

ABSTRACT

PERFORMANCE ANALYSIS OF MANAGERIAL PT.BANK RAKYAT INDONESIA (Persero) TBK . PERIOD 2008-2012

BY :

ELVIRA TANJUNG

PT Bank Rakyat Indonesia (Persero) Tbk . (BRI) . BRI is the second-largest bank by assets and the national level in six years since 2007 was recorded as the highest national lender . This is because since its inception , BRI prioritize services to micro , small and medium enterprises to support the promotion of the local economy . The problem in this thesis is Is managerial performance BRI showed improved performance increase ? This thesis system using a descriptive method approach is a form of data collection that aims to describe , explain a situation or a problem in which the captured data is analyzed truth .

Based on the results of research and discussion , the conclusion is the managerial performance of PT Bank Rakyat Indonesia (Persero) Tbk . namely from the calculation of the financial performance of PT Bank Rakyat Indonesia (Persero), Tbk using EVA approach , the EVA is positive and has increased each year and of the results of the assessment using MVA approaches , then MVA is positive and has increased each year . Positive MVA indicates also that financial performance has been carried out effectively and efficiently . Looking at the results of analysis of EVA and MVA on PT.Bank Rakyat Indonesia (Persero) Tbk . can be seen managerial performance is influenced by four (4) factors: work ethic , commitment to professionalism , organizational commitment and locus of control .

Suggestions author of this thesis is to Investors and prospective investors should be careful in assessing the company's financial performance is generated so that it can figure out how the company's business prospects for the future , for the creditor With the acquisition of EVA and MVA is positive, the company is able to provide a refund and interest to creditors , for the company in it PT.Bank Rakyat Indonesia (Persero) , Tbk should be able to keep it so as to produce a higher value in the years to come , and those others who want to use the EVA approach danMVA as a variable in research studies it should be a lot of discussion with parties who are aware of the variables used in this study , in order to truly understanding the process can be applied in the real world .

Keywords : Managerial Performance , Economic Value Added , Market Value Added