

## **CHAPTER II DISCUSSION**

### **2.1 Personal Relationship**

For a large part of people, making contact with people may be the biggest problem that is encountered. But it can not be denied that how we make contacts every day. As BRI which has products in savings, loan, and service business, can still be exist until now because of its success in servicing to the customers will increase. By the staffs who always make contact with the customers will increase the service for the bigger income. And the writer who did field practice in PT. BRI (PERSERO) Tbk. Branch Office Tanjungkarang also make contact with people, both with the staffs or with the customers.

#### **2.1.1 The Relationship with The Staffs**

First introduction of the writer to the supervisor of Credit Administration and his staffs made her enthusiastic. Before began to work they discussion and for a moment about Credit Administration. The supervisor gave her a little information what Credit administration was how duties in Credit Administration were. The staffs of Credit Administration were always busy with their jobs each. But they could still keep the relationship, both with another staffs, the customers or

the writer. And of course there was limitation with business and social contacts.

Familiarity that is tied well between the staffs made the writer happy. They are very nice and friendly. So her relation with every staffs could be develop well.

### **2.1.2 Relation with the clients**

During the field practice, the writer learned to serve the clients of the bank as good as possible. At first the writer will greet them directly and ask what can she do for them. For example, they want to send credit application credit, settle a debt, take the guarantee, claim printing or just want to get credit information.

The writer made conversation with the customers. Many things that she asked, such as where institution the customers worked from, where they lived, what for the money would be used, how their family was and etc.

From those questions, the writer knew the customer's reasons lent money. Their answers were the credit which would be used to finance their children's schooling, university lecture, wedding party, medical treatment or another sudden important things, buy motorized vehicle or land, fix their house and etc. And by asking those questions, the customers felt to be paid attention and served well. The little attention that was given by her gave a comfort, both for the customers or for her.

## **2.2 The Facilities in Credit Administration**

The available facilities, which are given to do fluency of banking activities in Credit Administration division, are computers, printers, telephone.

The computer is used to make receipt, Loan Payoff Quotation and Static Data. And also for entering the customer's name as data.

That was the writer's activities. She used the facilities of BRI to do the tasks that given by her field counselor.

## **2.3 The Norm of BRI**

There were no difficulties for the writer to adapt and follow the norms in PT. BRI (Persero) Tbk. Branch Office Tanjungkarang. The norms are certainly of working hours, working dress discipline and customer service.

Working hours starts from 07.30 a.m. until 04.30 p.m. Resting hours starts from 12.00 until 01.00 p.m. Before begin to work, all staffs, except, office boy and cooperation members, praying together in front of Operational Manager room in the 1<sup>st</sup> floor. So they must come to the office earlier 10 or 15 minutes before 08.00 a.m.

The staff, who has been curtailed, according to the schedule leads praying together. After doing praying, branch leader asked all staffs directly what they want to say or suggest. That time is used for branch leader to give critic and suggest, up date information of banking world and extend the targets.

Working dress for BRI staffs is different for man and women. Working dress for man every Monday is white shirt and Tuesday is pale blue. For woman every Monday is Black and Tuesday is dark blue. Working dress for both every Wednesday is gray, 1<sup>st</sup> and 3<sup>rd</sup> week of Thursday is free-collar-smooth shirt. Every 2<sup>nd</sup> week of Thursday is new workshop shirt, 4<sup>th</sup> week of Thursday is long workshop shirt and Friday is *batik*. They must wear black, dark or polite trousers or skirt adjust for working in the office. It is not jeans.

Serving for the customer's satisfaction must always be paid attention by all staffs. They work professionally and give respond to human resources by the way is serve patiently and friendly.

#### **2.4 The Difficulties Encountered**

In the beginning of 2<sup>nd</sup> to 3<sup>rd</sup> on May the writer had many difficulties in her field practice, such as in personal communication both with the staffs or the customers and in using the available facilities. There were no many questions, which are asked to the staffs who were working busily. But the situation would be different in the spare time or resting hours. The writer also did not do much conversation with the customers because she was confused what she would ask.

#### **2.5 The Skill Requirements in Credit Administration Division**

The students' skills related with office administration must be developed. So it can be useful assets. There are many ways that can be done to develop it. It is strongly needed in every professional job. As like doing field practice, the

writer has to train harder her skill, both in operating computer, in English proficiency and speaking skill.

Computer is very important for everybody, especially in Credit Administration division. And also for PT. BRI (Persero) Tbk. Branch Office Tanjungkarang, computer is useful to support banking activities, so that it can be fluent.

## **2.6 The Courses (Syllabus and Curriculum) of D3 in Professional English as a Basis to Apply at Field Practice**

The curriculum of D3 in Professional English is good enough. It gives basis of English proficiency. Knowledge are tourism, hotel, and office. But in real, there are many subjects that be felt was still less. It was cause was not only less of facilities but also less of practices both in the classroom or real field. So applying in the field practice was less to apply. Because the writer did field practice in PT. BRI (Persero) Tbk. Branch Office Tanjungkarang, so the course that can be implemented was not so much.

During field practice the writer never practiced English. But English is used in Computer. So that in operating the computer it can not be separated.

## **2.7 Discuss about the Title of a field practice report**

“PROCEDURE FOR DISTRIBUTION OF CREDIT WITH FIXED INCOME  
CUSTOMERS AT BANK RAKYAT INDONESIA (PERSERO) Tbk  
BRANCH OFFICE TANJUNG KARANG

### **2.7.1 Definition of Credit**

Credit is a bank that loaned money to customers and will be returned at a certain time in the future, accompanied by a counter achievement of interest.

### **2.7.2 Process of credit at PT. Bank Rakyat Indonesia Tbk.**

With the credit application provided by BRI-Net, in addition to process manually, the process is also incorporated into the system of credit. Credit applications and the opening of credit facilities on the system carried by the official line of credit. Credit charging process on the system is to know the stages of the process of granting credit to customers. So it can be seen that the customer has been processed at one unit of BRI. Thus it can be avoided working units other BRI do analysis and credit the same process for one customer.

Service to customers, at this point is one very important factor for the Bank, in order to face the competition is very tight. Therefore, a good bank will always pay attention to these factors, by creating policies and procedures are appropriate, purposeful, and planned. In accordance with policies and procedures manual credit, credit service in the BRI process, carried out services steps, namely:

#### *1. Petition Phase*

Submission of the initial fixed-income group of Credit facilities by the agency/company, carried out collectively at least 5 (five) debitur candidates, taking into account the efficiency of services

and the possible development of future credit fixed-income group who come.

Prospective first-time borrowers will submit the fixed-income credit to the PT Group. BRI must conduct the interview in advance with the Account Officers (AO) to obtain general information about the provisions that apply to obtain facilities of credit Group.

Prospective borrowers fill out an application form provided.

### *2. Analysis and Credit Decisions Phase*

After all of requirements be met and a credit application submitted by the debtor, then the next proponent officials (AO) to check completeness and ensure that all documents are legal and valid. Prospective borrowers will be notified about the time of loan disbursements, which is 2 days after applying for credit and the conditions to be met when the realization.

### *3. The realization and Documentation Credit Phase*

At the time the credit will be realized, Credit Administration Officer must ensure that documents are complete as required and the costs have been paid the debtor, either in cash or overbooking of the debtor deposits.

Before realization, the Credit Administration Officer need to consider the terms of the realization and complete credit file. When the realization of the credit, the debtor and the wife/husband must

sign a Letter of Recognition and receipts payable disbursements. If the documentation is believed to completeness and validity, then the officer fill out and sign the Instruction Credit Disbursement as maker, while the checker and the signer is the immediate superior Credit Administration Officer After that, receipts disbursement by the clerk handed the teller gets to do next loan disbursement to the debtor.

#### *4. Monitoring and Coaching Phase*

Stage monitoring and guidance should be done in an effort to anticipate the occurrence of complication credit. Although the source of repayment of Credit for employees fixed income from fixed income, but in the provision of credit facilities Golbertap remains risky installment payment obligations are not met, the debtor.

It can be caused by the agency/company where the debtor works having problems, company performance declines, bankruptcy, and the other closed. Accounts Officer shall continue to pay attention to the smoothness of the installment payments prior to the early symptoms of Credit for employees fix income problematic, such installment is not timely, the number of installments is not in conformity with the obligations, a decrease in salaries, an issue of layoffs and other issues. Therefore it must be anticipatory measures to reduce risk through a disciplined coaching and monitoring.