

## **ABSTRACT**

### **REVIEW OF PROCEDURE FOR GRANTING GUNA BHAKTI (KGB) CREDIT FOR GOVERNMENT OFFICERS WITH WORKING AGREEMENTS (PPPK) BANK BJB KCP SAMARANG GARUT**

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*The purpose of this study was to determine the procedure for granting Guna Bhakti credit at the Regional Development Banks of West Java and Banten. This study uses a qualitative descriptive method with an in depth interview method, namely by conducting direct interviews with BJB bank staff, KCP Samarang Garut, literature studies, and participant observer studies. By using data analysis techniques by collecting data, reducing data, presenting data and drawing conclusions. In order to achieve clear and targeted research objectives, the authors formulate problems regarding the terms and procedures for granting Credit for Bhakti for Government Employees with an Employment Agreement. Obstacles that arise in the implementation of the provision of Guna Bhakti Credit and the steps to resolve them. Based on the results of research and discussion, the procedure for granting Guna Bhakti Credit at the Regional Development Bank of West Java and Banten KCP Samarang Garut goes through several stages including: credit application, credit application verification, debtor data and information collection process, credit analysis, credit decisions, and disbursement credit. In this procedure the parties involved include: the Customer, the Consumer Account Officer, and the Credit Administration as well as the Teller. In conducting the credit disbursement process, officers experienced internal and external obstacles. To minimize the obstacles that occur, it is recommended that officers be more thorough in verifying the completeness of customer data, can add promotion officers and improve services so that customer waiting times do not become longer.*

**Keywords:** *Bank, Procedure, Consumptive Credit, Government Employees with Work Agreement.*