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## APPENDICES







# UNIVERSITY OF MALAYA

13 September 2012

Registration No: EHA080015

Mr. Ferry Kuswantoro  
Faculty of Economics & Administration  
University of Malaya  
50603 KUALA LUMPUR

Dear Sir,

**PhD Thesis: Approval of Title**

We are pleased to inform you that the Faculty at its meeting on 7.9.2012 has approved the title of your thesis as follows:

**"INNOVATION IN DISTRIBUTION CHANNEL AND FIRM PERFORMANCE:  
THE CASE OF SMALL AND MEDIUM ENTERPRISES IN INDONESIA"**

Thank you.

Yours sincerely,

**ASSOCIATE PROFESSOR DR. RADIAH ABDUL KADER**  
**for Deputy Dean (Higher Degree)**

*mk 13/09*

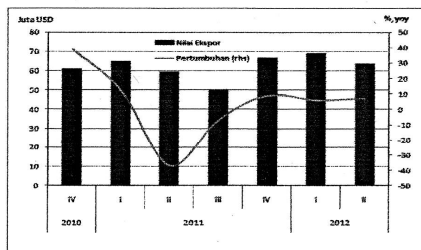
c.c. Associate Professor Dr. Hj. Radiah Abdul Kader, Supervisor  
Principal Assistant, Registrar, Institute of Graduate Studies  
Assistant Registrar (Higher Degree), FEA

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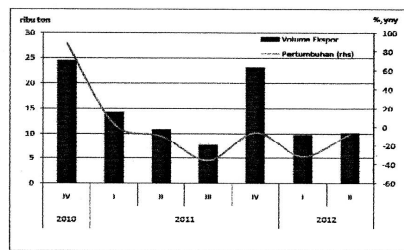
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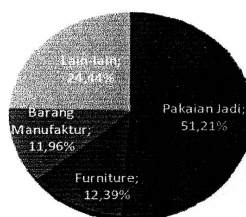




Grafik 1.11 Perkembangan Nilai Ekspor DIY

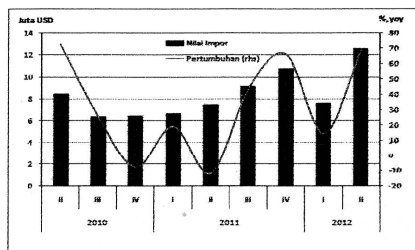


Grafik 1.12 Perkembangan Volume Ekspor DIY

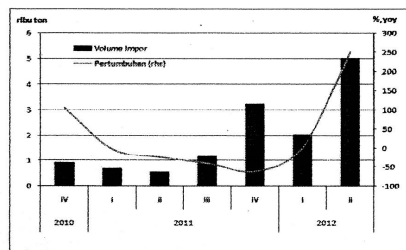


Grafik 1.13 Komposisi Nilai Ekspor DIY s.d. Juni 2012 Berdasarkan Komoditas

Impor DIY pada triwulan II tahun 2011 meningkat dibandingkan dengan periode waktu yang sama tahun sebelumnya. Nilai impor DIY pada triwulan laporan sebesar USD 12,58 juta, naik 69,20% dibandingkan periode yang sama pada tahun 2011 (USD 7,44 juta). Dari sisi volume, impor DIY sebesar 5 ribu ton, naik 829,41% dari periode yang sama tahun sebelumnya (541 ton).



Grafik 1.14 Perkembangan Nilai Impor DIY



Grafik 1.15 Perkembangan Volume Impor DIY

NET EKSPANSI KREDIT USAHA MIKRO, KECIL, DAN MENENGAH (UMKM) PERBANKAN<sup>1</sup>  
NET EXPANSION OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS<sup>1</sup>  
(Miliar / Billion Rp)

1.1.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM DAN KREDIT PERBANKAN

NET EXPANSION OF MSMEs CREDIT AND BANKING CREDIT 1.1.A

Net Ekspansi	2011	2012												2013	Net Expansion
		s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei	s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	
Kredit UMKM	85.887,8	-36.372,2	-9.086,8	1.288,4	11.830,9	27.094,1	50.530,3	50.089,3	33.306,1	32.155,3	42.760,0	61.880,8	72.339,5	-19.080,3	MSMEs Credit
Kredit Non UMKM	363.016,3	-3.772,2	11.319,0	66.875,4	108.885,2	164.258,3	208.541,7	227.734,1	285.739,2	331.561,9	351.051,0	378.447,2	446.755,4	-346,4	Non MSMEs Credit
Kredit Perbankan	448.904,0	-40.144,4	2.232,2	68.164,8	120.816,0	181.282,4	259.072,0	277.827,3	319.045,2	363.717,2	383.811,0	440.428,0	519.084,9	-19.406,7	Total Credit
Persentase terhadap Rencana Bisnis Kredit MKM	68,78%	-34,09%	-4,02%	0,89%	7,84%	17,89%	33,47%	33,19%	22,96%	21,30%	28,32%	41,88%	47,91%		Percentage on Business Plan of MSMEs Credit

1.1.B PERKEMBANGAN NET EKSPANSI KREDIT MKM DAN KREDIT PERBANKAN

NET EXPANSION OF MSM CREDIT AND BANKING CREDIT 1.1.B

Net Ekspansi	2011	2012												2013	Net Expansion
		s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei	s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	
Kredit MKM	230.150,3	-37.442,5	-13.493,4	11.146,3	35.004,9	58.798,3	86.220,7	116.750,7	121.845,4	144.245,8	162.228,0	181.734,7	208.270,3	-247,3	MSM Credit
Kredit Non MKM	224.711,1	-4.543,1	15.010,1	56.043,2	84.180,9	131.253,6	159.723,9	181.076,6	197.389,8	219.471,4	231.583,0	258.693,3	310.824,6	-19.158,4	Non MSM Credit
Kartu Kredit MKM	2.810,7	1.841	715	879	1.650	3.230	3.127	3.748,7	4.622,4	3.888,7	4.606,8	5.403,7	5.403,7	9.803,3	MSM Credit cards
Kredit Perbankan	457.672,1	-40.144,4	2.232,2	68.164,8	120.816,0	181.282,4	259.072,0	277.827,3	319.045,2	363.717,2	383.811,0	440.428,0	519.084,9	-19.406,7	Total Credit
Persentase terhadap Rencana Bisnis Kredit MKM															Percentage on Business Plan of MSM Credit

1.2.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM MENURUT KLASIFIKASI USAHA

NET EXPANSION OF MSMEs CREDIT BASED ON ENTERPRISES CLASSIFICATION 1.2.A

Net Ekspansi	2011	2012												2013	Net Expansion
		s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei	s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	
Kredit Usaha Mikro	18.907,0	-13.102	760,9	2.282,9	-1.207,7	8.379,7	13.157,4	17.408,6	8.172,0	9.392,8	9.834,4	10.584,3	10.849,0	-1.124,8	Micro Enterprises Credit
Kredit Usaha Kecil	13.278,8	-10.866	-3.600,9	-47,3	5.648,4	9.430,1	17.151,5	18.528,6	9.986,4	10.386,0	10.893,5	16.716,0	18.970,5	-10.788,9	Small Enterprises Credit
Kredit Usaha Menengah	53.701,8	-12.404	-6.246,8	-816,1	7.389,1	9.194,2	20.221,4	16.156,1	15.136,6	12.374,4	21.842,1	34.680,6	42.520,1	-7.136,6	Medium Enterprises Credit
Net Ekspansi Kredit UMKM	85.887,8	-36.372	-9.086,8	1.288,4	11.830,9	27.094,1	50.530,3	50.089,3	33.306,1	32.155,3	42.760,0	61.880,8	72.339,5	-19.080,3	Total Net Expansion of MSME

1.2.B PERKEMBANGAN NET EKSPANSI KREDIT MKM MENURUT PLAFON

NET EXPANSION OF MSM CREDIT BASED ON PLAFOND 1.2.B

Net Ekspansi	2011	2012												2013	Net Expansion
		s.d Jan	s.d Feb	s.d Mar	s.d Apr	s.d Mei	s.d Juni	s.d Juli	s.d Ags	s.d Sept	s.d Okt	s.d Nov	s.d Des	s.d Jan	
Kredit Mikro (Rp 0-Rp 50 jt)	38.842,2	-14.726,7	-24.580,5	-21.228,0	-15.707,9	-21.086,9	-12.811,0	3.348,5	-217,5	3.164,5	-402,4	1.377,1	2.121,0	5.142,1	Micro Credit (up to IDR50 million)
Kredit Kecil (>Rp 50 jt-Rp500jt)	119.411,5	-10.948,3	12.841,6	23.598,0	30.186,7	47.404,0	63.614,0	67.811,2	74.881,0	84.165,5	97.821,2	108.680,6	120.964,8	3.236,4	Small Credit (>IDR50 million - IDR500 million)
Kredit Menengah (>Rp500 jt-Rp5M)	70.888,6	-11.787,8	-1.754,6	8.776,3	20.546,0	30.451,2	45.517,7	45.780,1	45.971,8	56.915,8	64.808,2	71.677,0	85.184,5	-8.825,9	Medium Credit (>IDR500 million- IDR5 billion)
Net Ekspansi Kredit MKM	230.150,3	-37.442,5	-13.493,4	11.146,3	35.004,9	58.798,3	86.220,7	116.750,7	121.845,4	144.245,8	162.228,0	181.734,7	208.270,3	-247,3	Total Net Expansion of MSM

NET EKSPANSI KREDIT USAHA MIKRO, KECIL, DAN MENENGAH (UMKM) PERBANKAN<sup>1</sup>  
NET EXPANSION OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs) CREDITS<sup>1</sup>  
(Miliar / Billion Rp)

1.3.A PERKEMBANGAN NET EKSPANSI KREDIT UMKM MENURUT SEKTOR EKONOMI

NET EXPANSION OF MSMEs CREDIT BASED ON ECONOMIC SECTORS 1.3.A

Net Ekspansi	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Net Ekspansi
1. Pertanian, perburuan dan kehutanan	10,814.8	-1,464.0	2,411.8	2,841.4	1,883.7	8,894.7	11,803.4	11,086.2	7,400.3	11,145.1	11,727.2	12,553.6	14,247.8	384.5
2. Pertambangan	508.2	-45.6	-26.6	-16.3	-30.0	147.8	302.9	326.7	185.9	284.8	308.2	415.5	335.4	8.9
3. Pertambangan dan Penggalian	789.9	-314.7	-128.4	95.0	577.8	895.8	1,266.5	1,094.0	1,076.8	821.3	889.0	1,399.3	1,528.8	-389.8
4. Industri pengolahan	9,371.0	-5,507.8	-4,298.5	-3,337.4	-36.8	1,871.0	3,247.0	2,831.9	3,841.4	-783.7	22.5	6,144.3	7,343.8	-4,039.7
5. Listrik, Gas dan Air	-114.9	-45.2	130.8	286.3	330.2	498.4	522.3	598.9	402.2	408.8	411.4	454.1	281.6	184.1
6. Konstruksi	4,280.6	-2,380.2	-1,188.2	-835.1	241.8	1,690.8	4,369.8	5,228.8	5,919.7	5,730.3	7,208.8	8,594.9	8,877.6	-302.1
7. Perdagangan besar dan eceran	37,054.2	-14,545.3	-6,021.8	-1,442.8	5,816.1	13,389.0	31,768.5	32,588.7	35,225.8	30,585.6	35,089.8	41,090.9	48,810.4	-7,990.1
8. Penyediaan akomodasi dan penyediaan makan minum	2,964.7	-67.8	143.7	448.8	607.9	738.8	1,665.1	2,057.0	1,884.0	1,778.6	1,527.4	2,614.2	3,708.8	-310.3
9. Transportasi, pergudangan dan komunikasi	5,368.8	-726.8	-436.1	-1,830.4	-1,584.3	-1,043.4	845.2	925.2	931.1	-357.8	955.1	2,048.0	2,446.8	-807.7
10. Perantara keuangan	3,542.0	-818.8	-589.5	-166.4	3,206.8	1,606.2	3,447.9	3,413.7	3,061.5	4,526.6	4,887.4	3,807.3	3,355.1	-7.5
11. Real estate, usaha perseroan dan jasa perusahaan	7,389.9	-582.1	-606.0	-320.7	-680.1	-535.1	804.5	2,904.0	10,119.0	1,831.2	2,411.4	5,501.3	6,073.6	-2,983.3
12. Administrasi Pemerintahan, pertahanan dan jaminan sosial	145.9	13.6	-23.3	10.3	10.9	-106.9	30.8	-88.4	-172.3	-146.3	-163.0	-167.9	-189.2	-9.3
13. Jasa pendidikan	318.3	-17.6	0.6	86.5	47.3	213.3	386.6	358.3	158.7	284.0	416.8	389.5	470.8	-114.9
14. Jasa kesehatan dan kegiatan sosial	248.3	-78.5	28.2	178.3	223.5	278.7	448.0	534.5	568.0	346.3	408.8	519.2	594.6	-132.1
15. Jasa rekreasi, kebudayaan, sosial budaya, hiburan dan perorangan lainnya	5,337.1	-327.6	-148.2	-38.0	-115.9	377.7	1,228.7	1,885.3	1,065.8	1,134.3	1,277.1	1,076.8	858.8	-1,173.1
16. Jasa perorangan yang melayani rumah tangga	-528.7	-43.4	-69.0	-65.4	-82.0	-4.2	55.6	104.7	25.0	88.1	124.5	125.8	114.8	83.5
17. Badan internasional dan badan ekstra nasional lainnya	2,270.7	-156.2	-122.8	-337.4	-794.5	-204.7	-2,345.8	-1,885.7	-1,903.9	-1,916.2	-1,928.5	-1,934.5	-1,941.0	-29.5
18. Kegiatan yang belum jelas belasanannya	3,867.3	-8,382.3	2,014.4	4,438.8	2,391.0	380.8	-9,175.4	-13,756.0	-27,017.2	-23,411.6	-22,882.1	-22,803.7	-22,875.6	-1,855.5
19. Tidak teridentifikasi	-8,054.2	2.7	11.2	8.9	18.7	8.3	8.5	4.7	-3.7	2.1	-3.6	-3.6	-3.7	14.2
Net Ekspansi Kredit UMKM	85,587.8	-36,372.2	-8,085.8	1,289.4	11,830.3	27,004.1	56,930.3	56,093.3	33,306.1	32,155.3	42,760.0	61,890.8	73,336.5	-19,060.3

1.3.B PERKEMBANGAN NET EKSPANSI KREDIT MKM MENURUT SEKTOR EKONOMI

NET EXPANSION OF MSM CREDIT BASED ON ECONOMIC SECTORS 1.3.B

Net Ekspansi	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Net Ekspansi
1. Pertanian, perburuan dan sarana pertanian	9,506.2	-1,443.2	1,286.6	2,324.7	2,085.5	6,471.4	11,275.3	11,504.6	7,777.4	12,054.5	12,365.7	13,193.2	14,340.7	271.3
2. Pertambangan	1,984.6	461.1	100.6	758.0	1,648.0	1,607.4	2,778.7	4,626.0	1,080.7	2,895.8	2,255.1	4,697.4	8,150.8	891.9
3. Pertambangan dan Penggalian	15,024.9	-2,434.0	-2,737.0	-1,313.2	3,115.1	2,416.0	5,570.7	7,485.5	5,055.4	7,089.5	8,189.3	8,067.4	10,518.1	-1,131.5
4. Listrik, Gas dan Air	361.0	-100.4	-243.2	-268.3	-191.9	-93.1	38.4	130.5	88.8	181.3	172.7	200.6	221.2	-87.0
5. Konstruksi	4,468.9	-2,146.7	-1,697.6	-1,374.8	-342.1	1,094.6	2,854.2	4,055.3	4,781.1	6,786.4	7,478.1	7,850.1	5,515.3	-2,810.3
6. Perdagangan, pergudangan dan komunikasi	40,640.4	-10,635.4	-3,152.6	2,940.7	10,897.8	18,672.1	39,035.6	46,468.2	39,562.8	46,843.2	48,421.5	52,739.1	61,376.5	-7,305.9
7. Jasa Domo Usaha	21,389.8	-5,576.5	-13,778.1	-11,846.7	-5,244.2	-8,814.9	-4,356.1	-2,862.8	5,803.1	352.5	1,864.7	3,844.2	1,920.8	1,883.8
8. Jasa Domo Usaha	59,438.4	-13,286.1	-2,470.1	-738.8	16,622.7	-4,400.8	-14,376.5	-16,781.9	-28,346.5	-22,752.0	-22,466.2	-22,534.8	-23,925.6	-1,858.7
9. Jasa Sosial	79,142.9	-2,343.7	9,101.6	20,211.8	5,625.9	38,887.5	51,858.2	58,910.3	80,978.0	87,770.8	100,764.9	110,808.1	123,344.6	10,134.1
10. Lain-lain														
Net Ekspansi Kredit MKM	230,150.3	-37,442.5	-13,493.4	11,146.3	35,004.9	56,768.5	96,220.7	116,750.7	121,645.4	144,245.8	162,228.0	181,734.7	208,270.3	-247.3

**PERKEMBANGAN POTENSI IKM  
TAHUN 2008 – 2012**

NO	POTENSI IKM	TAHUN			
		2009	2010	2011	2012
1	Unit Usaha (UU)	77.851	78.122	80.056	81.523*
2	Tenaga Kerja (Orang)	291.391	292.625	295.461	300.549
3	Nilai Investasi (Juta Rupiah)	871.110.097	878.063.496	1.003.678.054	1.010.585.428
4	Nilai Produksi (Juta Rupiah)	2.325.582.931	2.821.218.797	3.053.031.164	3.199.224.964
5	Nilai Bahan Baku (Juta Rupiah)	1.251.173.034	1.358.293.612	1.352.479.089	1.388.023.623

Sumber: Disperindagkop DIY, 2013

\* Data terakhir 81.515 UU

**DATA SENTRA DIY  
TAHUN 2012**

No	CABANG INDUSTRI	SENTRA	UNIT USAHA (Unit)	TENAGA KERJA (Orang)	Nilai Investasi (Rp.000)	Kapasitas Produksi (Unit)
1	Pangan	81	3.768	10.585	9.801.892	155.894.022
2	Sandang dan Kulit	25	1.513	4.304	7.045.197	5.113.615
3	Kimia dan Bahan Bangunan	59	5.540	16.888	21.982.009	169.056.600
4	Logam dan Elektronika	18	420	1.749	7.273.289	1.936.346
5	Kerajinan	70	3.619	13.395	11.521.256	3.369.228
JUMLAH		253	14.860	46.921	67.623.643	338.369.811

Sumber: Disperindagkop DIY, 2013



**PERKEMBANGAN SIUP MENURUT GOLONGAN USAHA  
DI DIY 2008 - 2012\***

No	Golongan Usaha	2008	2009	2010	2011	2012*
1	Pengusaha Besar	642	756	910	988	1.008
2	Pengusaha Menengah	1.296	1.548	1.820	1.999	2.142
3	Pengusaha Kecil	31.119	33.425	35.298	36.607	37.582
4	Mikro	-	-	-	-	971
	Jumlah	33.057	35.729	38.028	39.594	41.703

Sumber: s.d Juli 2012, Disperindagkop DIY, 2013

**PEDAGANG PASAR DAN PKL  
TAHUN 2012**

No	Kab/Kota	UMKM		
		Pedagang	PKL	Jumlah
1	Sleman	17.139	991	18.130
2	Bantul	13.962	2.800	16.762
3	Kulonprogo	10.915	798	11.713
4	Gunungkidul	10.690	3.056	13.746
5	Yogyakarta	14.683	5.707	20.390
	Jumlah	67.389	13.352	80.741

Sumber: Dinas Perindagkop & UKM DIY, 2013



02/05/2013