

International Conference on Engineering and Technology Development



3rd ICETD 2014

28, 29 October 2014, Bandar Lampung, Indonesia

Hosted By :
Faculty of Engineering and Faculty of Computer Science
Bandar Lampung University, Indonesia



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INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

3rd ICETD 2014

THE THIRD INTERNATIONAL CONFERENCE
ON ENGINEERING AND TECHNOLOGY DEVELOPMENT

28 -29 October 2014
Bandar Lampung University (UBL)
Lampung, Indonesia

PROCEEDINGS

Organized by:



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PREFACE

The Activities of the International Conference is in line and very appropriate with the vision and mission of Bandar Lampung University (UBL) to promote training and education as well as research in these areas.

On behalf of the Second International Conference on Engineering and Technology Development (3rd ICETD 2014) organizing committee, we are very pleased with the very good response especially from the keynote speaker and from the participants. It is noteworthy to point out that about 80 technical papers were received for this conference.

The participants of the conference come from many well known universities, among others : University Kebangsaan Malaysia – Malaysia, IEEE – Indonesia, Institut Teknologi sepuluh November – Indonesia, Surya Institute – Indonesia, International Islamic University – Malaysia, STMIK Mitra Lampung – Lampung, Bandung Institut of Technology – Bandung, Lecture of The Malahayati University, B2TP – BPPT Researcher – Lampung, University of Kitakyushu – Japan, Gadjah Mada University – Indonesia, Universitas Malahayati – Lampung, Lampung University – Lampung,

I would like to express my deepest gratitude to the International Advisory Board members, sponsor and also to all keynote speakers and all participants. I am also grateful to all organizing committee and all of the reviewers who contribute to the high standard of the conference. Also I would like to express my deepest gratitude to the Rector of Bandar Lampung University (UBL) who give us endless support to these activities, so that the conference can be administrated on time

Bandar Lampung, 22 October 2014

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Organize bad manual financial database of educational organization by Bank to decrease financial criminalize

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ABSTRACT- ON FINANCIAL DOCUMENT, THE DATABASE OF MONEY FLOW IS IMPORTANT. EVERY PEOPLE NEED MONEY. THAT'S WHY MONEY IS MAIN FACTOR FOR CORRUPTOR TO DO THE CORRUPTION. MOST OF EDUCATIONAL ORGANIZATION USED THE MANUAL ACCOUNTANCY. BUT SOMETIMES, THE MANUAL ACCOUNTANCY IS NOT ACCURATE. THIS CONDITION GIVE A CHANCE FOR CORRUPTOR TO DO THEIR ACTION. MEANS THAT THE REAL AND ACCURATE ACCOUNTANCY ARE THE GOLDEN KEY TO MANAGE THE FINANCIAL OF A ORGANIZATION AND TO DECREASE THE CORRUPTION CASE. THE EASY WAY TO GET THE ACCURATE ACCOUNTANCY IS USING BANK HELP. BY HAD A DEAL AND USING THE MODERN TOOLS FRO, BANK, THE OWNER OF ORGANIZATION DOESN'T WORRY ABOUT THEIR FINANCIAL.

I. INTRODUCTION

Economic is the central of everything. An organization that has a strong economical fortress is potentially independent at it's existence. Especially in educational organization. Every case in educational organization needs charge. Therefore, every position related to money may have it's own high risk such a robbery, looting, or corruption. Corruption is a hard thing to prevent in this country. Habits of the owner of a certain educational organization (a school) has trusted all the income to the treasurer. But sometimes, the notation data made by the treasurer is invalid. So then the organization loss so much money with no clear official statement. Though an indication pointed to a corruption, the owner can't always proof it. In this case, evidence is prominent. A certain charge entry. But in the manual entry, error will often takes place.

II. CORRUPTION, CHANCE, AND EAGERNESS NOT TO USE THE BANK.

In an educational organization eg: junior high school, usually school receive the money from the students who pay for the charity every month. The fund will finally be associated by the treasurer and will be recorded in a financial resource book. In a specific time, the treasurer will report it to the principal exactly at the school finances. Once in a while, the principal find the loss of money though a valid report is applied. Sometimes, the principal also find more money than what's written at the report. The invalid report may allow them to perpetrate corruption, when a corruption happened in an organization, it will cause much financial loss.

VI. SOCIETY SEES OF THE BANK

This globalization, some schools especially elementary school do not take the advantage of a bank, so that a perpetrate occurs. Indonesian think that bank is only a place to save money with no other functions. Therefore, they prefer a manual transaction such face to face transaction. A face to face transaction increase the crime risks. Although the bank staff always socialize it to the society about some new facilities offered in the bank such e-banking where people can carry out an easier transaction without so much time-consuming. Indonesia take 2nd highest rank of smartphone user in the world, so it will help them easier to keep a simple transaction.

v. THE SUPERIORITY OF USING BANKING TRANSACTION.

- a) Cost thrift, energy thrift.
By using e-banking, everyone who want to make a transaction is only needed to open up the application (e-banking) in their smartphone and do the transaction without going out their homes even taking out charge to go the place to meet their client.
- b) An efficient and accurate transaction delivery
When someone makes a transaction through bank, the receiver will directly receive the payment without expediter. So that when there's complaint, they have evidence to ask for responsibility to the payer.
- c) Minimize a crime
With an abstract money in a transaction, it will minimize a crime and robbery.
- d) Accurate entry
Every transaction done by the payer will be printed automatically in an account book owned by the payer.
- e) Money can only be withdrawn by the bank account owner

VII. THE WEAKNESSES OF MANUAL TRANSACTION

- a) Need more time
Every transaction made has to determine the place and cost to get to the fixed place.
- b) The entry may not be accurate
The accountancy made by human may not be accurate so then it cause problems someday.
- c) Corruption risk is higher
Transaction using real money gives chance to the robber to perpetrate a crime.
- d) Money can be withdrawn not only by the owner\

VIII. HOW TO DEAL WITH A BANK

- a) Ask yourself, and your bank, if you're getting the best deal - About once a year, talk to a customer services representative at your bank to make sure you're signed up for the right banking programs to meet your needs. Maybe a simple adjustment to your banking practices - such as having your paycheck automatically deposited into your checking account - can get you a higher interest rate or reduce or eliminate certain bank charges. Perhaps a change in your banking habits will help cut your bank fees. Maybe your good track record at the bank will qualify you for a lower interest rate on a loan or credit card. Or maybe there is just a new or better bank account that you did not know about.
- b) If deposit insurance is important to you, make sure your bank funds are fully protected - Be sure that your bank deposits are in a federally insured institution.
- c) Get to know bank employees you can turn to for help. Write down the names and numbers of bank employees who, in-person or over the phone, seem to be especially helpful and knowledgeable. If possible, become a familiar voice or face to them. Why go to this trouble? A good bank teller, branch manager, customer service representative, loan officer or supervisor can help get your banking questions answered and your bank problems solved. They may even come to your aid in a financial emergency, especially if they know you and that you have a good relationship with the bank.
- d) Do not be afraid to make a complaint at your bank. No bank employee really enjoys hearing from a disgruntled customer. But your bank's managers probably would prefer you bring a banking problem to their attention and be given the chance to fix it rather than take your business elsewhere or tell all your friends about "that lousy bank." If you do not get satisfaction from a customer service representative or another employee, consider talking to a bank supervisor...or even one of

your banker buddies mentioned in the previous item. And if you are still having problems, consider contacting the banking institution's federal regulator.

- e) Do not be afraid to ask your bank for a break. Bounce a check for the first time ever? Want a copy of an old monthly bank statement? Think the fees for your mortgage application are a bit high? Depending on the circumstances, your bank might be willing to reduce or waive a bank fee or penalty, especially if you have been a good bank customer and do not have a history as a "repeat offender." Also consider talking to your banker if you are having problems repaying your bank loan. Explain the situation and any unusual circumstances. Many lenders will agree to temporary or permanent reductions in your loan interest rate, monthly payment or other charges. Again, it helps if you have had a clean record in the past.
- f) Read your monthly bank statements. Your bank statements, credit card bills and other mailings from your bank may not make for exciting reading, but they can be among the most important literature you will read. Tucked inside any envelope from your bank could be your only notice about new bank fees or penalties for certain bank accounts. If you are not aware of these changes, and you do not notice the higher bank fees on your next monthly statements, you could end up paying more for your banking and not even realize it. Also review your bank statement as soon as possible after it arrives to make sure there are no unauthorized charges. If you suspect that a thief has used one of your checks or your credit card, go right to the phone and call the bank. Under most state laws, you are required to exercise "reasonable promptness" in examining any bank statement that shows payments from your bank account.
- g) Read the fine print. Knowing the costs and requirements of a bank account before you sign on the dotted line can prevent a bank complaint or hassle later.
- h) Keep good bank records. Hold on to your bank receipts for deposits, ATM withdrawals, credit card charges, and other bank transactions long enough to confirm that your monthly bank account statements (or credit card statements) are correct.
- i) Use your bank as an information resource. A good banker can be an excellent source of advice and information -- not just for banking tips but also about starting or expanding a business, buying a car or home, qualifying for a loan or dealing with a debt problem. He or she also might be able to direct you to good contacts in other businesses or have excellent reference material

handy. All of this is yet another reason to get to know the right people at the bank.

- j) Final Thoughts. It is a good idea periodically to shop for and compare financial services, just as you would any consumer goods. If nothing else, you will want to know that the rates, fees and services at your existing bank are at least comparable to what is out there in the marketplace. You will receive more satisfaction from your bank when you know the people there and the services they can provide. Every relationship has its ups and downs, but with a little effort, you might just feel more at home with your bank.

XI. BANK IS A TOOL TO REDUCE THE RISK OF CRIME ESPECIALLY CORRUPTION.

When people start to use the tools from their bank. The most important thing is about **bookkeeping**. Because the corruption happen when the organization have bad bookkeeping. In the bank all the transaction will write down otomaticly every time you do the transaction. If you thing there is any unpredictable transaction. You can tell your bank employee to stop the transaction. This is the best way to decrease losing of money

CONCLUSIONS

Technology is made to help people, the existence of technology is not to replace them. But lazy people abuse the technology. Peolpe who are not familiar with technology will have been left behind and become targets of any crime.

Although the existence of technology cannot guarantee throughly from the human financial. But it can minimize the financial loss.

Ease is needed by everyone, technology with proper use will help people easier. Either to save their financial (wealth) or save people from jeopardy.

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