



ABSTRACT

The Effect of the Institutional Change in Improving the Credit Performance of PT Bank "X"

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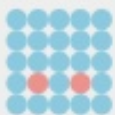
The aims of this study are to explore several factors influencing the credit performance of PT. Bank "X", to find out the impact of the institutional change toward the credit performance of PT Bank "X," and to formulate alternative enhancements in improving the credit performance of PT. Bank "X".

The analyses used in this study are SWOT Analysis and Multiple Linear Regression and the result of this study concludes that the organization in PT. Bank "X" to support the improvement of the effectiveness and efficiency of the organization's operation as being targeted in the Business Plan of PT Bank "X".

The forms of implementation are by improving the quality of Human Resources, conducting continuous training and development programs, formatting cadres, and regenerating the leadership in every unit of organization. Also in the system and procedures is through the improvement of the quality standard of services and the measurable products and services.

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