

**THE IDENTIFICATION OF THE STANDARD OPERATING  
PROCEDURE (SOP) IN HANDLING MOBILE BANKING  
APPLICATION AT BPD BANK SINGARAJA BRANCH OFFICE**

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**ABSTRACT**

The purpose of this study was to describe the standard operating procedure in handling mobile banking application at BPD Bank Singaraja Branch Office. The source of the data was the standard operating procedure book of BPD Bank Bali made by the Financial Manager and Marketing Manager Department. The writer identified the standard operating procedure in handling mobile banking used at BPD Bank Singaraja Branch Office based on all of the parts and sentences of the standard operating procedure book. The results of the study showed that the standard operating procedure in handling mobile banking application at BPD Bank Singaraja Branch Office is crucial to customer service in the bank. This standard operating procedure was used more to describe and inform something clearly and completely.

*Keywords: standard operating procedure, mobile banking, customer service*

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**ABSTRAK**

Tujuan dari penelitian ini adalah untuk mendeskripsikan standar operasional prosedur dalam penanganan aplikasi mobile banking di Bank BPD Kantor Cabang Singaraja. Sumber data adalah buku standar operasional prosedur Bank BPD Bali yang dibuat oleh Bagian Manajer Keuangan dan Manajer Pemasaran. Penulis mengidentifikasi standar operasional prosedur dalam penanganan mobile banking yang digunakan di Bank BPD Kantor Cabang Singaraja berdasarkan seluruh bagian dan kalimat dari buku standar operasional prosedur. Hasil penelitian menunjukkan bahwa standar operasional prosedur dalam penanganan aplikasi mobile banking di Bank BPD Kantor Cabang Singaraja sangat penting untuk pelayanan nasabah di bank. Prosedur operasi standar ini lebih banyak digunakan untuk menggambarkan dan menginformasikan sesuatu secara jelas dan lengkap.

*Kata kunci: standar operasional prosedur, mobile banking, customer service*