

ABSTRACT

This study titled Analysis And Design Systems Interest Calculation for Savings with use Horizontal Method (Metris) On Conventional Bank And Its Effect on Investment Activity, which aims to provide information, that the calculation of savings interest, which is known only 3 are based on the lowest balance, based on the average balance and based on the daily balance, it turns out there was one more new invention that is of interest calculation 'Metris'. Horizontal method or abbreviated "Metris" is an improvement in the world Compute Science and has been developed by Stephanus Ivan Goenawan itself into the formula for the calculation of interest on savings. In this study developed that interest 'Metris' can be used as a form of investment activity which subsequently made the design of the 'Metris' system of calculation of interest as well as a simulation tool that allows developers perform application creation system to continue doing coding and implementation of core banking adapted to that currently used by Foreign Bank Conventional research site.

The method used is to use fact data from the researcher's own account, the customer's account with Foreign Bank Conventional spot camouflaged research with the conditions for maintaining the confidentiality of the data bank and compared between the daily interest and rate calculation 'Metris'. Transaction data is used between July 1, 2014 until July 31, 2014.

In this study showed that the calculation of savings interest by using the Horizontal Method (Metris) fairer both for the customer and the bank and can be used for investing activities. To be used for investing activities most optimal customer must multiply transactions in one day before the end off day process.

Keywords: interest horizontal method, system design, investing activities