

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.

No	Employees working days	Employees working time	Activity	Rest
1.	Monday	07.30 – 07.45	Pray together	12.00 – 13.00
		07.45 – 16.30	Work	
		16.30 – 16.45	Pray together	
2.	Tuesday	07.30 – 07.45	Pray together	12.00 – 13.00
		07.45 – 16.30	Work	
		16.30 – 16.45	Pray together	
3.	Wednesday	07.30 – 07.45	Pray together	12.00 – 13.00
		07.45 – 16.30	Work	
		16.30 – 16.45	Pray together	
4.	Thursday	07.30 – 07.45	Pray together	12.00 – 13.00
		07.45 – 16.30	Work	
		16.30 – 16.45	Pray together	
5.	Friday	07.30 – 08.00	Sport / istigozah	11.30 – 13.00
		08.00 – 15.30	Work	
		15.30 – 15.45	Pray together	

The schedule of PT Bank Lampung and the writer

2.2 The Relationship with the facilities of the Institution

Generally, bank is a company which collect funds from the society and distribute 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 who 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 fell comfortable if they got 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 cooperation 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 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.

2.8 Reasons of Choosing the Title about Saving Product “Tabunganku” at PT Bank Lampung

2.8.1 Background of Saving Product “Tabunganku”

Indonesia Saving movement launched by President Susilo Bambang Yudhoyono on February 20th, 2010, was further developed by Bank Indonesia (BI), by launching the product with the banking of "Tabunganku".

Bank Lampung is also working with Bank Indonesia to introduce bank "Tabunganku" to its customers. PT Bank Lampung has a whole range of savings products, including the Simpeda, Sigermas, Tabunganku, and Deposimanis Deposimanja. “Tabunganku” is a savings product with no administrative costs.

Basically background of the launch of “Tabunganku” is due to:

- The number of people who need cheap saving request. The first deposit can be small money amounting to Rp. 20.000,-
- The number of complaints from the public about the cost savings that exceed the interest earned from the Bank. Tabunganku or my saving account does not have monthly administration fee.

- Improvement for saving habit. The purpose is to make Lampung people always save their money in bank.

While the Purpose of launch of “Tabunganku” is due to:

- To educate the public in banking as the implementation of Let's Go to the Bank. Saving money in bank can improve public welfare.
- To foster a culture of love to save money in the community. This purpose is to make many people save their money in bank with many choices of saving money product.
- To improve the welfare of the community. The community necessities can be fulfilled, so they can get welfare life.
- To raise public funds, so that they get the better life specially in financial side.
- To build the image that saving money is actually easy and profitable. Saving money is easy and safety. It can be profitable because we can get extra money from interest rate.
- To assist the community in financial planning for the better income. The community can make planning of fund for the future to get welfare.
- As an initial step for low-income people familiar with banking. The community can understand about banking if they save their money in the bank because they will get detail explanation about banking.

2.8.2 Discussion of Field Practice Activities Saving Product “Tabunganku”

The discussion of “Tabunganku” as one type of savings in PT Bank Lampung. Previously, “Tabunganku” urge people to take advantage of bank products and services. “Tabunganku” is a personal savings requirements with ease. This product of saving money is low-cost savings products with no administration fee. This product is intended to foster the culture of saving, then the initial deposit is subject to very low of Rp 20,000. “Tabunganku” is a saving product for the students at school. In order for students to know what “Tabunganku” is, previously PT Bank Lampung has been doing promotions to school. With the help of the school and of course a good cooperation with PT Bank Lampung “Tabunganku” products can operate maximally.

“Tabunganku” has the terms of opening an account, including:

- Submitting photocopy identification / identity and demonstrate to bank officers
- Filling out the form and sign the book "Tabunganku" in the column provided
- Conducting an initial deposit of at least Rp. 20.000, - and the subsequent deposit of at least Rp. 10.000, -
- Depositing and withdrawal of "Tabunganku" can only be done at the branch publisher
- Having no monthly administration fee and no charged the turn of the book

The interest rate on savings per year of conventional commercial banks:

- a) If the money about 0-500.000 the interest rate is 0%
- b) If the money about 500.000 – 1.000.000 the interest rate is 0.25%
- c) If the money more than 1.000.000 the interest rate is 1%
- d) account closing fee of Rp. 20.000,-
- e) For six consecutive months of savers do not have to save it will cost you
Rp. 2.000, - / month
- f) If the savings balance of less than Rp. 20.000, - it will shut down
conversions automatically by the existing system.