

# Performance Assessment of Public Service Agency in Implementing the Public Housing for Low Income Society Program in Indonesia's Provinces

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**Abstract.** Indonesia's population continues to grow and spread throughout the islands in Indonesia. Along with the increase in population, what is important is the availability of decent housing for residents who have low incomes. This prompted the government to create a special housing availability program for productive people with low incomes per month. In order to achieve the success of implementing this program, it is necessary to carry out research as well as surveys on the construction sites of housing units spread across all provinces in Indonesia, where this research was taken from 11 provinces, involving housing development companies, banks and the community itself. The study used the index number measurement method for compliance assessment, using primary data taken directly and conducting direct interviews with people who already own these houses in 11 provinces in Indonesia. The elements or variables under review include three elements, namely the assessment of the compliance of housing developers as companies that carry out housing construction, the compliance of banking institutions as distributors of funds to the public to be able to take homeownership loans, and compliance with the community as the party that will own the house. The point of this research focuses on the performance of Public Service Agency in terms of the Bank's compliance variable with LIC (Low Income Community) and vice versa, the LIC (Low Income Community) variable with respect to the Developer and vice versa and the Developer variable with the Bank and vice versa. The compliance assessment will provide information about how successfully this program has been implemented and also how the Public Service Agency (PSA) is performing in implementing it.

*Keywords: Developer Compliance, Bank Compliance, Low Income Community Compliance, Performance*

## 1. INTRODUCTION

Indonesia as an archipelagic country with a very large population has an economic growth rate that is not high and uneven, especially in most of the regions scattered in 34 provinces in Indonesia. One of the ways to increase economic growth in Indonesia is by helping people to have their own house. This condition refers to a situation where most low-income people cannot have their own house.



People at this level have the desire to be able to own their own house, even though income

is not possible and they have never owned a house. Usually they live by moving to move rented rooms or small houses or plots. These community groups are mostly among young people and many are already married, which of course is still a productive age where they still have a lot of hope to be able to get a better economic life in the future. Referring to the above, help is needed for them to be able to buy a house easily. For this reason, the Public Service Agency as an institution provides a solution in the form of a subsidy assistance program for low-income people to be able to own a house through a Home Ownership Credit from Banks in their respective regions. The minimum income they must get each month to apply for a Home Ownership Credit is Rp 4,000,000 (four million rupiah) per month.

In an effort to support the Performance Assessment of the Public Service Agency of Public

Housing Institution, it is an effort to be able to carry out these activities with results that can be accounted for both in terms of information, policy input and implementation of activities and beneficial to various interested parties.

To support this, it is necessary to conduct a Performance Assessment of the Public Service Agency of Public Housing Institution to determine the value of benefits both economically, effectiveness and financial efficiency, as well as other aspects of the performance of the Public Service Agency of The Public Housing Institution, related in terms of financing to meet the needs of Low-Income Society that need to be planned and further developed.

## 2. LITERATURE REVIEW

### 2.1. Public Service Agency (PSA)

Public Service Agency or commonly abbreviated as PSA is an institution within the Public Housing Institution that is formed to provide services to the community in the form of goods and / or services sold without prioritizing profit in its operational activities based on the principles of efficiency and productivity. The transformation of bureaucratic institutions to conventional institutions needs to be done so that the principles of good governance can work well so that institutions can be more responsive in providing services and supporting improvements and achieving efficiency and effectiveness. The model that can be done to carry out this transformation is by intensification.

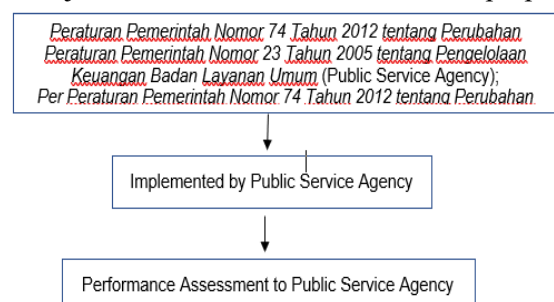
Agensification allows public organizations to be given flexibility in managing the organization to be able to improve the service of the organization. The Public Service Agency was formed as an implementation of the theory of agensification because there was a separation between the functions of the policy, namely the regulator and the function of public services within the government organizational structure. The policy function is carried out by the policy headquarters while the second function is carried out by offices that carry out service tasks.

According to Law No. 1 of 2004 concerning State Treasury, specifically articles 68 and 69, government agencies whose main tasks and functions are to provide services to the public can apply flexible financial management patterns by highlighting productivity, efficiency and effectiveness. Such institutions, as the general term as a Public Service Agency (PSA). By becoming a PSA, it is hoped that the agency can implement

better performance-based financial management. In 2005 a Government Regulation was issued No. 23 of 2005 which regulates financial management at the Public Service Agency (PSA). This rule is the legal basis for more autonomous government agencies in the financial sector. In 2012, PP No. 74 of 2012 concerning the amendment to PP 23 of 2005 was issued. Public Service Agency, is an agency within the Government that was formed to provide services to the community in the form of goods and / or services sold without prioritizing profit and in carrying out their activities. based on the principle of efficiency and productivity. With the principle of efficiency and productivity that must be part of the management system. This also becomes the basis for improving the management system in government agencies that provide public services in order to be able to produce better quality services and according to the needs of its users.

In its journey to become a PSA that contributes to the State, PSA has its own challenges, namely the need to increase managerial capabilities of PSA leaders in order to be able to make PSA a public sector organization with the performance of the private sector. Leadership has an important role in communicating the goals and objectives of the institution organization to the members so that the goals of the institution / organization can be achieved properly.

If the leader of the institution has a high integrity, he will be able to move the organization / institution and manage the human resources that are owned in order to achieve the desired goals. Conversely, if the PSA leader uses the power he has for personal or certain interests, it is likely that PSA will not be much different from a bureaucratic organization that is slow to make decisions without the presence of innovation and creativity. Therefore, the implementation of the agendas in the PSA must be supported by qualified leaders and members so that the objectives of the PSA can be achieved properly.



Source : Kementerian Pekerjaan Umum dan Perumahan Rakyat

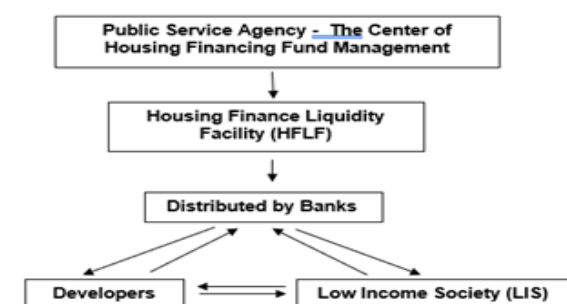
Figure 2.1 Public Service Agency (PSA) Public Housing Institution

## 2.2. Housing Financing Fund Management

The Center for Housing Financing Fund Management (HFFM) is a Non-Echelon Work Unit under the Public Housing Institution with the main task of channeling and managing government investment funds for housing finance for the people.

The Center for Management of Housing Financing Funds has a vision to become a professional and reliable housing finance and fund management service provider in supporting the fulfillment of housing for the people through Public Service Agency. And their mission are:

1. Providing superior and targeted HFLF (Housing Finance Liquidity Funds) distribution services.
2. Optimizing management and development of revolving funds to support the continuity of public housing finance.
3. Develop and optimize information technology support in improving the effectiveness of HFLF services and fund management.
4. Increasing institutional capacity through the application of the principles of good organizational governance with the support of professional and integrity human resources.
5. The Public Service Agency for the Center for Housing Funds Funding has a program so that subsidized housing finance can be targeted, namely the Low Income Society (LIS).



Source : Kementerian Pekerjaan Umum dan Perumahan Rakyat

Figure 2.2 : Public Service Agency Program

Fulfillment of people's house is one of the constitutional rights that is the responsibility of the government as stipulated in Article 28H paragraph (1) of the 1945 Constitution. The government has made various policy breakthroughs, but there are still many obstacles to the fulfillment of people's rights

Not all low-income people in the city live in slums and vice versa, not all who live in slums are low-income people. However, the quality of poor

housing and the lack of basic services in slums shows the urban poverty dimension very clearly.

To support the economic policy package, the Government of Indonesia issued Government Regulation No. 64 of 2016 concerning Housing Development for Low-Income Communities which is expected to become a legal umbrella in accelerating the provision of affordable housing for LIS.

One of the special things regulated in Law No. 1 of 2011 concerning Housing and Settlement Area is the state's partiality towards low-income communities. The government and or local government must fulfill the housing needs of low-income communities by providing easy development and acquisition of houses through a gradual and sustainable housing development planning program. The ease of development and acquisition of homes for low-income people, by providing facilities, in the form of financing, infrastructure development, facilities, and public utilities, licensing fee relief, stimulant assistance, and fiscal incentives. This research is to find out the development of housing subsidies in Indonesia, and to find out the obstacles faced in subsidized housing development, which are formulated in the formulation of the problem of how the development of subsidy policies in the housing sector in Indonesia and what constraints hamper subsidized housing development.

To provide comfort to low-income communities in having a decent house, the government must establish special regulations and mechanisms so that people will not get into trouble. For this reason a special program was launched which aimed to support a million home programs, especially in terms of procedures for obtaining these habitable homes, through Housing Financing Liquidity Facilities (HFLF) in the form of mortgages. HFLF Mortgage is a housing finance support for Low Income Society (LIS) whose management is carried out by the Ministry of Public Works and Public Housing.

The Housing Financing Liquidity Facility Program (HFLF) is a program of the Government to provide mortgage loans to subsidized houses and low-cost housing, with affordable interest rates.

One of the things that has been driving the increase in the role of banks in the distribution of HFLF is the stable condition of the domestic economy, bank

interest rates are also relatively no turmoil. With the increasing role of banks in the distribution of HFLF, there will be more LIS housing units that can be built.

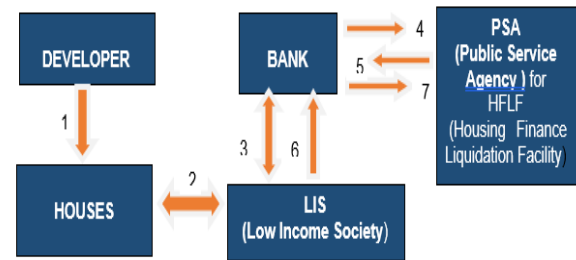
In 2017, the target of HFLF Mortgage Distribution is 120,000 units with a budget of Rp. 9.7 trillion. Besides that, there is also a Interest Difference Subsidy program that is targeted to be used for 225,000 units with an allocation of Rp. 3.7 Trillion and 345,000 units of Advance Aid (SBUM) distribution of Rp. 1.3 trillion.

While in the period of seven years (2010-2016), this Public Service Agency (PSA) has distributed housing subsidies through HFLF (Housing Finance Liquidity) program of Rp. 28.21 trillion for 496,065 units both for ownership of residential units and flats. Through HFLF mortgages, the LIS (Low Income Society) enjoys a mild down payment, a fixed interest of 5% for 20 years, and free VAT. The advantages of the HFLF (Housing Financing Liquidation Facility) or FLPP program are:

1. 5% interest rate is fixed throughout the credit period
2. Quick and easy process
3. Advances and processing fees are very light
4. Installments are very light
5. Very flexible tenure. 20 years
6. Protection of life insurance and fire insurance
7. Has a wide network of cooperation with developers throughout Indonesia

To facilitate HFLF distribution, for 2019 the number of OCA (Operational Cooperation Agreement) or PKO (Perjanjian Kerjasama Operasional) executing banks declined from 40 banks to 25 banks in the country that carried out Operational Cooperation Agreements with the Center for Housing Fund Management to channel subsidized housing finance with a housing finance or HFLF liquidity facility scheme. The decline was based on the results of the evaluation of banking achievements in 2018 carried out by the Center for Housing Funding Fund Management.

The business process of the Public Service Agency of The Housing Institution, the Center for Housing Fund Management can be seen in the following chart:



Source : Kementerian Pekerjaan Umum dan Perumahan Rakyat

Figure 2.3 Business Process of Public Service Agency

Information :

1. The Developer builds a prosperous house
2. Buy and sell developers with LIS
3. HFLF (Housing Finance Liquidation Facility) subsidized mortgage agreement
4. Billing for HFLF funds disbursement
5. Payment of HFLF funds
6. The LIS pays installments for subsidized mortgages
7. Payment of principal rates and returns

### 3. METHODOLOGY

#### 3.1 APPROACH

In an effort to support the Financial Aspect Performance Assessment of the Public Service Agency of the Public Housing Institution, it is an effort to be able to carry out these activities with results that can be accounted for both in terms of information, policy input and implementation of activities and benefits for various interested parties.

This approach uses a qualitative and quantitative approach with the aim of knowing more deeply about the research funding mechanism and the research pattern of technology transfer cooperation in government agencies that apply the pattern of financial management of the Public Service Agency of the Housing Institution (PSA).

Research participants include all parties who are directly involved in the management of research costs at the unit of analysis that has been determined regardless of gender. Determination of research subjects through information obtained directly from agencies that implement PSA such as financial officials and technical managers.

#### 3.2 Methodology

The methodology for implementing the pre-study work is as follows:

1. Preparation Phase:
  - a. Preparation for the implementation of work and personnel mobilization

- b. Initial data collection related to financial data
- c. Community conditions
- d. Designated banks
- e. Literature studies
- f. Related policies
- g. Preparation of the methodology for carrying out work
- h. Prepare data checklists needed in the context of carrying out data collection and preparation of methods for conducting surveys.

## 2. Job Framework:

The methods for implementing the activities to be used in this work are:

- a. Library Studies
- b. The library study method begins with carrying out data collection from the results of previous studies, reports that have been available, development policies that have become provisions, reference books, data in numbers, both at the central, provincial and district / city levels.
- c. Interviews with related parties,
- d. is a process of finding data carried out on relevant stakeholders, through discussion, question and answer.
- e. Collecting data from related parties.
- f. Methods of collecting document datas from LIS, Developers and Banks regarding their compliance to meet the target that related to the agreement in OCA (Operational Cooperation Agreement) or PKO (Perjanjian Kerjasama Operasional).

## 3. Data Collection Stage:

### 1. Secondary data collection which includes:

- a. Documents concerning Public Service Agency Performance Contracts at the Public Housing Institution.
- b. All Agreement data related to the duties of the Public Service Agency in the Public Housing Institution to channel funds to Low-Income Communities/Society.

2. Primary data collection includes field observation (observation) and interviews with various sources in 11 capitals around Indonesia area. The interview guide is composed of the following:

- a. Banking Survey is an interview conducted to obtain data on the technical distribution of funds from the PSA to the Bank, which is in accordance with the regulations for receiving funds from the PSA and reviews compliance with bank regulations to be

able to approve the distribution of funds to the public.

- b. Community Survey, namely interviews conducted to obtain the Bank's compliance index in terms of reviewing the completeness of the community's personal data in order to obtain funds from the Bank.
- c. Developer Survey is an interview conducted to the legal documents and house's specification of material use to build the houses.

**Tabel 3.1. Provinces**

No	Capital	Province
1	Palangka Raya	Central Kalimantan
2	Bandar Lampung	Lampung
3	Jambi	Jambi
4	Kupang	NTT
5	Manado	North Sulawesi
6	Kendari	Sulawesi Tenggara
7	Solo	Jawa Tengah
8	Surabaya	Jawa Timur
9	Makasar	South Sulawesi
10	Bekasi	Jawa Barat
11	Bandung	Jawa Barat

Source : Kementerian Pekerjaan Umum dan perumahan Rakyat

**Tabel 3.2. Low Income Society (LIS)**

No	Society
1	n= 327

Source : Kementerian Pekerjaan Umum dan perumahan Rakyat

**Table 3.3 Bank Assignment for HFLF Program in Indonesia's Province**

No	Bank Name
1	BTN
2	BRI Syariah
3	BNI
4	Bank Papua
5	Syariah North Sumatra
6	Syariah BJB Bank
7	BJB Bank
8	North Sumatra Bank
9	Bank Kalbar
10	Bank Mandiri
11	BRI
12	Bank Sultra
13	Sulselbar
14	Bank Sumselbabel
15	Bank Sulselbar Syariah
16	Bank NTT
17	Syariah BTN Bank
18	Bank Jambi
19	Bank Jatim
20	Bank Jatim Syariah
21	Bank Nagari
22	Bank Sumselbar Syariah
23	Bank Kalteng
24	Bank Kalsel
25	Bank Kalsel Syariah

Source : Kementerian Pekerjaan Umum Perumahan Rakyat

Table 3.4 Developer assignment for HFLF Program in Indonesia's provinces

No	Developer Company
1	n= 20

Source : Kementerian Pekerjaan Umum Perumahan Rakyat

4. Research Model

Assessing company performance is an important task for a company organization. Periodic performance appraisal allows company organization leaders to know the company's current position compared to targets or targets that have been set. By knowing the achievement of the company's goals and positions, the company's organizational leaders can make improvements to reach the desired level

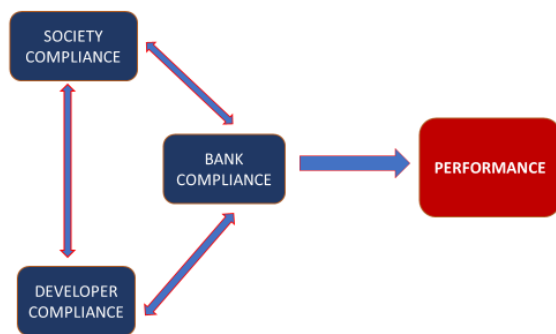


Figure 3.1 : Frame Work

In this study, the research model focuses on the performance of PUPBLU in terms of the Bank's compliance variable with MBR and vice versa, the MBR variable with respect to the Developer and vice versa and the Developer variable with the Bank and vice versa.

5. The Study

This activity is carried out using the questionnaire method, in which the questionnaire is divided into 3 (three) types, as follows :

1. Compliance Index Questionnaire for Bank

The indicators in this questionnaire:

- Information System
- Document applience
- Fund distribution
- Bank, MBR and developer activities

2. Compliance Index Questionnaire for Low Income Society

- Information factors
- Requarement document
- Credit Approval
- Bank Agreement

- Price per unit
- BLU and Society

3. Compliance Index Questionnaire for Developer

- Credibility
- Document requirement
- House quality
- Agreement document

6. Hypotheses

Based on the background and literature studies, the research model is as illustrated to note the relationships among variables. Referring to the previously stated research questions, the following hypotheses are formulated :

- h1: LIS compliance influences PSA performance
- h2: Bank compliance influences PSA performance.
- h3: Developer compliance influences PSA performance

1. Variables

Table 3.4 Variables and Indicators

Variable	Indicators
LIS Compliance	Information Factors
	Documents Required
	Credit Approval
	Agreement
	PSA vs Society
Bank Compliance	Information System
	Document complete
	Fund Distribution
	Activity
Developer Compliance	Credibility
	Legality Document
	Quality
	Ageement

2. Statistical Analysis

The Compliance Index is one of the instruments used to measure the level of service performance and compliance with government agencies. This instrument provides an opportunity for the Society, Banks and Developers to get involved in unit performance appraisal public service objectively and priodically. Based on Kepmen PAN / 25/2004 there are 14 elements or indicators of community satisfaction that serve as parameters of service performance. Index Compliance is the result of a comparison between real compliance carried out by the public, banks and developers with the standard compliance. These index, Society, Bank and Developer measurement have been carried out in 11 cities in 9 provinces in Indonesia in 2019, using the method that distributing questionnaires by random sampling to 330 respondents to get the primary data.

## 4. RESULT

### 4.1. General

In the implementation of the Financial Aspect Performance Assessment of the Public Service Agency of the Public Housing Institution, it is necessary to have a conceptual, effective and efficient work program such that every work activity is programmed properly in order to achieve the work completion target. The work program to be implemented is adjusted to the provisions in the Terms of Reference (TOR).

In the preparation of work programs, among others, are unlimited and based on:

Scope of work:

1. Deadline.
2. Expertise of personnel.
3. Number of personnel.
4. Equipment used.
5. Schedule mobilization.
6. Direction of Assignment / Service Users.

Scope of Activities:

1. Collection of data and information through primary and secondary surveys;
2. Identify a general description of the conditions based on existing data, the results of observations in the field and the latest compliance plan (update);
3. Feasibility study / analysis, which consists of:
  - i. Study / analysis of technical feasibility;
  - ii. Study / analysis of economic feasibility;
  - iii. Environmental and social feasibility study / analysis;
  - iv. Study / analysis of legal feasibility;
  - v. Risk assessment / analysis;
  - vi. Study / analysis on matters that need to be followed up;
  - vii. The discussion / discussion / focus group discussion with related stakeholders;
4. Formulation of recommendations, consisting of:
  - i. Conclusion formulation assessment of Bank Bank Compliance Index based on the results of the analysis that
  - ii. has been carried out.
  - iii. Preparation of reports;.

### 4.2. Work Plan

#### 1. Introduction/Preliminary Stage

The preliminary stage is the stage for preparing work both sub-substantially and administratively. Activities carried out at this stage include:

- a. mobilizing personnel and supporting personnel;
- b. coordinating teams and collecting initial data;
- c. carry out the preparation of work approaches and methodologies;
- d. conduct work plan preparation;
- e. carry out the preparation of plans for secondary data collection including the steps of the schedule, forms of data requirements, etc .;
- f. compile the Preliminary Report as the basic framework of the team to initiate the implementation of this work;

#### 2. Intermediate Stage

The Intermediate stage is the stage of secondary data collection, data compilation, and analysis. Data collection is carried out to collect secondary data needed in the implementation of analysis for the Service Aspect Performance Assessment activities of the Public Service Agency of the Ministry of Public Works and Public Housing. Data collection is done through secondary data.

Activities carried out include:

1. The process of conducting the survey
  - Analysis of data and results
  - Formulation of study results
  - Discussion
2. Conclusions and recommendations on the results of the study, in this process are also equipped with the results of the analysis obtained from the discussion process, assistance, consultancy with the technical team
  - Preparation and discussion of the Intermediate Report.

#### 3. Final stage

The Final Stage is the conclusion stage in the preparation of the final report on the Performance Assessment of Financial Aspects of the Public Service Agency of the Ministry of Public Works and Public Housing, namely:

1. Improving the results of the intermediate stage after obtaining input from the process of assistance and discussion.
2. the discussion of the Final Report

### 4.3. Index Value Of Compliance

A = 86 - 100	= Excelent or Compliance
B = 71 -85	= Good
C = 56 -70	= Satisfactory
D = 46 -55	= Poor

### 4.4. The Result

The Results of Society, Bank and Developer Compliance Survey in conducting the survey in 7 Povinces, 11 cities ; Kalimantan Tengah, Lampung, Jambi, Jawa Timur, Jawa

tengah, Nusa Tenggara Timur area, West Java. the intended respondents were:

1. Implementing Banks as parties who interact directly with PSA (Public Service Agency) and the total 28 banks.
2. Developers in all cities as parties who interact directly with the implementing bank. The total of developer 22 companies
3. Low Income Society (LIS) in all regions as recipients of House Ownership Credit (KPR) or Prosperous, welfare assistance, totaling 327 people.

The Result of Compliance Quality for the Compliance Index Value of the Low Income Society, Banks and Developers

The Result of Summary Index of LIS (Low Income Society) Compliance	
1 Palangka Raya	71,06
2 Manado	72,44
3 Solo	72,83
4 Lampung	72,78
5 Surabaya	72,54
6 Kendari	71,47
7 Jambi	77,86
8 Kupang	74,91
9 Bogor	73,49
10 Bekasi	81,53
11 Bandung	71,24
<b>Total Index Value of LIS (Low Income Society)</b>	<b>812,15</b>
<b>Average Total Index Value of LIS (Low Income Society)</b>	<b>73,83</b>
<b>Quality of LIS Compliance</b>	<b>B</b>
	<b>Good</b>

Figure 4.1 Summary Index of LIS (Low Income Society) Compliance

The Result of Summary Index of Banks Compliance	
1 Palangka Raya	99,40
2 Manado	99,40
3 Solo	99,40
4 Lampung	99,40
5 Surabaya	99,40
6 Kendari	99,40
7 Jambi	99,40
8 Kupang	99,40
9 Bogor	99,40
10 Bekasi	99,40
11 Bandung	99,40
<b>Total Index Value of Banks</b>	<b>1093,4</b>
<b>Average Total Index Value of Banks</b>	<b>99,40</b>
<b>Quality of Banks Compliance</b>	<b>A</b>
	<b>Excellent</b>

Figure 4.2 Summary Index of Banks Compliance

The Result of Summary Index of Developers Compliance	
1 Palangka Raya	99,08
2 Manado	99,08
3 Solo	99,08
4 Lampung	99,08
5 Surabaya	99,08
6 Kendari	99,53
7 Jambi	90,53
8 Kupang	90,53
9 Bogor	99,40
10 Bekasi	99,40
11 Bandung	99,40
<b>Total Index Value of Developers</b>	<b>1074,19</b>
<b>Average Total Index Value of Developers</b>	<b>97,65</b>
<b>Quality of Developers Compliance</b>	<b>A</b>
	<b>Excellent</b>

Figure 4.3 Summary Index of Development Compliance

The survey results are:

1. A survey of the results of Low Income Society compliance for the Housing Finance Liquidity Program shows cumulative value of the Compliance Index to the Community with a score of 147,78 or Good.
2. Survey of Implementing Bank compliance results with Community and Developer in evaluating PSA (Public Service Agency) performance, shows the average value of the Bank Compliance Index for the HFLF program with a score of 189.42 or Good.
3. Survey for Developers of the Community and Banks for performance evaluation of Public Service Agency. Obtain an average value of the Developer Compliance Index for the HFLF (Housing Finance Liquidity) program with a score of 191,88 or Good.

The below are the tables of total Accumulated of the Compliance Index Value of the Low Income Society, Banks and Developers.

Tables 4.1 Society Compliance Index to the Housing Finance Liquidation Facility (HFLF)

"CALCULATION OF THE SOCIETY COMPLIANCE INDEX TO THE HOUSING FINANCE LIQUIDATION FACILITY (HFLF) PROGRAM IN 2018 GENERAL SERVICES AGENCY OF MANAGEMENT FINANCING FUNDS CENTER"														
327 Respondents	Value of Compliance Elements													
	Information Factor			Documents Requirements Factor				Credit Approval Factor				Agreement Factor	Price Factor	HFLF vs LIS Factor
	U1	U2	U3	U1	U2	U3	U4	U1	U2	U3	U4	U1	U1	U1
NRR Per Unsur	3,063204	3,060078	2,634943	3,088207	3,060078	3,060078	2,703724	3,063204	3,053827	3,056953	3,044451	3,069454	3,060078	2,989998
NRR Tertimbang Per Unsur	0,217	0,217	0,187	0,219	0,217	0,192	0,217	0,217	0,217	0,217	0,216	0,218	0,217	0,212
Index Value													2,96	
The Value of The Society Compliance Index													147,78	
Quality of Compliance													A	



Referring to the result above, total cumulative Index value for LIS (Low Income Society) 812,15, for Average Total Index Value of LIS 73,83 and the Quality of LIS Compliance is B, its mean the result is Good.

Tables 4.2 Banks Compliance Index to the Housing Finance Liquidation Facility (HFLF)

"CALCULATION OF THE BANKS COMPLIANCE INDEX TO THE HOUSING FINANCE LIQUIDATION FACILITY (HFLF) PROGRAM IN 2018 GENERAL SERVICES AGENCY OF MANAGEMENT FINANCING FUNDS CENTER"														
28 Respondents (Banks)	Value per Element of Compliance													
	Information System of Banks			Documents Compliance				HFLF Funds distribution to Banks			HFLF, Society and Banks Activities			
	U1	U2	U3	U1	U2	U3	U4	U1	U2	U3	U1	U2	U3	U4
NRR Per	3,857143	3,857143	3,857143	3,857143	3,857143	3,857143	3,821429	3,857143	3,75	3,857143	3,857143	3,714286	3,678571	3,678571
NRR Terimbang Per														
Uncor	0,274	0,274	0,274	0,274	0,274	0,274	0,271	0,274	0,266	0,274	0,274	0,264	0,261	0,261
Index Value														3,79
The Value of The Banks Compliance Index														189,42
Quality of Compliance														A

The total cumulative Index value for Banks is 1.093, for Average Total Index Value is 99,40 and the Quality of Developer Compliance is A, its mean the result is Excellent.

Tables 4.3 Developer Companies Compliance Index to the Housing Finance Liquidation Facility (HFLF)

"CALCULATION OF THE DEVELOPER COMPANIES COMPLIANCE INDEX TO THE HOUSING FINANCE LIQUIDATION FACILITY (HFLF) PROGRAM IN 2018 GENERAL SERVICES AGENCY OF MANAGEMENT FINANCING FUNDS CENTER"														
20 Respondents (Developers)	Value per Element of Compliance													
	Credibility			Documents for Bank				House Quality			Agreement Developer vs Low Income Society (LIS)			
	U1	U2	U3	U1	U2	U3	U4	U1	U2	U3	U1	U2	U3	U4
NRR Per	4	3,7	4	4	4	4	4	4	2,35	4	4	4	4	4
NRR Terimbang Per														
Uncor	0,284	0,263	0,284	0,284	0,284	0,284	0,284	0,284	0,167	0,284	0,284	0,284	0,284	0,284
Index Value														3,84
The Value of The Developers Compliance Index														191,88
Quality of Compliance														A

The total cumulative Index value for Developer is 1074,19, for Average Total Index Value is 97,65 and Quality of Developer Compliance is B, it means the result is Excellent



## 5. CONCLUSION

### 5.1 Summary of the Public Service Agency Center for Housing Fund Management.

To realize a good performance management, which aims to ensure that the organization's goals have been consistently achieved in a variety of effective and efficient ways in an organization, in this case the PSA (Public Service Agency) for Housing Management and Financing. For this reason, a research on the performance of the PSA was carried out by conducting a field survey by observing aspects of compliance, namely the compliance of the Society, Banks and Developers as one of the indicator groups in this performance evaluation and the provinces are Palangka Raya, Manado, Lampung, Surabaya, Solo, Kendari, Jambi, NTT, Bandung, Bogor dan Bekasi by giving questionnaires and interviews to related parties namely LIS (Low Income Communities), appointed Banks and selected Developers. The survey was conducted with the assistance of the Public Service Agency for Housing Fund Management Center (PSA or BLU), so that the data obtained can be objective and can immediately find out the problems that exist to be immediately followed up by the PSA (Public Service Agency).

The variables used in conducting a survey are:

- Compliance survey form for the community
  - Housing Finance Liquidity (HFLF) fund information
  - Credit application information
  - Documents for submission of HFLF funds
  - Data collection and verification
  - Binding of LIS (Low Income Society) agreements with Banks and Developers
  - LIS (Low Income Society) house prices
  - Collaboration and involvement of PSA with the Society
- Compliance survey form for Banks
  - Bank information system
  - Complete documents and SOP
  - Criteria or requirements for MBR customers
  - Data collection and verification
  - IT Program

- Procedure for channeling FLPP funds to the Bank
  - Developer selection and developer registration procedures
  - Bank reports to PSA (Public Service Agency) or BLU
  - Targets and realization
- c. Developer Compliance Survey Form
- Developer Credibility
  - Developer selection or registration at PSA (Public Service Agency)
  - Requirements and completeness of developer documents
  - Housing Quality
  - Binding of Developer Agreements with LIS (Low Income Society) and Banks

The purpose of this survey is to determine the compliance of the Society, Banks and Developers of the distribution of funds for the HFLF (Housing Financing Liquidity Facility) in order to improve the quality and performance of the PSA (Public Service Agency). While the aim is to compile a survey methodology and recapitulate data and results of the calculation of the Compliance Index for Communities, Banks and Developers.

## 5.2. Conclusion

The results of this study, produce several conclusions as follows:

1. The Performance Assessment of Financial Aspects of the Public Service Agency of the Public Housing Institution is an input of Bank Bank compliance with the services of the Public Service Agency (PSA).
2. Discussions will be conducted with team of the Public Service Agency in preparing the Financial Aspect Performance Assessment Activities of the Public Service Agency of the Ministry of Public Works and The Public Housing Institution.
3. Hypotheses tested results are as follows:

**h1: LIS compliance influences PSA performance**  
Based on data analyzed, there are causal relationships and the respective contribution and magnitude of each variable that affects PSA performance. The construct of LIS impacts on the indicators in varying magnitude, and while Bank and Developer are inversely impacted, all indicators show a positive relationship

**h2: Bank compliance influences PSA performance.**

Based on data analyzed, there are causal relationships and the respective contribution and magnitude of each variable that affects PSA performance. The construct of Bank impacts on the indicators in varying magnitude, and while LIS and Developer are inversely impacted, all indicators show a positive relationship

**h3: Developer compliance influences PSA performance.**

Based on data analyzed, there are causal relationships and the respective contribution and magnitude of each variable that affects PSA performance. The construct of Developer impacts on the indicators in varying magnitude, and while LIS and Banks are inversely impacted, all indicators show a positive relationship

## 5.3. Recommendation

Public Service Agency mission are:

1. Providing superior and targeted HFLF (Housing Finance Liquidity Funds) distribution services.
2. Optimizing management and development of revolving funds to support the continuity of public housing finance.
3. Develop and optimize information technology support in improving the effectiveness of HFLF services and fund management.
4. Increasing institutional capacity through the application of the principles of good organizational governance with the support of professional and integrity human resources.

Public Service Agency in Housing Finance Liquidity Funds (HFLF) Program :

PSA must be more proactive in monitoring the work processes of LIS, banks and developers in terms of the completeness of the required documents. Negative thing For LIS objects, PSA is less proactive in introducing themselves, that PSA is an agency that has an HFLF program, because LIS only knows that the HFLF program belongs to the Bank. The Positive for the PSA related to LIS, Bank and Developer, the completeness of their documents over all can be rated A or Excellent, so this greatly influences the performance of the PSA to get a A grade as well.

## 1. References

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