HALAMAN PENGESAHAN

DAMPAK PENDAFTARAN TANAH SISTEMATIS LENGKAP (PTSL) TERHADAP AKSES KREDIT PERBANKAN DI DESA PUNUNG KECAMATAN PUNUNG KABUPATEN PACITAN PROVINSI JAWA TIMUR

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Pada Tanggal 20 Agustus 2021 dan dinyatakan telah memenuhi syarat

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THE IMPACT OF PENDAFTARAN TANAH SISTEMATIS LENGKAP (PTSL) TOWARD BANKING CREDIT ACCESS IN PUNUNG, PUNUNG SUB-DISTRICT, PACITAN REGENCY, EAST JAVA PROVINCE

By: Tirta Khalis

Abstract: As the impact of the Covid-19 pandemic, the unemployment and poverty rates are increasing. 88% of companies in Indonesia which are affected by the pandemic are downsizing the employment. The MSMEs are one of the sectors which can take in 97% of national workforce. However, 69% of business owners currently need venture capital in running their business. Viewing from the land perspective, one of the benefits of land certificates is that they can be used as the access to banking credit. PTSL program currently increases the number of ownership of the land certificates in the society. Hence, during the pandemic, the land certificates can be used to access the banking credit in doing business. This study aims to determine the impact of PTSL on accessing banking credit towards doing business. This study uses the Descriptive Quantitative Method with survey approach. As the result, it is known that public perception towards the benefits of land certificates is essential. Subsequently, there are significant differences and positive effects towards the impact of land certificates in accessing credit and the impact of capital access in running business in the society. Through this study, the author hopes to provide the information about the impact and public perception towards the benefits of land certificates as banking credit access. In addition, it can also be used as the subject of review in policy making of the certification program as the access of economy for business owners.

Keywords: PTSL, *Land Certificate, Banking Credit Access, Capital Access, Doing Business*