

**THE JOB DESCRIPTIONS OF CUSTOMER SERVICE  
AT PT BANK CENTRAL ASIA KCP KEMANG  
PRATAMA BEKASI**

**A PAPER**

This scientific paper is submitted to School of Foreign Language-JIA to fulfill one of the requirements for taking Diploma III program



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**ENGLISH PROGRAMME  
SCHOOL OF FOREIGN LANGUAGES – JIA  
BEKASI  
2018**

## **DESKRIPSI PEKERJAAN CUSTOMER SERVICE PT. BANK CENTRAL**

### **ASIA KCP KEMANG PRATAMA BEKASI**

#### **VICA PRATIWI**

#### **ABSTRAK**

*Penelitian ini bertujuan untuk mengetahui bagaimana cara kerja dan pekerjaan apa saja yang dilakukan oleh customer service di PT. Bank Central Asia ber-alamat komplek ruko kemang pratama blok AN no 1A jl raya kemang pratama raya bojong rawalumbu kota Bekasi jawa barat 17116. Dalam penelitian ini penulis meneliti tentang pekerjaan yang dikerjakan oleh customer service. Penelitian ini dimulai sejak 9 April sampai dengan 20 April 2018. Teknik pengumpulan data adalah sbb : (1) meneliti langsung ke lapangan, (2) meneliti apa saja pekerjaan sebagai seorang receptionist, (3) mendeskripsikan hasil kerja. Metode penelitian ini adalah metode kualitatif dengan cara mengamati pekerjaan yang dilakukan selama 2 minggu.*

*Kata kunci : Customer Service*

**THE DESCRIPTIONS CUSTOMER SERVICE JOBS OF PT. BANK  
CENTRAL ASIA IN BEKASI WEST JAVA**

**VICA PRATIWI**

**ABSTRACT**

The paper is aimed to know how the work system and the job description at PT. Bank Central Asia Located at komplek ruko kemang pratama blok AN no 1A jl raya kemang pratama raya bojong rawalumbu kota Bekasi jawa barat 17116 . In this research, the writer has direct observe action on each job customer service. This research starts from 9th april 2018 to 20th april 2018. The techniques of getting data are :(1) observation directly on the field,(2)determining how Receptionist job.(3)description the data. The method of the research is qualitative descriptive by observing what each job do during 2 weeks.



Key Words : Customer service

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## **THE JOB DESCRIPTIONS CUSTOMER SERVICE AT PT. BANK CENTRAL ASIA KCP KEMANG PRATAMA BEKASI**

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## **MOTTO AND DEDICATION**

### **MOTTO :**

“Do Good Things in Your Life”

“To get a success,your courage must be greater than your fear”

### **DEDICATION :**

This paper is dedicated to my beloved family, my beloved friends, and my future husband.



## ACKNOWLEDGEMENTS

At first, the writer would like to thank to Allah SWT for all blessing and loving. It is impossible for the writer to finish this paper without the strength and chance given by Allah SWT.

This paper writing is to fulfil one of requirements for taking diploma program (D3) of English Department of School of Foreign Languages JIA. In this paper, the writer explains about the job descriptions customer service at PT Bank Central Asia KCP Kemang Pratama Bekasi

During the research, the writer uncounted a lot of hardship and difficulties both finding the data and arranging it into an accepted scientific paper. Therefore, the writer would like to take this opportunity to express his thankfulness to all the following people who have advised and supported data and information to finish this paper, especially to :

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9. All the lovely friends in STBA-JIA for their motivation, support, prayer, laugh and help.
10. Last but not least, he also gives his deep gratefulness to some others who can not be mentioned for their concerns.

Finally, the writer hopes this paper will be useful especially for his and generally for everyone who reads it.

Bekasi, 5 August 2018

VP

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## **CHAPTER I**

### **INTRODUCTION**

#### **A.The Background of the Research**

Bank is a business entity that collects funds from the community in the form of savings and channeling back to the community in the form of credit or form in order to improve the standard of living of the people.

In terms of function one of the most important types of banking is the central bank. Central banks in each country are only one and have branches in almost every province. The main function of the Central Bank is the issues related to finance in a country widely, both domestically and abroad. In Indonesia the task of the Central Bank is held by Bank of Indonesia (BI)

Banks have functions to collect funds from the community. Banks collect funds from the public through savings, time deposits, current accounts or other forms of savings. With this fundraising, the bank guarantees the money security of the community while also providing interest for the fund. Each bank deposit product offers different interest rates such as deposits have higher interest rates than savings, because customers have to keep the money for a certain period in order to enjoy higher interest rates. While savings can be withdrawn whenever customers need money.

Other functions of Banks is Distributing funds to the public. After collecting funds from the community, banks will channel funds to those in need through a credit or loan system. The credit offered by the bank will be subject to interest to the borrower. This product has several types such as Unsecured Loans (KTA), Housing Loans (KPR), Car Loans, or other types of loans. With the distribution of funds, the bank's objectives in the implementation of national development can be fulfilled. People in need of funds can welfare their lives and produce businesses that support national development.

The role of Bank Indonesia as a central bank or often also called bank to bank in development is important and very necessary existence. This is because the construction of any sector always requires funds and these funds are obtained from the sector of financial institutions including banks. Bank Indonesia also takes care of the funds collected from the community to be channeled back to the community really effective development in accordance with the purpose of development

In everyday life the word interest rate is not something foreign anymore. Whether it's from loans or savings, the interest rate will always be in the banking products and will affect the customers. If you want to get the cheapest loan then customers will need to look for credit with low interest

rates. Meanwhile, if you want to find the most profitable savings then customers need to find the highest interest savings.

Comparison of loan interest rate and deposit interest rate. The deposit interest rate is the interest rate given to the customer as a consideration of the deposit of his money in the bank. The purpose of deposit interest rates to encourage customers to be interested in placing funds in the bank. The deposit interest rate for each bank product will be different. Some deposit products such as deposits will be higher than savings. This is because savings have a very flexible nature, where the customer can withdraw the money whenever he wants while the deposit is not.

While the interest rate of credit is the interest rate charged from the customer as a compensation for borrowing money from the bank. The loan interest rate is the source of income for the bank, while the deposit interest rate is the expense of the bank. Therefore, banks will charge higher loan interest rates than lending rates. With the margin of the difference in loan interest rates and the deposit interest rate, the bank can gain profit and maintain its daily operations. Another reason why lending rates are usually higher is because banks require more compensation to cover the risk if customers are unable to repay the loan.

Education is important thing in our life without education we can't do anything education make our knowledge increas to open our words,especially in bank. In bank you must have education to do something you must have

knowledge to work there . if you learn about education of bank so you can become what do you want in bank. The bank also prepare scholarship for student who want study about bank so they can work to together and help eachother.

Health is the most important thing in many areas of life, both for people and companies. Healthy conditions will enhance work arousal and work ability and other abilities. Just as only human beings should always maintain their health, banks should always be assessed for health to remain excellent in serving its customers. Banks that are not healthy, not only endanger themselves, but others. Bank health assessment is very important because the bank manages public funds entrusted to the bank. The community of the fund owner may withdraw the funds he has at any time and the bank must be able to refund the funds he uses if he wants to remain trusted by his customers.

Currently, state owned banks such as Bank Mandiri, BNI, BRI and BTN have also been actively financing infrastructure development, from financing requiring large capital such as toll roads, power plants and housing developments. the government has successfully implemented Tax Amnesty policy. As a result, there is now a lot of liquidity in some financial institutions, such as banking, to be used as a financing infrastructure larger.

Bank Central Asia also chose to play a role in education one of which is to open a scholarship path for children who excel and intend to work in the banking. Program Pendidikan Akuntansi (PPA). PPA was launched



since 1996. This program is aimed at high school graduates or equivalents who have good academic achievement, but have financial constraints, to be able to continue education to a higher level. PPA lasts for 30 months, using a knockout system with a rigorous passing standard. During the education, learning activities are not only done in the classroom.

Students are also required to attend an on-the-job training program in the BCA environment. In addition, the students also get soft skill training, such as leadership, teamwork, character formation, grooming, and financial planning. This program is supported by qualified faculty consisting of professionals and experienced lecturers. The faculty will explore to recognize the personality and competence of learners and encourage them to optimize the best potential within them. The PPA also facilitates the development of students interest in sports and the arts.

During the education, participants are free of charge, even the students get pocket money and facilities in the form of textbooks as well as health checks according to company policy. Participants are also not subject to official ties. However, participants are also given the opportunity to work at BCA after completing the program.

Bank Central Asia also have health related programs for the community. one of the programs is bankassurance AIA . AIA is a series of Maxi protection products to be marketed to people aged 18-55 this year is one of AIA flagship protection products that combines the benefits of life insurance,

health, critical illness, premium waiver and optimal investment opportunities to anticipate every risk that occurs at every stage of life. Each of these products presents maximum value added aimed not only to the policyholder but also to the beloved family.

The financial condition in Indonesia has improved since there are banks in Indonesia. The financial system is basically the order in the economy of a State which has a role primarily in providing financial services facilities by other financial institutions such as money market and capital market. Indonesia's financial system in principle can be distinguished in two types namely the banking system and the system of non-bank financial institutions. These financial institutions can accept deposits from the public, so also called depository financial institutions consisting of commercial banks and rural banks. While non-bank financial institutions are financial institutions other than banks in the business activities are not allowed to raise funds directly from the community in the form of deposits.

Customer service is the most important part of banking. customer service can find solutions to all problems experienced by customers Based on background of the research above, the writer interested doing the research about customer service . The writer also works as customer service at PT. Bank Central Asia to know the customer service jobs .

From those above explanations about banking in Indonesia, therefore, the writer is really interested in choosing the tittle of this scientific paper as “*The*

*Job Descriptions of Customer Service at PT. Bank Central Asia kcp Kemang Pratama Bekasi ”.*

## **B. Questions and Scopes of the Research**

### **1. Questions of the research**

- a. What jobs which are often faced by the Customer service of the Front Liner at PT Bank Central asia ?
- b. What are the obstacles faced by the writer at customer service at PT Bank Central Asia?
- c. What are the solutions found by the writer to solve the obstacles at the Bank ?

### **2. Scopes of the research**

The writer focuses on the job processes of customer service at BANK BCA Kemang Pratama Bekasi. These job processes are opening of new savings account, atm card replacement, activation of elektronik banking network. Those are the jobs which writer explains in this paper.

## **C . Objectives and Significances of the Research**

### **1. Objectives of the Research**

Based on the problem of the research mentioned above the objectives of the research are described as follows:

- a. To know what jobs which are often faced by Customer services of Front liner at PT Bank Central asia.
- b. To identify the obstacles faced by the writer at customer service of the Front Liner at PT Bank Central Asia .
- c. To find out the solution of solving the obstracles of customer service field at the Bank.

## **2. Significances of the Research**

Hopefully the writing of this paper for writers and readers to understand the customer service job in the bank.

- a. For the writer

The writer has to writer a paper to full fill his final task in D3 program in English Departement at STBA-JIA . the writer could evaluate how much is in importance customer service in PT. Bank Central Asia .

- b. For the readers

It is expected the readers are able to increase the knowledge and experience.

## **D.Operational Definition**

### **1. Bank**

Bank is a business entity that collects funds from the community in the form of savings and channeling back to the community in the form of credit or liannya form in order to improve the standard of living of the people.

### **2. Finance**

The financial system is basically the order in the economy of a State which has a role primarily in providing financial services facilities by other financial institutions such as money market and capital market. Indonesia's financial system in principle can be distinguished in two types namely the banking system and the system of non-bank financial institutions. These financial institutions can accept deposits from the public, so also called depository financial institutions consisting of commercial banks and rural banks. While non-bank financial institutions are financial institutions other than banks in the business activities are not allowed to raise funds directly from the community in the form of deposits.

### **3. Front liner**

Front liner is one aspect that has been affecting customer satisfaction in general and became a major factor in customer satisfaction in a service company.

Frontliners include supervisor, customer service, and teller.

### **4. Customer**

A customer is an individual or business that purchases the goods or services produced by a business. Attracting customers is the primary goal of most public-facing businesses, because it is the customer who creates demand for goods and services. Businesses often compete through advertisements or lowered prices to attract an ever-larger customer base.

### **5. Customer Service**

Customer service is any activity aimed at giving satisfaction through the service. Services provided include receiving complaints or the problem. A customer service must be smart in finding a way out to solve the problem that is facing a customer. Good customer service is the lifeblood of any business. You can offer promotions and slash prices to bring in as many new customers as you want, but unless you can get some of those customers to come back, your business won't be profitable for long.

Good customer service is all about bringing customers back. And about sending them away happy - happy enough to pass positive feedback about your business along to others, who may then try the product or service you offer for themselves and in their turn become repeat customers.

### **E . Research Methodology**

In conducting the research, the writer applies the descriptive qualitative analysis. Qualitative research is about immersing oneself in a scene and trying to make sense of it whether at a company meeting, in a community festival, or during an interview. Qualitative researchers purposefully examine and make note of small cues in order to decide how to behave, as well as to make sense of the context and build larger knowledge claims about the culture.( Sarah J. Tracy,2013,p.25). In a qualitative study, data sometimes come in the form of numbers; more often, the data are written or spoken words, actions, sounds, symbols, physical objects, or visual images (e.g., maps, photographs,videos).( W. Lawrence Neuman,2014,p.204)

In this research process the writer uses a descriptive qualitative analysis with technique ,colecting data,observation and documentations at PT Bank Central Asia is located on kemang pratama Bekasi. In addition to complete the data writer took a month on 9th april to collect the information and made research .

### **F. The Systematization of the Research**

The systematization of the research means to present the research well edited composition. This research is divided into five chapters as follow:

Chapter I: Introduction explains about the background of the research, the scope of the problem, the question of the research, the objective of the research, the significance of the research, operational definitions and the systematization of the paper.

Chapter II: Theoretical Description consists of the definition Of customer service, service standards,procces are opening of new savings account, atm card replacement,activation elektronik banking network.

Chapter III: Company Profile consists of Company History, Organizational Structure, and Procedure Work frame.

Chapter IV: Report of Observation Findings consists of Data Description, Observation Obstacles, and Problem Solving.

Chapter V: Conclusion (relates to the research questions ) and Suggestion (relates to the significances of the research).





## CHAPTER II

### THEORETICAL DESCRIPTION

#### A. Bank

Basically the Bank can be defined as an institution that mediates between the fund surplus with the deficit of funds. Fund surplus parties are people who have more money that can be deposited in the Bank in the form of: demand deposits, deposits, and savings. While the deficit of funds is a society experiencing a lack of funds that can be met by borrowing in the Bank in the form of credit (loan). (Syiafuddin,2007,p.1)

“Banking” can be defined as “the business of banking,” a vibrant business that continually evolves to meet the latest financial needs and economic conditions. In order to understand how banking evolves, it is important to gain a broad understanding of financial concepts, fundamental banking functions, and the banking business in a technologydriven world. (Diley,2008,p.2)

The term “banking technology” refers to the use of sophisticated information and communication technologies together with computer science to enable banks to offer better services to its customers in a secure, reliable, and affordable manner, and sustain competitive advantage over other banks. Banking technology also subsumes the activity of using advanced computer algorithms in unraveling the patterns of customer behavior by sifting through customer details such as demographic, psychographic, and transactional data.

This activity, also known as data mining, helps banks achieve their business objectives by solving various marketing problems such as customer segmentation, customer scoring, target marketing, market-basket analysis, cross-sell, up-sell, customer retention by modeling churn, and so forth

a financial institution whose activities are collecting funds from the community and redeploying the funds to the community and providing other bank services (Kasmir,2015,p.3)

The provision of deposit and loan product normally distinguish banks from other types of financial firm . Deposit products pay out money on demand or after some notice. Deposits are liabilities for banks, which must be managed if the bank is to maximise profit. Likewise, they manage the assets created by lending. Thus, the core activity is to act as intermediaries between depositors and borrowers. Other financial institutions, such as stockbrokers, are also intermediaries between buyers and sellers of shares, but it is the taking of deposits and the granting of loans that singles out a bank, though many offer other financial service (Heffernan,2004,p.1)

### **1. Type of bank**

According to Kasmir (2015) Based on UU no 14 Year 1967 In accordance with its function Bank divided into 4 kinds namely: Central Bank, Commercial Bank, Savings Bank and development Bank.(p.1)

- a. The Central Bank of Bank Indonesia as referred to in the 1945 Constitution shall be governed by a separate Act as the Central Bank, or the leader of the banks.
- b. Commercial Banks Banks in the collection of funds primarily receive deposits in the form of demand deposits and deposits in its business mainly provide short-term credit.
- c. Bank Savings Banks in the collection of funds primarily receive deposits in the form of savings and in its business mainly to raise funds in valuable paper
- d. Bank Pembangunan Bank which in its fund collection mainly receives deposits in the form of deposits and / or issuing medium and long term papers and in its business mainly provides long and medium term credit in the field of development

Based on the Bank Money Creation Institution can be grouped into Bank Primary and Secondary Bank :

- a. Bank Primary Bank that can create money through the savings of the society that is there (savings in liquid money in the form of demand deposits).
- b. Bank Secondary Bank that can not create the money through the savings of the community that is in it. These banks in general; Village Bank,

Market Bank, Employee Bank, Cooperative Bank, or other equivalent banks.

Banks in Indonesia are grouped into 6 types: Persero Banks, Foreign Exchange National Private Banks, Non-Foreign Exchange National Private Banks, Regional Development Banks, Mixed Banks and, Foreign Banks. Bank Persero, which is state-owned commercial bank (State-Owned Enterprise, or BUMN). This state bank consisting of 5 banks:

- a) PT. Bank Rakyat Indonesia
- b) Bank Negara Indonesia (Persero)
- c) PT. Bank Tabungan Negara (Persero), (d) PT. Bank Mandiri (Persero), and (e) PT. Bank Ekspor Indonesia.

### **1. Commercial Banks**

According to (Patterson,2009,.p.8) An institution where deposits of money are received and paid, where credit is manufactured and extended to borrowers, and where the exchange of property is facilitated. Having first acquired the confidence of the community, the bank extends its credit by purchasing interest-bearing securities, mainly business men's notes, payable at a fixed time and giving the sellers the right to draw checks upon itself payable at sight. The amounts thus authorized to be drawn are termed deposits, the bank being liable for

them in the same way as for actual money deposited. Bank notes are the bank's promises to pay money to the bearer on demand

## **2. Savings Banks**

The main function of a savings bank is to encourage thrift in a community by accepting, for deposit, money in small amounts and allowing interest thereon. Upon deposits of this class, no matter how small the amount, the chartered banks of Canada pay interest and they operate as part of each branch what is called a Savings Bank Department. Consequently the need of special institutions for this purpose has hardly been felt in Canada. The Dominion government supports two savings banks, one the Postal Savings Bank, which is operated by the Post Office Department and accepts deposits at every post office, and the other called the Government Savings Bank, which is under the control of the Finance Department. The latter receives deposits at comparatively few points, principally in the larger towns in the maritime provinces, and its business is gradually being merged with that of the Postal Savings Bank. The money received from these savings banks is regarded by the government as a loan, which practically replaces money that could be borrowed outside of Canada. The rate of interest in both banks is 3 per cent.

### **3.Global Regulation of Banks**

#### **a.Rationale for Regulating Financial/Banking Markets**

Most markets are subject to some degree of regulation for a variety of reasons:

- 1) There is a need to protect the consumer: “caveat emptor” (“let the buyer beware”) is considered insufficient putting too much responsibility on the consumer for many goods and services that lack transparency.
- 2) To check the abuse of oligopolistic and monopoly power: there are many markets in which just one or a few firms operate. The degree of monopoly power held by these firms will affect the pricing of their products. For example, in a pure monopoly
- 3) To protect the public from criminal activity.
- 4) To deal with the effects of externalities: the effects of the actions of one agent in the economy on others, which is not reflected through the price mechanism. There are positive and negative externalities. If a neighbour’s property is kept in good order, other neighbours benefit not just from enhanced property values but because it is pleasant to look at neighbourhood houses and gardens. A classic example of a negative externality is pollution. Industrial output in the USA can pollute the rivers, lakes and air in Canada. Governments intervene to minimise the

effects of negative externalities. For example, the Canadian government might try to reach an agreement with the USA to reduce emissions .(Heffernan,2005,p.173)

#### b. Finance of Bank

According to Dilley(2008) Banking Products and Services. The following categories of products and services are explained:

Deposit and transaction accounts such as:

- 1) Checking accounts
- 2) Savings accounts
- 3) Certificates of deposit
- 4) Money market accounts

Loans and credit accounts such as:

- 1).Real estate loans
- 2).Installment loans
- 3).Credit cards
- 4).Commercial loans
- 5).Construction loans

#### C. Deposits



Traditional banking deposit products can be divided into four categories:

1. Transaction accounts
2. Savings accounts
3. Certificate accounts
4. Other

The features of these accounts vary considerably depending on the type of account, its restrictions, and the specific policies of the bank where they are offered. A common characteristic of these accounts is deposit insurance provided by the Federal Deposit Insurance Corporation (FDIC), which allows customers to conduct day-to-day business and keep their funds in a safe place.

#### Transaction Accounts

Transaction accounts are defined as deposit accounts on which customers can write an unlimited number of checks. These types of account include:

Interest earning checking accounts

Non interest earning checking accounts

Customers use transaction accounts for daily expenses because the funds are easily accessed and checks are a widely accepted method of payment. Customers may need to maintain a minimum balance in a checking

account. Due to the transactional nature of these accounts, the maintenance and processing costs of these accounts are higher than other deposit accounts. Therefore, customers may need to pay monthly and other fees to use the accounts. Also, the interest paid on interest-earning checking accounts is usually a low rate.

#### d.Savings Accounts

Savings accounts are interest-earning deposit accounts that usually have few restrictions on deposits and withdrawals. Two types of savings accounts offered most frequently are regular accounts and money market deposit accounts (MMDAs). Regular savings accounts usually pay a low rate of interest and require a minimum balance. Customers often use regular savings accounts for emergency funds and to supplement the funds maintained in a checking account. Regular savings accounts are often the first account individuals open when they begin saving money beyond their daily needs. Money market deposit accounts offer higher rates of interest that usually fluctuate according to changes in interest rates offered on investments available from other sources. MMDAs require a higher minimum balance than regular savings accounts and customers can write only a limited number of checks each month. With MMDAs, customers can make deposits at any time and can make unlimited withdrawals by mail or in person; however, MMDAs are not intended to operate as a checking account. As a result, there are restrictions on the number of transfers allowed per month (electronic or check). The benefit of an

MMDA is a higher rate of interest with relatively easy access to the funds. Customers may use an MMDA to hold large amounts of cash temporarily between investments. For example, a customer could receive an inheritance and place the funds in an MMDA while making decisions about how else to invest it.

#### e. Certificate Accounts

The third category of deposit accounts is certificate accounts. Certificate accounts are accounts that typically require a higher minimum balance and offer higher interest rates for a fixed period of time or term. Interest rates are often fixed for the term and therefore produce a predictable return. A critical feature of certificates is a monetary penalty on early withdrawal. If the customer redeems the certificate before the end of the agreed-upon term (the maturity date), the customer must pay a penalty (at the bank's option) that is often based on the interest rate of the account (e.g., an amount equal to 90 days of interest). Certificates may be negotiable or nonnegotiable. Negotiable certificates can be sold and resold to other businesses or individuals. Nonnegotiable certificates can be presented for payment only by the original owner. In general, customers use these accounts to hold funds for long-term goals.

#### f. Loans and Other Credit Services

Loans and other credit services are an important source of income for banks. There are two major categories of loans business and consumer.

Business loans can be secured or unsecured and are primarily classified into three categories:

1. Short term
2. Long term
3. Line of credit

Short-term business loans typically have a term of less than one year and may be used for purposes such as purchasing inventory or for a seasonal need

Long-term business loans are made for a term longer than one year and may be used for purposes such as expanding a business or purchasing equipment. They are usually repaid from business income in installments

#### g.Safe Deposit Boxes

Another banking service that may be available to customers is a safe deposit box. Customers rent metal boxes (various sizes are available) that are stored in a vault in the bank. In these boxes, customers typically store valuable papers and small objects, such as family heirlooms. The boxes have two locks so that unauthorized access is prevented; the customer has one key and the bank has the other.

#### h.Check Clearing

Due to the historical popularity and volume of checks used every day, banking devotes significant resources to the processing of check payments. Over the years, the financial system has modernized and improved the check clearing system so that electronic debits and credits speed up the transfer of funds, even though physical checks sometimes are still used. The check-clearing process is more complex than it was in the past because of the volume of transactions involved on a daily basis, not to mention changes in regulations impacting clearing and constantly changing technology. Many banks send their checks to a Federal Reserve Bank (the Fed) for check clearing. The Fed sorts the checks and conducts the process of sending the checks and handling the debits and credits.

i. Electronic Transactions = Instantaneous Transfers of Funds

While check clearing is still an important payment system, banking has found cheaper and faster ways to transfer funds. Today the banking system processes more and more electronic transactions to make payments and transfer funds. Electronic transactions allow for instantaneous transfers of funds to almost anywhere in the world. Documentation for transfers does not have to be physically carried from one spot to another. Electronic messages supply all the information that is needed to process transfers of funds. Customers now have access to such a variety of electronic banking services that they can execute most banking transactions remotely. Although many customers still visit bank offices, the use of electronic banking services continues to grow each year.

Electronic banking services include remote terminal transactions, telephone transactions, and other electronic transactions such as those conducted via the Internet. Remote terminals expand the reach of banking offices by allowing customers to make transactions at another location. Remote terminals are simply machines that allow customers to access accounts without the personal assistance of a bank employee.

#### j.ATM

A popular type of remote terminal is an automated teller machine. ATMs allow customers to conduct a variety of transactions on their accounts, such as withdrawals, deposits, loan and credit card payments, and balance and account history inquiries. ATMs owned by banking institutions usually allow for a wide range of services. ATMs that are owned by other businesses, such as convenience stores, often are merely cash dispensers that allow only withdrawals. ATMs have been around for decades, but their technology continues to improve. The newest types of ATMs now allow for Check 21 deposits and nonbanking purchases such as postage stamps, public transit cards, and prepaid telephone cards. The types of security used to protect customers' accounts from unauthorized transactions on ATMs are also evolving. Currently the most frequent method of providing authorized access to a person's account is through the use of a plastic card and an access code called a personal identification number (PIN). The customer either selects the PIN or the card issuer assigns the PIN. Some machines use biometrics to check identity.

Biometrics is a measurement of some physical aspect of a person that can be verified to authorize a transaction. For example, a fingertip scanner can verify the person's fingerprint against a stored record, or an iris scanner checks the person's identity by scanning the iris of the eye.

#### k. Online Access

Financial transactions using a personal computer and the Internet are another common type of remote terminal transaction. Financial institutions establish web sites with varying degrees of transaction capability. Some web sites provide information only, such as interest rates and product features, and include an e-mail address for communication. Other information sites offer interactive features, such as on-screen financial calculators, which can help customers calculate the yield on an investment, estimate loan payments, and calculate how much money to save for retirement. Today most banking web sites offer customers the ability to conduct transactions on their accounts and make inquiries. These programs usually require the customer to use a personal identification number to access his or her accounts. The types of transactions available usually include transfers and payments. Customers also may have the ability to download account information into money management software on their computers. Doing so speeds up account reconciliation and can make tax filing easier. Customers who regularly use Internet banking services enjoy the convenience of accessing their accounts at any time and from the comfort of their home. They can access their checking account to

see if a check has cleared and can schedule bill payments that are deducted from their accounts. Customers can even fill out loan applications and receive online loan approvals. The approved loan amount can be credited to the customer's checking account( Dilley,pp.8-22)

## **B.Job positions in Bank**

According to IBI (2014) Services merupakan any business that enhance customer satisfaction Understanding the excellent service or superior service on the customer itself can be extended to how the service providers in this case the bank provides maximum service to customers, the readiness in addressing the problems that arise professionally Service excellent service excellent service is a high quality service, excellent service and excellent service. Service excellent describes the work ethos of a company's work and its employees(pp.75)

### 1. Directors

According (Patterson(2009) The nominal executives of a bank are the president and board of directors, who are responsible not only to the shareholders but to the government for the true and faithful administration of the bank's affairs. In practice, however, the actual work of administration has to be entrusted to the general manager and his staff. The work of the directors is rather of an advisory and supervisory nature. That this



supervision, however, should not be of a perfunctory character is demanded in no uncertain terms, both by the Bank Act and by public opinion.

The president, as chairman of the board of directors, occupies the most prominent position in the bank, especially in the eyes of the public, and should always be a man who can command public attention and respect. In virtue of his position the president is obliged to devote more of his time to the affairs of the bank than his brother directors; upon him devolves the checking and signing of the bank returns and other official documents. Daily, in conjunction with the general manager, he must review the position and general policy of the bank.(p.172)

## 2. General Manager

The general manager occupies the most important position in the bank. To attain that rank a man must not only be a professional banker by training and instinct, but must possess other outstanding qualifications. His duties are numerous and the responsibility heavy. To assist the general manager in his work of supervision and control, there is a head office staff of highly trained men. If the bank is large, an assistant general manager is generally appointed to assist the general manager, and to a certain degree share some of the responsibility.

The following officers are generally found on the head office staff of a bank:

An assistant general manager

A superintendent of branches

A chief inspector and officers under him

A secretary and staff

A chief accountant and staff.

### 3. Superintendent Of Branches

This officer, in conjunction with the inspection department, exercises a strict supervision over all branch loans, not only by a careful study of the branch returns, but also by examining and passing on all the applications for credit submitted by the branches. He prepares for the board of directors, with his recommendation, all applications for credit which are large or important enough to be brought before them, and assists the general manager in the disposition of the less important applications. Altho the greater part of the superintendent's work consists in dealing with the branch loans, he has many other duties to perform in connection with his position, and is in frequent consultation with the general manager regarding the policy and position of the bank. In a small bank the offices of superintendent of branches and chief inspector are often merged into one, and the work is conducted by the general manager and inspector. In the larger banks, however, the loans can only be comprehensively dealt with by a process of sifting and elimination, according to size and importance. All loans, irrespective of amount, are subject to constant supervision both in returns of the branch and by regular inspections. In the granting of these

loans, however, conditions vary according to amount. Every branch manager is accorded a limit up to which he may lend without direct reference to the head office, the amount varying with the size and importance of the branch. For all amounts over this limit, the application, with full particulars and statements, must be sent to the superintendent of the district and a copy of the correspondence to the head office. The district superintendent in his turn has a limit to the amount he can authorize. If a prospective loan is larger than he can deal with, he writes to the head office, recommending the application or otherwise, the head office already being in possession of the particulars. At the head office the application is dealt with by the superintendent in the usual way, and either authorized forthwith by the general manager or referred to the board.

#### 4. Chief Inspector

As has been indicated, in some banks this office is combined with that of the superintendent, the work being so intimately connected. The chief inspector gives special attention to the auditing and inspection of the branches and sees that every branch is inspected at irregular intervals at least once a year. As a rule he personally conducts the inspection of the larger branches and supervises and directs the other inspectors in their examination of the rest of the branches. An inspection consists of two kinds of examinations, namely, verification and valuation. The first is called the audit or routine inspection, and consists of auditing and balancing the books of a branch and ascertaining the existence of all the assets called for by the

books. Attention is also given to the general routine work of the office with a view to ascertaining if instructions from the head office are faithfully observed. This is the first stage of the inspection, and is made by routine inspectors or officers.

The second stage, or inspection proper, is made by a senior inspector and consists of a thoro analysis and valuation of the loans and other assets of the branch. This is not necessarily made at the same time as the audit, but the inspector visits the branch as soon as possible afterward and discusses every account exhaustively with the manager. The chief inspector generally has in his charge all matters pertaining to bookkeeping methods, disposition of the junior staff, stationery forms, bank premises, furniture, etc. Of course he can delegate any of these to the care of one of the inspectors.

## 5. Secretary

One of the most useful officers in the head office is an efficient secretary with initiative, tact and a good memory. The secretary forms the connecting link between the different departments, and thru his hands passes all the correspondence received or despatched by the head office. He is therefore in touch with any question that may be under discussion with any of the branches, and if possessed of a good memory is frequently able to refer the general manager or inspectors to similar instances that have occurred in the past at other branches. The secretary generally has charge of

the bank advertising, and deals with all minor matters that do not fall within the province of the other departments.

The general diary of the bank is kept by the secretary, who sees that all the returns called for by the Bank Act are promptly dispatched, dividends and meetings duly advertised, and any court or legal business looked after by the officer appointed to appear.

#### 6. Chief Accountant

This officer, tho seldom heard of by the public, fills a most important place in the bank, as he is required by the Bank Act to join with the president and general manager in certifying to the correctness of the returns made to the government. It is his duty to combine the branch balance sheets so as to show the position of the bank as a whole, and submit a true copy to the directors every week, to the government every month and to the shareholders every year. The stock ledger and transfer book are under his charge, as are also all special accounts such as the pension and guarantee funds of the bank.

It will be gathered from the above that not only is the general manager himself thoroly in touch with the affairs of the bank, but he has also a highly efficient staff about him, all able to make helpful suggestions and if necessary to take the initiative in any matter. Each has his own well-defined duties, vet is able to assume any other work if called upon, and all are imbued with one common aim, the well-being of the bank.

## 7. Head Office

A distinction must be made between the head office and the main office of a bank. By head office is always meant the executive office of the bank, while the main office, tho generally in the same building, is simply a branch office. Notwithstanding its size and importance, its relations to head office are exactly the same as the most distant branch so far as routine matters and operations are concerned. Its business, like that of other branches, is with the public. The head office, on the other hand, transacts no actual business with the public, and its bookkeeping consists principally of combining and analyzing the statements sent in from the various branches. Practically all this work is done in the chief accountant's department. The machinery, however, is suprisingly simple considering the work it accomplishes.

The immediate books of the head office consist of a general ledger, a cash book, a correspondents' ledger with controlling account in the general ledger, and the stock transfer books

## 8. Manager

The directors are obliged to rely on the general manager to a great extent for the competent administration of the bank's affairs, and he, in his turn, has to look to the branch managers and their staff for an efficient and loyal discharge of duties, for on the staff, more than on any other factor, depends the success of the bank.

The making of loans is a corollary of having the money to loan, and consequently the most important work of a manager is to attract and accumulate deposits by giving a satisfactory and efficient service to customers and the public at large. There is no difficulty about making loans; the difficulty is to know when to refuse to make them. The head office can always assist in the decision, but the manager has only the general standing of the bank and his own efforts to rely on for obtaining deposits. The value of a good loaning branch is not denied, nor the fact that loans frequently create deposits; but banking essentials should be considered in their proper sequence; first, deposits, then loans. No bank would open a branch simply to make loans; deposits or other collateral advantages must be present or in prospect.

That the loans at a branch may exceed the deposits does not alter the principle.

To attract deposits, personality, efficient service and a knowledge of human nature are necessary, but the loaning of money, in addition, calls for a high degree of tact, ability and technical training. In small transactions the manager exercises his own discretion, within certain limits established by the head office for each branch or manager. Loans exceeding this amount must first be submitted to the general manager for authorization. The requisites of a good loan will be dealt with in another chapter. The manager has many other duties and responsibilities besides obtaining deposits and making loans. He is expected to give constant and vigilant supervision to

every part of the business of his office, and to the general department of his staff. The fact that he is permitted by the head office to delegate a certain portion of this work to the accountant or other senior officer does not relieve him of the responsibility for anything that goes wrong.

Except at the small offices the manager is not expected to do any of the routine work of entering or posting, but he has a good deal of work to do in connection with the checking of the day's work.

## 9 . Branch Inspection

At irregular intervals and at least once a year every branch is visited by an inspector and his assistant from the head office, and a thorough audit of the books and assets of the office is made.

An inspection consists of two kinds of examinations, namely, verification and valuation. The first is called the audit or routine inspection, and consists of an audit of all the books, and a verification of the physical existence of the assets of the branch, as well as the correctness of the liabilities. All routine matters are carefully checked to see if the head office instructions are being conformed with.

The first part of the inspection is made by a routine inspector, or, as he is sometimes called, audit officer, who either accompanies or precedes the senior inspector, with one or more assistants, according to the size of the branch.



The second phase or inspection proper is made by a senior inspector, and consists of a thoro analysis and valuation of the loans and other assets of the branch. The senior inspector's particular duty is to discuss with the manager the inspection liability return with a view to obtaining a valuation, as correct as possible, of the loans and securities held by the branch.

To be a good inspector requires special training and qualifications. In the first place, a thoro knowledge of all conditions of branch work is essential, and this training can be acquired only thru actual experience in branch positions, from that of manager downward

#### 10. The Audit

Altho the work involved by an audit is too specific to be dealt with fully in this chapter, a brief consideration of its methods and requirements will be of value in emphasizing some of the essential features of Canadian practice. Practically all banks are similar in their method of auditing, tho with some the examination may be more exhaustive and searching. The following procedure may be considered as fulfilling the requirements of an average audit:

The audit officer and his staff of assistants time their arrival in a town so as to reach the office at the close of the day's business, and thus interfere as little as possible with the service to the public. Their arrival is, of course, unheralded. Immediately on entering the office, control of the safe is obtained and the following taken into custody:

Treasury and teller's cash, etc.

Bill cases containing discounts, collateral notes, collections, etc.

Cash books, vouchers for the day, including letters received.

Current account, general and saving ledgers.

Collection register

## 11. Teller

Teller is a bank officer working in front line banking hall, and conduct direct transactions with customers in the form of receipts in the form of cash transactions and bookkeeping into the bank system . the teller is in charge of receiving deposits, liquefying checks and providing other services to the public (IBI, 2014, pp ,3)

### a. Task teller:

- 1). processing cash and non cash transactions including scripture instruments in accordance with the limits of their authority
- 2). meyakini truth and keaslian cash / bank notes and valuable precious
- 3). Believing in the suitability of the physical amount of money with the transaction document
- 4). carry out proper bookkeeping and validation
- 5). maintain the security and confidentiality of customers (IBI, 2014, pp, 5)

b.Tools:

1).Cash Boxes

Serves to keep cash or securities at the counter teller. Cashbox comes with a security lock so it will be safe if the teller has to leave cash.

2).Pin pad

Follows to verify transactions made by customers by using customer account pins to mmeproses transactions that require a pin

3).Personal computer

A teller needs to understand the applications used to run operational activities related to his daily tasks.

4).Passbook printer

Used to print a passbook or to validate a transaction

5).Seals and ink

Serves to mark the form in which the process is processed

6).Money tire

Used to tie up a hundred pieces of money

7).Ultra violet lamp

Used for checking money / script / signature (IBI,2014,pp,7-10)

## 12. Customer Service

According to IBI (2014) As a fronliner officer appearance of a teller and customer service is very important because the teller directly deal with customers. the image displayed by the teller reflects a professional appearance because the bank is a trust business(p.10)

According to IBI (2014) Customer service is a part of organizational unit located in the front office that serves as a source of information and intermediaries for banks and customers who want to get services and product products bank. In accordance with its function customer service is expected to perform 'one stop service "which means that customers simply contact the customer service department only in contact with the bank (p.64)

### a. Customer service function

Customer service serves to provide services to customers in terms of providing information, accommodating customer complaints, cross selling and helping customers to solve problems that arise

#### 1). front liner officer

The existence of customer service feel at the front of a bank to be a reflection of good or bad service of a bank. services performed by

customer service can affect the customer's perception of the services provided by a bank.

2). liasson officer

Customer service is an apparatus that mediates between the bank and the customer. the first person contacted by the customer when he comes to the bank is the customer service officer either to request information or to carry out the transaction

3). information Center

Customer service is the only personnel who can easily be contacted by the customer at the first opportunity, the customer service officer becomes the center and informant informant about the products and services of the bank

4). sales

Customer service can serve as a seller of products by selling various products in the bank.

5). financial advisor / consultant

In serving the customer is not infrequently also provided customer knowledge and insight wisely in connection with financial management planning of customers (IBI,2014,pp.65-67)

b. The task of customer service

according to IBI (2014) Account opening and closing, Information services, Service complaints. Administrative services, Administrative work Service solutions, (p.67)

### **C. Relevance Research**

This paper, which entitled “Bank Teller Job Analysis of OCBC NISP Mulia Industrindo Cash Office Cikarang” created by Sheilla Dyah Noviandani student of English in School of Foreign Language-JIA. The author has similar observation in the same department in front office at Bank.

The similarity between the writer paper and previous paper is about the job front office at Bank and the difference is about the place of the research and the job.

## **CHAPTER III**

### **COMPANY PROFILE**

#### **A. Company History**

PT Bank Central Asia Tbk, or commonly named as Bank Central Asia (BCA) is an Indonesian bank founded on August 10, 1955.

BCA was officially founded on February 21, 1957 with name Bank Central Asia. Many things have traversed since the bank was founded, but perhaps the most significant was the monetary crisis in 1997.

The crisis had a tremendous impact on the overall banking system in Indonesia. It affected BCA's cash flow and even threatened the continuation. Many clients panicked and withdrew their cash. As a result, the bank forced ask for help from the Indonesian government.

Ever since it was established in 1957, **Bank Central Asia (BCA)** has continued to grow. This has been the result of the dedicated teamwork of every single one of our employees and the unflagging support of our customers. In line with our commitment to be “**Always by Your Side**”, BCA will continue to strive to earn the trust, and live up to the expectations, of all the Bank's customers and other stakeholders in its drive to continue to achieve ongoing growth.

From the beginning, BCA has always offered diverse financial solutions through banking transaction services for many diverse groups and ages. And now everyone can enjoy the banking transaction ease and convenience BCA offers,

enabled by strong inter-branch links, an extensive ATM network, and all the other electronic banking services the Bank offers.

Through the extensive range of well-targeted, high quality products and services the Bank provides, BCA's financial solutions have proven they encourage the business growth of all the Bank's customers, whether small, medium-sized, or large-scale businesses. For BCA, earning customers' trust through offering them the best solutions to meet their financial needs is an honor and a source of pride.

By living our slogan, "Always by Your Side", BCA will continue to strive to provide all its customers with only the very best services and solutions.

Vision :

- To be the bank of choice and a major pillar of the Indonesian economy.

Mision :

- To build centers of excellence in payment settlements and financial solutions for businesses and individuals.
- To understand diverse customer needs and provide the right financial services to optimize customer satisfaction.
- To enhance our corporate franchise and stakeholders value.



## 1. Products and Service Bca

### a) Savings Products

- 1) Tahapan
- 2) Tahapan Gold
- 3) Tahapan Xpresi
- 4) Tahapan Berjangka
- 5) Tapres
- 6) TabunganKu
- 7) Giro
- 8) Deposito Berjangka
- 9) BCA Dollar

### b) Creadit Card

- 1) BCA Card
- 2) BCA MasterCard
- 3) BCA VISA

### c) Banking Transaction Services

- 1) Auto debit
- 2) Safe Deposit Box
- 3) Transfer
- 4) Remittance

- 5) Bank Notes
- 6) Collection & Clearing
- 7) Traveller's Cheque
- 8) BCA Virtual Account
- 9) Open Payment
- 10) Payroll Services

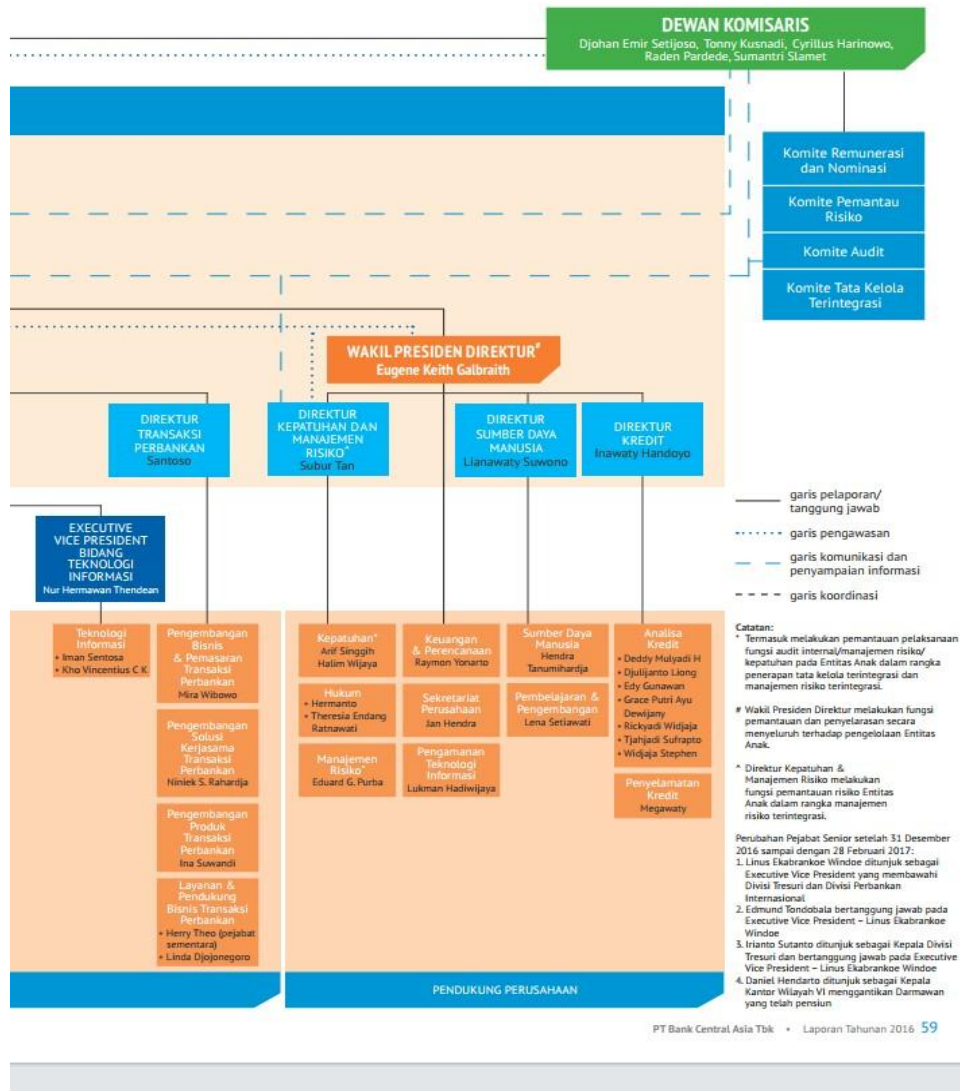
d) Electronic Banking

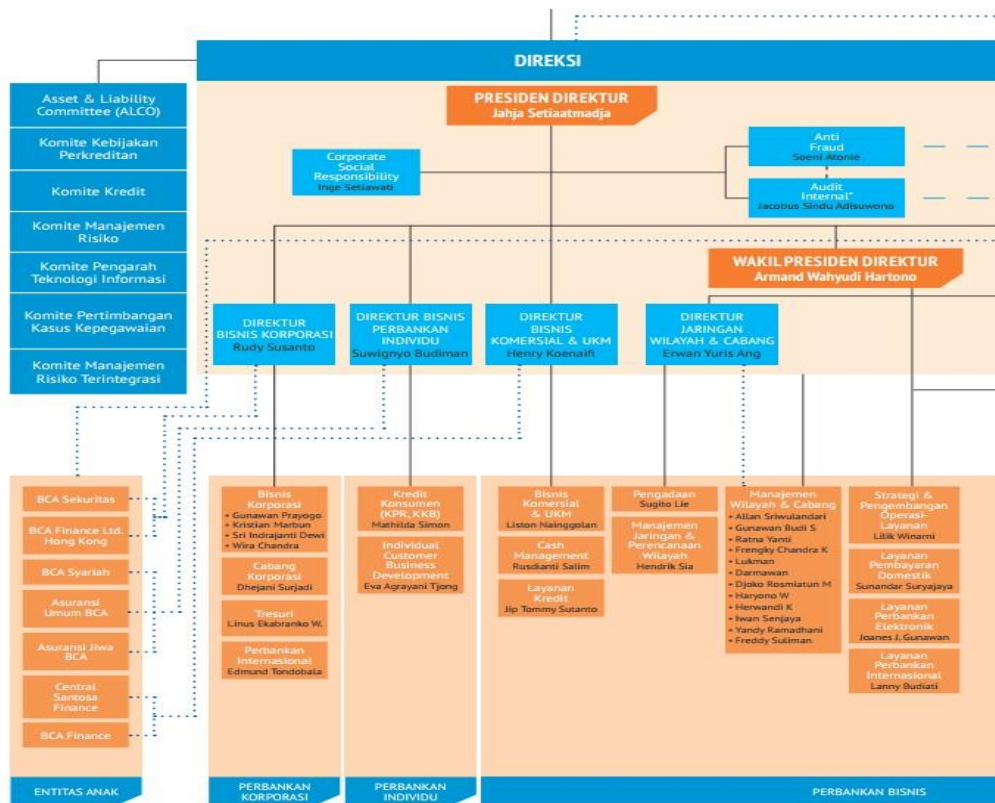
- 1) ATM BCA
- 2) EDC BCA
- 3) Debit BCA
- 4) Tunai BCA
- 5) Flazz
- 6) Self Service Passbook Printer (SSPP)
- 7) EDC BIZZ
- 8) Internet Banking (KlikBCA Individu dan KlikBCA Bisnis, Klik Bisnis Integrated Solution )
- 9) Mobile Banking (m-BCA)
- 10) Contact Center (Halo BCA)
- 11) Phone Banking (BCA by Phone Business dan BCA by Phone)
- 12) SMS Top Up
- 13) BCA Mobile
- 14) SMS BCA

- 15) SMS Push Notification Service via SMS/email
- 16) E-Tax (pembayaran pajak lokal: Ppn, Pph, dan lainnya)
- 17) Sakuku
- 18) BCA KlikPay
- 19) eBranch BCA
- 20) VIRA (Virtual Assistant Chat Banking BCA)

## B.Organization Structure

### ORGANIZATION STRUCTURE





## C. Procedure and Work Frame

### 1) opening of savings account

- a) accept application for account opening, updating of customer data, closing of account
- b) check the completeness and filling of form data
- c) process the opening of account
- d) submit proof of ownership of accounts such as savings account bookd and ATM card

2) information services

- a) explain the information to customers about the products and services of the bank
- b) how to fill form in bank
- c) transactions, interest rates prevailing today as well as administrative costs

3) service complaints

- a) receive customer complaints, explain the cause, help solve the problem

4) administrative services

- a) serves customers to answer monthly account balance and monthly account information
- b) monthly account taking, credit notes, debit notes, checkbooks / bg, deposits
- c) do book printing savings account

5) service solutions

- a) exploring customer needs
- b) provide clear and precise information according to customers needs
- c) provide information about credit needs and investment to customers
- d) process non-credit business services either directly or indirectly
- e) processing product service requests according to customers needs
- f) serve customer complaints and actively inform customers about the latest information



## CHAPTER IV

### REPORT OF OBSERVATION FINDINGS

#### A. Data Description

In this chapter the authors describes the results of research conducted at PT. Bank Central Asia in the period of two weeks starting from April 9th 2018 to april 20th 2018. This research took place for half month or two weeks. The writer works for this bank for 5 days weekly and for 5 half hours for a day work. So the writer did this research for 10 days. The total of the research hours are 53 hours. The writer explains about 3 main daily job, they are: 1). Opening saving account, 2). ATM Card Replacement, and 3). Activation electronic Banking. All those jobs will be explained hierarchically during direct observation as a Front Liner Agent of the research is located at BCA KCP Kemang Pratama, komplek ruko kemang pratama blok AN no 1A jl raya kemang pratama raya bojong rawalumbu kota Bekasi jawa barat 17116 .The writer made observation for two weeks, that was from 9<sup>th</sup> April until April 20<sup>th</sup> which took me 10 days which consists of 53 hours of research.

#### B. Observation Obstacle

##### First week of the two week researches

##### Day: One, 9.4.18

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Opening saving account	Two	9.30-10.30	60 minutes
3.	Opening saving account	Three	10.30-11.30	60 minutes



4.	ATM card replacement	Four	11.30-12.00	30 minutes
5.	Take a rest		12.00-13.00	
6.	Opening saving account	Five	13.00-14.00	60 minutes
7.	ATM card replacement	Six	14.00-14.30	30 minutes
8.	Elektronik banking	Seven	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Day: Two,10.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Elektronik banking	Two	9.30-10.00	30 minutes
3.	Opening saving account	Three	10.00-11.00	60 minutes
4.	Opening saving account	Four	11.00-12.00	60 minutes
5.	Take a rest		12.00-13.00	
6.	Opening saving account	Five	13.00-14.00	60 minutes
7.	Elektronik banking	Six	14.00-14.30	30 minutes
8.	ATM card replacement	Seven	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Day : three,11.4.18**

No	Jobs	Customer	Duration	Total
1.	ATM card replacement	One	8.30-9.00	30 minutes
2.	Elektronik banking	Two	9.30-10.00	30 minutes
3.	ATM card replacement	Three	10.00-10.30	30 minutes
4.	ATM card replacement	Four	10.30-11.00	30 minutes
5.	Opening saving account	Five	11.00-12.00	60 minutes
6.	Take a rest		12.00-13.00	
7.	Opening saving account	six	13.00-14.00	60 minutes
8.	Elektronik banking	Seven	14.00-14.30	30 minutes
9.	ATM card replacement	Eigh	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Day : Four,12.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Opening saving account	Two	9.30-10.30	30 minutes
3.	ATM card replacement	Three	10.30-11.00	30 minutes
4.	Opening saving account	Four	11.00-12.00	30 minutes
5.	Take a rest		12.00-13.00	
6.	ATM card replacement	Five	13.00-13.30	30 minutes
7.	ATM card replacement	Six	13.00-14.00	30 minutes
8.	Opening saving account	Seven	14.00-15.00	60 minutes
Hour total of one day work				5 hours 30 minutes

**Day Five: 13.4.18**

No	Jobs	Customer	Duration	Total
1.	Elektronik banking	One	8.30-9.00	30 minutes
2.	Elektronik banking	Two	9.00-9.30	30 minutes
3.	Elektronik banking	Three	9.30-10.00	30 minutes
4.	ATM card replacement	Four	10.00-10.30	30 minutes
5.	ATM card replacement	Five	10.30-11.00	30 minutes
6.	Opening saving account	Six	11.00-12.00	60 minutes
7.	Take a rest	Seven	12.00-13.00	
8.	Opening saving account	Eight	13.00-14.00	60 minutes
9.	Elektronik banking	Nine	14.00-14.30	30 minutes
10.	ATM card replacement	Ten	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Second week of the two week researches****Day: One, 16.4.18**

No	Jobs	Customer	Duration	Total
1.	ATM card replacement	One	8.30-9.00	30 minutes
2.	Elektronik banking	Two	9.30-10.00	30 minutes
3.	ATM card replacement	Three	10.00-10.30	30 minutes
4.	ATM card replacement	Four	10.30-11.00	30 minutes
5.	Opening saving account	Five	11.00-12.00	60 minutes
6.	Take a rest		12.00-13.00	
7.	Opening saving account	six	13.00-14.00	60 minutes

8.	Elektronik banking	Seven	14.00-14.30	30 minutes
9.	ATM card replacement	Eigh	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Day:Two,17.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Opening saving account	Two	9.30-10.30	30 minutes
3.	ATM card replacement	Three	10.30-11.00	30 minutes
4.	Opening saving account	Four	11.00-12.00	30 minutes
5.	Take a rest		12.00-13.00	
6.	ATM card replacement	Five	13.00-13.30	30 minutes
7.	ATM card replacement	Six	13.00-14.00	30 minutes
8.	Opening saving account	Seven	14.00-15.00	60 minutes
Hour total of one day work				5 hours 30 minutes

**Day:Three,18.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Elektronik banking	Two	9.30-10.00	30 minutes
3.	Opening saving account	Three	10.00-11.00	60 minutes
4.	Opening saving account	Four	11.00-12.00	60 minutes
5.	Take a rest		12.00-13.00	
6.	Opening saving account	Five	13.00-14.00	60 minutes
7.	Elektronik banking	Six	14.00-14.30	30 minutes
8.	ATM card replacement	Seven	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Day: Four,19.4.18**

No	Jobs	Customer	Duration	Total
1.	Elektronik banking	One	8.30-9.00	30 minutes
2.	Elektronik banking	Two	9.00-9.30	30 minutes
3.	Elektronik banking	Three	9.30-10.00	30 minutes
4.	ATM card replacement	Four	10.00-10.30	30 minutes
5.	ATM card replacement	Five	10.30-11.00	30 minutes
6.	Opening saving account	Six	11.00-12.00	60 minutes

7.	Take a rest	Seven	12.00-13.00	
8.	Opening saving account	Eight	13.00-14.00	60 minutes
9.	Elektronik banking	Nine	14.00-14.30	30 minutes
10,	ATM card replacement	Ten	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Day: Five,20.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Opening saving account	Two	9.30-10.30	60 minutes
3.	Opening saving account	Three	10.30-11.30	60 minutes
4.	ATM card replacement	Four	11.30-12.00	30 minutes
5.	Take a rest		12.00-13.00	
6.	Opening saving account	Five	13.00-14.00	60 minutes
7.	ATM card replacement	Six	14.00-14.30	30 minutes
8	Elektronik banking	Seven	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**C.Problem Solving**

To complete all the data of those above observation obstacles and answer some of those obstacles, when the writer was doing the direct observation at the front desk agent (receptionist). The obstacles will be analyzed as follow:

The writer will analyze those data of the above one month research which begin at april 9th 2018. This analysis was done per day (day one till day five) means one week research time, the analyses are:

**First week of the two week researches**

**Day: One, 9.4.18**

No	Jobs	Customer	Duration	Total
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1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Opening saving account	Two	9.30-10.30	60 minutes
3.	Opening saving account	Three	10.30-11.30	60 minutes
4.	ATM card replacement	Four	11.30-12.00	30 minutes
5.	Take a rest		12.00-13.00	
6.	Opening saving account	Five	13.00-14.00	60 minutes
7.	ATM card replacement	Six	14.00-14.30	30 minutes
8.	Elektronik banking	Seven	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

### Day one : 9.4.18

#### No. 1

Job	Opening saving account
Customer	One ( mr Hasanudin s )
Duration	8.30-09.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer one mr Hasanudin to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

#### No. 2

Job	Opening saving account
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Customer	Two ( mr Permana)
Duration	09.30-10.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer two mr Permana to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 3**

Job	Opening saving account
Customer	Three ( mrs Ita sri lestari )
Duration	10.30-11.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer three mrs Ita to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one

	after that the customer one get her own account in a book and ATM chard.
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**No. 4**

Job	ATM card replacement
Customer	Four ( mr Andrian stepanus )
Duration	11.30-12.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer four to replacement the ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr Andrian will get the new atm card and must change the password Atm card.

**No. 5 Take a Rest 12.00-13.00 :** *The writer is taking a rest in this hour.....*

**No 6.**

Job	Opening saving account
Customer	Five ( mrs Sheren Aulina )
Duration	13.00-14.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer five mrs Sheren to open saving account, in this job usually the writer needs

	<p>several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.</p>
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**No.7**

Job	ATM card replacement
Customer	Six ( mr Abdul Haris )
Duration	14.00-14.30
Total	30 minutes
Problem solving	<p>In this job kind, the writer helped the customer six mr Abdul to replacement the his ATM card, because his lost a wallet in which there is an atm card so she come to the writer in her office, the writer only checked his book saving account and letter from the police station and start the process of replacement atm card. and last mr Abdul will get the new atm card and must change the password Atm card.</p>

**No . 8**

Job	Elektronik banking
Customer	Seven (mrs Sulaehah)



Duration	14.30-15.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer seven mrs Sulaehah to activation internet banking for her account, in this job usually the writer needs checking her book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

#### Day Two : 10.4.18

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Elektronik banking	Two	9.30-10.00	30 minutes
3.	Opening saving account	Three	10.00-11.00	60 minutes
4.	Opening saving account	Four	11.00-12.00	60 minutes
5.	Take a rest		12.00-13.00	
6.	Opening saving account	Five	13.00-14.00	60 minutes
7.	Elektronik banking	Six	14.00-14.30	30 minutes
8	ATM card replacement	Seven	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

#### Day Two : 10.4.18

##### No.1

Job	Opening saving account
Customer	One ( mrs Dewi Prishastini )
Duration	8.30-9.30
Total	60 minutes
Problem	In this job kind, the writer helped the customer one mrs dewi

solving	to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.
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### No.2

Job	Elektronik banking
Customer	two ( mr Khoirul Alfian )
Duration	09.30-10.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer two mr Khoirul to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

### No.3

Job	Opening saving account
Customer	Three ( mrs Afia Deni )
Duration	10.00-11.00

Total	60 minutes
Problem solving	In this job kind, the writer helped the customer three mrs Afia to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

#### No.4

Job	Opening saving account
Customer	Four ( mrs Fransiska)
Duration	11.00-12.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer four mrs Fransiska to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**5. Take a Rest 12.00-13.00 :** *The writer is taking a rest in this hour.*

**No.6**

Job	Opening saving account
Customer	Five ( mrs Lusiana)
Duration	13.00-14.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer five mrs Lusiana to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 7**

Job	Elektronik banking
Customer	Six ( mrs Nia Kurniasih)
Duration	14.00-14.30
Total	30 minutes
Problem	In this job kind, the writer helped the customer six mrs Nia to

solving	activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.
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### No. 8

Job	ATM card replacement
Customer	Seven (Mario Fransiskus)
Duration	11.30-12.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer seven mr Mario to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.

### Day Three : 11.4.18

No	Jobs	Customer	Duration	Total
1.	ATM card replacement	One	8.30-9.00	30 minutes
2.	Elektronik banking	Two	9.00-9.30	30 minutes
3.	ATM card replacement	Three	9.30-10.00	30 minutes
4.	ATM card replacement	Four	10.00-10.30	30 minutes
5	Elektronik banking	Five	10.30-11.00	30 minutes
6.	Opening saving account	Six	11.00-12.00	60 minutes
7.	Take a rest		12.00-13.00	
8.	Opening saving account	Eight	13.00-14.00	60 minutes

9.	Elektronik banking	Nine	14.00-14.30	30 minutes
10.	ATM card replacement	Ten	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Day Three : 11.4.18**

**No. 1**

Job	ATM card replacement
Customer	One (mr Abidah)
Duration	8.30-9.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer one (mr Abidah) to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.

**No. 2**

Job	Elektronik banking
Customer	Two ( mr Jimmy Hariyanto)
Duration	9.00-9.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer two mr jimmy to activation internet banking for his account, in this job usually

	the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.
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**No. 3**

Job	ATM card replacement
Customer	Three ( mr Bagus Anggara )
Duration	09.30-10.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Three mr Bagus to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.

**No. 4**

Job	ATM card replacement
Customer	Four ( mr Priagung Budihartono)
Duration	10.00-10.30
Total	30 minutes

Problem solving	In this job kind, the writer helped the customer four (mr Agung) to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.
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#### No. 5

Job	Elektronik banking
Customer	Five ( mrs Ika Nurul )
Duration	10.30-11.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Five mrs Ika to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

#### No.6

Job	Opening saving account
Customer	Six (mr Juri Adi Saputra)
Duration	11.00-12.00



Total	60 minutes
Problem solving	In this job kind, the writer helped the customer six mr Juri to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 7 Take a rest 12.00-13.00:** *The writer is taking a rest in this hour.*

No.8

Job	Opening saving account
Customer	Seven ( mrs Sunarsih )
Duration	13.00-14.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer Seven mrs Sunarsih to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account

	in a book and ATM card.
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**No. 9**

Job	Elektronik banking
Customer	Eight (Mrs Yulia Anggraeni)
Duration	14.00-14.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Eight Mrs Yulia to activation internet banking for his account, in this job usually the writer needs checking her book saving account, ATM card and id card. And the writer must download the application on the customer's mobile phone.

**No.10**

Job	ATM card replacement
Customer	Nine (Mrs Nurul Lintang)
Duration	14.30-15.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer nine Mrs Nurul to replacement the her ATM card, because she forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last Mrs Nurul will get the

	new atm card and must change the password Atm card.
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**Day : Four,12.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Opening saving account	Two	9.30-10.30	30 minutes
3.	ATM card replacement	Three	10.30-11.00	30 minutes
4.	Opening saving account	Four	11.00-12.00	30 minutes
5.	Take a rest		12.00-13.00	
6.	ATM card replacement	Five	13.00-13.30	30 minutes
7.	ATM card replacement	Six	13.00-14.00	30 minutes
8.	Opening saving account	Seven	14.00-15.00	60 minutes
Hour total of one day work				5 hours 30 minutes

**No.1**

Job	Opening saving account
Customer	One ( mrs Eva Palupi)
Duration	8.30-9.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer one mrs eva to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 2**

Job	Opening saving account
Customer	Two (mr Alfian Suryo Utomo)
Duration	9.30-10.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer one mr alfian to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No.3**

Job	ATM card replacement
Customer	Three ( mrs Atikah Aisyah)
Duration	10.30-11.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer three mrs Atikah to replacement the her ATM card, because her forgot to

	<p>put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs Atikah will get the new atm card and must change the password Atm card.</p>
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**No. 4**

Job	Opening saving account
Customer	Four (mr Aldi Purnama)
Duration	11.00-12.00
Total	60 minutes
Problem solving	<p>In this job kind, the writer helped the customer Four mr Aldi to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.</p>

**No. 5 Take a rest 12.00-13.00:** *The writer is taking a rest in this hour.*

**No. 6**

Job	ATM card replacement
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Customer	Five (mrs Stepanie Juliana)
Duration	13.00-13.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer five mrs Stepanie to replacement the her ATM card, because her forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs Stepanie will get the new atm card and must change the password Atm card.

**No 7**

Job	ATM card replacement
Customer	Six ( mr Indra )
Duration	13.30-14.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer six mr indra to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.

**No. 8**

Job	Opening saving account
Customer	Seven ( mr Yudi Agam)
Duration	8.30-9.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer seven mr yudi to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**Day Five: 13.4.18**

No	Jobs	Customer	Duration	Total
1.	Elektronik banking	One	8.30-9.00	30 minutes
2.	Elektronik banking	Two	9.00-9.30	30 minutes
3.	Elektronik banking	Three	9.30-10.00	30 minutes
4.	ATM card replacement	Four	10.00-10.30	30 minutes
5.	ATM card replacement	Five	10.30-11.00	30 minutes
6.	Opening saving account	Six	11.00-12.00	60 minutes
7.	Take a rest	Seven	12.00-13.00	
8.	Opening saving account	Eight	13.00-14.00	60 minutes
9.	Elektronik banking	Nine	14.00-14.30	30 minutes
10,	ATM card replacement	Ten	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**No.1**

Job	Elektronik banking
Customer	One ( mr Raga Nugraha)
Duration	8.30-9.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer one mr Raga Nugraha to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

**No.2**

Job	Elektronik banking
Customer	Two ( mr. Rivaldi Pradana )
Duration	9.00-9.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer two mr Rivaldi to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

**No. 3**

Job	Elektronik banking
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Customer	Three ( mr Ananda Junior)
Duration	9.30-10.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Three mr Ananda to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

#### No. 4

Job	ATM card replacement
Customer	Four ( mr Aroon Putra)
Duration	10.00-10.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Four mr Aroon to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.

#### No. 5

Job	ATM card replacement
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Customer	Five ( mr Julian)
Duration	10.30-11.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer five mr julian to replacement the his ATM card, because his atm card is damaged so she has to replace his atm card with a new , so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr julianwill get the new atm card and must change the password Atm card.

#### No.6

Job	Opening saving account
Customer	Six ( mrs Muhammad Iqbal)
Duration	11.00-12.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer six mr Iqbal to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and

	ATM chard.
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**No.7 Take a rest 12.00-13.00:** *The writer is taking a rest in this hour.*

**No.8**

Job	Opening saving account
Customer	Seven (mrs Syafiera Ramadhanty)
Duration	11.00-12.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer seven mrs syafierra to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No.9**

Job	Elektronik banking
Customer	Eight (mr Rafli Agustinus)
Duration	14.00-14.30
Total	30 minutes
Problem	In this job kind, the writer helped the customer eight mr Rafli

solving	to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.
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**No. 10**

Job	ATM card replacement
Customer	Nine (mr Akbar Riyadi)
Duration	14.30-15.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Nine mr Akbar to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr Akbar will get the new atm card and must change the password Atm card.

**Second week of the two week researches**

**Day: One, 16.4.18**

No	Jobs	Customer	Duration	Total
1.	ATM card replacement	One	8.30-9.00	30 minutes
2.	Elektronik banking	Two	9.00-9.30	30 minutes
3.	ATM card replacement	Three	9.30-10.00	30 minutes
4.	ATM card replacement	Four	10.00-10.30	30 minutes
5	Elektronik banking	Five	10.30-11.00	30 minutes
6.	Opening saving account	Six	11.00-12.00	60 minutes
7.	Take a rest		12.00-13.00	

8.	Opening saving account	Eight	13.00-14.00	60 minutes
9.	Elektronik banking	Nine	14.00-14.30	30 minutes
10.	ATM card replacement	Ten	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

### No. 1

Job	ATM card replacement
Customer	One ( mr Budi Kersana)
Duration	8.30-9.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer one mr Budi Kersana to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr Budi will get the new atm card and must change the password Atm card.

### No. 2

Job	Elektronik banking
Customer	Two (mr Erwin Kusuma)
Duration	9.00-9.30
Total	30 minutes
Problem	In this job kind, the writer helped the customer two mr erwin to

solving	activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.
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### No. 3

Job	ATM card replacement
Customer	Three (mr Rizky Zanuard)
Duration	09.30-10.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Three mr Rizky to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr Rizky will get the new atm card and must change the password Atm card.

### No. 4

Job	ATM card replacement
Customer	Four ( mrs Fariz Naufal)
Duration	10.00-10.30

Total	30 minutes
Problem solving	In this job kind, the writer helped the customer four mr Fariz to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr Fariz will get the new atm card and must change the password Atm card.

#### No. 5

Job	Elektronik banking
Customer	Five ( mr Andi Bakhtiar)
Duration	10.30-11.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Five mr Andi to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

#### No.6

Job	Opening saving account
Customer	Six (mr Akhmad Miftahudin)

Duration	11.00-12.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer six mr Akhmad to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 7 Take a rest 12.00-13.00:** *The writer is taking a rest in this hour.*

**No.8**

Job	Opening saving account
Customer	Seven (mr Eko Yanson)
Duration	13.00-14.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer seven Mr Eko to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer



	one after that the customer one get her own account in a book and ATM card.
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### No. 9

Job	Elektronik banking
Customer	Eight (mr Burhan)
Duration	14.00-14.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer eight mr Burhan to activation internet banking for his account, in this job usually the writer needs checking his book saving account, ATM card and id card. And the writer must download the application on the customer's mobile phone.

### No.10

Job	ATM card replacement
Customer	Nine (mr Benny Purnomo)
Duration	14.30-15.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer one mr Benny to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the

	process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.
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**Day:Two,17.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Opening saving account	Two	9.30-10.30	30 minutes
3.	ATM card replacement	Three	10.30-11.00	30 minutes
4.	Opening saving account	Four	11.00-12.00	30 minutes
5.	Take a rest		12.00-13.00	
6.	ATM card replacement	Five	13.00-13.30	30 minutes
7.	ATM card replacement	Six	13.00-14.00	30 minutes
8.	Opening saving account	Seven	14.00-15.00	60 minutes
Hour total of one day work				5 hours 30 minutes

**No.1**

Job	Opening saving account
Customer	One ( mrs Erna Lisnawati)
Duration	8.30-9.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer one mrs Erna to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one

	after that the customer one get her own account in a book and ATM chard.
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**No. 2**

Job	Opening saving account
Customer	Two (mrs Haryamah)
Duration	9.30-10.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer Two mrs Haryamah to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No.3**

Job	ATM card replacement
Customer	Three (Bagas Sandi Putra)
Duration	10.30-11.00
Total	30 minutes
Problem	In this job kind, the writer helped the customer Three mr

solving	Bagas to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr Bagas will get the new atm card and must change the password Atm card.
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**No. 4**

Job	Opening saving account
Customer	Four (Akhmad Nur Ali)
Duration	11.00-12.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer four mr Akhmad to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 5 Take a rest 12.00-13.00:** *The writer is taking a rest in this hour.*

**No. 6**

Job	ATM card replacement
Customer	Five (David Chandra)
Duration	13.00-13.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer five mr David to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr David will get the new atm card and must change the password Atm card.

**No 7**

Job	ATM card replacement
Customer	Eight (mr Rosadi Hadi)
Duration	13.30-14.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Eight mr Rosadi to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mr Rosadi will get the new atm card and must change the password Atm card.

**No. 8**

Job	Opening saving account
Customer	Seven (mrs Musbah Ariyani)
Duration	14.00-15.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer Seven mrs Musbah to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**Day:Three,18.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Elektronik banking	Two	9.30-10.00	30 minutes
3.	Opening saving account	Three	10.00-11.00	60 minutes
4.	Opening saving account	Four	11.00-12.00	60 minutes
5.	Take a rest		12.00-13.00	
6.	Opening saving account	Five	13.00-14.00	60 minutes
7.	Elektronik banking	Six	14.00-14.30	30 minutes
8	ATM card replacement	Seven	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**No.1**

Job	Opening saving account
Customer	One ( mr Cahyo Setia)
Duration	8.30-9.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer one Mr Cahyo to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No.2**

Job	Elektronik banking
Customer	Two ( mr Mario Putra)
Duration	09.30-10.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer two mr Mario to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on

	the customer's mobile phone.
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**No.3**

Job	Opening saving account
Customer	Three (mr Ramadhani Hikmah)
Duration	10.00-11.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer Three mr Ramadhani to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No.4**

Job	Opening saving account
Customer	Four (mr Rafi Priyo)
Duration	11.00-12.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer mr Rafi to open saving account, in this job usually the writer needs several first



	prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.
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**No 5. Take a Rest 12.00-13.00 :** *The writer is taking a rest in this hour.*

**No.6**

Job	Opening saving account
Customer	Five (mr Rahma Nur Supriyadi)
Duration	13.00-14.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer five to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 7**

Job	Elektronik banking
Customer	Six (mr Taufan Maulana)
Duration	14.00-14.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer six mr Taufan to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

**No. 8**

Job	ATM card replacement
Customer	Seven(mr Oki Dwika)
Duration	11.30-12.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer seven mr Oki to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.

**Day: Four,19.4.18**

No	Jobs	Customer	Duration	Total
1.	Elektronik banking	One	8.30-9.00	30 minutes
2.	Elektronik banking	Two	9.00-9.30	30 minutes
3.	Elektronik banking	Three	9.30-10.00	30 minutes
4.	ATM card replacement	Four	10.00-10.30	30 minutes
5.	ATM card replacement	Five	10.30-11.00	30 minutes
6.	Opening saving account	Six	11.00-12.00	60 minutes
7.	Take a rest	Seven	12.00-13.00	
8.	Opening saving account	Eight	13.00-14.00	60 minutes
9.	Elektronik banking	Nine	14.00-14.30	30 minutes
10.	ATM card replacement	Ten	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**No.1**

Job	Elektronik banking
Customer	One ( mr Farkhan Fauzan)
Duration	8.30-9.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer one mr Farkhan to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

**No.2**

Job	Elektronik banking
Customer	Two (mrs Ainani nur alifah)

Duration	9.00-9.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer two mrs Ainani to activation internet banking for her account, in this job usually the writer needs checking her book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

**No. 3**

Job	Elektronik banking
Customer	Three (mr Fero Agustian)
Duration	9.30-10.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Three mr Fero to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

**No. 4**

Job	ATM card replacement
Customer	Four (mrs Syifa Maulidya)
Duration	10.00-10.30

Total	30 minutes
Problem solving	In this job kind, the writer helped the customer four Mrs Syifa to replacement her ATM card, because she forgot to put ATM card, so she came to the writer in her office, the writer only checked her book saving account and ID card and started the process of replacement ATM card. and last Mrs Syifa will get the new ATM card and must change the password ATM card.

**No. 5**

Job	ATM card replacement
Customer	Five (Mr Bastian)
Duration	10.30-11.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer five Mr Bastian to replacement his ATM card, because his ATM card is damaged so she has to replace his ATM card with a new one, so she came to the writer in her office, the writer only checked her book saving account and ID card and started the process of replacement ATM card. and last Mrs.... will get the new ATM card and must change the password ATM card.

**No.6**

Job	Opening saving account
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Customer	Six (mr Roni)
Duration	11.00-12.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer six mr Roni to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No.7 Take a rest 12.00-13.00:** *The writer is taking a rest in this hour.*

**No.8**

Job	Opening saving account
Customer	Seven ( mrs Wahyuniati)
Duration	11.00-12.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer eight mrs wahyyuniati to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer

	only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.
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**No.9**

Job	Elektronik banking
Customer	Eight (mr Steven)
Duration	14.00-14.30
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer eight mr Steven to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

**No. 10**

Job	ATM card replacement
Customer	Nine (mr Bobi Rifaldi)
Duration	14.30-15.00
Total	30 minutes
Problem	In this job kind, the writer helped the customer nine to

solving	replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.
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**Day: Five,20.4.18**

No	Jobs	Customer	Duration	Total
1.	Opening saving account	One	8.30-9.30	60 minutes
2.	Opening saving account	Two	9.30-10.30	60 minutes
3.	Opening saving account	Three	10.30-11.30	60 minutes
4.	ATM card replacement	Four	11.30-12.00	30 minutes
5.	Take a rest		12.00-13.00	
6.	Opening saving account	Five	13.00-14.00	60 minutes
7.	ATM card replacement	Six	14.00-14.30	30 minutes
8	Elektronik banking	Seven	14.30-15.00	30 minutes
Hour total of one day work				5 hours 30 minutes

**Day one : 9.4.18**

**No. 1**

Job	Opening saving account
Customer	One ( Mrs Probi Rini)
Duration	8.30-09.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer one mrs rini to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one



	usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.
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**No. 2**

Job	Opening saving account
Customer	Two (mrs Arini Pristia)
Duration	09.30-10.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer Two mrs Arini to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 3**

Job	Opening saving account
Customer	Three (Mille Fitria )
Duration	10.30-11.30
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer Three mrs Mille to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No. 4**

Job	ATM card replacement
Customer	Four (mr adam )
Duration	11.30-12.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer four mr Adam to replacement the his ATM card, because his forgot to put atm card, so she come to the writer in her office, the writer only checked his book saving account and id card and and start the

	process of replacement atm card. and last mrs.... will get the new atm card and must change the password Atm card.
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**No. 5 Take a Rest 12.00-13.00 :** *The writer is taking a rest in this hour.....*

**No 6.**

Job	Opening saving account
Customer	Five (mr Rasino)
Duration	13.00-14.00
Total	60 minutes
Problem solving	In this job kind, the writer helped the customer five mr Rasino to open saving account, in this job usually the writer needs several first prerequisites to open the account, and the customer one usually has understood those items from internet, so when she come to the writer in her office, the writer only checked and after being complete, the form was signed by the customer one after that the customer one get her own account in a book and ATM chard.

**No.7**

Job	ATM card replacement
Customer	Six (mr Kevin Anggara)
Duration	14.00-14.30
Total	30 minutes

Problem solving	In this job kind, the writer helped the customer six Kevin to replacement the his ATM card, because his lost a wallet in which there is an atm card so she come to the writer in her office, the writer only checked his book saving account and letter from the police station and start the process of replacement atm card. and last mr kevin will get the new atm card and must change the password Atm card.
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**No . 8**

Job	Elektronik banking
Customer	Seven (mr Rio putra Dewo )
Duration	14.30-15.00
Total	30 minutes
Problem solving	In this job kind, the writer helped the customer Seven as to activation internet banking for his account, in this job usually the writer needs checking his book saving account,ATM card and id card. And the writer must download the application on the customer's mobile phone.

## CHAPTER V

### CONCLUSION AND SUGGESTION

#### A. Conclusion

It has been concluded that there are some activities of customer service as follows:

1. Bank as a financial institution engaged in services should be able to provide the best service. To face increasingly fierce competition each bank must develop the best service concept for its customers. This development aims to retain existing customers and reach potential new customers.
2. In a day I do my work 5 hours 30 minutes, 60 minutes for opening saving account, 30 minutes for ATM card replacement and 30 minutes for activation elektronik banking.
3. I have done this research in this place for 2 weeks or 10 days work.
4. In essence a lot of work I do in the bank. But transactions that I often do everyday is opening saving account, ATM card replacement, elektronik banking activation.
5. Bank is as one of the infrastructure that built by government and private institutions for servicing society in financial fields in a country.
6. No Country which has no Banks, if there is a country, there is Banking systems automatically.

## **B.The Suggestions are as follows**

### **A.For the reader**

The writer hopes that reader can take the advantage of this research and understand what bank customer service do in their daily activity from morning until evening.

### **B.For the researcher**

It may be for other researcher to understand what customer service job in a bank, the procedure,and the activity.they can this thesis as a reference to help them know more about customer service job.

### **C.For Student**

This research is useful for the student who learned banking. The student who interest in this same research could the theory and take object of the research in the speaking form.

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# **APPENDICES**





## **1.1 Latar Belakang**

Di era globalisasi akan sulitnya mencari lapangan kerja pada masa sekarang ini, sebuah perusahaan tentu menginginkan seorang karyawan dengan kesiapannya dalam menghadapi dunia kerja. Maka PT BCA memberikan kesempatan kepada para lulusan SMU/ sederajat atau D1/D3 atau S1 yang berprestasi guna mencari pengalaman dunia kerja siap pakai di bidang perbankan. Permagangan yang dilakukan selama 3 tahun ini, diharapkan agar menjadi individu berpengalaman dan untuk memasuki dunia pekerjaan. Kesempatan permagangan bakti di BCA sendiri, ada di bagian frontliner yaitu Teller dan Customer Service Officer.

## **1.2 Sejarah Perusahaan**

BCA secara resmi berdiri pada tanggal 27 Februari 1957 dengan nama Bank Central Asia. Banyak hal yang di lalui sejak saat berdirinya itu, dan yang paling signifiakan adalah krisis moneter yang terjadi pada tahun 1997.

Krisis ini membawa dampak yang luar biasa pada keseluruhan sistem perbankan di Indonesia. Namun secara khusus kondisi ini mempengaruhi aliran dana tunai di BCA dan bahkan sempat mengancam kelanjutannya. Banyak

nasabah menjadi panik lalu beramai-ramai menarik kembali dana mereka. Akibatnya, bank terpaksa meminta bantuan dari pemerintah Indonesia. Badan Penyehatan Perbankan Nasional (BPPN) lalu mengambil alih BCA pada tahun 1998.

Berkat kebijaksanaan bisnis dan pengambilan keputusan yang arif, BCA berhasil pulih kembali dalam tahun yang sama. Di bulan Desember 1998, dana pihak ke tiga telah kembali ke tingkat sebelum krisis. Aset BCA mencapai Rp. 67.93 Triliun, padahal di bulan Desember 1997 hanya Rp. 53.36 Triliun. Kepercayaan masyarakat pada BCA telah sepenuhnya pulih, dan BCA diserahkan oleh BPPN ke bank Indonesia pada tahun 2000. Selanjutnya BCA mengambil langkah besar dengan menjadi perusahaan publik.

Saat ini, BCA terus memperkuat tradisi tata kelola perusahaan yang baik, kepatuhan penuh pada regulasi, pengelolaan resiko secara baik dan komitmen pada nasabahnya baik sebagai bank transaksional maupun sebagai lembaga intermediasi finansial.

## **VISI DAN MISI BCA**

### **1. VISI BCA**

Bank pilihan utama andalan masyarakat yang berperan sebagai pilar penting perekonomian Indonesia (*To be the bank of choice and a major pillar of the Indonesian economy*).


### **2. MISI BCA**

- Membangun institusi yang unggul di bidang penyelesaian pembayaran dan solusi keuangan bagi nasabah bisnis dan perseorangan, (*To build centers of excellence for businesses and individual*).

- Memahami beragam kebutuhan nasabah dan memberikan layanan finansial yang tepat demi tercapainya kepuasan optimal bagi nasabah (*To understand divers customer needs and provide the right financial services to optimise customer satisfaction*).
- Meningkatkan nilai *franchise* dan nilai stakeholder BCA (*To enhance our corporate franchise and stakeholders value*).

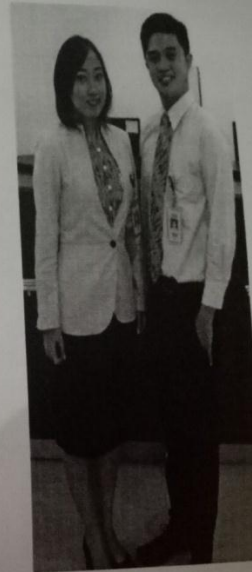
### **1.3 Tata Nilai BCA**


- Fokus pada nasabah (*Customer Focus*).
- Integritas (*Integrity*).
- Kerja Sama Tim (*Teamwork*).
- Berusaha mencapai yang terbaik (*Continuous pursuit of excellence*).

 **BCA** KUNCI SUKSES DIRI

**FIRST IMPRESSION**

- Nice Facial Expression
- Eye Contact
- Good Posture
- Clear Voice
- Friendly Hand-Shake



 **BCA** KUNCI SUKSES DIRI

**BODY LANGUAGE**

VISUAL ELEMENT ( 55 % )

- Eye Contact
- Facial Expression
- Gesture
- Posture/body position



## Salam

Kategori salam berdasarkan waktu :

1. 08.00 – 11.00 : "Selamat pagi"
2. 11.01 – 15.00 : "Selamat siang"
3. 15.01 – 18.00 : "Selamat sore"



## KUNCI SUKSES DIRI

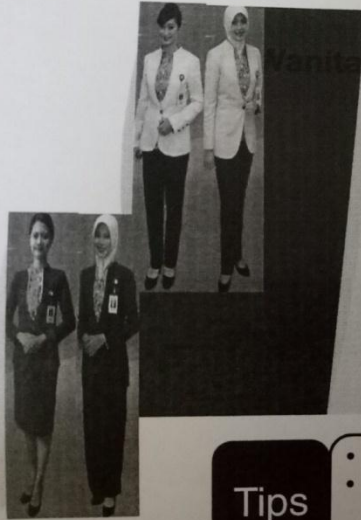
### **SELF CONFIDENCE** (percaya diri)

- Penampilan
- Pengetahuan

### **SELF CONTROL** (pengendalian diri/emosi)

- Pengendalian Diri
- Pengendalian Emosi





- ✓ Rapi dan bersih
- ✓ Panjang rok maksimal 5 cm diatas lutut
- ✓ Penggunaan stocking abu-abu/coklat
- ✓ Sepatu Pantofel tertutup warna gelap 3 – 7 cm
- ✓ Hijab sesuai dengan seragam

Tips

- Pakailah seragam dengan lengkap
- Jangan memadupadankan seragam dengan yang lain
- ID dipasang pada tempat yang sesuai

Tata Rias Wajah dan Rambut Pria

Wajah dan Rambut

- Wajah bersih, tidak berminyak
- Kumis, cambang, jenggot → RAPI
- Rambut terukur rapi, tidak menutupi wajah dan telinga, tidak melebihi kerah baju



## Penampilan dan Faktor Penunjang Penampilan



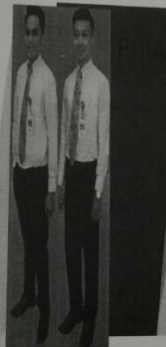
Kebersihan

Kesehatan

Tata Busana

Tata Rias & Tata Rambut

### Tata Busana



- ✓ Rapi dan bersih
- ✓ Panjang dasi tidak melebihi kepala ikat pinggang
- ✓ Pakailah kaos dalam putih
- ✓ Kaos kaki sesuai dengan warna celana panjang
- ✓ Sepatu pantofel hitam sesuaikan warna ikat pinggang

#### Tips

- Pakailah seragam dengan lengkap
- Jangan menggulung lengan kemeja
- Jangan melepas kancing atas
- Jangan melepas Dasi



PHOTOS

