



PROCEEDING

UNISBANK INTERNATIONAL CONFERENCE

ON SOCIAL WELFARE-BASED INVESTMENT POLICY
IN ANTICIPATION OF ASEAN ECONOMIC COMMUNITY :
A STUDY OF ECONOMY, LAW AND INFORMATION TECHNOLOGY

UNIVERSITAS STIKUBANK SEMARANG

Indonesia, August 29-30th 2013

UNISBANK

Assalamu'alaikum Wr. Wb.

We are proud of presenting Unisbank International Conference on **“Social Welfare Policy-Based Investment in Anticipation of the ASEAN Economic Community (A Study of Economic, Law and Information Technology)**. This conference is intended as a forum for disseminating knowledge and academic knowledge exchange. Presented in this seminar are ideas and / or research results from experts like his excellency governor of central Java, Mr. Ganjar Pranowo, Dr. Faisal Basri, MA (University of Indonesia), Prof. Dr. M. Hawin, SH., LL., M (University of Gajah Mada), Prof. Rachmat Budiarto, Ph.D. (Universiti Utara Malaysia), Dr. Habib Kassim (ERC, Singapore), and Satriyo Yudiarto (Comissaris President of Surya Yudha Group). Unisbank International Conference also presents a call for papers from some academicians and researchers from several universities in Indonesia. The Conference encompasses manuscripts including three scopes of themes, namely (1) Economic studies, (2) Law studies, and (3) Information Technology Studies). All papers have been carefully reviewed by expert reviewers from UGM, UNDIP, UNIKA, and UNISBANK.

We would like to express our sincere thanks to our stakeholders and reviewers as well as especially our delegates. We would like to thank all the contributing authors for providing such a rich variety of outstanding research articles on a broad range of existing topics We apologize if there are imperfections in the implementation Unisbank International Conference in 2013.

Wassalamu'alaikum Wr. Wb.



Semarang, August, 29, 2013
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- 14) Edy Winarno, M.T (Candidat Dr.) (UNISBANK)

Friday, 30th August 2013

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08.00 – 11.30 WIB	D 4.4	Accounting and Finance	1. Riswan 2. Chairuddin 3. Haninun 4. Hamdi Agustin 5. Hamdi Agustin & Firdaus A. Rahman 6. Widhy Setyowati 7. Ghazali S & Almntasir 8. Maryono & Ida Nurhayati
	D 4.5	Management	1. Sulyanto 2. V. Rachmadi Parmono 3. Dorothea Wahyu Ariani 4. Ascaryan R. & Agus Suroso 5. Cyntiya V & Sabrina O. Sihombing 6. Sulistya Ika P. 7. Mohammad Fauzan 8. Devani Laksmi I. 9. Zulganef & Wina Asty 10. Johny Manaroinson 11. Dyah Nirmala Arum J. & Saifudin
	D 4.6	Economics	1. Moh Agung Surianto & Umaimah 2. Maichal 3. Rr. Kurnia Maharani 4. Budi Purnomo 5. Chalimah 6. Hersugondo & Hermin PK 7. Rokh Eddy Prabowo 8. Sugeng Purwanto 9. Darwanto 10. Didik Wahyudi 11. Sulthon Sjahril S. & Hartanti N.
	D 4.7	Information Technology	1. M. Fahrudin, dkk 2. Ade Fauzia, dkk 3. Dina Fitria M. & M. Irsan 4. Soleh, dkk 5. Meta Amalya D, dkk 6. Aji Supriyanto 7. Agus Prasetyo Utomo 8. Dwi Agus Diartono & Aji Supriyanto
	D 4.8	Law	1. Suparnyo 2. Bambang Pratama 3. Shidarta 4. H.K. Martono & Amad Sudiro 5. Agus Raharjo 6. Rochmani 7. Adi Suliantoro 8. Farikhin Juwanda 9. Edi Lisdiono 10. Fitika Andraini 11. Sigit Irianto

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ACCOUNTING AND FINANCE

ROOM : D.4.4

THE EFFECT OF AUDITOR INDEPENDENCE OF AUDIT QUALITY, JOB SATISFICATION AS AN INTERVENING VARIABLE

Riswan¹⁾

ABSTRACT

A profession as public accountant has strategic position when carrying task and responsibility to give a value and reveal the reasonableness of financial report which served by management. For keeping audit quality, auditor should behave independently when doing his audit task, it means don't have any importance to management, business owner, creditor, and other part that put high trust on the test result of financial report.

This research aims to get empirical evidence, (1) independence partially giving positive influences through work satisfaction, (2) independence and work satisfaction as intervening variables partially giving positive influences through audit's quality. Research conducted on independent auditor from various Public Accountant Offices by spreading closed questioners to location that chosen as sample. The technique sample taking using sampling area then the data is analyzed with *Structural Equation Modelling* that based on covariance structure, called *Linear Structural Relations* (LISREL). This modelling technique consists of measuring model and structural model. Measurement model used for measure dimensions that form a factor or latent variables, while structural model shows influences and relations between construct or latent variables.

The research's result concludes that (1) independence partially giving positive influence and no significant through work satisfaction, (2) independence and work satisfaction as intervening variables partially giving positive influences and significant through audit's quality.

Keywords : Audit's Quality, Independence, Work Satisfaction, and Linear Structural Relations.

1) Lecturer of Universitas Bandar Lampung

WHAT IS THE FINANCIAL PERFORMANCE OF LOCAL GOVERNMENT INFLUENCE OF AUDIT BY BPK?

Chairuddin¹⁾

ABSTRACT

The objectives of this research is to compare the financial performance of the District Government /Cities in Indonesia which concurs with WTP and non-WTP opinion from BPK. Therefore, the problems in this study is whether the financial performance of the District Government / Cities in Indonesia who opined WTP better and significantly different from the non-WTP? Statistical test results obtained that the financial performance of the District Government /Cities in Indonesia who opined WTP is significantly different and better than the non_WTP for fiscal year 2011 data.

Keywords: BPK Opinion, Financial Performance, Local Government Financial Reports.

1) Lecturer at the UNIVERSITAS BANDAR LAMPUNG

THE EFFECT OF SUSTAINABILITY REPORT DISCLOSURE QUALITY ON FINANCIAL PERFORMANCE

**(Empirical Study In the Manufacturing Companies Listed
on the Indonesia Stock Exchange)**

Haninun

ABSTRACT

Sustainability report disclosure can be used as a strategy for the company to enhance the corporate image. The more disclosure of corporate sustainability report done by the company, the higher the quality of disclosure, which is expected to get a response from stakeholders, which in turn is expected to improve financial performance.

The purpose of this study is to obtain empirical evidence that the sustainability report disclosure quality affect financial performance. The hypothesis of this study is based on stakeholder theory. The population is the companies listed in the Indonesia Stock Exchange (IDX) in the year of 2008, 2009, 2010, 2011. This study use the purposive sampling method, and simple linear regression is used to analyze this study, while using the secondary data and documentation as data collection method.

The result shows that the quality of sustainability report disclosure has positive effect and significant on financial performance proxied by CR, ROA, ROE and EPS. Limitations of this research is that the disclosure index used are based on the number of items disclosed and not based on its weight and financial performance only proxied by four aspects, while there are many other measures of financial performance.

Keywords : Sustainability Report, Financial Performance

OWNERSHIP AND CAPITAL STRUCTURE : EVIDENCE FROM INDONESIA BANKS

Hamdi Agustin¹⁾

ABSTRACT

One of the unique banking in Indonesia is that there are regional development banks (BPD), which is a government-owned bank districts. regional development banks categorized as focused bank, ie the bank with regional focus. This research investigates the effect ownership structure on the leverage decision of Indonesia banks. The sample of this study consists of 15 community development banks, 56 private banks, and 3 central government banks from 1995 to 2006. Using panel data methodologies, we find that the central government bank negative effect on leverage, while regional development banks positive effect on leverage. This shows the role of central government banks use equity to maintain bankrupt because the bank did not give a great impact on public confidence in the banking system in Indonesia. While the regional development banks to get funding from local government through cash savings in the form of demand deposits. The crisis dummy expected a negative, is not statistically significant. In addition our result showed that ROE, assets tangible and total assets positive impact on leverage. while ROA has a negative impact on leverage.

Keywords : ownership structure, capital structure, Leverage and government banks.

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**DETERMINANTS OF CAPITAL STRUCTURE: WHAT CAN BE THE
DETERMINANTS OF CAPITAL STRUCTURE OF REGIONAL DEVELOPMENT
BANKS IN INDONESIA?**

Hamdi Agustin¹⁾, Firdaus Abdul Rahman²⁾

ABSTRACT

One of the unique banking in Indonesia is that there are regional development banks (BPD), which is a government-owned bank districts. regional development banks categorized as focused bank, ie the bank with regional focus. The objectives of this research is determinants of capital structure in region development bank (Bank Pembangunan Daerah). This research is to test the impact of different explanatory variables of capital structure internal and external factors. The external variables of the economy of a country in Indonesia are regional autonomy, economic crisis and bank policy of government. The internal factor or characteristics of an individual bank are profitability, loans and size. The population consists of 26 community development banks. The study 14 regional development banks because of difficulty in getting the data. The period under study is from 1995 to 2010. The results showed the variable regional autonomy negative impact on leverage because obtain additional funds from the local government. Dummy equity positive impact on leverage the show that equity have more than 100 billion would increase the amount of debt and the crisis negative impact on leverage because BPD reduces the amount of debt for avoiding from bankruptcy. Internal variables showed loans negative impact on leverage, assets positive impact on leverage, while profitability has not impact different from previous studies.

Keywords : Regional development bank, Leverage and Regional autonomy

1) 2) Lecturer at Economic Faculty, University Islam of Riau

**MANAGEMENT STRATEGY AS A MITIGATION FACTORS
IN ACCEPTANCE AUDIT OPINION
Empirical Study at Manufacturing Companies in Indonesia**

Widhy Setyowati¹⁾

ABSTRACT

Investment decision influenced by audit opinion, which the shareholders, as the principal, puts their trust on the managers, as the agents, to run their business. This includes making important decisions in order to keep the continuity of the business. Later, the shareholders will evaluate the report of the management, especially the financial statement, through an independent auditor. For the financial distress company, there is a possibility to accept greater going concern opinion (Mc. Keown, et al., 1991; Behn et al., 2001). As a result of such condition, managers will carry out various strategies in order not to receive GCO as it gives negative signal to the financial statement user. It shows doubts of the auditor towards the ability of the company to run the business. Afterward, as the final impacts, the company will find it difficult to obtain loans (Firth, 1980), to raise the decreasing share value (Jones, 1996) and to avoid self fulfilling prophecy effect that causes bankruptcy (Mutchler, 1984; Hopwood et al., 1989).

This research is motivated by the Auditing Standard Statement (PSA) number 30 (SPAP,2001) that requires auditors to evaluate the management plans to overcome financial distress of the company. As LaSalle and Anandarajan recommend (1996), that to give GCO auditors need to evaluate the viability strategy or management strategy that enable keeping the existence of the company. They are also encouraged by the development of the auditing methods which are based on top-down holistic method. This is an auditing approach which is based on business client risk having been done by several large public accountant offices (Knechel, 2001; Curtis and Turley, 2005). On the other hand, Hofer (1980) that later continued by Capon (1992), Sudarsanam and Lai (2001) and Bruton et al. (2003) provide empirical evidence showing that the financial distress company can carry out some strategies that enable them to increase their working

performance through short-term strategy (operational turnaround approach) and long-term strategy (strategic turnaround approach).

This research aims to provide empirical evidence upon the research questions proposed by conducting measurement of the hypothesis on the influence of the management strategy as mitigation factor in predicting the acceptance of GCO that involves financial based strategy such as sale of common stock strategy, issuing new debt or debt restructure, and sale of fixed asset. Whereas, non financial strategy that is expansionist and oriented to external market that will be studied as mitigation factor includes cooperative strategy or long term contract strategy and new product development strategy or expansion of new market segment.

The use of financial condition control variable and the debt default is based on the assumption that GCO is given only when the company experience financial distress (McKeown et al., 1991; Behn et al., 2001). The size of the company, then, is used as control variable due to the reason that the bigger the company, the easier it is to overcome the financial distress as it has stronger board of management. Therefore, the possibility to accept GCO is less compare to the smaller company (Lam and Mesnah, 2006). Professional accountant public offices keep their reputation by giving opinion according to the auditing result even when they have financial distress and is being audited by bigger Public Accountant Office. The possibility to receive GCO is bigger (Mutchler et al., 1997).

Keywords: going concern opinion, financial distress, management strategy, mitigation factor.

1) Lecturer at the Faculty of Economic, Universitas Stikubank (UNISBANK) Semarang

OPTIMAL PORTFOLIO ANALYSIS USING SINGLE INDEX MODEL IN THE LQ-45 INDEX IN INDONESIA STOCK EXCHANGE

Ghazali Syamni¹⁾, Almntasir²⁾

ABSTRACT

This research's to analisis the optimal portfolio using a single index model. Samples were stocks that go continuously in the LQ-45 index during the period February 2010 - January 2013, the 29 stocks that constitute the optimal portfolio candidates. Descriptive data were analisis using a single index model with stock closing price as a proxy for stock return and risk, the LQ-45 index as a benchmark, and BI rate as a measure of the risk free. Of the 29 stocks included in continuously in the LQ-45 index, which gained 8 shares entitled to be a candidate optimal portfolio, because these stocks have a value of $ERB_i > C_i$. The optimal portfolio expected return promised by 0,022 (2.2%) and the risk of 0.017 (1.7%) per month. Eighth these shares, the stock of PT. Indocement Tunggal Prakarsa, Tbk with a fund proportion of 15.44%, the stock of PT. Bank Negara Indonesia (Persero), Tbk amounting to 12.22%, the stock of PT. Bakrieland Development, Tbk amounting to 3.86%, stock of PT. Bank Central Asia, Tbk amounting to 21.34%, stock of PT. Kalbe Farma, Tbk amounting to 12.09%, stock of PT. Lippo Karawachi, Tbk amounting to 7.92%, stock of PT. Unilever Indonesia, Tbk amounting to 17.13%, and stock of PT. Gudang Garam, Tbk amounting to 9.99%.

Keywords : Optimal Portfolio, Single Index Model, Stock, LQ-45

1) 2) Lecturer at the Faculty of Economic, Malikussaleh University, Lhokseumawe, Aceh-Indonesia

REGIONAL FINANCIAL CAPABILITY AND TAX IN CENTRAL JAVA PROVINCE

Maryono¹⁾ and Ida Nurhayati²⁾

Act No. 28 of 2009 on Regional Tax and Levies entered into force in 2010 has two important considerations. The second thing to be considered the birth is: that the local taxes and levies is one important source of revenue to finance the implementation of local government and in order to improve service to the public and local independence, is necessary to expand the area to tax and levies and granting discretion in tariff setting. The aims of study to analyze the financial and tax areas of Central Java province.

The parameters used are revenue performance calculation and analysis (Regional Own Revenue / PAD) and local taxes through Elasticity Size, Share, and Growth; data used in this study in the form of a data realization Central Java provincial budget in 2008 sapai to 2011

Results of this study found: 1. Revenue growth from year to year has increased, which in 2009 grew 8.15%, in 2010 grew 10.43% and 15.18% growth in 2011. 2. PAD contribution to the Revenue and Expenditure (Budget) for four consecutive years at the rate of 70%. 3. PAD Elasticity to the Gross Regional Domestic Product (GRDP) in 2009 of 0.85, 0.89 in 2010, and in 2011 at 1.25.

Keywords: tax law, regional own revenue growth, share of regional own revenue, elasticity of regional own revenue.

1) 2) Lecturer at the Faculty of Economic, Universitas Stikubank (UNISBANK) Semarang



MANAGEMENT

ROOM : D.4.5

REGENCY INVESTMENT MARKETING STRATEGY BASED INDICATORS BANYUMAS REGIONAL INVESTMENT ATTRACTION

Suliyanto¹⁾

ABSTRACT

Rivalry among regions to attract investment getting tougher. The purpose of this study is to formulate a investment marketing strategy in Banyumas with marketing mix approach. Analysis tools used in this study is a SWOT analysis, the matrix space and Qualitative analysis. The results showed that the strategies used to attract investment in Banyumas district is an aggressive strategy. In implementing an aggressive strategy government of Banyumas regency can use the concept of the marketing mix (Product, Price, Place, Promotian and People).

Keywords: Marketing Strategy, Regional Investment Attractiveness.

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**INFLUENCE BEHAVIOR PERCEPTION OF JUSTICE ON SUSTAINABLE
CONSUMPTION IN PERSPECTIVE WITH SOCIAL DILEMMA AS A
RESOURCE SCARCITY MODERATING**

V. Rachmadi Parmono¹⁾

ABSTRACT

Environmental issues are social dilemmas. In a social dilemma, the individual is faced with the choice to put his personal interests, or cooperate with other individuals by prioritising the common interest. Researcher look at environmental problems has two interrelated issues, namely the issue of environmental justice and sustainable consumption issues. This research will investigate individual's perceived justice on willingness to cooperate in social dilemma situation. Willingness to cooperate is representing sustainable consumption in social dilemma's term. This study used experimental method. The results of this studies were as follows. Individual's perceived justice is determined the willingness to cooperate. Over consumption behavior seemed create unfairness to individuals. Participants were prefer equity rules of fairness than equality rule of fairness to distribute resources among them. The awareness of social dilemma is having a role as a partial mediation that mediate the influence of perceived justice to willingness to cooperate. Resource scarcity is moderating the influence of perceived justice to willingness to cooperate.

Keywords: perceived justice, sustainable consumption, social dilemma, scarcity.

1) Fakultas Ilmu Administrasi Bisnis dan Ilmu Komunikasi Universitas Katolik Indonesia Atma Jaya Jakarta

NEEDS, CORE SELF-EVALUATION, BIG FIVE PERSONALITY AND LEARNING MOTIVATION ACROSS GENDER

Dorothea Wahyu Ariani

ABSTRACT

The following study examine gender differences existing in personality and learning motivational variables (big five personality, core self-evaluation, need for achievement, need for affiliation, intrinsic motivation, extrinsic motivation). For this purpose, 298 samples were selected from the higher education in Yogyakarta. Results show the existence of gender difference in variables: core self-evaluation, need for achievement, conscientiousness, extraversion, openness to experience, and intrinsic motivation. The further study of such motivational processes might contribute to a better understanding of personality development.

Keywords : big five personality, core self-evaluation, need for achievement, need for affiliation, intrinsic motivation, extrinsic motivation

PREDICTIVE POWER OF SITUATIONAL FACTOR AND INDIVIDUAL FACTOR ON MISREPORTING BEHAVIOUR

Ascaryan Rafinda¹⁾ and Agus Suroso²⁾

ABSTRACT

The aims of this research is to compare the predictive power of situational factors and individual factors on misreporting behaviour. The experiments done to 64 undergraduate students at Universitas Jenderal Soedirman that divided into four classes. Each class gets a different manipulation on situational factors. The situational factors are superiors authority and social conditions. Both of them are manipulated to determine the effects on misreporting behaviour. Superior authority manipulated by suggesting the participant to misreport the financial incentive, while social condition manipulated by public disclosure and private disclosure to stimulate the effect of presence other that evaluate participant behaviour. Obedience theory and social influence theory explain how superior authority and social condition influence misreporting behaviour. Individual factors measure by DIT to classify moral reasoning level. Participants attended two sessions of experiment, first session was conducted to measure moral reasoning level. Using Defining Issue Test (DIT) Rest (1986) to classify participant which have low moral reasoning and high moral reasoning. Second session of experiment to measure misreporting behaviour. The analysis is done by comparing error prediction on both factors. The result found that situational factors have smaller error prediction than individual factors. The result imply that situational factor become a better factor to predict misreporting behaviour than individual factor. By the discovery that situational factor as a better prediction on misreporting behavior than individual factor, it imply to organization which want to reduce or eliminate misreporting behaviour should focusing deeper upon the situational factor than individual factor.

Keywords : Misreporting Behavior, Situational Factor, Individual Factor, Moral Reasoning, Superior Authority, Social Condition

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ANTECEDENTS OF SMART PHONE BUYING BEHAVIOR : AN EMPIRICAL STUDY

Cynthia Vinynda¹⁾, Sabrina O. Sihombing²⁾

ABSTRACT

Mobile communication has made such an impact on the ways people interact and conduct business. In the specific, many people use smart phones rather than regular mobile phones to interact and conduct business. This is because smart phones offer more advanced computing power and connectivity than a regular mobile phone. There have been many developments from the regular mobile phone into a smart phone. The developments of the original phone functions just to call, and then switch to messaging, then go into entertainment trends, and has now started to come with access to the data. All these developments confirmed the smart phone as a mobile form of interest. One of the favorite smart phone brands is BlackBerry. On the other hand, despite BlackBerry has been widely used by consumers, most of them claim they want to switch to another smart phone. The main reason why they want to switch to another smart phone is because the BlackBerry OS platform assessed unable to compete with Apple's IOS operating system or Android from Google. Therefore the consumer purchasing behavior of BlackBerry is still remains as a question mark. Thus, the object of this study is to identify antecedent factors that influence consumer purchasing behavior on BlackBerry smart phone.

This research extended a model which was developed by Wu et al. (2008) to examine purchase behavior on BlackBerry smart phone. Samples were chosen based on judgmental sampling. Questionnaires were distributed to respondents by the drop-off/pick-up method and a total of 259 completed questionnaires were used in the analysis. The data was then analyzed using structural equation modeling. Results show brand loyalty, product familiarity, attitude and purchase intention are factors that affect purchase behavior. However, this research found that consumer's personal reciprocity did not mediate the relationship between brand loyalty and purchase intention. This research provides discussion and insights for future research.

Keywords : purchase behaviour, purchase intention, brand trust, brand loyalty, product familiarity, and attitude.

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**PREPARING AND ENTREPRENEURS EDUCATED DEALING IN ECONOMIC
CHALLENGES 2015 ASEAN INTEGRATION THROUGH
ENTREPRENEURSHIP EDUCATION**

Sulistya Ika P ¹⁾

ABSTRACT

Indonesian nation as one of the members of the association of Southeast Asian nations (Association of the South East Asian Nation) in 2015 will enter the era of ASEAN Economic Integration (ASEAN Economy Community) is an agreement to make ASEAN as a single market and the free market are realized through economic stability, prosperity and competitiveness high. Therefore, Indonesia needs to prepare itself by building the necessary infrastructure, the ability to process natural resources and human resources to prepare educated visionary on increasing prosperity, creative and innovate.

When you view one of the problems of the Indonesian nation is still high unemployment, lack of quality and quantity of human resources both in businesses and professional. It is a serious concern because of human resources is one of the strengths or capital in running economy deal with. To provide the necessary human resources need to involve the college as an educational institution. The role of universities is to educate students to be educated entrepreneurs through entrepreneurship education and training. Achievable goal is to introduce students to the business world in order to build a network of small and medium-sized enterprises that provide economic growth that ends well. Thought is reinforced by an opinion of sociologist David McClelland which states that "a country can be prosperous if any entrepreneur (entrepreneur) at least 2% of the population". Currently, Indonesia has only 0.18% of the total population (400,000 +) is a businessman, so that the Indonesian state is still far short of the prosperity.

The method used in this paper is to study literature derived from literature, journals and articles in order to obtain support framework for print entrepreneurs educated so that the target of 2% of entrepreneurs for Indonesia to be fulfilled in stages such as Singapore

which has had 7% of the population as entrepreneurs who have an impact on the rapid economic growth and strong.

Keywords: entrepreneurship education, entrepreneur, creativity, innovation

- 1) Lecturer at the Academy Entrepreneurship Terang Bangsa

LECTURER PERFORMANCE IMPROVEMENT PROCESS BASED SOCIAL CAPITAL

Mohammad Fauzan¹⁾

ABSTRACT

The position of social capital, at the level of individual in higher education management, is on the management of educational human resource, percisely on the management of the lecturers and supporting staffs. It is necessary to build a model of the process of performance improvement based on the social capital in order to the lecturers be able to effectively access and take advantages the social resources embedded on social networks. The model of the performance improvement process based on the social capital can be used by the lecturers in their efforts to improve their performance. Essentially, the step that can be done by the lecturers is to build bonding and bridging activities, those are indetifying, assessing, and accessing the social resourse that embedded on the bonding and bridging activities. The next step is to do some projects as a form of collaboration that is built in bonding and bridging activities. The output of the bonding and bridging activities needs to be formed or transformed into knowledge creation and development, collaboration research, and qualified society dedication, which can be used as a requireable component to evaluate the lecturers' performance.

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**THE MEDIATING ROLE OF COMPETENCE, AUTONOMY, RELATEDNESS
ON THE RELATIONSHIP OF PROCEDURAL JUSTICE, INTERPERSONAL
JUSTICE AND SELF DETERMINED MOTIVATION**

Devani Laksmi Indyastuti

ABSTRACT

This study examined the mediating role of competence, autonomy, and relatedness on the relationship of procedural justice, interpersonal justice and self determined motivation. Competence, autonomy and relatedness are basic psychological needs that are universal and essential for human life. Using a sample of 187 lecturers at universities, we found that competence, autonomy mediate the influence of procedural justice on self determined motivation. Result also shows that interpersonal justice predicted self determined motivation and the relationship were mediated by relatedness, competence and autonomy.

THE ANALYSIS OF DIFFERENTIATION STRATEGY TO CREATE COMPETITIVE ADVANTAGE IN SAVALI HOTEL PADANG

Zulganef¹⁾, Wina Asty²⁾

ABSTRACT

Savali Hotel Padang is a three stars boutique hotel in the city of Padang. By increasing of the hotel competition after the 2009 -earthquake in Padang, the number of guests stay at hotel Savali Padang was decreased, so the management needs to review the differentiation strategy they created and offered. This research aim is to examine the differentiation that use in the products, services, personnel, channel and image, as well as differentiation that create a competitive advantage. The reseacrh used qualitative methods using Miles and Huberman (1994) model as main reference. The population is Savali's employees, including top management as well as lower level, and customer. 15 respondents are Savali's employees, and 25 are customers of Savali Hotel Padang.

The results research showed that the differentiation dimensions created are in the form of differentiation products including a minimalist form of the building, the Bali and Thailand nuances style and design of the bulilding, services are homy and differentiation mind-set image with familiar hospitality as priority, and a high personal competence, supported by a strategic location at the center of government, the Padang resort and traditional markets. However, the differentiations that applied in Savali Hotel Padang, especially the building, has no value, it does not create Savali Hotel Padang superiors in competition. It is proved by the decline in revenue between 2011 and 2012, and from comparison of market share of three hotels in Padang. the highest market share of the threes is HW's Hotel, the second is Savali, and the third is The Aliga's Hotel. The three hotels are have same rank position.

Based on these results it can be deduced that the differentiation of the savali hotel is not creates competitive advantage. the authors suggested to be more creative and unique in enhancing the differentiation, for example through appearances such astypical Minang clothing unifrom, through services such as afternoon coffee or tea design for group guests before check out, gave each guest's souvenir while they chek out. For more memorable

events, the unique culture attraction or arts program is added every weekend, and competency training program and in particular more attractive promotion for each Cities of West Sumatra .

Keywords : Differentiation Strategy, Competitive Advantage

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**EFFECT OF EMPOWERMENT, SELF-EFFICACY, MOTIVATION AND JOB
SATISFACTION OF EMPLOYEES PERFORMANCE OF COMMERCIAL
BANKS NATIONAL PRIVATE IN NORTH SULAWESI PROVINCE**

Johny Manaroinsong¹⁾

ABSTRACT

In general, this study aims to reveal the influence of variables empowerment, self-efficacy, work motivation and job satisfaction in relation to performance. To differentiate this problem some theory and research to explain. Conger and Kanungo, (1989), states that empowerment is a management technique used by companies to improve the effectiveness of society together. Organizational effectiveness will be created if the employee will feel satisfied in their work. Kanter (1987), occupying the concept which states that work in conditions that are empowered have a positive impact for employees, which increases feelings of self-confidence and job satisfaction, higher motivation, and physical fatigue/mental low. Meta-analysis conducted by Judge and Bono (2001) who found a positive relationship between self-efficacy and job satisfaction. While Kanter (1987), states that the working conditions are empowered have a positive impact for employees, which increases feelings of self-confidence and job satisfaction, higher motivation, and physical fatigue/mental low. Work situations that are structurally empowered are more likely to have management practices that can improve worker motivation of trust given by the organization. Further stated, that the employment situation is not empowered to work with the condition will give birth to dissatisfaction at work. Vroom (1960) in Strauss and Corbin (2003). According to them, the productivity can be improved through increased job satisfaction, because job satisfaction provide encouragement to workers to increase productivity. Judge and Bono (2001) states there is a positive relationship between self-efficacy and individual performance. Research conducted by Timothy Judge and Bono (2001) also states that there is a positive and significant relationship between self-efficacy and individual performance. While self-efficacy according to Bandura (1998), can be grown and studied through four sources, one of which is the performance or past experience.

This study is explanatory, ie, trying to explain the causal relationship between variables. Therefore this kind of research likely to lead to quantitative research approach oriented path model. The study population was a permanent employee who has a service life of over one year, amounting to 325 employees spread out in 12 Private Banks. Determination of the sample determined by proportional random sampling technique, while the proportion is used as the amount of the number of employees of each bank. Data captured by using a questionnaire, which refers to the Likert attitude scale models. Therefore, our model is the model line, the data analysis technique used is the technique of path analysis.

The findings of the study: 1) empowerment and self-efficacy is critical in a positive direction towards the job satisfaction for employees. Therefore gives a direct role empowerment on job satisfaction, as well as self-efficacy give direct role on job satisfaction. 2) The direct effect of the positive direction between empowerment and self-efficacy on employee motivation suggests that empowerment and self-efficacy have direct positive role on employee motivation. This means that the higher the empowerment and self-efficacy on the employee who created the higher the employee motivation at work. The influence directly the negative direction between job satisfaction on employee motivation, showed that the higher the job satisfaction of employees, it will decrease employee motivation. 3) empowerment, self-efficacy, and motivation to give positive direction and a direct role on the performance of employees. This suggests that the higher empowerment, self-efficacy, and motivation to work on the employee who created the higher the resulting performance of employees. The opposite direction occurs on employee job satisfaction, that the higher the satisfaction that is created, it does not determine the direction of the employee's performance.

Keyword: Empowerment, self-efficacy, work motivation, job satisfaction, and employee performance.

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**DIFFERENCES IN EMOTIONAL INTELLIGENCE, LEARNING BEHAVIOR,
STRESS LEVEL COURSE AND UNDERSTANDING ACCOUNTING
STUDENTS WHO WORK AND DOES NOT WORK**

Dyah Nirmala Arum Janie¹⁾, Saifudin²⁾

ABSTRACT

This study aims to test the differences in emotional intelligence, learning behavior, college stress and level of accounting understanding between students who work with those who do not work. Respondents who will participate in this study are graduate students of accounting major enrolled in A and B accredited higher education institutions in Semarang city. The data will be analysed using independent sample t-test. The results show that emotional intelligence, learning behavior, college stress and level of accounting understanding between students who work with those who do not work are indeed significantly different.

Key words : emotional intelligence, learning behavior, college stress level of accounting understanding.

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ECONOMICS

ROOM : D.4.6

ANALYSIS SKILLS DEVELOPMENT STRATEGY INDONESIAN MIGRANT WORKERS IN DEALING ASEAN ECONOMIC COMMUNITY 2015

Moh. Agung Surianto¹⁾

Umaimah²⁾

ABSTRACT

Protection Deputy National Agency for Placement and Protection of Indonesian Migrant Workers (BNP2TKI) Lisna Y Poelongan express money transfer service or remittances Indonesian migrant workers (TKI) accounted for in the year to July 2012 reached Rp 37 trillion. This figure is equivalent to 10% value of the state budget and took second place after revenue from oil and gas sector.

For the Indonesian government, labor flows abroad is one way to tackle the problem of unemployment and contributing to the country's foreign exchange income. The existence of Indonesian workers abroad are directly helping the Indonesian economy. In the context of the ASEAN Economic Community (AEC) that will be implemented by 2015 would create a sum of Consequences, one of most vital one is there will be a free movement of professionals and skilled labor. Of course if the migration of Indonesian workers abroad is still dominated by unskilled labor, then it is not profitable for Indonesia's position as a major country in ASEAN.

This study to analyze and formulate the most effective strategy to develop the skills of Indonesian workers in the face of the ASEAN Economic Community 2015 case study in Gresik regency. Data collection in this study was done by indepth interview and were Analyzed by descriptive qualitative.

The results empirically showed that up to the implementation of data collection activities, there is still no specific program of skills development workers in the face of implementation of the ASEAN Economic Community 2015 both from central government to local government in Gresik. Development of existing skills is only limited by each Implementing Private Placement workers (PJTKI). Respondents of the elements of workers have expressed willingness improve skills to increase income received.

Keywords: Indonesian Migrant Workers, Strategy, Skills Development.

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SOLVING CAPITAL PROBLEM IN SMEs WITH ASSET-BASED INVESTMENT POLICY

Maichal¹⁾

ABSTRACT

Small and Medium Business (SMEs) products in Indonesia have low competitiveness. This happens because of the constraints faced by SMEs to gain access to capital, thus adversely affect the ability of SMEs to develop a business. Asset-Based investment policy is a form of policy that can help SMEs overcoming the problem of capital. Asset-based investment program policy is one method of growing investment in developed countries to empower low-income communities. This paper aims to provide an implementation of asset-based investment policy concept in Indonesia as a solution to capital problem experienced by SMEs. The method used in this paper is a qualitative method with a literature review perspective. The results indicate that the asset-based investment policy through individual development accounts scheme can be used by the government to provide assistance for SMEs, where the aid can be more productive compared with *BantuanLangsungSementaraMasyarakat*(BLSM).

Key Words : Asset-Based Investment Policy, Individual Development Accounts, Small and Medium Business (SMEs).

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STATE ROLE IN MAKING THE INDUSTRIAL RELATIONS PANCASILA HARMONY TO WELFARE WORKERS

Rr. Kurnia Maharani¹⁾

ABSTRACT

Ideals Law No. 13 Year 2003 on Manpower normatively is very noble to realize harmonious industrial relations, dynamic and equitable optimally based on the values of Pancasila. Industrial relations between employers and workers berasaskan on partnership and family, so that everything could be resolved by consensus agreement of the parties.

Government relations, employers, and workers and trade unions/labor unions need to continually be built, constructed, and maintained implementation by all components. Government role as a regulator is needed for the balance of bargaining power (bargaining position) between workers and employers in labor relations in the company. Implementation of an employment relationship enabling the company to support the sustainability of the business (industrial harmony and economic development). Good business continuity can improve company productivity, which in turn can improve the welfare of workers.

Keywords: State, Pancasila Industrial Relations, Labour Welfare

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ASEAN ECONOMIC COMMUNITY 2015 AND ITS CHALLENGES TO TOURISM LABOR MOVEMENT

Budi Purnomo¹⁾

ABSTRACT

This study attempts to assess the readiness of Indonesian prospective skilled and educated tourism labors to work abroad in the nine ASEAN member countries by 2015. The research questions this study addresses are: Are the Indonesian prospective skilled and educated tourism labors interested to work abroad in the nine ASEAN member countries? Secondly, what factors cause their interest/disinterest to work abroad in the nine ASEAN member countries? Thirdly, do the Indonesian prospective skilled and educated tourism labors meet the requirements to work abroad in the nine ASEAN member countries? The study is intended to be a descriptive and qualitative method. For this purpose, the data sources are obtained from questionnaire, in-depth interview and documents. To reveal the interest of the Indonesian prospective skilled and educated labors, the questionnaire were distributed to 120 students who study at the third and fourth years at the leading tourism institute in Surakarta City, Central Java. After that they are interviewed to know deeply their reasons. To know the fulfillment of the requirements to work abroad, the documents of Indonesian Curriculum for Tourism Institute is compared to the documents of Common ASEAN Tourism Curriculum (CATC) and Regional Qualifications Framework and Skills Recognition System (RQFSRS). The results of the analysis show that: (1) Most Indonesian prospective skilled and educated labors are not interested to work abroad in the nine ASEAN member countries. Of the 120 students filled out the questionnaire, 27 students (22.5%) are very interested, 22 students (18.3%) are interested, 58 students (48.3%) are disinterested and 13 students (10.9%) are very disinterested; (2) the factors cause their interest are they have experienced to participate in on-the-job training and/or student exchange programs in one of the ASEAN member countries. The factors cause their disinterest are they prefer working in Indonesia to abroad, the primordial bound to their family and their insufficient English communication skills; (3) the Indonesian prospective skilled and educated tourism labors have met 80% of the requirements to work in the nine

ASEAN member countries. The findings imply that Indonesian prospective skilled and educated tourism labors need knowledge, experience and English communication skills to work abroad in the nine ASEAN member countries by 2015. It supports the policy of Ministry of Tourism and Creative Economy of the Republic of Indonesia to export skilled and educated tourism labors rather than to import ones.

Keywords : ASEAN Economic Community, prospective skilled and educated tourism labors, tourism labor movement

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**PESANGGEM WELFARE IN FOREST RESOURCES MANAGING WITH THE
COMMUNITY (PHBM) SYSTEM : INVESMENT POLICY
OF FORESTRY SECTOR**

Chalimah¹⁾

ABSTRACT

This study aim to analyze Pesanggem welfare. Pesanggem is forest farmers and they utilize forest land. PHBM (Pengelolaan sumberdaya Hutan Bersama Masyarakat) system is forestry sector policy and that is designed to anticipate or prevent potential interference with the forest and the region, especially the act of logging without responsibility (illegal logging). Thus, if the PHBM system don't is implemented by Perum Perhutani, so Perum Perhutani be at disadvantage, because the higher illegal logging is conducted by forest Villagers. With PHBM system, the forest village communities are represented by local community organizations (*Lembaga Masyarakat Desa Hutan* or LMDH) can utilize forest land without rent the land with money but they pay in opportunity cost (sacrificed income) form, because they don't acceptable to steal the wood. If LMDH don't steal the wood, Perum Perhutani losses can be minimized. As Amarendra study (2009) offers a proxy price (rent) the opportunity cost of land.

According to Marshall demand functional equations: $Q_x = f(P_x, P_y, I)$. Number of Q_x (good requested) can be changed as a result of changes in P variable (price of goods themselves), P_y (other good price) and I (income). It means that all demanded goods must have a price (Pindyck and Rubinfeld, 2001).

Pesanggem welfare can be analyzed through the intersection of demand and supply curve. Therefore, this study is began by analyzing the factors that influence demand and supply forest land utilization. Theory used in analysis is demand and supply theory.

This study is different from previous studies because, price is proxied by opportunity cost.

Estimated research model is formulated in the Multiple Linear Regression form. Dependent variable is forest land utilization. Independent variable of demand is the price variable is proxied by opportunity cost (sacrificed income) as much as the wood stealing

rate, crops values and sharing. Independent variable of supply is the price variable is proxied by opportunity cost (sacrificed income) as much as the wood stealing rate, cost and the Environment Development and Partnership Program (PKBL)

The result shows that sharing variables have a stronger influence on land utilization by LMDH. PKBL variables have a stronger impact on forest land supplied by Perum Perhutani. The average change of the wood stealing in BKPH Slarang is highest and causes for the lowest producer welfare for Perum Perhutani as a provider of the land. Therefore, it need non-market mechanism policy for example legal policy and legislation.

The higher crops values and sharing lead to high demand for more extensive forest land utilization and impact on higher Pesanggem welfare. Price elasticity forest land utilization demand is $\epsilon_h < 1$, indicates that LMDH don't responsive to reduction in the chance to the wood stealing, means that the Perum Perhutani policy in reducing illegal logging becomes ineffective. Elasticity of forest land utilization demand by LMDH to sharing shows $\epsilon_p > 1$. It means that land is a luxury item for LMDH members. The increase sharing is received by LMDH push to increase demand, and can be increase pesanggem welfare and push economic growth in forestry area.

Keywords : Pesanggem welfare, opportunity cost, forestry sector policy

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**UTILIZATION OF WASTES (SHRIMP SHELLS, CRAB SHELLS, AND WIDENG
/ RUCAH FISH) AS ADD-FEED DUCK EGGS IMPLICATIONS FOR THE
PRODUCTIVITY AND INCOME OF DUCK FARMERS**

Hersugondo¹⁾, Hermin Pancasakti Kusumaningrum²⁾

ABSTRACT

Duck farms in Tegal is one of the major revenue sources, producers of animal protein for the people of Central Java and material suppliers of vital sector egg and salted egg making materials. Problem observed is that the production of Tegal duck egg can not meet the needs of the market, a decline in egg production and duck populations ranged from 10-41% or an average of 2.5% per year, the limited availability of feed continuously and primarily feed prices rise artificial. All these reasons lead to revenue duck farmers gradually decreased. Overcome these problems by applying a cheap feed rich in protein, vitamins and fats based on the utilization of waste include: Shell Crab, Wideng and trash fish is available in abundance at Tegal City and surrounding areas. Utilization of this waste will be its effect on productivity and quality telur. Utilization nutrient rich waste is done by changing the range of the waste into a powder that is added to the daily feed Tegal ducks by comparison and composition measured after a period of feed will be counting the addition of egg production ducks quantitative and quality analysis of duck eggs. Results showed activity showed increased egg productivity with the addition of all types of quality enhancer feed (pengkaya) compared to conventional feed at 68% - 70%. Of the four types of supplementary feed, if farmers want to increase the nutrients in the form of protein and fat egg breeder then you should choose the quality enhancer (pengkaya) feed scallop shells. Overall results and analysis showed that the activity of the waste which used potentially increase the incomes of the farmer in the town of Tegal ducks.

Keywords: ducks, feed quality, income

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MEAT IMPORT SUBSTITUTION SYSTEM THROUGH LIVESTOCK PRODUCTION SHARING CONTRACT

Rokh Eddy Prabowo¹⁾

ABSTRACT

This research is aimed at finding the significant characteristics of livestock management which indicate the varieties of the profit-shared contract of livestock management. It is expected that by understanding each of those characteristics, people may optimize the results of the management system of livestock. The study relates to cattle fattening, breeding cattle, buffaloes and goats. The research which was conducted in Boyolali, Central Java in 2000 involved 78 respondents. The data were processed by Principal Component Analysis (PCA), and the main factors that showed the significant varieties of livestock management were calculated by using Discriminant Analysis. The results of the analyses indicate nine major components which were significant in the contract system, i.e.: (1) Factor 1: the aspects of agent's net revenue and the principal share, (2) Factor 2: the aspects of ratio of contract revenue, (3) Factor 3: the aspects of agent's share, (4) Factor 4: the aspects of transaction costs, (5) Factor 5: the aspects of transport costs and time allocation for maintenance, (6) Factor 6: the aspects of agent's gross revenue, (7) Factor 7: the aspects of family size, (8) Factor 8: the aspects of experience in maintaining livestock, (9) Factor 9: the aspects of principal income. The results may recommend that managing livestock with profit-shared contract should be more effective and efficient when people consider the characteristics of agents in managing livestock. It is comparatively an advantage that there are so many livestock farmers who acted as agents in Indonesia. Therefore, they are an incredible asset to produce meat in an attempt to substitute the imported meat.

Keywords: contract system, livestock management, principal, agent, substitution of imported meat

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**LOCAL WISDOM-BASED WORK ETHICS
IN ASEAN ECONOMIC COMMUNITY:
AN INVESTMENT OUT-LOOK OF FIVE ASEAN MEMBERS**

Sugeng Purwanto¹⁾

ABSTRACT

This paper reviews several issues with respect to the work ethics of ASEAN laborers on the assumption of their local wisdoms in anticipation of the possible laborer conflicts, which can in turn put investors in unfavorable positions with respect to their business and investments. As a non-research based paper, the writer only presents possible characteristics of local wisdoms pertinent to five ASEAN members of relevance (Indonesia, Malaysia, Singapore, Brunei Darussalam, Thailand). It turns out that the most liberal and westernized local wisdom belongs to Singapore, a country of multi-races and cultures. Thailand has also shifted from its original Asian characteristics to more globalized ways. Malaysia, despite the impetus of going global, is still restricted to the Constitutional Monarch. Brunei is a rich Islam-based Monarchy, characterized as being religiously devoted; however it is open for foreign investment with full ease and facilities. Finally, Indonesia is in between—local and global. On the one hand, it is framed by the obedience manner but on the other hands, infiltrated by western liberalization via IT development and social networking. From these socio-cultural phenomena, prospective investors shall be on alert and thorough consideration prior to investing in these five ASEAN members.

Keywords : local wisdom, work ethics, globalization, liberalization, investment

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**SUCCESS AND FAILURE OF INNOVATION DIFFUSION OF INFORMATION
TECHNOLOGY FOR INDONESIAN UMKM AND REPAIR STRATEGY FACING
*ASEAN ECONOMIC COMMUNITY***

Darwanto¹⁾

ABSTRACT

Micro, small, and medium enterprises (UMKM) was synonymous with business unit which using simple and conventional management and production techniques. However, recent developments indicated significant changes in the production method and management which were more modern. This was the result of the diffusion of technological innovations done by many countries through various programs and methods of diffusion of technology. Diffusion of technology contributed performance improved and productivity of UMKM in their country. Diffusion of these technologies had been able to increase the competitiveness of UMKM in the free competition.

Practice of diffusion of technology was not just happening in overseas, Indonesia had also performed it. Diffusion of technology to the UMKM in Indonesia came from technology or production methods of research results from various research institutions in Indonesia, such as universities, local and national research agencies, LIPI, and the ministry of research and technology. Results of diffusion of technological innovation in Indonesia had some similarities and differences related to the nature of technology, diffusion methods, the role of government, and the results of innovation diffusion on the performance of UMKM.

Diffusion of innovation was actually a theory about how an idea or a new technology is spread in culture (Rogers, 1964). Furthermore, diffusion could be defined as the process by which an innovation was communicated through a variety of channels and a certain period in a social system. Diffusion of technological innovation in this study was the deployment process or application ideas, methods and results of a new technology from research result and ideas that aimed to improve the economic performance of the unit.

This study evaluated the results of the diffusion of technologies that had been done in Indonesia and in several other countries. This study aimed to provide ideas and concepts

repair strategies that can be used to improve the effectiveness of technology diffusion in achievement the goals. The method of analysis used in the study was a SWOT analysis and comparative study of the diffusion of technology between Indonesia and other countries through the study of literature.

Studies showed that the diffusion of technology process in Indonesia was not yet optimal. This is evidenced by the development of competitiveness of UMKM which had not been internationally reinforced with no improvement of production techniques. The Diffusion process which was not optimal, among others due to: First, the diffusion process which was not optimal, among others due to: First, the non-conformance technology needs of UMKM with the technology offered so that transferred technology had not been able to increase its productivity. Second, the transferred technology was often not applicable so it was difficult to apply to UMKM with less skilled labor. Third, the institutional infrastructure or systems which regulated the process of diffusion of information technology from provider to UMKM which required had not been running optimally. Fourth, the lack of incentives for inventor researchers of the technology needed by UMKM, reducing the motivation in the creation of technology that truly fit the needs of UMKM. Fifth, the limited information received by UMKM from findings research of technology which caused small utilization opportunities.

Keywords : UMKM, diffusion of information technology, institutional diffusion of technology, competitiveness.

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THE EFFECT OF OPTICAL BUSINESS LEGALITY ON VISION HEALTH SERVICE IN BANJARNEGARA DISTRICT

Didik Wahyudi¹⁾

ABSTRACT

Background the rehabilitation equipment for the decrease of vision acuity caused by refraction disorder is commonly known as glasses. Everyone must require refraction examination service and will use the vision rehabilitation equipment considering the decrease of vision acuity will be experienced by everyone in 40s. Regarding the Indonesian condition which has been free from the three blindness, reading activity has been the culture of every Indonesian. It means around 237.6 million of Indonesian people, based on the census of 2010, need refraction examination service and the rehabilitation equipment of glasses. The need for glasses in public is getting more, then the new opticians emerged ranging from authorized optician, glasses shop, to glasses traders from village to city. Optical industry is a developing industry considering the domestic market potential with the population of 230 millions of people and in international market. From around USD 22.7 billion of the world's glasses need, Indonesia only fulfills 0.6% or USD 148.3 million. It is potential to increase. The aims of this research are to recognize the effect of optical business legality on vision health service, particularly the refraction examinations in Banjarnegara District. The research method used qualitative observational using cross sectional approach. The entire glasses shops and mobile opticians in Banjarnegara District were examined. The major informant was optical practitioners (optical owners, optician refraction, and optical employees). Triangulation information is the determinant of policies (profession organization, The Health Office of the District, and the optician's customers. The Research Results show that 7 optical businesses in Banjarnegara district have the license with 4 opticals have own Optician Refractionists and 3 contracted optician refractionist. On the other hand, the unlicensed ones but provided the rehabilitation equipment were 12 glasses shops and 41 glasses traders who usually operates in mobile or street vendors. In service quality, the refraction examination performed to unlicensed business show there were broken parts, not in an order, and incomplete based on the health

standard of service and examination procedures. For the licensed ones, the refraction examination service provided was in accordance with the provisions including the rules including the equipments and the standard of service space. **Discussion** Optician refractionist is a health worker based on the applicable law with the authority to perform basic eye examination, refraction examination, determining the results of examination, preparing and making glasses lens or contact lens including orthoptic training. Basic eye examination is the introductory examination to identify and determine the presence of disorder or eye disease to refer to the doctor. The absence of optician refractionist in optical business causes the service provided is less quality concerning the optician refractionist is the main requirement for a legal optical business. **Conclusion** the legality of optical business has the effect on the availability of optician refractionist as the technical person in charge. **The recommendation is** optimizing cross sector roles for regulation socialization and the building of optical business so that refraction examination services and vision health can be performed properly and safely. The optical who does not have optician refractionists must provide them by sending personnel for studying in the Diploma Program of Optometry.

Reference :

Arikunto S. 2006. Research Procedure; A Practical Approach, revision edition VI, Publisher: Rineka Cipta, Jakarta.

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ASSESSING INDONESIA-CHILE BILATERAL TRADE OPPORTUNITIES: A REVEALED COMPARATIVE ADVANTAGE APPROACH

Sulthon Sjahril Sabaruddin¹⁾, Hartanti Nugrahaningsih²⁾

ABSTRACT

This paper attempts to identify and analyze the Indonesia-Chile bilateral trade opportunities based on their respective export competitiveness. The analysis uses the Revealed Comparative Advantage Index for year 2012 obtained from World Integrated Trade Solution (WITS). The present reveals that the trade expansion between both countries are still widely open. Based on the RCA Index analysis, the paper finds that in general Indonesian exports to Chile are based on its comparative advantage, but however the current exports still do not reflect its potential as most of the top ten Indonesian commodities with the strongest comparative advantage still do not able to penetrate the Chilean market. Meanwhile on the other hand, the majority of the top-ten Chilean exports to Indonesia are based on its comparative advantage and two of them are within the top-ten Chilean strongest export competitiveness commodities. Thus, both nations still have plenty room to enhance bilateral trade relations particularly concerning with boosting trade relations based on their comparative advantage. Within the IC-CEPA negotiation in the near future, this study suggests both countries should remove trade barriers starting from providing access for the top 10 commodities with the strongest comparative advantage to penetrate in both countries. By eliminating trade barriers, both countries will reap higher welfare and also fulfilling the objectives of both countries to further intensify bilateral trade relations.

Keywords: Comparative Advantage, Export Competitiveness, Bilateral Trade

JEL classification numbers: F14, F15, F17

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INFORMATION TECHNOLOGY

ROOM : D.4.7

**DESIGN AND APLICATION *ELECTRONIC LIBRARY (E-LIBRARY)*
WITH VISUAL GRAPHIC OPTIMATION**

**M. Fahrudin¹⁾, Iis Dwi Cahyani²⁾, Kiki Resqi³⁾,
Kurnia Dwi J⁴⁾, Septian Ibrahim⁵⁾**

ABSTRACT

Drove rapid technological developments particularly computer science and the Internet, along with the increasing need for information it needed a means to be able to present the actual formation and accurately. The development of information technology can not be separated from the role of the computer as a tool to manage data that is then presented in the form of information. Vocational schools (SMK) in the field of education to help government program to improve the quality of teaching and learning through the organization of library facilities also require information technology. Because the existing library is still non digital libraries that are still manual in member registration card, lending transactions and returns, and found a lot of obstacles in the recapitalize data members and data book, so can't be used as a benchmark to determine how many members of the library and how many books are there the library. The design of this exploratory study of analyzing the system starts running, describing the proposed system through the Unified Modeling Language (UML) continued development of a web-based application program created using software fusionchart planted in the PHP programming language and MySQL database to manage. The result is E-Library applications that can directly present accurate information with an attractive graphic display, includes activities students read and most widely read books.

Keywords: Electronic Library, information visualisation, graphs

1) 2) 3) 4) 5) System Information of STMIK Raharja Tangerang

**DEVELOPMENT DATA WAREHOUSE DIRECT
ACTIVITIES ON THE MARKETING DIVISION
HIGHER EDUCATION RAHARJA**

**Ade Fauziah¹⁾, Suryani Kasfita²⁾, Frima Paryati³⁾,
Yuni Rossita⁴⁾, Ismy Savitri Arifin⁵⁾**

ABSTRACT

Raharja College is one of leading colleges in Banten oriented in computer science, it aims to help the government program in education and produce qualified young people. Marketing division is responsible for marketing to attract new students, analyze and report the results to the leadership achievements. To support its activities, data warehouse is needed as Direct Activities storage media in recommending prospective new students are required as analysis and reporting. The data warehouse is used as a data repository system that is becoming more popular for an agency, usually supported by a conceptual data model called multidimensional model to look at the data from different dimensions. This study uses exploratory design phase through observation and analysis, application design continued using the PHP programming language, the display interface with Dreamweaver, the software maker application chart fusionchart as well as eXtensible Markup Language (XML) to provide a graphic display and interactive and powerful output. The results of this study is visualization application that can display quickly to describe information about prospective student achievement trends through Direct Activities.

Keywords : information, direct activities, data warehouse

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**ONLINE AUTOMATED ASSESSMENT SCHEDULE UTILIZATION
EFFECTIVENESS STUDY PLAN (OOJRS) :
CASE STUDY OF STMIK RAHARJA**

Dina Fitria Murad ¹⁾, Muhamad Irsan ²⁾, Ilham Mahfuzie ³⁾, Sri Utami ⁴⁾

ABSTRACT

Information is a commodity that is essential for organizations to achieve success in today's global competition. Therefore, organizations need to implement the System Information (SI) to support its operations and hopes that with the implementation of SI will increase productivity and service organization. However, it will be realized if the organization is concerned about the quality that has been the implementation of SI. Quality in this context is anything that is capable of meeting the needs of customers / users in this case is a student. One of the most important aspects of education at a college is a decision-making fast, accurate, efficient and accurate, which is supported by data that can be believed (real time) and can be accessed directly (online). Customer satisfaction (student satisfaction) is the most important things to be profitable for Higher Education Raharja as promotion in the form of word-of-mouth communication, students will take the path of higher education at the same university (repeat purchase), held in collaboration with universities in the form of recruitment to the campus, a lecturer Delon and McLean, in the sense that the student be valued alumni. In providing student satisfaction related to schedule study plan, universities Raharja requires an information system that is able to accommodate the needs of the information in the form of appearance of fast, accurate in decision making. This study titled "Effective Use of Automated Online Assessment Study Plan Schedule (OOJRS): A Case Study of Higher Education Prog". This study aims to determine the factors that influence whether or not received by this OJRS system and the factors that influence these OJRS. The model used is a model of DeLone and McLean. Detailed model of DeLone and McLean aims to explain and predict the acceptance (acceptance) users of an information system. DeLone and McLean provide a theoretical basis to determine the factors that influence the acceptance of a technology within an organization. DeLone and McLean describes a causal relationship between belief (of the

benefits of an information system and the ease of use) and behavioral goals / purposes, and actual use of the user / user of an information system.

Key words: DeLone and McLean, OJRS, Student

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HUMAN-COMPUTER COMMUNICATION USING WEB INTELLIGENCE FOR REPORT MONITORING ON HIMPAUDI

Soleh ¹⁾, Muhamad Irsan ²⁾, Dina Fitria Murad ³⁾, Anis Kosasih ⁴⁾

ABSTRACT

Lately, website development including some advanced technologies and features are growing fast and implemented in almost all the living aspects especially in business aspect as the communication media or business process. One of the website's advanced-features in an organization is processing the report in to the better and easy-understanding view of the report. Web intelligence is a website which integrated with business intelligence and artificial intelligence that can be use to help the business user to process their report activity easily with good view of the report. So, the organization such HIMPAUDI which is an organization that supervises early childhood educational organization called PAUD in each region in Indonesia, have to put out the month report for decision making needs. The interface of web intelligence is the important-main factor to make human-computer communication going well because of its feature which can be viewed by graphics and measures. Measures in HIMPAUDI are to analyze the education development that can be chosen by the number of students, gender, group, ages, region, etc. The monitoring process is going automatically because the report can be directly processed by the web intelligence. The communication among the human and computer will definitely well-communicate because human can directly interact with computer and gets what he need to be viewed with the good-looking view by the computer process.

Keywords : Communication, website intelligence, monitoring, report, interface, human-computer

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RAW MATERIAL INVENTORY INFORMATION SYSTEM BASED MOBILE APPLICATIONS

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Listina Nadia Ningsih³⁾, Andri Saepudin⁴⁾

ABSTRACT

Timeliness and accuracy of data is one of the reasons that support the quality of an information system. In addition, accuracy of raw material is needed in order to achieve corporate goals. The company is expected to promote efficiency and effectiveness. Raw material inventory information system that occurs in most departments still manual, using card stock, issue slips, and the packing list in the record goods entering and exit of goods, while making the report still relies on a simple spread sheet applications, and many using labor that resulted in a lack of control of entry and exit of goods so often found differences between the data on the card stock with the actual data in the warehouse. It's intended to resolve the issue, by conducting information system design using the raw material inventory based *mobile application*. Application was made to the design of exploratory stages through analysis and observation continued use design tools diagrams *unified modeling language* and *programming* MySQL as the database for data storage, the PHP programming language and machine or as an interface in *Jquery mobile phone* or tablet. The results of this study in the form of *mobile applications* that facilitate cross-department in obtaining raw material stock information. This *mobile application* menghasilkan information as needed (relevant), accurate and on time anywhere and anytime without having to look at a computer screen in the office.

Keywords : information, raw materials, a mobile application.

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**INFORMATION SYSTEM MODEL OF POVERTY MULTICRITERIA
AND HUMAN DEVELOPMENT INDEX (HDI) PROGRAM
IN ORDER TO POVERTY AREA**

Aji Supriyanto¹⁾

ABSTRACT

This study intends to make information systems modeling techniques multicriteria poverty by BPS, BKKBN and local wisdom in an area that had been using different indicators. Furthermore, from the data of poverty indicators and supporting indicators used to calculate the Human Development Index (HDI) in the area. The aim is that an area can determine the poverty standard is determined according to the BPS, BKKBN, and local wisdom. The territory is also able to calculate and the recapitulation of the poor and comparing that amount in accordance with the indicator. With the addition of other indicators that support HDI calculation is then performed in order to synchronize the data on poverty in an area with the development of the local government, especially in education, health, and welfare of the population. From the data base of poverty and HDI it is expected the follow-up of the stakeholders (stageholder) in carrying out the task of preparing the technical and tactical strategies in order Impoverishment Reduction Program area. This study produces outputs an information system that can be used as a tool for strategic decision makers with rapid, accurate, simple, transparent, and reliable.

The method used in this research is to conduct action research, the method of making a manual system to an automated information system with the computer in the calculation of the poor, HDI, and Impoverishment Reduction Program area. The method used in the development of information systems is the method of structured system development waterfall model (waterfall). While the poverty calculation using fuzzy logic rentangya predetermined value according to the indicators used. As for the field of data search was conducted by field surveys.

Keywords : Information systems, Poverty, HDI, BPS, BKKBN, local wisdom.

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**PERFORMANCE DASHBOARD TO MONITORING AND EVALUATION
STUDY PROGRAM AT HIGHER EDUCATION
(CASE STUDY : UNIVERSITAS STIKUBANK)**

Agus Prasetyo Utomo¹⁾

ABSTRACT

Performance measurement is very important value in the performance based management process providing the data that will be collected for measuring, monitoring, analyzing and reporting of a process. Performance measurement will be success when in line with vision, mission and objectives of organization. Management and presentation of information is not easy, given the complexity and amount of information held by the organization. Managements of Higher Education need a system performance monitoring and evaluate of study program to manage the information and presenting it in the form of an efficient and effective . Efficient means that the information can be easily and quickly understood by the recipient. While effectively means that the meaning contained in such information can be perceived properly by the recipient, so the purpose of delivery of such information can be achieved. Dashboard is a tool to present information at a glance, the solution to the information needs of the organization. Dashboard provides the user interface with a variety of forms such as charts, reports, visual indicators, alert mechanisms, which combined with a dynamic and relevant information. Few (2004) “A Dashboard is a visual display of the most importance needed to achieve one or more objectives ; consolidated and arranged on a single screen so the information can be monitored at a glance”. Eckerson (2006) “ A Performance Dashboard is multilayered application on a business intelligence and data information infrastucture that enables organization to measure, monitor, and manage business performance more effectively”. Dashboard inform using Key Performance Indicators (KPI) an effective presentation media. KPIs are used in the construction performance dashboard of this research entirely using the instruments of the National Accreditation of Higher Education. The methodology can be applied either on a case study of the development of performance dashboards to support the efforts of quality assurance study program at the Stikubank University

Semarang. The purpose of this research is how to build the performance dashboard that can be used to help measure, monitor, and evaluate the performance of study program based on the National Accreditation Board of Higher Education Criteria in order of quality assurance in the higher education environment. This study emphasizes how the application is to provide easy information to Head of study program, Dean of faculty and the Rector and Vice Rector of university to the achievement of the quality of study program.

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**BUILD A CLUSTER MODEL CYBER PARTICIPATIVE IN BUSINESS ONLINE
MARKETING AND UMKM PRODUCT TO INVESTOR INTEREST IN THE
KENDAL DISTRICT**

Dwi Agus Diartono¹⁾, Aji Supriyanto²⁾

ABSTRACT

Problems that are often faced by UMKM in Kendal is a limited marketing and sales of its products as it is still done conventionally. So does the potential for such a large area has not been considered by the investor, while Internet users have so many UMKM and people in Kendal. This study intends to make the marketing system modeling and recognition products online as well as potential areas in Kendal with the use of role models cyber group (*cluster cyber participatory*) in making the web using the system Search Engine Optimisazion (SEO). The goal is to build a web product that UMKM in marketing and sales of its products as well as information on potential areas can be made online by empowering communities of Internet users in Kendal and is able to implement SEO on web applications are built UMKM. The benefits derived from this research is to improve the marketing and sales of MSME products to the global market and making it easy to find web address and and found as frequently appear at the top of the search (top range) in the search engines like google.

Outcomes of this research is the product website Optimized UMKM and supporting web-web as its optimizer that always appear on the top position of the search range. The method used in this research is to conduct action research, the model of structured systems development waterfall model. Its own applications developed with prototype models, according to consumer needs.

Keywords : UMKM, website, online marketting , top range, SEO

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L A W

ROOM : D.4.8

LAW ENFORCEMENT OF CORPORATE SOCIAL RESPONSIBILITY**Suparnyo****ABSTRACT**

Law enforcement is a continuation of the making of law, which means that once the law is made then the next process is the implementation or application of the law in public life. At first corporate social responsibility is voluntary but through the legal process, then corporate social responsibility becomes an obligation that must be implemented or enforced (*law enforcement*).

Provisions of the law which govern corporate social responsibility can be found in a variety of regulations, ranging from the ministerial decrees to the acts. The Ministerial Decrees which can be categorized as governing the obligations of corporate social responsibility is the decision of the Minister of State Owned Enterprises since 2003, i.e. through the Minister of State Owned Enterprises No. 236/MBU/2003 dated June 17, 2003 about the Partnership Program of the State-Owned Enterprises and Small Enterprises, Community Development Program to recent changes on the Regulation of the Minister of State-Owned Enterprises No. PER-05/MBU/2013 on the Second Amendment to the Regulation of the State Minister for State-Owned Enterprises No. 05/MBU/2007 dated 27 April 2007 about the Partnership program of State-Owned Enterprises with Small Enterprises and Community Development Program as amended by the State Minister of State-Owned Enterprises No. PER-20/MBU/2012 dated December 27, 2012. In addition to the Decree of the Minister of State-Owned Enterprises, the government together with the House of Representatives has stipulated laws governing corporate social responsibility, i.e. by the enactment of the Act No. 25 of 2007 and the Investment Act No. 40 of 2007 on Limited Companies.

The company's obligation of implementing corporate social responsibility can be seen in the Decree of the Minister of State-Owned Enterprises No. 236/MBU/2003 dated June 17, 2003 that principally asserts that the State-Owned Enterprises are required to implement the Partnership and Community Development Program, which is a part of the concept of corporate social responsibility. Article 8 of Decree of the Minister of the State-

Owned Enterprises regulates the financial sources of the Partnership Program and the Community Development Program. Article 10 regulates the form of funds of the Partnership and Community Development Program. The further development of social responsibility is the release of Act No. 25 Year 2007 on Investment which is effective on April 26, 2007. Article 15 letter b of Act No. 25 Year 2007 on Investment asserts that every investor (company) is obliged to implement corporate social responsibility. Corporate social responsibility, according to the Investment Act is the responsibility which is inherent in any investing companies to keep maintaining harmonious and balanced

The Law applicable to the company should be enforced or implemented in order to get the protection of human interests. Through the enforcement of law the aspired values (das sollen) will become a reality (das sein). The basic values that must be considered in law enforcement is the value of legal certainty (Rechtssicherheit), usefulness (Zweckmassigkeit) and justice (Gerechtigkeit). Law is part or subsystem of the social environment (community), so that the implementation of the corporate social responsibility is also strongly influenced by other sub-systems such as social, cultural, political and economic sub-systems.

With reference to the notion of corporate social responsibility which is defined authentically by the Investment Act, as described above, the sanction given to the company for the ignorance of obligation to carry out social responsibility is the legal rules both written and unwritten governing the relationship between sub-systems that exist in society, such as environmental law, the Law on public Welfare, Labor Law, and others.

Keywords: law inforcement, corporate social responsibility, enterprise (company)

ICT LAW FRAMEWORK IN INDONESIA TOWARD ASEAN ECONOMY COMMUNITY

Bambang Pratama¹⁾

ABSTRACT

Rapid development of information technology demanding legal thinking to think global, contextual, anticipative within modern society and inline with another regulation in other countries. Cyber law regime was born as part of the law and information technology. The constraint to organize this area, question emerged how to regulate cyber (internet) due to global perspective. Because its activity not appears in international dimension but globally, with simply single 'click'.

For countries in Southeast Asia, strategy anticipation of this situation has been made holistically through ASEAN Economic Community (AEC) within blueprint that agreed in 2007. This agreement was made to accelerate the establishment of ASEAN community by 2015. The characteristic and elements of AEC inter alia; a) a single market and production base, b) a highly competitive economy of the region, c) a region of equitable economic development, d) regional economic integration into the global economy. However, this superstructure can't escape from technology utility, because its lifeblood of modern society.

This paper tries to explore ICT regulation in Indonesia, which is the law No. 11 of 2008 regarding Information and Electronic Transaction. Research method that used in this paper is doctrinal research methods, by examining ICT regulation with the scope of legal research on enactment. The purpose of this research is to investigate how far this enactment inline with AEC blueprint or there is any non liquets in some areas, that's needs to regulate.

Keywords : Law, Information, Technology, Regulation, ASEAN.

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**THE BREAKTHROUGH DOCTRINE OF INTERPRETATION
IN ENVIRONMENTAL TORTLAW
IN ADDRESSING THE TRANS-BOUNDARY LEGAL PROBLEMS**

Shidarta

ABSTRACT

Recently, Southeast Asian nations urged Indonesia to ratify a treaty aimed at preventing fires in its giant rainforests that regularly cause choking smog on its neighbours. This phenomenon proves that environmental issues, from time to time, should not be considered peripheral anymore as they may ruin the regional and international relationship. Many environmental campaigners from various countries are challenge to work together in addressing the problems. Such problems may come from the existence of legal gaps in certain countries. For instance, many NGOs who already have the legal standing over environmental law filed the lawsuit against the polluters in accordance with Article 1365 of Indonesian Civil Code but almost all failed to win. This article states, 'Every unlawful action, that brings damage to other person, obliges the person by whose fault causing such loss, to compensate such loss.' According to this article, the plaintiff is the person who should prove the wrongdoing, damage, and other elements of tort. This burden of proof is stipulated in Article 1865 of the code saying 'Everyone, who claims to have a right, or, in order to confirm his own right or to deny someone else' right referring to an event, is obliged to prove the existence of such event'. Although such a burden of proof is not in line with the spirit of strict liability as stipulated in the Law on Environmental Management in Indonesia, judges seem to regard as plaintiffs' burden to prove about the concrete injury affecting the people. This using of conventional tortlaw doctrine is an obstacle to protect the affected people since many wrongdoings in this area of law are merely considered administrative matters, such as license infringements, and the damage is interpreted only just as 'actual damage'. Unlike civil cases in general, the terms of 'wrongdoing' and 'damage' can be defined broadly in environmental legal cases. For instance, term 'damage' does not necessarily mean physical injury. Judges are very much expected to interpret such elements extensively rather than restrictively. Through his

analysis, the author resolves that imposing the doctrine, called the ‘*injuria sine damno*’ doctrine, in some extent shall broaden the meaning of certain crucial elements of tort, especially those of wrongdoing and damage. This doctrine says that a legal wrong may not necessarily cause actual or physical damage. If the wrong is actionable without proof of damage and no damage has occurred, the plaintiff is still entitled to nominal damages. This doctrine is meant a ‘breakthrough’ since it has never been applied in the interpretation of Article 1365 related to the Indonesian environmental tortlaw. By implementing this doctrine, it is expected that the Indonesian environmental law can be more effective in dealing with environmental problems, including those affecting other countries. It is also allowed for foreign parties to take such a legal action by using this breakthrough doctrine of interpretation.

Keywords: environmental tortlaw, *injuria sine damno* doctrine.

**THE ROLE OF AIR TRANSPORT TO PUSH
THE NATIONAL ECONOMIC DEVELOPMENT IN INDONESIA**

Martono¹⁾ and Amad Sudiro²⁾

ABSTRACT

An Indonesian air transport increase significantly. The development of air transport recorded 15% from 2010 to 2011. The development could not be separately with the new Civil Aviation Act of 2009. The Civil Aviation Act that came into force on January 1, 2009, has promoted the development of Indonesian air transportation. It regulates the requirements to obtain a business permit such as aircraft ownership, airlines' capital, share holder composition, bank guarantee, aviation human resources, type of commercial air transport such as cabotage, domestic scheduled air transportation, domestic non-scheduled air transportation, general aviation, pioneer air transportation, international scheduled air transportation, international non-scheduled air transportation, tariff such as policy of tariff, component of tariff, economic and non-economic tariff, prohibition to sell economic ticket above the ceiling tariff stipulated by the Ministry of Communications (MOC), type of services provided by an airlines such normal services, medium services and no frill services, ratification of Cape Town Convention of 2001 and open sky policy. Before description of the above mentioned, would be describe historically to give the way to understand easily.

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THE DEVELOPMENT OF BUSINESS ENTITIES RESPONSIBILITY ON PREVENTION OF CYBERCRIME THROUGH MEANS TECHNOLOGY

Agus Raharjo¹⁾

ABSTRACT

Cybercrime can happen because of various reasons and motives. In the economic field, the number of losses suffered due to the business world of cybercrime survey by the Bureau of Justice Statistics, U.S. Department of Justice in 2005 reached U.S. \$ 867 million, and the estimated losses that occurred in 2017 was U.S. \$ 100 billion. This figure is staggering considering the use of the internet for activities business is a necessity. Efforts to prevent cybercrime have been carried out by many countries to create legislation, harmonization of regulatory and scenarios of law enforcement. Reactive models are not effective enough to prevent cybercrime, also the due process model to prevent cybercrime that has a high speed and mobility. Prevention law enforcement models are good, but require a high ability of law enforcement in detecting and disabling and cybercrime, something that has not been owned by Indonesian law enforcers. If more law enforcers are passive, then the prevention and control of cybercrime can use based prevention by user. This model put the responsibility on Internet users, but for the sake of business, this model requires the cooperation of business entities both nationally and internationally in the form of distributed system security. This model focuses on the technical aspects of cybercrime (techno prevention).

Keywords: cybercrime, crime control, due process, crime prevention, computer security

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ENVIRONMENTAL LAW ENFORCEMENT APPROACH TO ECOSYSTEM**Rochmani¹⁾****ABSTRACT**

This paper is aimed at recommending that judges employ ecosystem approach to enforcing environmental law in their court proceeding in support of environmental conservation. As it has been commonly known, the impact of the development does not address environmental issues. This has raised concern for the world community. When environmental issues were resolved through judicial mechanisms, the court decisions did not employ the ecosystem approach in the consideration of the decision. Issues were only judged on the basis of the evidence contained in the legislation through Judges' positivistic culture in the process of legal considerations. Judges who examined the environmental cases did not have adequate knowledge about the environment. The ecosystem approach simply has not been integrated in the consideration of the decision to manifest preservation of the environment.

Keywords: environment, ecosystems, judges, preservation of the environment

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INVESTMENT AND CONSUMER PROTECTION IN THE FIELD OF APARTMENTS VS BANKRUPTCY LAW

Adi Suliantoro¹⁾

ABSTRACT

Research property consultant Colliers International Indonesia record all-time high supply of apartments in Jakarta which in 2012 amounted to 117 276 apartment units throughout 2012 in Jakarta, "said Associate Director, Research Colliers International Indonesia Ferry Salanto in Research & Forecast Report Jakarta Real Estate in the World Trade Center, Jakarta, Tuesday, January 8, 2013. the supply of apartments was up 20.2 percent compared to the data in 2011. There is also an apartment supply growth data in the previous year by 18.97 percent to supply apartments under 100 thousand units. From these data it is clear that the investment apartment is an attractive option. This happens because a lot of the advantages of buying the apartment include: More practical (existing managers), close to the office (Avoiding jams), Safety factor (24-hour guard and CCTV), complete facilities and amenities (fitness center, swimming pool, jogging track , playground, mini market, restaurant, cafe, and other facilities).

However, this investment is not without risk. The risk of the most severe and frightening is dipailtkannya developers. If this is the case, then the fund will invest apartment buyers missing or very large losses, because in law - bankruptcy law and the Civil Code, the buyer goes into the category of creditors Konkurent diakhirkan fund returns. This is clearly a serious problem that must be anticipated and solved.

Keywords : apartements, bankruptcy, consumer protection

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LEGAL PROTECTION FOR HAJJ AND UMRA PILGRIMS FROM PRODUCT MARKETING OF UMRA AND HAJJ SPECIAL SERVICE WITH MULTI-LEVEL MARKETING SYSTEM

Farikhin Juwanda¹⁾

ABSTRACT

Pilgrims and Umrah Registration is growing very encouraging, it became one indication of the growing religious consciousness that accompanied the economic capacity of the muslim people. Biaya Penyelenggaraan Ibadah Haji (BPIH) or Hajj Operation Costs above than 30 million rupiahs for hajj pilgrims and 12 million rupiahs for umra pilgrimage for most people is very heavy. condition of this is raised special Hajj and Umra with Multi Level Marketing (MLM) sytem, where one can pray to the Holy Land only to deposit 5 million rupiahs for special Hajj services or 3.5 million for the umra service, but it should bring some people in a network.

Multi Level Marketing is a business alternative methods of dealing with marketing and distribution through many levels (levels), commonly known as Upline (top) and downline (lower level), The essence of MLM business is driven by the network, both vertically and horizontally on the bottom left and right or a combination of both. The question arises, whether a business with this kind of model is shar'i allowed or not. A problem that is not easy to answer, because this is the actual problem that has not been mentioned directly in litelatur the and ulama' guidelines.

Method of approach in this study is normative juridical. Specifications Writing research is a descriptive analysis. Data has been collected from the literature and field research will be analyzed in a qualitative descriptive.

The conclusion of the study Multi Level Marketing is a modern marketing system through the distribution network built by positioning permanent enterprise customers as well as sales force, service rewards obtained independent distributors is through rebates, commissions or incentives are applied by the manufacturer in stages according to the amount of sales value. MLM marketing related to the implementation of Hajj and Umra plus Indonesian Muslims should be encouraged not use. Because the MUI guidelines from the ijtima' nationwide in 2012 was asked Muslims better avoid MLM Hajj and Umra because more damage rather than benefit

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CHANGES IN SPATIAL PLANNING AND ENVIRONMENT AS A RESULT OF INVESTMENT ACTIVITIES

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ABSTRACT

The growth of the business world is always closely related to the availability of land or space, then the problem of spatial planning and environmental protection to be very important for the optimized utilization, well, efficient and useful for the public and business. Investment activity is always associated with the use of space and environment. Spatial planning is also intended to provide an overview to the users about specification of space utilization and environmental protection, and will be a guideline in planning activities that are relevant and useful. In such context, spatial planning in the allocation of space is essentially intended to allocate the location, broadness, and other attributes such as the type and intensity of space activities that can be utilized as much as possible without compromising the sustainability and environmental damage.

Issues raised in this paper are (a) are the changes in spatial planning and environment investment as a result of the investment activities? (b) do the investment activities have impact on the shift of spatial planning policy and social values in relation to the use of space in the community? (c) how is the model of spatial planning law policy that is ideal for investment activities?

Tendency of spatial planning policy shift at the local level in some cities is not merely to respond to population growth but rather to respond to the interests of market forces (capital owners), political power and interest factor. In some cities in Indonesia during the period of nearly twenty years it has occurred changes to the original spatial greenbelt area which is firstly not used as a prohibition to residential, industrial and other buildings after the changes in the use of space and spatial planning policy which subsequently passed as local regulations (PERDA). Thus this policy change was to change the value of the good and benefit of a good space to be not good then legalized the changes for local regulations (PERDA). Subsequently another shift that can be seen from the policy

formulation philosophy contained in the local regulations (PERDA) which already led to the capitalistic economic considerations.

Theoretically, philosophy shift of spatial planning policy of Semarang towards the improvement of capitalistic economy can be explained from the theory of cybernetics as suggested by Talcot Parsons, in which sub-economic system with its high energy will always try to control the policy towards the fulfillment of capitalistic economic interests. This economic sub-system position will be stronger when getting strong support from the political sub-system. Shift in the change of spatial planning for land use constantly, making use of the space to be not in accordance with the allocation and harm the public interest in making access to the social, cultural, economic cause ecological environmental damage that is highly detrimental to society. In addition, there are structural social land conflicts between citizens and the government.

Realizing this, it is necessary to develop models of spatial planning policy which is "relational-collective" and "responsive-participatory". Relational-collective means that in the policy-making process serve as a human relations, that is, the relationship between people or parties interested in making a compromise and diversity policy that will achieve justice and expediency, and will minimize the occurrence of conflict.

Keywords: changes in spatial planning and environment, investment activities

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LEGAL ASPECTS OF IMPLEMENTATION MECHANISM THROUGH OUTSOURCING SERVICES (OVER POWER) IN THE SEMARANG CITY

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ABSTRACT

In a business climate that increasingly stringent, companies are trying to reduce their production costs (cost of production). Highly competitive environment requires businesses to adapt to the market demands that require rapid and flexible response to increasing pelayanan. For it required a structural change in the management of the business by reducing the span of control of management, by cutting some areas so it can become more effective, efficient and Outsourcing. Outsourcing productive mechanism is that with the removal / delegating some agency business processes to service providers, where they will perform the service provider agency administration and management process based on criteria that have been agreed upon. In execution of outsourcing agreements / outsourced there are three parties, namely role Provider Company Manpower Outsourcing, Manpower Outsourcing Company Users and Manpower Outsourcing itself. Conditions of employment outsourcing in Indonesia under Law No.13/2003 on Manpower and several implementing regulations.

Keywords : related work, outsourcing

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**PROTECTION OF NATIONAL INTERESTS IN FOREIGN INVESTMENT
WITHIN THE GLOBALIZATION MAIN STREAM**

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ABSTRACT

Indonesia cannot escape from the global and free trade era in the framework of economic development. Pro-active attitude shall be more advocated on the basis of national independence and the spirit of Pancasila and 1945 Constitution Stipulations, in both reactive and defensive actions. Foreign investments are of importance due to lack of capital, limited technology, limited management and limited human resources. However, foreign investments do not necessarily imply that the economic concepts of the investors, such as capitalism, or socialism must be adopted in return, but have to be adapted within Indonesian concept of economic development. Indonesian economy is based on Indonesian economic democracy comprising cooperative values, in support of principles of cooperation between the developed and developing parties oriented in human development. Foreign investments are still important in Indonesian but as an independent country, Indonesia still has the right to rule out the trade system to protect all properties and manage all trades with foreign investors. Chances are open to foreign investments as stipulated in Law No 25 Year 2007 on Investments under control of the national interests within the corridor of Pancasila.

Keywords : economic development, government roles, foreign investment, globalization.

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