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SWOT analysis of BP. Tapera: A public housing savings implementing agency in Indonesia

Dedy Dewanto 

Esa Unggul University, Indonesia



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ABSTRACT

This study aims to implement a SWOT Analysis of the operationalization of BP. Tapera (Badan Pelaksana Tabungan Perumahan Rakyat or translated in English as Public Housing Savings Implementing Agency), so that we can see the challenges the agency is facing in the future. The research method used is the external analysis and internal analysis of the strategic management model. Based on the results of SWOT analysis research, there are opportunities for high economic growth and a large population, while threats are requiring high Operational costs and IT investment costs, whilst the strengths are a culture of mutual cooperation and transparent information system, on the other hand, weaknesses have no branches and weak human resources. In conclusion, BP. Tapera must immediately formulate and implement strategies to respond to the SWOT analysis.

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Introduction

The Social Security Program in Indonesia is aimed at meeting the basic needs of a decent life for participants and their families. The Social Security Program in Indonesia consists of 3 types, namely the Health Social Security Program, the Employment Social Security Program, and the Tapera program which was recently enacted. BPJS Kesehatan has started operating on January 1, 2014, while BPJS Ketenagakerjaan began operating on July 1, 2015. The Tapera program is planned to start to come into effect early next year.

The goal of the Tapera program is to raise and provide long-term low-cost funds for affordable housing finance. So that the problem of housing financing is resolved quickly, where until the end of 2015 there was a backlog of houses (difference between need and availability) of 13 million units and until 2019 a backlog of 7.6 million houses. The government promises the benefits of this Tapera for Low-Income Communities (MBR) and do not have a house to have a house, and for non-MBR, the benefit including as an old age savings, in addition to financing for home repairs. Participation in the Tapera Program is compulsory for every worker who earns above the minimum wage and is 18 (eighteen) years old or already married at the time of registration. Two prominent functions of the Tapera program are sources of housing finance and old-age savings (in the form of savings plus investment). The implementation of the Tapera program is based on the principle of mutual cooperation, whereby high-income earners save but are not entitled to receive housing financing assistance, but receive old-age savings. In addition, the availability of home financing funds provides a multiplier effect as an economic locomotive, because it is closely related to the growth of 170 other industries, outside housing.

For the decile of Indonesian society, which is divided into 10 groups of a population of 268 million, then in decile 1 to 4, namely with an income of 1.2 million; 1.8 million; 2.2 million and 2.6 million are groups that find it difficult to find a house. The government has budgeted a special housing program for the poorest community groups and is managed by the Ministry of Social Affairs. The Tapera program targets groups of people who have the ability to pay in installments, but still have to be assisted, in the form of down payments of Rp. 4 million and an interest rate of 5%, and free of VAT. This group is those who have an income of Rp. 3.1 million - 5.2 million per month, namely the 5-8 decile group. As for the group with an income of Rp. 7 million - Rp. 13.9 million per month,

* Corresponding author. ORCID ID: 0000-0002-1600-5565

the government does not provide any benefits. From time to time, the decile category and income included in the Tapera program category may change

Just like other Social Security programs, the Tapera program is managed based on the principles of: mutual assistance, benefit, non-profit, prudence, affordability and convenience, independence, justice, sustainability, accountability, openness, portability and trust funds. So that the professional and accountable management of the Tapera program is very important here.

The government promises the benefits of this Tapera for Low-Income Communities (MBR) and do not have a house to have a house, and for non-MBR, the benefit including as an old age savings, in addition to financing for home repairs. So that most non-MBR will get benefits only at retirement, when maturity arrives in the old-age savings. Therefore, prudent and accountable management of the Tapera program is very important, because there are public funds that are deposited here. BP.Tapera must be able to provide long-term low cost credit funds for MBR, on the other hand BP. Tapera must also be able to provide good investment returns for Non MBR who will take old-age savings results at retirement later. Therefore, research on SWOT analysis is very important, to find out the challenges faced in its future operations. So that, next BP. Tapera can compile a strategy formulation (consisting of vision, mission, goals, strategies, policies), strategy implementation (programs, budgets and procedures), including the preparation of organizational structures and other matters. Only then can we ensure that BP. Tapera can run successfully and not otherwise become a burden on the country's fiscal, in the event of a performance failure.

Literature Review

Basic Model of Strategic Management and Environmental Scanning

Wheelen & Hunger (2006) say that Strategic Management is a series of managerial decisions and actions that determine the long-term performance of a company. This includes external and internal environmental scanning, strategy formulation (strategic planning or long-term planning), strategy implementation, and evaluation and control. The advantages of Strategic Management include: Clearer vision of a company, more focus on what is important and increased understanding of the rapidly changing environment. The basic model of a Strategic Management consists of four (4) elements: Environmental Scanning, Strategy Formulation, Strategy Implementation and Evaluation and Control.

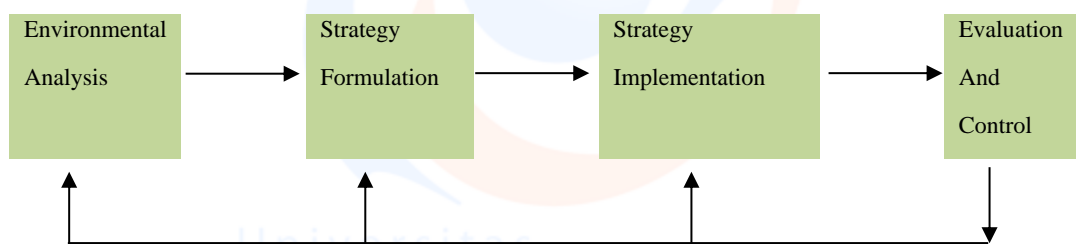


Figure 1: Basic Model of Strategic Management

Environmental Scanning is the monitoring, evaluation and dissemination of information from the external and internal environment to leaders in the company. The aim is to identify strategic factors - namely the external and internal elements that will determine the future of the company.

External Environment, consisting of variables Opportunities and threats that are outside the organization, namely the Social Environment and Task Environment (Industrial Environment).

The internal environment of a company consists of the Strengths and Weakness variables that exist within the organization itself. They consist of the resources, capabilities and competencies of the company. The approach in Internal Analysis can use the theory of Resource Based View (Barney, 2003; Brady & Capell, 2004; Grant, 1991, Verdin & Williamson, 1994) , Business Models (Abraham, 2003; Kluyver & Pearce II, 2003;Maney, 2003), Value Chain Analysis (Galbraith,1991; Porter, 1985,1988), as well as scanning functional Resources and Capabilities (Schein,1999; Rousseau, 1990; Smircich, 1983; Sorenson, 2002)

The sequence - the order of the discussion points to be made is as follows:

External Environment Analysis

Here will be discussed external factors consisting of Societal Environment Factors, namely: Economy, Technology, Regulations, Socio-cultural. Next we discuss the Task Environment Factors which consists of the following elements: Threat of New Entrants, Rivalry Among Existing Firms, Threat of Substitute Products or Services, Bargaining power of Buyers, Bargaining power of Suppliers, Relative Power of Other Stakeholders (Porter, 2008). Social Environmental Analysis is based on the facts of the situation and conditions in Indonesia today, including economy, technology, laws and regulations, and socio-culture. Meanwhile, Industrial

Environmental Analysis (Task Environment Analysis) uses Porter's Approach to Industry Analysis (Porter, 1988). Finally, refine the analysis of external factors using EFAS (External Factors Analysis Summary) to determine the most important Strategic Factors that will form Opportunities and Threats (Wheelen & Hunger, 2005) for BP. Tapera and measure how it responds to these Strategic Factors.

Internal Environment Analysis

Internal analysis will identify the internal strategic factors - namely the important strengths and weaknesses that will determine whether BP is. Tapera will be able to take advantage of opportunities while avoiding threats. One way is with a mapping approach to organizing and a performance approach to related functions in the organization. Then refine internal factor analysis using the IFAS Matrix (Internal Factors Analysis Summary) to determine the most important strategic factors that will form the Strength and Weakness (Wheelen & Hunger, 2005) for BP. Tapera and measure how the company's rating is in response to these strategic factors.

Research Methodology, Results and Discussion

Research Methods

Methods of Data Collection

The data required for this writing is obtained from:

- Primary data obtained with direct data from the Directorate General of Infrastructure and Public Housing Financing, Ministry of Public Works and Public Housing and the Annual Social Insurance / Security Report of the Ministry of Finance
- Primary data from the DJSN, BPJS Kesehatan, BPJS Ketenagakerjaan, BPS, Ministry of Finance, Bapertarum, Bank BTN, Ministry of Cooperatives / UMKM, Ministry of Informatics, and others
- Secondary data, which is obtained from the object of writing, literature, books, newspapers, magazines, the internet, and related research results to obtain information about the company and its industry.

The methods of data collection can be seen in the Table 1.

Tabel 1: Method of data collection

No.	Analysis Stage	Data and info required	Data Source	Means to collect data
1.	External Analysis	External Analysis Trends in economics, technology, legislation and socioculturalism. The industry analysis consists of six factors Threats of New Entrants, Competition of existing insurance companies, Threats of Product or Service Substitution, Buyer Bargaining Position, Supplier Bargaining Position and the Influence of Other Stakeholders	newspapers, magazines, books, internet, Ministry of Finance insurance / social security reports, literature and research & discussion results	Periodically collect relevant data sources and also hold discussions with competent resource persons as needed.
2.	Internal Analysis	Resources, capabilities and competencies of the company with an organizational approach and an approach to the performance of organizational functions	Data related to the institutional arrangement of BP Tapera	Communicating with primary/ secondary data sources to obtain required data. Discuss with competent parties in the co/ industry.

Results

Opportunities and Threats

Based on the Social Environmental Analysis and Industrial Environmental Analysis above, it can be concluded that several opportunities and threats are as follows:

Opportunities

Economic growth is still quite good

BPS (Central Bureau of Statistics) noted that Indonesia's economic growth in 2018 was still quite high at 5.17%, and economic growth in 2019 was 5.02%. Meanwhile GDP Expenditure continues to show statistically significant increases from year to year.

Government spending in 2019 amounted to IDR 2310.2 trillion, up from IDR 2,270.7 trillion in 2018. According to BI, the growth in MSME credit in 2018 was 9.9%, while credit growth until August 2019 was 13.3%. The KUR (Micro and Small Credit) program is running well with a total disbursement of IDR 120 trillion until the end of December 2018, then amounting to IDR 139.51 trillion at the end of 2019. Bank BRI itself recorded a growth in SME loans in 2018 of 14.1% to IDR 843.6 trillion and in 2019 grew 13% until the second quarter amounted to IDR 635.3 trillion. Bank BRI and Bank Mandiri pioneered the decline in SME loan interest to below 10%. With fiscal and monetary policies, the Government continues to encourage economic growth, despite the global financial crisis, so that the potential purchasing power of the public in paying contributions is still good.

The number of residents and those who work is high

With a population of 267 million people per 2019 from 265 million people in 2018 and a total workforce of 136,18 million people in 2019, which 129.36 million people are working, the potential contributions that can be collected will be large if many workers register to participate in the Tapera program. So that the goal of collecting and providing long-term low-cost funds for affordable housing finance can be fulfilled.

Mandatory contribution membership provisions

The provisions in Constitution No. 4 of 2016 concerning Tapera, that Every Worker and Independent Worker with an income at least equal to the minimum wage must become a Participant. Independent workers earning below the minimum wage can become Participants. Participants are 20 years old or already married when registering. This is an opportunity to raise large funds.

Fertilization of funds with high merit

Returns of Fund Fertilization services are very important, which will be used in the best interests of the Participants. For Participants who will receive JHT (old-age Savings), high returns on services will result in high JHT receipts from Savings and investment development. Likewise, Fertilization Funds are required for BP.Tapera's and the Tapera Committee's operational costs, if the development of the Initial Capital results is insufficient.

The principle of transparency (openness) and accountability

In accordance with the Tapera Principles contained in Constitution No. 4 of 2016 concerning Tapera, the principles of transparency and accountability become the basis for the implementation of this program. Thus, it is hoped that a high sense of confidence from the community members that the money collected is actually used for the best interests of the participants, namely cheap housing loans for low-income people (MBR) and the existence of JHT (Old-Age Savings) in the form of savings and investment development results, which can be withdrawn at retirement. So that the public's interest in becoming participants and diligently contributing is high.

A culture that supports Social Security programs

The principle of Tapera, namely mutual cooperation, greatly supports people's understanding of the importance of the Tapera program. Here, middle and high income workers will provide mutual assistance for MBR (Low Income Communities), without having to lose the money they invested in the form of monthly contributions. Later, when you retire, the contribution money can be taken plus the development of the investment. It is important here to carry out an extension and socialization program that is educative and persuasive in nature, carried out continuously and evenly throughout the region.

Threats

Need high operational funds for service offices

With a total workforce of 129,36 million people from a total workforce of 128.06 million people, in 2019, which are spread across the archipelago consisting of 6,793 sub-districts and 72,944 villages and 81,253 urban villages, it will require huge funds to open offices branch in the area. In accordance with the mandate of Constitution No. 4 of 2016 on Tapera, then BP. Tapera can open branch offices in the regions, but because it is newly established and requires initial funds and high operational funds, it is better if strategic alliances are made with government agencies, state-owned enterprises and private companies that already have physical infrastructure in the area, as well as community groups / individuals, in the framework of providing services to the working community

It requires high IT costs

In line with the high need for operational funds for service offices, of course, high funds are needed for the availability of an IT system that will integrate services in all regions with the head office. Here in addition to the IT investment made by BP.Tapera, however strategic alliances should also be made with government agencies, state-owned and private enterprises, as well as community groups / individuals who already have technology infrastructure in the regions, in order to provide services to the working community.

Employment is limited and unemployment is high

With a total workforce of 129.36 million people from the total workforce of 136.18 million people in 2019, open unemployment is 5.01%. Not to mention when calculating other unemployment conditions such as: Under Employment; Disguised Unemployment;

Frictional Unemployment; Seasonal Unemployment; Cyclical Unemployment; Structural Unemployment; Deflationary Unemployment. The Tapera program is expected to be able to open employment and absorption of labor, especially the housing sector and 170 related business sectors such as cement, wood, iron, steel and others as a multiplier effect, so that unemployment decreases and production output increases, so that the economy increase in height.

Layoffs are still high, the potential for bad credit

The large number of BPJS Ketenagakerjaan (Employment Social Security Implementing Agency) participants claiming JHT due to termination of employment, shows that the number of layoffs has increased. Marked by the claim value in 2018 of IDR 24 trillion, which is dominated by JHT of 90%. While the claim for 2019 is IDR 26.6 trillion. So the management of the Tapera program must apply the principles of prudence. The risk that must be considered is the presence of bad credit at housing because this is an MBR facility with income categories Decile 5 to Decile 8. The function of Remedial and Reposes is very important as part of the Fund Utilization Function.

High inflation, high cost of living

Inflation in 2018 was 3.13%, while inflation in 2019 was 2.72%, but in fact we see higher real inflation in the consumer demand market, as seen from the rising prices of food staples. As a result, the cost of living is also high. With the Tapera program, workers who take out a mortgage will get a low interest fee of 5%. So that it is expected that the impact on the economy is decreasing inflation and stable prices.

Inequality of development results

According to BPS (Central Bureau of Statistics) data, the Gini coefficient is constant in the number 0.41 for 2011 to 2015, while 0.395 in 2016 and 0.392 in 2017, while in 2018 the Gini coefficient is 3.89 and in 2019 it is 3.82, so there needs to be a solution from the Government. One of them from the Tapera Program is the fulfillment of decent living needs for the availability of cheap and affordable housing for all Indonesian citizens.

Low awareness and trust from the public towards the Social Security Program

There is still a small number of BPJS Ketenagakerjaan memberships compared to the total population, which is around 19.2 million (14.2%) in 2015, although it increased in 2016 by 48 million participants and in 2017 there were 44.9 million participants (37.1%), indicating low enthusiasm of the working community for this Social Security. While the number of participants in 2018 was 50.5 million and in 2019 there were 55.2 million participants. This also shows the low awareness and trust of the public towards the Employment Social Security Program. Because the Tapera program is symmetrical with the Social Employment program, it is necessary to provide extension and outreach efforts to all regions of the importance of the Tapera program. Likewise, the importance of convincing the working community of the implementation of the Tapera program in a transparent and accountable manner along with easy access to information on fund raising and investment for worker participants.

Employer objections / complaints

An Employer's objection or complaint can be a barrier to the success of the Tapera Program. Therefore, the amount of the contribution portion which is the obligation of Workers and Employers can be resolved by deliberation and consensus to achieve the best results. It is not forgotten that improving workers' welfare by meeting the basic needs of a decent life, namely housing, which in turn increases worker loyalty and productivity, so that company productivity increases and employers feel satisfied. 97.3% of Indonesian workers are in the MSME sector, if this group of workers is satisfied, which is the target of the Tapera program, then workers will be very productive, the economic impact will be more positive and increase significantly. Indonesia's GDP will increase accompanied by a population per capita income and better welfare of the population.

Land prices soaring

Prices are already high with an average increase of 10-15%, even 20-30% per year.

Synthesis of External Factors - EFAS (Opportunities and Threats)

Making EFAS (External Factors Analysis Summary) Tables is a way of organizing external factors in the categories of opportunities and threats that are generally accepted and for analyzing the rating of the organization's management in response to them.

Table 2: EFAS of Program Tapera

No	External Factors	Weight	Rating	Weighted Score	Information
Opportunity					
1	• Economic Growth	0.15	4	0.6	Stiil quite high
2	• Total Population/Worker	0.10	4	0.4	Quite High t267 millions
3	• Mandatory contribution membership provisions	0.10	2.5	0.25	Large potential funds
4	• Fertilization of meritorious funds	0.05	3.5	0.175	Choose instruments with high merit and risk control
5	• Principles of operation transparent and accountable	0.05	3	0.15	Participants have more trust and confidence
6	• Culture that supports social security programs	0.05	3	0.15	The culture of mutual cooperation and humanity, while investing
Threats					
1	• Need high operational funds for service offices	0.10	3	0.3	Government’s Equity, strategic alliance for collection of contributions
2	• It requires high IT costs	0.05	3	0.15	Apart from government capital participation, strategic alliance synergy is also involved.
3	• The number of layoffs is still high, the potential for bad credit	0.05	3	0.15	Should be watched out for housing debtors for the remedial and reposes process
4	• Employment is limited and high unemployment	0.05	2.5	0.125	The Tapera program is one of the solutions with a multiplier effect
5	• High inflation, high cost of living	0.05	2.5	0.125	With a low interest rate of 5% will help stabilize prices.
6	• Unequal distribution of results Development	0.05	2.25	0.1125	The Tapera program is an example of a solution in the housing sector.
7	• Low awareness and trust from Participants	0.05	2	0.10	The need for persuasive socialization and counseling
8	• Employer objections / complaints	0.05	2.5	0.125	Discussed in the best ways, for the sake of worker productivity
9	• Land prices soaring	0.05	2.5	0.125	By means of a land bank and asset synergy with government agencies / agencies
Total Scores		<u>1.00</u>		<u>3.0375</u>	

Strengths and Weaknesses

Based on the Internal Factor Analysis, it can be concluded that several strengths and weaknesses are as follows:

Strength (Strengths)

High-reward investment instruments (Weight 0.15)

Here is given a rating of 4, because the investment return is above the average deposit interest rate. As we all know so far, the investment returns of similar entities, namely BPJS Ketenagakerjaan, always have returns above deposit rates

Comprehensive and transparent participant information system (Weight 0.125)

Here it is given a rating of 3, because to achieve transparent's information system, it requires costs of technology and information infrastructure. The assumption is that the operational implementation of BP. Tapera will put forward the principles of a comprehensive and transparent information system. However, it is given a score of 3, because in order for technology and information to reach all parts of Indonesia, it requires a large amount of money.

The cultural heritage of our ancestors, namely the attitude of mutual cooperation and humanity which is deeply rooted (Weight 0.125)

Here a rating of 3.5 is given, because if it is successful it will increase the awareness and trust of the working community towards Tapera, which in turn will increase the number of participants. However, there are obstacles that comprehensive outreach and outreach to remote areas requires a lot of money.

Strategic Planning (Weight 0.10)

Here is given a rating of 4, where it is assumed that by carrying out a well-structured and programmed strategic planning process through a strategic management model, it is expected that the performance target will be achieved without significant obstacles.

Weaknesses

Absence of Branch Offices / Regional Service Offices (Weight 0.15)

Here a rating of 2.5 is given because the existence of a Branch Office is very important in providing optimal and excellent service to employee participants. Meanwhile, the current position is BP. Tapera does not have a branch office and initial capital BP. Tapera is very limited.

Limited IT infrastructure (Information and Technology) (Weight 0.125)

Here is given a rating of 2.5 because it is the same as the existence of a branch office, the availability of IT infrastructure that integrates all services in the regions with the head office is very important in optimal service to employee participants. However, with limited initial capital funds of BP. Tapera, it is certain that the IT budget allocation will be limited.

Weakness in Human Resources / Human Resources (Weight 0.10)

Here is given a rating of 2.5, where the level of labor productivity in Indonesia is still below the level of labor productivity in Thailand and Malaysia, it is necessary to make improvements in the recruiting, training and development process.

Informal labor housing finance (Weight 0.125).

Here is given a rating of 2.5, because the problem of financing for informal workers which is characterized by uncertain monthly income, requires special treatment in housing finance. Therefore it is necessary to prepare a suitable and applicable program for this type of worker.

Synthesis of Internal Factors - IFAS (Strengths and Weaknesses)

Using the IFAS (Internal Factors Analysis Summary) table is one way to organize internal factors into generally accepted strengths and weaknesses and to analyze how well a particular company management (rating) responds to these specific factors in framework of importance (weight) of these factors for the company. Based on the description of the internal factors which are the strengths and weaknesses above, the IFAS table is made for BP. The tapera are as follows:

Table 3: IFAS of Program Tapera

No	Internal Factors	Weight	Rating	Weighted Score	Information
Strengths					
1	High-reward investment instruments	0.15	4	0.6	Fairly good
2	Comprehensive and transparent participant information system	0.12	3	0.375	Fund fot IT infrastructure is needed
3	Strong cultural heritage of the ancestors of mutual cooperation and humanity as a means of outreach / extension	0.12	3.5	0.4375	It costs a lot to the regions for socialization
4	Strategic Planning	0.10	4	0.4	Performance will be achieved properly
Weaknesses					
1	Absence of branch offices / regional services offices	0.15	2.5	0.375	Need big expense
2	Limitations of IT infrastructure	0.12	2.5	0.3125	It costs a lot
3	Human Resources Weakness	0.10	2.5	0.25	Needs to be improved
4	Financing housing for informal workers	0.12	2.5	0.3125	Need special treatment
Total Scores		<u>1.00</u>		<u>3.0625</u>	

Discussion

Based on the research results above, we have obtained a SWOT analysis from the BP.Tapera, as follows:

Strengths:

- *High reward investment instruments*
- *Comprehensive and transparent participant information system*
- *Strong cultural heritage of the ancestors of mutual cooperation and humanity as a means of outreach/extension*
- *Strategic Planning*

Weaknesses:

- *Absence of branch offices/regional services offices*
- *Limitations of IT infrastructure*
- *Human Resources Weakness*
- *Financing housing for informal worker*

Opportunities:

- *Economic Growth*
- *Total number of Population/Worker*
- *Mandatory contribution membership provisions*
- *Fertilization of meritorious funds*
- *Principles of operation transparent and accountable*
- *Culture that supports social security programs*

Threats:

- *Need high operational funds for service offices*
- *It requires high IT costs*
- *The number of layoffs is still high, the potential for bad credit*
- *Employment is limited and high unemployment*
- *High inflation, high cost of living*
- *Unequal distribution of results development*
- *Low awareness and trust from participants*
- *Employer objections/complaints*
- *Land prices soaring*

Based on the EFAS table (using a weight score scale of 1 to 5, the value of 3 is the average), the score was 3.0375. The total weight score indicates how well an organization is responding to current and future factors in its external environment. With a total weight

score of 3.0375, it can be concluded that the performance of BP. Tapera is only average in prognosis when looking at current conditions. So that BP. Tapera needs to increase its response rating to opportunities in the external environment, while also being able to overcome threats, in order to be more successful in carrying out its public housing tasks.

Based on the IFAS table (using a weight score scale of 1 to 5, the value of 3 is the average) the value is 3.0625. The total weight score indicates how well an organization is in responding to current and future factors in its internal environment. With a total weight score of 3.0625, it can be concluded that the performance of BP. Tapera is only average in prognosis when looking at current conditions. So that BP. Tapera needs to raise its strengths rating again to take opportunities in the external environment, while also reducing its rating of weaknesses in order to be more successful in carrying out its public housing duties.

Implication

Based on the EFAS table with score at 3.0375 and IFAS table with score at 3.0625, it can be concluded that the performance of BP. Tapera is only average in prognosis when looking at current conditions. Hence BP. Tapera must immediately formulate strategies (consisting of a vision, mission, goals, strategies, policies), and implement strategies (programs, budgets and procedures), in order to achieve good performance. So that solutions can be found in overcoming threat and weakness factors.

Conclusions

The results of the above research indicate that we have been able to perform a SWOT analysis on BP. Tapera. From the research it can be concluded that if the principles of the Tapera program are the same as other social security programs (mutual assistance, benefits, non-profit, prudence, affordability and convenience, independence, justice, sustainability, accountability, openness, portability and trust funds), then the problem that remains is limited funds and initial capital. This can be seen in threats (Need high operational funds for service offices; It requires high IT costs) and weaknesses (Absence of branch offices / regional services offices; Limitations of IT infrastructure). Therefore, it is necessary to develop strategies that are able to respond to SWOT that owned by BP. Tapera, so that the organizational performance of BP. Tapera at its initial operations will be successfully achieved. If not then BP. Tapera can become a state fiscal burden in the event of a performance failure.

Furthermore, this research has contributed to the application of the strategic management model theory and SWOT analysis theory to the social security program, namely the Tapera program.

Despite its findings and contributions to the literature of management, this study has limitations. First, this study does not use the 2020 time setting, where the corona pandemic occurs and the economic growth of all countries drops dramatically. So it is necessary to have a research on the performance of social security program during this pandemic.

The second limitation is the use of Social Security Program in the housing sector as the context of this study, which raises the question of whether the findings also apply to other areas of Social Security Program. Therefore research in other areas of Social Security Program is necessary.

The third limitation is that the research results stop at the SWOT analysis, so it is necessary to carry out further research on the making of strategies using SWOT BP. Tapera, so that it can be applied to this organization to achieve successful performance in a long term sustainable manner.

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