ABSTRACT

Randy Diantama. NIM 21508722
Analysis of credit pension developments with guaranteed retirement pension decree at Bank Tabungan Pensiunan Nasional KCP Achmad Yani Bandung
Under the guidance of : Windi Novianti, SE.,MM.

Banks as financial institutions have a core business of collecting funds from the public in the form of deposits which is then channeled back to the community in the form of credit. PT. Bank Tabungan Pensiunan Nasional. (BTPN) is one of the commercial banks which have the function of providing banking services and help improve the lives of many people, especially retirees. In terms of improving living standard of the people at large, BTPN banking products provide facilities for the provision of pension credit. The purpose of this study to determine the development of pension credit at the Bank Tabungan Pensiuan Nasional KCP Achmad Yani in Bandung.

The object of research examined in this study is the analysis of credit developments with guaranteed retirement pension decree.

Methods of analysis used writer is descriptive method that is by collecting, compiling, classifying, analyzing data in such a way that it can provide a fairly clear picture of the object under study and can be generated a conclusion and suggestions.

The results of this study indicate that the development of pension credit provided by KCP BTPN Achmad Yani Bandung period 2006 - 2010 experienced an increase and decrease, the increase occurred in 2008 and 2009 respectively 4.56% and 24.40 5 but in 2007 and 2010 decreased respectively by (5.68)% and (6.26)%.

Keywords: development, pension credit, the customer