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## IDENTIFICATION OF CREDIT MANAGEMENT OF PURNA BHAKTI CREDIT (KPB) FOR RETIREES AT BANK JABAR BANTEN (BJB) SORENG BRANCH

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### Abstract

This study endeavors to comprehensively explore the management of retirement credit (KPB) for pensioners within the precincts of the Bank Jabar Banten (BJB) Soerang Branch Office. Employing a holistic research approach, this investigation amalgamates both quantitative and qualitative methodologies, with a focal point on descriptive analysis. The empirical data was meticulously acquired through a combination of observations and insightful interviews conducted with the dedicated Bank personnel. The findings unveil a pensioner count of 5,000, a notable subset of which, namely 3,000 pensioners, are actively enrolled in the post-service credit facility (KPB). Evidently, this credit facility thrives, as underscored by its widespread popularity among the retired demographic. A pivotal aspect of this success can be attributed to the HEPI (Provision and Insurance Cost Savings) initiative, meticulously designed by the Bank to ensure the financial well-being of retirees. This inventive program assumes the onus of bearing 100% of the provision and insurance costs, solidifying the Bank's commitment. Presently, the retirement credit (KPB) scheme experiences oscillations in interest rates. Newly initiated loans command an 11.5% interest rate, while those undergoing rehabilitation—a process that entails replacing old credit arrangements with new ones—entail a 12% interest rate. This intriguing landscape underscores the dynamic nature of the pensioner credit domain.

**Keywords:** Retirement Credit (KPB); (KPB); HEPI Program; Interest rate

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### Introduction

The aspiration to evolve into a developed nation is shared universally, as advancing within the realms of economics and development stands as a pivotal catalyst in this pursuit. Achieving the status of a developed country necessitates not only balanced economic growth but also augmented societal well-being. In this context, the significance of equitable prosperity and improved quality of life cannot be overstated. Consequently, a pivotal avenue through which such national progress can be attained is by harnessing the potential of banking services. In the course of history, numerous sectors have undergone transformative growth, spanning industries and diverse domains. Among these sectors, the banking industry holds a prominent place, demonstrating rapid evolution, particularly in Indonesia. This evolution is intricately linked with the advent of the digital era, culminating in the transformation of banking operations to a digital framework.

As societal demands have evolved alongside the shifting times, a paradigmatic challenge has emerged, primarily in the economic sphere. Addressing these challenges calls for innovative solutions, with banking services emerging as a frontrunner. Banking stands as a linchpin in a nation's economic advancement, driving the amplification of public welfare through critical offerings like credit facilities. The provision of credit facilities by financial institutions constitutes an invaluable asset for the community. Banks, acting as financial intermediaries, amass public savings and channel them back into society through diverse credit mechanisms, all in pursuit of uplifting the general populace's living standards (as defined by the Republic of Indonesia Law No. 10 of 1998 concerning banking). An illustrative example of this dynamic unfolds in West Java Province, a region characterized by a proliferation of banking establishments across its cities and regencies. These facilities extend to a broad spectrum of the populace, spanning various vocations, including public servants, military and police personnel, state-owned enterprise employees, and retirees. This inclusive approach underscores the bank's role in fostering financial inclusion. The management of pension funds is entrusted to several institutions and legal entities, encompassing entities like PT. Taspen, PT. Asabri, and Dapen, which oversee pension-related affairs for distinct segments of the population.

Bank Jabar Banten, widely recognized as BJB, stands as a pivotal institution that extends credit facilities catering to an array of beneficiaries, including ASN (State Civil Apparatus), TNI/POLRI members, BUMN (State-Owned Enterprises) employees, and retirees. The transition from an active service to retirement for ASN brings about a

significant shift, marked by the departure from a bustling professional life to a more leisurely pace. This phase, though liberating, often presents financial challenges for retirees. The imperative for pensioners to secure alternate income streams alongside agency-provided benefits is palpable, underlining the necessity for preparatory measures to ensure their well-being during their later years. Addressing this landscape, Bank Jabar Banten (BJB) steps in with its pension credit facility, colloquially referred to as the "retirement credit (KPB)". Bank Jabar Banten, colloquially known as BJB, is a prominent BUMD Bank (Regional Owned Public Entity), operating under the jurisdiction of DPRD (Regional People's Representative Council) West Java and Banten. Established over five decades ago, the bank's headquarters is located on Jl. Naripan No. 12-14, Braga, Kec. Sumur Bandung, West Java 40111. With an extensive network encompassing 65 branch offices, 315 sub-branch offices, 346 cash offices, 213 payment points, 1,743 ATMs (Automated Teller Machines), and 13 Weekend Banking outlets, BJB's influence spans various regions and cities. Notably, the branch situated at Jl. Raya Soreang No. 17, Exhibition, Kec. Soreang, Bandung Regency, West Java 40912, contributes to this network.

The genesis of Bank Jabar Banten traces back to its inception on May 20, 1961, formalized by the Governor of West Java Province's Decree Number 7/GKDH/BPD/61. Initially christened PD Bank Karya Pembangunan, it underwent a transformative journey, evolving through West Java Regional Regulation Number 1/DP-040/PD/1978, which led to its renaming as the Regional Development Bank of West Java on June 27, 1978. Subsequently, Regional Regulation Number 11 of 1995 conferred the designation "Bank Jabar" upon the institution, aligning it with the status of a PT (Persero Limited). In accordance with the Decree of the Governor of Bank Indonesia Number 9/63/KEP.GBI/2007 dated November 26, 2007, coupled with Directors Decree Number 1065/SK/DIR-PPN/2007 dated November 29, 2007, PT Regional Development Bank West Java and Banten underwent a transformative transition, emerging as Bank Jabar Banten or BJB, as it is recognized today. The following is data on the number of pension customers who apply for pension credit loans at Bank Jabar Banten (BJB) Soreang-Bandung Regency Branch Office, starting from the PNS (Civil Servant) pension group, members of the TNI / POLRI and employees of BUMN (State-Owned Public Agencies).

**Table 1. Data on Amount of Purna Bhakti Credit Loans by Institution at Bank Jabar Banten Soreang Branch Office, Bandung Regency in 2023**

No	Agency	Total (%)
1	PT. Taspen	45%
2	PT. Asabri	10%
3	Dapen	5%

Source: Bank Jabar Banten (BJB) Branch Office Soreang Kab. Bandung (2023)

From the above table data, it can be seen that there are many retired customers applying for Post Service Credit Loan (KPB) from Bank Jabar Banten (BJB) Soreang-Bandung Regency Branch, which are divided into three groups according to the Payment Center- Agency. There are about 5,000 retired customers in the Soreang branch of Bank Jabar Banten (BJB). 60% use credit facilities registered with Bank Jabar Banten (BJB) Soreang branch. Starting from the group of retired PNS (officials) G2B, the group of retired PNS (officials) members of G2E TNI/POLRI and the group of retired employees of BUMN (State-Owned Public Agencies) G2G. The payment center for the three groups of pensioners is different, for retired PNS (Pegawai Negeri Sipil) G2B, the payment center comes from PT. Taspen, a retired member of the TNI/POLRI G2E whose payment center is from PT. Asabri and for retired BUMN employees (State-Owned Enterprises) G2G, the payment center is from Dapen. From the table data above, it can be seen that the amount (%) is different from each pension institution and shows a value of 45% for PT's paying office. Taspen, the 10% figure is from PT. Asabri and the 5% number is from Dapen. Based on the data obtained by the author from the three groups, there are 3,000 retirees using the services of Post-Service Credit Facilities (KPB) at Soreang branch of Bank Jabar Banten (BJB).

The development of Post Service Credit (KPB) facilities and the attention of retired customers at Bank Jabar Banten (BJB) Soreang branch have almost filled the market among retirees. Customers are selective in choosing the service facilities they use to manage their finances, taking into account the benefits they derive from those facilities, the quality of service and the costs they incur, such as: B. Provisional fees and insurance for maintaining the facilities they want to need. Therefore, it is necessary to have service facilities with programs that can provide happy retired customers. Based on the above description, the authors are interested in starting a research entitled Identification of Credit Management of Purna Bhakti Credit (KPB) for Retirees at Bank Jabar Banten (BJB) Soreng Branch.

## Basic Theory

### Retirement

Retirement is the condition of a person who is no longer working, due to the age factor that is no longer possible to work and must be terminated in accordance with the retirement age regulations in accordance with the relevant company regulations, or at his own request (young pension) by getting a regular income. According to Law Number 43 of 1999 concerning Personnel Fundamentals article 10, pensions are old age security and remuneration for civil servants who have devoted themselves to the State for many years. A person who has entered retirement gets an income that can be received every month in the form of the right to a pension fund that is obtained after working for many years, usually the pension fund is in the form of money.

Retirement according to Government Regulation of the Republic of Indonesia Number 32 of 1979 concerning Dismissal of Civil Servants are Civil Servants who have reached the retirement age limit (56 years), honorably discharged as civil servants (PNS).

### Full-Service Credit (KPB)

According to article 1 point (11) of Law Number. 10 of 1998, credit is the provision of money or bills that can be equated with it, based on an agreement or agreement between the Bank and another party that requires the borrower to repay the debt after a certain period of time with interest. According to Kasmir (2016: 73) credit is the provision of money or bills that can be equated based on an agreement or agreement between the debtor and the creditor and is required to pay predetermined interest if the debt is repaid. Credit means the process of giving loans that can be returned with installment payments.

Meanwhile, the elements that must be contained in credit that are considered in granting credit according to Kasmir (2019) are trust, agreement, term, risk and remuneration.

1. Trust, namely the lender's (Bank) belief that the credit provided will actually be accepted again in the future, after an in-depth investigation process of the customer who will apply for a credit loan.
2. Agreement, the agreement between the lender and the credit recipient is set forth in an agreement, where each party signs their rights and obligations.
3. Period, each credit given includes the agreed credit return period.
4. Risk, the cause of uncollectible credit which we know as interest.
5. Remuneration is an advantage for the lender (Bank), namely interest. Remuneration in the form of interest and loan administration fees is the Bank's profit.

The main purposes of giving credit according to Thamrin and Sintha (2018: 116) include:

1. Seeking profit, namely aiming to obtain results from the provision of the credit, the results in the form of interest received by the Bank as remuneration and credit administration fees charged to customers.
2. Helping customers in developing their business.
3. Helping the Government; for the government, the more credit disbursed by the banking sector, the better, considering that better means an increase in development in various sectors.

Post-service credit (KPB) is one of the financial facility services provided by the Bank to retirees or former employees in order to meet their financial needs after an active working period. According to (BPP BSGO 2017: 85) post-service credit (KPB) is the provision of credit facilities to civil servants (PNS) whose service period will end and will enter retirement.

The credit granting process cannot be said to be easy or difficult. Banks cannot freely provide loans to customers, it all depends on the eligibility of the customer. Banks have their own criteria that become a benchmark for whether the customer is eligible or not. Bank benchmarks in general will look at the condition of the customer's history, whether they have previously applied for a loan or not, if the customer has previously applied for a loan, whether the credit transaction status is current or has experienced bad credit. The results of examining the condition of the customer's history determine whether or not the customer is eligible to receive a loan from the Bank and determine whether it is easy for someone to receive credit from the Bank.

The services of post-service credit financial facilities (KPB) provided by Bank Jabar Banten (BJB) which are intended for retirees have several potential benefits, including:

1. Insurance Cost Guarantee; Post-devotion credit (KPB) customers get guaranteed insurance costs if something unexpected happens. The Bank will cover 100% of the customer's credit insurance costs.
2. Fulfilling the need for funds to finance both consumptive and productive expenditures.
3. Improved quality of life; Retirement credit (KPB) plays a role in improving the quality of life of retirees. With the funds obtained from the loan proceeds, retired customers can get better health care and meet their other needs.
4. With retirement credit (KPB), pensioners can manage their finances more effectively and efficiently.
5. Helping customer businesses; after bhakti credit (KPB) can help customer businesses that need funds, both investment funds and funds for working capital. With these funds, customers will be able to develop and expand their business.

### **Bank Jabar Banten (BJB)**

Banks are financial institutions that provide various financial services to customers. According to Kasmir (2016: 3) Banks are financial institutions whose main activities are collecting funds from the public and channeling these funds back to the community and providing other bank services. Banks act as intermediaries in collecting funds from customers who have excess funds and provide loans for customers who lack funds. The Bank's function as an institution of public trust in maintaining customer funds, providing financial services and playing a major role in maintaining the stability of economic growth. Banking Law No. 7 of 1992 states that the main function of Indonesian banking is to collect funds and distribute public funds. According to Sumrtik and Mistik in the Management Textbook (2018: 15) While the side functions of the Bank include other Bank services, namely, supporting the smooth operation of payment mechanisms, supporting smooth international transactions, creating money, investment facilities and safekeeping of valuables.

Bank Jabar Banten (BJB) is a commercial bank operating in West Java and Banten, Indonesia. Bank Jabar Banten (BJB) was established on June 20, 1961 confirmed by Decree of the Governor of West Java Province Number 7/GKDH/BPD/61 which was originally named PD Bank Karya Pembangunan, through West Java Regional Regulation Number 1/DP-040/PD/1978 On June 27, 1978, PD Karya Pembangunan Bank was changed to the West Java Regional Development Bank. Then based on Regional Regulation Number 11 of 1995 the West Java Regional Development Bank has the designation Bank Jabar as a form of PT (Persero Limited) based on Regional Regulation Number 22 of 1999. In accordance with the Decree of the Governor of Bank Indonesia Number 9/63/KEP.GBI/2007 November 26 2007 concerning Change of Business License on Behalf of PT Bank Pembangunan Daerah Jawa Barat to Business License on Behalf of PT Bank Pembangunan Daerah Jawa and Banten as well as Board of Directors Decree No. 1065/SK/DIR-PPN/2007 dated 29 November 2007 PT Bank Pembangunan Daerah Jawa Barat and Banten became Bank Jabar Banten or BJB.

Bank Jabar Banten (BJB) is committed to supporting economic growth and development in the West Java and Banten regions, advancing the MSME sector (Business, Micro, Small and Medium Enterprises) and contributing to community development. Bank Jabar Banten (BJB) provides various financial management facility services intended for individual, business and government customers. Product services available at Bank Jabar Banten (BJB) Soreang Branch Office as aspects of operational activities, include:

#### **1. Raising Funds**

- a) Savings: Tandamata Business, Tandamata Gold, Tandamata Purna Bhakati, Tandamata SiMuda, and others.
- b) Current Accounts: Foreign Currency Current Accounts, Corporate Current Accounts and Corporate Foreign Currency Current Accounts
- c) Deposits: bjb Deposits, bjb Deposits at will, bjb Corporate Deposits, and others.

#### **2. Channeling Funds**

- a) Consumer Credit: bjb Guna Bhakti Credit (KGB), bjb Pre-Retirement Services (KPPB), bjb Purna Bhakti Credit (KPB), and others.
- b) Commercial Loans: bjb General Investment Loans and bjb Working Capital Loans.
- c) Home Ownership Credit: bjb KPR.
- d) MSME loans: bjb People's Business Credit (KUR), bjb SSRG, People's Love Credit, People's Love Credit, Main Micro Credit, bjb Small and Medium Enterprises Credit (KUKM) and bjb Credit to Cooperatives.

### 3. Services and Bank Services

- a) Bjb Cash Management Service
- b) Safe DepositBox
- c) E-Banking
- d) Collection

#### **Identification of Purna Bhakti Credit Management (KPB)**

According to Sudarsono, quoted from the book *Audit Quality and Corruption Detection* by Rahima Br. Purba (2021), identification is the determination or determination of a person and thing. The management of retirement credit (KPB) at Bank Jabar Banten (BJB) is carried out based on the principle of prudence, effective risk management and compliance with applicable policies. Credit decisions regarding whether or not prospective customers get credit loans, the Bank will first identify several aspects in accordance with applicable regulations. Identification of retirement credit management (KPB) at Bank Jabar Banten (BJB) includes several aspects, including credit analysis. The Customer Service team facilitates the submission of files and customer requisites to the Credit Acceptance Officer. Their role involves evaluating the credit's viability, considering factors present in the applicant's file, including pension salary, the current state of the pension balance as indicated in the latest paycheck slip or passbook. These meticulous assessments determine whether the applicant meets the criteria for credit eligibility. Credit rating. The Bank evaluates the credit history of prospective customers by assessing the stability of credit returns.

1. Nominal credit, to find out the availability of credit loan ceilings and assess the ability of prospective credit customers to make credit repayments.
2. Document authenticity. Documents that have been submitted serve as anticipation of unwanted events regarding the authenticity of documents used as a condition for applying for credit loans by prospective credit customers.
3. Retirement age and credit period. As a consideration of the ability of prospective credit customers to process long-term credit repayments with the time to be taken in the credit repayment process.
4. Payment management. Bank Jabar Banten (BJB) Soreang Branch Office ensures that the process of managing customer credit payments is easier and more efficient, includes information regarding a clear schedule in the management process, acts quickly and precisely when bad credit occurs.

#### **Purna Bhakti Credit Management Procedures (KPB)**

The management of retirement credit (KPB) which is managed by Bank Jabar Banten (BJB) Soreang Branch Office certainly has procedural provisions starting from customer criteria and document requirements that apply to obtain this service facility. After checking the completeness of the documents, if the required documents that have been submitted do not meet the requirements, then the credit application is rejected. If the document meets the requirements, then submit an application for a pension loan to be signed by the prospective customer.

1. Simulation procedure or pension credit calculation. The Credit Acceptance Officer checks the authenticity of the retirement credit requirements document (KPB) then performs simulations/calculations through a computer program, prints credit documents, Loan Analysis and conducts an interview process.
2. The procedure for opening a customer number (CIF) and inputting the prospective debtor's personal data. Customer service (CS) inputs the prospective customer's personal data and opens the number of the customer who has applied for a retirement credit loan (KPB).
3. Pensioner credit loan verification procedure. After the interview process is complete, the Bank re-examines the document requirements, loan analysis, term and age of the prospective customer for post-service loans (KPB) whether they meet the requirements or not. If you meet the requirements, the Bank prints a Credit Agreement (SPK) document to be signed by prospective pension credit customers.
4. Loan data input process. Input the customer number that has been created and input the credit loan data per pension customer through a computer program, then print the Payment Schedule Details which contain the transaction code when the teller's computer is blocked so that the pension credit can be disbursed.
5. Pension credit approval process. The manager checks the Credit Agreement (SPK) document and signs the document so that the pension credit loan can be disbursed.
6. Loan disbursement process. The teller enters the transaction code in the Payment Schedule then prints proof of cash disbursement, signs and stamps the Credit Agreement document and hands over the money from the disbursement with a photocopy of the first sheet of Loan Details to the customer.

### Obstacle Factors of Purna Bhakti Credit Management (KPB)

There are internal factors and external factors that become obstacles to operational activities in managing post-service credit facilities (KPB) services at Bank Jabar Banten (BJB) Soreang Branch Office, including:

1. Internal Barriers:
  - a) The BI Checking process, which sometimes requires quite a lot of time and BI Checking for prospective credit customers, if it shows conditions that make it impossible to get a credit loan, the management of credit loans will be hampered.
  - b) Lack of document requirements for credit customers, thus affecting the credit granting process and the accumulation of credit loan application requirements, so that the Credit Acceptance Officer finds it difficult to examine credit loan applications and will take quite a lot of time.
  - c) There is a lack of customer service (CS) employees who are placed at the front desk, specifically to serve customers who wish to apply for a full-time credit loan (KPB), so that it is sometimes difficult to serve prospective customers.
  - d) The interest rate is too high so that the burden faced by the customer is higher in paying off the retirement credit (KPB) installments, if no program is offered.
2. External Barriers:
  - a) Lack of customer knowledge regarding post-service credit services (KPB).
  - b) Limited information regarding standard provisions and required documents that must be completed by prospective credit customers. Sometimes there are differences from one document to another, so the customer needs to fix the document first and it will take quite a lot of time.
  - c) Customers who have other loan installments. If the prospective credit customer (KPB) has other loans, there is concern that there will be a delay in long-term installments.
  - d) Credit Risk, such as the condition of previous retirement credit (KPB) loan history. Sometimes the condition of the prospective credit customer's history after BI Checking shows that it is not in good condition, so this can be a consideration of whether or not to get a credit loan.
  - e) The customer is negligent or does not understand the terms and conditions specified in the after-service credit loan agreement (KPB) at Bank Jabar Banten (BJB) Soreang Branch Office.

### Research Methods

The research method used in this study is a combination. The combined research method is a type of research that combines two research methods including quantitative and qualitative research. According to Subagyo (2020: 101) the combined research method is said to be research with data analysis, then integrated in the form of findings and finally draws conclusions. The combined research method uses the philosophy of pragmatism as the basic form of the combined research method. According to Sugiyono (2016: 42) pragmatism is a combination of positivism and positivism. This research approach uses descriptive analysis where this approach aims to understand the condition of the object under study more specifically to obtain data that is in accordance with the conditions in the field, where the data is further processed on the basis of theories so that data can be drawn conclusions. Research data collection activities were carried out during the PKL (Field Work Practices) which were held from 28 November 2022 to 28 January 2023. Data collection techniques used data based on observation and interviews.

### Results and Discussion

Based on the outlined context, the expansion of post-service credit facilities (KPB) has demonstrated a remarkable surge in growth, evident in the overwhelming interest shown by retirees, effectively dominating the retiree market segment. This surge is underscored by the substantial registration count of approximately 5,000 retired clients at Bank Jabar Banten (BJB) Soreang Branch Office. Among these, a substantial 3,000 retirees have opted for the after-service credit facility service as a means to meticulously manage their retirement finances. Segmenting the retiree clientele further, the Bank Jabar Banten (BJB) Soreang-Bandung Regency Branch Office processes retirement credit loan (KPB) applications from three distinct groups, each tied to a distinct payment center agency. Remarkably, 60% of these applications emanate from the retired PNS (Civil Servants) G2B group, the retired PNS (Civil Servants) G2E TNI / POLRI members contribute 10%, and the retired BUMN (State-Owned Public Agencies) G2G employees form the remaining 5%. These groups are delineated by their corresponding payment centers, which encompass PT. Taspen

for G2B PNS pensioners, PT. Asabri for retired TNI/POLRI G2E members, and Dapen for retired BUMN G2G employees. The distribution of percentages for each pension agency highlights their relative contributions, with 45% from PT. Taspen, 10% from PT. Asabri, and 5% from Dapen.

The discerning criterion for each retired customer centers on the fulfillment of their expectations through the service provisions they avail. As retired customers weigh their options, factors such as accrued benefits, service caliber, and associated costs, encompassing provisions and insurance fees, invariably feature in their considerations. The harmonization of these elements is vital to engendering contentment and satisfaction among retired customers, thus emphasizing the necessity of well-structured service programs. Integral to the provision of post-service credit facility services (KPB) are associated provision and insurance fees. The potential inclusion of deductions from these fees is a pivotal variable influencing the choice of post-service credit facility (KPB) services for pension customers. Soedarsono (2018) defines insurance as a contractual arrangement between the insurer and the insured, wherein the former receives premiums in exchange for an assurance to provide compensation if specified risks materialize. Ergo, retirees anticipate a sense of trustworthiness in the credit facility services they utilize. Addressing the realm of service quality within the after-service credit facility (KPB), it is evident that the requirements for effective management have been duly met. Compliance with such requisites plays a decisive role in the triumph and seamless administration of the after-service credit facility (KPB) at the Bank Jabar Banten (BJB) Soreang Branch Office.

Retirees who aspire to utilize the after-service credit facility (KPB) services at Bank Jabar Banten (BJB) Soreang Branch Office can partake in a bespoke program tailored to their retirement needs, known as the HEPI (Save Insurance Provision) program. In effect from the close of 2021 until July 31, 2023, the HEPI program beckons retirees with its enticing benefits. A hallmark of the HEPI program's allure lies in its cost-effective structure, whereby all provision and insurance fees are entirely waived for participating retirees. Bank Jabar Banten assumes full responsibility, covering 100% of these costs. Through this innovative initiative, the Bank empowers retirees, enabling them to reap more substantial gains. Nonetheless, it's important to note that while the retirement credit facility (KPB) service coupled with the HEPI program exonerates retirees from provision and insurance fees, unforeseen insurance-related liabilities would not be passed on to heirs.

In the present landscape, the comprehensive credit service (KPB) offered at Bank Jabar Banten (BJB) Soreang Branch Office reflects dynamic shifts in interest rates. Fresh loan applicants, largely pensioners, are presented with an interest rate of 11.5%, whereas those undergoing credit rehabilitation are subject to a rate of 12%. This process involves replacing previous credit arrangements with new ones. Notably, this stands in stark contrast to rates that once hovered around 16% in years past among various banks. These transformative positive changes undoubtedly bolster retiree welfare, bolstered by the range of services rendered by Bank Jabar Banten (BJB) Soreang Branch Office. The essence of identifying retirement credit management (KPB) resides in the intricate process of strategizing, assessing, and formulating the requisite framework for overseeing these credit facilities. This multifaceted endeavor strives to ensure that the intended purpose of the facility is achieved through an efficient program management process, resulting in elevated retirement welfare and contentment. The administration of retirement credit (KPB) by Bank Jabar Banten (BJB) Soreang Branch Office adheres to meticulous procedural stipulations, commencing with customer criteria and the requisite documentation necessary to access this service. Upon scrutiny of submitted documents, applications that fall short of requirements are regrettably declined. Conversely, applications that meet the criteria proceed to the next step, involving the submission of a pension loan application, which is then formalized through customer signatures.

### **Retirement age**

The provisions for retirement age requirements that have been determined starting from the maximum limit that has been determined in accordance with the retirement age limit policy for retirees who will apply for a service loan after service credit facility (KPB) are at least 15 years old up to 75 years old.

### **Ceiling**

Every retired customer who wants to apply for a retirement credit loan (KPB) is advised to ask in advance which ceiling they will choose. The retirement credit ceiling (KPB) is the limit of the amount of funds that the Bank provides to the recipients of retirement loans (KPB) in accordance with the policies that apply to the Bank Jabar Banten (BJB) Soreang Branch Office. The ceiling ranges from 10 million rupiah to 300 million rupiah. The selection of the ceiling is adjusted to the income obtained from each institution, so that the installments for each payment are detailed and in

accordance with the retirement customer's capability to pay off each installment. This is because the standard salary given to each retired customer varies according to the group of payment agencies after retirement status.

### Retirement Salary and Compulsory Savings

Management of service submissions for post-service credit facilities (KPB) in accordance with banking SOPs (Standard Operational Implementation) and regulations for companies, including the Bank Jabar Banten (BJB) Soreang Branch Office. Retirement salary and mandatory savings are one of the conditions that must be met by retired customers when applying for credit. Retirement customers' salaries are a benchmark for choosing a ceiling that is in accordance with the salary they earn, because the installments charged to retirees related to retirement credit (KPB) may not exceed 90% of their pension salary. Regarding mandatory savings provisions, 10% of the total installments is applied to mandatory savings with the aim of anticipating if there is a delay in installment payments. In addition to the provisions described above, there are general requirements and special administrative requirements documents that must be fulfilled when applying for a retirement credit loan (KPB) at Bank Jabar Banten (BJB) Soreang Branch Office.

General administrative requirements that must be met, including a 3x4 photo of husband/wife, photocopy of identity card (KTP), photocopy of savings account, photocopy of marriage certificate, photocopy of divorce or death certificate, photocopy of family card (KK), photocopy of taxpayer identification number (NPWP) , photocopy of savings book on behalf of the relevant customer. The special document requirements that must be fulfilled by pensioners for each group according to the different payment agencies, include:

1. Retired customer payment center through PT. Taspen, namely a retirement certificate (SK) and a copy of karip.
2. Retired customer payment center through PT. Asabri, namely retirement certificate (SK) and photocopy of KTPA (Asabri Participant Card).
3. Customers who retire from payment centers through Dapen have the status of a BUMN (State-Owned Public Agency), namely a statement letter (SK) from Dapenbun.

Mechanisms related to retirement credit (KPB) at Bank Jabar Banten (BJB) Soreang Branch Office, include:

1. Prospective retirement customers come to the relevant bank, then the retired customer visits the officer concerned to confirm the loan that has been submitted.
2. Simulation of calculations related to the disbursement results to be obtained according to the expectations desired by pension customers.
3. Collection of orderly administrative requirements that must be collected according to lending procedures.
4. The qualification process related to customer financial data uses OJK (Financial Services Authority) checks and the process of entering pension customer data through the Bank's system.
5. After the loan process has been verified by the leadership, proceed to the Credit Acceptance Officer for the preparation of disbursement files.
6. Signing of the disbursement file by the pension customer concerned.
7. Disbursement of retirement credit loans through the account of the pension customer concerned.

### Statistic Data

Table 2 shows the number of customers per year

**Table 2. Number Of Customers Per Year**

Tahun	Jumlah Nasabah
2022	1385
2021	1514
2020	1973
2019	653
2018	269
2017	59
2016	61



2015	56
2014	20
2013	8

The statistical description of the customer data is shown in table 3.

**Table 3. The Statistical Description Of The Customer Data**

<i>The Customer Data</i>	<i>Value</i>
Mean	599.8
Standard Error	236.0584
Median	165
Standard Deviation	746.4822
Sample Variance	557235.7
Kurtosis	-0.72694
Skewness	0.976293
Range	1965
Minimum	8
Maximum	1973
Sum	5998
Count	10
Confidence Level(95.0%)	534.0012

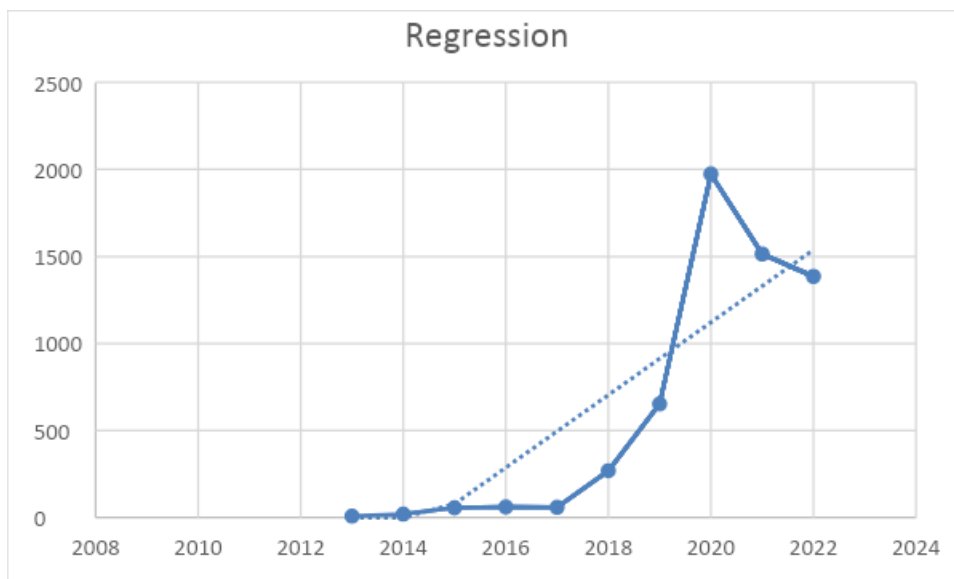
**Table 4. The Regression Statistics of Customer Data**

<i>Regression Statistics</i>	
Multiple R	0.846133
R Square	0.71594
Adjusted R Square	0.680433
Standard Error	421.9885
Observations	10

ANOVA

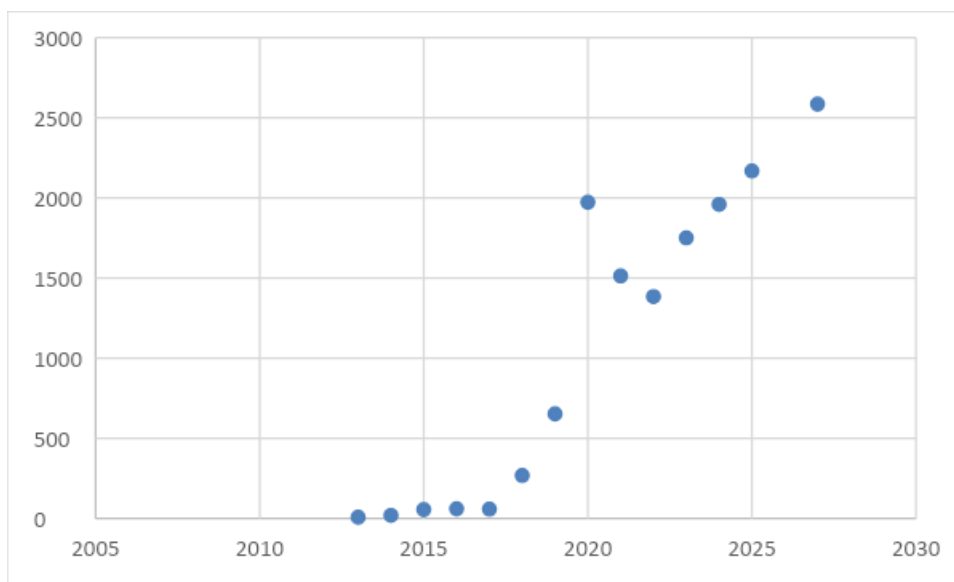
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	1	3590528	3590528	20.16309	0.002027857
Residual	8	1424594	178074.3		
Total	9	5015122			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	-420287	93731.93	-4.4839	0.0020	-636433.6	-204141.1	-636433.6	-204141.1
X	208.6182	46.4594	4.49033	0.00202	101.48261	315.75375	101.48261	315.75375



**Figure 1. The Regression Statistics of Customer Data**

Figure 1 shows that identifying the number of customers can be made a regression model with the equation  $y = 208.62x - 420287$  with a correlation coefficient ( $R^2$ ) = 0.7159.



**Figure 2. The Identification of Customer Data**

Figure 3 shows identification for the number of customers in the next five years. It can be shown in table 5.

**Table 5. The Number Of Customers In The Next Five Years**

Years	Customer data
2023	1751
2024	1960

2025	2168
2027	2586

### Conclusions and Recommendations

Summing up the preceding discourse on the "Identification of Purna Bhakti Credit Management (KPB) for Retirees at Bank Jabar Banten (BJB) Soreang Branch Office," it can be inferred that:

1. The process of managing post-service credit loans (KPB) at Bank Jabar Banten (BJB) Soreang Branch Office intended for retired customers has several stages and provisions of general and special requirements that apply in accordance with Bank policy, based on the class of each payment agency each as a mandatory requirement that must be met by prospective customers to obtain credit facilities. At the Bank Jabar Banten (BJB) Soreang Branch Office, there are 3 groups of pensioners according to the payment center agency, and there are special requirements documents that must be met when applying for a loan for a retirement credit facility (KPB), including customers who retire from payment centers through PT. Taspen, namely a retirement certificate (SK) and a copy of karip, payment center pensioner customers through PT. Asabri, namely retirement certificate (SK) and photocopy of KTPA (Asabri Participant Card), payment center pension customers through Dapen with SOE status (State Owned Public Agency), namely Dapenbun certificate (SK). Bank Jabar Banten (BJB) Soreang Branch Office also has criteria for prospective credit customers as a standard for retired customers in terms of retirement age, the installment period or pafond that must be set and the amount of retirement salary that prospective retirement customers get. Stages in managing retirement credit (KPB), namely, prospective customers submit credit applications, filing by prospective retired customers, collecting credit application files, the Bank carries out a credit analysis process then credit decisions and credit realization.
2. With the existence of a post-service credit facility (KPB) provided by Bank Jabar Banten (BJB) the Soreang Branch Office which is intended for retirees is a means of supporting the realization of old-age welfare for retirees. Funds obtained from credit can be used by pension customers, one of which is by establishing a business, developing a business, so that retired customers have additional income other than the pension salary they receive every month. In line with that, there is a program offered, namely the HEPI (Provision and Insurance Cost Savings) program that can guarantee the quality and finances of retirees. The HEPI program (Save Provision and Insurance Fees) offers 100% provision and insurance costs to be borne by the Bank.

Suggestions that the author can convey are:

1. Seeing from the attention of pension customers towards retirement credit with the existence of the HEPI (Provision and Insurance Cost Savings) program, in the future the bank can provide various programs that are even more attractive to retirees with profitable offers.
2. Prospective customers who apply for loans for retirement credit facilities (KPB) are on average older, therefore the Bank must further improve services related to information regarding the terms and conditions of credit loans. So that the credit management process runs smoothly, indicating problems from prospective credit customers.
3. Banks should be careful in processing and checking documents submitted by prospective customers as proof that the files submitted are genuine and there is no data that has been falsified by certain parties.

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