

## **ABSTRACT**

*This study aims to analyze the acceleration strategy of Bank Rakyat Indonesia (BRI) in the distribution of Housing Financing Liquidity Facility (FLPP) to support the Three Million Houses Program in Bali Province. The FLPP program is one of the government's policy instruments designed to increase access to affordable housing for low-income communities. However, the implementation of this program in various regions still faces several challenges, including limited supply of subsidized housing, high land prices, and the characteristics of workers who are predominantly employed in the informal sector.*

*This research employs a qualitative approach using a case study method at BRI Regional Office Denpasar. Data were collected through in-depth interviews, observations, and documentation studies involving various stakeholders engaged in the implementation of FLPP financing, including banking institutions, housing developers, and program beneficiaries. Data analysis was conducted using the interactive model of Miles and Huberman, which includes data reduction, data display, and conclusion drawing, supported by thematic analysis.*

*The findings indicate that BRI's acceleration strategy in FLPP financing is implemented through several key approaches, including the digitalization of credit application and verification processes, strengthening cooperation with subsidized housing developers, optimizing the bank's service network, and implementing adaptive credit risk management tailored to the characteristics of low-income communities. Furthermore, the successful implementation of the FLPP program is influenced by collaboration among the government, banking institutions, housing developers, and local governments.*

*The study also identifies several challenges in the implementation of FLPP financing in Bali Province, including high land prices, limited land availability for subsidized housing development, and difficulties in verifying income for informal sector workers. Therefore, collaborative strategies and innovations in housing finance systems are required to ensure the effectiveness and sustainability of the FLPP program.*

*This research is expected to contribute to the development of strategic management studies in the banking sector and provide insights for policymakers and financial institutions in improving the effectiveness of housing finance policies in Indonesia.*

**Keywords:** *FLPP, housing finance, banking strategy, low-income communities, Three Million Houses Program.*