

CHAPTER III CONCLUSION and SUGGESTION

3.1 Conclusion

Based on discussion about the effectiveness of national clearing system (NCS) In Traffic Interbank Payment:

1. National clearing system applied PT Bank Lampung still using semi-automated clearing system.
2. Despite having the advantage, semi-automated clearing system felt less effective in traffic payments between banks, this can be seen from

- a. Time

In terms of time, the semi-automated clearing settlement system transaction 1-2 days is too long. Even in case of return refund process can take up to 2-3 days.

- b. High error rate

In the semi-automated clearing system is still very large error

- Bilyet to be sent from the branch using the fax machine is not readable
- Officer errors to entry data
- The process of settlement of transactions carried out by two different officers, the officers of the main branch offices and branch offices often miss communication.

c. High transfer costs

In terms of transfer costs charged to customers clearing system is quite expensive. Transfer costs Rp. 35,000 per transaction.

3.2 Suggestion

From research conducted at PT Bank Lampung remittances part. Then the writer gives some suggestions for PT Bank Lampung so that be able to compete with banks other competitors in terms of customer service, especially in remittances in the days to come, including the following:

Although semi-automated clearing system that has been applied by PT Bank Lampung has several advantages, but the system is felt still less effective in inter-bank payment traffic. It is therefore expected to PT Bank Lampung can improve service to customers by:

1. Viewed in terms of Human Resources, PT Bank Lampung should improve performance and responsibility of every employee in accordance with it respective duties by providing training and training services.
2. In terms of facilities to support clearing operations are expected to PT Bank Lampung can change the transfer facilities evidence of transaction branches and cash offices are still using network telephone cable into a satellit system or the like where the risk of interference is very small