

ABSTRACT

IMPLEMENTATION SAVING PENSION FUND OF CIVIL SERVANTS PROGRAM BY PT TASPEN IN BANDAR LAMPUNG CITY

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The appropriation of pension fund by government to the civil servant (PNS) could be motivation for the civil servants (PNS) to be more hardworking and give certainty income in the future. This program make the civil servants secure especially for those who consider that in retirement age have been unproductive. But dealing with government bureaucracy is not an easy or simple thing, because in terms of its implementation need a long time. PT.Taspen formed by the government based on Government Regulation Number 25/1981 which purpose to organize social insurance savings for the civil servant. PT. Taspen is the institutions that administratively to manage the old age savings program or pension fund of civil servants program.

Based on the description above, the main problems in this research: a) How the implementation saving pension fund of civil servants program by PT Taspen in Bandar Lampung city? b) Whether the inhibiting factors on the implementation saving pension fund of civil servants program by PT Taspen in Bandar Lampung city? This research was conducted by using empirical normative method with using the primary data from the result of this research.

Based on the results and discussions (a) The implementation saving pension fund of civil servants program by PT Taspen in Bandar Lampung city: First, on the implementation participants must came alone should not be represented, and an employee of PT Taspen should not ask fee to participants. Second, employee of PT Taspen must provide services on time, the participants can freely choose payment in the post office or bank, the participants when input data must exactly and accurate and can be accounted. b) The inhibiting factors on the implementation saving pension fund of civil servants program by PT Taspen in Bandar Lampung city: First, the lack of human resources where the number of employees nothing compared to of all the data which want to be input. Second, a mistake in the process of filling in data form by participant.

Keywords: Savings, Pension, PT.TASPEN, Bandar Lampung City.