

CHAPTER II DISCUSSION

2.1 The Relationship with the Staff of the Institution

Every institute or company needs employees who have high intelligence. They play important role in developing an institute or company. The writer was placed in Customer Service Division. Based on the observation, the relationship with the staff was good because the writer always made a good cooperation and communication with the staff. Mrs. Rosna Dewi as the head of Customer Service Division. She always gave useful knowledge about Customer Service Division. The writer felt comfortable because the staffs treated her well, so the writer also could do the job well. In general, if the writer noticed that in daily activities, they were discipline and responsible in their job.

2.2 The Relationship with the facilities of the Institution

Generally, bank is a company which collected funds from the society and distributed 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 facility. The facilities in PT Bank Lampung are computer tools, telephone, fax machine, and photocopy machine.

2.3 The Relationship with the Clients of the Institution

Bank is an institute involved in the business of lending or borrowing money of dealing in monetary instrument such as stocks, bonds, mortgages or other evidence of debt. The principle of bank is selling a service for the customer or client. Bank has purpose to give good services for customer.

When the writer did practice at PT Bank Lampung, she was occupied in customer service division which she faced customers or clients directly. The customer or client came from different background. They came from institute, companies and which have different purpose.

If the customer or client complaint, the writer tries to give solution and reporting to officer quickly. The writer also gives information which their necessary like how to open saving account, giro, deposit etc. based on the writer's observation, the customer or client wants a good service with hospitality. The customer feels comfortable if he has good services. It is very important to increase services for customer or client, so bank does not lose customers or clients.

2.4 The Relationship with the Norms of the Institution

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

- a. The Pillars of PT Bank Lampung
 - Having integrity line vision for all staff.

- Creating a healthy Bank and able to compete with order developing local banks.
- Giving services for all the customers and human resources development.

b. The Norms of PT Bank Lampung

- Work as the embodiment of piety to God
- Giving priority to performance, quality of products, highly work system
- Creating quality of relationship and cooperate between staff
- Providing satisfaction to customers as the main focus and reference in working
- Giving priority to the progress of bank
- Increasing entrepreneurship and thinking, behaving and working as entrepreneur
- Every staff should keep and increase the image of bank
- Every staff strives to care and perceptive to the problems
- Giving priority to work hard, discipline, and honesty.

2.5 The Problems Encountered in the Institution

In general, the responsibilities which were given to the writer can be done well, although it has some problems during field practice, such as lack of knowledge and information about PT Bank Lampung office especially in the Customer Service. The writer was very hard to get the information because the staffs were not capable to give the accurate information. And was very hard to get brochure about products and structure organization of division the writer was placed of PT Bank Lampung. The writer only got little information, but the writer tried to find

information from the book, journal or ask the employee where the writer was placed. It really helped the writer to fulfill this report. The writer realized, if we have a good communication skill it will be easy to create good relationship. The services which needs improvement for writer is hospitality especially when serves the customer which to open saving account, payment, etc, she serve customers should show hospitality altitude to give good serves for customer. One thing that is needed to be paid attention for writer to give the satisfaction is good personality such as hospitality, emotion stability, humorous, have ability to accept critics and learn it.

2.6 The Skills needed for the Future

In line with the observation during field practice at PT Bank Lampung, it can be said that there are many skills that we need to develop in the future purposes, specially for banking sector are computer skill, accounting, Hospitality and Work Ethic, and Public Relation Knowledge. The reason will be explained in the followings below:

1. Computer Skill

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

2. Hospitality and Work Ethic

It is important for us, because when we enter in work world hospitality and work ethic that will used to work in company.

3. Public Relation Knowledge

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

2.7 Activities of Field Practice in Relation with the Curriculum of D3 English Profession Program

D3 English Profession program is one of mayor Language and Art of Teacher Training and Education Faculty. The student of D3 English Profession needs knowledge which has been gotten at faculty to face competition in job world. Based on the writer's experience, it can be concluded that in job world needs skill in communication section, technology support the activities in the company or institute. Student 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. Example, office computer can help to type the invitation, official letter and the employee's salary recapitulation. Office management knowledge helped the writer to arrange the employee's mutation file but during her field practice she was guided by the staff here. All of subjects certainly are very important and give the benefits to the writer both during field practice and her future.

2.7.1 The Relation with the Staff of Central Office of PT Bank Lampung

Every institute or company needs employees who have high intelligence. They play important role in developing an institute or company. Employees are activator engine of institute or company activities. The staff of PT Bank Lampung

Central Office of Bandar Lampung consists of six divisions like, Marketing Business Division, Customer Service Division, Special Credit Division, Administration Credit Division, Finance Administration Division, General Operational Division as unity of work which responsible for advance in banking sector.

The staffs of Central Office of PT Bank Lampung work fulltime from Monday-Friday started from 08:00 until 16:30 except on Friday, they will go home at 15:00. At 12:00 until 13:00 is time of rest. It is used by all of staffs to lunch, pray etc. in daily activities the staffs of this bank always use Indonesia traditional language for daily communication because the environment condition is impossible to speak English with customers.

During the field practice at Central Office of PT Bank Lampung, especially in Customer Service Division, the writer was helped by staffs to know about banking system. The staffs give explanation, suggestion, and how to do a task as well. When, the staffs have many tasks, she tries to help doing the tasks. There are cooperation between writer and staffs. It was easy for writer to adapt in work situation because staffs help the writer whenever found difficulties.

2.7.2 The Relation with Customer of Central Office of PT Bank Lampung

Bank is an institution involved in the business of lending or borrowing money of dealing in monetary instrument such as stocks, bonds, mortgages or other evidence of debt. The principal of bank is selling a service for customer. Bank has purpose to give good service for customer.

When the writer did field practice in Central Office of PT Bank Lampung, she was occupied in customer service division which she faced customer directly. The costumers came from different backgrounds. They came from institute, companies, and public which have different purposes.

If there are complaints from customer, the writer tries to give solution and reporting to officer quickly. The writer also gives information which their necessary like how to open saving account, Gyro, Deposit, etc. Based on the writer's observation, the customer wants a good service with hospitality. The customer fell comfortable if they got service. It is very important to increase services for customer so, bank does not lose costumers.

2.7.3 The Norm of the Institution

Generally, every institute has written and unwritten norm which must be applied by it is staffs. PT Bank Lampung as financial institute which has norm and pillars that is implemented by its staffs. They will be mentioned as the followings.

a. The Pillars of PT Bank Lampung

In according with it is 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 banks.
3. Giving services for all the customer and Human Resources Development.

b. The Norms of PT Bank Lampung

In general, the norms of PT Bank Lampung are:

- 1) Work increasing devout for ALLAH SWT
- 2) Giving priority to performance, quality of product, highly work
- 3) Creating quality of relationship and cooperate inter staff. It means each employee must create good correction with another employee and creating comfort condition in work situation.
- 4) Providing satisfaction to customer as the main focus and reference in working. It means giving the best service for customers so the customers can fell a real satisfaction service.
- 5) Giving priority to progress of Bank increasingly professionalism.
- 6) Increasing entrepreneurship and thinking behaving and working as entrepreneur. It means, getting and dynamic condition in bank situation and holding high the name of bank by giving the best contribution to get bank development.
- 7) Every staff duties should keep and increase the image of bank has the duty to keep and increase bank's image.
- 8) Every employee has to care and responsible to each problem.
- 9) Giving priority to work hard, discipline and honesty.

In reference with 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 coming on time, and responsible with the job which was given during field practice. As result, PT Bank Lampung especially in the Costumer Service Division will produce high quality service.

2.7.4 The Problem Encountered in the Institution

PT Bank Lampung is one of banks which always try to give good service for costumers. By this report writer will be discuss about problems which was faced as long field practice activities. There are many problems that have to be overcome to get better future. They will be mentioned as following:

The problems are:

- a. Limited information about banking system

Bank Lampung is not only operated in Lampung Province but in outside Lampung for example in Jakarta, so Bank Lampung has high liquidity. As long field practice the writer faces some difficulties about lack of knowledge in banking system. It can be caused for writer to give information for costumer.

- b. Lack of hospitality

The services which needs improvement for the writer is hospitality especially when she serves the costumer which to open saving account and process liquefaction of SP2D. It is difficult for writer to face costumers which come from different background and characteristics.

And the solutions are:

- a. The writer always try to learn step by step about banking system by take any information and knowledge about banking system banking system to staffs of Bank Lampung.
- b. One thing that needed to be paid attention for writer to give the satisfaction is good personality such as hospitality, emotion stability, humorous, have ability to accept critics and learn it.

2.7.5 Developing skill to function more effectively and efficiently in future

All of students who carry out field practice, they will provide their selves with knowledge or skill that they have been gotten in faculty. To get professional job, the writer has to be more train her skill in operate computer and lacking of hospitality. These will be explained in the following below:

1. Computer skill

Computer is important facility which is used in bank especially in PT Bank Lampung, all of staffs uses computer for banking activities. The writer should improve her ability in operating computer.

2. Lacking of Hospitality

During the writer has done her field practice at Central Office of PT Bank Lampung, she found difficult lacking of hospitality especially when she serves the costumer which open saving account and process liquefaction of sp2d. It is necessary for writer to improve her Hospitality.

2.7.6 Activities of Field Practice in Relation with the Curriculum of Diploma

Based on the writer's experience, the writer can be accepted the essential subjects from D3 English Profession Program. She learnt some subject about management such as Office Management, Office Computer, Entrepreneurship, Work Ethics and Hospitality. For example office management helped the writer to make report cash income but during her field practice she was helped by the staffs here. The Office computer helped the writer to checking completeness of sp2d document. While Work Ethics and Hospitality helped the writer to communicate with the costumer when they will open saving account and liquefaction of sp2d. The

Entrepreneurship subject is very important to student learn optimally cause in the job word, students must have entrepreneurship skill. All of subjects certainly are very important and give benefits to the writer both during field practice and her future.

2.7.7 Explanation about Warrant Disbursement of Funds (SP2D)

a. Warrant Disbursement of Funds (SP2D) is a warrant issued by the Authority KPPN as General Treasurer of State for the implementation of expenditure at the expense Background Issues.

b. Backkground Of SP2D

Any company or agency must have found the existence of expenditure. In this case the expenditure contained in an agency comprised of the Money Supply, Money Change, Extra Money, Direct and expenditure of Direct Expenditures on Goods and Services, Flower Shop, Help and Unexpected.

For that made the filing or issuance SP2D.SP2D Warrant Fund Disbursement letter which is used to disburse funds through a bank appointed after SPM is received by the power of BUD. SP2D itself consists of SP2D Money Supply, Money Change SP2D, SP2D Extra Money, Direct and SP2D SP2D of Goods and Services, SP2D Jump Shopping Flowers, Grants, Assistance and Unexpected. SP2D be published if the requested expenditures do not exceed the available budget ceiling and supported by the documents according to legislation.

SP2D published no later than two days since the SPM is received. If rejected, be returned at least 1 day after the receipt of the MSS. SP2D first tested the

truth and completeness by the Authority when it is complete BUD BUD
Authority will publish SP2D. SP2D, then sent to the Bank and the User
Budget for signature.

As for the reason drafters took the title of this is to know how the cycle goes
on publishing Warrant Fund Disbursement.

c. Procedure for Issuance of Letter Order Disbursements

Article 8

Submission of SPM to KPPN carried out as follows:

1. Budget User / Authorization for PA or a designated official along with supporting documents convey SPM equipped with Computer Data Archive (ADK) in the form of soft copy (diskette) by MSS on KPPN Reception counter or via the Post Office, except for work units that are still issued manually unnecessary SPM ADK.
2. SPM Salaries KPPN Parent must be received no later than the 15 before the month of payment.
3. KPPN officer at reception counter to check the completeness of SPM SPM, fill out a check list completeness SPM file (format as Attachment 11), recorded in the Register of Settlement Control SPM (format as Attachment 12) and forward the check list as well as the completeness of the SPM to the Section of Treasury for further processing.

Article 9

Publishing SP2D by KPPN organized as follows:

1. SPM submitted to KPPN used as the basis for issuance of SP2D

2. SPM is accompanied by evidence of expenditure as follows:
 - a. for the purposes of direct payments (LS) personnel expenditure:
 - 1) Payroll / Salaries Following on / Cons Salary / Overtime / Honor and Vakasi signed by the PA Power of Attorney or a designated official and Expenditure Treasurer;
 - 2) Letters of Personnel Decisions in the event of a change in payroll;
 - 3) Decree Granting honorarium / SPK vakasi and overtime;
 - 4) Tax Payment (SSP).
 - b. for the purposes of direct payments (LS) non personnel expenditure:
 - 1) Resume Contract / SPK or Nominative List of Business Travel;
 - 2) SPTB;
 - 3) Tax Invoice and CNS (letter of tax collection);
 - c. TUP for payment purposes:
 - 1) Details of the plan the use of funds;
 - 2) The dispensation of the Head Office of the DG. Treasury to TUP above RP 200,000,000 (two hundred million rupiahs);
 - 3) Statement of Budget User Authority or a designated officer stating that:
 - a) UP Additional Funds will be used for urgent and will be used up within one month from the date issued SP2D;
 - b) If there are remaining funds TUP, must be deposited into the State Treasury Account;
 - c) Not to finance expenditures that should be paid directly.

d. Gup for payment purposes:

- 1) SPTB;
- 2) Tax Invoice and CNS (letter of tax collection);

Article 10

The original proof enclosures SPP is an archive that is stored by the PA / KPA.

Article 11

Tests carried out by KPPN SPM includes testing and formal bersifatsubstansif.

Substantive tests performed for:

- a. test the truth of the calculation of the charges contained in the SPM;
- b. test the availability of funds on the activities / sub activities / MAK in
DIPayang designated in the SPM;
- c. test document as the basis for billing (Summary Contract / SPK, decree,
Nominative List of Business Travel);
- d. examine the statement of responsibility (SPTB) from head office / work units
or other designated official of the responsibility for the accuracy of payment;
- e. examine the tax invoice and its CNS;

Formal testing conducted to:

- a. match the signature of the signatory officials SPM with specimen signatures;
- b. examine ways of writing / filling in the money in the numbers and letters;
- c. verify in writing, including disability should not be there in the writing.

Article 12

Decision of the test results followed up with:

- a. Issuance of the proposed SPM SP2D when eligible to be determined;
- b. Returns to the publisher SPM SPM, if it does not qualify for publication SP2D.

SPM Returns referred to in paragraph (1) point b is set as follows:

- a. Employee Non-Salary Expenditure SPM Parent returned no later than three working days after the SPM is received;
- b. SPM UP / TUP / Gup and the LS are returned within one business day after the SPM is received.

Article 13

Endorsement Letter of Payment Order Replacement UP (SPM-Gup) Nil for TUP KPPN implemented by putting Cap on SPM GU Zero "has been recorded on By KPPN" and signed by the Head of Treasury.

SP2D issuance must be completed by KPPN within the time limit as follows:

- a. Salary SP2D Parent issued no later than five working days before the beginning of the month payroll.
- b. Non-Salary SP2D Parent issued no later than five working days after received the complete SPM.
- c. SP2D UP / TUP / Gup and LS within one business day after received complete SPM.

Publishing SP2D by KPPN done by:

- a. SP2D signed by the Treasury Section and Section Bank / Giro Postal or Section Bendum.
- b. SP2D published in duplicate 3 (three) and stamped arising Section Bank / Giro Postal or Section Bendum submitted to:
 - 1) Sheet 1: To Bank Operations.
 - 2) Sheet 2: To the publisher of SPM SPM with attached that had been spiked Cap "has been published SP2D date Number ...).
 - 3) Sheet 3: As pertinggal in KPPN (Section Verification and Accounting), fitted sheet SPM-1 and supporting documents.

Article 14

List of Examiners (format as Attachment 13) be made in duplicate 3 (three) as an introduction SP2D the following conditions:

- a. Signed by the Head of the Bank / Giro Postal or Section Bendum and acknowledged by the Chief KPPN and stamped arise KPPN head.
- b. Sheet and second sheets of the original enclosing SP2D sent via courier officer KPPN to BI / Bank Operations / Central Giro.
- c. List of testers after the second sheet is signed by the Bank / Bank Operations / Central Giro returned to KPPN via courier the same officer.
- d. List of third sheet testers as sign in KPPN.