

CHAPTER II DISCUSSION

2.1 Discussion

This part discuss all of the relationship in the institution will be describe in the following issues

2.1.1 Relation with the Staff of PT Bank Lampung

A number of staff in PT Bank Lampung is 60 people

They are divided into 1 leader of main branch office, 4 field leaders, 10 supervisors, including employees, security, lackey and drivers.

2.1.2 Relation with Facilities

To support the work at the main branch office of PT Bank Lampung providing all the facilities needed by the employee the current network of Bank Lampung office are 32 offices supported by facilities, online real time information technology, ATM spread across the provincial capitals and cities in Lampung. And can be accessed at 20,096 ATM throughout Indonesia. In daily activities employees use the facilities provided by office such:

1. Computer tools

They may get information through internet access

2. Telephone and fax machine

In accordance to its function as a communication and one of technology the telephone and fax machine are the important tools to do activities in this division.

2.1.3 Relation with Client

During the implementation of field practice, the writer was placed in operational office part at PT Bank Lampung main branch; therefore the writer did not face with customers directly. In the implementation of daily activities, the writer is collaborating with employees in the operational office part to do duties. The number of employees in operational office part consists of 6 employees, the writer did not feel difficult in performing her duties as field practice participant, but the writer was helped by the guidance of employees and staff at main branch of PT Bank Lampung. Therefore the writer feels comfortable and helped by the employees.

2.1.4 The Norm of Institution

1. Work as a form and pious to God Almighty
2. Giving priority to perform quality results and work hard
3. Create the quality relationships and cooperation among employees
4. Customer satisfaction is the main focus and reference in the works
5. Giving Priority to progress of the Bank through increasing professionalism
6. Enhance the entrepreneurial attitude and thinking, acting

and working as an entrepreneur

7. Every employee must maintain and enhance the image bank
8. Every employee is required always care and responsive to the problems that exist
9. Giving priority to hard work, perseverance, discipline and honesty

The Time and Day Work at PT Bank Lampung.

The employees time and day work of PT Bank Lampung are 5 days a week. The tome distributions are.

07.30-12.00 Work Time

12.00-13.00 Break Time

13.00-16.30 Work Time

And on Friday the work time distribution are

07.00-07.30 Gymnastic Activities

07.30-08.00 Break Time

08.00-12.00 Work Time

12.00-13.00 Break Time

13.00-15.00 Work Time

In references the explanation about norms and pillars of PT Bank Lampung in the field practice opportunity the writer tried to obey and adapt the norms with

discipline, example to come on time, responsible with the job which was given during field practice. As result, PT Bank Lampung especially in the main branch operational office part will produce high quality service and it can also create good relationship with other employee as well.

2.1.5 The Skill

During the activities as a field practice participant in the operational office part in main branch office at PT Bank Lampung, the writer is in emphasize the office management associated with computerization system to make a book entry transfer that has become part of the assignment of employees in the operational office part in main branch at PT Bank Lampung. During the activity, and writers find difficult to use office management courses that required the addition of office management to improve the performance of the participant further

2.1.6. Problem Encountered and Way Out

Problem Encounter

In the implementation of the field practice activities in main branch office at PT Bank Lampung, the writer have trouble, on the first day the writer directly face kind of work like doing a book-entry clearing, receive incoming faxes that come from the branch offices in all regions Lampung whereas the writer had never done such work before.

Way out

The way that the writer use to overcome the problem is to ask the officer where

the writer doing activities, ask how the transfer book process, steps must be taken to so that all duties is well done.

2.2 Analysis of Problem

The Effectiveness of National Clearing System in the Traffic Inter-Bank Payments in PT Bank Lampung

The understanding of clearing

According to Bank Indonesia regulation no 7/18/PBI/2005, clearing is the exchange slips or electronic financial data (EFD) between clearing participants on behalf of participants or on behalf of the client participants the calculation is completed on certain time.

From the above definition can be seen that the clearing is one of the means used in inter-bank payment transactions, in order to smoothen the settlement of payments and facilitate the completion of the transaction bilyet.

Types of Clearing

Currently local clearing in Indonesia is done by using 3 (three) kinds clearing system:

1. Manual system,

Manual System is a local clearing system in the implementation of the calculation, making bilyet inquiry clearing and the selection of bilyet is done manually by each participant. In the process the system manually, the clearing calculation will be based on the bilyet in cleared by clearing participant.

2. Semi-automated system

Semi-automated system is the system clearing the performance local

implementation and making the calculations done in automated clearing inquiry, while the selection of bilyet is done manually by each participant.

In the process of semi-automated clearing system will be based on EFD made by the clearing participants in accordance with the bilyet to clear.

3. Automation system

Automation system is a local clearing system in implementation of calculations, making bilyet clearing inquiry and elections conducted by implementation slips in automation. In the process of automated clearing system will be based on a bilyet created by the clearing participants in accordance with bilyet who cleared by a clearing participant.

Clearing Function

Clearing has a very important function of completing the transaction between banks by doing debit or credit checking account at Bank Indonesia. Clearing participants who performed on the basis of the results calculation local clearing mechanism of implementation national clearing system (NCS). Local clearing consists of 2 (two) phase which includes clearing transfer and clearing return which is unit clearing cycle.

A. Clearing Transfer

clearing transfer is part of a clearing cycle to take account of the letter and or EFD transferred by clearing participant. The following are process clearing transfer

1. Participants will submit a bilyet clearing, EFD bilyet /

EFD debit or bilyet / EFD credit to the organizers / participants opposed the transaction called slips / EFD exit (outward clearing)

2. Receiving slips / EFD debit and credit of the organizers / participants opposed to the transaction (typically called bilyet / EFD entrance (inward clearing)
3. On the basis of bilyet transfer / EFD clearing referred to, the organizers will do the calculations so that it can produce a rich bilyet clearing inquiry and share the form of reports that can be useful for clearing the final clearing transactions into the bank account of Indonesia and accounting transactions to the clearing bank customer's account.

B. Clearing Return

Clearing return is part of a clearing cycle and time to notice or debit EFD clearing transfer was rejected on the basis of reasons Indonesia in the applicable bank or because it is not fit for purpose Returns debit note usually note to debit clearing which was rejected by the banks include the bilyet check and bilyet gyro, as well as some notes debit. For check and gyro note according to rate IV in Indonesia No bank circulars. 2/10/DSAP dated June 8th 2000 regarding the administrative withdrawal of the check / blank gyro bilyet, there are 17 reasons for rejection of the check / bilyet gyro:

1. Inquiry is not enough.
2. Account has been closed (including closed at his own request)
3. Formal requirements check / gyro not met:

- a. Writing a check / gyro and check number / gyro concerned
 - b. Name of withdrawal
 - c. Command a clear and unconditional to pay / move post the funds on account of the burden of towing
 - d. Holders name and account number (for demand deposit)
 - e. The name of the recipient bank (for demand deposit)
 - f. The amount of funds transferred both in numbers and in letters as complete.
 - g. Place and date of withdrawal.
 - h. Signature, name or equipped with a clear and seal / stamp in accordance with the requirements books of account (for demand deposit)
4. The affectivity date of demand deposit
 5. Checks drawn back by the puller after the time period
 6. Gyro canceled by puller after the expiration of the grace period offers
 7. Already expired
 8. Scratch / change are not signed by the withdrawal
 9. Stamp duty has not been paid
 10. Signature does not match the specimen
 11. No stamp clearing
 12. Clearing stamp does not match the recipient bank
 13. Endorsement on the check or checks on behalf of the above order does not exist
 14. Blocked payment bilyet (police certificate attached)

15. Blocked account the relevant authorities. (Letter attached blockading
16. Bilyet is not for us
17. The calculation does not correspond to encode nominal

The development of the economy growing by leaps nowadays, the use of tools such as traffic checks, demand deposit, credit notes and other alternative means of payment as well as currency in trade transactions and services increasingly prevalent in Lampung.

Tendency of economic agent in conducting economic settlement using funds stored in a bank account through the end of the process of clearing and settlement in the central bank (Bank Indonesia), among others, due to several advantages of payment by using a traffic demand deposits compared in cash, among other factors effectiveness, efficiency and security, but is semi-automated clearing system which since 2000 is applied in PT Bank Lampung has been effective in meeting the needs of Lampung.

Semi-automated clearing system applied by PT Bank Lampung has advantages compared with the automated clearing system which has been widely applied to other banks, which are as follows:

1. Administrative costs are lower

Compared to automated clearing system, the cost of semi-automated clearing system administration is quite lower.

2. Does not require a very high tech

In the semi-automated clearing system the computer is only used as a media assistant in the clearing process, different with automation systems that almost

the entire clearing process using a computer. Thus the semi-automated computer system that is used requires only simple software

3. Requires a low asset

Due to the semi-automated computer system that is used only need software that simple, not clearing participant goes a high level of assets goes because no cost software and computers are expensive. Unlike the clearing automation software used are so complex that the cost of software is quite high.

But when viewed from the semi-automated clearing effectively system less effective in implementation can be seen from:

1. Time relatively needs long settlement transactions

Settlement process is relatively long due to several things:

- a. In the semi-automated transaction settlement system is conducted manually. This can be seen at transaction remittances, although each credit note must be recorded manually at the branch books and clearing books and then input to the computer. This recording process is quite time whereas deadline remittance cycle 1 is at 10:00 am and cycle 2 at 14.00 pm. If the remittance credit note there is no time input in cycles 1 and 2 then the remittance will be continued the next day.
- b. The facilities is used in the delivery of evidence clearing transaction KN / DN still using the wired telephone network using the fax. In this common disorder, especially in branches and cash offices are located in remote areas.

2. Uncertainty settlement

Due to the settlement process long enough that it creates uncertainty in the customer whether the transaction was successful or not remittances. This situation is difficult make customers in making cash flow management.

Ineffective the implementation semi-automated clearing system impact on:

1) High error rate

Because in this system each remittance credit note that will be recorded by the main branch offices sent via fax machine, sometime sending the results are unclear. This led at the time of recording data input clerk damn wrong in entering the computer in typing name, account number, or bank in question. In addition, because the input data recording and remittance credit note made by all branches of the main branch office every so often something goes wrong in because of negligence of the officer who caused the number of credit note to be in the input is too much with the bats a short time.

2) The cost of transfer is relatively expensive

administration remittances is too expensive Rp 35.000, - per transaction. Almost equal to the cost of transfer the Real Time Gross Settlement system (RTGS) system where it only takes a short time through remittances but this system is used only for sending money over Rp. 100 billion