

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

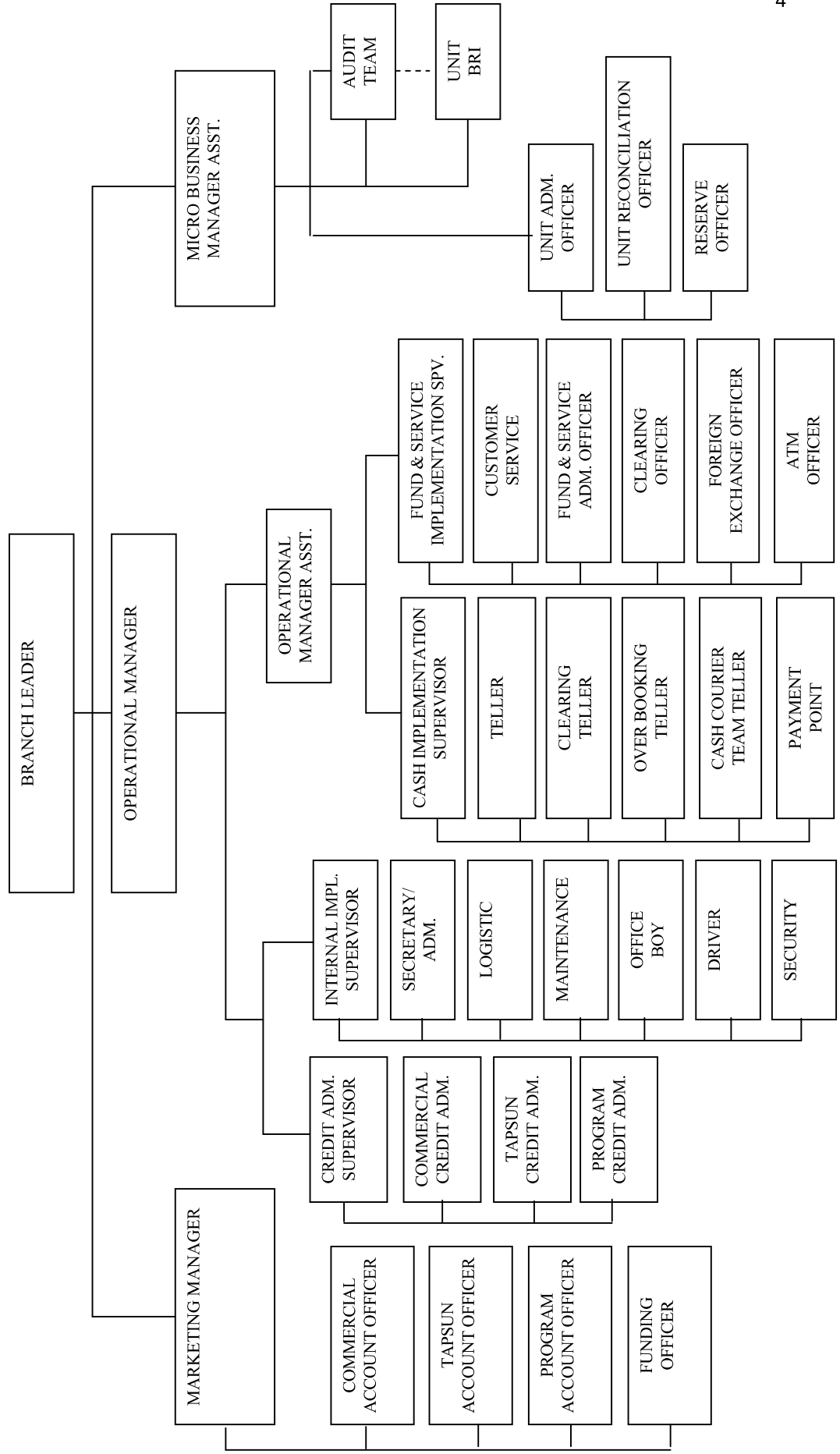
As the growth and the existence of BPD Lampung, BPD Lampung has its net operation by opening some branches in some other areas, below are the names of the representative branches.

- 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 achievement 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 division.

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
2	Tuesday	07.50 – 16.30	work	
			pray together	12.00 until
3	Wednesday	07.30 – 07.50	before work	13.00
			work	
4	Thursday	07.50 – 16.30	pray together	12.00 until
			before work	13.00
4	Thursday	07.30 – 07.50	work	
			istigozah / sport	11.30 until 12.00

5	Friday	07.50 – 16.30 06.30 – 07.30		
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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 small 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 bebifits 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 basd 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 af small scale business. The requirements are as follows

- Application later
- Proposal
- Finances report
- Agreement letter (Husband / Wife). And the benefit 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 goverment 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 Juny). 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.