

# Role of Sikasep Applications in Reducing “*Hunian*” Backlogs

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## Abstract

Utilization of information technology is not only used in business sector organizations, but also in the public sector. Utilization of technology in the form of information systems can provide efficiency in terms of facilitating human work to be faster and more accurate. The Ministry of PUPR through BLU PPDPP publishes the Sikasep application (Housing Subsidized Mortgage Information System). This Sikasep application is one form of innovation in the public service system that prioritizes accessibility, as well as being effective and time efficient. The purpose of this study is to analyze the role of the Sikasep application in reducing the housing backlog. The method used in this study is a literature review obtained from books, journals, and articles. Realization until 2021, the Sikasep application has distributed subsidized mortgages to 2,420,105 units of users. This shows that the Sikasep application has an important role in distributing subsidized mortgages for MBR.

**Keywords:** SiKasep; Information Technology; Housing Financing

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## PENDAHULUAN

Utilization of information technology systems consist of supporting or encouraging organizations to achieve organizational goals. The use of information technology is not only used in business sector organizations, but also in the public sector (Mediaty et al., 2017). The government exists to serve the community. Information technology is used to support government information processing, including data search, storage, processing, dissemination and use (Indrayani, Etin., Gatingsih, 2013). The development of

information technology can be utilized by the government to improve public services from the government to the community through easier access to information and more efficient and transparent management of government activities. As a follow-up, the government is required to be able to adapt and apply it to public services.

In implementing Good Government, the government needs to plan the use of information technology to support government management performance. The use of information

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technology can produce efficiency and effectiveness in various aspects of information management as indicated by the speed and timeliness of processing, as well as the accuracy and correctness of the information produced. This involves computer hardware (hardware), supporting application programs (software), communication devices purposely to manage information (Riana, 2019, quoted in Yulia, E., & Ratnawati, S., 2021).

One of the central government agencies is the Ministry of Public Works and Public Housing (PUPR), one of which provides housing for Low Income Communities (MBR).

The government constantly try to find solutions to reduce the housing backlog, especially in the COVID-19 (Corona Virus Disease) pandemic situation which is still affecting until this day. To support the new normal that is being implemented, the PUPR Ministry is currently prioritizing business concepts through information technology in terms of housing financing assistance. Information and communication technology can be a solution to this situation, not only for the government, but also for education, health and business matters (Khairiyah, W., Takwin, B., & Mediaty, (2020).

Few months before the COVID-19 pandemic hit Indonesia, the PUPR Ministry had prepared this. Through the Central Public Service Agency for Housing Financing Fund Management (PPDPP), the Ministry of PUPR has implemented the SiKasep application (Housing Subsidized KPR Information System) since early 2020. The presence of the Sikasep application is a form of public service system innovation that

prioritizes accessibility, as well as being effective and time efficient. Initially the Sikasep application was intended to subsidize FLPP assistance, However, currently this application is used for all types of housing assistance subsidies. The Sikasep application is included in the Government to Citizens model. It is based on the fact that the government builds and implements a variety of information technology portfolios in accordance with its primary goal that is to improve interaction with public. Therefore, it is necessary to do research related to the role of sikasep applications in reducing the backlog of housing.

From the explanation of the background, then the formula of the problem in this study is how the role of the sikasep application in reducing the hunian backlog. Thus, the aim of this study is to analyze the role of sikasep applications in reducing residential backlog. It is desired that with the presence of this research could provide a solution to the government implementation of Sikasep applications as well as innovation and development of the Sikasep applications.

## LITERATURE REVIEW

### Government Sector Management Information System

According to Machmud Rizan, 2013, quoted in Mediaty & Fachri (2019), a Management Information System is a system that can assist management in collecting data, processing and analyzing data, evaluating and presenting information for decision making where an information(s) is useful to support operational functions management.

In Presidential Regulation Number 95 of 2018 in regards with Electronic-

Based Government Systems (SPBE), it is explained that the SPBE development policy was initiated by the government with the issuance of Presidential Instruction Number 3 of 2003 regarding National Policy and Strategy for E-Government Development. The policy orders ministers, heads of institutions and regional heads to develop SPBE in accordance with their duties, functions and authority and in accordance with the capacity of the resources they have.

E-government development is an effort to develop government administration based on (using) electronics in order to improve the quality of public services effectively and efficiently. Through the development of e-government, management systems and work processes in the government environment are structured by optimizing the use of information technology. E-government development must be carried out in harmony by optimizing the relationship between the initiatives of each agency and strengthening the policy framework to ensure its integration in a network of management systems and work processes.

Each central and regional government agency should prepare a Strategic Plan for e-government development in their environments. The Strategic Plan clearly outlines the scope and targets of e-government development to be achieved; current conditions; strategies and stages of achieving specified targets; human resource development needs and plans; as well as the required investment plans. To avoid wasting the government budget, the preparation of investment plans must be accompanied by an

analysis of the feasibility of the investment about the socio-economic benefits produced.

### **Housing Financing**

Developing a system for Housing Financing is essentially required due to the fact that domestic housing price is relatively high compared to the household monthly earning/income. Besides, the demand for development of housing financing can also be driven by limited public access to housing funding sources the Regulation of the Minister of PUPR No. 10 of 2019 on the criteria of low-income communities and on the conditions for facilitating the acquisition of housing for low-income communities, it has been explained that those who are entitled to receive housing subsidy are those who meet the criterion as MBR.

The aim of housing financing system is to provide funding needed for public to buy houses. This system will involve numbers of institutions aimed at transferring funds from over-funded parties to those in need of funds in an efficient and effective manner. If the financing system is not in place to meet the housing needs of middle-income communities, providing house for low-income communities will be harder to implement, which is one of the causes of the emergence of the problem of long-term housing backlog.

Subsidized Housing Programme which aims to fulfil demand for low-income communities (MBR) where housing financing subsidies include subsidy in the form of goods granted to low-income groups in terms of home demand, i.e., houses at prices below market prices.

The relationship between housing finance and economic factors is closely related. The combination of low market interest rates, decent bank liquidity and conducive regulatory conditions in the financing sector can be an effective starting point for the development of the housing finance market.

Currently there are four housing financing subsidies in Indonesia, including SBUM (Advance Interest Difference), SSB (Interest Rate Difference), BP2BT (Savings-Based Housing Financing Assistance) and Tapera (Public Housing Savings).

## RESEARCH METHODS

The type of this research is descriptive. Descriptive research is a method of research used to find extensive knowledge of the object of research at a given time.

The method used in this research is a literature review obtained from books, journals and articles. Based on the sources that have been obtained, they are analyzed using a systematic literature review method which includes collecting, evaluating and developing research with a certain focus.

The source of data used in this research is secondary data, i.e. results of previous research, books, journals, and references that have been related to the topic of this research.

## RESULTS AND DISCUSSION

SiKasep (Housing Subsidy KPR Information System) is an application issued by the Housing Financing Fund Management Centre (PPDPP) of the Ministry of PUPR. This application can be downloaded free of charge on Playstore services via Android-based

mobile phones. SiKasep responded to the issue of MBR's incapacity as a subject in the fulfilment of housing needs, with attention to supply and demand. This application is a mandatory requirement for applying for housing subsidy.

### How To Apply KPR Through Sikasep

Generally, the way the application is used should be designed with the concept of making it easier for the user as it can provide convenience for user. Similarly, the Sikasep application, designed to make it easy for users because of the submission of KPR mandatory housing subsidy through this application.

Applying housing credit (KPR) through Sikasep application consists of a few steps as follows:

1. Download the Sikasep Application on the Playstore platform.
2. Registration by filling in the self data and consent columns (KTP number, NPWP number, Monthly income, Cell phone number).
3. Follow the steps – The steps in sequence on the main menu, by determining desired house location, selecting the executing bank, and monitoring the verification process.
4. The executing bank will contact the customer when the verification process has passed.
5. The house proposed is ready to be lived.

### Sikasep Application Development

According to Jogiyanto Hartono, 1999, quoted in Ambarita (2016), system development is meant to build a new

system to replace the old system as a whole or improving an existing system.

Currently Sikasep's innovation and application development is based on Automation Systems & Artificial Intelligence (AI). Here are some of the advantages of this latest system:

1. *Debtor ID*  
The automatically generated Debtor ID includes the Debtor profile in the form of a QR-Code.
2. *Automatically detect application user coordinates*  
Detection of coordinates up to sub-district level.
3. *Validate NIK Data*  
Validate user-inputted NIK data with the Ministry of Home Affairs Dukcapil Database automatically
4. *Subsidi Checking*  
Checking the Identity of Prospective Debtors against the Subsidy Recipient Database automatically.
5. *Integration with the Implementing Bank via Host-to-Host Mechanism*  
Prospective Debtor data has been connected in real time via Host to Host with 43 Implementing Banks. QR-Code Activation System (SiAki-QC) QR-Code which includes the entire Debtor and Housing Profile which is used as an occupancy monitoring tool.

All communications, data exchange and application security have been secured by the National Cyber and Crypto Agency (BSSN).

### **Sikasep Application Problems**

The Housing Financing Fund Management Center (PPDPP) of the Ministry of Public Works and Public Housing continues to develop its

technology with support from all parties. The series of Residential Big Data systems currently managed by PPDPP has a lot of potential for business collaboration, both with government institutions and other parties operating in the housing finance sector.

The weakness of this application is that user often experiences errors during the input process and data is not input properly or the entry page does not appear. Apart from that, there are still people who unaware about the existence of this application.

In overcoming these problems, the Sikasep application applies a Big Data system which requires the role of various agencies. The Residential Big Data System built by PPDPP is in synergy with all its stakeholders, such as the Directorate General of Population and Civil Registry (Dukcapil) of the Ministry of Home Affairs, BLU of the Government Investment Center, implementing banks, and housing developers. Regarding target accuracy, PPDPP is also building cooperation with the Directorate General of Taxes, Ministry of Finance in terms of utilizing Taxpayer Identification Numbers (NPWP) in the PPDPP Big Data database.

The collaboration carried out in developing the system consists of several parts. In the SiKasep application, the compatibility of NPWP data for future debtors who register through the application will be matched with the suitability of the NPWP. For SiKasep users who have no NPWP, they will automatically be connected directly to the Directorate General of Taxes to arrange NPWP.

Later, PPDPP will obtain data on the conformity of SiKasep users' income with reported taxes, while ensuring that registered users do not yet own a house by directly looking at the user's asset report on the Annual Tax Return (SPT) which must be reported to the Directorate General of Taxes, Ministry of Finance. This stage is currently awaiting approval by the Minister of Finance. Currently recorded in the PPDPP database, 728,368 debtors are recorded as having NPWPs.

Currently, PPDPP cooperates with the implementing bank and developers actively socialize the use of this Sikasep application. Usually there are banners about the usage of this application. In addition, the public can directly contact the executing bank to obtain information about using this application.

**Sikasep Application Role**

Through SiKasep (Housing Subsidy KPR Information System) and SiKumbang (Group Developer Information System), PPDPP bridges the availability of housing to meet housing demand for the community, especially MBR. Of course, the government should be able to guarantee that the housing it provides meets the applicable requirements, such as proper housing and no issue.

Recorded in the PPDPP database as of July 13, 2020 10,700 locations have been registered by developers on SiKumbang, and as many as 10,002 data have been integrated to carry out academic submissions. (SIRENG).

PPDPP note, the community registered on the SiKasep application averaged 1,500 people per day. Through Management Control managed, PPDPPs

recorded as of July 13, 2020 as many as 191,298 communities registered as potential debtor users on SiKasEP with 78,391 users have passed the subsidy checking and as much as 76,834 communities have received KPR subsidies.

Launched by 2021, this Sikasep application has already channeled Subsidy KPR to users as many as 2.420.105 units. This shows that the SikasEP application has an important role in the distribution of Subsidiary KPR for MBR.

The following are the targets and realization of housing financing subsidies distributed by the government in 2020 and 2021 (since the Sikasep application began to be used):

**Figure 1.** Target and Realisation of Housing Financing Subsidy



Sumber: Direktorat Pelaksanaan Pembiayaan Perumahan, Kementerian PUPR (2022).

**CONCLUSION**

The conclusion of this study is that the use of information technology has already been applied in the public sector. The use of a management information system has been implemented by the PUPR Ministry. One of them is the Sikasep application. SiKasep (Housing Subsidized KPR Information System) is an application issued by the Housing Financing Fund Management Center (PPDPP) of the PUPR Ministry. This

application is a mandatory requirement for applying for housing financing subsidies. In realization, until 2021, the Sikasep application has distributed subsidized KPR to 2,420,105 units of users. This shows that the Sikasep application has an important role in distributing subsidized KPR for MBR. Sikasep's innovation and application development is based on Automation Systems & Artificial Intelligence (AI).

### Recommendation

As for the advice the author can give is as follows:

1. We need to do more intensive branding so that this application becomes more known. Considering this is an obligation for the MBR if it wishes to submit a KPR to the executing bank. As well as shortening the identity filling list because it takes time to fill it in.
2. Further research is required regarding the use of Sikasep applications using quantitative methods and using primary data so that the results obtained are more accurate.

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