

UNDERGRADUATE THESIS APPROVAL

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MAINTAINING LIQUIDTY AND INCREASING
PROFITABILITY (CASE STUDY AT PT. BANK TABUNGAN
NEGARA (PERSERO),Tbk MALANG)

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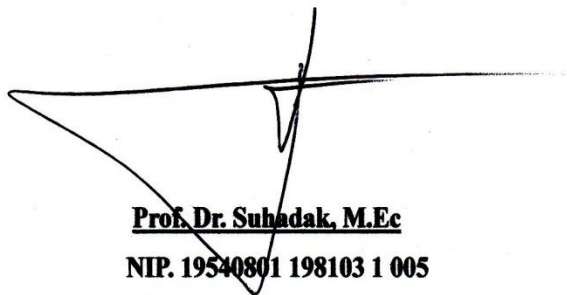
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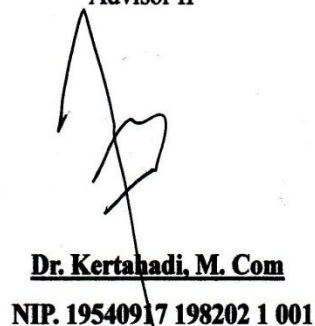
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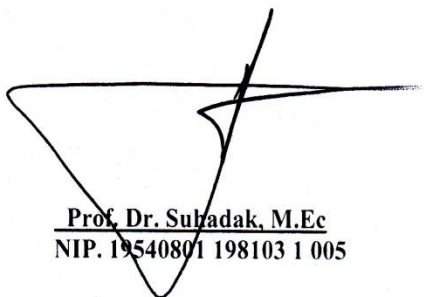
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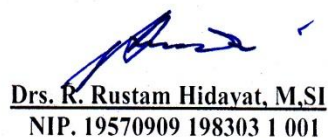
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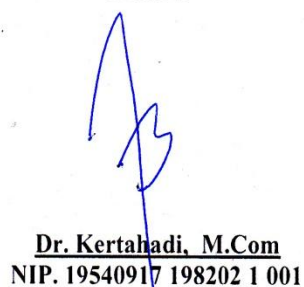
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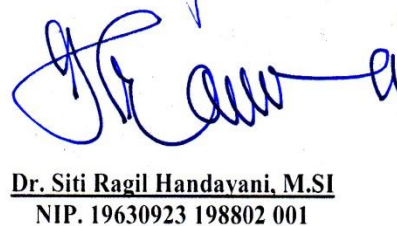
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MOTTO AND DEDICATION

MOTTO :

“ A true friend is one who grabber you hand and touches your heart “

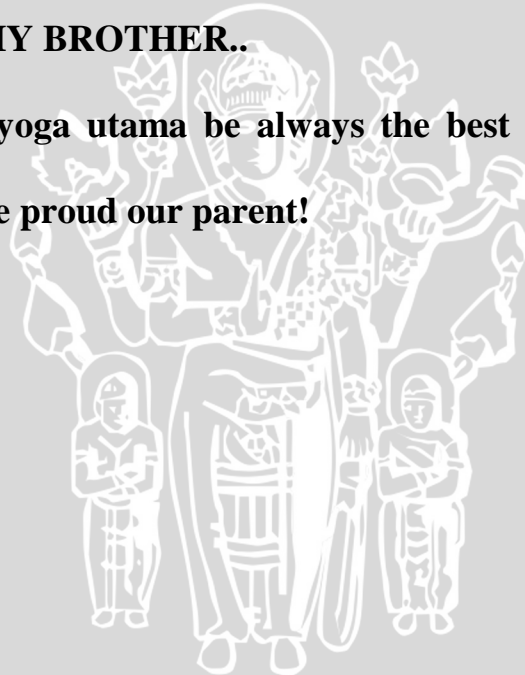
DECICATION :

For : - BELOVED MY DAD AND MY MOM..

Thank you for all of your love and sacrifice, this is my undergratuante thesis as my devotion, on your drop prepiration, on your prayers, on your expectation..

- WITH LOVE MY BROTHER..

- Finsa prayoga utama be always the best for always study hard,make proud our parent!



SUMMARY

PUTRI AGUSTA SARI,2013, effectiveness of credit management for maintaining liquidity and increasing profitability (case study at PT. Bank Tabungan Negara (Persero)Tbk, Malang),Prof. Dr. Suhadak,M. Ec,Dr. Kertahadi,M.Com, 104 pages + xii.

The development of the business world today is quite tight, it is seen by a growing number of companies in the same sector of business. One goal of the company is to maintain the viability of the company as well as trying to develop more business in the future to achieve maximum profit and minimum loss. One services company face tight competition in the banking sector is credit. In social life, credit is not a strange anymore. This is because people in general need of funds to meet their needs, both to conduct its business and to meet the ever increasing consumption, whereas a human's ability to have certain limitations that force a person to obtain funds for the fulfillment of their needs. Financial support is better known to the public as a credit. According to Sunarti (2008:81) “ the main source of credit bank from lending activities”. In addition, credit is happening is a capital investment that has substantial risks, such as delays in repayment of loans, and the collectability of loans either partially or wholly within the allotted time. Therefore, people need a credit management of loans that can achieve the desired results and objectives.

The research method is a method used by one researcher as a guide in conducting an assessment of an object. Guiding research method is one very important step, because if not carried out there will be an error in research data, data analysis and decisions making on research that has been done. The precision in the use of research methods need to be considered to facilitate the writing in preparing research results. Judging from the problems investigated, based on the technique used and the place and time of the research, that is uses quantitative approach. The method of research uses descriptive.

The research result are the effectiveness credit management of PT. Bank Tabungan Negara (Persero),Tbk Malang is working good in credit distribution, because have a stabil increase although decrease too but not large scale, it proven with enthusiastic os society who trust with credit management. And everyday so many people come to the bank to asking credit application. In credit distribution, bank has use the principal of 5C. However, the bank still not optimally apply the whole principal 5C. To achieve an effective credit management then the bank must make improvements in the analysis of credit.

Keyword : eeffectiveness, credit management, maintaining liquidity, profitability

PREFACE

By saying grace on the presence to Allah who has given the blessing and grace to always provide health and ease in carrying out all duties and obligations. With an abundance of blessings and graces, has completed a thesis entitled “Effectiveness of Credit Management for Maintain Liquidity and Increase Profitability (Case Study at PT. Bank Tabungan negara (Persero), Tbk Malang). The benefit of writing this Undergraduate Thesis is as a means to increase the knowledge.

The thesis is the group final task proposed to meet the requirements in obtaining a Bachelor Degree of Business Administration Science at Faculty of Administration Sciences Brawijaya University Malang. Preparation of this report is obtained based in the thesis activities undertaken by the authors, contains as overview of the company such as company history.

The authors realize that the preparation of undergraduate thesis would not be realized without help and encouragement from various parties. Therefore, on this occasion the authors would like to express their gratitude to the honourable:

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2. Dr. Srikandi Kumadji, MS as the Head of Business Administration Department (S1) of Faculty of Administrative Sciences Brawijaya University Malang.
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The authors realize that this undergraduate thesis is still far from perfect. So the authors need suggestions and constructive criticisms to the perfection of this report. Hopefully this undergraduate thesis can be beneficial and contribute significantly to those who need.

Malang, Juny 2013

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