten Kebumen, Jawa Tengah**

Moh. Fatkhul Mujib, Ahyar Yuniawan - Universitas Diponegoro

## *Abstract :*

*Gender topics are interesting discussion subject matters in todays gender equality era. One of those topics is the matter of gender in the small and medium businesses (SMBs). This study's objective is to find out the influence of gender and enterpreneural values towards strategies and performances of SMBs.*

*Variables in use are gender, entrepreneurial values, strategy and business performance. The method we use for analyzing the data is the path analysis. We have 305 samples withdrawn from the whole population of SMBs in the Kebumen District. The model that we utilize is that used by Boohen, et al. (2008) in his research in Ghana. The data are cross-sectional collected up by using survey method.*

*Entrepreneurial values give positive direct influence to business performance dan positive indirect influence to the business performance in the matter of strategies. The female business owners have generally lower entrepreneurial values than those of the male, but practically women show higher performance than men. Women have potential and advantages in running their business.*

*Keywords: Gender, Entrepreneurial Values, Strategy, Business Performance.*



# Evaluasi Model Pengukuran Kinerja Pegawai pada Sektor Publik: Studi Kasus di Indonesia

Mahfudz, Universitas Diponegoro  
Iman Sudirman, Institut Teknologi Bandung  
Joko Siswanto, Institut Teknologi Bandung  
Budhi Prihartono, Institut Teknologi Bandung

## Abstrak :

Dalam rangka untuk mendukung pelaksanaan reformasi birokrasi yang sedang dilakukan oleh pemerintah saat ini, pengukuran dan manajemen kinerja pegawai sektor publik (Pegawai Negeri Sipil/PNS) menjadi bagian yang tidak terpisahkan dan strategis dalam konteks reformasi birokrasi yang sedang dilakukan menuju terwujudnya New Public Management (NPM) di Indonesia. Artikel ini bertujuan untuk menganalisis dan mengevaluasi model pengukuran dan manajemen kinerja pegawai sektor publik di Indonesia dan memberikan rekomendasi dalam upaya untuk perbaikan ke depan, serta untuk tindak lanjut studi mendatang. Pada tahap awal analisis dilakukan deskripsi atas konsep pengukuran kinerja pegawai pada umumnya dan pegawai sektor publik pada khususnya. Selanjutnya berdasarkan studi literatur, artikel ini menganalisis model pengukuran dan manajemen kinerja pegawai sektor publik di Indonesia. Pada fase selanjutnya, dilakukan evaluasi berdasarkan tujuan pengukuran kinerja, metodologi pemecahan masalah, serta atas dasar temuan-temuan empirik. Pada tahap akhir diberikan rekomendasi yang mengidentifikasi berbagai aspek model pengukuran kinerja pegawai yang dapat dilakukan perbaikan. Sesuai regulasi tentang kepegawaian yang berlaku saat ini, pembinaan PNS di Indonesia dilaksanakan berdasarkan pada perpaduan sistem prestasi kerja dan sistem karir yang dititikberatkan pada sistem prestasi kerja. Dengan demikian pengukuran kinerja PNS menjadi penting agar penilaian obyektif terhadap prestasi kerja dapat terwujud. Dalam praktiknya hingga saat ini pengukuran kinerja PNS masih menggunakan Daftar Penilaian Pelaksanaan Pekerjaan Pegawai Negeri Sipil (DP3). Pengukuran kinerja PNS menggunakan DP3 cenderung subyektif, kurang konkrit dan sulit dioperasionalisasikan serta tidak berkorelasi dengan pencapaian kinerja, baik individu maupun organisasi. Selain itu prinsip-prinsip dan tujuan pengukuran kinerja belum sepenuhnya diimplementasikan, sehingga tujuan pengukuran kinerja belum dapat tercapai secara maksimal. Dari kondisi ini selanjutnya diberikan rekomendasi terhadap berbagai aspek model pengukuran dan manajemen kinerja pegawai sektor publik yang dapat dilakukan perbaikan. Penelitian lebih lanjut perlu dilakukan, sehingga dapat diperoleh temuan lapangan yang sifatnya lebih spesifik serta dapat teridentifikasi kasus-kasus khusus yang muncul dalam pengukuran kinerja pegawai sektor publik di Indonesia.

Kata kunci: pengukuran kinerja, pegawai sektor publik, Indonesia

# Perancangan Sistem Karir Berdasarkan Kompetensi Yang Berbasis Kinerja Pada Pegawai Negeri Sipil Di Kabupaten Banjarnegara

Sih Darmi Astuti - Universitas Sikubank

## *Abstract :*

*System design was preceded by a career employee performance appraisal conducted in Banjarnegara regency, Central Java, especially for the structural echelon III and IV, as well as general functional position. This is done because the system has been deemed not to meet the expectations to obtain assurance that career civil servants will be able to increase the professionalism of employees. Career uncertainty caused by the absence of a reliable measure of competency standards for structural and functional positions, where these conditions will complicate the application of local officials promotions based on competency-based performance (meritocracy). Considerable evidence suggests that meritocracy is a reliable way to establish a strong organization. The number of errors in understanding the concept of regional autonomy has made a career management is not able to play a role in realizing the potential of employees.*

*Competencies that have been used (Kepka No. 46A of 2003) is not sufficient to base the assesment of competence (base and field), because it is just the minimum competency requirement that must be owned by a civil servants in the performance of duties of office, so to be selected by consensus Banjarnegara district there are two competencies, namely: core and generic. Core competencies consist of: integrity, professional civil servants (PNS Pro), orientation on achievement (ACH), adaptability (ADP), teamwork (TW), customer service orientation (CSO), while for generic competencies, are: team leadership (TDL), conceptual thinking (CT), strategic thinking (ST), relationship building (RSB).*

*Components of a promotion campaign for the establishment of civil servants in the district structural Banjarnegara are: behavior (DP3), tupoksi (Individual Performance Target/SKI) and Analysis of Workload (ABK), competencies (core and generic), DUK, as well as the suitability of vision. While the components of the promotion for the post of general functional, are: behavior (DP3), tupoksi (Individual Performance Target/SKI) and Analysis of Workload (ABK), and competencies (core/basis and field).*

*Keywords: Competence, core competence, generic competence, performance, performance appraisal*

# **Pengaruh *Career Plateau* Terhadap Komitmen Organisasi Dan Kepuasan Karier Karyawan PT Bank “X” KCU Surabaya**

Nuri Herachwati, Shinta Ratnawati N - Universitas Airlangga

*Abstract :*

*The aim of this research is to prove the impact of career plateau on employee's organizational commitment and career satisfaction in PT Bank “X” KCU Surabaya. Career plateau is defined as “the point in one's career at which the probability of a vertical assignment or of a promotion in the near future is not very likely” (structural) and continue to work in the same job over a long period of time without experienced new things (job content). Data were collected from 106 employees from different four work division on PT Bank “X” KCU Surabaya.*

*This is a quantitative research using path analysis for data analysis. Result shows that career plateau (structural and job content) significantly has a negatif impact on organizational commitment and career satisfaction. However, only job content has an negatif impact on career satisfaction. Career satisfaction act as mediator between career plateau and organizational commitment, but the impact is lower than career plateau's immediate impact on organizational commitment.*

*Keywords: career plateau, structural, job content, organizational commitment, career satisfaction.*

# **Model *Trickle-Down* Keadilan Organisasional: Keterkaitan Persepsi Dosen dan Mahasiswa serta Berbagai Reaksi Mahasiswa terhadap Keadilan Dosen dan Universitas**

Sunjoyo - Universitas Kristen Maranatha Bandung

## *Abstract :*

*This study replicates Masterson's (2001) research that attempted to examine relationships of teachers and students perceptions and students reactions on justice. Respondents are the Economics Faculty's teachers and students of Maranatha Christian University, Bandung. This empirical study was conducted on a sample of 39 teachers and 1,203 students. The outliers, validity, reliability, goodness of fit measures were conducted before hypotheses testing. The structural equation modelling was used to examine eleven hypotheses. The results show that five hypotheses were supported and six hypotheses were not supported. Findings indicate that teacher's perception to interactional justice and interaction between teacher's perception to distributive justice and procedural justice positively and directly effect on affective organizational commitment. Student's perception to teacher's prosocial behaviors positively and directly affect on student's perception to teacher's justice. Student's perception to teacher's justice positively and directly effects on student's reaction to teacher. Student's reaction to teacher positively and directly effects on student's reaction to university. The implications of these findings were discussed and suggestions for the future research were advanced.*

*Keywords: organizational justice; organizational commitment; effort; prosocial behavior; justice perceived; student's reaction; teacher's reaction.*

## **Learning Organization : Upaya Menghadapi Era Knowledge-Based Economy**

Dyah Budiastuti - Binus University

*Knowledge – Based Economy (KBE) era is marked by rapid change of environment with development of information technology which requires sense of organization in responding the upcoming changes. Organization which able to transform a culture, which is supported by human capital asset, and always do learning and producing innovation, will able to remain its success.*

*Learning Organization (LO) or organization of learner is an organization which offering chances and encouraging every member in it to keep on studying and widen their own capability. It needs 5 pillars that make an organization become a organization of learner: personal mastery, mental models, shared vision, team learning, and systems thinking.*

*Organization that keep on developing their capability need a basic shif of mind among them.*

*Key Words: Knowledge-Based Economy, Learning Organization*

**Perancangan Program Pelatihan Kompetensi Teknikal:  
Studi Kasus Di Bagian Pengembangan Dan Pelayanan  
Sumber Daya Manusia Fakultas Ekonomi  
Universitas Jenderal Soedirman Purwokerto**

Daryono dan Rio Dhani

*Abstrak :*

*The dynamic change in business circumstances has given such impact to entire human resource's management of the business itself. Human resources in any kind of business organization are forced to gain high competency. The competence in this term means personal ability to play each organizational role, using non technical and technical. The Competence model can be applied in any goals of business organization.*

*This research will focus on the constructing of the Technical competence model, to be applied as Training Basis to the Division of Human Resources Development and Service of Faculty of Economics, University of Jenderal Soedirman. The construction of Technical competence model is using the 'work flow approach'. In sketching Technical competence in an organization, this approach is filled by mapping the work-flow or business process, as reference to determine the necessary competence. The next step is design training program for each level based on technical competence*

*Constructing technical competence model, by using the work-flow approach will be elaborate into three steps. The first step is data collection and Preparation. In this step, data to be collected such are Organizational Structure, Job Description of Secretary Division and HRD (Human resources Division), and List of Business Process. The second step is the analysis of the prepared job description, in order to determine competence structure which is referred to the function of human resources. The last step of this research is called Validation. In this step, we have run an interview with the Manager of Human Resources Development Division to value the significant of Technical competence to the business process in Faculty of Economics, University of Jenderal Soedirman, and to find opportunity of implementing recommended trainings.*

*The final goal of this research is to contribute some recommendations and references such as training modules, to be applied in the Human Resources Development and Service Division of Faculty of Economics, University of Jenderal Soedirman, in order to increase employee's technical skill. The implementation of training program passes through four phases: assessment, design, delivery and evaluation. The resource need for implementation include trainer, financial, timing, facility. However, to be success in the training to increase technical skill, the support of all component of organization is highly required.*

*Key Words: Competency Model, Technical Competence, Training*

## **Spiritualitas Dalam Organisasi Bisnis**

Suwatno - Universitas Pendidikan Indonesia

Abstrak :

*This paper is an examination of the concept of spirituality with a focus on the bussiness organizations. It reviews the spirituality literature and identifies several ways spirituality at bussiness organization have been conceptualized. It examines various definitions of spirituality, core values of spirituality on bussiness organizations, and how those implemented on bussiness organizations. Finally, this paper discusses posible direction for future research.*

*Keyword : spirituality, core values of spirituality, bussiness organization*

## **Mencari Model Pengembangan Pemimpin Masa Depan Untuk Indonesia**

Roos K. Andadari - Universitas Kristen Satya Wacana

### *Abstract :*

*Concern expressed by many community leaders regarding the management of this country that does not fit with the vision of this nation is one indicator that there is a problem with nation's leadership. Corruption and money politics has become a part of life while some people began to consider this practice as normal. The involvement of young leaders in corruption in a very large amount raised questions whether there is something wrong with the process of the leadership formation. As a science that teaches leadership, Management should also be called to the development of an ideal leader in the future that meets the demands of society. Teaching management needs to get continuously feedback so that management is not just producing manager or management experts but also leaders who has a social responsibility as desired by the community. This paper aims to answer the following questions: (1) Which leadership model is fit for Indonesia to address the opportunities and challenges faced? (2) To produce such leader, what leadership development model is needed? This paper is a theoretical paper, intends to find a proper model for the development of future leadership in Indonesia with the target of student. Based on the characteristics of the society and the current development challenges, "Transformation Leadership Model" is fit for Indonesia. As student is a group that has a great chance to become public leaders in the future, "the Social Change Model" is appropriate for leadership development programs.*

*Keywords: leadership, leadership development model, the social change model*



# **Peran Kepemimpinan Dan Manajemen Sumber Daya Manusia Dalam Memaksimalkan Penggunaan Modal Intelektual Dan Meminimumkan Masalah Keagenan**

Rony Setiawan, Rusli Ginting Munthe - Universitas Kristen Maranatha

## *Abstract :*

*Company as a business organization certainly not in a vacuum chamber/vacuum, in which only interacts with itself. As an organization that has an open system, the company not only interacts with outsiders, but also with the parties within the company. The successful company supported by the cooperation and coordination among internal parties. The agency problem (agency problems) that arise as a form of internal party conflicts of interest between their primary, namely managers and shareholders, should be minimized its negative impact by human resource management functions, namely through the selection and compensation.*

*This agency problem is a problem related to human behavior in organizations. This behavior will certainly have a negative impact on the competitiveness of the organization. Because human behavior related to managing effectively and efficiently, then the management of human resources is the best approach in addressing the agency problem. The effort required from human resource management as a key pillar of managing resources in form of human within the organization.*

*The managers who sit in chair managerial firms are those who not only have competent skills and abilities alone, but also have high integrity as one of the main character needed by a manager who runs the company's activities. After the managers obtained by the company, then the next they are given compensation to motivate them to be more effective in performing and also as a boster tool to achieve fairly for the company.*

*Business owners (owner) must have the expectation that the business can always be developed and developing countries. Through his or her leadership, the business owner (in this case is a shareholder) will attempt to achieve the vision and expectations. In achieving the vision and expectations, shareholders can not work alone but he or she needs "choice" people (the manager) who can contribute to the advancement of its business. For that much needed human resource management role in its function to select and get the human resources that have the criterion of human capital due to the skill and expertise that can contribute to the advancement of its business, other than that in the function of human resource management is also necessary to be able to adjust the compensation system corresponding to human capital can always stay motivated and organized to always work within the company so that the loyalty of human capital can provide an increased profit due to a satisfied customer (customer capital) to their services and organizational development that occurs either in systems and procedures (structural capital) that can survive in the fierce competition.*

*Key words: Leadership, Human Resource Management, Intellectual Capital, and Agency problem*

# Rivalitas Psikologis dan Kolaborasi antar SPBU Pertamina di Surabaya

Badri Munir Sukoco dan Reza Meifia Fitra - Universitas Airlangga

## Abstrak:

Rivalitas psikologis merupakan persaingan yang dipersepsikan secara subyektif oleh perusahaan. Penelitian sebelumnya menginvestigasi rivalitas yang terjadi antar perusahaan (inter-firm rivalry), namun belum ada yang menginvestigasi rivalitas antar unit bisnis di dalam satu perusahaan (intra-firm rivalry) dan dampaknya terhadap kolaborasi yang dilakukan. Bilamana rivalitas meningkat, dimungkinkan unit bisnis yang ada tidak bersedia untuk saling berkolaborasi, dan tentunya kinerja perusahaan secara keseluruhan akan menurun. Menggunakan konteks SPBU Pertamina di Surabaya, peneliti berargumen bahwa kesamaan pasar dan sumber daya, frekuensi persaingan, dan daya saing akan berkontribusi dalam pembentukan rivalitas psikologis antar SPBU. Peneliti juga berargumen bahwa rivalitas juga berpengaruh positif terhadap kolaborasi yang mereka lakukan. Dengan melakukan survey terhadap seluruh SPBU Pertamina (98 unit), tim peneliti menemukan bahwa frekuensi persaingan dan daya saing berpengaruh terhadap rivalitas psikologis yang dialami masing-masing SPBU. Adapun faktor kesamaan pasar dan sumber daya tidak memiliki pengaruh yang signifikan terhadap rivalitas psikologis. Yang menarik, meskipun secara psikologis masing-masing SPBU merasakan rivalitas yang cukup intens, pada saat yang sama mereka berkolaborasi dengan berbagi pengetahuan dengan rival utamanya. Implikasi akademis dan manajerial dijelaskan lebih lanjut pada bagian akhir dari penelitian ini.

Kata kunci: rivalitas psikologis, kolaborasi, kesamaan pasar, kesamaan sumber daya, frekuensi persaingan, daya saing, intra-firm rivalry, SPBU

# **Knowledge Management dalam Industri Jamu di Indonesia: Keberadaan Tim Manajemen Pengetahuan Studi Kasus di PT X**

Trias Setiawati - Universitas Islam Indonesia

## *Abstract :*

*This study titled was Knowledge Management in the Jamu Industry in Indonesia: The Existence of Team Knowledge Management, Case Study in PT X. The research objective were to (1) Identify any / part of what was involved / no element of knowledge worker, (2) Identify the process of recruitment and human resource criteria for knowledge worker, (3) Identify the process of sharing knowledge / learning team group, (4) Describe the process of value-added knowledge transformation gain / output into superior products, (5) Keep track of the ongoing process of maintaining quality standards into world-class organization / global in the future. The research method used is a qualitative case study.*

*The results of this study were (1) Actors knowledge worker who include Circles of Innovation Organization X Ltd. was a Core Team consists of 13 people, came from managers and staff of the Division of R & D, and the Division of Quality Control; and team Supporting the Division of Marketing and Production Division. The team was in direct control of Director of the senior pharmacist at the same time (2) The process of recruiting human resources actors / knowledge worker Squad conducted a reasonable and professional manner, referring to the following criteria: (1) Graduated from prestigious colleges of Pharmacy, ( 2) (only rank 1 and 2, the predicate cum laude), (3) Follow the application procedures and selection tests in a professional, (4) Quality criteria to be considered essential in the process of selection and placement (in the Division of QC and R & D Division). (3) The process of learning and knowledge sharing among knowledge workers through two channels, both formal and informal. It could also come from various directions. Formal or official means through certain procedures, "top-down" is from the board, so submitted to the R & D is then processed further. Informal channels "bottom-up" example of the consumer (handled Division Marketing), fit the R & D, and then followed up with the manufacture of new products according to the proposal. Example of new product was the result of sharing a liquid herbal product with new flavors and the taste Mocca Mint. (4) Technically, the process of knowledge sharing and learning, in order to transform individual knowledge into value-added so that a superior value-added products - done in a sustainable manner and simultaneously.*

*Key Words: Knowledge Management, Knowledge Worker, Knowledge Sharing and Learning, Traditional Medicine Industry/Jamu*

## The Exceptional Leader-managers Performance

Sunjoyo - Universitas Kristen Maranatha Bandung

### *Abstract :*

*The purpose of this study is to examine the impact of transactional and transformation leader and leader-managers on performance. Respondents are the leaders – minimum supervisor level – of organizations across-industry. This empirical study was conducted and used on a sample of 383 leaders. The outliers, validity, reliability, goodness of fit measures were conducted before hypotheses testing. The multiple regression analysis was used to examine three hypotheses. The results show that all hypotheses were supported. Findings indicate that transactional, transformational leadership and leader-managers positively and directly affect on job performance. The implications of these findings were discussed and suggestions for the future research were advanced.*

*Keywords: transactional leadership, transformational leadership, leader-managers, job performance.*

# **Perbedaan Kinerja Dosen Berdasarkan Gender Ditinjau Dari Komitmen, Motivasi, Kesempatan Kerja, Dan Kepuasan Kerja**

*(The Difference Of Lecturer's Performance Based On Gender Viewed From Commitment, Motivation, Job Opportunities And Job Satisfaction)*

Candra Sinuraya, Merry Wanny Pasaribu  
Universitas Kristen Maranatha

*Abstract :*

*This study aims to determine whether there is a significant difference in performance between male professors and female professors in terms of commitment, motivation, employment, and job satisfaction at the Faculty of Economics, Maranatha Christian University in Bandung. The method used is descriptive method by using a survey approach. Data collected through questionnaires distributed to the respondents. The results of research carried out by using independent sample t-test. Respondents who obtained from this study are a total of 33 respondents obtained from the Faculty of Economics at Maranatha Christian University. Respondents were then tested data quality and validity of test data with test reliability. After the raising of the ordinal scale into an interval scale to meet the requirements of data processing by using independent sample t-test. Results sample independent t-test with significance level of 5% indicates that the Faculty of Economics at Maranatha Christian University in Bandung, there are significant differences between the performance of the resulting male professors and female professors in terms of commitment, motivation, job opportunities and job satisfaction.*

*Keywords: Commitment, Motivation, Job Opportunities, Job Satisfaction.*

# **Pengaruh Sumber Daya dan Kapabilitas Terhadap Keunggulan Posisi (Survei pada Program Studi Manajemen di Perguruan Tinggi Kota/Kabupaten Bandung)**

Ani Solihat, Agus Rahayu, Lili Adi Wibowo  
Universitas Pendidikan Indonesia

## *Abstract :*

*Competition is not just university level but at the program of study level, this shows that program of study is a business unit of the university or as a basic unit of analysis in creating a college of excellence. The competition that occurred between programs of study in increasing market share through new admissions, the more has the advantage of the growing number of enthusiasts, so a program of study are required to have a fascination with power so that the positioning advantage program of study in superior universit.*

*The purpose of reasearch was to determine what factors are affecting the position advantage especially program of study management in Bandung, especially tangible resources (physical and technological) and intangible resources (organization, human resources, and reputation) as well as through the capabilities of the program study.*

*Program of study in university which has the position advantage that means resources and capabilitie have a uniqueness that is hard to duplicate. Resources is anything owned or cotroled by program of study, which could br throught of as strength or weakness and capabilities is the management ability to deploy resources*

*The method used in this study is a survey research method explanations (explanatory survey) with a sampling technique was purposive rather nonprobabilistik (purposial sampling) is a technique that sample been intentionally set by the researchers on certain criteria and considerations. Processing data using path analysis with the structure variables of resources, capabilities and position advantages.*

*The results showed program of study management in Bandung University was available of tangible resource and intangible resources are with a good show and capabilities is already well and has shown the positioning advantage.*

*Result of hypothesis test between exogenous and endogenous variables showed that the influence of resources and capabilities to position advantage at 18, 521, while partially accepted  $H_0$  respectively, indicating the resources and capabilities is partially not significantly influence the position advantage, while the hypothesis II indicates the value of path coefficients (18.219) and hypothesis III 13.955 this valuable resource shows the tangible and intangible resources and capabilities to simultaneously affect the positioning advantage*

*Keywords : Competitive Advantage, Positioning Advantage, Resource and Capability*

# **Model Pembelajaran Pengembangan Kecakapan Hidup Berlandaskan Sikap Kewirausahaan Yang Berkarakter Di Universitas Pendidikan Indonesia**

B Lena Nuryanti - Universitas Pendidikan Indonesia

## **Abstrak :**

Pada tahun 2002 Departemen Pendidikan Nasional meluncurkan konsep pendidikan berorientasi pada kecakapan hidup (PBKH). Dalam konsep PBKH proses pendidikan harus membekali peserta didik dengan kecakapan hidup yaitu keberanian menghadapi problema hidup dan kehidupan secara wajar tanpa merasa tertekan. Kehidupan adalah perubahan, UUSPN telah mengamanatkan pendidikan kecakapan hidup, yang bunyinya: "Pendidikan Nasional bertujuan mencerdaskan kehidupan bangsa dan mengembangkan manusia Indonesia seutuhnya, yaitu manusia yang beriman dan bertaqwa terhadap Tuhan Yang Maha Esa dan berbudi luhur, memiliki pengetahuan dan keterampilan, kesehatan jasmani dan rohani, kepribadian yang mantap dan mandiri serta rasa tanggung jawab kemasyarakatan dan kebangsaan". Jadi, pendidikan kecakapan hidup bukanlah sesuatu yang baru dan karenanya juga bukan topik yang orisinal. Yang benar-benar baru adalah bahwa kita mulai sadar dan berpikir bahwa relevansi antara pendidikan dengan kehidupan nyata perlu ditingkatkan intensitas dan efektivitasnya. Pendidikan kecakapan hidup adalah pendidikan kemampuan, kesanggupan, dan keterampilan yang diperlukan oleh seseorang untuk menjalankan kehidupan. Tujuan pendidikan kecakapan hidup adalah menyiapkan peserta didik agar yang bersangkutan mampu, sanggup, dan terampil menjaga kelangsungan hidup, dan perkembangannya di masa datang. Kecakapan hidup mencakup kecakapan dasar dan kecakapan instrumental. Kecakapan dasar meliputi: (1) kecakapan belajar mandiri; (2) kecakapan membaca, menulis, dan menghitung; (3) kecakapan berkomunikasi; (4) kecakapan berpikir ilmiah, kritis, nalar, rasional, lateral, sistem, kreatif, eksploratif, reasoning, pengambilan keputusan, dan pemecahan masalah; (5) kecakapan qolbu/personal; (6) kecakapan mengelola raga; (7) kecakapan merumuskan kepentingan dan upaya-upaya untuk mencapainya; dan (8) kecakapan berkeluarga dan sosial. Kecakapan instrumental meliputi: (1) kecakapan memanfaatkan teknologi; (2) kecakapan mengelola sumber daya; (3) kecakapan bekerjasama dengan orang lain; (4) kecakapan memanfaatkan informasi; (5) kecakapan menggunakan sistem; (6) kecakapan berwirausaha; (7) kecakapan kejuruan; (8) kecakapan memilih, menyiapkan, dan mengembangkan karir; (9) kecakapan menjaga harmoni dengan lingkungan; dan (10) kecakapan menyatukan bangsa. Menumbuhkan jiwa wirausaha terkait erat dengan usaha memperbaiki kualitas diri sendiri dan kehidupan rohani, agar kita mampu menjadi personifikasi yang dapat dipercaya dan dihormati karena memiliki standar moral tinggi. Kecakapan berwirausaha dan itu merupakan salah satu kecakapan hidup adalah kecakapan memobilisasi sumber daya yang ada di sekitarnya untuk mencapai tujuan keuntungan ekonomi. Kewirausahaan memiliki ciri-ciri: (1) bersikap dan berpikiran mandiri, (2) memiliki sikap berani menanggung resiko, (3) tidak suka mencari kambing hitam, (4) selalu berusaha menciptakan dan meningkatkan nilai sumber daya, (5) terbuka terhadap umpan balik, (6) selalu ingin perubahan yang lebih baik, (7) tidak pernah merasa puas, terus menerus melakukan inovasi dan improvisasi demi perbaikan selanjutnya, dan (8) memiliki tanggung jawab moral yang baik. Lembaga pendidikan keluarga sebagai lembaga pendidikan yang pertama dan utama saat ini tidak berfungsi dengan baik, dalam mendidik karakter bangsa. Orang tua saat ini sangat sibuk mencari nafkah, mencari kenikmatan, mencari terobosan-terobosan usaha sehingga melupakan kewajibannya dalam mendidik anak. Anak-anak di rumah tidak dididik untuk ulet, mandiri, tangguh dalam menghadapi kesulitan-kesulitan. Sebaliknya anak-anak dibiarkan menjadi anak-anak yang sangat tergantung, bagi

anak-anak golongan menengah ke atas mereka dibiarkan tergantung kepada pembantu, bagi anak-anak kelas bawah mereka dibiarkan bergantung kepada lingkungan sekitar, dan bahkan bagi anak kelas terbawah mereka dibiarkan tergantung pada keramaian jalan raya dengan jual koran, menyemir sepatu, mengamen, bahkan mengemis, atau bekerja apa adanya secara tidak produktif. Orang tua sudah sangat mengandalkan pendidikan anaknya pada sekolah, di sinilah keakraban antara anak dan orang tua menjadi berkurang. Orang tua merasa bahwa tugas utamanya hanya membiayai anaknya untuk sekolah?? Di sinilah letaknya pendidikan karakter menjadi terabaikan. Hampir tidak terjadi orang tua berceritera tentang sejarah nabi-nabi, ceritera kepahlawanan, ceritera tentang budi pekerti luhur pada anak-anaknya menjelang anaknya tidur. Anak tidak dididik untuk sopan santun, padahal sopan santun adalah mata uang yang berlaku di dunia manapun. Dalam mengembangkan jiwa kewirausahaan, kita juga harus membiasakan diri menciptakan impian, memiliki keyakinan luar biasa, serta ketekunan berusaha. Memupuk kebiasaan berpikir positif dan itu merupakan salah satu kecakapan hidup merupakan hal penting dalam menumbuhkan Sikap kewirausahaan dan ini merupakan hasil penelitian pada Mahasiswa semester empat (5) dilingkungan FPEB UPI Bandung.

Berkembangnya dunia pendidikan dewasa ini menuntut adanya model pembelajaran yang dapat melahirkan lulusan Mahasiswa yang berorientasi pada tindakan bukan hanya pada teori saja. Pembelajaran yang masih tradisional sudah tidak tepat lagi untuk diterapkan di dalam dunia pendidikan yang semakin maju dan modern. Karena pembelajaran tradisional hanya bersifat searah dari dosen ke Mahasiswa, dalam hal ini Mahasiswa berperan pasif. Mahasiswa hanya dapat mengerti saja apa yang dibicarakan oleh dosen tidak dituntut untuk berfikir. Dengan demikian jelaslah sekarang bahwa sangat diperlukan pendidikan yang dengan sengaja dirancang untuk membekali Mahasiswa dengan kecakapan hidup (life skill) yang secara integratif memadukan potensi generik dan spesifik guna memecahkan dan mengatasi problematika kehidupan. Pendidikan harus dikembalikan pada prinsip dasarnya yaitu sebagai upaya untuk memanusiakan manusia (humanisasi). Karena itu pendidikan harus dapat membekali Mahasiswa, selain dengan kemampuan belajar (learning how to learn), juga kemampuan melepaskan diri dari kebiasaan yang kurang baik (learning how to unlearn) seperti menghilangkan pola pikir yang tidak tepat atau perilaku yang mengganggu orang lain. Pendidikan harus dapat pula menyadarkan peserta. Peran-peran inilah yang seyogyanya dikembangkan, Mahasiswa mengenali dan mensyukuri potensi dirinya, kemudian dapat mengembangkan dan mengamalkannya, baik untuk dirinya sendiri maupun untuk masyarakat, bangsa dan negara. Kemandirian dan kepercayaan diri juga sangat perlu ditanamkan dan dibiasakan agar mereka berani menghadapi problema kehidupan serta mampu memecahkan secara kreatif, untuk memperoleh hasil yang bermakna bagi hidup dan kehidupannya, yang akan berpengaruh pada peningkatan daya saingnya. Peran-peran inilah seyogyanya dikembangkan dalam program pendidikan khususnya dalam program perkuliahan atau pembelajaran. Untuk dapat melahirkan lulusan Mahasiswa yang berfikir kreatif dan maju maka diperlukan model pembelajaran yang tepat. Model pembelajaran yang cocok diterapkan adalah model pembelajaran berbasis kasus. Dalam metode kasus ini Mahasiswa dituntut untuk berperan aktif dalam proses belajar mengajar sehingga diharapkan mampu meningkatkan mental kewirausahaan dalam proses pembelajaran adalah penting dilakukan. Sebab watak dari entrepreneur adalah watak ideal yang akan membantu individu yang adaptif, berorientasi ke masa depan (pandangan ke depan).

Variabel bebasnya adalah Model Pembelajaran Pengembangan Kecakapan Hidup Adapun yang menjadi variabel terikatnya (Y) adalah Sikap Kewirausahaan Dari objek penelitian di atas, maka akan dianalisis mengenai hubungan antara pembelajaran Pengembangan Sikap pada Mahasiswa di Program Studi Mahasiswa Manajemen Bisnis 2008 dikarenakan di lokasi ini terdapat populasinya. Berdasarkan jenis penelitian di atas, yaitu



penelitian deskriptif yang dilaksanakan pengumpulan data dilapangan, maka metode penelitian yang digunakan adalah descriptive survey dan explanatory survey.

Penelitian ini, menggunakan teknik nonprobability sampling, yaitu teknik sampling yang tidak memberikan peluang/kesempatan yang sama bagi setiap orang atau anggota populasi untuk dipilih menjadi sampel, dengan menyebarkan kuesioner. Uji hipotesisnya menggunakan Rank Spearman dengan SPSS 11,5. Dengan demikian, berdasarkan penelitian yang telah dilakukan diketahui bahwa terdapat hubungan yang positif antara Model Pembelajaran Pengembangan Kecakapan Hidup dengan sikap Kewirausahaan.

Kata Kunci :Pendidikan Kecakapan Hidup (life skill ). Sikap Kewirausahaan yang berkarakter

# **The Influence Of Employee Competence And Motivation Toward Employee Performance At The Telecommunication Corporation X On The Bandung Area**

Wien Dyahrini - Widyatama University

## *Abstract :*

*This research is aimed at identifying the influence of worker competence and motivation toward worker performance at the Indonesia telecommunication corporation X on the Bandung area. Primary data is used and collected based on 97 respondents who in the Bandung area. This study uses path analysis as a means of analysis. Descriptif research result can be concluded that employee competence in good category, motivation in high category, and employee performance in good category.*

*The results of the analysis verivikatif for simultaneous testing shows that the worker competence and motivation have significant influence toward the employee performance. Partially, the worker competence have significant influence toward the worker performance with positive sign. Also the motivation have significant influence toward the worker performance with positive sign.*

*Key word: employee competence, motivation, and employee performance*

# **Organisasi Inovatif: Kesesuaian Antara Kepribadian Dengan Pekerjaan**

Rusli Ginting Munthe, Rony Setiawan  
Universitas Kristen Maranatha

*Abstrak :*

*Competition is a natural phenomenon that always occurs in the business world. The competition involves each company's business to define and execute the right strategy, both to survive in a difficult situation, being a winner, and even continued to grow dynamically. To be able to face any challenge presented in a business dispute, the company can not do it alone: but the company should be able to create a conducive climate integration. With the empowerment of all available resources in a collaborative enterprise, it is hoped will become a strong foundation in the system in implementing its business strategy. Employees as the only active resources, plays a key role in the success of business strategy, so it needs to be best-managed by the company. The company's success in employee competencies synergize with the company's goal is a strategic capital which enabled the company to be able to keep hold of adaptive competition in every business situation that continues to happen.*

*Current challenges facing any company is how to obtain, manage, and retain employees who have a rare talent. In general, companies only look at competence as a skill and experience alone: but in fact all that has been summarized in attitude and behavior of employees, or in other words the character of their lives, especially in the work environment. The characters are either starting from a good attitude. Employees who have a heart to his work, of course, will behave positively to any actions in the work environment in which it is located. It begins with the introduction of self-employee against him. Employees are motivated by affection for the work in accordance with the call of his life will always have positive energy in the completion of each activity involved in the work he or she is doing. Employee's affection toward his or her work will enable the employee to voluntarily optimize its ability in achieving optimal performance. The matchness between the personalities of employees with the work they do will become the benchmark of their successfulness as an individual employee as well as a team player at the company where he or she works. There are three employees work interests, namely things, ideas, and peoples; with six personality types of employees in relation to employment, that is realistic, investigative, artistic, social, enterprising, and conventional.*

*The employees who work in accordance with his or her personality will have higher job satisfaction because they do things according to themselves. In these circumstances, employees will be able to love his job, enjoying the fruits of their works, and devote all their creativity in every execution of work. In this case, the company plays an important role in searching, selecting, and placing people (employees) are right at the position and the right job. Moreover, companies must develop the competencies of talented people through empowerment of employees' creativity in their workings, which is accompanied by the atmosphere of cooperation among employees in achieving company goals. Creativity will be key in creating the company's business strategies which are innovative and competitive*

*Keywords: Performace, Personalities, and Innovation*

# **Aplikasi *Problem Solving* dengan Pemberdayaan Karyawan dalam Meningkatkan Efektivitas dan Efisiensi Perusahaan (Studi Kasus pada Perusahaan Ritel 'X')**

Imelda Junita , Benny Budiawan T, Asni Harianti  
Universitas Kristen Maranatha

## *Abstract :*

*In a company, if the management is not aware of a problem, then there would be potential for improvement. In fact, in the era of highly competitive market today, company can achieve excellence by doing repairs to the existing problems by using an organizational approach (problem solving). In the process of problem solving, the employee is the best person to identify the improvements because they are carrying out various activities of the company all the time.*

*In this regard, a research using case study approach at retail company 'X' is conducted. The objectives of this research are to explore the application of solving problem that can hamper the effectiveness and efficiency in goods delivery activity by empowering the employee at retail company 'X' and to verify whether the solution obtained from the employee input can be lead to significant improvements. The proposed problem solving steps include situation analysis, identifying the root cause of the problem, developing the action plan, and review of implementation. While the tools used in these steps include logic trees, cause and effect diagram, and problem solving design plan.*

*The data is collected through observation and interviews. The sampling is done by non probability purposive and snowball sampling methods. Furthermore, data analysis done using descriptive and statistical techniques paired sample t-test to test the hypothesis that significant improvement has occurred after the implementation problem solving by empowering the employee at retail company 'X'.*

*The research discovered the problem of delay and error loading activities in the goods delivery at retail company 'X'. Application of problem solving, involving input from employees (employee empowerment), proves the occurrence of significant improvements to enhance the effectiveness and efficiency of the company.*

*Keywords: problem solving, employee empowerment, logic trees, cause and effect diagram, problem solving design plan.*

## **Kondisi SDM Indonesia Dalam Menghadapai Persaingan Global**

Syamsul Hadi Senen - Universitas Pendidikan Indonesia

*Abstract :*

Sumber Daya Manusia merupakan salah satu faktor kunci dalam segala bidang termasuk dalam reformasi ekonomi. Di mana untuk menciptakan sumber daya manusia yang berkualitas dan memiliki skill serta berdaya saing tinggi dalam persaingan global. Sumber daya manusia yang unggul itu akan dapat diperoleh melalui pendidikan. Oleh sebab itu dimensi daya saing SDM menjadi faktor penting dalam upaya memacu kualitas SDM melalui pendidikan merupakan tuntutan yang harus dikedepankan dalam menghadapi persaingan global.

Keywords: SDM, Pendidikan, Global, dan Globalisasi

## Managing Faculty Retirement in Academia

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### *Abstract :*

*Faculty retirement is one of important challenges in university human resource management. One reason is external changes like increasing enrollments and a need to not only hires large numbers of new faculty, but to also develop programs that permit phased retirement. Another factor like economic downturns will also result in increased enrollment particularly at public institutions. This situation creates a condition where universities have entered an era of increasing dependence on experienced faculty members. Therefore, the intention of this analysis is to examine several important aspects of faculty retirement policies, past and future within US university management such as background of faculty retirement legislation is discussed, factors influencing and deferring faculty retirement, including defined benefit and defined contribution plans are evaluated, and retirement incentive and phased retirement programs are analyzed based on their positive and negative implications on the faculty member and institution. One of important recommendation is to encourage leaders within higher education institutions how to continue to draw on the skills of faculty nearing retirement in order to provide stability to institutions during a time of rapid change.*

*Keywords : Faculty Retirement, Policy and Future Considerations*

## **ABSTRAK MANAJEMEN STRATEGI DAN OPERASIONAL**

### **Penerapan Sistem Informasi Manajemen Di Puskesmas Surabaya**

Tuwanku Aria Auliandri, Muhammad Faisal Rahman Wiranto  
Universitas Airlangga

Abstrak :

Manajemen sebuah organisasi ditujukan untuk menggerakkan roda organisasi sehingga dapat melayani kebutuhan stake holder dengan baik. Sistem Informasi Manajemen merupakan upaya yang dapat dilakukan sehingga aplikasi manajemen di perusahaan tersebut dapat dijalankan dengan lebih sistemik, sehingga implikasi hasilnya dapat lebih terukur, baik dari segi kuantitas maupun kualitasnya.

Paper ini mencoba untuk melakukan penelitian berkaitan dengan aplikasi Sistem Informasi Manajemen pada layanan Pusat Kesehatan Masyarakat (Puskesmas) di kota Surabaya. Sebagai sentra layanan kesehatan untuk masyarakat umum, maka Puskesmas menjadi rujukan bagi banyak warga masyarakat, baik yang datang untuk melakukan kontrol kesehatan seperti masyarakat Balita / Manula, maupun masyarakat yang datang untuk melakukan pengobatan terhadap penyakitnya.

Penelitian sebelumnya mengidentifikasi hasil yang baik pada penggunaan Sistem Informasi Manajemen pada sebuah Puskesmas di kota lain di Indonesia. Menggunakan konteks layanan Puskesmas di kota Surabaya, peneliti berargumen tingkat pengguna layanan puskesmas di kota Surabaya semakin tinggi jumlah penggunaannya. Hal tersebut diduga karena jumlah penduduk Surabaya yang semakin banyak jumlahnya sebagai implikasi dari kota Surabaya yang merupakan salah satu kota metropolitan di Indonesia.

Kontribusi Sistem Informasi Manajemen bagi Puskesmas di kota Surabaya diharapkan dapat meningkatkan efektifitas kinerjanya, sehingga seluruh Stakeholder dapat mengambil manfaat lebih banyak dari kehadiran entitas tersebut. Implikasi akademis dan manajerial akan dijelaskan lebih lanjut pada bagian akhir penelitian ini.

Keywords : Sistem Informasi Manajemen, Service Management, Puskesmas, Sistem Kesehatan Nasional, Layanan Kesehatan di Surabaya.

**Pengaruh *Entrepreneurial Orientation* Dan *Operations Strategy* Terhadap *Business Performance* Dengan *Market Orientation* Sebagai Variabel *Intervening* (Studi pada UKM Gerabah/Keramik di Kasongan Kabupaten Bantul, Yogyakarta)**

Febriana Wurjaningrum, Bintari Hartami  
Universitas Airlangga

*Abstract :*

*The small and medium enterprises (SMEs) are an important part to the economy of a country or region, therefore, its presence needs to get attention from the government and the business itself. There have been many studies conducted by experts using the variety of variables that influence the development of SMEs. Based on previous researches, this study examined the influence of entrepreneurial orientation, operations strategy, and market orientation to business performance*

*The goal of this research was to examine the role of entrepreneurial orientation and strategy operations to business performance through intermediaries which market orientation as an intervening variable or not. This study used a quantitative approach which focused on proving the hypothesis and generating some conclusions.*

*This research was conducted on the SMEs of pottery / ceramics in Kasongan Yogyakarta. The sample required thirty owners of the SMEs from the existing population with a minimum provision have been in operation for three years. The result was to answer the hypothesis that the entrepreneurial orientation and operations strategy significantly influenced business performance. The direct effect of these two independent variables of business performance was greater than if there was market orientation as an intervening variable.*

*Keywords: small and medium business enterprises, entrepreneurial orientation, operation strategy, market orientation, business performance*



**Fungsi Pengatur ,Pengawasan, Dan Pengendalian Lembaga Badan  
Regulasi Telekomunikasi (Brti) Dalam Struktur Bisnis  
Telekomunikasi Di Indonesia  
(Manajemen Regulasi Telekomunikasi)**

Helni Mutiarsih Jumhur - Institut Manajemen Telkom

*Abstract :*

Indonesian Telecommunications Regulatory Body (BRTI) is an institution that serves as Independent Regulatory Body in shape with a background that in the structure of the telecommunications industry that there should be a non-monopolistic independent regulator. BRTI has the duty and authority as a regulatory agency, the supervisor and controller of the way the telecommunications industry in Indonesia. Independent properties, can be interpreted that the decision should not be affected BRTI any interference whatsoever in order to function as regulatory agencies BRTI can optimally so that the objectives of market nonmonopolistic Fairplay to create a market that can be achieved.

Keywords: Independent Regulatory Body, Independent, Market Non-monopolistic

Badan Regulasi Telekomunikasi Indonesia (BRTI) merupakan lembaga yang berfungsi sebagai Independent Regulatory Body di bentuk dengan latar belakang bahwa dalam struktur industri telekomunikasi yang non-monopolistik harus ada regulator yang independen. BRTI memiliki tugas dan kewenangan sebagai lembaga pengatur, pengawas dan pengendali dari jalannya industri telekomunikasi di Indonesia. Sifat independen, dapat diartikan bahwa keputusan BRTI tidak boleh terpengaruh campur tangan pihak manapun agar fungsi BRTI sebagai lembaga regulator dapat optimal sehingga tujuan dari pasar yang nonmonopolistik untuk menciptakan pasar yang fairplay dapat tercapai.

Keywords : Independent Regulatori Body, Independent, Market Non-monopolistik

# **The Influence Of External and Internal Environment Factors On The Competitive Strategy And The Partnership Strategy and Its Impact On The Performance Of Small And Medium Industry In West Sumatra**

Mirza - Institute Manajemen Telkom

## *Abstract :*

*The performance of small and medium industry can be highly achieved if SMEs have competitive advantage. SMEs have to implement competitive strategy and partnership strategy optimally. Entrepreneurs of SMEs need to understand the nature of external environment. A study of general trends and the dynamics of competition within industry can highlight opportunities that match the capabilities of entrepreneur. It is then important to evaluate the internal capabilities of enterprise so that these can be matched with market needs and other external opportunities. In other words, analysis of external environment helps the entrepreneur to determine what business potential exist, whereas internal analysis reveals what the venture is able to do. The objective of research are to analyze the effect external and internal environment on the competitive strategy and the partnership strategy and its impact on the competitive advantage and its implication on the performance of small and medium industry in west sumatra.*

*The research methodology used in this study is descriptive and explanatory survey. Total respondents are 140 entrepreneurs of SMEs in West Sumatra. The sample technique uses proporsional cluster random sampling, while data analysis technique used is PLS.*

*The research shows that (1) external and internal environments have significantly effect to competitive strategy simultaneously, But the influence of internal environments on competitive strategy is higher than the influence of external environments on competitive strategy (2) external and internal environments have significantly effect to partnership strategy simultaneously, But the influence of internal environments on partnership strategy is higher than the influence of external environments on partnership strategy (3) external and internal environment as well as competitive strategy, and partnership strategy have significantly effect to competitive advantage simultaneously (4) external and internal environment as well as competitive strategy, partnership strategy and competitive advantage have significantly effect to performance of small and Medium industry simultaneously.*

*Keywords : external and internal environment, competitive strategy, partnership strategy, competitive advantage, performance of small and medium industry.*

## **Perancangan Sistem Pengukuran Kinerja Dengan Metode Performance Prism Pada UD Gajah Mada Karoseri.**

Yetty Dwi Lestari, Vungki Setiawan  
Universitas Airlangga

*Abstract :*

*In the world of business, every company is demanded to face the competition in order to be sustained. One of the strategy to face the competition is performance measurement. In a company, performance measurement can be used to correct company achievement, so that it can be shown the problems and advantages the company has. Performance measurement that is used in the research is Performance Prism that has some advantages, such as identifying stakeholders from some side and not only based on the strategy, but also on contribution and satisfaction of stakeholders, process and company capability. Performance Measurement by using Performance Prism was applied to UD Gajah Mada Karoseri caused this company only measure its financial performance, so that it does not represent stakeholders interest and need.*

*In designing Performance Measurement to UD Gajah Mada Karoseri it is found that there are four stakeholders who influence company business process; consumers, employees, investors and suppliers. Besides it is also found that KPIs are 18.*

*Key word : Performance Measurement, Performance Prism, KPI.*

# **Usulan Perbaikan Kualitas Jasa Menggunakan Metode *Quality Function Deployment* Dan *Analytic Hierarchy Process* ((Studi pada Biro Perjalanan Umum Rosalia Indah)**

Yetty Dwi Lestari, Ceria Nurnita  
Universitas Airlangga

## *Abstract :*

*Business in the field of transport services is business that very promising, profitable and can survive in the long term. In this transportation service business, we know that the turn over of its passengers is very fast and in large numbers. In the competitive transport business, company must be able to satisfy consumers' desires and satisfaction, also compete with competitive to make customers not move to competitors. This can be done by communicating and asking the customer to get the voice of the customer which is a good first step to create an improved quality. QFD method will be used to measure the service quality that translate it in the form of House of Quality on the BPU. Rosalia Indah. In QFD, customer needs will be met with some technical response from the company. Between customer needs and technical responses will be linked, clearly depicted, analyzed, and results will be evaluated. Then the AHP method is used to help in prioritizing the needs of customers in the QFD method. AHP method provides judgments about which is more importance on the assessment of the customer needs with a more mathematical calculation. The assessment was do by comparing between variables as a whole, where the importance one of variables would consider the importance of the other variables. From the research we concluded that there were 21 attributes of service quality and five gaps of service quality attributes, namely: cleaning the inside and outside the bus, baggage security, cleanliness of toilets in the bus, employee / crew is always willing to help, timeliness depart and arrive, availability of entertainment media (TV, tape, DVD player), and employees take the time to get to know customers. Quality improvement can be done to meet the negative gap is as follows: discipline for employees and passengers during the trip, trying to clean if dirty, checking and cleaning routine for the trip, care and skillful in helping passengers, strict supervision by all employees, good communication with customers, and provide the entertainment media in the bus.*

*Keywords: Quality Function Deployment, the House of Quality, Analytic Hierarchy Process, quality improvement*

## **Supply dan Demand Pendidikan**

**Ratna L.Nugroho - Institut Manajemen Telkom**

*Abstract :*

*This paper discusses trends in the supply and demand for Higher Education (HE) in order to raise fundamental questions about future student numbers and to encourage discussion of future development on HE programmes. It examines the rapid expansion of private Higher Education Institutions (HIEs) since 2004 until 2008, and the levelling off of growth in demand which followed. It looks in detail at the underlying causes of these changes, as well as the consequences for institutions and for the shape of the HE sector.*

*With increasing signs of a mismatch between supply and demand, more popular institutions may flourish at the expense of the less popular, and there are signs that this is happening already. In the meantime, continuing structural changes in the labour market will lead to an increasing proportion of highly skilled jobs. However, the slowing pace of these changes means that a widespread shortage in high level skills is unlikely to be the cause of rapid growth in HE demand in the near future. This analysis is used to inform a discussion of the position and role of the HEIs and the policy options that arise. The purpose of this document is to stimulate discussion of these fundamental questions and consult with the HE sector and other interested parties to inform future policy decisions.*

*Keywords: supply, demand, pendidikan tinggi*

# Strategi Pengembangan Budaya Riset Di Perguruan Tinggi

Ratna L.Nugroho - Institut Manajemen Telkom

## *Abstract :*

*Three main tasks of university (Tri Dharma Perguruan Tinggi) are teaching, research and implementation for society development. Tri Dharma Perguruan Tinggi is an important activities for improving the quality of Higher Education Institutions (HEIs). High quality of HEIs is desired output that must be attained from the development and applications of Tri Dharma Perguruan Tinggi. On one side, the development and applications of research from HEIs as products of Tri Dharma Perguruan Tinggi should be reported as feedback information from the HEIs activities. On the other side, the development and applications of research from HEIs as products of Tri Dharma Perguruan Tinggi shall reflect the growing recognition of the importance of HEIs for economic, social and cultural prosperity and for increasing competitiveness.*

*While it is well established that research funding have taken place at various levels and in various policy areas of Higher Education (HE), what is less clear is how successful they have been in terms of increasing the performance of the development and applications of Tri Dharma Perguruan Tinggi. HEIs' researchers should view that comprehending this as ongoing and dynamic process while being in the midst of it is not an easy task. Arguably, the developments of the recent past when the research university evolved are fundamentally redesigned the nature of the HEIs.*

*Here the author examines the main engines of research development of the HEI's. Much of this paper is concerned with the ways in which HEI's responded to the challenge of the development and applications of Tri Dharma Perguruan Tinggi.*

Keywords: Tri Dharma Perguruan Tinggi, research

# **Resolusi Dampak Perang Harga Pada Bisnis Radio. Studi Kasus: Analisis Strategi Bisnis Radio K Bandung**

Dini Turipanam Alamanda - Institut Manajemen Telkom

## *Abstract :*

*Hyper competition in radio business of Bandung as the city with the largest number of radios in the world is getting out of control. Advertising pie competition has become more intense in years, 62 radios fighting over the relatively fixed advertising pie. Price competition was unavoidable, private radio stations began to think about non-broadcast business if they still want to exist. Advertising pie is very significantly dominated by radio stations which dared to put up the lowest cost of advertising, the average ratio between the radio which put up low cost and the radio which put up normal cost in the same segment is 1: 14. Radio K which principle is to maintain normal rates of their advertisements has to change the business strategy of its radio broadcasts into the radio business focusing to take profit from non-broadcast business. This study will discuss the business strategy and business plan of Radio K during year 2012-2016 with the scope of study in eight aspects: market and marketing, technological, financial, management, political, social, economic and environmental.*

*Involving many stakeholders, besides internal stakeholders (radio commissioners, director, managers and staff), this research also involves external stakeholders (radio listeners, Diskominfo of Jabar Province, Diskominfo of Bandung City, the Indonesian Broadcasting Commission (KPI), competitor radios, and some business units of X Group related with the Radio K's business plan. Mix method is used to obtain comprehensive results. The results indicate that although regulation factors complicate the development of radio, but with the appropriate strategies will make the radio business become a promising business.*

**Keywords:** *business radio strategy, Radio K, price competition*

# **Pemodelan Matematika Berbasis Grafik Untuk Menganalisis Konflik Bisnis Perkotaan. Studi Kasus: Manajemen Pedagang Kaki Lima Bandung**

Dini Turipanam Alamanda - Institut Manajemen Telkom

*Abstract :*

*The main purpose of this paper is to model the conflict between street vendors (PKL) of Bandung with several parties, namely the Government of Bandung (Pemkot), and Thugs. The Graph Model for Conflict Resolution (GMCR) is used to create an understanding of the position of PKL conflict in a strategy.*

*The conflict occurred in connection with the implementation of K3 (Nicety, Cleanliness, Beauty) and the enforcement area 7-point-free street vendors. Graph-based mathematical modeling approach was chosen because it is considered appropriate to explain why the efforts that have made by government to curb street vendors have not been able to show the maximum results. Assuming that all parties in the conflict think rationally and use the two concepts of Nash and sequential stabilities, the results of this modeling show that current conditions are not the most stable condition that can be accepted by all parties. The government as a regulator should be able to bring all the parties involved to think with another frame that is more stable than current conditions to create win-win urban business collaboration.*

Key words: GMCR, Street Vendor (PKL) Conflict. Urban Business Collaboration



# Kognitif Manajerial dan Pembentukan Kapabilitas Dinamis Jejaring Rantai Pasok

Amak Mohamad Yaqou - Universitas Airlangga

*Abstract :*

*There is still limited number of research that attempt to explain the antecedents of supply chain dynamic capabilities. From that small number, previous research merely focused to explore structural side, whereas the behavioral perspective still is currently under researched. Some supply chain researchers argue that this is a giant hole in literature, since human faktors play a crucial role in the creation of partnering initiative that determine partnering outcome, for human agents construct the components required for partnering, create the context, in the light of what they perceive to be management objectives. One of behavioral perspective that gains wide attention in strategic management research is cognition (see Kaplan, 2011 and Narayanan, et al., 2010 for review). The managerial cognition literature suggests that bounded rationality avert top managers for developing a complete understanding of their environments which in turn determine their willingness to embrace partnership in supply chain, mapping competition, and setting partnering goals. This conceptual paper intends to answer two questions. First, how top management cognitive influence supply chain collaboration capability? And second, how that upper echelons cognitive affect coordination capability of a supply chain partnership. To answer that questions, literature review on Supply Chain dynamic capabilities (in this paper I focus on collaboration and coordination capability), capability development path and managerial cognitive were assessed. Research model were suggested in the last part of this paper.*

*Keywords: Supply Chain Dynamic Capability, Collaboration Capability, Coordination Capability, Managerial Cognitive*

# **"Performance Assessment of Supply Chain Management Using the Method of Supply Chain Operations Reference-Analytical Hierarchy Process Approach"**

## **(Case Study Unit SUPPLY IT and PT. Telkom Centre, Bandung)**

Ratih Hendayani, Palti Maruli Tua Sitorus – Institut Manajemen Telkom

*Abstract :*

*Many of company including PT.Telkom Bandung especially in the case study in the IT unit and Supply, has been using the SCM system which would not be enough to stop just in its application, but must also know the effectiveness of the company that has been generated by the SCM system. In addition, the performance of the standard request fulfillment new pairs in PT.Telkom are doesn't achieve performance targets, of course, influenced by the effectiveness of SCM systems in the enterprise because it deals with a target completion time. To see this, companies should determine the performance of SCM has been applied, whether it has a good performance or not.*

*The calculation of the performance of IT and SCM Supply unit in this study to adapt each variable on the SCOR model comprising its supply chain configuration (ie Plan, Source, Make, Deliver, Return) and supply chain performance (ie Reliability, Flexibility, Responsiveness, Asset, Cost) ([www.supplychain.org](http://www.supplychain.org)) which will be adjusted to the conditions of the company and for this case study theres no make configuration. Then made a supply chain process mapping based on the SCOR model. After that look for the value of the weight of each component hierarchy that is absolute or independence. For averaging the questionnaires used and the process for calculating the geometric mean is used deBoer normalization. After the normalization process, then we performed the final calculations to obtain the performance of SCM of IT Supply units in PT.Telkom. The process analysis in this research use Traffic Light System Analysis. The calculation result shows that from over all metrics, there are only five metrics that have reached the maximum performance value, meaning the five metrics should be maintained and the management can focus on other performance values that still need improvement. And metrics that must be remedied performance among manufacturing design and manufacture Order Quantity Order Quantity is the value of the performance is still very less and the percentage rate should be increased because the two metrics have a fairly high level of contribution to the total SCM performance in this unit. From the overall SCOR variables, variable plan and component hierarchy should have priority for improvement.*

*Keywords: Performance Measurement SCM, SCOR-AHP, Traffic Light System*

# **Improving The University Competitiveness Through The Development Of Blue Ocean-University Strategy**

Ratih Hurriyati - Universitas Pendidikan Indonesia

*Abstract :*

*March 31, 2010 is very historic momentum when the Constitutional Court granted the judicial review of Law No. 9 of 2009 on Legal Entity of Education (BHP) via the Constitutional Court's decision no. 11-12-21-123-136/PUU-VII/2009. The controversial Law of Legal Entity of Education (UUBHP) is ultimately unconstitutional by the decision of the Court. Therefore, after the revocation of the refusal of the Act, the Government Regulation No. 66 of 2010 on Amendments to Government Regulation No. 17 of 2010 regarding the management and provision of education was reissued, and the decision is to continue a state university as a state university with the financial management of public service agencies (PKBLU). In this case, the transformation of UPI into a state university, with the financial management of public service agencies, which are determined through Government Regulation No.66 in 2010, is basically a typical highly strategic policy, although the implementation is often spawned a variety of very complex problems. With this status, UPI does not have the independence to be self-directing, self-motivating, self-regulating, self-supporting, self-assessing and self-decision in response to the challenges faced by and be bound by the rigidity of bureaucratic rules of the central government as has happened so far.*

*The question now is how to portray and position the UPI, as a PKBLU Higher Education in effective, efficient and accountable way? This is certainly not an easy issue. It requires shifts from unconventional to a new and conventional paradigm and management strategy. It means that the recent management activities of UPI (academic, human resources, facilities, financial, technology, public relation) should be regarded as activities of state own university not corporate university. It is important to present the old paradigm that has been in line with state-own-university status, but the most important thing is that it will be a means of transformation, both structural and cultural, in the institution of UPI. In this tradition, the measures such as effectiveness, efficiency, productivity, quality, growth, satisfaction, flexibility, openness, and performance assessment and accountability will grow and thrive in the institutional organization UPI. By considering the strategic areas as the focus of changes, then the steps that must be done are as follows:*

*Empowering potential and support capability, by identifying, collecting, and re-empowering the internal human resources and the overall existing support capability so they may strengthen the position and role of UPI as a PKBLU Higher Education, that has the independence and accountability.*

*Repositioning, by assessing and reviewing the strengths and weaknesses, opportunities and challenges to determine aspects that should be repaired and strengthened. It means that all components are to be given an opportunity to empower all the potential and capacity building both in academic position, management and administration, and financial affairs in responsible way.*

*To obtain an effective and efficient performance, the organization must develop a careful strategy. Therefore, the university must think ahead toward an alternative strategy, which radically able to maximize the available opportunities, and at the same time minimize the risk to achieve the best goals and objectives, as well as beneficial to UPI itself. Based on these exposures, this study examines the innovative strategies with a "Blue Ocean-University Strategy", in a creative and innovative way, creating new market space with no competitors and let the competition becomes irrelevant. The results of this study is a model of innovative strategies through a model that can be integrated and applied to the measurement of the competitiveness of the organization of*

*education through academic activities and promote the quality of education entirely in a comprehensive and sustainable way.*

*Keywords: Blue Ocean Strategy, Repositioning , Innovation Strategy*

## **Co-opetition dalam Pengelolaan Bisnis Pariwisata di Indonesia**

Alimuddin Rizal R - Universitas Stikubank Semarang

### *Abstract :*

*This article intended to explain about the concept of co-operation and competition in the tourism industry. Because of the tourism business has the characteristics of interdependent requires to can not be avoid from cooperation at the same time despite having to compete with one another.*

*Therefore, in managing the tourism businesses need a strong basis of collaboration is a positive businessmen conduct, and has a strategic resources/strategic assets which greatly benefits of each business so that the intensity of cooperation that is built to support the creation of synergy between organizations. Competition is raised is how every business can create a unique and "beauty contest" over the entire front end consumers of tourism products are produced. This conceptual study elaborated from theoretical ideas, and a variety of empirical findings about co-opetition and synergy of cooperation that does not mean to infer that the competing hostile, but competing is competing to give the best for the end consumer.*

*Key word : Co-operation, Competition, Co-opetition, and Sinergy.*

## Usulan Distribusi Bahan Baku Untuk Meningkatkan Efisiensi dan Efektivitas Dari Klnerja Operator

Sri Widiyanesti, Herry Irawan - Institut Manajemen Telkom

*Along with the technological developments in the telecommunications world, increasing demand for generators and generator set manufacturers has made the competition in the industry tougher. XYZ Ltd. as one of the manufacturers of generators wants to be the market leader in the industry. To achieve the position of the market leader, XYZ Ltd must achieve the competitive advantage by using the Quick Response, Differentiation and Cost Leadership strategy. Quick response strategy can be achieved through increasing the effectiveness of operator performance and, in turn, the operator performance effectiveness can be achieved through the improvement of material handling systems from the production line. The purpose of this research is to design the best system of distribution of raw materials that can enhance the effectiveness of the operator's performance. In the existing distribution of raw materials system, operators take the raw materials they need to the warehouse. For the proposed distribution of raw materials, the operator on duty to send raw materials to the assembly operators. In addition there are changes to the task of the operator, who originally did the assembly in accordance with their respective expertise to each operator working on the assembly for a generator. Based on the result, changing the existing working system into the proposed system of the division operator will balance the operators' workload and there is an increase in monthly production capacity of 80.92%.*

*(competitive advantage, quick response strategy, effective, material handling system)*

## **Adopsi E-MONEY Dan Faktor-Faktor Yang Mempengaruhinya (Studi Kasus Pada Masyarakat Pengguna di Kota Bandung)**

Maya Sari - Universitas Pendidikan Indonesia

### *Abstract :*

*Despite the strong and consistent increase in the use of electronic payment methods in Indonesia, the diffusion of electronic wallets (e-money) is still far from widespread. This research address what factors that drives and influence the e-money adaption and how the influence of that factors toward e-money adoption by using online-banking acceptance model. That model was test to e-money user in Bandung, with survey sample (n=67). The finding of study indicate that perceived of usefulness, perceived of ease of use, security & privacy, perceived of enjoyment, and amount of information, have significant influence toward actual use . The research also found that perceived of usefulness was the main factors influence actual use. Increasing e-money acceptace in society could be done by increasing the merchants coverage, increasing the socialization among user and increasing e-money technology development.*

*Keywords: e-money, online–banking acceptance model*

# Interconnection As A Better Solution in Telecommunication Services: Gaps Between Theory and Application

Nora Amelda Rizal - Institute Management of Telkom Bandung

## *Abstract :*

*With recent technological developments of telecommunication and the liberalization of the telecommunication industry, the range of services that depend on interconnection has increased. Interconnection is an essential input to local, long distance and international fixed voice calls, mobile voice and data services, internet access, broadband data transmission and a wide range of multi-media services. This liberalization of telecommunications markets was motivated by various factors among other things are; to increase the innovation in technology faster and service customer better, to attract private sector capital to expand and upgrade telecommunications networks and to introduce new services, to accompany the growth of the internet which caused data traffic to overtake voice traffic in many countries and led to the introduction of many new service provider. The operator who had been monopolized (incumbent), should facilitate and provide the new operators in this level-playing field. Interconnection regulator regulates the conditions that the incumbent may take, in order to protect the new operators to expand and upgrade its networks and services. In order to protect the new operator and to increase more innovation in telecommunication field, interconnection should be a better solution in this level-playing field, but in the contrary it gives less benefit for the incumbent. These lack of benefits for the incumbent should effect the telecommunication market, and this will also effect the economic situation of a country. since the owner of the incumbent usally the goverment of the country itself.*

*This research is using a qualitative approach by combining the methods exploratory study. For the pupose of this jurnal, data collection is limited through documents in media and secondary data from the object study.*

*The purpose of this research is to review selected literatures on interconnection as a better solution for giving better services in telecommunication field and highlight differences between theory and empirical findings. To date, there has been gaps between theory and practice in applying interconnection for the incumbent point of view.*

*Keywords : interconnection, cost-based*



# **Model Pengembangan Sistem Pangan Komunitas Lokal Melalui Revitalisasi Lumbung Desa Dalam Mendukung Ketahanan Pangan Rumah Tangga Di Pedesaan**

Imas Soemaryani, Universitas Padjadjaran, [Imas\\_isyani@yahoo.com](mailto:Imas_isyani@yahoo.com)

Abstract :

*With Expansion and revitalisation of existence of countryside mow is expected can realize expansion of local community food system model so that availability of food in level of adequate and competent household in turn can support and strengthens resilience of national food. Research Method applied in this study is, Exploratory survey, Data collected is data Cross Sectional, Data analysed is primary data and data skunder. Data source from opicial and members of countryside mow. Research four p's in Kuningan district. Research time is started [by] Juny up to December 2009. Data analysis done in deskriptif comparability and analysis countryside mow area. Result of research indicates that Pola consumption member of mow most of is not able yet to consider its the gizi content. Goods provided by countryside mow most of in the form of shell of rice ( paddy), with enough inventory. If happened lacking of trend to have recourse to government. Way of lending to relative members easy and service most of give each week, Local community food system Models can be done at one particular region that is small relative like, countryside, custom public, between countrysides, district, or sub-province. revitalisation of countryside mow is striving expansion of countryside mow towards which more modern without eliminating spirit and culture which has grown on in public.*

*Keywords : Food system, revitalisation, local community, household food, countryside mow.*

## ABSTRAK MANAJEMEN KEWIRAUSAHAAN

### Upaya Menumbuhkan Jiwa dan Kompetensi Kewirausahaan bagi Pengangguran Terdidik

Maya Malinda, Universitas Kristen Maranatha

#### *Abstract*

*Entrepreneurial spirit and competencies are the words that are pronounced and often touted by various parties, whether it's the government, education, business and others. Why entrepreneurial spirit and competencies need to be developed?*

*Quoting presentation from Dr. Syarifuddin Hasan, M.M., M.B.A, Minister of Cooperative and SMEs, at Institut Teknologi Bandung at February 2009. Biro Pusat Statistik (BPS) stated in 2009 the population of Indonesian people is 231, 83 million. Working age population is 169, 33 million, 113,83 million people working force. The working population 104, 74 million (fulltime and part time). Unemployment 8, 96 million people (7,87%) total workforce. Graduate unemployment 626.621 people (6,99%) of total unemployment in Indonesia. While the unemployment in the year 2009 approximately 4, 8 million or 53, 93% were unemployed educated or those who are educated college graduates, or senior high school.*

*This reality it very unfortunate, instead of simply the number of unemployed is educated unemployment. For it is necessary to find the critical cause of many educated employment, and effort to expanding entrepreneurial spirit and competence through concrete measure the use teaching methods that support the achievement of the growth of entrepreneurial spirit and competencies.*

*Keyword: Learning Methods, Educated unemployed, entrepreneurial spirit, entrepreneurship competencies.*

# Bagaimana Pengusaha Kecil Menaklukkan Lima Tantangan Melalui Kolaborasi untuk Menjadi Usaha Berkelas Bintang Lima?

Sutarjo, Institut Manajemen Telkom

## *Abstract :*

*This paper is aimed to discuss the literature study on the advantage of collaboration among small enterprises instead of operate their enterprises individually or competing each other.*

*Small enterprise individually has relatively weaker power in facing five challenges. They face low bargaining power to buyers, weak in branding, lack access to investor and regulator (the government), problem in getting the source of production from supplier. Small enterprises individually might be having unique competitive advantage, the unique competitive advantage owned separately by small enterprise will not strong enough and will not effective to face those five challenges due to the relative small size and effect of competitive advantage compared to the relative power of five challenges. Combination all of those unique competitive advantages through collaboration is expected to overcome the five challenges and enable the enterprises to grow to be a five stars business.*

*The successful collaboration illustrated as a bright "Five Stars" business. On the top of the star is Customer, a collaboration will improve performance through favorable selling price setting, easier to be accessed by the customer and improve product quality. On the left side of the star is Investor (banks and financial institutions), which enable the small enterprise to access the credit infrastructure. On the right side is Branding, small enterprises altogether will enable to develop own brand or stronger brand. On the lower right side of the star is Regulator, which have a role in provide infrastructure access and training, wider network and access to the strategic buyer. Small enterprises within a cluster as suggested by Maridjan and Tambunan will make easier for the regulator to provide the infrastructure and other access. On the lower left side of the star is Suppliers, which have role in supplying direct raw material and indirect material, altogether the small enterprises will have bigger bargaining power to gain a warranty and continuous of supply within expected quality.*

*Keywords: collaboration, branding, investor, regulator, cluster, Five Stars Business.*

**Dari Kompetisi kepada *Fastabikhul Kairat*:  
Riset Kualitatif pada Pengusaha Muslim di Sentra Industri Sandal**

Gancar Candra Premananto, Barrah Mudawammah  
Universitas Airlangga

*Abstract:*

*Some of author state that marketing strategy has the same thing with war strategy. That's perspective make competitor just like enemy that must be conquered. Beyond that, the perspective creates interesting topics when it related with Islamic concept. In the eye of Muslim, what is competition? What kind of competition appears? Is religiosity matter for competition that appear?*

*Qualitative research conduct to answer that question. Results show us that the competition happens in many ways, but there is no relation with religiosity.*

*Keywords: Competition, religiosity*

## **Analisis Peluang dan Tantangan Infopreneurship menggunakan Porter's Five-Forces**

Puspita Kencana Sari, Institut Manajemen Telkom

Abstract :

*Technological developments contributed to changes of the form of industry which is now entering the era of information industry in which the information is very important for both business and human life in general. These changes also affect the trend in the field of entrepreneurship that is the presence of Infopreneur or information entrepreneur. In this paper, infopreneur is defined as a business that is operated by (an or some) individual which use information as its economic commodities, goods and services. Although business of information has been done long ago, but with the Internet and increasingly sophisticated technology changed the form and the way of distribution of information products and make the business more and more massive. Infopreneur offers a business opportunity that is relatively easy and inexpensive. Anyone who has knowledge of a thing, an expertise as well as a hobby, can take a part in this industry. Development of smart-phone technology and the increment of mobile phone subscribers, providing opportunities to develop infopreneurship using these media. This paper uses the qualitative methodology with explorative analysis technique through literature review to look at trends in the field of infopreneurship and business model that is suitable for infopreneurship. For analyzing the opportunities and challenges, it is used Porter's Five Forces method. As the result, profitability of this business is good enough. From five of competitive forces, three forces has low score which means it has big opportunities to compete within this industry. The results of this paper is expected to be a beginning of the research in infopreneurship and drive the development of this field in the future where infopreneur can be an alternative to gain a competitive advantage in this era of information industry.*

*Keywords : Infopreneurship, Information Business, Entrepreneurship, Information Technology.*

# **Dampak Karakteristik Wirausaha Terhadap Keberhasilan Usaha (Studi Kasus Pada Pelaku Usaha Scrap Nickel Screen Di Wilayah Bandung)**

Heny Hendrayati, Universitas Pendidikan Indonesia

## **Abstrak**

Data mengenai Usaha kecil dan menengah di Indonesia menunjukkan bahwa UKM mampu bertahan dalam gejolak perekonomian yang tidak menentu. Namun jika dilihat lebih dalam lagi ternyata jiwa dan semangat kewirausahaan belum tertanam secara kuat dalam diri pelaku bisnis. Semangat kewirausahaan ternyata masih kurang tertanam dengan kuat dikarenakan adanya pandangan di dalam masyarakat tentang status sosial dan ekonomi dari seorang wirausaha dipandang kurang 'aman' karena penghasilan mereka dianggap tidak pasti jika dibandingkan dengan seseorang yang menjadi seorang pegawai di instansi pemerintah atau pegawai di sebuah perusahaan besar.

Usaha barang bekas mempunyai prospek yang sangat menguntungkan, dimana barang bekas atau sisa pakai dianggap sebagai sampah ternyata bisa memberikan profit yang besar. Salah satu jenis usaha barang bekas yang dikelola di Wilayah Bandung adalah scrap nickel screen sebagai bahan campuran untuk pelapisan steinles steel dan bahan pengecoran logam. Banyak orang yang bergerak dalam bidang ini, namun tidak sedikit juga yang berhenti di tengah jalan karena harga yang tidak menentu. Dalam mengatasi kondisi ini tentu saja diperlukan mental wirausaha yang kuat.

Jenis penelitian yang digunakan adalah deskriptif dan verifikatif dengan metode penelitian descriptive survey dan explanatory survey. Data diperoleh melalui kuesioner, wawancara dan observasi di lapangan. Hasil pengumpulan data dengan sumber data primer, diperoleh jumlah sampel sebanyak 15 responden. Metode analisis yang digunakan adalah analisis jalur.

Hasil penelitian menunjukkan bahwa karakteristik wirausaha berpengaruh positif terhadap keberhasilan usaha. Pengaruh terbesar terdapat pada sub variabel berorientasi pada tugas dan hasil sedangkan pengaruh terkecil terdapat pada sub variabel berorientasi pada masa depan.

# **Penerapan Akuntansi Untuk Usaha Kecil Menengah (Ukm) Studi Kasus Pada Usaha Dagang Kota Salatiga**

Elisabeth Penti Kurniawati, Paskah Ika Nugroho, Diyan Setiawati  
Universitas Kristen Satya Wacana

## *Abstract :*

*Accounting for small and medium enterprises (SMEs) can be useful to assist in developing an organized and systematic record keeping process that can be used to find out the financial position of an enterprise through producing financial reports, calculating taxes based on real company condition, obtaining access to borrowing credit, along with making decisions about business related matters. The goal of this research is to discover and analyze how accounting is applied by SMEs along with obstacles faced in the application.*

*The data used in this research is taken from 47 stores in Salatiga using an interview method and direct observation. The analytical technique used is a qualitative descriptive analytical technique where the data analysis put forth is interpreted in tables and pictures.*

*The research results reveal that many SMEs in Salatiga still do not apply an accounting from record until financial report which reported an income statement, balance sheet, statement of owners' equity and cash flows. SMEs face various hindrances in applying accounting including the educational factor, knowledge factor, and low level of awareness about the importance of accounting. Therefore, the guidance and developed training related to SMEs from government are needed to apply accounting in their businesses.*

*Keywords: accounting, small and medium enterprises*

## **Perkembangan Entrepreneurship: Sebuah Studi Literatur dan Aplikasinya di Indonesia**

Widjaja Hartono, Universitas Ciputra , Surabaya, [whartono@ciputra.ac.id](mailto:whartono@ciputra.ac.id)

### *Abstract :*

Entrepreneurship adalah jiwa entrepreneurship yang dibangun untuk menjembatani antara ilmu dengan kemampuan pasar yaitu menemukan dan menciptakan peluang. Entrepreneurship meliputi pembentukan perusahaan baru, menambah nilai tambah suatu usaha yang sudah ada dengan kreatifitas dan inovasi bisnis, dan juga menciptakan kemampuan managerial yang berjiwa entrepreneur. Menurut Peter Drucker, entrepreneurship adalah “aktivitas yang secara konsisten dilakukan guna mengkonversi ide-ide yang bagus menjadi kegiatan usaha yang menguntungkan. Entrepreneurship memegang peranan penting sebagai salah satu factor penggerak perekonomian, mengurangi pengangguran dan menciptakan lapangan pekerjaan. Menurut David McClelland suatu negara akan mencapai kemakmuran jika memiliki minimal 2% entrepreneur, sedangkan saat ini Indonesia hanya memiliki sekitar 0.18% entrepreneur.

Indonesia merupakan salah satu emerging market di Asia yang menunjukkan pertumbuhan ekonomi yang berkesinambungan dalam dekade terakhir ini. Sebagai anggota negara ASEAN dan G-20 Indonesia memiliki peranan yang cukup signifikan dalam kegiatan perekonomian regional. Dengan jumlah penduduk lebih dari 250 juta jiwa, Indonesia masih memiliki masalah klasik yaitu tingkat pengangguran yang merupakan pekerjaan rumah dari satu pemerintahan ke pemerintahan yang lain. Belum lagi jutaan tenaga kerja Indonesia yang mengadu nasib di luar negeri semakin menunjukkan kurangnya lapangan pekerjaan di tanah air.

Presiden Susilo Bambang Yudhoyono telah mencanangkan Gerakan Entrepreneurship Nasional sejak awal berdirinya Kabinet Indonesia Bersatu, demikian juga dengan pengusaha nasional Ciputra yang memiliki visi menciptakan 2% entrepreneur di Indonesia dengan teori Quantum Leap nya. Semua itu menunjukkan peran serta semua kalangan mulai dari pemerintah maupun swasta nasional dalam pengembangan entrepreneurship di Indonesia. Entrepreneurship dianggap penting dan harus digalakkan.

Tujuan dari penelitian ini adalah untuk memaparkan sejarah dan perkembangan entrepreneurship di Indonesia dan aplikasi maupun dampaknya bagi perekonomian nasional.

**Keywords:** Perkembangan Entrepreneurship, Aplikasi Entrepreneurship, Pengaruh Entrepreneurship



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