

# CHAPTER I

## INTRODUCTION

### 1.1 Background Of The Study

English is used to interact or socialize with others to maintain a positive relationship. Many people study English to find work. People live in this world as a society that cannot exist without contact in social life. For example in social life people work and communicate with other people in a group. Generally referred to as a form of English learning that is based on the goals and desires of the learner. According to Hutchinson, T. & Waters, A. 1987, English for specific purposes (ESP) is an approach in teaching and using English for certain fields of study that suit the needs of the English professions. In Indonesia, the ESP (English Specific Purpose) approach is a popular way to learn English at both high schools and universities, particularly for students who are not enrolled in an English department. Learning English has the aim of improving students' ability to communicate in English especially for academic and professional purposes.

ESP is a form of teaching language that is based on the learner's reason for learning. English for Academic Purposes (EAP) and English for Occupational Purposes (EOP) are the two forms of ESP. According to (Harwood & Petrić, 2011) English for Academic Purposes (EAP) is a branch of ESP (English for Specific Purposes) relating to the teaching of English. EAP stands for English as a second language for academic purposes. According to (Harwood & Petrić, 2011) EOP (English for Occupational Purposes) is learning English for work purposes. EOP, on

the other hand, is studying English to work or practice. We would know our needs when we want a job and work in some companies if we learn ESP. Teaching ESP and EOP follows the rules of foreign language rules such as characteristics, provides learning opportunities and uses very effective methods. The characteristic of EOP and ESP is to define English to a certain purpose. ESP and EOP have more similarities than differences. They differ from general and academic English. ESP and EOP have job specifics that cannot be adapted to other fields. ESP and EOP are more teaching to the teaching profession to design learning situations. In addition, Professor Helen Basturkmen argues that needs analysis should include analysis of the ESP process and EOP course development, such as course objective situation analysis, conversation target analysis, learner factor analysis and teaching factor analysis. Analysis of certain conversations ESP and EOP, no doubt, because it teaches a specific conversation or work in certain fields or occupations, so it must be detailed, correct and reproducible from the actual work environment. They have to do some investigative work to get information about what language skills, themes, and language features need to be learned.

Jargon is a type of language that is used in the workplace or for particular purposes, such as by tellers in the Bank. Jargon is also widely used in the media. According to Fromkin et al (2011), jargon is a concept used in education, employment, or a career that focuses on communication within a specific company and is only understood by a few people in that sector. Furthermore, according to Yule (2010), jargon is successful in establishing and maintaining links between humans, including or from a community of people. Jargon is a unique language with unique

features in three areas: lexicon, grammar, and syntax. It's not just colleges or tourism that used the jargon. As we know that companies also use jargon in the community, one of which is the bank. In the world of banking, the bank is one of the tools to drive the people's economy.

According to the banking dictionary, Bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of loans to increase people's living rates. In the direct collection of funds in the form of public deposits, namely time deposits, savings, and current accounts. This is done indirectly (on loan). The purpose of channeling funds is for working capital and investment for the long term. Bank business activities include: collecting (collecting funds), channeling funds, and providing services. The number of services provided by banks is very diverse. The better the quality of the bank the more services it offers. The ability of a bank can be seen from management, the capital side, and profitability. Apart from that, the functions of banks are numerous, namely first, as a means of payment for a transfer mechanism (clearing) which creates demand deposits in the implementation of monetary policy. Second, banks are also very important in supporting payment mechanisms. This is possible because one of the services offered is related to the payment mechanism. Third, banks raise more funds than other financial institutions. . Fourth, banks facilitate or facilitate transactions, whether transactions of goods or services internationally. Fifth, the public can keep their valuables provided by the bank for rent safely.

The banking industry always makes banks able to provide the best service for their customers. This is done so that banks can retain existing customers and add new

customers. The increasing number of customers that have to be served by tellers. According to Afiff, 1996, Tellers are bank employees who work at counters whose main task is to serve cash receipts or payments transactions to customers. Teller is one of the positions that functions as an executor of cash financial transactions with customers at the money counter. Tellers are bank officers whose daily work is directly related to customers and the general public .Tellers are bank employees who are responsible for cash and non-cash. Tellers are required to have a good personality, especially in providing services to customers and serving customers who are at the forefront of the banking world. This is because they are on duty at the bank that first saw the customer. Teller handles the receipt and payment of cash and non-cash transactions. The importance of a teller from a bank is to serve customers so that customers feel satisfied, they also have to be friendly and always smile at customers, so that customers feel satisfied with what the teller has done. In addition, tellers can also help detect or stop fraud in transactions to prevent bank losses. The community inside the teller also has jargon. In companies, especially banks, a lot of jargon is used to communicate with other people. Every company or department has jargon for communication. Usually, many students majoring in English who want to work at tellers don't know much about what jargon is on a bank teller. Tellers use a special term for each transaction called bank jargon. The reason is to teach students majoring in English in understanding the jargon used by Tellers. This research is entitled "Jargon Used In The Teller Department At BRI" about language, especially the jargon used by tellers at BRI Bank. Why does the author want to write this research because Teller is the most important profession in the Bank, especially to serve



customers. Based on the review above, it turns out that Teller has jargon as a means of communication. Related to this, tellers have an important role in handling payment transaction problems at the Bank. As a teller, he also faces a variety of jobs, uses multiple languages for customers of various countries, and languages that have jargon are not necessarily discussed. The reason is to teach about tellers and the jargon used in tellers at the bank. This research is supported by several previous studies related to jargon.

The terms that are usually used in banks are first, collateral (collateral) is a customer guarantee given to the bank in providing credit facilities, second automatic teller machine (ATM) is a computer machine used to use a magnetic card that has a passcode, the third bilyet is interest bank (bank interest) is a reward given by a bank to a customer in the amount of a percentage of the principal deposit, the fourth check is to withdraw funds with a certain amount, the fifth is a blacklist or blacklist is a person or company that is subject to sanctions, the sixth is a time deposit is a withdrawal made by having an agreement with the company, the seven current accounts are withdrawals made by check, bilyet, means, and demand deposits, eight collections are collections of checks to the issuer of securities, nine bank guarantees are given to the recipient if it does not meet the requirements at, ten debit cards are used to pay for a transaction. In the use of jargon terms in banks, many jargons are used to communicate, for example: "bunga bank" or bank interest people think bank interest is a plant but this is not the case with people who work in banks. Bank interest is a reward given to customers from the principal of the loan.

Several studies have conducted studies on the jargon named (Lina & Tanjung, 2016) entitled "This study aims to determine the forms of jargon used by employees". The purpose of this study is to form the jargon used by sales & marketing employees. This jargon is limited only by the author. The purpose of this jargon is to facilitate communication within the community itself and is not confidential. Besides Nuur, Alfat (2015) entitled "**An Analysis of Jargons Used by Tellers Of Bank Mandiri Cash Outlet At The National Hospital Surabaya**". The goal is to analyze the use of jargon in Bank Mandiri, especially for tellers. This study, is useful for students of the English Department, especially to help them understand the jargon used in tellers. The writer explains the process of forming jargon words, then analyzes the data through the related theories used by the writer. From the data analyzed, the authors found 45 jargons and almost 89 percent of the jargon, then 89 percent of the jargon has more than one-word formation process. The bank is one of the tools to drive the people's economy. According to the banking dictionary, Bank is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of loans to increase people's living rates. Bank as a transaction tool related to finance. The bank is used as a collection or lending of funds in the community. In serving transactions, tellers are one of the tools to assist customers in finances. In this case, some students majoring in English want to work at Teller but do not understand what the jargon is in the Teller. Because few people know that tellers also have jargon. The main reason is that they are reluctant to know what the jargon is on tellers and just want to work hard. Therefore, it is important to know what jargon is used by tellers at the bank.

## **1.2 Statement of Problems**

1. What are the Jargons used by the Teller Department at BRI Bank?
2. What are the forms of word formation of the jargons used by the Teller Department at BRI Bank ?
3. What are the meaning of Jargon used by the Teller Department at BRI Bank?

## **1.3 The Purpose of The Study**

The purpose of the study in this research is to give information as much as possible to people who want to learn and interest in Tellers.

1. To determine what jargon is produced among tellers at BRI Bank.
2. To identify and analyze the forms of linguistic jargon used in the teller at BRI Bank.
3. To identify and analyze the meaning of jargon used by BRI Bank.

## **1.4 Significance of The Study**

There are two significances in this research, there are theoretical and practical significance.

### **1. Theoretical Significance**

The results of this study are expected to be significant in the linguistic field. The results of this study are also expected to be meaningful for everyone and can provide sources of information to support researchers in researching the same field, especially as Jargon. This information will also be of benefit to other researchers

because they will have more knowledge and resources in this research. In addition, it provides the benefits of using language and especially jargon in the world of work.

## 2. Practical significance

This research will provide several benefits, for students of English Language Education so that readers know theoretically about forms and linguistic jargon. The author also hopes that readers can apply the jargon offered in this study, especially for students who will become tellers. The author hopes that after reading this research, they can practice jargon. And also useful for other research, especially for those who are interested in doing this research.

### **1.6 Scope and Limitation of the Study**

The researcher focuses on the jargon used by the Teller Department at BRI Singaraja Bali, the forms of jargon seen from the formation of words and categories found in the Teller Department at BRI and the meaning of jargon used by Tellers. In this study, the scope of the research is limited, because this research only focuses on the Teller Department at BRI. suggested by Allan and Burriged's (2006), Yule (2006), and Chaer and Agustina's (2010).