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 coopertaion and communication with the staff. Mr. Hi. Asiadi as the Head of Costumer 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 Costumer 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 Division 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 thus part has special work she is only handling all of deposit customer, because it a more complex work she has to be meticulous. To assure all clients trust this deposit product, hediness 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 job also influence the operation of bank. In PT Bank Lampung the teller only handling by four person 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.


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 customers who are served at his desk
2) Saying hello and mention the name of office as well as the name itself.
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 birth
   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.


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 syatem.

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 Future

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.