ROLE OF THE FINANCIAL SECTOR TO IMPROVE ECONOMIC
COMPETITIVENESS IN EAST JAVA

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ABSTRACT

Gerbangkertasusila (Gresik-Bangkalan-Mojokerto-Surabaya-Sidoarjo-Lamongan) is a center of economic growth in the province of East Java. Performance of competitiveness in the Gerbangkertasusila affect to the achievement of the indicators of competitiveness of East Java province. Indicators of regional competitiveness include several aspects, namely: the regional economy, infrastructure, natural resources, human resources, technology, institutional, government policy, micro-economic management, and the regional financial system. Aspects of the regional economy can be measured by the optimization of the development of the leading sectors, while the indicator of the regional financial system is reflected by the ability of the financial system of banking and non-banking in the region in facilitating economic activities that can provide added value. The objectives of this study are to identify the leading sector of each kabupaten/kota and also analyze the role of the financial system in improving regional competitiveness. Based on the indicators of the leading sector and the role of the financial system, prepared a strategy to improve regional competitiveness in each kabupaten/kota in Gerbangkertasusila. The tools of analysis in this study are shift-share and SWOT analysis. The results showed that the leading sector of city of Surabaya and Mojokerto are the trade sector. The district of Sidoarjo, Gresik, and Lamongan are the industrial sector, while the leading sector of Mojokerto district is the agriculture sector and Bangkalan district is the mining and agriculture sector. Furthermore, to improve the competitiveness of regions in Gerbangkertasusila need to increase the role of the financial system of banking and non-banking especially in building infrastructure at the leading sector.

INTRODUCTION

The development of the world economy in the current global era increasingly towards openness of economic relations between countries. The existence of a variety of trade agreements between countries shows that the
opening of international and regional trade. It makes economic competition intensifies, both in the domestic market as well as on the world market. Therefore, Indonesia should be able to take advantage of the opportunities this openness to increase their competitiveness.

The Indonesian economy is contributed by the role of the regional economies. Since the decentralization policy, each local government has the authority to regulate its territory, both the provincial and district/cities governments. However, local governments also have a responsibility to promote economic growth and competitiveness.

East Java Province is one of the regional government relatively large contributions to the national economy. More than 15% of the national economy is contributed by East Java’s economy. Administratively, the province of East Java consists of 38 districts/cities. Spatially, the center of economic growth in East Java is located in the area Gerbangkertasusila (GKS). GKS economy contributes 45% to the economy of East Java. See Figure 1 below.


**Figure 1**
The ratio of the GDRP of Gerbangkertasusila to the GDRP of East Java
Years 2012-2015 (%)

**Table 1**
GRDP of Gerbangkertasusila at Current Market Prices
Years 2012-2015 (Billion Rp)

<table>
<thead>
<tr>
<th>Districts</th>
<th>Year 2012</th>
<th>Year 2013</th>
<th>Year 2014*</th>
<th>Year 2015**</th>
<th>Average Growth (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sidoarjo</td>
<td>105,855.90</td>
<td>117,743.25</td>
<td>131,645.28</td>
<td>146,372.32</td>
<td>8.44</td>
</tr>
<tr>
<td>Mojokerto</td>
<td>43,397.43</td>
<td>47,756.32</td>
<td>53,202.63</td>
<td>58,819.91</td>
<td>7.90</td>
</tr>
<tr>
<td>Lamongan</td>
<td>20,561.69</td>
<td>23,012.34</td>
<td>25,724.05</td>
<td>28,831.32</td>
<td>8.82</td>
</tr>
<tr>
<td>Gresik</td>
<td>74,946.28</td>
<td>83,153.00</td>
<td>93,785.05</td>
<td>100,748.59</td>
<td>7.68</td>
</tr>
<tr>
<td>Bangkalan</td>
<td>18,037.12</td>
<td>19,538.39</td>
<td>21,709.17</td>
<td>19,048.04</td>
<td>1.37</td>
</tr>
</tbody>
</table>
Cities:

<table>
<thead>
<tr>
<th>City</th>
<th>GDP 2012</th>
<th>GDP 2013</th>
<th>GDP 2014</th>
<th>GDP 2015</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mojokerto</td>
<td>3,663.85</td>
<td>4,036.13</td>
<td>4,426.81</td>
<td>4,881.07</td>
<td>7.43</td>
</tr>
<tr>
<td>Surabaya</td>
<td>293,180.80</td>
<td>327,802.04</td>
<td>365,354.83</td>
<td>406,196.76</td>
<td>8.49</td>
</tr>
<tr>
<td>GKS</td>
<td>1,251,752.42</td>
<td>1,391,902.28</td>
<td>1,547,150.17</td>
<td>1,694,368.82</td>
<td>2.79</td>
</tr>
</tbody>
</table>


Gerbangkertasusila region consists of seven districts/cities, namely: the city of Surabaya and Mojokerto, the districts of Gresik, Bangkalan, Mojokerto, Sidoarjo, and Lamongan. Each district/city has a geographic and economic characteristics vary, so that the gains of the economy and the leading sector in each district/city also vary. Surabaya City as the capital of East Java Province. Surabaya is the second largest city in Indonesia and contributes most to the economy of East Java, which is 23.97% (Central Bureau of Statistics, 2015). The largest city in East Java after Surabaya are Sidoarjo (8.64%) and Gresik (5.95%). See Figure 2 below.

![Graph showing GRDP distribution by district/city in Gerbangkertasusila, 2012-2015](image)


Figure 2
Distribution of GRDP at Current Market Prices By Districts/Cities In Gerbangkertasusila, Year 2012-2015 (%)

Sectoral economic development of each district/cities in Gerbangkertasusila affected by several things, among others: available resources, managerial ability of local governments, and the ability of the regional financial system in facilitating economic activity in the respective areas in an effort to increase the value added. The economic development in an area affected by the availability of physically infrastructure. In other words, to build the economy of a region greatly affected by the amount of investment funds, mainly for infrastructure investment. Due to the funding requirements of infrastructure development is very large, then the infrastructure financing should not only be provided by the government, but also the private sector (Public Private Partnership / PPP).

Based on the above issues, this study focused on the region of Gerbangkertasusila. The purpose of this study identified the leading sector in each district/cities and to analyze the role of the regional financial system in improving regional competitiveness in each
The word “competitiveness” means the power to strive to excel in certain cases committed by a person, group or institution (Sumihardjo, 2008: 8). The concept of regional competitiveness is the concept of measuring and comparing how well a region in providing a climate that is conducive to maintaining the competitiveness of domestic and global. Regional competitiveness with regard to regional economic ability to harness the potential areas to produce and sell products or services according to the market needs to be sustainable. Keywords understanding of competitiveness based on local potential lies in its ability to be superior based on its sources. The main indicator of competitiveness is to establish a productive business environment, the local economy, employment, human resources, natural resources, infrastructure, and banking & financial institutions. Thus, to improve the competitiveness of the economy in Gerbangkertasusila is to maximize the potential of the leading sectors in each district/cities as well as some of the indicators that make up the competitiveness of the economy.

Leading sector is the sector that has prospects and potential to be developed in the future, which is a sector that could encourage the growth of other sectors quickly and have high competitiveness (Widodo (2006: 111 & 185). The sectors that have high competitiveness if that had comparative advantage and competitive advantage is high.

Based on the spatial aspects, potential and performance of economic competitiveness in each region is different. This is due to differences of potential resources in each region. Regional autonomy policy that focuses on the development of priority sectors featured at the district/cities is expected to be the strength of competitiveness of Gerbangkertasusila where it is the center of economic growth in East Java.

**THEORETICAL FRAMEWORK**

**RESEARCH METHOD**

This study uses quantitative and qualitative approaches. The focus of research conducted in the region of Gerbangkertasusila consisting of seven districts/cities, namely: cities of Surabaya and Mojokerto; districts of Gresik, Bangkalan, Mojokerto, Sidoarjo, and Lamongan.

The study will identify the leading sectors in each district/cities and to analyze the role of financial sector in enhancing economic competitiveness in the region of Gerbangkertasusila. Based on the identification and analysis of the role of the leading sectors of the financial sector to the economy, further develop strategies to increase competitiveness in each district/cities to identify the leading sectors in each district/cities in Gerbangkertasusila. The analysis tool used are the shift share and SWOT analysis.

The potential of leading sector in this study is defined as an economic sector that has the greatest growth was measured by means of shift share analysis, while the financial system in this study measured the number of indicators of commercial bank credit.

The data used in this research is secondary data obtained from the Central Statistics Agency of East Java and other publication sources, the main secondary data used is the data the GDRP in each district/cities in the region of Gerbangkertasusila. Focused on the observation period 2012-2014.
Shift Share Analysis Method

Shift share analysis method used in this study to analyze the leading sectors in the respective districts/cities in Gerbangkertasusila. Shift share analysis is the decomposition or aggregation of shift and share, namely: regional or regional share growth effect ($N_ij$), as well as the proportional and differential shift. Proportional shift also called regional shift or industrial mix (MIX shift), while the shift differential (DIFF shift) is also called competitive advantage.

Regional share is the effect of economic growth in East Java province on the performance of economic growth in each district/city in Gerbangkertasusila. Proportional shift measure of interactions among sectors in each district/city, while the shift differential measure the relative competitiveness of the sector in the district/city against the same sector in East Java. Differential shift also called competition shift or competitive advantage.

Formula to shift share analysis are: $Dij = Nij + MIX + DIF$, in which:

- $Dij$ is the absolute sum of the effect of share and shift
- $Nij$ is a share regional or regional growth effect or influence economic growth in East Java to the growth of each sector in the districts/cities in Gerbangkertasusila
- MIX effect composition formula is as follows:
  $$MIX = \sum_{i=1}^{n} \frac{E^0_{ir}}{E^0_r} \left( \frac{E^1_{in}}{E^0_{in}} - \frac{E^0_{in}}{E^0_n} \right)$$
- The formula of the composition of the DIF effect is as follows:
  $$DIF = \sum_{i=1}^{n} \frac{E^0_{ir}}{E^0_r} \left( \frac{E^1_{ir}}{E^0_{ir}} - \frac{E^0_{ir}}{E^0_{in}} \right)$$

Where the notation “$E$” is a variable sector growth in their respective districts/cities in the region of Gerbangkertasusila; notation “$i$” is the type/category of the sector; the notation “$n$” is the data at the level of East Java province, and the notation “$r$” is the data at the level of districts/cities in Gerbangkertasusila.

SWOT (Strength-Weaknesses-Opportunities-Threats) Analysis Method

SWOT analysis in this research is used to develop strategies for increasing competitiveness in each district/city in the region of Gerbangkertasusila based on internal and external factors. Internal factors include the strengths and weaknesses, while the external factors are opportunities and threats.

The first phase of a SWOT analysis is to identify the strengths, weaknesses, opportunities, and threats of competitiveness in each district/city in Gerbangkertasusila. Based on the identification of strengths, weaknesses, opportunities and challenges, further formulated the strategy of increasing competitiveness in each district/cities in Gerbangkertasusila which include:

1. SO strategy is based on strengths in reaching advantage of opportunities to increase competitiveness in each district/cities in Gerbangkertasusila.
2. WO Strategy drawn up to minimize the weaknesses that hinder advantage of opportunities to increase competitiveness in each district/cities in Gerbangkertasusila.
3. Strategy ST compiled based strength in the face of the threat of increasing competitiveness in each district/cities in Gerbangkertasusila.
4. Strategies WT was established to address the weakness in the face of the threat of increasing competitiveness in each district/cities in Gerbangkertasusila.
DATA ANALYSIS AND DISCUSSION

Leading Sector in Gerbangkertasusila

Gerbangkertasusila region is the growth center of the province of East Java. In general, this area is an industrial area, but there are districts / municipalities where the outputs of trade, agriculture and mining have a greater comparative advantage compared to the processing industry. Table 2 below show the calculation results from the decomposition of shift and share that describes the sum of comparative advantage and competitive advantage in each district/cities in Gerbangkertasusila.

The results showed that the districts of Bangkalan and Mojokerto regency have a competitive advantage is low, as indicated by the value of the differential shift (DIFF shift) for the two districts have a negative value. Surabaya City have the highest performance achievements, otherwise Mojokerto has the lowest performance achievements. This is because the number of residents in the city of Mojokerto relatively small when compared to other districts/cities in Gerbangkertasusila. Economic achievement results for each district /cities in Gerbangkertasusila can be seen in Table 2 and Figure 3 below it.

Table 2
Decomposition of Shift and Share in Gerbangkertasusila by Sector
Period 2012-2014 (Million Rp)

<table>
<thead>
<tr>
<th>Name of Sector</th>
<th>Surabaya</th>
<th>Sidoarjo</th>
<th>Gresik</th>
<th>Kab Mojokerto</th>
<th>Lamongan</th>
<th>Bangkalan</th>
<th>Kota Mojokerto</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry, and Fishing</td>
<td>72,372.78</td>
<td>337,145.15</td>
<td>1,020,002.35</td>
<td>539,903.68</td>
<td>1,102,194.33</td>
<td>482,533.18</td>
<td>3,397.24</td>
</tr>
<tr>
<td>Mining and Quarrying</td>
<td>1,829.03</td>
<td>15,845.32</td>
<td>1,289,657.95</td>
<td>41,849.80</td>
<td>24,270.12</td>
<td>681,365.60</td>
<td>-</td>
</tr>
<tr>
<td>Manufacturing Industry</td>
<td>6,192,838.28</td>
<td>5,472,251.69</td>
<td>5,598,897.16</td>
<td>2,460,032.83</td>
<td>160,141.14</td>
<td>38,090.20</td>
<td>43,850.51</td>
</tr>
<tr>
<td>Electricity and Gas Supply</td>
<td>88,205.55</td>
<td>64,096.40</td>
<td>13,359.89</td>
<td>1,109.43</td>
<td>558.68</td>
<td>222.86</td>
<td>122.84</td>
</tr>
<tr>
<td>Water Supply, Waste Management</td>
<td>26,068.88</td>
<td>4,104.09</td>
<td>3,828.38</td>
<td>1,610.24</td>
<td>1,190.68</td>
<td>633.89</td>
<td>260.57</td>
</tr>
<tr>
<td>Construction</td>
<td>3,874,124.96</td>
<td>1,248,189.20</td>
<td>1,248,236.88</td>
<td>537,680.35</td>
<td>284,865.36</td>
<td>211,450.88</td>
<td>51,978.58</td>
</tr>
<tr>
<td>Wholesale &amp; Retail trade, Repairing Service</td>
<td>11,166,196.81</td>
<td>2,286,139.18</td>
<td>1,111,254.66</td>
<td>612,219.76</td>
<td>525,654.67</td>
<td>269,814.84</td>
<td>144,931.35</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>2,940,546.44</td>
<td>2,266,475.87</td>
<td>288,387.06</td>
<td>97,806.76</td>
<td>29,650.43</td>
<td>18,741.64</td>
<td>18,741.64</td>
</tr>
<tr>
<td>Accomodation, Food and Beverage Supply</td>
<td>6,102,492.56</td>
<td>476,390.42</td>
<td>175,198.83</td>
<td>117,479.65</td>
<td>38,159.79</td>
<td>20,426.52</td>
<td>33,324.25</td>
</tr>
<tr>
<td>Information and Comunication</td>
<td>1,775,218.46</td>
<td>398,153.62</td>
<td>209,251.86</td>
<td>250,506.12</td>
<td>144,257.80</td>
<td>64,924.82</td>
<td>47,582.68</td>
</tr>
<tr>
<td>Financial Service and Insurance</td>
<td>2,534,629.31</td>
<td>218,300.21</td>
<td>115,773.99</td>
<td>109,389.37</td>
<td>70,999.23</td>
<td>40,630.47</td>
<td>48,529.39</td>
</tr>
<tr>
<td>Real estate</td>
<td>837,532.41</td>
<td>103,043.10</td>
<td>71,465.97</td>
<td>71,455.61</td>
<td>43,968.36</td>
<td>16,377.88</td>
<td>11,453.09</td>
</tr>
<tr>
<td>Company Service</td>
<td>810,525.80</td>
<td>18,968.52</td>
<td>24,965.47</td>
<td>7,561.37</td>
<td>6,212.53</td>
<td>3,784.79</td>
<td>3,134.43</td>
</tr>
<tr>
<td>Public Administration and Defence, Socsec</td>
<td>296,448.53</td>
<td>142,150.90</td>
<td>15,428.31</td>
<td>75,746.75</td>
<td>60,974.14</td>
<td>54,698.86</td>
<td>12,056.33</td>
</tr>
<tr>
<td>Educational Services</td>
<td>1,092,627.54</td>
<td>183,812.07</td>
<td>75,581.12</td>
<td>87,358.93</td>
<td>78,053.98</td>
<td>78,268.73</td>
<td>24,111.32</td>
</tr>
<tr>
<td>Health and Social Activity Service</td>
<td>330,154.74</td>
<td>47,861.50</td>
<td>43,584.16</td>
<td>24,258.35</td>
<td>23,885.66</td>
<td>7,325.56</td>
<td>6,138.45</td>
</tr>
<tr>
<td>Other Services</td>
<td>454,493.41</td>
<td>40,951.84</td>
<td>33,094.18</td>
<td>40,862.57</td>
<td>38,592.42</td>
<td>10,651.72</td>
<td>13,989.75</td>
</tr>
<tr>
<td>Performance Total</td>
<td>38,596,305.49</td>
<td>13,323,879.07</td>
<td>11,337,968.24</td>
<td>5,077,275.56</td>
<td>2,633,629.31</td>
<td>2,018,072.83</td>
<td>463,602.42</td>
</tr>
</tbody>
</table>

Source: The Central Statistics Agency of District/Cities in Gerbangkertasusila, processed.
The results above indicate that each district/city has the leading sectors are different. Leading sectors of the city of Surabaya and Mojokerto are trade. The leading sector of the district of Sidoarjo, Gresik, and Mojokerto are the manufacturing industry. Lamongan has the leading sector on agriculture and fisheries, while Bangkalan have leading sector in mining and quarrying as well as agriculture and fisheries. By prioritizing the development of the leading sector as well as the development management process well, the achievement of economic performance and economic competitiveness for each district/city in Gerbangkertasusila will increase.

![Graph showing Decomposition of Shift and Share in Gerbangkertasusila by District/Cities Period 2012-2014 (Million Rp)](image)

Source: The Central Statistics Agency of District/Cities in Gerbangkertasusila, processed.

**Figure 3**
Decomposition of Shift and Share in Gerbangkertasusila by District/Cities Period 2012-2014 (Million Rp)

**Role of Regional Financial Systems to Enhance Competitiveness**
Regional competitiveness can be indicated on the ability of a region to maximize its potential to produce and sell products and services to the market sustainably. Gerbangkertasusila region as the growth center of the province of East Java has comparative and competitive advantages as compared to other districts/cities based on the marketing of dairy products in the domestic market and even in the international market. Some commodities originating from the area of Gerbangkertasusila been exported abroad or to other regions by businessmen from East Java.

Some of the factors that support the achievement of economic performance in Gerbangkertasusila is the availability of infrastructure that is more representative than in other regions outside Gerbangkertasusila. And also, most of the value of investment in East Java is located in the area of Gerbangkertasusila (50%).

Gerbangkertasusila has several international-standard infrastructure, although quality still needs to be improved. Spatially, the seven districts/cities in Gerbangkertasusila not only has the advantages of locality (spatial), but also the availability of infrastructure facilities infrastructure. In other words, quantitatively and qualitatively, the availability of infrastructure in Gerbangkertasusila relatively adequate.

The need for massive infrastructure require significant funding as well. The role of the financial system, both banking and non-banking not only in stimulating the economy
for the production and distribution activities, but also to finance infrastructure spending. Most of the expenditure of the investment used to build the physical infrastructure, ie by 31%. Meanwhile, according to its location, at 50% of total investment in East Java is in the region of Gerbangkertasusila.

Regional competitiveness of Gerbangkertasusila were associated with the ability of the economy to achieve higher levels of prosperity and sustainable and remain open to domestic and international competition. The ability to excel begins the process of planning, organizing, implementing, evaluation of sources that are owned and supported by the financial ability to benefit society. The role of banking and non-banking institutions is very important to support the process of increasing competitiveness through financing in various sectors. The following Figure 4 is the role of bank credit in each economic sector in East Java province.

Source: The Central Statistics Agency of East Java

Figure 4
The position of Credit Banking by Industrial in East Java 2015 (Million Rp)
The sectors of trade and industry absorb most of the credit funds from banks. Both sectors are the leading sectors in several districts/cities in Gerbangkertasusila. This shows the important role of the financial system in improving the economy and competitiveness in the region of Gerbangkertasusila. The sectors that receive relatively large fund investment financing will achieve greater economic performance anyway.

**Strategy of Regional Competitiveness Improvement in Gerbangkertasusila**

To develop strategies for increasing competitiveness in Gerbangkertasusila is to identify the strengths, weaknesses, opportunities and challenges (SWOT). Below is a summary of the SWOT identification and formulation of development strategies in the area of Gerbangkertasusila.

<table>
<thead>
<tr>
<th>Internal Factors</th>
<th>External Factors</th>
<th>Strategies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strength</td>
<td>Weaknesses</td>
<td>Opportunties</td>
</tr>
<tr>
<td>☐ The GKS is a growth center in East Java</td>
<td>☐ The development process in East Java polarized in the area of GKS so that could have an impact on the economic and spatial inequality</td>
<td>☐ The area of GKS is a primary goal in domestic and foreign investment in East Java</td>
</tr>
<tr>
<td>☐ GRDP of GKS amounting to 45% of total GDP in East Java</td>
<td>☐ The majority of businesses is SMEs and less acceptable to the financial sector</td>
<td>☐ The world economy is increasingly open so the marketing area of commodities from GKS widespread</td>
</tr>
<tr>
<td>☐ Quantity and quality of infrastructure is relatively more adequate</td>
<td>☐ The purpose of investment in East Java, mostly in GKS</td>
<td>☐ The price of land more expensive so as to allow the relocation of businesses out of the territory of GKS</td>
</tr>
<tr>
<td>☐ The purpose of investment in East Java, mostly in GKS</td>
<td>☐ Banking and non-banking loans are mostly located in GKS</td>
<td>☐ Spatially, East Java economy prioritized on the economy of GKS</td>
</tr>
<tr>
<td>☐ Banking and non-banking loans are mostly located in GKS</td>
<td>☐ Development in East Java polarized in the area of GKS so that could have an impact on the economic and spatial inequality</td>
<td>☐ Establish connectivity between districts / cities of GKS more integrated</td>
</tr>
</tbody>
</table>

**CONCLUSION**

Gerbangkertasusila region is a growth center in East Java province. In general, the leading sector in Gerbangkertasusila are manufacturing industry and trade. Surabaya and Mojokerto has a leading sector is trade. Regency of Sidoarjo, Gresik, Mojokerto and has a leading sector is manufacturing industry. Lamongan has the leading sector, agriculture and fisheries, while Bangkalan have leading sector, namely the mining and quarrying as well as agriculture and fisheries.

The results showed that the Bangkalan and Mojokerto have a competitive advantage is low. It is shown from the value of the differential shift (DIFF shift) for the two districts have a negative value. Surabaya City has the highest performance achievements.

One factor that supports the achievement of economic performance in the region of Gerbangkertasusila is the role of the financial sector, especially in financing infrastructure.
needs. The total of investment in East Java, mostly issued in Gerbangkertasusila (50%). Most of these investments are used to build infrastructure, ie by 31%. Meanwhile, according to its location, at 50% of total investment in East Java is in the area of Gerbangkertasusila.

**POLICY RECOMMENDATION**

- Development in Gerbangkertasusila should be prioritized on the leading sectors in each district/city.
- Improve the financial system to make it more acceptable to all businesses, especially businesses in priority sectors.
- Infrastructure development should be more evenly distributed to all districts/cities in Gerbangkertasusila so it does not impact on the economic and spatial inequality.
- Develop their connectivity among districts/cities in Gerbangkertasusila more integrated.

**REFERENCES**


