

**ABSTRACT**

**PROCEDURE FOR OPENING RETIREMENT SYMPHONY PENSION  
SAVING PRODUCTS AT PT BANK NEGARA INDONESIA Tbk  
BRANCH OFFICE CIAMIS**

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Bank Negara Indonesia (Persero) Tbk Ciamis Sub-Branch Office is one of the banks that provides pension savings, which at BNI are called Simponi pensioners. Retirement is when a person stops working and earns income. Currently, PT Bank Negara Indonesia Tbk has issued a BNI Simponi Financial Institution Pension Fund (DPLK) product specifically for managing participants' funds to ensure welfare in old age. The purpose of this study was to determine the procedure for opening a retirement simpony savings product at PT Bank Negara Indonesia Ciamis Sub-Branch Office. The research method was carried out using a qualitative descriptive method with data techniques used namely field studies, literature studies. There are in-depth interviews and direct observation. The data analysis techniques are data collection, data reduction, data presentation, and drawing conclusions. Primary data is data that is directly obtained from the field or research location, by collecting data and information directly from sources. Secondary data is a supporter of primary data. Secondary data was obtained by the author from existing research books, journals, and the internet related to theories relevant to the research company. The conclusion of this study shows that the requirements and procedures for opening a retirement savings product are not difficult. This retirement symphony savings is very helpful for customers in the welfare of their old age. However, in opening the Symphony Pension Savings, there were obstacles, one of which was the large competition with other banks which resulted in the Symphony of Pension Savings being less interested.

*Keywords: Bank, BNI Financial Institution Pension Fund (DPLK), Pension Simponi*