

ABSTRACT

**MECHANISM FOR DISBURSING PENSION GUARANTEES FOR STATE
CIVIL APPARATUS (ASN)
AT PT BANK MANDIRI TASPEN CIAMIS SUB-BRANCH OFFICE**

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The purpose of this research is to know and understand the disbursement of the Pension Guarantee program for State Civil Apparatus employees by PT Bank Mandiri Taspen Ciamis Sub-Branch Office. The research method approach used is a qualitative method approach that focuses on observation with data collection techniques, namely data obtained from direct observation, in-depth interviews with bank employees, namely Customer Service, and literature study. Based on the results of the research, the disbursement of the Pension Guarantee program for employees of the State Civil Apparatus by PT Bank Mandiri Taspen, Ciamis Sub-Branch Office, participants / or applicants go through several stages first, namely including opening a retirement savings account, recording biometric data, then the mechanism for disbursing pension guarantees made through the Bank and the mechanism for disbursing pension guarantees made through ATMs (Mandiri Cash Advance). Obstacles that exist in the implementation of pension insurance disbursement can be overcome properly. The author suggests that the office improve the quality of pension fund products by conducting socialization through related agencies that are more leverage to convey information about the mechanism of participation in the pension guarantee program.

Keywords: Mechanism, State Civil Apparatus, Pension Guarantee, Bank.