

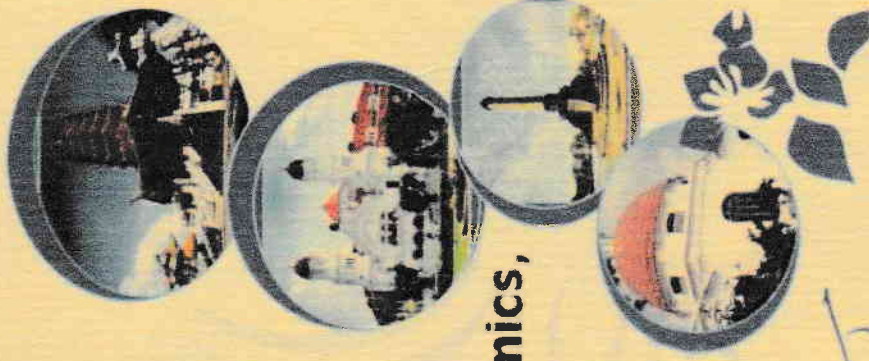


**FE USM**

# CERTIFICATE

**ICBST**

**2016**



**To verify and hereby proclaim that:**

**Abdul Basyith**

**PRESENTER**

**International Conference on Business, Economics,  
Socio-Culture and Tourism**

**"MANAGING GLOBAL POWER"**

**Semarang. August 24th 2016**



**Prof. Dr. Ir. Kesi Widjanti, SE, MM**  
Dean of Economic Faculty



**Dr. Ardiani Ika S, SE, MM, Akt, CA**  
Organizing Committee Chair



ABSTRACTS OF THE 1<sup>st</sup>  
INTERNATIONAL CONFERENCE  
ON BUSINESS, ECONOMICS,  
SOCIO-CULTURE AND TOURISM

# MANAGING GLOBAL POWER



THE 1<sup>st</sup> ICBEST 2016

August 24, 2016

ECONOMICS FACULTY

OF SEMARANG UNIVERSITY

JL. SOEKARNO HATTA, SEMARANG,

50196 JAWA TENGAH, INDONESIA

Sponsored by



Analysis of Communication between Traders and Moneylenders in the Study Coordinated Management of Menoring.....	64
Community Participation in Developing Destination Branding: Towards Sustainability of Green Urban Karangung.....	65
An Effectiveness of Credit Financing Model and A Potential of Regional Economic for Micro and Small Business Enterprises in South Sumatera-Indonesia.....	67
Demographic changes and Structural Transformation of the Inter-Regional Workforce in Central Java.....	69
The Effect of Leadership, Motivation and Working Environment on Employees Performance in Department of Regional Finance and Asset Management Semarang.....	70
The Effect of Job Satisfaction, Job Stress, Organizational Commitment, and Turnover Intention on PYP Company in Ungaran, Semarang Regency.....	71
Population Growth, Education and Labor Market in Central Java.....	72
Effect on Internal Control Systems Non Performing on Financing Akad Mudharabah Microfinance Institutions of Islamic in Semarang City: An Agency Theory Approach.....	73
The Determinants of Currency Demand in Indonesia, 2001-2015.....	74
Analysis of Rupiah Movement With Four Indonesia's Major Trading Partners After Asian Crisis 1997-1998.....	75
The Impact of Exchange Rate Volatility on The Performance of Total Non-Oil Exports Indonesia.....	77
Human Capital Density and Per Capita Income Coverage in Indonesia 2001-2003.....	78

**AN EFFECTIVENESS OF CREDIT FINANCING  
MODEL AND A POTENTIAL OF REGIONAL  
ECONOMIC FOR MICRO AND SMALL  
BUSINESS ENTREPRISES IN SOUTH  
SUMATERA-INDONESIA**

**Abdul Basyih, Fatimah & Muhammad Idris**

Faculty of Economics and Business, The University of  
Muhammadiyah Palembang-Indonesia

(Corresponding email: basyih\_fcump@yahoo.com)

**ABSTRACT**

*This research is aimed at investigating (1) an effective model of credit financing; and (2) the regional economic potentiality for micro and small business enterprises in South Sumatera-Indonesia. Using 748 respondents from 11 regions in South Sumatera, this study employs a matrix analysis and ordinary least square. First, according to matrix analysis of statistical descriptive, the results reveal that there are three industries that potentially having higher productivity in supporting the regional economic in South Sumatera-Indonesia. Those three potential industries are Food, Beverages and Tobacco Industry, Other Processing Industry, and Textile, Clothes and Leather Industry. OKU Timur Regency, MUBA Regency and OKU Selatan Regency are the regions having higher productivity and higher potential in the sector of Food, Beverages and Tobacco Industry. Palembang City, Banyuwasin Regency and Muara Enim Regency are the regions having higher productivity and higher potential in the sector of Other Processing Industry. Ogan Ilir Regency, Pagarlum City and OKU Indragiri Regency are the three regions having higher productivity and higher potential in the sector of Textile, Clothes and Leather Industry. Hence, the local and regional government should be more responsible to stimulate all those regions in those three industries. Second, the result also reveals that raw material local products which have characteristics of local area, the guarantee of raw material availability and*

*economically profitable have a significant impact on micro and small business enterprises productivity. Furthermore, the result is in line with the notion that a potential product of one region is determined by the local contents of raw material as the more local contents of one product the higher potentiality of that product.*

**Keywords:** *Micro and Small Business Enterprises, Productivity, Credit Financing, Potential Sector*