

**THE ROLE OF CUSTOMER SERVICE DIVISION IN THE SERVICE OF
TRANSACTION PROCESS OF SAVING PRODUCT
AT PT BANK LAMPUNG**

(A field Practice Report)

By

Iin Ariska



**LAMPUNG UNIVERSITY
BANDAR LAMPUNG
2011**

**THE ROLE OF CUSTOMER SERVICE DIVISION IN THE SERVICE OF
TRANSACTION PROCESS OF SAVING PRODUCT
AT PT BANK LAMPUNG**

By

Iin Ariska

A Field Practice Report

Submitted in a Partial Fulfillment of
The Requirement for Diploma III

In

The Language and Arts Department of
The Faculty of Teacher Training and Education



**LAMPUNG UNIVERSITY
BANDAR LAMPUNG
2011**

Title : **THE ROLE OF CUSTOMER SERVICE
DIVISION IN THE SERVICE
TRANSACTION PROCESS OF SAVING
PRODUCT AT PT BANK LAMPUNG**

Name : Iin Ariska

Student number : 0803091023

Department : Language and Art

Program : D III in English Program

Faculty : Teacher Training and Education

ADMITTED BY

Head of Department of Language and Art /
Head of D III English Profession,

Advisor,

Drs. Imam Rejana, M.Si.
NIP 19480421 197803 1 004

Prof. Dr. Cucu Sutarsyah, M.A.
NIP 19570406 193603 1 002

APPROVAL

Examiner Team

Examiner I/Advisor : Prof. Dr. Cucu Sutarsyah, M.A.

Examiner II : Budi Kadaryanto, S.Pd., M.A.

VERIFIED BY

Dean of
Teacher Training and Education Faculty
Deputy Dean I

Dr. Mulyanto Widodo, M.Pd.
NIP 19620203 198811 1 001

Date of Graduation: September 13th, 2011

CURRICULUM VITAE

The writer was born in Sinar Semendo on December 15th 1989, and lives at Darussalam street No 112. She is the oldest daughter of the four children of Iskandar juned and Yulistina heryanti.

The writer began her study at Aisiyah Talang Padang in 1993 and then she continued her study at the Elementry School in 1995. She afterward studied at Junior High School in 2001, and continued her study in the Senior High School from 2004 to 2007. Finally, in September 2008, she was accepted as a student of Diploma III English Program, Faculty of Teacher Training and Education, University of Lampung. She had carried out her field practice program at PT. Bank Lampung at Wolter Mangonsidi street No.182 Teluk Betung Bandar Lampung from May until June 2011.

MOTTO

✚ Talk less do more & do not say "never" if you never tried it before

(lin Ariska, 2011)

DEDICATION

This paper is dedicated to

- ✚ My beloved Mom, the important person in my life
- ✚ My beloved Dad who always gives me advice and the best thing for me
- ✚ My brother, M. Agung Mudrika and Suaji Tri Aji who always help me anything
- ✚ My grandmother and grandfather who always give spirit to doing anything, and thank a lot of for your prayed to me
- ✚ Cicik Endang thank a lot of for your suggestion and suport to done this report
- ✚ My beloved friends Sary Fatmawati, Octaviani, Amita Amalia, Reza Fahlevi, Bambang, Vivin Octaviani and Bella Novita
- ✚ My beloved friends Diploma III english program, I love you all
- ✚ My beloved almamater

ACKNOWLEDGMENTS

Thanks to Allah SWT, the most merciful and guidance that I am able to finish this report. This report is written as one of requirement to accomplish my study at English Diploma III program, the Faculty of Teacher Training and Education, Lampung University. This report is written based on field practice that the writer had done at PT Bank Lampung for two months, starting from first May to the end of June 2011. During her time of doing field practice, the writer gained a lot of experiences and knowledges around the real work situation. The writer has to admit it was practically different from what she had learned from campus theoretically. However, some problems appeared especially at her first time but she finally was able to adjust the situation in the office.

The writer realized that she might not be able to complete this report without any help from her advisor, lecturers and others who given a great support to her. That is way, in this occasion, the writer would like to expres her gratitude to:

1. Prof.Dr. Cucu Sutarsyah, M.A. as the writer advisor who has given the writer a lot of suggestion and solution in making the field practice report.
2. Budi Kadaryanto, S.Pd., M.A. as the examiner who has given the writer a lot of solution and your time in making the field practice report.
3. Mr. Lihan A Husin, as the Branch Leader of PT Lampung Bank centre.

4. Drs. Imam Rejana, M.Si. as the Head of Language and Arts Department and also as the Head of English Department of Teacher Training and Education, Lampung University.
5. Mr. Irvan, who has given permission for the writer to carry out the field practice.
6. Mrs. Rosna Dewi as Supervisor of Customer Service Division at PT Bank Lampung.
7. All of the Staffs in Customer Service Division Mrs. Rosna Dewi, Mr. Khresna Wijaya Mr. Asiadi, Mr. Dody Putra , Mrs. Yuliana, Mr. Junaidi, and Miss. Rahma Hapsyari Thank a lot for teaching me everything.
8. My greatest family, beloved Mom and Dad, brother, grandmother, grandfather, my uncle and aunt thank a lot of for your help I can not find a word for their great attention and I love you all.
9. All my close friends and staff Diploma III English program, to Miay, and Mr. Hery Zusdianto thanks for everything.
10. My best friend forever Sary Fatmawati, Octaviani, Amita Amalia, Reza Fahlevi, Bambang, Bella Novita and Vivin Octaviani thanks for your prayed, advice, suggest and spirit for me.

Finally, the writer expects this field practice report can be useful for all of us.

andar Lampung, July 2011

The writer

Iin Ariska

CONTENTS

	Page
TITLE OF COVER.....	i
ADMITTED	ii
APPROVAL.....	iii
CURRICULUM VITAE	iv
MOTTO	v
DEDICATION	vi
ACKNOWLEDGMENTS.....	vii
CONTENTS	ix
 CHAPTER I INTRODUCTION	
Object	1
1.1.The History Of PT Bank Lampung	1
1.2.The Structure Organization of PT Bank Lampung	4
1.3.The Mission, Vission and Strategy of PT Bank Lampung	12
1.4.The Product of PT Bank Lampung	14
1.5.The Job Discription During Field Practice	16
 CHAPTER II ANALYSIS AND DISCUSSION	
Discussion	18
2.1. The Relationship with the Staff of the Institution	18
2.2. The Relationship with the Facilities	19
2.3. The Relationship with the Clients	20
2.4. The Norm of the Institution	20
2.5. The Dificulties Encountered in the Institution	21
2.6. Discuss about the Title of a Field Practice Report.....	21
2.6.1 Definition of Regional Development Bank.....	22
2.6.2 Definition of Customer Service	22

2.6.3 The Role of Customer Service in the Service Transaction Process	25
2.7. The Skill that the Writer Need to Develop in the Future	30
2.8. The Activities of Field Practice in Relation with the Curriculum of D3 English Program University of Lampung	31

CHAPTER III CONCLUSION

Conclusionn	32
Suggestions	33

REFERENCES	34
-------------------------	----

APPENDICES	35
-------------------------	----

CHAPTER I INTRODUCTION

Field Practice Program of Diploma III English Profession, Lampung University is aimed at giving concrete experiences in certain offices or division. In this opportunity the program took place in PT Bank Lampung. Generally speaking, this part analyzes some elements of PT Bank Lampung, and the points of discussions about the role of customer service division in the service of transaction process saving product at PT Bank Lampung are arranged as below.

1.1. The History of PT Bank Lampung

The establishment of PT Bank Lampung was due to the policy issued by the implementation of UU No. 13, in the year of 1964 about the regulation of local development bank. Regional Development Bank is owned by the Lampung government as a local company. It was held based on the decision of governor as the 1st local governor of Lampung Province No. 10-A/1964, 1st of August 1964. The name of Regional Development Bank was approved by the ministry on the approval later No. Des.57/7/3/150 26th of August 1965. Regional Development Bank (BPD) started operating on 31st of January 1965 based on business license of Indonesian Central Bank No. Kep.66/UBS/1965 on 3rd of August 1965. BPD Lampung is local company that its function is as a local public bank.

BPD Lampung is intended to support and motivate the economic growth and local development. BPD Lampung also gives a big contribution in giving income in order the people's living by doing the following efforts, they are,

1. Collecting funds from the society
2. Distributing a loan: long and short-term loan
3. Doing other legal bank activities

BPD Lampung also has some other duties, such as:

1. As a local account that deposits the local fund
2. As a moderator by supporting the local development

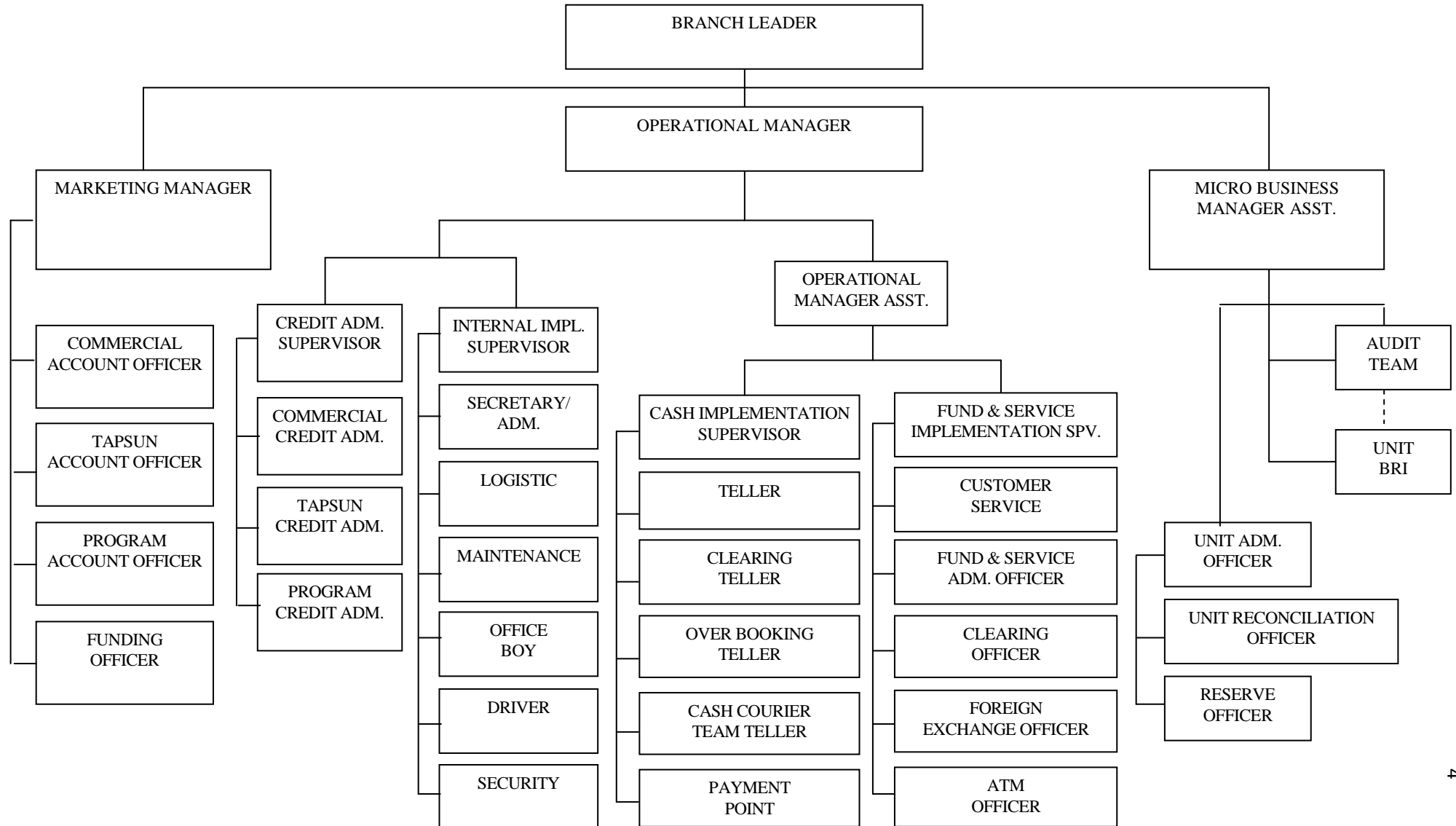
As the growth and the existence of BPD Lampung, BPD Lampung has its net operation by opening some branches in some other areas, below are the names of the representative branches.

- The main branch offices is located in Wolter Mongonsidi Street no. 182
- The main branch of Metro is located in Jend.A.Yani Stret no.5
- The main branch of Kalianda is located in Veteran Street no.16
- The main branch of Bandar Jaya is located in Poklamator Street no. 134
- The main branch of Kota Bumi is located in Jend. Sudirman Street no. 134
- Helper branch office of Bukit Kemuning is located in Sumber Jaya Street
- Helper branch office of Liwa is located in RA. Kartini in market of liwa
- Helper branch office of Unit II is locatd in Raya Lintas Timu Street
- Helper branch office of Bara Datu is located in Negara Baradatu Street
- Helper branch office of Antasari is located in Pangeran Antasari Street
- Special branch offices of Tulang Bawang is located in raya Gunung Sakti
- Special branch offices of Kota Agung is located in Juanda Street no. 58

- Special branch offices of Daya Murni is located in Raya Pasar Daya Murni
- Special branch offices of Gading Rejo is located in Gading Rejo Street

Flexible ATM (Automatic Teller Machine) or is called as ATM Bersama PT Bank Lampung provides the facilities of ATM that can be accessed in 10.500 ATM Bersama terminals in all over area in Indonesia. So we can easily check our alance, withdraw our money, and transfer anytime and it is free of administration fee.

**1.2 ORGANIZATION STRUCTURE OF PT. BANK LAMPUNG (Persero) Tbk.
 MAIN BRANCH OFFICE WALTER MONGINSIDI TELUK BETUNG BANDAR LAMPUNG**



This part describes particular duties of PT Bank Lampung personels.

The Duties of the Employees

1. The Stock Holder General Meeting

The stockholder general meeting is the highest forum in determining the rules of PT Bank Lampung, which is handled by the boards of Directors to control the wholw activities.

2. The Boards of Directors

The board of directors is a completeness of Bank Lampung organization, who is responsible tothe stockholder general meeting in controllinh the whole activities.

3. The Managing Directors

The duties of the managing director are leading and coordinating the directors members duties, directly founding and controlling the development and plans division, controls and financial administration division, trhe whole controlling should be based on balancing and harmonious principle in order to gain the Bank mission optimally

4. The General Directors

The duties of general directors are directly leading, founding and controlling the human resources and the public division so they can work optimally

5. The Marketing Director

the duties of marketing director are directly leading, founding and controlling the treasury and installment division and give priority to the Bank business development.

6. The Planning and Developing Division

This division is responsible for

- Planning and managing the strategic plans
- Planning and managing the development of Bank product and service
- Planning and managing the branch founding
- Obeying the rules of the system and procedure of Bank Indonesia and the available act and rules
- Being responsible to the duty, function and activity

This division supervises the strategic development group, business development group and branch-founding group

7. The Financial Controlling Division and Electronic Data

The duties of the financial controlling division and electronic data

- Planning and managing the system and the accountant procedure also the Bank financial controlling
- Planning and managing the electronic data processing the banking modular application system and developing the other automatic system application
- Obeying the rules of the systems and procedure of Bank Indonesian and the available act and rules
- Being responsible to the duty, function and activities

8. The Treasury Division

The following duties are the description of this section. Namely:

- Planning and managing the system and procedure of fund service accumulation and fund placement

- Planing and managing the system development and the procedure of fund management
- Obeying the rules of the system and procedure and the available act and rules
- Being responsible to the duty, function and activities

This division supervises analysis group, financial controlling and electronic and data processing group

9. An Installment Division

The division is responsible for

- Planing and managing the installment system and procedure, installment administration and saving or accomplishment the loan also the installment administration
- Processing the loan request and managing the middle market and portepel loans
- Processing the gift of segment retail loan base on the branch office authority
- Controlling the stuck loan also rescuing and finishing the stuck loan
- With discipline division representation the directors to solve the loan juridical problem
- Obeying the rules of the system and procedure of Bank Indonesia and the available act and rules
- Being responsible to the duty, function, and activities.

This division supervises the rescuing loan group, loan marketing group and loan administration division.

10. The Human Resources and Public Division

Basically, this section is responsibilities consist of

- Planing and managing the efficiency of human resources system and procedure, training and developing the employees
- Planing and managing the salary, wealthy and social support for the employees
- Planing and managing the employees administration and employees trainee
- Planing and managing the logistic scope, household, secretarial, and public division work
- Obeying the rules of the system and procedure of Bank Indonesia and the available act and rules
- Being responsible to the duty, function, and activities This division supervises the human resources efficiency group,prosperity division, employees administration, secretarial, and public relations.

11. The Discipline Division

The following duties are the description of this section : namely,

- Determining the needed step to ensure that the Bank run on the rules of Bank Indonesia
- Monitoring and keeping the whole Bank business activties so it is not deviate from the available act and rules
- Monitoring and keeping the bank is obeying the whole commitments of Bank Indonesia and the available act and rules

- Prohibiting the bank directors in deciding the policy or the decision not to deviate from the Bank Indonesia rules and the available rules and act
 - Being responsible to the duty, function and activities
- This division supervises the juridical and controlling group

12. The Special Loan Accomplishment Division

Basically, this section is responsibilities consist of

- Planing and managing the system and procedures of the loan
- Obeying the rules of the system and procedure of Bank Indonesia and the available act and rules
- Being responsible to the duty, function and activities

This division supervises the collectors and accomplishment division law and execution division

13. The Intern Controlling Division

Basically, this section is responsibilities consist of

- Planing and managing the Bank vision and mission Bank achievment by independent judgment
- Planing and managing the management controls and the Bank operational
- Obeying the rules of the system and procedure of Bank Indonesia and the available act and rules
- Being responsible to the duty, function and activities

This division supervises the loan controlling division, and general supervising division and data electronic devison.

14. The Directors Special Staff of the Office

The following duties are description of this section: namely,

Doing the job that is directly given by the directors:

- a. Formulating the unit estimate proposal
 - b. Helping the directors to solve the II, IV, V class loan and erased loan including the loan that has given to the AMU
 - c. Helping the directors to distributes the funds and service
 - d. Helping the directors as a Liasion Officer with the external side
 - e. Coordinating each division
 - f. Training and monitoring the company's culture
 - g. Helping the directors to approach the stockholder and fulfilling the funds
 - h. Helping the directors to finish the open post list, the interoffice bil, and other temporary bills
 - i. Arranging the Banking periodic duty and incidental report
- Obeying the rules of the system and procedure of Bank Indonesia and the available act and rules

15. The Customer Service

The duty and responsibilities are:

- Giving information to customer about product in order to support product marketing of Bank Lampung
- Giving balance information about saving, transfer, or loan to customer to give satisfied service to customer
- Helping customer who need to fill application of fund and service of Bank Lampung to give satisfied service to customer.

The Time and day Work of PT Bank Lampung

NO	Employees Working days	Employees Working times	Activity	Rest
1	Monday	07.30 – 07.50	pray together	12.00 until
			before work	13.00
			work	
		07.50 – 16.30	pray together	12.00 until
2	Tuesday	07.30 – 07.50	before work	13.00
			work	
			pray together	12.00 until
		07.50 – 16.30	before work	13.00
3	Wednesday	07.30 – 07.50	work	
			pray together	12.00 until
			before work	13.00
		07.50 – 16.30	work	
4	Thursday	07.30 – 07.50	istigozah / sport	11.30 until
				12.00

5	Friday	07.50 – 16.30 06.30 – 07.30		
---	--------	--------------------------------	--	--

The employees time and work of bank lampung are 5 days a week.

The General Policy of PT Bank Lampung

PT Bank Lampung is a local owned company that also has a function as general Bank, established in order to support and motivated the economic growth and regional development in the whole aspect also as one of the regional incomes in order to increase the community standart of living by holding some ways such as:

- a. Collecting the public fund in a clearing, saving money, and deposit form
- b. Distributing the loan even in a short range or long range
- c. Managing the other Banking business as long as it runs according to the available act and rules

PT Bank Lampung is also regional economic tool in a Banking finance sector has a function as:

- a. The regional money supplies holder and saving the regional money
- b. The activator and promoter of the regional money

1.3 The Vision, Mission and Strategic of PT Bank Lampung

Here are descriptions of the above points

a. Vision

BPD Lampung has a function as place to collect funds from the society and distributes give it back to the people who need fund in developing their business. Besides that BPD Lampung is a symbol of pride as a Bank which is loved and owned by Lampung society.

b. Mission

Increasing the participation of the society in developing retail business by distributing the money to the people who need fund, so it can increase the local economic growth and funds management.

c. Business Strategy

PT Bank Lampung implements the following strategies, they are

- Increasing the basic fund by being supported by share holders and fulfilling the standart of Indonesia Architecture Banking (API).
- Based on business plan and demand from API, itis expected that on 2007 the fund sector of BPD Lampung becomes Rp.15 billion in order to fulfill the target, it is expected that BPD Lampung will gain Rp.100 billion in 2006.
- Increasing the product service features by developing the On-line transaction feature through information technology like SMS Banking.
- Increasing the fee-based income, especially in paying the school and university fee through On-line.
- Spreading the ATM net in every branch office and developing the transaction through ATM for payment features by using the ATM net join.

- Spreading the net office by doing some market penetration in Lampung province area.
- Increasing the service product that is "Kredit Pantas" for the state employees in the form of plafond Flexibility Loan and an aesy in accessing that product because its needs in every parts in Lampung Province even isolated area.
- Increasing the quality and the ability of its human resources and recruiting good marketing force and consumer service
- Increasing the growth and the market of the productive loan product, such as amall investment industries(UKM) and retail. And also developing the money market transaction (Letter of Credit) in order to the profit.

The Statement of PT Bank Lampung

The corporate statement of PT Bank Lampung is "*Bersama Meraih Sukses*", that the minimum of any kind customer attention for this bank, Bank Lampung will give a special service for customer and they are sure that the strength which develop with the parents are the beginning of the succes. Bank Lampung always do its business by orientation in personal relation (from the beginning of the process to the end, the bank always keep the relation with the clients).

1.4. The Product of PT Bank Lampung

The Product of PT Bank Lampung have some types are

A. Loan Products

1. PANTAS "Pinjaman Aman Terbatas"(Limited and Safe Loan)

This loan is given to state employees, retired employees's state and private owned company and other institution connected with PT Bank Lampung.

The requirements are as follows

- Application later
- Photo copy of Residence Identity Card
- Recent photograph and the last payroll, which was approved by official

And the benefits are safe and very easy for state employees, free administrative fee and life insurance protection.

2. PUGAR "Pinjaman Untuk Kontraktor"(Loan for Contractor and Developer)

This loan is intended to the contractor, developer, and supplier of any kinds of physical projects based on the cooperation with PT Bank Lampung.

The requirements are as follows:

- Application later
- Photo copy of Residence Identity Card and rent Photograph
- Enterprise document. The benefit is giving a financial capital.

3. PIKUL "Pinjaman Kelompok Usaha Kecil" (Loan for Small Scale Business)

This loan is given to groups of small scale business. The requirements are as follows

- Application later
- Proposal
- Finances report
- Agreement letter (Husband / Wife). And the benefits are easy in guarantee and giving the opportunity in many sides.

4. PINTAS "Pinjaman Investasi Terbatas" (Limited Investment Loan)

This loan is given to state employees, retired employee's state and ordinate owned company and other institution connected with PT Bank Lampung.

The requirements are as follows

- Application letter
- Photo copy of fixed deposit account, clearing account and payroll.

5. PUNDI "Pinjaman Usaha Mandiri" (Independent Business Loan)

This loan is intended to business in agriculture sectore and market sectore

The requirements are as follows

- Application latter
- Proposal
- Finances report and agreement letter

6. PEPADUN "Peduli Pembangunan Daerah" (Care to Lampung Development)

An investement is given to local governoment in the form of loan in order to develop Lampung Province.

B. Saving Products

1. SIMPEDA (Local Development Deposit)

Flexible deposit can support our daily activities like with doing some amounts of cash money, auto transfer, month payment safe and high interest, it is also protected by Sipanda insurance.

2. SIGERMAS (Wealth Future Deposite)

The automatic payment can be done through phone, loan, telkomsel

3. DEPOSIMANJA (Sae Period Deposit)

The deposit which has daily interest can be withdrawn anytime and free from penalty. The requirements are as follows:

- Photo copy of Residence Identity Card
- Minimal balance Rp. 500.000,00
- 4. DEPOSIMANIS (Dynamic and safe Deposit)

A deposit produces high interest and marketable or reward.

- 5. CLEARING (Success, Business, Saburai)

Checkbook of saburai for government and business community that can be used as a payment.

1.5. The Job Descriptions during the Field Practice

The field practice is one of the requirements to accomplish the study, especially for the students in Diploma 3 English Department, University of Lampung. During the field practice at PT Bank Lampung (1st May to the end of June). The writer was placed in the Customer Service Division

1. Receiving the call.

During the field practice program, the writer helps the staff to receive the call. The work etiquette in answering the call is very necessary need here.

2. Helping to send and receive the fax to other branch offices and clients.

Generally, to send a fax is new experience for the writer, here the writer learnt how to operate the fax machine.

3. Helping to copy (document, residence identity card, etc)

During the field practice program, the writer helps the staff to copy the document, residence identity card, etc. The advantages which was gotten are, knowing how to use photo copy machine.

4. Helping to give stamp (SP2D, tax files, saving book, etc)

The writer helps the staffs to give stamp in SP2D, tax files and saving book. The advantages which was gotten are, knowing how to give stamp in documents because there are different stamps for each document.

CHAPTER II ANALYSIS AND DISCUSSION

Discussion

This part discussing all of the relationship in the institution will be described in the following issues.

2.1. The Relationship with the Staff of the Institution

In accordance to the field practice at PT Bank Lampung during two months. Writer was placed in Customer Service Division. Based on the observation that had been done by writer as in the Customer Service Division, relationship with the staff was good because the writer always made a good cooperation and communication with the staff. Mr. Hi. Asiadi as the Head of Customer Service and Mrs. Rosna Dewi as the Supervisor of Customer Service always guided the writer to do the task which was given to her. They always gave useful knowledge about Customer Service. The writer also was guided by Mrs. Rahma Hapsyari, Mrs. Verawati and Mr. Junaidi, Mr. Kreshna, Mr. Yuliana to have a good performance and behave as a good field practice student. The writer felt the comfortable atmosphere here because the staffs treated her well. So, the writer also could do the job well. In general, they were discipline and responsible in their job. The writer followed and obeyed the rules and the schedule in this situation.

2.2. The Relationship with the Facilities in The Costumer Service

Generally, a bank is a company which collects funds from the society and distributes them back to the society, in order to support the national development and economic growth. Basically, the writer realized that the proponent factors to increase the quality of company, it can be seen from the facilities. In this case, the relationship with the facilities in Customer Service Division was good because at the beginning of her field practice, the writer was taught and guided by the employees such as Mrs. Rosna Dewi, Mr. Asiadi about how to use facilities such as photo copy machine, computer tools as well as, the attitude to answer telephone and use fax machine. So the writer was able to operate the tools. These are the facilities which were provided in Customer Service Division.

1. Telephone and fax machine

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

2. Photo copy machine

In public division, photo copy machine was provided and this equipment can be used by all members at PT Bank Lampung.

3. Computer tools

This facility is very important for all the staff, especially in the Public Division because all of staffs using computer to input data of all costumer.

2.3. The Relationship with Clients in Customer Service Division

In accordance with the observation that had been done by the writer during field practice, it can be said that Public Division has good relation with clients and employees of PT. Bank Lampung. The bank will give the reward for the employee who reach the achievement of their carrier. The other main target is to create Customer Service Division to advance in their carrier.

2.4. The Norms of the Institution

In general, every institution has always some norms that must be obeyed by all members, at PT. Bank Lampung also has norms and pillars too. They will be mentioned as the followings.

a. The Pillars of PT Bank Lampung

In accordance with its function as Lampung Regional Development Bank, the pillars of PT Bank Lampung include:

1. Having integrity line of vision for all of staffs.
2. Creating a healthy Bank and able to compete with other developing local bank
3. Giving services for all the customers.

b. The Norms of PT Bank Lampung

In general, the norms of PT Bank Lampung are:

1. Work as the embodiment of piety to God
2. Giving priority to performance, quality of products, highly work system
3. Creating quality of relationship and cooperate between staff
4. Providing satisfaction to customer as the main focus and reference in working
5. Giving priority to the progress of Bank, by increasing professionalism

6. Increasing entrepreneurship and thinking, behaving and working as entrepreneur
7. Keeping and increase the image of Bank
8. Striving to care and perceptive to the problems
9. Giving priority to work hard, discipline and honesty

In reference with the explanation about the norms and pillars of PT Bank Lampung, in the field practice opportunity the writer tried to obey and adapt the norms with discipline, for example : coming on time, and responsible with the job given during field practice. As a result, the Customer Service Division will produce high quality service will produce high quality services and can also create good relationship with other employees as well.

2.5. The Difficulties Encountered

In the beginning of 2nd to 3rd 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.

2.6. Discuss about the Title of a Field Practice Report The Role of Customer Service Division in the Service of Transaction Process of Saving Product at PT Bank Lampung

Customer Service Division is very important role in enhancing efforts to collecting the funds from saving product. Customer Service also plays an important role in the process of pre-transaction, transaction process and post

transaction. Therefore, the customer service should have good communication skills are supported by available facilities, speed, precision, and accuracy of the best services to give satisfaction for customer.

Based on the description about the problem, the writer had the research title as **”The Role of Customer Service Divison in The Service Transaction Process of Saving Product at PT Bank Lampung.”**

2.6.1. Definition of Regional Development Bank

Regional Development Bank is the bank which is operated in one region of a country taking deposits and offering loans, and to increase the active participation of society in order to stay ahead in business. Loans to communities to encourage regional economic growth, and constantly improve the ability of local financial management. Then, the main activity of the company is a collector of funds and distribute to the public in the form of loans and other banking service.

2.6.2. Definition of Customer Service

Customer Service (pelayanan nasabah) is the quality of treatment received by the customer during the course of a business contract with the company. Therefore as the demands of these customers, particularly through the activities of Customer service in the service, the company provides information about bank products and any facilities owned by the Bank Lampung and creates harmonious relationships with customers. Functions and duties of customer service must be thoroughly understood so that it can carry out their duties as prime

2.6.3. Function of Customer Service of PT Bank Lampung

According to Kashmir (2004: 203) The functions Customer service is as follows:

1. As receptionist

This means as a receptionist for the people who came to Bank Lampung. Guests as the customers who come to the bank. Function in terms of customer service questions and provide the desired information as complete as possible.

2. As salesman

This means as people who sell banking products, offer bank products to every prospective customer who comes into the bank.

3. As customer relation officer

That is as someone who can establish good relations with all customers, including seduce or persuade customers not stay away from the bank concerned.

4. As communicators

This means that as the person who contacted the customer and provide information about everything that has to do between banks and customers.

Improved service to customers is very important in the quest to improve customer satisfaction, because customers are very large role in the contribution of income directly or indirectly in support of corporate existence of Bank Lampung.

This part describes particular duties of customer service at PT Bank Lampung.

According to the book of procedures for customer service at PT Bank Lampung

The Duties of the customer service as front office is as follows:

Public Teller

Public teller job is giving service for some product of Bank Lampung, like Sigermas, Simpeda, and Tabungan ku. In this part there are some tellers to make the work easier. Beside that, Bank Lampung always tries to give personal service with enthusiastic professional attitude, goodwill, integrity and heartfelt. Therefore, it can give best attention and satisfaction to every customer from each Bank Lampung product.

Deposit Teller

A teller in this part has special work she is only handling all of deposit customer, because it is a more complex work she has to be meticulous. To assure all clients trust this deposit product, honesty and service of teller should be able to support the clients trust.

Cashier or Teller

In general the role of cashier has big effect in a bank. These jobs also influence the operation of bank. In PT Bank Lampung the teller only handling by four persons and one Cash Implementation Supervisor to collect funds such as in a clearing, saving money, and deposit form from society and gives funds to society in developing their business. Bank Lampung also give service to take the funds of salary and pensioner.

Definition of Saving Product

Saving product is the transaction process activity that involves multiple parties who has a business relationship or financial and banking in particular where the

most likely result in a mutual agreement binding between all parties involved in the transaction.

2.6.4 The Role of Customer Service Division in The Transaction Process

1. Pre- Transaction Process

Pre-transaction process is performed before the activity transaction with the intention of preparing everything that supports the creation of the smoothness and comfort of the transaction process.

a. Getting Started Customer Service Namely :

- 1) The employees preparing his performance about 10 minutes before the opening cash
- 2) Making sure the information about the ratio or the realization of the results have been displayed (update)
- 3) Preparing forms, savings, application, ATM, and so on.
- 4) Turning on the computer already to use.

b. Advanced Preparation Customer Service Namely :

- 1) The table should be clean and neat to give satisfaction to customers
- 2) On the desk are not allowed to put personal items such as picture and handphone.
- 3) Not allowed to use mobile phone during work in the table.

2. Transaction Process

Transaction processing is the main activity in doing transaction of saving banking.

Where the employee must input data from customers who is doing transaction in saving banking.

a. How To Serve Customer To Open Saving Product.

1. SIGERMAS

How to open this product :

- a) Describing and explain the terms and advantages of sigermas.
- b) The customer agreed, asked the customer to fill out an application account.
- c) Checking the completeness of filling out the form and the verification customer's signature.
- d) Asking for a customer to copy identification card (KTP) or driver's license.
- e) Input of customer data by data base number.
- f) Taking the sigermas package which already a number account.
- g) Asking customer to fill out the deposit slips and transfer to the teller. And the first account about Rp. 100.000
- h) Printing saving book in the teller.
- i) Customers back to CS to give saving book the signature and stamp from supervisor of customer services.

2. SIMPEDA

How to open this product :

- a) Describing and explain the terms and advantages of simpeda
- b) The customer agreed, asked the customer to fill out an application account.

- c) Checking the completeness of filling out the form and the verification customer's signature.
- d) Asking for a copy of customer identification (KTP), driver's license.
- e) Input of customer data by data base number.
- f) Taking the sigermas package which already a number account.
- g) Asking customer to fill out the deposit slips and transfer to the teller. And the firs account about Rp. 100.000
- h) Printing saving book in the teller.
- i) Customers back to CS to give saving book the signature and stamp from supervisor of customer services.

3. TABUNGANKU

How to open this product :

- a) Describe and explain the terms and advantages of sigermas.
- b) The customer agreed, asked the customer to fill out an application account.
- c) Checking the completeness of filling out the form and the verification customer's signature.
- d) Asking for a customer to copy student card.
- e) Input of customer data by data base number.
- f) Taking the sigermas package which already a number account.
- g) Asking customer to fill out the deposit slips and transfer to the teller. And the firs account about Rp. 20.000
- h) Printing saving book in the teller.
- i) Customers back to CS to give saving book the signature and stamp from supervisor of customer services.

According to Suharto Abdul Majid (2009 : 27) The way of customer service to received phone is as follow :

- 1) Asking for permission if there are cusromers who are served at his desk
- 2) Saying hello and metion the name of office as well as the name its self.
- 3) listening to the callers needs
- 4) Serve a caller with a friendly and patient
- 5) End the call with a greeting and thanks to the callers.

3. Post-Transaction Process

Post-transaction process is a follow up activity with the causality of the creation process of the previous transaction with produced an agreement.

How to maintain customer data

1. Checking and complete the customer data form :
 - a) Name of customer
 - b) Name of mother
 - c) Address
 - d) Place and date of brith
 - e) Update the expiration date of ID
2. Checking and complete customer data in a data base system computer banks, concerning
 - a) Basic information (the identity of customer and mother's name)
 - b) Address info
 - c) Electronic information (No. Phone)
 - d) Education info

- e) Provided customer data formulir to the supervisor for the check and approved, and then save the document.

How To Handle Customer Complaints :

- a) Asking the problems who is faced by customers.
- b) Listening and understanding the customer problem.
- c) Finding the point and solve as carefully.

How To Replace Saving Book Customer :

- a) Asking to customer to take old saving book and customer's identity card.
- b) Copying old saving book and identity card.
- c) Taking archive customer from data base and match it with identity card.
- d) If any customer data is change the customer have to fill out re-form back customer data
- e) Examine and incorporate customer data change in data base system.
- f) Printing a new saving book and ask to customer to give signature.
- g) Using stamp MOVED TO in old saving book, and give stamp from PT. Bank lampung and signature from supervisor.
- h) Printing a new saving book in teller.

How To Close Customer Account :

- a) Asking the reason to customer why do you want to close this account.
- b) Taking a saving book.
- c) Checking accounts and identity customers in data base system.
- d) Customer agreed, the customer asked to fill out the form closure of accounts.
- e) The process of closing account by supervisor of customer service.

- f) And giving a remains of account in saving book.

2.7 The Skill that the Writer Need to Develop in the Futere

In line with the observation during the field practice at PT Bank Lampung, it can be said that there are many skills that we needed to develop for the future purposes, for banking sector those skill are computer skill, accounting, and public relation knowledge, etc. The reason will be explained in the following below.

1. Computer Skill

Basically, computer is electronic tool which was connected by electric and its function to do data processing, in order to aim accurate and speed data collection. Obviously, computer skill is very urgent to increase the work quality.

2. Public relation knowledge

In this case, public relation skill is a important aspect to increase the communication with customers and intern staff of PT Bank Lampung. In addition, this skill can help us in improve our performance optimally.

2.8 Activities of Field Practice in relation with the Curriculum of D3 English Profession Program University of Lampung

D3 English Profession program is one of major Language and Art Department of Teacher Training and Education Faculty. The student of D3 English Profession need knowledge which has been acquirents from faculty to meet world job competition in job world. Based on the writer's experience, it can be concluded that in many job need skill in communication and technology support the activities in the company or institute. Students of D3 English Profession are not only having skill in communication but also needs knowledge in other section such as office management, computer office, public relation knowledge, work

ethic and hospitality. For example, office computer can help to type the invitation, official letter and the employee's salary recapitulation. Office management knowledge helps the writer to arrange the employees mutation file but during her field practice she was guided by the staff in there. All of subjects certainly are very important and give the benefits to the writer both during field practice and her future.

CHAPTER III CONCLUSION AND SUGGESTION

Conclusion

In the line with the previous discussions and descriptions the writer can conclude the followings:

1. Field practice is a program which has been organized by English Profession programs, starting from May until June has been finished by the writer. It is hoped that the writer is not only having English knowledge, but also having skills for practical ability in real work.
2. The employees of PT Bank Lampung especially in customer service division, have less in manage their time and information about the bank. The writer had difficulties to get information in order to fulfill this report.
3. To implement, The customer service division needs facilities to support all of activities. One of the responsibility of customer service division is giving the best service for the customers. But in realization, the services which as given should be improved in the future.
4. Customer service division is one of organization parts which has an important role in development of banking sector to sell their product like saving

product in customers. So, this division must be on time in managing her time when coming to the bank and time to rest.

Suggestion

Based on practiced activities which were done by writer, suggestions to the related sides are:

1. The Head of PT Bank Lampung should establish close communication, in order to increase the productivity and enthusiasm for all employees. This can be monitored by the intern employees of PT Bank Lampung.
2. All of employees PT Bank Lampung should increase their knowledge about PT Bank Lampung. They should follow seminar of self developing motivation in order to improve the quality of the work.
3. Increasing professional service to way such growing courtesy qualities because it as main point to start on giving satisfactory for customers. Then showing appearance of service such as talk time, behavior, attitude, problem solving and etc.

REFERENCES

Anonymous.2005. *Analisa Pengaruh customer service pada PT. Bank Mandiri Medan*. Universitas Sumatera Utara. Medan. <http://repository.usu.ac.id/bitstrpam/123456789/19770/5/chapter%201.pdf>.Diakses tanggal 13 july 2011.

Bank Lampung. 2011. Website PT. Bank Lampung www.banklampung.co.id
Diakses tanggal 10 july 2011.

Suharto Abdul Majid. 2009. *Customer service dalam bisnis jasa*. Edisi 1. Jakarta : PT RajaGrafindo Persada.

Rahmatika Indira. 2009. *Panduan Tugas akhir*. Universitas Lampung.

www.google.com

APPENDICES

THE BUILDING OF PT BANK LAMPUNG
Jl. Wolter Monginsidi No. 182 Teluk Betung
Bandar Lampung



**THE MONITORING AND PICKING UP
OF FIELD PRACTICE IN PT BANK LAMPUNG**





THE OFFICE NETWORK OF PT BANK LAMPUNG

NETWORK OFFICE	ADDRESS	TELEPHONE	FACSIMILE
	Central Office Jl. Wolter Monginsidi No. 182 Bandar Lampung	0721 – 487175, 489127, 486836, 486123	0721 – 485530, 481743, 482703, 489205
	Main Branch Office Jl. Wolter Monginsidi No. 182 Bandar Lampung	0721 – 487175, 489127, 486836, 486123	0721 – 485530, 481743, 482703, 489205
	Branch Offices		
Jakarta	Gedung Wisma	021 - 3441305 - 06	021 - 3458712

	Sarinah Lt.1 Jl. Majapahit No.8 Jakarta Pusat		
Bandar Jaya	Jl. Proklamator No.134 Bandar Jaya Kec. Gunung Sugih Lampung Tengah	0725 – 529546, 25144, 25133, 528417	0725 - 25133
Metro	Jendral Ahmad Yani No.5 Kota Metro	0725 -41114, 42534, 41296, 45633	0725 - 41045
Kotabumi	Jl. Jendral Sudirman No.134 Kotabumi Lampung Utara	0724 -21378, 22327, 22298	0724 – 21377
Kalianda	Jl. Veteran No.16 Kalianda Lampung Selatan	0727 – 322182, 322184, 321350	0727 - 322183
Pringsewu	Jl. Jenderal Ahmad Yani No.12 Pringsewu	0729 – 21373, 21372, 23222	0729 - 21373
Antasari	Jl. Pangeran Antasari No.35 A Bandar Lampung	0721 – 789010, 787288	0721 - 789192
Bukit Kemuning	Jl. Sumberjaya No.2 Bukit Kemuning Lampung Utara	0724 - 91184	0724 - 91411
Kartini	Jl. R.A. Kartini Blok EF No.99 Bandar Lampung	0721 – 2642825, 2644826	0721 - 266861
Liwa	Jl. R.A. Kartini Pasar Liwa, Lampung Barat	0728 – 21363, 21343	0728 - 21343
Menggala	Jl. Raya Gunung Sakti No.29 Menggala	0726 – 21401, 21165	0726 - 21401

	Tulang Bawang		
Unit II Tulang Bawang	Jl. Raya Lintas Timur Pasar Unit II, Banjar Agung Tulang Bawang	0726 – 750211, 750338	0726 - 750210
Kota Agung	Jl. Juanda No.58 Kota Agung, Tanggamus	0722 - 21443	0722 - 21509
Baradatu	Jl. Negara Baradatu No.180 A, Baradatu Way Kanan	0723 - 475505	0723 - 475504
Natar	Jl. Raya Natar Lampung Selatan	0721 - 92051	0721 - 92006
Sukadana	Jl. Kolonel Arifin Sukadana Lampung Timur	0725 - 625367	0725 - 625367
	Money Supply Offices		
Daya Murni	Jl. Raya Day Murni, Tumijajar Tulang Bawang	0724 - 351292	072 - 351291
RSUD Abdul Moeloek	Jl. Dr. Rivai No.6 Badar Lampung	0721 - 786313	
Gading Rejo	Pasar Gading Rejo Tanggamus	0721 - 95109	0721 - 94919
Pelindo II Panjang	Jl. Yos Sudarso No.377, Panjang Bandar Lampung	0721 - 7478219	
Sidomulyo	Jl. Raya Sidomulyo, Pasar Sido Mulyo Lampung Selatan	0727 - 493140	
Pemda	Komplek Sekretariat	0725 - 527774	

Lampung Tengah	Kabupaten, Gunung Sugih Lampung Tengah		
Pemda Provinsi Lampung	Jl. Wolter Monginsidi No.69 Bandar Lampung	0721 - 485753	
Pemda Way Kanan	Jl. Komplek Perkantoran Pemda, Kilometer 2 Blambangan Umpu, Way Kanan		
	Payment Poin Offices		
SMKN4 Bandar Lampung	Jl. Cokroaminoto No.82 Bandar Lampung	0721 - 240798	
SMKN1 Kotabumi	Gedung Utama SMKN1 Jl. Bougenvile No.48 Kelapa 7 Kotabumi, Lampung Utara		
Krui	Jl. Merdeka No.703 Pasar Mulya Lampung Barat	0728 - 51056	
Ktr.PP.Pratama Tj.Karang	Jl. Dr. Soesilo No.19 Bandar Lampung		
Talang Padang	Jl. Tangsi Raya No.01 Pasar Baru Talang Padang	0729 - 42296	

Ktr.PP. Kedaton	Jl. Dr. Soesilo No.41 Badar Lampung		
Ktr.PP. Telukbetung	Jl. Laksamana Malahayati Telukbetung Bandar Lampung		
RS. Urip Sumoharjo	Jl. Urip Sumoharjo No.200, Bandar Lampung		
SMKN1 Kalianda	Jl. Soekarno-Hatta Komp. Ragom Mufakat Kalianda		

Source Annual Report **PT Bank Lampung 2010**