SUMMARY

SUHARTOYO. Planning and Execution of Housing Saving Fund Disbursement Strategy of Civil Servants at Bapertarum-PNS. Supervised by IDQAN FAHMI and IRFAN SYAUQI BEIK.

Bapertarum-PNS is an institution mandated to provide down payments of house purchase with house ownership credit facility for civil servants who have not yet owned houses, assistance as a cost to construct houses for civil servants who have owned land at their work location, and saving refund to the civil servants.

Accumulatively, for the span of 2008-2014 Bapertarum-PNS planned to disburse Taperum-PNS fund in the amount of Rp2 326 100 000 000. In the implementation, Bapertarum-PNS only was successful in realizing of Rp696 370 000 000. Thus, percentage of fund disbursement realization successfully reached by Bapertarum-PNS accumulatively during the period of 2008-2014 was 30%. This indicates the low performance of Bapertarum-PNS in disbursing the house saving fund highly needed by the civil servants in owing a house.

In total, as of 1993 until the end of 2013, the civil servants who having received the Taperum-PNS fund disbursement from Bapertarum-PNS have reached 2 373 042 people, some of them receiving down payment of 530 406 people, construction cost assistance of 491 472 people, and the saving refund of 1 351 164 people. This depicts that the fund received by the civil servants at each group remains dominated by the saving refund which the use is not directly related to the purchase and/or construction of a house. Meaning that, the Taperum-PNS managed by Bapertarum-PNS has not been able significantly encourage the civil servant welfare improvement in fulfillment of needs of houses and reducing backlog of housing requirement nationally.

The purpose of this research is to evaluate the execution system of strategy applied by Bapetarum-PNS today. Evaluating internal conditions (strengths and weakness) and external conditions (opportunities and threats) influencing Bapertarum-PNS in increasing of the amount of housing saving disbursement, formulating whatever alternative strategies in increasing disbursement amount of housing saving, deciding strategy priorities, and formulating work plan based on the strategy execution.

This research employs quantitative and qualitative analysis. Data and information were collected through questionnaires than tabulated in cross-sectional to make processing easier. Afterward the data were analyzed qualitatively to determine the correct strategies in order to increase Taperum-PNS fund disbursement. This research employs internal and external factors analysis, then the SWOT analysis, to determine their strategy alternatives and by using QSPM in order to seek strategy priority.

Based on the assessment on six stages of Kaplan and Norton strategy execution system can be seen that the stages in formulating strategies is the best stage among the stages. While in the stage of strategy harmonizing, monitoring, and stage of strategy improvement have the lowest value below the average compared to other stages.
After conducting identification of environment both externally and internally at Bapertarum-PNS, there were 16 sub factors spread across four factors they were: strengths, weaknesses, opportunities and threats.

Of the results of internal analysis can be seen that the internal factors playing a role as a main strength was the large Taperum’s fund accumulation, while the main weakness was the small financing assistance value. While for the results of external analysis conducted, can be seen that the main opportunity in increasing the housing saving fund disbursement was the large number of civil servants who have not owned a house, while the main threat was the civil servants’ low understanding on the Bapertarum-PNS.

Based on the values of IFE and EFE, the Bapertarum-PNS position in housing assistance fund disbursement effort located at quadrant IV growing and developing with score at matrix IE (3.034; 2.309). The position shows that the strategy of housing assistance fund disbursement based on the internal and external factors most effective is conducting product development strategy.

Each factor is matched by using SWOT matrix to obtain strategy alternatives. After the matching stage was conducted by SWOT matrix, there were nine strategies considered proper as the Bapertarum-PNS strategies in the housing saving fund disbursement increasing effort namely dissemination of information reaching throughout Indonesia, cooperation expansion with banking and government, increasing housing financing assistance value, developing new products and services, applying incentive mechanism in order to drive the employee performance, improving coordination with Bapertarum’s stakeholders, improving cooperation with executing banks in order to improve budget and socialization programs and encourage the enactment of law on Bapertarum-PNS.

The first priority is to increase the house financing assistance value, the second priority is to develop new products and services, the third priority is the dissemination of information service reaching throughout Indonesia.

Keywords: Bapertarum-PNS, housing, strategy priority, strategy execution system