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## Understanding the Role of Bank Relationships, Relationship Marketing, and Organizational Learning in the Performance of People's Credit Bank

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## ABBREVIATIONS AND ACRONYMS

Acc	Account
ADB	Asian Development Bank
AMOS	Analysis of Moment Structure
AO	Account officer (of loan or deposit), loan officer, credit officer, surveyor/collector.
Asbisindo	<i>Asosiasi bank syariah Indonesia</i> - Indonesia sharia bank association, sister network of Sharia bank/BPR
AVB	<i>Algemeene Volkscredietbank</i> , the predecessor of BRI in the Dutch colonial time
BAMUI	<i>Badan Arbitrase Muamalat Indonesia</i> (Indonesian Muamalat Arbitrage Body)
BAPPENAS	<i>Badan Perencanaan Pembangunan Nasional</i> , or National Development Planning Agency
BAZIS	<i>Badan Amil Zakat Infaq Shadaqah</i> (Amil Zakat Infaq Shadaqah Institution)
BDB	<i>Bank Dagang Bali</i>
BDS-P	<i>Business Development Services Providers</i>
BI	<i>Bank of Indonesia</i> , Central Bank of Indonesia
BIMAS	Bimbingan Massal, a rice intensification program in which subsidized credit package is included
BK3I	Badan Kredit <i>Koperasi Kredit Indonesia</i> , or Credit Union Coordination Board of Indonesia
BKD	<i>Badan Kredit Desa</i> , village credit institution founded in the Dutch colonial time and still operating in Java and Madura, Village Credit Board
BKK	<i>Badan Kredit Kecamatan</i> , district level micro-finance institutions founded by the Provincial Government of Central Java, Sub-district Credit Board
BKKBN	<i>Badan Koordinasi Keluarga Berencana Nasional</i> , the National Family Planning coordination Board or National Family Planning Coordination Agency
BMPK	<i>Batas Maksimum Pemberian Kredit</i> , legal lending limit <i>Baitul Maal Wat Tamwil</i> , MFI Operate under Islamic principles or
BMT	Islamic self-help groups
BNI	<i>Bank Negara Indonesia</i> (Indonesian National Bank)
BOD	Board of Directors
BP	<i>Bank Pasar</i> , market bank
BPD	<i>Bank Pembangunan Daerah</i> , Regional Development Bank owned by provincial, regency/municipality government
BPKB	<i>Bukti Pemilikan Kendaraan Bermotor</i> - Legal Vehicle owner-ship books
BPR	<i>Bank Perkreditan Rakyat</i> , <i>People's Credit Bank</i> , a secondary unit bank, formal smallholder credit banks or rural banks
BPR-LDKP	LDKP converted to BPR status
BPRS	<i>Bank Perkreditan Rakyat Syariah</i> -Sharia Rural Bank
BRI	<i>Bank Rakyat Indonesia</i> , or People's Bank of Indonesia
BRI Unit	<i>BRI Unit</i> , strategic business unit of BRI - focusing on microfinance

CAMEL	Capital, Asset quality , Management, Earning ability, and Liquidity sufficiently
CAR	Capital Adequacy Ratio
CBO	Conventional Branch Office
CCB	Conventional Commercial Bank
CCO	Conventional Cash Office
CFI	Comparative Fit Index
CMIN	Minimum discrepancy measure
CR	Critical Ratios - parameter estimate divided by its standard error ( identical with Z or t values)
CU	Credit Union
Depdagri	Departemen Dalam Negri (Ministry of Home Affairs)
DF	Degree of Freedom
DPS	<i>Dewan Pengawas Syariah</i> - Sharia Supervisory Board [SSB]
DSN	<i>Dewan Syariah Nasional</i> - National Sharia Board
DSP	<i>Danamon Simpan Pinjam</i> , loan and saving Danamon - the sub branch of Danamon commercial bank
FDR	Financing to deposit ratio - of sharia bank, identical with LDR in conventional bank
GCG	Good Corporate Governance
GDP	Gross domestic product
GEMA	<i>Gerakan Bersama Pengembangan Keuangan Mikro Indonesia</i> , or Indonesian Movement for Microfinance Development
PKM	Indonesian Movement for Microfinance Development
GFI	The goodness-of-fit Index
GRDP	Gross Regional Domestic Product
i	interest rate
IAI	<i>Ikatan Akuntan Indonesia</i> - Indonesian Accountant Association
IBRA	Indonesian Bank Restructuring Agency
ICT	Information Communication Technology
	<i>Inpres Desa Tertinggal</i> - Presidential Instruction on Backward Villages or Presidential Instruction regarding the Backward Villages
IDT	
IFSB	Islamic Financial Services Board
IIFM	International Islamic Financial Market
IMA	Investasi Mudharabah Antar-bank (Mudharabah Interbank Investment)
IPTW	Insentif Pembayaran Tepat Waktu, incentive for timely repayments
IT	Information Technology
JPS	<i>Jaring Pengaman Social</i> , social safety net
JPS	Jaring Pengaman Social, social safety net
KIK	<i>Kredit Investasi Kecil</i> , small-scale credit for investment
KKMB	<i>Konsultan Keuangan Mitra Bank</i> , - bank partner of finance consultant
KLBI	<i>Kredit Likuiditas Bank Indonesia</i> , Bank Indonesia Liquidity credit
KMKP	<i>Kredit Modal Kerja Permanen</i> , small-scale credit for working capital
KOSIPA	<i>Koperasi Simpan Pinjam</i> , name of a cooperative, also meant savings and credit cooperatives
KOVETRI	<i>Koperasi Veteran Republik Indonesia</i> , name of a veteran cooperative

KPM	<i>Kelompok Pengusaha Mikr</i> -Small Entrepreneurs' Group
KSM	<i>Kelompok Swadaya Masyarakat</i> -People's Self Help Group
KSP	<i>Koperasi Simpan Pinjam</i> , saving-loan cooperatives
KSP	Kelompok Simpan Pinjam (Savings and Credit Group)
KUD	<i>Koperasi Unit Desa</i> , village cooperatives sponsored by the government (Village Unit Cooperative)
KUK	<i>Kredit Usaha Kecil</i> - Small Enterprise Credit
KUKESRA	<i>Kredit Usaha untuk Kesejahteraan Rakyat</i> -Small Scale Credit for People's Wealth
KUMLTA	<i>Kredit Usaha Mikro Layak Tanpa Agunan, non-collateral proper business micro credit</i>
KUPEDES	<i>Kredit Umum Pedesaan</i> - General Rural Credit
KURK	<i>Kredit Usaha Rakyat Kecil</i> - People's Small Enterprise Credit
KUT	Kredit Usaha Tani (Farmer Credit Program)
LDKP	<i>Lembaga Dana Kredit Pedesaan</i> -Rural Fund and Credit Institution
LDKP	Lembaga Dana dan Kredit Pedesaan, generic name of various non-bank micro-finance institutions founded by the regional governments
LDKP	Lembaga Dana Kredit Pedesaan (Rural Fund and Credit Institution)
LDR	<i>Loan to Deposit Ratio</i> - Liquidity ratio or intermediary ratio of conventional bank
LPM	Lembaga Ekonomi Produktif Masyarakat Mandiri (Self-Reliant Community Productive Economic Industries)
LPPM	<i>Lumbung Kredit Pedesaan</i> -Rural Credit Storehouse
LPD	<i>Lembaga Perkreditan Desa</i> , or Village Credit Institution
LPN	<i>Lumbung Pitih Nagari</i> - Storage for Pitih Nagari
LPUK	<i>Lembaga Pembiayaan Usaha Kecil</i> - Institution for Small Enterprise Financing
MES	<i>Masyarakat Ekonomi Syariah</i> -The Society for Islamic Economy
MFI	Microfinance Institution
MFI	Microfinance institutions
MFO	Microfinance organizations
NBFI	Nonbank financial institution
NGO	Nongovernment organization
NPF	Non performing financing -quality indicator of financing on sharia bank
NPL	Non performing loan-quality indicator of Loan on conventional bank
OJK	<i>Otoritas Jasa Keuangan</i> -Financial Services Authority
OSC	Outstanding credit, the balance of loan
P	Probability value
P2KP	<i>Proyek Penanggulangan Kemiskinan di Perkotaan</i> Poverty Alleviation Project in Urban Area
P4K	<i>Proyek Peningkatan Pendapatan Petani-Nelayan Kecil</i> , or Small Farmers' Income Generation Project
Pakto 28	<i>Paket 27 Oktober 1988</i> , the package of financial and banking reforms year 1988
PD	<i>Perusahaan Daerah</i> , the regional enterprise company

PD BPR BP	<i>Perusahaan Daerah Bank Perkreditan Rakyat Bank Pasar</i> (see PD, BPR and BP)
PD BPR BKK	<i>Perusahaan Daerah Bank Perkreditan Rakyat Badan Kredit Kecamatan</i> (see PD, BPR and BKK)
PDMDKE	<i>Pemberdayaan Daerah dalam Mengatasi Dampak Krisis Ekonomi-Local Empowerment by Overcoming the Impact of the Economic Crisis</i>
PDMDKE	<i>Pemberdayaan Daerah dalam Mengatasi Dampak Krisis Ekonomi (Local Empowerment by Overcoming the Impact of the Economic Crisis)</i>
Perbamida	<i>Persatuan bank milik pemerintah daerah</i> - Association of bank owned by local government
Perbanas	<i>Persatuan perbankan nasional</i> - National commercial bank association
Perbarindo	<i>Persatuan Bank Perkreditan Rakyat Indonesia</i> - Indonesian BPR association
PHBK	<i>Proyek Hubungan Bank dengan Kelompok Swadaya Masyarakat</i> -Project Linking Banks and Self-Help Groups)
PINBUK	<i>Pusat Inkubasi Usaha Kecil</i> , the Centre for Small Business Incubators, an NGO dealing with small business development
PKM	<i>Pengembangan Keuangan Mikro</i> -Micro Finance Development
PLS	Profit Loss Sharing
PP	<i>Perum Pegadaian</i> , State-owned pawnshop
PPAP	<i>Penyisihan Penghapusan Aktiva Productif</i> , Provision of productive assets
PPK	<i>Program Pengembangan Kecamatan</i> -Sub-district Development Program
Prob	Probability
ProFI	Promotion of Small Financial Institutions project (GTZ)
PT	Perseroan Terbatas, Limited Liability company
PUSKOPIT	<i>Pusat Koperasi Kredit</i> -Center of Credit Cooperative
RFIs	Rural Financial Institutions, similar to MFIs and MFOs
RIGP /P4K	Rural Income Generation Project, 3`d phase of P4K
RMSEA	Root mean square error of approximation
ROA	Return on Assets
ROE	Return on Equity
SBO	Sharia Branch Office
SBOs	State-owned banks
SBU	Sharia Business Unit
SCB	Sharia Commercial Bank
SDI	Subsidy Dependence Index, an index to measure the percentage of lending rate a micro-finance institution should increase to eliminate subsidies
SE	Surat Edaran, circular letter
SE	Standard error
SEM	Simultaneous Equation Modeling
SIMASKOT	<i>Simpanan Masyarakat Kota</i> , the urban savings scheme of BRI Units
SIMPEDES	<i>Simpanan Perdesaan</i> , the rural savings scheme of BRI Units

	<i>Surat Keterangan Pemotongan Gaji</i> -Salary Deduction
SKPG	Authorization Letter
SME	Small Medium Enterprise
SU	Sharia Unit
TLI	Tucker-lewis Fit Index
TPSP	<i>Tempat Pelayanan Simpan Pinjam</i> -Savings and Credit Service Post Tempat Pelayanan Simpan Pinjam (Savings and Credit Service Post)
TPSP	Post)
UBM	Unit Business Manager, the direct supervisor of BRI Units at BRI Branch Office
UDO	Unit Development Officer, the superior of UBMs
	<i>Usaha Ekonomi Desa – Simpan Pinjam</i> -Village Economic Unit-Saving and Credit
UED-SP	Usaha Ekonomi Desa – Simpan Pinjam (Village Economic Unit-Saving and Credit)
UED-SP	Saving and Credit)
UNDP	United Nations Development Program
USAID	United States Agency for International Development
USP	<i>Unit Simpan Pinjam</i> , saving-loan cooperatives as a division of multi business cooperatives
USP	Unit Simpan Pinjam (Savings and Credit Unit of Cooperative)