



**THE JOB TRAINING REPORT**

**ENGLISH USAGE FOR THE CUSTOMER SERVICES TO  
OPTIMIZE THE WESTRN UNION SERVICE  
IN PT. BANK RAKYAT INDONESIA  
JEMBER UNIVERSITY UNIT**

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**THIS REPORT IS DEDICATED TO:**

My Beloved Parents  
Abdul Aziz and Siti Painem  
I am nothing without you

My Dearest Sisters  
Juhariatur Rosidah and Dini Melinda Ulfatul Azizah  
Try to be better than me

My Paramour  
Akhmad Sufyan Tabroni  
Thanks for your love, support, idea, patience  
And standing behind me

My Beloved Almamater

**MOTTO:**

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدِينٍ إِلَىٰ أَحْجَلٍ مُّسَمًّى فَآكْتُبُوهُ.

(البقرة: ٢٨٢)

*“O ye who believe ! When ye deal with each other, In transactions involving future obligations in a fixed period of time, reduce them of writing.” (the Heifer: 282)*



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All praises and thanks are due to the almighty Allah SWT who has given me power, desire, and affection so that finally I have done this final report properly. My greatest thanks are only to Allah that always encourages me in finishing this report. I realize that this report is still far from perfect, I hope for any constructive criticisms and suggestions for the better writing in the future.

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Jember, June 23<sup>rd</sup>, 2007

Suprihatin



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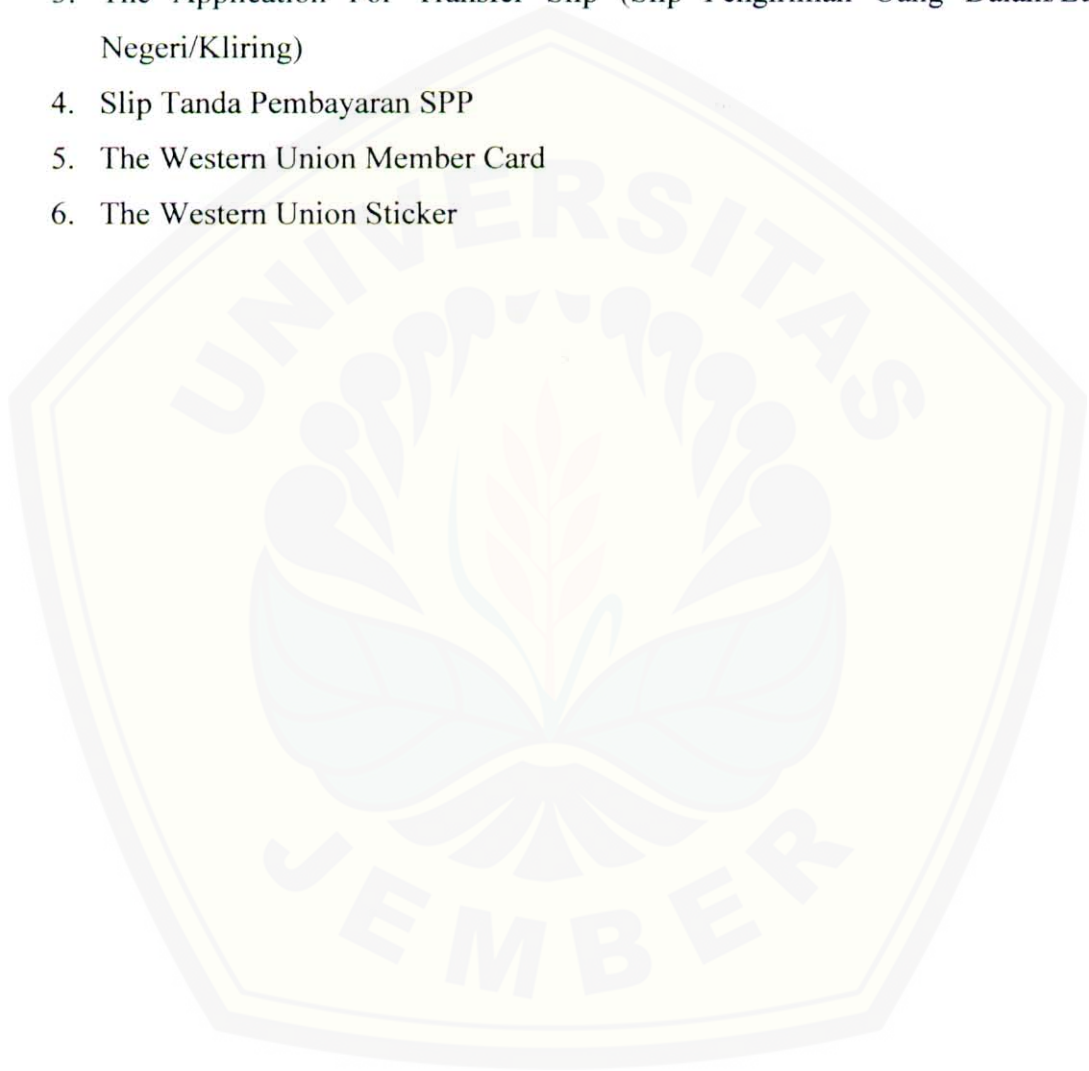
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5. The Western Union Member Card
6. The Western Union Sticker





## ABSTRAKSI

Bank is an institution that provides financial services. English as one of the International languages has an important relation with banking services activities, especially in Western Union Services. The Customer Services have to know English Usage to optimize the Western Union Services. Therefore, this job report tried to give description on what the Western Union Services is, what the English Usage in the Western Union Services are, and what the relationships of English with the Western Union Services are. Through observation and library research, the descriptions were made. Western Union is the fastest way to send and receive money to the worldwide. As its worldwide, English skills such as speaking, reading, listening, and writing are significance in explaining the Western Union products and in computerizing process. Thus, the quality of the service owned by the Customer Services is really marked from the way to serve the customers. The Customer Services in PT. BRI Jember University Unit must increase and maintain the work system professionally and always tries to give the best service to the customers.



## CHAPTER I INTRODUCTION

### 1.1 The Background of the Problems

Indonesia is a developing country that has potential natural resources and potential human resources to be a progressive country. The globalization and free trading era brings both good and bad effects to many sectors especially on the economic sector. The progress of economy has a big relation with companies and financial institutions. Bank is one of financial institutions that can be a medium between government and people.

Bank as one of financial institution must be able to attract the people's interest by doing their best service for their customers. There is no doubt that good services can attract new people or new customers to invest their money in it. English as one of international languages has an important relation with banking service activity. The ability in speaking, reading, and writing in English is important in explaining their foreign products for example; Money Changer Service and Western Union Service. English is also important in some Banking terminologies, for that, the Bank's employees have to know English, at least passively.

Bank Rakyat Indonesia Jember University unit is one of the unit banks from PT. Bank Rakyat Indonesia (Persero) ltd Jember branch. Now days, it has a current program that can provide services to the customers to sent or receive money from other country. We know that some of Indonesian becomes the employers in other countries. They can not go back to their country in every time they like. The Western Union Service is very helpful for them, because they can send some money for their family quickly and safely. The students who study abroad need this service too. They need some money in a short time for their study.

Indonesia is a beautiful country that has so many tourism objects and many wonderful islands. This condition makes a lot of tourist interested to visit Indonesia for leisure and recreation. They need much money for it.



They can use The Western Union Service to fulfill they financial need. Considering those facts, the Western Union Service is very helpful for all the people in the world.

## **1.2 The Problems To Discuss**

We lived in globalization era. The technology always increases as fast as the economy. Every section in our life is close to banking problems, we need the safety of our money, and we need the credit on the other hand. We do not know about the operational activities in a Bank and its relation with the knowledge that we had been received.

English as one of the International languages has an important relation with banking service activities, especially for Western Union Service. To be able to speaking English fluently is important in explaining The Western Union Service's product.

From the process of writer's study during the job training, this simple report aims at knowing the following problems:

1. What the Western Union Service is.
2. What the English Usages in the Western Union Services activities in PT.Bank Rakyat Indonesia (persero) Tbk Jember University Unit are.
3. What the Relationships of English and the current services in PT.Bank Rakyat Indonesia Jember University Unit (The Western Union Service) are.

## **1.3 The Goals And The Significance Of The Job Training**

### **1.3.1. The Goals of the job Training**

The implementation of the Job training has some goals, general and specific goals.

1. General goals:

- a. Understanding about the work of organization of banking institution in detail.
- b. Understanding about the duty and the function of every section in banking institution.
- c. Providing a medium to apply the knowledge that obtained from the college

2. Specific goals:

- a. Understanding about the English usage for the customer service to optimize the Western Union Service in PT.Bank Rakyat Indonesia (Persero) Tbk Jember University Unit
- b. Providing on get a practical experience for preparing the writer to enter the job world

1.3.2 The Significances of the Job Training

The job training has some significances for both the company and the student:

- A. For the company
  - a. Helping the employee duties
  - b. Getting some suggestions for the company development
  - c. As a medium to strengthen the relationship with the faculty of letter Jember University
- B. For the student
  - a. As a medium to apply the knowledge from the college
  - b. As a medium of enriching knowledge and skill before entering the job world
  - c. As a medium to know the job market objectively
  - d. As an academic requirement of English D-III program the Faculty of letters Jember University

## 1.4 The Place and the Period of the Job Training

### 1.4.1 The place of the job training

The job training took place in Bank Rakyat Indonesia Jember University unit addressed at JL.Kalimantan no 18, Jember city.

### 1.4.2 The period of the job training

The job training schedule was arranged by the D-III program of English Faculty of letters Jember University. It took a month, starting on 22nd January until 18<sup>th</sup> February, or about 160 hours.

The schedule of the job training:

- Monday-Thursday : at 07.30 A.M – 04.30 P.M  
(Rest at 01.00 pm)
- Friday : at 07.30 A.M – 04.30 P.M  
(Rest at 11.30 A.M)
- Saturday - Sunday : Holiday

## 1.5 The Procedure of the Job Training

There are some steps that must be programmed before having the job training. They are:

1. Registrations. It is completing the registration sheet that consists of name, address, and phone number of the company
2. Completing the job training sheet, containing the personal data of the student
3. Submitting the job training sheet to the student section of the Faculty of Letters Jember University
4. Giving the application letter of the job training to the company
5. After receiving the agreement letter from the company, then going to the Head of the department of D-III Program of English Department, the Faculty of Letters Jember University by bringing the receipt of the job training payment and other qualifications including the copy of the PKL certificate.



6. Waiting for having advisory meeting from the D-III program of English Department

### **1.6 The Related Science to the Job Training**

The object of the job training in PT. Bank Rakyat Indonesia Jember University Unit actually has no relation with the subjects, which is taken (English Program), by the writer, but there is a subject that can be considered as a basic implementation at the job training, that is the official Management. The writer tried to apply the theory, which was obtained from the college and fixed it with the condition of the company.

### **1.7 The Scope of the Study**

It is necessary for the writer to limit the scope of the discussion to avoid excessive of the topic of the discussion. This report only talks about the English Usage for the Customer Service to Optimize the Western Union Service in Bank Rakyat Indonesia Jember University unit.

### **1.8 The Organization of the Report**

This report is organized into five chapters, in order that the reader can understand the discussion more easily.

#### **Chapter I. Introduction**

It consists of the background of problems, the problems to discuss, the goals and significance of the job training, the place and the period of the job training, the procedure of the job training, the related science of the job training and the organization of the report.

## Chapter II. The References

This chapter explains about the definition of English Usage, the definition of Speaking, the definition of Writing, the definition of Reading, the definition of Listening, the definition of the Customer Service, the definition of the Western Union Service, the definition of Bank, the functions of Bank, the kinds of Bank according to the function, and the kinds of Bank according to the organization.

## Chapter III. The Company Illustration

This chapter contains the short history of the BRI Jember University Unit, the Organizational Structure, the Right, and the Duty and the Prohibition of the Customer Service of BRI Jember University Unit.

## Chapter IV. The Result of the Job Training

This chapter explains about the writer's activities during the job training, the reflection of the Job Training, the short story of the Western Union, the English Usage for the Customer Service to Optimize the Western Union Service.

## Chapter V. The Conclusion and the Suggestion

This is the last chapter that contains about the conclusion of the report and the suggestion for the development of the company.

## CHAPTER II

### REVIEW OF THE RELATED LITERATURE

#### 2.1 The Definition of English Usage

**John Rook** (1990:37) defined that, English Usage is the actual language habits of the people in a community, speaking and writing for each other in varying circumstances. The term covers these six areas, the first is pronunciation, the second is vocabulary, the third is word forms to indicate time, the fourth is possession plurality, the fifth is construction, and the last are idioms and conventions of writing such as spelling, capitalization, punctuation, manuscript, and letter forms. Correct Usage is generally acceptable usage.

He identifies the levels of English Usage into six levels (1990:38) there are:

1. **Standard English:** Standard English is the language spoken by those who carry on public affairs. It is the language used in Business, Government, Journalism, Education, and Religion literature.
2. **Colloquial Language:** Colloquial Language is the language of informal conversation used at certain times by all people. It is not inferior to Standard English, It is merely different.
3. **Ceremonial Usage:** Ceremonial Usage is appropriate on formal occasions where dignity or reverence is in order.
4. **Vulgar or Illiterate:** Usage Vulgar or Illiterate Usage may indicate lack of formal schooling environment. On the other hand, It may also indicate indifferent or carelessness in the use of language.
5. **Jargon:** Jargon is the language of particular sport, trade, or profession. Sport writers and Pressmen use Jargon.
6. **Slang:** Slang is the experimental frontier of language development.





## **2.2 The Definition of Speaking**

Speaking is the ability to show the idea in our mind using the lip that producing the sound or voice. In speaking English, We must know well the structure and the pronunciation to decrease misunderstanding on the communication.

## **2.3 The Definition of Writing**

Writing is the ability to express an idea in our mind to the article. The writers always master the Structure and Grammar, and Vocabulary. Structure and Grammar helps the writer in arranging the words to the sentences or paragraph. Vocabulary helps the writer in choosing the best word for their sentences or paragraph.

## **2.4 The Definition of Reading**

Reading is the ability to understand the message on the sentence or paragraph, the reader could retell that message with the own words. A large vocabulary makes us easier in understanding the meaning and the message of the sentence or the paragraph.

Reading is an active process, not a passive one. There is no proper reading of a text which reveals the text's true meaning. The meanings that we get from a text may not be the same as those our friends would get from it. Our purpose and background knowledge will also determine the strategies we use to read the text.

## **2.5 The Definition of Listening**

Listening is the ability to understand quickly and correctly the information from the other speaker, and retells that information to the third person. Vocabulary is the most important aspect in giving the information to other person.

## 2.6 The Definition of Customer Service

According to the **American Heritage Dictionary** (1995:327), “Customer Service is assistance and other resources that a company provides to the people who buy or use the company products or services”. Moreover, **Penny McLean** (2005:9) also stated, “The definition of Customer Service is the face of the utility to the customers. Customer Service has a major impact on customer satisfaction with a utility. Customer Service leaders are challenged to maintain a talented team in light of turnover both internally to other areas of the company.”

## 2.7 The definition of Western Union Service

According to the Western Union operational Procedure book, Western Union is the fastest way to send and receive money worldwide. [www.bri.co.id](http://www.bri.co.id) info that:

Western Union is a global and industry leader in the money transfer services. Western Union has more than 280.000 agents all over the world and BRI as a Western Union agent in Indonesia. Western Union helps the customers to send their money quickly. Every money transfer is protected by an International standard security system and verification by a transfer codes.

## 2.8 The Definition of Bank

The word “Bank” comes from Italian “Banca” means, “the table used by the moneychanger in the market”. According to the **Government regulation No.1, 1995**, “Bank is all of the companies and the institutions without respect of law, which openly over, receive deposit money, and give credit as their own responsibility”.

According to the **Law No.14, 1967** about the principle of banking, “bank is a financial institution that has a basic object to give credit and services in the money circulation”. As **G.M. Verriijn Stuart** (2000:8) mentioned, “Bank is the institution that receive the credit (gyro, deposit, and savings), gives the short, middle, and long credit, and gives he other services, like letter of credit, money transfer, and order.”



## 2.9 The Function of Bank

**Law No.10, 1998**, maintains that, the main function of Indonesian banking is a fund collector and distributor. According to **Susilo (2000:6)** beside has the main function as a financial intermediately, bank has more specific function as the agent of services.

As the agent of trust, banking activities are founded by trust between the bank and its customers. As the agent of development, bank as a fund collector and distributor is needed to help the fluency of the economy activities in the real sector e.g. infestation, distribution and the consumption of goods and services. As the agent of service, bank gives banking services for example money transfer service, safe deposit boxes services and bill payment services.

## 2.10 The Kinds of Bank According to the Function

A Bank according to the function is divided into:

### 1. Common Bank

Common Bank is a bank that does its banking activities conventionally or as the principal of banking and it gives services in the payment traffic (**Law No.10, 1998**). The characteristic of the service is common. It means that the bank can give all of the banking services it has. It also has wide operational district.

According to the status that show the ability of the bank to serve the customers and the number of products, Common bank divide into,

#### a. Devise Bank

Devise Bank is a bank that does the transaction in the foreign exchange, e.g. traveler's cheque and letter of credit after having an agreement from Bank Indonesia.

b. Non Devis Bank

Non Devis Bank is a bank that does not allow doing transactions as devise bank, so that the transactions do as the country limitation.

2. Bank Perkreditan Rakyat (BPR)

Bank Perkreditan Rakyat (BPR) is a bank that does the activities conventionally or as banking principal. This bank does not give services in payment traffic (**Law No.10, 1998**). The activities of Bank Perkreditan Rakyat are narrower than the activities of Common bank. Bank Perkreditan Rakyat (BPR) does not allow taking deposit money in gyro.

**2.11 The Kinds of Bank According to the Organization**

- a. Correspondence Bank: is a bank that serves in documentation process of export and import.
- b. Branch Bank : is a bank that has branches in another area.
- c. Unit Bank : is a bank that has some unit in another area, but they are in the same organization.

## CHAPTER III COMPANY ILLUSTRATION

### 3.1 The Short History of BRI

The banking activities in Indonesia which have been existed since 19<sup>th</sup> century was founded by the vizier of Banyumas, Raden Bei Aria Wirjaatmadya by establishing “De Poerwokertoshe Holp En Spoarbank Der Irlandche Hoofden”. In the beginning the activities, the bank just received the payment on installment from the mosque, cash borrower, managed by the vizier. After the capital gathered, the foundation of the bank inaugurated via the Banyumas Resident Assistant, E. Sierbug on 16<sup>th</sup> December 1895, the date of the inaugurated day become the date of the establishment of Bank Rakyat Indonesia, Ltd.

In 1897, W.P.D de Wolf Van Westerrode used his knowledge about the management of farmer bank in German had replaced E. Sierbug. Then name of the bank had been changed become “Poerwokertoche Holp Spoar En Landbouw credited bank”. In the progress in 1899 those bank known by public as” Volksbank “(public bank) that had the purpose to serve the public especially the villagers, farmer, workman, and small merchant from the caught or the wrap of the retainer.

Time after time the conditions of Volkbank got worst, so, in 19<sup>th</sup> February 1934 Algemene volkscredietbank had been established that had the purpose to unite the local bank to avoid the financial difficulties that could cause the bankruptcy. The whole 1934 – 1940 showed the AVB role, it snatched at giving credit to set the villagers free from the wound of usury debt wound.





On the Javanese occupation in Indonesia during 1942 – 1945 did not brought the change in the banking level. On 3<sup>rd</sup> October 1942, AVB with its branches in Java and Madura changed the name become “Syomin Ginko “. The change of the name based on Osame Seiri no.8 Syowa 2602 (1942). Then Japanese military governments that support the war had used this financial institution.

After the proclamation of independence, as the suggestion of the young generation in Jakarta and Indonesian National Committee to talk about the change of Syomin Ginko become Bank Rakyat Indonesia (BRI). Officially, the acknowledgement of Syomin Ginko becomes BRI in 22<sup>nd</sup> February 1946 through no.1, 1946. Therefore, with the declaration of the government regulation by both de jure and de facto BRI become the first government bank as complementary of Indonesia. This happened until the form the bank of Bank Negara Indonesia (BNI) on 5<sup>th</sup> July 1946 in 1968; the bank name BNI 1945 and now become Bank Negara Indonesia, Ltd.

In Dutch aggression, BRI got the difficulties that caused vacuum of the operational activities for about 1 year until the Roem – Royen agreement had been agreed in 7<sup>th</sup> Mei 1949. After the agreement had been agreed, the Fedarasi Indonesia Serikat had established, So BRI changed become Bank Rakyat Indonesia Serikat (BARRIS). Then On 1950, Indonesia come to united country that established BRI as “Bank Menengah “as the government regulation no.25, 20<sup>th</sup> April 1951. As the developed and progress of financial institution, BRI tried to increase the services. As the department of monetary no.SIKR/BRI/328, 25<sup>th</sup> September 1956 BRI established as devise bank, so, BRI expected to give the service for the customer in foreign trading.

Before the new period (1959-1956) BRI dissolved become BKTN, together with other bank, the farmer and fisher bank and Nederlandsch Handelsmaat Schappit (NHM) on 1956 there were fast change of institutional structure in the government

bank. BKTN integrated into Bank Indonesia named Bank Indonesia for cooperation management, bank tani and nelayan (BUIKTN) integrated again in BNI second unit.

On 1966-1983, the participation of BRI to fulfill the development program to help the program the payment, especially to succeed the rice Swasembada program. According to February 1991 packet then the constitution no. 7, 1992, 25<sup>th</sup> March 1992 about banking that confirmed and put the principal of banking business in Indonesia. Since the constitution has been declared, the government bank included BRI had to prepare to fit the law to become the company on limited status. As the government regulation no.21, 1992, 29<sup>th</sup> April 1992 about the fitting of the body of law of BRI to become a limited company. Formally the body of law of BRI changed from Sui Generis as the constitution no. 21, 1968 to become a limited company. Then the certificate of the establishment no. 133, on 31<sup>st</sup> July 1992 that made in front of Muhami Salim, S.H. the notary in Jakarta that had been validated by the decision of the justice Minister no. C-26584.HT. 01.01.TH.1992, on 21<sup>st</sup> August 1992, which had been announced in the country news no. 3A, 1992, the name of BRI change, becomes Bank Rakyat Indonesia Company Limited (BRI, Co, Ltd.).

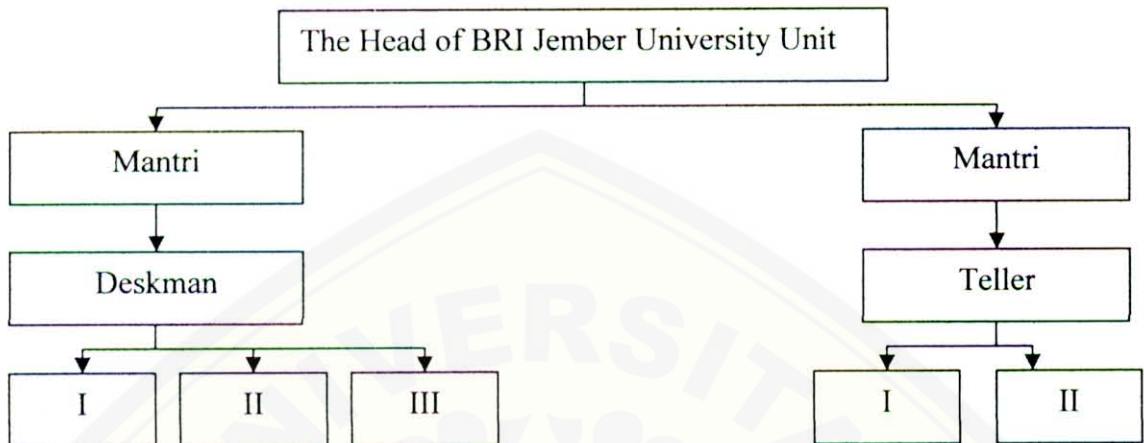
### **3.2 The Organizational Structure**

The most important factors in a company are to establish the organizational structure. By the establishment the right organizational structure and as the activities and the business of the company can give high spirit to job work because with clear job description and responsibilities description can help a company to create pleasant work situation so it can carry on the productivities activities.

The organizational structure of BRI is line organizational the organizational structure that the authority and responsibility is in the each sections but the highest leader has a competence to give instruction directly to employee, so the employee have the responsibility to the leader directly.



Picture 1. The organizational structure of BRI Jember University Unit.



The data source: BRI Jember University Unit, Jember branch.

Picture explanation:

1. The chief of BRI Jember University Unit  
The chief of BRI has been responsibility to lead or manage the business activities of BRI Unit.
2. Teller  
Teller has responsibility to manage the cash. Teller also has a function as deskman and cashier that has a payment fiat.
3. Mantri  
Mantri has responsibility to do the outdoor work for credit, deposit and the other banking services.
4. Deskman  
Deskman has responsibility for the banking administration and serves the transaction and application.

### **3.3 The Right, the Duty, and the Prohibition of the Customer Service of BRI Jember University Unit**

#### **A. The duty, the responsibilities and the competence of Deskman in BRI Unit**

##### **1. The duties and the responsibilities of Deskman**

- a. Give administration service to customers, the other customers, and the order customers who want to use banking service in the BRI unit as good as possible in order to increase the quality of customer service.
- b. Keep the bone of BRI, especially BRI unit to prevent the BRI Unit business.
- c. Administer the register concern with the process of credit services for the fluency of credit management.
- d. Administer the depository register to prevent bank loss.
- e. Administer the delinquent management register to support the fluency of delinquent management.
- f. Save the credit file in order to save bank asset.
- g. Administer the proof of administration and manage the storage of deposit and credit the file for the administration discipline.
- h. Make and administer the report of BRI Unit for the necessity of management capability appointment that will be fulfilled to Ka Unit and Kanca the report overload:
  1. Management information report
  2. Financial report
  3. Employee power report
  4. Case finding report
  5. The other important report
- i. Make the agenda of letter that sends and receives by BRI Unit for the necessity of administration discipline.

- j. Make the note for Kanca for the liquidity of claim money calculation.
  - k. Arrange the not from and to Kanca for administration discipline.
  - l. Prepare the letter of dines journey (SPT) to fulfill the human resources.
  - m. Administer the employee's salary, treatment expense and the other employee's right.
  - n. Arrange the logistic stock in order to make coordination between physical stock and the administration.
  - o. Use the BRI Unit logistic stock as effective an efficient as possible.
2. The competence of Deskman in BRI Unit  
Hold clues key and credit file cup bond key.
3. The duties of Deskman connected with computer applications
    - a. Daily application
      1. Do cross check between the beginning and ending scale day before entry.
      2. Sign the beginning scales as the proof of validation the scales.
      3. Print the validation back sheet.
      4. Print Kupedes realization list.
      5. Print new deposit list, Kupedes interest case and Kupedes that have to be transferred.
      6. Verify and validate the back sheet, voucher and Kupedes realization ease, or new deposit.
      7. Initial the voucher and sign the validation back sheet and Kupedes realization list.
      8. Report the validations mistake to the chief of BRI unit.



9. Print the total of transaction.
10. Print the DMH teller, the chief of BRI Unit and DMH per SBB.
11. Verify and sign the DMH.
12. Save the print out of the computer.

b. Year application

Save the year validation back sheet together with the daily validation back sheet.

c. Incident application

1. Check the disposal validation.
2. Print the disposal validation.
3. Print the passbook header.
4. Print the new deposit.
5. Print the rollover deposit.

B. The duty, the responsibilities, and the competence of Teller in BRI Unit

1. The duties and the responsibilities of Teller

- a. Give the best service to the customers for the necessity of BRI Business.
- b. Keep the name of BRI, especially BRI Unit to prevent BRI Unit business.
- c. Manage the cash-office together with the chief of BRI to secure the bank asset.
- d. Make sure the fluency and the accuracy deposit receiving and payment service from and to the customers for the necessity of BRI Unit.
- e. Deposit the minimum surplus as long as work's time, and deposit the rest of cash in the end of day to the main cash for the security of BRI cash.
- f. Make sure the security and the settlement of cash money in the teller's man for the fluency of customer's service.



- g. Make sure the completeness of cash money proofs and OB in the teller's control to avoid from teller cash deviation.
    - h. Make the register of teller cash for administration discipline.
  2. The competence of Teller
    - a. Validate the cash payment.
    - b. Sign the deposit billet.
    - c. Hold the bran cash.
  3. The duties of teller related with computer application
    - a. Cash money management.
    - b. Keep the secret of password.
    - c. Cash transaction validation when do the service.
    - d. Enter the non-cash validation.
    - e. Correct the validation sheet.
    - f. Print the disposal validation when do the service.
    - g. Print the information fends balance and teller mutation.
    - h. Do the register of validation mistake with the chief of BRI Unit
    - i. Validate the back sheet by put running number and the initial in the pages of the validation back sheet that have to written manually. This for the computer print out that does not give teller validations back sheet page number automatically.
- C. The Right, the responsibilities and the prohibition of the employee and the company
  1. The Right of the employee of the bank
    - a. Accept the wage as the payment of their work
    - b. Accept the wages for overtime work
    - c. Accept all types of allowances and facilities

- d. Accept the compensation of health expense
  - e. Accept all types of reward and acknowledgement
  - f. Get the holidays
  - g. Give the suggestion and result for the improvement of the work and the progress of the company
  - h. Have the same change to do something as the competence
  - i. Put proposal for retirement
  - j. Take the pension, THT (ear, nose, and throat) Jamsostek and Prospen program.
2. The responsibilities of the employee
- a. Obey and do both the rules fixed by company and the regulations.
  - b. Do the duties as good as possible by honors highly the company work method.
  - c. Work honestly, diligently, discipline and enthusiastically for company necessity.
  - d. Use, save and keep the inventory of the company as good as possible.
  - e. Compensate all of the consequences of careless or deviations which bring financial and non financial losses for the company.
  - f. Report on the chief of the company quickly all things that may bring danger and harm of the company.
  - g. Take step the report from the employee about things that may bring danger and harm for company.
  - h. Give the best service as the level of the duties.
  - i. Follow the good corporate governance Principle to do all duties in the company.

### 3. The right and responsibility of the company

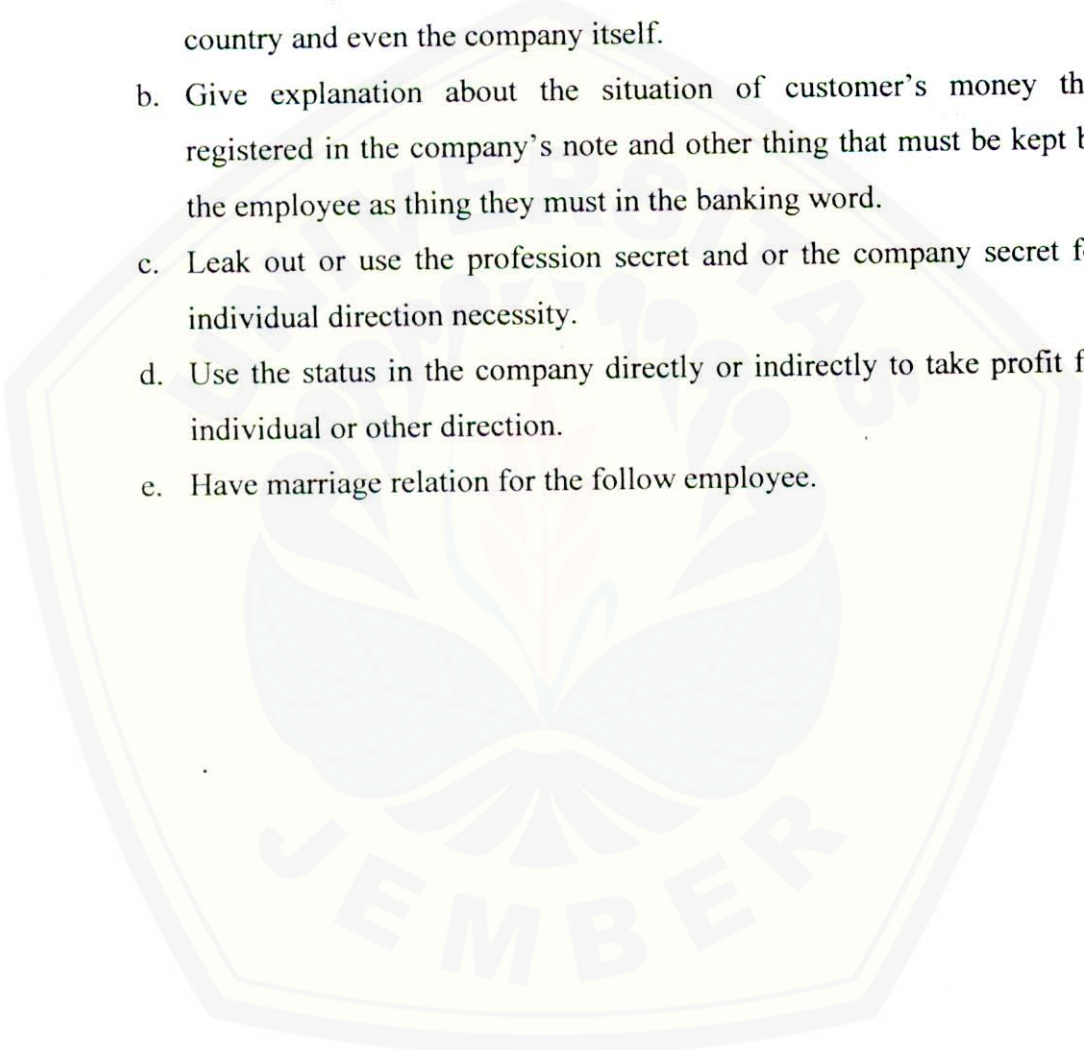
#### a. The right of the company

1. Establish the rules to manage the company and the employee fit with the regulation.
2. Do the new employee's recruitment and give the job description as the company's necessity to the new employee during the work.
3. Charge the employee to execute their work by pay attention to the regulation.
4. Build and give the job fit with the employee's competence and the company's necessity.
5. Place and or move the employee in the unit, Branch Company or another institution as the competence of the employee and the company's necessity.
6. Give punishment to the employee fit with regulation.
7. Dismiss the employee as the regulation.
8. Establish the company's budget and target.
9. Establish the wages, allowance, facility, acknowledgement, and other reward to the employee as the ability of the company.

#### b. The responsibility of the company

1. Give wages, overtime wages, allowance, facility, acknowledgement, and reward to the employee as the regulation.
2. Give the right of the employee as the regulation.
3. Pay attention and keep the work prosperity and the health of employee.
4. Obey the rules of work ship as the regulations.
5. Give law protection to the employee as the appointment it has.
6. Pay attentions for the aspiration and complaint of the employee.



7. Join the worker alliance in establish the strategy policies that have relation with the employee's assets.
- 
4. The prohibition of the employee of BRI Unit
    - a. Do all things that can degrade the honorary and dignity of the nations, country and even the company itself.
    - b. Give explanation about the situation of customer's money that registered in the company's note and other thing that must be kept by the employee as thing they must in the banking word.
    - c. Leak out or use the profession secret and or the company secret for individual direction necessity.
    - d. Use the status in the company directly or indirectly to take profit for individual or other direction.
    - e. Have marriage relation for the follow employee.
- 



## CHAPTER V

### THE CONCLUSION AND SUGGESTION

#### 5.1 The Conclusion

Based on the result of the job training that had been done in the Bank Rakyat Indonesia Jember University unit for about a month, the writer can take the conclusions:

1. Western Union is the fastest way to send and receive money to the world wide. It is a global leader in money transfer services. Western Union helps the customers to send their money and bill payments quickly and reliably. Western Union has more than 280.000 locations in the world. The first office of the Western Union was built in America.
2. Bank Rakyat Indonesia Jember University Unit has a professional service system, so it can make a good relation between the employees of the bank with the customers. Surely it cannot be separated from the role of the employees of the BRI Jember University Unit. The employees of the bank have to know well how to the face the customers, especially the customers of the Western Union Service, because the quality of the service is marked from the way they serve the customers. In this case, the ability of using English takes the main role.
3. English as one of the International languages has an important relation with the banking service activities, especially for the Western Union Services. The Customer Services using English in explaining the Western Union products, and in computerizing process.

#### 5.2 The Suggestion

After doing the job training in Bank Rakyat Indonesia Jember University Unit, the writer has suggestion for BRI Jember University Unit and for Diploma III English program Faculty of Letters Jember University. The writer wishes that these suggestions were useful for everyone:

1. For Bank Rakyat Indonesia Jember University Unit
  - a. There should be good communications between the head of the company and the employees or between all of the staffs in order to produce a good and pleasant place of the work. Therefore, all of the staffs must maintain and increase this good work relationship.
  - b. The employees of the Bank Rakyat Indonesia Jember University Unit must increase and maintain the work system professionally and always tries to give the best service to the customers, because it gears the progress and the development of Bank Rakyat Indonesia Jember University Unit.
  
2. For the Diploma III English Program the Faculty of Letters Jember University Unit
  - a. The Diploma III English Program has to establish a new program for the writing of the final report. It is much better for entire students to write the final report in English. It can force them to study harder and to increase their skills in English. Therefore, the graduates of Diploma III English Program Faculty of Letters Jember University are not only good in speaking, reading, and listening, but also in writing.
  - b. It will be better if Diploma III English program adds the lectures that have relation with the job world. It can be used as the provision for the students to do the job training, because most of the students still find difficulties to adapt in the place of the job training.



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Enclosure 1  
The Deposit slip (slip penyetoran)

SLIP PENYETORAN	
DEPOSIT SLIP	
<input type="checkbox"/> BritAma <input type="checkbox"/> BritAma Dollar <input type="checkbox"/> Simpedes <input type="checkbox"/> Simaskot <input type="checkbox"/> Giro <input type="checkbox"/> Tabungan Haji <input type="checkbox"/> Pinjaman ..... 20	
Disetor ke / Deposit to	
Nomor Rekening / Acc. No.	Tunai/Cek / BG / Cash / Cheque
Nama / Name	Jumlah / Amount
Kancal/KCP/BRI Unit / Branch	
Mata Uang / Currency	
<input type="checkbox"/> Rupiah <input type="checkbox"/> Valas/Forex	
Penyetor / Depositor	
Nama/ Name	
Alamat / Address	
Sumber Dana / Source of Fund*	
Keterangan / Remarks	
Sesuai Peraturan Bank Indonesia yang berkaitan dengan Prinsip Mengenal Nasabah : • Khusus diisi bagi nasabah yang tidak memiliki rekening di BRI dengan jumlah penyetoran > Rp. 100 juta tunai dan dilampiri fotocopy identitas • Disetujui Bank.	
Teller	TT. Penyetor / Depositor Signature
Transaksi dianggap sah apabila slip penyetoran ini divalidasi dan dibubuhi tanda tangan teller Lembar 1 untuk bank Lembar 2 untuk nasabah	

Enclosure 2  
The Withdrawal slip (slip penarikan)

**SLIP PENARIKAN  
WITHDRAWAL SLIP**

PT. BANK RAKYAT INDONESIA (PERSERO)



Validasi/Validation :

20

<input type="checkbox"/> BritAma <input type="checkbox"/> BritAma Dollar <input type="checkbox"/> Simpedes <input type="checkbox"/> Simaskot <input type="checkbox"/> Tabungan Haji		<b>Jumlah / Amount</b>	
No. Rekening / Account No. _____ Kanca / KCP / BRI Unit / Branch _____ Nama / Name _____ Alamat / Address _____		<b>MATA UANG / Currency</b> <input type="checkbox"/> Rupiah <input type="checkbox"/> Valas / Forex	
Penarikan / Withdrawal <input type="checkbox"/> Tunai / Cash <input type="checkbox"/> Pemindahbukuan		Kurs / Rate _____ Biaya / Charges _____ Jumlah / Amount _____	
No. Rek. / Transfer to Acc. No. _____ Atas Nama / Beneficiary Name _____ Kanca / KCP / BRI Unit / Branch _____		Terbilang / Amount in Words : _____ _____ _____	
Disahkan / Approved : _____		T. Penarik / Customer's Signature Teller	

Transaksi dianggap sah apabila slip penarikan ini divalidasi dan dibubuhi tanda tangan teller


OPS-01/2002

\* Diisi oleh Bank / Bank Use Only



Enclosure 3

The Application for Transfer Slip (slip pengiriman uang dalam atau luar negeri)

 PT. BANK RAKYAT INDONESIA (PERSERO) <small>Validasi / Validation :</small>		SLIP PENGIRIMAN UANG DALAM / LUAR NEGERI / KLIRING APPLICATION FOR TRANSFER	
<input type="checkbox"/> TRANSFER		<input type="checkbox"/> RTGS	
<input type="checkbox"/> KLIRING		<input type="checkbox"/> Rupiah	
Diturunkan Kepada / Send to : Nama / Name : Alamat / Address :		Perincian / Details Jumlah dikirim / Amount Valas / Forex	
Bank Tujuan / Beneficiary Bank : No. Rekening / Benef. Acc. No. : Kota / City : Negara / Country : Kode Bank / Bank's Code *** :		Biaya / Charges *** Jumlah disetor / Total Terbilang / Amount in Words :	
Melalui Kanca / KCP / BRI Unit / Via Branch : Nama Pengirim / Sender : Alamat / Address :		Disetor secara / Deposit by : <input type="checkbox"/> Tunai / Cash <input type="checkbox"/> Lainnya / Others <input type="checkbox"/> Debet Rek :           <input type="checkbox"/> Cek / BG :	
Sumber Dana / Source of Fund * : Keperluan / Purpose * : Pekerjaan / Occupation * : Jabatan / Position * : Tempat & Tgl. Lahir / Place & Birth Date * : No. KTP / SIM / Passport ** :		Bila sesudah 2 (dua) bulan terhitung mulai tanggal pemberitahuan kiriman tidak diambil, bank berhak mengembalikan uang kepada pengirim setelah dikurangi ongkos-origkos pengiriman dan administrasi.	
Sesuai Peraturan Bank Indonesia yang berkaitan dengan Prinsip Mengenal Nasabah : * Khusus diseti bagi nasabah yang tidak memiliki rekening di BRI ** Bagi nasabah yang tidak memiliki rekening di BRI dengan jumlah pengiriman > Rp. 100 juta tunai dilampiri fotocopy identitas		Berita / Remarks :	
Approved		Teller	
TT. Pengirim / Applicant's Signature		*** Diisi oleh bank Transaksi dianggap sah apabila slip pengiriman ini divalidasi dan abubuhi tanda tangan teller Lembar 1 dan 3 untuk bank Lembar 2 untuk nasabah	

Enclosure 4  
Slip Tanda Pembayaran SPP



**BANK RAKYAT INDONESIA (PERSERO)  
KANTOR CABANG JEMBER**

NO 002832

**TANDA PEMBAYARAN SPP**

Untuk rekening : GIRO : 0872.01.000002.30.2.

Atas nama : **SPP UNIVERSITAS JEMBER**

Telah diterima uang sejumlah : Rp. ....

**Terbilang** :

**Keterangan** : Pembayaran SPP untuk bulan .....s/d .....  
Semester : .....

Tahun Ajaran : .....

Diterima oleh : .....

..... Jember, .....20.....

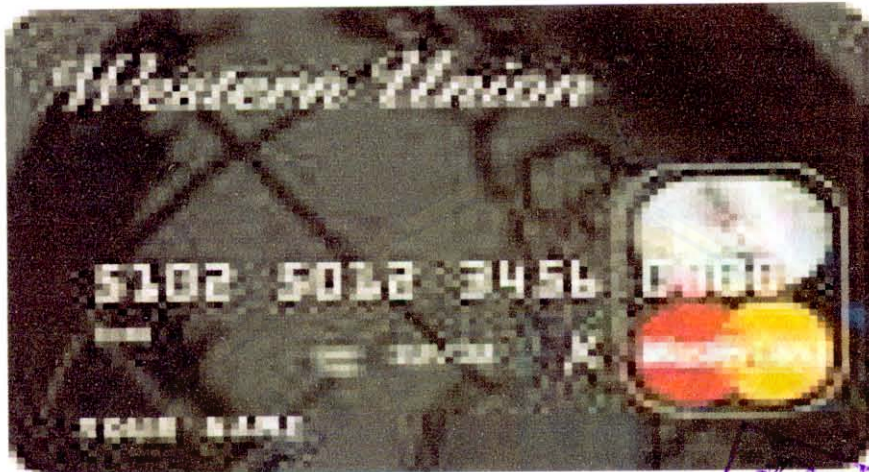
Nama Mahasiswa : .....

NIM. (12 digit) : .....

Fakultas : .....

Alamat : .....

Enclosure 5  
Western Union Member card





Enclosure 6  
Western Union Sticker

