

APPENDIX

RESULT OF DATA ANALYSIS

No	Word-formation	Amount	Percentage
1.	Acronym	5	4,7%
2.	Abbreviation	4	3,7%
3.	Compounding	4	3,7%
4.	Borrowing	2	1,9%
5.	Noun	32	30,1%
6.	Verb	4	3,7 %
7.	Phrase	45	42,5 %
8.	Meaning	10	9,4%
Total		106	100%

APPENDIX 1 JARGON

No	Jargons
1.	Account
2.	Actual Cost
3.	Adjusted Balance
4.	Annual Percentage Rate
5.	Annual Percentage Rate
6.	Apply For A Credit Card
7.	Apply For A Loan
8.	Apply For A Reimbursement
9.	Assets
10.	ATM
11.	Average Cost
12.	Back Taxes
13.	Bailout
14.	Balance
15.	Bank A Check, Deposit A Check
16.	Bank Statement
17.	Banker
18.	Banknote
19.	Bankrupt
20.	Bankruptcy
21.	Bill
22.	Borrower
23.	Budget Cycle

24.	Buyback Of Shares
25.	Cancel A Check
26.	Capital
27.	Cardholder
28.	Cash
29.	Cash A Check
30.	Cash Loan
31.	Cashflow
32.	Charge Account
33.	Cheque
34.	Close/Stop An Account
35.	Common Stock
36.	Cost Of Goods Sold
37.	Counterfeit Money
38.	Credit
39.	Creditor
40.	Currency
41.	Current Liabilities
42.	Debit
43.	Debt
44.	Debt Collector
45.	Debt Exposure
46.	Deficit
47.	Denominations
48.	Deposit
49.	Deposit Slip
50.	Dividend
51.	Donate Money
52.	Exchange Old Banknotes/Coins
53.	Exchange Rate
54.	Financial Statement
55.	Fiscal Policy
56.	Fiscal Year
57.	Fixed Asset
58.	Fixed Cost
59.	Fixed Instalment
60.	General Creditor
61.	Grace Period
62.	Gross Profit Margin
63.	Handling Charge
64.	Home Loan

65.	Income
66.	Income Statement/ Profit And Loss Statement
67.	Inflation
68.	Input Tax
69.	Installment Payable
70.	Instalment
71.	Interest
72.	Interest Expense
73.	Interest Rate
74.	Interest Receivable
75.	Inventory
76.	Invest
77.	Labor Budget
78.	Ledger
79.	Lembaga Penjamin Simpanan (Lps)
80.	Letters Of Guarantee
81.	Liability
82.	Liquidity Ratio
83.	Loan
84.	Long Term Investment
85.	Loss
86.	Mobile Banking
87.	Net Income
88.	Name Tag
89.	Non-Collateral Loan
90.	Open An Account
91.	Overdraft
92.	Overdraw
93.	Passbook
94.	Pay Bills
95.	Pay Off A Loan
96.	Paying-In Slip
97.	Payment
98.	Pin
99.	Profit
100.	Receipt
101.	Saving
102.	Share
103.	Small Business Loan
104.	Strongroom
105.	Student Loan

106.	Take Out A Loan
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APPENDIX 2 ACRONYM

No	Jargons	Meaning
1	ATM (automated teller machine)	Customers can execute simple transactions without the assistance of a branch employee or teller using an electronic banking outlet.
2	PIN (A personal identification number)	A numerical code used in many electronic financial transactions.
3	NSF (Non Sufficient Fund)	Refers to the condition of a bank card that is insufficiently funded to support transactions.
4	LP (Limited Partnership)	A legal entity that carries out guarantee activities for customer deposits.
5	CEK (certified check)	One that shows that the individual who issued the check has adequate cash on deposit to meet payment.

APPENDIX 3 COMPOUNDING

No	Jargons	Meaning
1	Name Tag	Identity name that must be used when working
2	Minute meeting	Meeting notes created in each meeting.
3	Bank Statement	Savings book that contains money that goes out and into the customer's account
4	Standing account	An order to the bank to pay the amount of money to the account on a regular basis

APPENDIX 4 ABBREVIATION

No	Jargons	Meaning
1	Account current (A.C)	A comprehensive summary of financial transactions from an account
2	Actual cash value (A.C.V)	After depreciation, money equivalent to the cost of replacing lost, stolen, or

		destroyed property
3	Account of (A.O)	Bank employees who have the task of finding and getting customers according to the type of customer
4	Advise (ADV)	Written notification letter from the bank to a customer regarding receipt of payment, transfer of funds

APPENDIX 5 BORROWING

No	Jargons	Origin of word	Meaning
1	Singaraja	Indonesia	Singaraja is used as a part of the name of the Banking, The Singaraja Bali.
2	Bank BRI	Indonesia	BRI is used as the name of the Banking at The Singaraja Bali.

APPENDIX 6 WORD

No	Words	Words class category	Meaning
1	Saving	Noun	Money deposit in a bank that can only be withdrawn under certain conditions
2	Cash	Noun	Company money in a bank account
3	Expense	Noun	Fees charged for services the bank performs on its customer accounts
4	Interest	Noun	Compensation given by the bank to the customer for the funds deposited in the bank which is calculated at a certain percentage of the principal of the deposit and the term of the deposit or the interest rate charged on loans provided by the

			bank.
5	Loan	Noun	Funds given from creditors to customers with debt status
6	Receipt	Noun	Proof of receipt of something in writing
7	Creditor	Noun	Provide credit to banks because other sources of financing have been closed.
8	Capital	Noun	The bank will not provide financing if the borrower / debtor does not contribute to the capital
9	Profit	Noun	The amount remaining after the fixed fees and variable fees are deducted from bank receipts
10	Loss	Noun	Losses that occur as a direct or indirect impact of risk events
11	Currency	Noun	Currency in circulation refers to the amount of cash
12	Dividend	Noun	Profit sharing for shareholders based on shares owned
13	Debt	Noun	Debt that must be paid by the company in cash to the creditor within a certain period of time.
14	Income	Noun	Profits earned by the company.
15	Inflation	Noun	An increase in the price of goods and services in general and continuously within a certain period of time
16	Installment	Noun	Provision of money or equivalent claims, based on an agreement or loan agreement

			between the bank and another party that requires the borrower to repay the debt after a certain period of time
17	Check	Verb	A letter issued by a bank and can be used by customers to make money withdrawal orders to the bank
18	Balance	Noun	Balance amount
19	Deficit	Noun	A financial condition in which when spending exceeds income, imports exceed exports, or expenses exceed assets.
20	Banker	Noun	People who work in banks in operational technical fields
21	Overdraft	Noun	Products that offer loans with guaranteed product options such as time deposits
22	Payment	Noun	Payment made after making a purchase
23	Tax	Noun	Tax obligations to be paid
24	Transaction	Noun	An agreement between a buyer and a seller to exchange goods, services or financial instruments
25	Bill	Noun	A payment system that can be enjoyed by the public to pay various monthly bills such as PLN electricity payments etc
26	Inventory	Noun	Inventory or system that manages stock or inventory of goods.
27	Withdraw	Verb	Withdrawal of funds and deposits in the

			bank by check
28	Invest	Verb	Business that can be done by banks to participate in forming new capital for new businesses or established businesses for government agencies
29	Exchange rate	Noun	Currency nominal exchange rates in various countries
30	Bounce	Verb	Percentage of the number of users who visit the website
31	Banknote	Noun	Paper money that can be used by one party to pay a certain amount of money to another party. Paper money is considered a legal tender to use.
32	Bailout	Noun	The providing of financial assistance to a company or country that might otherwise be on the verge of bankruptcy.
33	Cashflow	Noun	The amount of money that enters and exits a company accounts in a certain period of time. This is referred to as a positive cash flow position in bank accounting.
34	Denominations	Noun	A monetary unit of value assigned to coins and notes, as well as other financial instruments with a fixed value, such as government bonds.
35	Vault	Noun	A secure location to

			keep money or other assets To guard against theft, illegal access, fire, natural catastrophes, and other risks, such as safes.
36	Passbook	Noun	A book that is used to keep track of bank transactions or deposit accounts.

**APPENDIX 7
WORD PHRASE**

No	Jargons	Word Category	Meaning
1	Net income	Noun phrase	Total revenue minus total costs excluding HPP
2	Handling charge	Noun phrase	Purchases made by the Buyer and differ from the administration and service fees charged to the Seller
3	Small Business Loan	Noun phrase	Small business loans or lines of credit.
4	Financial statement	Noun phrase	Financial statements composed of every important information regarding the company's financial activities, ranging from transactions, income, losses, changes in capital, cash flow, to overall financial management.
5	Common Stock	Noun phrase	A certificate that provides the holder with proof of ownership in a company, usually contains the rights and obligations of the investor, including the distribution of dividends and voting rights.
6	Debt collector	Noun phrase	A group of people/groups of people who sell services to collect the debts of a

			person or institution that hires their services
7	Fiscal Year	Noun phrase	A period of one year during which the organization measures its financial performance. Typically used by companies and governments to track whether they are meeting their budget goals and prepare financial reports that fall within the period
8	Fiscal Policy	Noun phrase	Policies made by the government to regulate state expenditures and revenues. Meanwhile, monetary policy is a policy made by the Bank to regulate the money supply and interest rates.
9	Fixed Instalment	Noun phrase	Flat rate, namely payment of obligations in a fixed amount within a certain period without taking into account the type, amount of use, purchase, and so on; sin. fixed rate
10	Mobile banking	Noun phrase	Commonly abbreviated as m-Banking, is a banking transaction through mobile media, either in the form of the m-Banking application or the mobile operator default application.
11	Open an account	Noun phrase	A payment system that is carried out after the importer receives the goods from the exporter
12	Pay bills	Noun phrase	Means of paying bills every month. Starting from ATM facilities, bank tellers, payment points and many others. You have to

			pay various bills regularly and on time so you can feel the benefits
13	Take out a loan	Noun phrase	A type of long-term financing that replaces short-term temporary financing
14	Withdraw money	Noun phrase	Withdrawal of funds and deposits in the bank using a money order check, or a withdrawal slip usually, withdrawals of deposits (deposits) that have not yet matured will be subject to a penalty
15	Exchange old banknotes	Noun phrase	Customers to serve foreign currency buying or selling transactions in the form of banknotes or cash.
16	Apply for a reimbursement	Noun phrase	One of the processes of replacing funds in a certain nominal from the company
17	Stop an account	Verb phrase	Suspicious Activities The bank will block the account if it feels there is any unusual activity in the account
18	Donate money	Verb phrase	A means of payment that meets the elements
20	Average Cost	Noun phrase	The average cost of the total amount of all costs incurred
21	Annual Percentage Rate	Noun phrase	Cost of credit on an annual basis expressed as a percentage. In the context of credit cards, this is periodic interest, for example a month times the number of periods in a year
22	Actual cost	Noun phrase	The actual cost is the exact amount paid to purchase the fixed asset compared to the market value
23	Back taxes	Verb phrase	Make a loan to a bank and

			are required to put a deposit in the bank
24	General Creditor	Noun phrase	Important parties in banking transactions. In a savings and loan transaction, terms such as debtors
25	Gross Profit Margin	Noun phrase	A financial ratio used by managers to assess the efficiency of the production process of a product sold by a company or more than one product
26	Letters of guarantee	Verb phrase	A contract issued by the provider or guarantor of funds for example a bank on behalf of a customer who has signed a contract to purchase goods from the seller
27	Home Loan	Noun phrase	Loans given to home buyers with a financing scheme (leasing) up to a certain percentage of the price of a house or property
28	Adjusted balance	Verb phrase	Finance charges are calculated using the amount(s) outstanding at the conclusion of the current pay period after credit and payment have been posted to the bank.
29	Tax Input	Verb phrase	Evied on the delivery of goods or services to a registered person, or both.
30	Pay off Loan	Noun Phrase	To keep track of expenses and pay off credit cards more quickly
31	ChargeAccount	Noun Phrase	All fees and levies levied by banks on their clients are included. In words that are frequently used in conjunction with checking accounts

32	To Overdraw	Verb Phrase	Customers can borrow a certain quantity of money from the bank.
33	With Draw	Verb Phrase	Payments given to contractors and subcontractors from the revenues of construction loans
34	Interest Rate	Noun Phrase	A loan imposed by a bank or a bank's provision of loans to borrow money and paid by the bank to its savers.
35	Stop an account	Verb Phrase	A request to cancel a transaction before it's been completed, such as a check that has not yet been deposited.
36	Counterfeit money	Noun phrase	Counterfeit currency produced without legal authorization from the state or government
37	Input Tax	Noun Phrase	The delivery of goods or services to a registered individual, or both. Taxes paid on a chargeback basis, as well as integrated goods and services taxes payable on importation of items, are included.
38	Inventory Labor Budget	Noun Phrase	Estimation of the amount of working capital a company needs to invest in inventory assets using "best guess" methods.
39	Cash Loan	Noun Phrase	One in which when payment is received, interest is reported as earned
40	Venture capital	Noun Phrase	Sorts of loans issued by banks and non-bank lenders that are tailored to the needs of early-stage businesses

41	Student Loan	Noun Phrase	Federal student loans, sometimes known as government loans, generally provide greater benefits than bank loans or other commercial sources.
42	Bank Statement	Noun Phrase	All transactions that have been registered for a bank account during a certain period
43	Current liabilities	Noun Phrase	Liabilities of a firm that are scheduled to be paid within one year, including accounts receivable and other companies.
44	Deposit Slip	Noun phrase	When depositing money into a bank account, a bank customer must provide a tiny paper form.
45	Paying-in slip	Noun Phrase	A diagram used to deposit funds into a bank account that is displayed at banks.

**APPENDIX 8
JARGONS' MEANING**

Based on the table below, there are some jargons used by teller staff. If you use jargon based on the table below, put a check mark (✓) and if you don't use jargon based on the table, put a mark (x)

No	Jargons	Yes	No
1.	Account	✓	
2.	Actual cost	✓	
3.	Adjusted balance	✓	
4.	Annual percentage rate	✓	
5.	Annual Percentage Rate	✓	
6.	Apply for a credit card	✓	
7.	Apply for a loan	✓	
8.	Apply for a reimbursement	✓	
9.	Assets	✓	
10.	ATM	✓	
11.	Average Cost	✓	
12.	Back taxes	✓	
13.	Bailout	✓	
14.	Balance	✓	
15.	Bank a check, deposit a check		x
16.	Bank statement	✓	
17.	Banker	✓	
18.	Banknote	✓	
19.	Bankrupt	✓	
20.	Bankruptcy	✓	
21.	Bill	✓	
22.	Borrower	✓	
23.	Budget cycle	✓	
24.	Buyback of shares	✓	
25.	Cancel a check	✓	
26.	Capital	✓	
27.	Cardholder	✓	
28.	Cash	✓	
29.	Cash a check	✓	
30.	Cash loan	✓	
31.	Cashflow	✓	
32.	Charge Account	✓	
33.	Cheque	✓	
34.	Close/stop an account		x
35.	Common Stock	✓	
36.	Cost of Goods Sold		x
37.	Counterfeit money	✓	x

38.	Credit	✓	
39.	Creditor	✓	
40.	Currency	✓	
41.	Current liabilities	✓	
42.	Debit	✓	
43.	Debt	✓	
44.	Debt collector	✓	
45.	Debt exposure	✓	✗
46.	Deficit	✓	
47.	Denominations	✓	
48.	Deposit	✓	
49.	Deposit slip	✓	
50.	Dividend	✓	
51.	Donate money	✓	
52.	Exchange old banknotes/coins	✓	✗
53.	Exchange rate	✓	
54.	Financial statement	✓	
55.	Fiscal Policy	✓	
56.	Fiscal Year	✓	
57.	Fixed Asset	✓	
58.	Fixed Cost	✓	
59.	Fixed instalment	✓	
60.	General Creditor	✓	✗
61.	Grace Period	✓	
62.	Gross Profit Margin	✓	
63.	Handling charge	✓	
64.	Home loan	✓	
65.	Income	✓	
66.	Income statement/ profit and loss statement	✓	✗
67.	Inflation	✓	
68.	Input tax	✓	
69.	Installment Payable	✓	✗
70.	Instalment	✓	
71.	Interest	✓	
72.	Interest Expense	✓	
73.	Interest rate	✓	
74.	Interest Receivable	✓	
75.	Inventory	✓	
76.	Invest	✓	
77.	Labor Budget	✓	
78.	Ledger	✓	
79.	Lembaga Penjamin Simpanan (Lps)	✓	
80.	Letters of guarantee	✓	

	Liability	✓	
	Liquidity ratio	✓	✗
	Loan	✓	
	Long-term Investment	✓	✗
85.	Loss	✓	
86.	Mobile banking	✓	
87.	Net income	✓	
88.	Non-cash loan	✓	✗
89.	Non-collateral loan	✓	
90.	Open an account	✓	
91.	Overdraft	✓	
92.	Overdraw	✓	
93.	Passbook	✓	
94.	Pay bills	✓	
95.	Pay off a loan	✓	
96.	Paying-in slip	✓	
97.	Payment	✓	
98.	PIN	✓	
99.	Profit	✓	
100.	Receipt	✓	
101.	Saving	✓	
102.	Share, stock	✓	
103.	Small Business Loan		✗
104.	Strongroom/ strongbox		✗
105.	Student Loan	✓	
106.	Take out a loan	✓	
107.	Tax	✓	
108.	Transaction	✓	
109.	Traveller's Cheque	✓	
110.	Vault	✓	
111.	Venture capital	✓	
112.	Withdraw	✓	
113.	Withdraw money, make a withdrawal	✓	



KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
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FAKULTAS BAHASA DAN SENI

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Laman: fbs.undiksha.ac.id

Nomor : 2901/UN48.7.1/DT/2021

18 Oktober 2021

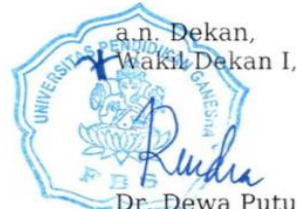
Perihal : **Permohonan Izin Penelitian**

Yth. Direktur PT Bank BRI KC Singaraja
di Singaraja

Dalam rangka pengumpulan data untuk menyelesaikan Skripsi/Tugas Akhir, dengan hormat kami mohon agar Bapak/Ibu mengizinkan mahasiswa di bawah ini:

Nama	: Kadek Lia Dwi Agitya
NIM	: 1812021217
Jurusan	: Bahasa Asing
Program Studi	: Pendidikan Bahasa Inggris
Jenjang	: S1
Tahun Akademik	: 2021/2022
Judul	: Jargons Use in Teller Department in BRI

untuk mencari data yang diperlukan pada institusi yang Bapak/Ibu pimpin. Atas perhatian dan bantuan Bapak/Ibu, kami ucapkan terima kasih.



a.n. Dekan,
Wakil Dekan I,

Dr. Dewa Putu Ramendra, S.Pd., M.Pd.
NIP. 197609022000031001

Tembusan:

1. Dekan FBS Undiksha Singaraja
2. Kaprodi. Bahasa Asing
3. Sub Bagian Pendidikan FBS



KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
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18 Oktober 2021

Perihal : **Permohonan Izin Observasi**

Yth. Direktur PT Bank BRI KC Singaraja
di PT Bank BRI Singaraja

Dalam rangka pengumpulan data untuk menyelesaikan Proposal penelitian, dengan hormat kami mohon agar Bapak/Ibu mengizinkan mahasiswa di bawah ini:

Nama : Kadek Lia Dwi Agitya
NIM : 1812021217
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Tahun Akademik : 2021/2022

untuk mencari data yang diperlukan pada institusi yang Bapak/Ibu pimpin.

Atas perhatian dan bantuan Bapak/Ibu, kami ucapkan terima kasih.

a.n. Dekan,
Wakil Dekan I,



Dr. Dewa Putu Ramendra, S.Pd., M.Pd.
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Tembusan:

1. Dekan FBS Undiksha Singaraja
2. Koorprodi. Pendidikan Bahasa Inggris
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