

Evaluasi implementasi kebijakan Fasilitas Likuiditas Pembiayaan Perumahan (FLPP) dan pengaruhnya terhadap non-performing loans PT Bank Tabungan Negara (persero) = Evaluating policy implementation of mortgage liquidity facilities in housing finance and its determinant towards PT Bank Tabungan Negara (persero)s non performing loans

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Abstrak

Tesis ini membahas mengenai evaluasi dari implementasi kebijakan subsidi perumahan, yaitu Fasilitas Likuiditas Pembiayaan Perumahan (FLPP), yang diberikan pemerintah bagi Masyarakat Berpenghasilan Rendah (MBR) untuk mengatasi ketimpangan antara supply dan demand perumahan serta rendahnya keterjangkauan MBR dalam membangun dan membeli rumah. Tesis ini juga melihat pengaruh kebijakan FLPP terhadap tingkat Non-Performing Loans (NPL) PT Bank Tabungan Negara (Persero). Analisis yang digunakan dalam penelitian ini adalah analisis kualitatif dengan menggunakan teori evaluasi kebijakan William N. Dunn dan metode in-depth interview, serta analisis kuantitatif dengan regresi data panel. Penelitian ini menemukan bahwa kebijakan FLPP telah berjalan dengan baik pada tahun 2015 dan aman untuk dijalankan oleh industri perbankan karena tidak menyebabkan tingkat NPL yang merupakan salah satu indikator kesehatan bank meningkat.

.....The imbalance between supply and demand of housing during the last decade and low affordability of Low-Income People to build and purchase a house becomes an essential economic issue in the perspective of Public Policy. Based on this issue, this thesis discuss about the evaluation of subsidized housing implementation, named Mortgage Liquidity Facilities in Housing Finance that prompted by Ministry of Public Work and Housing. This thesis also digs deep into the impact of the aforementioned policy towards Non-Performing Loans ratio at PT Bank Tabungan Negara (Persero). This study employed William N. Dunns theory of evaluating public policy and in-depth interview as its qualitative method, also using panel data regression analysis as quantitative method. The research found that the implementation of FLPP policy has been going well in 2015 and this policy tends to reduce the level of Non-Performing Loans Bank BTN. It means that FLPP policy is safe for banking industry since it did not enhanced NPL level which indicates bank healthiness.