

## **CHAPTER I INTRODUCTION**

### **1.1 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 1<sup>st</sup>, 1964. On January 31<sup>st</sup>, 1964 PT. Bank Lampung was acknowledged by the Minister of National Affairs Decisions No. DES 57/7/3/150 on August 6<sup>th</sup>, 1965. Furthermore, PT Bank Lampung accepted operational policy from the ministry of Control Bank No. 66/UBS/965 on August 3<sup>rd</sup>, 1965. Next, PT. Bank Lampung changed its status to

become Limited Company (PT) on May 3<sup>rd</sup> 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, such as the data is not known to other customers because it is secret.
- The central place is functioned to manage the banking activities, for example as coordinator for branch office, subordinating branch office, special money supply office, and payment office so the banking activities can run smoothly.
- The central place with each division runs the activities. Each division has responsibilities and can give good service to customers.
- The central place is to supply the monetary fund from Bank Indonesia for the branches office. The purpose is to make easy transaction because we can do transaction not only in central office but also in branch 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 try 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 is 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 just only Special Money Supply office which 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. In this office pure power under leadership of Bank Lampung Bandar Jaya. It consists of operational supervisor, business supervisor, customer service supervisor and staffs.
- b. Special Money Supply Office of Tanggamus is situated at Juanda street No.58, Kota Agung. This office consists of Tanggamus leader, operational assistant, business marketing assistant, credit assistant, customer service assistant and staffs.
- c. Special Money Supply Office of Daya Murni is located in Raya Pasar Daya Murni Tumijajar, West Tulang Bawang. In this office pure power under leadership of Bank Lampung Kotabumi. It consists of operational assistant, business marketing assistant, customer service assistant and staffs.
- d. Special Money Supply Office of Gading Rejo is located in Pasar Gading Rejo, Tanggamus Regency. In this office consists of Gading Rejo leader, operational assistant, business marketing assistant, credit assistant, customer service assistant and staffs.
- e. Special Money Supply Office of PEMDA Lampung Province is situated at Wolter Mongonsidi Street No.69 Teluk Betung, Bandar Lampung. This office consists of cash leader and staff.

- f. Special Money Supply Office of RSUAM is located at Dr. Rivai No.6B Bandar Lampung. This office consists of cash leader and staff.
- g. Special Money Supply of Pelindo is located at Yos Sudarso Street No.377 Panjang, Bandar Lampung. This office consists of cash leader and staff.
- h. Special Money Supply Office of PEMDA Central Lampung is situated in Komplek Sekretariat Daerah Gunung Sugih. In this office pure power under leadership of Bank Lampung Bandar Jaya. This office consists of cash leader and staffs.
- i. Special Money Supply Office of Sidomulyo is located in Raya Sidomulyo Street, Pasar Sidomulyo Kalianda , South Lampung. In this office pure power under leadership of Bank Lampung Kalianda. This office consists of cash leader and staffs.
- j. Special Money Supply Office of Urip Sumoharjo is located at Urip Sumoharjo street, Way Halim. This office consists of cash leader and staff.

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 is to assist KPP Pratama Tanjung Karang to pay tax bill and to give service for customer.

- 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 Share ATM or ATM Bersama.

Fifteen ATMs are available in PT Bank Lampung, they are:

- a) ATM of Central Lampung is located at Wolter Mangonsidi Street No. 183 Teluk Betung, Bandar Lampung.
- b) ATM of Mall Kartini is situated at Kartini Street, Central Tanjung Karang.
- c) ATM of Antasari is located at Pangeran Antasari Street, Sukarame.
- d) ATM of Sekretariat Daerah Propinsi is situated at Wolter Mangonsidi Street No. 69 Teluk Betung, Bandar Lampung.
- e) ATM of Jakarta is located at Wisma Sarinah Majapahit Street No. 8, Central Jakarta.

- f) ATM of Bandar Jaya is located at Proklamator Street No. 13A Gunung Sugih, Central Lampung Regency.
- g) ATM of Kotabumi is situated at Proklamator Street No. 13A, North Lampung Regency.
- h) ATM of Tulang bawang is located at Raya Gunung Sakti Street No. 2, Tulang Bawang Regency.
- i) ATM of Sukadana is situated at Kolonel Arifin Street Sukadana, East Lampung Regency.
- j) ATM of Kartini is located at Kartini Street Block E-F No. 99, Central Tanjung Karang.
- k) ATM of Metro is situated at Jendral A. Yani Street No. 5, Metro.
- l) ATM of Gading Rejo is located at Gading rejo Market, Tanggamus Regency.
- m) ATM of Bukit Kemuning is situated at Sumber Jaya No. 2, Bukit Kemuning.
- n) ATM of Unit II is located at Lintas Timur Street Unit II Market Banjar Agung, Tulang Bawang Regency.
- o) ATM of Kalianda is situated at Veteran Street No. 16, South Lampung Regency.
- p) ATM of Regional Abdul Muluk Hospital is located at Dr. Rivai Street No. 6, Bandar Lampung.

### **1.1.2 The Organization Structure of PT Bank Lampung**

The management structures of PT Bank Lampung based on Director Instruction No. 77/Dir/1990 on July 6<sup>th</sup> 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, they are:

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 consists of four directors, they are:

- 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 holds 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 companies and analyzing 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 them 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 division are, 1) Planning and managing the efficiency of human resources system and 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 which 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 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 coordinates 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.

Broadly, vision and mission of this bank are to help and develop funds from and for Lampung society.

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 (IAB)
- Based on the business plan and demand from Indonesian Architecture Banking (IAB), 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 institutions is 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 %

Thus, it can be understood that the interest illustrates as stated belows:

- Less than 1 year the interest is 13% from the total loan
- Less than 1 until 2 year the interest is 14% from the total loan
- Less than 2 until 5 year the interest is 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 physical project kind 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 is 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 %

Thus, it can be understood that the interest illustrates as stated belows:

- Less than 2 year the interest is 19% from the total loan
- Less than 2 until 3 year the interest is 10% from the total loan
- Less than 3 until 5 year the interest 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 (2<sup>nd</sup> 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 needed 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.