



the Effect of One-Way Street Policy Towards the Income of MSME Sector

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Abstract

The aims of this study was to analyze the effect of implementation of one-way street policy towards the income and to find out how the MSME (Micro, Small and Medium Enterprise) strategy in MH Thamrin-Gajah Mada street. The method that was used in this research was percentage description, with data analysis tools Paired Samples T-Test and SWOT analysis. Data is collected through observation, interviews and documentation. The results of this study showed that (1) the value of paired t test for the average income of business actor in goods sector has decreased by 34%, then for service businesses has decreased by 40%. (2) The results of SWOT analysis explained that the direction strategy of MSME sector development was in growth and development phase with IFE (Internal Factor Evaluation) scores = 2.86 and EFE (External Factor Evaluation) = 3.07, so the development strategy of MSME sector is development business in another place, business coaching by related agencies, business innovation, creating promotions by using social media, training, maintaining product selling prices, and coordination between agencies related to the business actor.

Keywords: Government Policy, Sector UMKM, Analyze

Abstrak

Tujuan dari penelitian ini adalah untuk menganalisis pengaruh penerapan kebijakan satu arah jalan terhadap pendapatan dan untuk mengetahui bagaimana strategi UMKM (Usaha Mikro, Kecil dan Menengah) di jalan MH Thamrin-Gajah Mada. Metode yang digunakan dalam penelitian ini adalah deskripsi persentase, dengan alat analisis data Paired Samples T-Test dan analisis SWOT. Data dikumpulkan melalui observasi, wawancara dan dokumentasi. Hasil penelitian ini menunjukkan bahwa (1) nilai paired t test untuk pendapatan rata-rata pelaku usaha di sektor barang mengalami penurunan sebesar 34%, maka untuk bisnis jasa mengalami penurunan sebesar 40%. (2) Hasil analisis SWOT menjelaskan bahwa arah strategi pengembangan sektor UMKM adalah pada fase pertumbuhan dan perkembangan dengan skor IFE (Evaluasi Faktor Internal) = 2,86 dan EFE (Evaluasi Faktor Eksternal) = 3,07, sehingga strategi pengembangan sektor UMKM adalah pengembangan bisnis di tempat lain, pembinaan bisnis oleh agen terkait, inovasi bisnis, membuat promosi dengan menggunakan media sosial, pelatihan, menjaga harga jual produk, dan koordinasi antara agen terkait dengan pelaku bisnis.

Kata Kunci: Kebijakan Pemerintah, Sektor UMKM, Analisis

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INTRODUCTION

Traffic congestion conditions which was caused by the high levels of vehicle use and parking along the road, then inappropriate traffic lights which cause congestion at various points in Semarang city that makes the government of Semarang city issue engineering One-Way Street Policy to reduce congestion in Semarang city.

Table 1. The Number of Private Vehicles in Semarang City Period 2012-2016

No	Year	Two Wheels	Four Wheels	Total
1	2012	66.921	17.893	84.814
2	2013	67.279	18.230	85.509
3	2014	77.373	20.517	97.890
4	2015	65.436	22.392	87.828
5	2016		24.080	24.080

Source: Directorate of Traffic, Central Java Regional police

Based on those data it can be known that the number of private vehicle users has experienced an increasing trend. This is the first factor which make the government issued policy, namely: 1. There was a response from the government of Semarang City that carried out Public Service regulation. 2. Congestion level that occurs in those area. From those two factors, then the government of Semarang city issued one-way policy which applies in JMhThamrin - Gajah Mada Street, Semarang City. The existence of new policy made by the government of Semarang city regarding the Business Environment is related to the changing of one-way lane in MH Thamrin-Gajah Mada Street, Semarang City, where the location of those two roads is in Regional Regulation of Semarang city Number 2 Year 2002 about The Detail Plan of City Layout (RDTRK) The Municipality of Level Region II Semarang City Region Section I (BWK 1) which covers the District of Central

Semarang, that in the area of MH Thamrin-Gajah Mada Street, Semarang City is residential area, offices and trade-services.

The implementation of this policy has made business actors have done spontaneous reaction because there are changes (Sales Revenue) that obtained by traditional sector MSME actors. The new policy, made by the government of Semarang city is considered very detrimental to MSME traditional sectors which are on the route.

The implementation of one-way street on both roads have an effect on economic activity and the price land in the surrounding area. One of the effects that emerged after the policy has been operated is MSME sector at MH Thamrin - Gajah Mada Street which was initially has many consumers that mostly students, employees and other communities, then in the end many MSME has experienced polemic such as many MSME food outlets experienced a decline in the number of consumers or in other words, the number of consumers has decreased dramatically so that the decline in consumer demand cannot be avoided. By the existence of drastic decline in the consumers demand, it clearly affects the income of outlets of those MSME sector.

Because of the existence of problems which arose by one-way street policy, here the researcher wants to know more about how much the changes in MSME sector income before and after the implementation of one-way street in MH Thamrin-Gajah Mada Street, Semarang City, then if there is transformation in business environment as happened on both roads, then business actors can carry out new strategies in doing business development in the future.

The aims of this study are to analyze the effect of implementation of one-way street policy on the income and to find out how the MSME strategy in JMh Thamrin - Gajah Mada Street.

RESEARCH METHODS

This study used percentage description analysis method by using quantitative research approach. The variables in this study are the income before and after the implementation of one-way street policy. For the research on the income development strategy, business development at MH Thamrin-Gajah Mada Street with the limitation of research object on variables that have been categorized in internal factors and external factors.

Internal variables in this study include Capital, Marketing and Entrepreneurial Mindset. SWOT variables external factors include Competition, Economic Conditions, Government Policy, and Technology.

The population in this study was all MSME outlets along MH Thamrin-Gajah Mada Street with non-foreign private ownership status. The sample of this study were 83 MSME outlets along the road area by using purposive sampling method, and that the sample of this study is MSME sector that is engaged in services and goods which has been previously planned by the researcher to become the object of this research.

Sources of data in this study are respondents that is people who respond or answer the researcher's questions, both written and oral questions because this study uses interview and questionnaire in collecting the data. The respondents are the owner or person in charge of 83 selected MSME outlets. In collecting the data, the writer used a method or technical interview, field observation with questionnaire. To analyze the effect of implementation of one-way street policy towards the income of MSME outlets in MH Thamrin - Gajah Mada Street, then the researcher used Paired - Samples T Test, with the following formulation:

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{s_1^2}{n_1} + \frac{s_2^2}{n_2} - 2r\left(\frac{s_1}{\sqrt{n_1}}\right)\left(\frac{s_2}{\sqrt{n_2}}\right)}} \dots\dots\dots(1)$$

Description:

- $(x_{_1})^-$ = Average income of merchant before one-way policy
- $(x_{_2})^-$ = Average income of merchant after one-way policy
- $s_{_1}$ = Standard deviation of merchant income before one-way policy
- $s_{_2}$ = Standard deviation of merchant income after one-way policy
- $n_{(1)}$ = $n_{(1)}$ = Total merchant income before one-way policy
- $n_{_2}$ = $n_{_2}$ = Total merchant income after one-way policy

The calculation of paired sample t test used SPSS software version 16.0 with decision making as follows; if the probability is > 0.05 , then H_0 is accepted and H_a is rejected, so there is no difference in the merchant income before and after the implementation of policy. And If the probability is < 0.05 , then H_0 is rejected and H_a is accepted so there is difference in the merchant income before and after the implementation of policy. The use of SWOT analysis was done to analyze the internal and external factors of the businessman in business environment along MH Thamrin-Gajah Mada Street, so that it can be known what factors which become the strength, the weakness, and opportunity and threats in those business environment. This analysis base on the strategy to optimize strengths and opportunities (Fafurida, et al, 2016).

RESULTS AND DISCUSSION

The discussion was carried out by knowing the characteristics of the types of MSME at MH Thamrin-Gajah Mada Street in Semarang City, analyzing the effect of one-

way street policy on merchant income with Paire-Samples T test, then identifying the internal and external environmental conditions, continued with SWOT analysis and general electric analysis (GE) to determine the development strategy of MSME in MH Thamrin-Gajah Mada Semarang City. The table 2 shows that from 83 respondents, the majority of respondents have UMKM or business types of goods as many as 63 people or 75.90% and 20 respondents or as much as 24.09% have service sector business. From the business sector, either goods or services business can be explained, as many as 63 goods business sector consist of 50 culinary business, 11 fashion business, 1 building business, 1 ink center store. The service sector consists of motorbike repair, motorbike and car counters that is 20 existing businesses. From these results obtained respondents analysis which is the dominance of UMKM sector is goods. The table 2 shows that from 83 respondents, the majority of respondents have UMKM or business types of goods as many as 63 people or 75.90% and 20 respondents or as much as 24.09% have service sector business. From the business sector, either goods or services business can be explained, as many as 63 goods business sector consist of 50 culinary business, 11 fashion business, 1 building business, 1 ink center store. The service sector consists of motorbike repair, motorbike and car counters that is 20 existing businesses. From these results obtained respondents analysis which is the dominance of UMKM sector is goods. To analyze the effect of implementation of one-way street policy towards the income of MSME outlets in MH Thamrin-Gajah Mada Street, then the researcher used Paired-Samples T Test. Paired-Samples T Test is a different test of two paired samples. Paired samples are

the same object but experience different treatments.

Table 2 The Characteristics of the Types of UMKM along MH Thamrin - Gajah MadaStreet, Region of Semarang City

Business Sector	Total
Goods	
Culinary	50
Fashion	11
Other goods business	2
Total	63
Services Workshops, decoration services, car and motorcycle seat installation services	20
Total	20
Total number	83

Source:Primary Data, Data processed 2018

The study was conducted on the income of MSME on MH Thamrin-Gajah Mada road before and after the implementation of the one-way road policy. Following are the Paired T test results using the help of SPSS version 16.0 application:

Table 3. (Paired-Samples T Test) of Goods Business

		Paired Samples Test		
		T	df	Sig. (2-tailed)
Pair 1	before after	-5.314	62	.000

Source:Primary Data, Data processed 2018

Table 4 (Paired-Samples T Test) off Services Business

		Paired Samples Test		
		T	df	Sig. (2-tailed)
Pair 1	before after	5.685	19	.000

Source: Primary Data, Data processed 2018

The value of *t* research on goods business (5.314) > *t* table (1.99962) then *H*₀ is rejected and *H*_a is accepted, and for the service business the value of *t* research (5.685) > *t* table (2.10092). So it can be said that there is a difference in the income of MSME outlets in MH Thamrin Street before and after the implementation of one-way street in MSME Goods and Services sectors.

The results for MSME Goods sector indicate that the merchant income before the implementation of policy is Rp. 15,950,000.00 per month, whereas after the implementation of policy is Rp. 10.4922.100,00 per month, then from the calculation results the average income of Goods sector decreased by 34%.

Table 5. The Average Income of Goods Business Before-After Policy

Paired Samples Statistics				
	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Before	15.95	63	15.899	2.003
After	10.4921	63	10.95279	1.37992

Source : Primary Data, Data processed 2018

Table 6. The Average Income of Service Business Before-After Policy

Paired Samples Statistics				
	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Before	5.65	20	4.534	1.014
After	3.35	20	4.004	.895

Source: Primary Data, Data processed 2018

The income of Service business sector before the implementation of policy is Rp. 5,650,000.00 per month, after the implementation of policy is Rp. 3,350,000.00 per month, from the calculation results, the average income of service business sector decreases by 40%.

Furthermore, the discussion was carried out by identifying the condition of the internal environment and the external environment, followed by SWOT analysis and analysis of general electrics (GE) to determine the development strategy of MSMEs at Jalan Mh Thamrin - Gajah Mada Semarang City. Internal environment Includes: (1) Capital (2) Marketing (3) Entrepreneurial Mindset.

The capital in this study includes working capital requirements, business capital structure, solvency (long-term debt fulfillment obligations) and liquidity (short-term debt fulfillment obligations) that can be done by the MSME sector. (1) The average of working capital used by the actors of MSME in MH Thamrin-Gajah Mada Street is <Rp. 5,000,000. (2) Capital structure is diverse but most of the capital used in goods and services businesses is more than 70% which is their own capital. (3) The respondents did not have difficulty in paying debt.

Marketing in this study includes the quality of goods or services produced, pricing, and marketing are and promotional activities which have been done by MSME sector. (1) Promotional activities, most of MSME actors never promote their products. (2) Pricing, generally the MSME actors setting the prices relatively same as its competitors. (3) Marketing area, most MSME is only in one location. (4) Most of business actors do not mention their qualified product.

Entrepreneurial Mindset in this study includes innovation in business processes, other income outside their business, the obstacles in running the business. (1) Most of MSME actors in MH Thamrin-Gajah Mada Street do not have other income outside their business. (2) Most of MSME actors do not have business innovation in developing their business. (3) The obstacles which become the main problem at this time is the

existence of government policy by implementing one - way street which causes low level of accessibility. External Environment Includes: (1) competition, (2) economic conditions, (3) government policy, (4) technology. Competition in this study includes the social conditions that exist between entrepreneurs, the number of competitors, buyer strength, and the

superiority of products or services offered. (1) The business environment in MH Tahmrin-Gajah Mada Street has good social conditions between entrepreneurs. (2) Competition along MH Thamrin-Gajah Mada Street is common. (3) Averagely the superiority of the products offered is the same.

Table 7. SWOT Analysis of MSME in MH Thamrin-Gajah Mada Street, Semarang City

Strength	Weakness
<ol style="list-style-type: none"> 1. Ease of accessing capital loan sources, 2. A balanced capital structure between own capital and debt, 3. Medium and high average HR, 4. The business location is very strategic, 5. The selling price of business product is relatively the same as the competitor, 6. There are various types of MSME which are available with their respective advantages. 	<ol style="list-style-type: none"> 1. No promotional activities, 2. Small working capital, 3. Government policies that are less conducive, especially the implementation of one-way street, 4. The low use of technology, 5. Lack of external contributions, especially the government itself, associations, and others in supporting the development of MSME.
Opportunities	Threats
<ol style="list-style-type: none"> 1. The use of technology that can support the business, 2. Good social conditions between entrepreneurs, 3. Innovation in running the business, 4. Coaching for MSME owners, 5. Can open similar businesses elsewhere to increase income, 6. Can do better promotional strategy to attract many consumers. 	<ol style="list-style-type: none"> 1. Government policies that are not optimal, 2. There is no help from the government in business development, 3. There is conflict between employers and the government, 4. Low level of accessibility, 5. There is no formal promotion, so maybe there is no upcoming development of new buyers.

Source: Primary Data, Data processed 2018

Economic conditions in this study include the business environment that exists along the road before and after the implementation of policy, the level of buyer interest by the community, the level of regional minimum wages. (1) The MSME in MH Thamrin-Gajah Mada Street has very

stable and conducive business environment (2) 90% of all the total respondents experienced changes in the income and decline in the number of customers after the implementation of one-way street policy. (3) the level of Regional Minimum wages (RMW) is one of the factors

which can affect the income. Government Policy. In this study included Government policy of Semarang City towards the

implementation of one-way street which existed at several points of the road and the effect that had been caused by the policy.

Table 8. Skor Internal Facktor Evaluation

No	Strategic Factors of Internal Strength	Score
1	Ease of accessing capital loan sources	0,400
2	A balanced capital structure between own capital and debt	0,315
3	Medium and high average HR	0,360
4	The business location is very strategic	0,345
5	The selling price of business product is relatively the same as the competitor	0,285
6	There are various types of MSME which are available with their respective advantages	0,560
Total Strength Score		2,265
No	Strategic Factors of Internal Weakness	Score
1	No promotional activities	0,120
2	Small working capital	0,1275
3	Government policies that are less conducive, especially the implementation of one-way street	0,130
4	The low use of technology	0,1125
5	Lack of external contributions	0,105
Total Weakness Score		0,595
Total Score of Internal Strategic Factors		2.86

Source:Primary Data, Data processed 2018

(1) The results of this study showed that 60% of respondents stated that the existence of this one-way street policy became the main problem in running their business with the reason that the accessibility of the road had decreased. And t Technology, This research covers the development of technology in MSME sector, the development of technology on business benefits that can be done by utilizing applications that can be easily obtained using smartphone.

(1) As much as 38.5% of the total respondents who utilize this technology, (social media, and registered their business into an online application (go-food and grab-food)). (2) The development of

technology carried out by the UMKM actors mostly states that it affects the income. Based on the SWOT analysis, the strengths, weakness, opportunities and threats, strenghts, weaknesses, opportunity and threats of Micro and Small and Medium Enterprises (MSME) are as follows:

The strategic position of Micro, Small and Medium Enterprises (MSME) in MH Thamrin - Gajah Mada Street used business strength matrix analysis, Which analyzed the business attractiveness and competitiveness of MSME sector by utilizing the results of SWOT analysis, then compiling SWOT diagram.

Tabel 9. Score External Factor Evaluation

No	Strategic Factors of External Opportunity	Score
1	The use of technology that can support the business	0,500
2	Good social conditions between entrepreneurs	0,075
3	Innovation in running the business	0,325
4	Coaching for MSME owners	0,285
5	Can open similar businesses elsewhere to increase income.	0,210
6	Can do better promotional strategy to attract many consumers.	0,540
Total Opportunity Score		1,935
No	Strategic Factors of External Threat	Score
1	Government policies that are not optimal	0,340
2	There is no help from the government in business development	0,195
3	There is conflict between employers and the government	0,150
4	Low level of accessibility	0,210
5	There is no formal promotion, so maybe there is no upcoming development of new buyers	0,240
Total Threat Score		1,135
Total Score of External Strategic Factors		3,07

Source: Primary Data, Data processed 2018

		Score Weight Total IFE		
		4,0 Strong	3,0 Medium	2,0 Weak
Score Weight Total EFE	High	I. GROWTH Concentration through Vertical Integration	II. GROWTH Concentration through Horizontal Integration	III. RENTRENCHMENT Turnaround
	Medium	IV. STABILITY Watch Out	V. GROWTH Concentration through Horizontal Integration STABILITY There is no change in strategy	VI. RENTRENCHMENT Turnaround
	Low	VII. GROWTH Difersifikasi Konsentrik	VIII. GROWTH Difersifikasi Konsentrik	IX. RENTRENCHMENT Bankruptcy or liquidation
		4,0	3,0	2,0
		High	Medium	Low
		4,0	3,0	2,0
		High	Medium	Low
		4,0	3,0	2,0
		High	Medium	Low

Source: Primary Data, Data processed 2018

Figure 1. Strategic Position of Micro, Small and Medium Enterprises (MSME) in Goods and Services sector at MH Thamrin-Gajah Mada Street Total Weight Score of IFE

The picture above shows that the strategic development of MSME business along MH Thamrin-Gajah Mada Street in Semarang City is in the second division. The second division is a division of growing and building stage with concentration through horizontal integration, (David, 2012). So, strategic development of MSME sector in MH Thamrin-Gajah Mada Street, Semarang City is developing business in another place, coaching business by related agencies, business innovation, creating promotions with social media, training, maintaining selling prices of the product, and coordination between agencies related to the owner of business.

CONCLUSION

Based on the result of Paired-Samples T test, the income variable averagely experienced a significant decline in change. This is shown on the results $0.000 < 0.05$ which means that there is significant difference for goods and service businesses. The results for MSME in Goods sector indicate that the merchant income after the implementation of policy averagely decreased by 34%. Whereas for services sector after the implementation of policy the income of service sector averagely decreased by 40%. The results of SWOT analysis showed that the IFE (Internal Factor Evaluation) and EFE (External Factor Evaluation) scores were 2.86 and 3.07, respectively. This result explains that the direction of strategic development of MSME is in cell II (market penetration, market development, product development), which is in the growth and development stage, so that strategic development of MSME in MH Thamrin-Gajah Mada Street Semarang City is developing business in another place, coaching business by related agencies,

business innovation, creating promotions with social media, training, maintaining product selling prices, and coordination between agencies related to the business actor. Suggestions in this study for the Government, should review the one-way street policy which is implemented in MH Thamrin-Gajah Mada street in Semarang City due to considerations that arise from the economic side of the community as the impact of the implementation of policy. For business actors, they can do marketing in telemarketing by utilizing internet technology by using social media or other forms of application so that consumers can easily access information about the products that they have.

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