

**DESCRIPTION STUDY ABOUT SP2D OF WARRANT DISBURSEMEN
OF FUNDS OF PT BANK LAMPUNG**

By

Meka Meidiyanti



**LAMPUNG UNIVERSITY
BANDAR LAMPUNG
2011**

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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 : DESCRIPTION STUDY ABOUT SP2D (WARRANT
DISBURSEMEN OF FUNDS) OF PT BANK LAMPUNG.

Name : Meka Meidiyanti

Student Number : 0803091027

Department : Language and Arts

Program : Diploma III in English Profession

Faculty : Teacher Training and Education Faculty

ADMITTED BY

Head of Language and Arts Department/ Advisor
Diploma III English Profession

Drs. Imam Rejana, M.Si.
NIP 19480421 197800 1 004

Prof. Dr. Cucu Sutarsyah, M.A.
NIP 19570406 198603 1 001

APPROVAL

Examiner Team

Examiner I : **Drs. Basturi Hasan, M.Pd.**

Examiner II/Advisor : **Prof. Dr. Cucu Sutarsyah, 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's name is Meka Meidiyanti She was born on May 19th 1991 in Kalianda. She lives in Kopi Ujung Street Bandar Lampung. She has one sister Winda Septiana and she is the first of two children from the couple of Mr. Muryono and Mrs. Riwayati.

the writer began her study at Dharma wanita Kindergarten School in 1995 until 1996, then she continued at Bandar Sakti 03 Elementary School in 1996 until 2002. She continued at Terbanggi Besar 01 Junior High School in 2002 until 2005, and then she went to kalianda 02 Senior High School in 2005 until 2008. Finally in September 2008, the writer was accepted as a student of Diploma III English Profession at the Faculty of Teacher Training and Education in Lampung University. The writer has carried out her field practice program in Central Office of PT Bank Lampung at Wolter Mangonsidi Street No. 182 Teluk Betung for two months from the second May to the end of June 2011.

MOTTO

Do not ever think you're the most perfect because it's just perfect God

(Mario Teguh, 2004)

DEDICATION

This paper is dedicated to:

- ♥ My beloved parents, who always give their biggest love and support. You are my everything and thank you so much
- ♥ My beloved Sister Winda Septiana
- ♥ My August Love
- ♥ My beloved friends in class B especially “Nyek Beiber Company (Fany, Nelta, Miria, Sary, Ria, Pika)
- ♥ All human resources of PT Bank Lampung
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The writer realizes that she might not be able to complete this report without any helps from her advisor, lecturers and others who had given a great support for her.

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7. Drs. Imam Rejana, M.Si. as The Head of Language and Arts Department, University of Lampung
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9. All my friends D III English Profession University of Lampung

Finally, the writer realizes that this report is still far from perfect. Therefore, she appreciates any opinions and suggestions for the improvement of this report and hopefully it can be useful, beneficial and gives something important for all of us.

Bandar Lampung, August 2011

The writer

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CHAPTER I INTRODUCTION

1.3 Object

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 will analyze some components of PT Bank Lampung. The points of discussions are arranged as below.

1.1.1 The Historical Background of PT Bank Lampung

The establishment of PT Bank Lampung was due to the policy issued by the implementation of UU No. 14, 1964 about the Development of DATI I Lampung Province. By the establishment of DATI I Lampung Province, it enables the government to build a Regional Bank that is suitable to the principal of Regional Bank. As a result, the Bank of Lampung was established based on The Government Instruction No. 104/1964 on August 1st, 1964. On January 31st, 1964 PT Bank Lampung was acknowledged by the Minister of National Affairs Decisions No. DES 57/7/3/150 on August 6th, 1965. Furthermore, PT Bank Lampung accepted operational policy from the ministry of Control Bank No. 66/UBS/965 on August 3rd, 1965. Next, PT Bank Lampung changed its status to

become Limited Company (PT) on May 3rd 1999 based on BPD Lampung No. 5 and was legalized by the Law Ministry No. C-8261.HT.01.01 on May 1999.

In accordance with the history of PT Bank Lampung, the ownership of PT Bank Lampung is formally managed by:

1. The government of Republic of Indonesia

PT Bank Lampung is the company established in the basis of the ratification of Indonesia Minister of Justice, thus this company indirectly belongs to Government of Republic Indonesia.

2. The Government of Lampung Province

PT Bank Lampung is a Regional Development Bank; aimed at helping the economy growth in Lampung Province. It has its assets consisting of shares and the like. For example. The government of Lampung Province has each percent of PT bank Lampung shares and obligations to balance the financial growth of PT Bank Lampung.

3. The Government of City or Regency of Lampung Province

Each government in regencies of Lampung Province also has its assets including shares and obligations available in the Bank. This can be seen in the form of shares and obligations in PT Bank Lampung financial report.

4. Management and PT Bank Lampung

The management of Bank of PT Bank Lampung is actually unity of Director Board, Commissaries, Division, and staff that has their duties in developing this Bank.

As the growth and the existence of Lampung Regional Development Bank, in every year PT Bank Lampung always tries to increase the offices, net working throughout Lampung Province. As a result, by the end of 1997, there were only 11 offices including the Central Office, up until 2006 the office has increased to 36 offices including the Central Office. Below are the names of the representative's branches:

1. The Central Office of PT Bank Lampung is located at Wolter Mongonsidi street No.182 Bandar Lampung

The Central Office of PT Bank Lampung as the central office is responsible for controlling all of PT Bank Lampung branches office is responsible in the cases of implementing the vision and mission of the bank. The tasks of Central Office of PT Bank Lampung are:

- The central place is functioned to keep all data and information office activities.
 - The central place is functioned to manage the banking activities.
 - The central place with each division runs the activities.
 - The central place is to supply the monetary fund from Bank Indonesia for the branches office.
2. The Branch Office of PT Bank Lampung has operational competence to operate banking service activity, for example, giving and offering the credit, giving excellent service to the customer, but the most important task is that competence of branch office in terms of business wise, prestige, and structure are bigger than Subordinating Branch Offices and Special Branch Office.

Every branch office has certain duties in helping the customers in some areas. Actually there are six branch offices that spread in some areas.

The six branch offices include:

- a. Main branch office which is located at Wolter Mongonsidi No.182, Bandar Lampung. This office is located in front of the central office and operates the activities effectively since 1980. The office starts the activities from 07.30 until 15.00 PM. The services of the employees to customer are very friendly.
- b. Branch Office of Jakarta is located at Gedung Wisma Sarinah Lt.1 Majapahit No.8, Center Jakarta. This office is located in the strategic area. The customer can reach the place easily. The staffs try hard to work optimally in order to get the customer's satisfactions.
- c. Branch Office of Metro is situated at Jendral Ahmad Yani Street No.5 Metro. Metro is one of the crowded cities in Lampung, considered as a medium development town.
- d. Branch Office of Kalianda is located at Veteran Street No.16, South Lampung Regency. The Staffs of this office always start the working by giving by smiling to the customer.
- e. Branch Office of Bandar Jaya at Proklamator Street No.134, Central Lampung Regency. This office is located in the strategic area where the people from Central Lampung regency can access the place.
- f. The Branch Office of Kotabumi is located at Jendral Sudirman Street No.134 North of Lampung. The staffs in the office have a motto to give

the best to the customer. The customers are very satisfied to do the banking activities here.

3. Subordinating Branch Office

The subordinating Branch Office has operational competence to operate banking service activity, but their competence in business wise prestige and structure are smaller than branch office. There are eleven helper branch offices, they are:

The ten Subordinating Branch Offices include:

- a. Subordinating branch office of Pringsewu which is located at Jendral Ahmad Yani Street No.12 Pringsewu, Tanggamus Regency. The staffs of this office always trying to offer friendly service to the customer so they feel comfortable to do their banking activities.
- b. Subordinating branch office of Bukit Kemuning is situated at Sumber Jaya Street No.2 Bukit Kemuning, North Lampung Regency. The service of this office is very excellent. The office is always full with the customers who do their banking activities.
- c. Subordinating branch office at Liwa is located in R.A Kartini Street, Pasar Liwa, west Lampung Regency. This office is located in the crowded place. The people here trust PT Bank Lampung as a reputable and excellent bank.
- d. Subordinating branch office of Baradatu is located at Negara Baradatu Street No.180 at Baradatu, Way Kanan Regency. The people of Baradatu have used PT Bank Lampung Saving Product. They feel comfortable to do their banking activities.

- e. Subordinating branch office Antasari is situated in Pangeran Antasari Street Bandar Lampung. This office is located in the strategic as we know that Sukarame is one of the important District in Bandar Lampung.
 - f. Subordinating branch office of Kartini is located in R.A Kartini Street Block E-F Tanjung Karang, Bandar Lampung. This bank very special because all the staffs are ladies, so the people call them the ladies bank.
 - g. Subordinating branch office of Menggala is located at Raya Gunung Sakti Street, Tulang Bawang regency.

This office is located very strategic because Tulang Bawang one of the biggest rubber plantation.
 - h. Subordinating branch office of Kota Agung is located in Juanda Street No.58, Tanggamus Regency. This office is located in the strategic area that people here feel at ease to access the place and do their banking activities.
 - i. Subordinating branch office of Sukadana is located at Kolonel Arifin Street, Sukadana East Lampung Regency. Sukadana is the capital of East Lampung Regency and the office is located in this region where the people feel easy to access the place.
 - j. Subordinating branch office of Natar is situated in Raya Lintas Sumatera Street, Natar South Lampung. This place is Lintas Sumatera Street. The staffs of this office always give the main priority services to customer.
4. Special Money Supply Office has operational competence to operate banking service activity, but their activity is under control of Subordinating Branch Office. The function of Special Money Supply is assisting the main branch

office in giving services for customer is just only Special Money Supply office has tiny employee and capacity.

The ten Special Money Supply Offices include:

- a. Special Money Supply Office of Tulang Bawang which is located at Raya Gunung Sakti Street No.29, East Lampung Regency.
- b. Special Money Supply Office of Tanggamus is situated at Juanda street No.58, Kota Agung.
- c. Special Money Supply Office of Daya Murni is located in Raya Pasar Daya Murni Tumijajar, West Tulang Bawang.
- d. Special Money Supply Office of Gading Rejo is located in Pasar Gading Rejo, Tanggamus Regency.
- e. Special Money Supply Office of PEMDA Lampung Province is situated at Wolter Mongonsidi Street No.69 Teluk Betung, Bandar Lampung.
- f. Special Money Supply Office of RSUAM is located at Dr. Rivai No.6B Bandar Lampung.
- g. Special Money Supply of Pelindo is located at Yos Sudarso Street No.377 Panjang, Bandar Lampung.
- h. Special Money Supply Office of PEMDA Central Lampung is situated in Komplek Sekretariat Daerah Gunung Sugih.
- i. Special Money Supply Office of Sidomulyo is located in Raya Sidomulyo Street, Pasar Sidomulyo Kalianda , South Lampung.
- j. Special Money Supply Office of Urip Sumoharjo is located at Urip Sumoharjo street, Way Halim.

5. Payment Office has operational competence to help the people to collect special payment, such as: payment for tax bill, payroll salary office, and school payment.

The five Payment Point Offices include:

- a. Payment point Office of SMKN 4 is located at Cokroaminoto Street No.82, Bandar Lampung. This payment office operates from 08.00am until 15.00pm. The location is strategic area that people are very easy to access the place. This payment assists the Administration School SMK N 4 Bandar Lampung , disbursement of SP2D , and payroll salary office.

- b. Payment point office of RS. BUMI WARAS is located at Wolter Mongonsidi Street No.235 Bandar Lampung.

This office is always full with the customer who wants to collect their payment. The function of payment are to assist KPP Pratama Tanjung Karang to pay tax bill and to give service for costumer.

- c. Payment point office of KPP Pratama Kedaton is located at Dr. Susilo Street No.41 Bandar Lampung. The function of payment assists the customer to pay tax bill in region Kedaton.

- d. Payment office of Krui is located at Merdeka street No.703 Pasar Mulya, West Lampung Regency. This office is located in the strategic area in the middle market of Krui market so the people are easily to collect this payment. The duty of this payment assists the Subordinating branch office Liwa.

- e. Payment point office of Way Kanan is situated at JL. Km 2 Regent Office, Way Kanan Regency. This office is located area next to the Way Kanan

Regent Office. The function of payment is to help the customer to open saving account and to give credit.

6. ATM (Automatic Teller Machine) or is called as ATM Bersama

The fifteen ATM are:

a) ATM of Central Lampung, b) ATM of Mall Kartini, c) ATM of Antasari, d) ATM of Sekretariat Daerah Propinsi, e) ATM of Jakarta, f) ATM of Bandar Jaya, g) ATM of Kotabumi, h) ATM of Tulang bawang, i) ATM of Sukadana, j) ATM of Kartini, k) ATM of Metro, l) ATM of Gading Rejo, m) ATM of Bukit Kemuning, n) ATM of Unit II, o) ATM of Kalianda, p) ATM of Regional Abdul muluk Hospital

1.1.2 The Structure Organization of PT Bank Lampung

The management structures of PT Bank Lampung based on Director Instruction No. 77/Dir/1990 on July 6th 1990 consist of Stockholder General Meeting, The Board of Commissioners, The Director and Division Staff.

The Organizational Structures of PT Bank Lampung

1. The Stockholder General Meeting (RUPS) consist of the Government of Republic Indonesia, the Government of Lampung Province, the Government of City and Regency of Lampung Province and the Employers. The Stockholder General Meeting is the highest forum in determining to control the whole activities which is handled by the Boards of Directors.
2. The Board of Commissioners is a component of PT Bank Lampung organization, which is responsible to the Stockholder General Meeting (RUPS) in controlling the whole activities.

Commissioners are included in two parts:

a. Audit Committee

Audit Committee has duties in giving the professional and independent opinion and report to the Commissioners about the accounting and financial information.

b. Controlling Risk Committee

Controlling Risk Committee is responsible in evaluating about the policy in risk and discipline division.

3. The Board of Directors is a component of PT Bank Lampung Ltd, that is responsible to the Stockholder General Meeting (RUPS) and The Board of Commissioners in controlling the whole activities.

The Board of Directors consist of:

a. The President Director.

This director has particular duties. The duties are, 1) Leading and coordinating the directors member duties, 2) Directly founding and controlling the development and planed division, 3) controlling and financial Administration Division, the whole control should be based on balancing and harmonious principle in order to gain the Bank mission optimally. For example, the president Director held annual meeting with the general director, the marketing director, and the discipline directors to discuss the development of PT Bank Lampung.

b. The General affairs Director.

The duties of General Affair's director are directly leading, founding and controlling the Human Resource and Public Division, so they can work

optimally. For example, the general affairs director decides every event that is held by the human Resource Division.

c. The Marketing Director.

The type of director also has responsibilities. They are, 1) founding and controlling the treasury and installment Division, 2) giving the priority to the Bank business development. For example, the marketing directors making cooperation with other company and analyze the movement.

d. The Discipline Director

The duties of discipline Director are, 1) ensuring that PT Bank Lampung obey the whole rules of Indonesian Banking System, 2) Checking that PT Bank Lampung has implement the employees rules, 3) giving the evolution and sanction for the employees who do not obey the whole rules of PT Bank Lampung. For example, the discipline Director giving the warning letter and sanction to the employees who make the mistake and disobey the rule in bank Lampung Ltd.

There are nine division in PT Bank Lampung, they are:

1. The planning and development division.

The duties of this divisions are, 1) Planning and managing the strategic plans, for example, preparing, formulating and managing the annual report of the Bank, 2) planning and managing the development at Bank products and services. For example, preparing the proposal of business plan budget.

2. The financial Controlling Division and electronic Main Data.

The responsibilities of this divisions are, 1) Planning and managing the system accountant procedure and also the Bank financial controlling, 2) Planning and managing the electronic data processing the Banking module application system and developing the other automatic system applications. For example, receiving the transaction notes from each divisions and send it to the audit Committee.

3. The treasury Division

The duties of division included of, 1) planning and managing the system and procedure of fund and service accumulation and the fund placement, 2) planning and managing the system development and the procedure of management fund. For example, this division is responsible for accumulating the placement of fund.

4. An Installment Division

The duties of this division are,1) controlling the stuck loan, rescuing and finishing the stuck loan, 2) obeying the rules of the system and procedure of Bank Indonesia and the existing acts and rules. For example, this division controlling the stuck loan movement at Jakarta Stuck Loan.

5. The Human Resources Development and Public Division

The duties of this are,1) Planning and managing the efficiency of human resources system an procedure,2) training and developing employees, 3) Planning and managing the employees administration and employees trainee. For example, this division is responsible in

accepting the new employee, held the seminar for the employee, held the special event such celebrating the Indonesian Independence Day.

6. The Risk management and Discipline Division.

The responsibilities of this division are, 1) determining the needed step ensure that the Bank run on the rules of Bank Indonesia, 2) Monitoring and keeping the Bank to obey the whole commitments of Bank Indonesia and existing acts and rules. For example, this division is responsible checking whether all the branch offices have obeyed the principal or not.

7. The Special Loan Accomplishment Division

The duties of this division are, 1) planning and managing the system and procedures of the loan accomplishment, 2) obeying the rules of the system and procedure of Bank Indonesia and existing acts and rules. For example, this division is responsible to apply the loan for a customer.

8. The Internal Controlling Division

The duties of this division included of, 1) Planning and managing the Bank division and mission Bank achievement by independent judgment, 2) Planning and managing the management controls and the Bank operation. For example, this division is responsible to report the achievement of PT Bank Lampung to the General Director.

9. The Director Special Staff

The duties of this division are, 1) doing the job that is directly was given by the directors, 2) obeying the rules system and procedure of

Bank Indonesia and the existing acts and rules. For example, help to distribute the funds and services, and coordinate with each division.

1.1.3 The Vision, Mission, and Strategies of PT Bank Lampung

a. The Vision of PT Bank Lampung

Lampung Regional Development Bank has function and vision as a Bank which is loved and owned by Lampung society.

b. The Mission of PT Bank Lampung

The mission of PT Bank Lampung is 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 managements.

c. The Strategy of PT Bank Lampung

There are:

- Increasing the basic fund by being supported by share holders and fulfilling the standard of Indonesian Architecture Banking (API)
- Based on the business plan and demand from Indonesian Architecture Banking (API), it is expected that on 2007 the fund sector of Lampung Regional Development Bank becomes 15 billions rupiah, in order to fulfill the target and it is expected that Lampung Regional Development will gain billion rupiah in 2006
- Increasing the product of deposits
- Increasing the product services features by developing the On-line transaction features through the information technology, SMS Banking
- Increasing the free-bases income, especially in paying the school and the University fee through on-line system

- Spreading the net office by doing some market penetration in Lampung Province

1.1.4 The Products of PT Bank Lampung

The Product of PT Bank Lampung include:

A. Loan Products

1. PANTAS (Pinjaman Aman Terbatas) / Limited and Safe 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 interest rates are ranging as follows:

< 1 year is 13 %

< 1 - 2 year is 14 %

< 2 – 5 year is 14,5 % .

- Lees than 1 year the interest is 13% from the total loan.
- Lees than 1 year until 2 year the interest in 14% from the total loan.
- Lees than 2 year until 5 year the interest in 14,5% from the total loan.

The requirements are as follow, 1) Applications letter, 2) photocopy of residence identity card, 3) 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 for contractor, developer and supplier of an kinds of physical project based on the cooperation with PT Bank Lampung, and the interest rate are ranging from 18% to 18,5%. The requirement is as follows, 1) applications letter, 2) Photocopy of residence Identity Card and rent Photograph, 3) 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 group of small scale business, and the interest rates are about 12%. The requirements are as follows. 1) Application Letter, 2) Proposal, 3) Finances Report, 4) 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 personal for consumptive things, moveable or unmovable things and professions support tools.

◆ The interest rates are ranging as follows:

< 2 year is 19 %

< 2 - 3 year is 10 %

< 3 - 5 Year is 12 %

- Lees than 2 year the interest is 19% from the total loan.
- Lees than 2 year until 3 year is 10% from the total loan.
- Lees than 3 year until 5 year is 12% from the total loan.

The requirement is as follow, 1) Application letter, 2) 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 sector and market sector.

The requirements are as follow, 1) Application letter, 2) Proposal, 3) Finances Report, 4) Agreement Letter.

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

An investment is given to local government in the form of loan in order to develop Lampung Province. The interest rates are about 17 % and the guarantee from the leader of authority.

7. PILAR (Pinjaman Investasi dan Modal Kerja) / Independent Business Loan

This loan is given to independent business, and the interest rates are changing 12 %. The requirement are as follow, 1) Applications letter, 2) Proposal, 3) Finances report and agreement letter.

B. Saving Products

1. SIMPEDA (Simpanan Pembangunan Daerah) / Local Development Deposit

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

2. SIGERMAS (Simpanan Generasi Masa Depan) / Wealth Future Deposit

The automatic payment can be done through phone, PAM, loan installment.

3. TABUNGANKU

This product specially for student. The requirements are follows: photo copy of student card and minimal balance Rp. 20.000,-

4. DEPOSIMANJA (Deposito Simpanan Aman Berjangka) / Safe 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, and minimal balance Rp. 500.000,-

5. DEPOSIMANIS (Deposito Simpanan Aman Dinamis) / Dynamic and safe Deposit

A deposit produces high interest and marketable or reward.

6. CLEARING (Success, Business, Saburai)

Checkbook of saburai for government and business community which can be used as a payment, then the interest rates are ranging from 4%, 5% and 6%.

1.2 The Job Description during the Field Practice

The field practice is the one of 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 (2nd May to the end of June). The writer was placed in the Customer Service specially in saving product.

The job descriptions are follows:

- a) Giving stamp and signature for saving product, letter of tax, letter of gyro, and letter of fund.
- b) Receiving the call. During the field practice the writer helps the staff to receive the call. The work ethics in answering the call is necessary need here.
- c) Receiving the fax and sending the fax to other bank offices.
- d) Go to school to promote the new saving product “Tabunganku” in school specially in Teluk Betung area. And open a counter at the school, so that students who already have “Tabunganku” book can conduct transactions such as saving or withdraw their own money.
- e) Giving service to customer

The advantages which was gotten by the writer are: 1) Helping the customer on opening saving account 2) how to good service for the customer and increasing knowledge in lack of hospitality.

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, gyro, 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 costumer wants a good service with hospitality. The costumer 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.

CHAPTER III CONCLUSIONS AND SUGGESTIONS

3.1 Conclusions

In line with the previous discussions and descriptions, it can be concluded that field practice program is successful considering the following point:

- a. The Customer Service Division is one of part which has important role in development of banking sector.
- b. The employees of PT Bank Lampung especially in the Customer Service division they have less information about the bank so the writer has difficulties to get information in order to fulfill this report.
- c. During study in Diploma 3 English Profession University of Lampung, the writer accepted and learnt the essential subjects, such as: Office Computer, Office Management, Public Relation Knowledge, Work Ethic and Hospitality.

3.2 Suggestions

Based on field practice activities which were done by writer, the suggestions are cited as follows:

1. Diploma 3 English Profession program should prepare the student well to follow the field practice. The student should be trained before start the field practice.
2. The Head of PT Bank Lampung should establish close communication, in order to increase the productivity and enthusiasm of all employees.
3. Increasing professional service to way such growing courtesy qualities because it is main point to start giving satisfactory for customers, then showing appearance of service such as: talk time, behavior, attitude, helpful, and solving the problem.
4. The employees of PT Bank Lampung especially in the Customer Service division should increase their knowledge about PT Bank Lampung.
5. Keeping the cooperation with University of Lampung to create competency and professional employee in future.

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