

SUMMARY

DEWI MARGARETH LUMBANTORUAN. Development of Leading Sector and Implications on the Improvement Lending Portfolio and Decreasing Non Performing Loan of Small Medium Enterprises. Supervised by BAGUS SARTONO and SETIADI DJOHAR.

In the first semester of 2014 Indonesia's financial system stability was maintained although facing new challenges in the form of a slowdown in the domestic economy as a result of the continuation of some of the external and internal problems in the previous semester. External problems were triggered by the uncertainty of global economic growth and a downward trend in commodity prices, especially crude palm oil and global oil also has implications for the economic slowdown in many emerging market countries, including Indonesia, among other issues related to the Internal current account deficit and some risks such as the potential financial imbalances such as the potential occurrence of the downturn in the financial cycle that could trigger a further slowdown in domestic economy.

Economic conditions have an impact on the banking performance of Indonesia where total bank credit experiencing slow growth of 21.73% (year on year in 2013 versus 2012) to 17% (year on year Juni'14 versus June 2013). Slowing growth in credit is also shared by SMEs. In the first semester of 2014, the market share of SMEs loans to total bank credit declined from last year in the same period from 15.96% to 14.97%. Outstanding of SMEs in the first semester of 2014 amounted to Rp. 520,473 billion, its growth experienced a slowdown from 14.5% (year on year in 2013 versus 2012) to 9.6% (year on year in June versus 2014 in June 2013). While credit risk is likely to increase, reflected in the increase in the ratio of Non Performing Loan (NPL) SMEs loans increased from 3.39% in December 2013 to 4.05% in December 2014. There are allegations that the above pattern is not natural, but it will be specific to a particular industrial sector that needs to be studied more about the specific nature of the sector.

There are several analytical methods employed in this study, such as Location Quotient (LQ) and Klassen Typologi methods. The consolidated results of both analysis will be developed as a leading sector. The results of Location Quotient (LQ) indicate that 12 economic sectors are leading sectors in the 33 provinces, where the fisheries sector, Wholesale and Retail, and Agriculture, Hunting and Forestry are sectors with the highest distribution in the 1st quadrant while the Transportation sector, Warehousing and communication, Financial Intermediaries and Fisheries are of sector that the highest distribution is in the 4th Quadrant. The sectors that will be chosen based on Klassen Typologi analysis results consists of 12 economic sectors which are spread throughout 31 provinces are considered as developed and fast-growing sectors, where the Agriculture, Fisheries, and Construction are sectors that have the highest distribution. The consolidated results of the both analysis showed that the leading sectors consists of 10 economic sectors namely Agriculture, Fisheries, Processing industry, Social services, Construction, Electricity, gas and water, the provider of accommodation and eating and drinking, Mining, Wholesale and Retail, and Transportation which are spread throughout 27 provinces. Leading sectors are not the same in every



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province, although there are certain sectors that excel in several provinces, but there is also the dominant sector only in certain provinces. The development of leading sectors can help banks to know the industry sector, which has a huge market potential in certain provinces along with the level of risk.

Key words : Klassen Typologi, Leading Sector, Location Quotient

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