



## Quality and Benefits of Translation Model of Transfer Text in Foreign Exchange Services Transaction at Bank Negara Indonesia Surakarta

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### ABSTRACT

*This is a qualitative descriptive study analyzes the social process in translation model of foreign exchange service texts at Bank Negara Indonesia Surakarta. The analysis is based on Functional Systemic Linguistics, translation principles and banking policies. The objectives are to: (1) examine the translation quality models (2) explore the benefits of translation models, (3) verify the foreign exchange service text in English and Indonesia (4) know the employees ability toward foreign exchange services (5) reveal the customer's ability in understanding the transfer transactions. Data are lexicographically system, cohesion and text structure. Samples were taken at Bank Negara Indonesia Surakarta, as it provides overseas services using transaction tools in English and Indonesian texts. The quality of translation is analyzed based on group, lexis, clause, mood structure, theme/rheme and transitivity system; while the benefits of translation is based on tenor enlightening the affect, contact and status; whereas mode focused on channels and media. The findings show that quality of translation model of foreign exchange text is stated very good and useful. It is easily understood by customers who applied foreign exchange transactions at Bank Negara Indonesia Surakarta*

**Keywords:** Quality, Benefits, Translation Model, Transfer, Foreign Exchange

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## INTRODUCTION

Globalization in this millennium, especially in the era of technology 4.0 a person is required to have identity in the real sense. Someone must be professional in the field that they are involved in. This professionalism is important in an increasingly dynamic society to be able to maintain its existence as part of the global citizens. This professional is not only in terms of expertise possessed by the rewards it receives, but also has a broader understanding. Professional managers, for example, must have four criteria, namely certain expertise, unity of corps, responsibility and moral or ethical nobility (Editorial Bulletin of Economics, No.6, XXI). All these elements indicate a manager gives a strong influence in managing the organization to achieve the goals to be achieved. This professionalism should be applicable in all government and private institutions, groups and individuals, both for those engaged in education, politics, economics, social, culture, and other fields such as defense and security. Specifically in the economic field, stability in the economy will greatly support the creation of National Stability, especially during the Covid19 pandemic which currently ravaging. Therefore, economic elements, such as banking, is highly demanded to function as professional institutions. A bank as an agency of development is expected to be able to provide a means towards the prosperous of physically and society. To achieve this prosperity, every individual must have tips to move forward and work hard in following the very tight competition in various fields. The ability to speak English is one of the success factors in mastering technology.

This phenomenon shows that it is time for practical English teaching to be applied, including teaching the translation of specific terms about technology, health, and banking, especially the translation of foreign transaction texts. Therefore, in foreign exchange transactions whereby the

texts are written in two languages (Indonesian and-English), the translation must meet the agreement in meaning. Albert Neuberch put forward the need for a theory of equivalence relationships (Bassnett, 1991: 13). This means that translation should be a form of semiotic categories, namely the study of sign systems or structures, sign processes also sign functions (Bassnett, 1991: 13). This category of semiotics is in line with a language model called systematic.

Functional Systemic Linguistics (FSL) views language as a source of meaning and relates it to social structure. Functional systemic linguistics has two characteristics, namely (1) systemics and (2) functional. FSL sees systemic as a choice of meaning, starting from the lowest strata (phonology and graphology) to the highest strata (semantic discourse). In their writings Halliday and Hasan (1985: 38) and Martin (1992: 502) explained that: "Register is simply defined as the contextual configuration of fields, tenor and mode". The contextual configuration of the register is a semantic concept, defined as the arrangement of the meaning of the text of foreign exchange transaction services specifically connected to the business situation such as banking which involved bankers, customers and the text itself. This genre exists in cultural contexts that contain cultural norms in society.

## METHODOLOGY

This research is qualitative with a Functional Systemic Linguistics study to find out how the quality and benefits of text translation of foreign exchange service transactions for bank employees and customers in carrying out service tasks and implementing foreign exchange service transactions in the field of transfer. Researchers determined PT. Bank Negara Indonesia (Persero) Tbk Surakarta as a research location because: (1) The banking institution has the character and facili-

ties as a commercial bank that manages a variety of services in the field of services, particularly foreign services in the type of foreign exchange transaction services; (2) Transaction tools in the form of texts use two languages, namely English and Indonesian, all of which are analyzed based on the lexicogramatic system, cohesion and structure of the text. By using purposive sampling technique researchers collected substantial data, namely foreign transaction tools in the form of foreign exchange transaction text services in two languages, namely English and Indonesian covering the types of transfer transactions while locational data in the form of direct information from resource persons namely: (1) Bank leaders; (2) Overseas employees; (3) Clients conducting foreign exchange service transactions, and (4) Expert translators. The collected data were analyzed based on the lexicogramatic system, cohesion and text structure with studies based on FSL theory from the Field, Tenor and Mode studies.

Text of Foreign Currency Transaction Services especially the transfer at Bank Negara Indonesia (Persero) Tbk Surakarta from the contextual configuration, is written in English and Indonesian with a standard size of half folio paper with two-page printing back and forth.

The first page includes information in a transfer format that reads PT. Bank Negara Indonesia (Persero) Tbk Surakarta; delivery date; the name and address of the person who is in line with the name and address of the receiving bank; delivery order and drafting for payment; the recipient's personal name and address; account; shipping and other fees and the amount of money sent. The first page ends with the sender's signature and name with the approval and authorization of the bank official. The second page (reverse sheet), contains of information about conditions for sending money which consists of six conditions.

**Table 1.**  
**Resume Data 1.a Teks Transfer Bank BNI**

Analisis Leksikogramatika	Group/ Clause	Teks Transfer Bahasa Inggris (SL)	Teks Transfer Bahasa Indonesia (TL)
a) Field :			
(1) Group	1	Classifier (C)/Thing (T)	T / C / C
(2) Lexis	2	C / C / T REMITTANCE, Term and Condition	T / C / C PENGIRIMAN UANG Ketentuan
(3) Clause	4	Simplex *	Complex *
(4) Mood	4	Simplex *	Complex *
(5) Theme/ Rheme System	4	Indicative, Decl, Prop. Indicative, Decl, Prop.	Indicative, Decl, Prop. Indicative, Decl, Prop.
(6) Transitivity System	4	Thematic / Topical / Unmarked	a. Them/Top/Unmark b. Them/Text/Marked
	5	Thematic / Topical / Unmarked	a. Them/Top/Unmarked b. Them/Text/Th/Top/Un c. Them/Text/Marked
	4	Behaver   Beh Pro   Phenomenon   Cir, Cause, Reason	a. Carr   Att Rel Pro   Attr b. Carr   Att Rel Pro   Attr
	5	Carr   Rel, Attr Pro   Attr	a. Range   Mat Pro   Actor b. Range   Mat Pro   Actor c. Ment Beh Pro
b) Tenor			
(1) Affect			
(a) Social Relationship of the Participant		Writer, Banker, Client Positive	Writer, Banker, Client Positive
(b) Judgment of the Text Among Parties		Banker, Client Positive	Banker, Client Positive
(2) Contact Envolment Degree Among the Parties		Client, Banker Readable	Client, Banker Readable
(3) Status Social Relationship Within the Text		Writer, Banker, Client Horizontal	Writer, Banker, Client Horizontal
c) Mode			
(1) Channel Content of the Text		Written	Written
(2) Media Featur of the Text		Standardised Interesting Colourful	Standardised Interesting Colourful

The transfer text at Bank Negara Indonesia (Persero) Tbk, Surakarta, needs to be interpreted. This is because the transfer texts written in English (SL) and in Indonesian (TL) have the same in parts but not in terms of clause, mood structures, theme/rheme or transitivity systems. Interpretation is carried out in every part of each data that changes its lexicogramatical analysis. These interpretations include fields, tenors and modes.

**Data Description and Interpretation**  
**a. Interpretation From the Field Element**  
**(1). Interpretation by Group**

The existence of different group components of text written in English (SL) and Indonesian (TL) causes different functions of each component, namely groups consisting of C / T in English transfer text (SL) to T / C / C in Indonesian transfer text (TL). This difference is due to differences in sentence structure systems in English transfer text (SL) which in general is MD (Modifier Deitic) while sentence structure systems in Indonesian transfer text (TL) in general are DM (Deitic Modifier).

In this description there was a structural change from CCT English transfer text (SL) to TCC in Indonesian (TL) text. This change was due to differences in sentence structure systems of the two languages. There was a deviation in the structure of the English transfer text (SL), which was supposed to construct MD but was arranged in the DM (CCT) construction. This was overcome by the reconstruction of the English transfer text sentence system into "terms and conditions of remittance" (TTC).

(2). Interpretation based on Lexis  
 The words "REMITTANCE" and "term and condition" in the English transfer text (SL) are given the equivalent of "MONEY LEVEL" and "provisions" in the Indonesian transfer text (TL). The determination of the equivalent of this word is based on the socio-cultural considerations and technical terms of each source language (SL) and target language (TL) text in the banking community which always prioritizes the strict, practical and economic principles, towards a simple direction without causing

**Table 1. a**  
**Group Based Interpretation(GROUP 1)**

No	Text of Transfer in English (SL)	Text of Transfer in Indonesia (TL)
1.	REMITTANCE APPLICATION                        C                    T	PERMOHONAN    PENGIRIMAN UANG                                             T                    C                    C

**Table 1.b**  
**Group Based Interpretation (GROUP 2)**

No	Text of Transfer in English (SL)	Text of Transfer in Indonesia (TL)
1.	Term and Condition Remittance                                             C                    C                    T	Ketentuan Kiriman Uang                                             T                    C                    C



No.	Teks Transfer Bahasa Inggris (SL)				Teks Transfer Bahasa Indonesia (TL)						
1	a. Indicative / declarative proposition				a. Indicative / declarative proposition						
	Bank BNI	Assume	No liability or responsibility against failure or delay payment	Due The Following Reasons : - Name & address of beneficiary is incorrect, incomplete, change or whatever reason which Correspondent Bank fail to find out. - Actions or improper actions which have been or have not been taken by or regulation of Correspondent Bank, laws, regulation, or usages in the beneficiary's domestic country. - Telecommunication problem, lost in transit, acts of God, riots, civil commotions, insurrections, wars, or any other causes beyond Bank's control or by strikes or lockouts.				Tidak Berkecukupan		Tidak Berkecukupan	
	S	F / P	C	Resolusi		Resolusi		Resolusi			
	Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme		Rheme		
	Carrier		Att. Ref. Pro.		Attribute		Attribute		Attribute		
2	b. Indicative / declarative proposition				b. Indicative / declarative proposition						
	Dan		Ber tanggung jawab [terhadap kegagalan atau keterlambatan pembayaran (disebabkan hal-hal seperti : - Nama & alamat penerima (beneficiary) yang diberikan oleh pengirim ternyata keliru/ salah, berubah, tidak lengkap atau tidak dapat diidentifikasi oleh Bank Korresponden. - Tindakan-tindakan dan tidak-tindakan yang tidak patut yang telah atau tidak dilakukan oleh Bank Korresponden atau ketiduran-ketiduran, inkursi, perantara yang berlaku pada Bank Korresponden atau negara domisili penerima uang dalam pengiriman, pemogokan, bencana dan lain-lain hal di luar kontrol atau kekuasaan Bank BNI)]		Conj		F		P		
	Mood		Resolusi		Mood		Resolusi		Resolusi		
	Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme		Rheme		
	Carrier		Att. Ref. Pro.		Attribute		Attribute		Attribute		

  

No.	Teks Transfer Bahasa Inggris (SL)				Teks Transfer Bahasa Indonesia (TL)											
3	a. Indicative / declarative proposition				a. Indicative / declarative proposition											
	Slip payment, cancellation or refund	Will	Be	Effected upon receiving of the relative fund or confirmation from related Correspondent Bank after deducted our and Correspondent Bank charges if any.				S		F		P				
	S	F	P	Resolusi		Resolusi		Resolusi		Resolusi						
	Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme					
	Carrier		Ref. Att. Pro.		Attribute		Attribute		Attribute		Attribute					
4	b. Indicative / declarative proposition				b. Indicative / declarative proposition											
	Setelah		Kerjasama uang		Diterima		Oleh Bank BNI		Conj		S		F / P		C	
	Mood		Resolusi		Mood		Resolusi		Mood		Resolusi		Resolusi		Resolusi	
	Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme	
	Carrier		Att. Ref. Pro.		Attribute		Attribute		Attribute		Attribute		Attribute		Attribute	
5	c. Indicative / declarative proposition				c. Indicative / declarative proposition											
	Setelah		Dipehatikan		Dengan ongkos Bank Korrespondensi dan Bank BNI		Conj		F / P		Resolusi		Adj			
	Mood		Resolusi		Mood		Resolusi		Mood		Resolusi		Resolusi			
	Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme		Th. Top. Unmarked		Rheme	
	Carrier		Att. Ref. Pro.		Attribute		Attribute		Attribute		Attribute		Attribute		Attribute	

by the appearance of a conjunction in each clause. This also applies to changes that occur in clause 5, which becomes 5a, 5b and 5c.

**b. Interpretation From the Tenor Element**

Based on references to the analysis of the lexicogramatical system and discourse analysis, text can be understood through affect, status and contact (Martin 1992: 523). These three elements can be used as a basis for interpreting data analysis as follows:

(1) Affect: Affect is a form of assessment and application of social relations between actors. The effect of this transfer transaction is the assessment and influence of the social relations between the text writers, the bankers and the customers in understanding their respective duties so that the transaction runs smoothly. Martin states: "..... affect classifies two basic applications that are positive or negative". (1992: 526). This effort is assumed that affect in

the text of transfer transactions can be seen when customers conduct transactions by viewing and using the format written in the two languages, do not experience significant difficulties so as not to cause irregularities that harm the customers themselves or the bank, and this is evidence of the positive assumption of the text writer towards the mediators, bank employees and customers.

(2) Contact: This contact is very centralized at the level of involvement of each transaction actor. This ease itself is related to understanding the structure of the text, cohesion system and special terms used in the text. From the results of the analysis of the transfer text written in English (SL) or written in Indonesian (TL). The researcher sees that the actors, namely writers, bankers and customer employees are people in the middle and upper levels, each of whom is not experiencing difficulties in carrying out the transaction. This is evident that the transaction principals are

generally educated people, wholesalers and high-income employees, both foreign and Indonesian. Technical terms used both in English transfer text (SL) such as the words REMITTANCE, beneficiary and in Indonesian transfer text (TL) such as the words KIRIMAN UANG, penerima are very well known by the perpetrators because the equivalent words used are in accordance with applicable social banking conditions; so that in terms of the meaning of the message desired by the author, both in English text (SL) and Indonesian text (TL). This is evidence that the two types of texts on foreign exchange service transactions all fulfill the element of good "readability".

### **c. Interpretation From the Mode Element**

Based on the mode element, text can be analyzed in terms of channels and media:

(1) Channel: Discusses whether the text uses written language or spoken language. Channels can be identified through, clause systems, nominal groups, verbal groups, adjunct groups or lexical density. According to Halliday, written language and spoken language are as follows: "the written language is the functional variety of the language that is typically used in text that is composed in writing" (Halliday, 1988: 43). The characteristics of the written language are: Standardized spellings for words and principles form spelling new ones. Writing systems tend towards uniformity, it leaves out: prosodic and paralinguistic features. Halliday, 1988, 29 - 30) while the characteristics of spoken language are: prosodic features. Tone and intonation (tone language; and intonation as the expression of grammatical distinction. The researcher determines that both of these transfer texts apply more written language.

(2) Media: Transfer texts issued by Bank Negara Indonesia Surakarta, both written in English (SL) and in Indonesian (TL) are both intended to provide foreign exchange services. As a transaction tool, these two

types of texts both use standard formats and forms with straightforward language. This is evident in the text both written in English (SL) and Indonesian (TL). Both of them use simple clauses so that they are easily understood by various interested parties. This transfer text both written in English (SL) and written in Indonesian (TL) is the right media, because as a service transaction tool, this text uses written language with genre description form that functions to provide information on the quality of services and facilities banking for customers who use services. Besides that, it shows the style of language that reflects the firmness of services, facilities and rights and obligations of each party so as not to cause misunderstanding in the future. The purpose of this analysis is to determine the density of information conveyed in the text both contained in the English text (SL) and the Indonesian (TL). Seeing the results of the data exposure, the lexical cohesion applied in this text is cohesion in the form of repetition, as shown in Table 4.

How the transfer text in English (SL) and Indonesian (TL) is structured. Text structure is a way to see how the ideas and messages contained in this text are arranged, to meet the level of ease of understanding for each party in carrying out their duties. The aim is to convince service users of the institution's stability in guaranteeing transactions. The aim is to explain the smooth implementation of the transaction process. Then the text ends with the signature of each party. The aim is as a reminder of each party's responsibility for the validity of the transaction.

### **CONCLUSION**

There are five conclusions to the findings of this research related to the quality, model, form of the text, cohesion and the ability of the banking doer, such as: (1) Quality of text translation of foreign exchange transactions at PT. Bank Negara Indonesia Surakarta is quite good, consid-

ering that there are no significant changes in the lexicogramatical system, cohesion and text structure, that might cause changes in the meaning/message referred to both English or Indonesian text. Standardized text forms and standardized formats are easier to be understood by both bank employees and customers. Moreover, this text is written in two languages; then this is very easy for customers to choose alternative information services they want, because the texts are written in English and Indonesian.

(2) Model of text translation of foreign exchange text at Bank Negara Indonesia Surakarta is very essential. The foreign exchange transaction services are provided not only for foreigner, but also for Indonesian. This model of text translation of foreign exchange service transactions is believed to be very supportive and does not conflict with national banking policies, especially in foreign exchange services. The provision of services, quickly and accurately achieve customer satisfaction. The more customers that are served the more revenue that comes into the institution.

(3) Forms of text registers for foreign exchange service transactions, both texts written in English (BSu) and texts written in Indonesian (BSa); in terms of: Leksikogramatika, each text mostly uses two choice clauses with mood indicative, declarative proposition and imperative proposal. Mood indicative, declarative, proposition of each text illustrates the reality to be conveyed by the authors of the text regarding information about the types of services related to foreign exchange service transactions and social relations between writers, bankers and customers. Meanwhile the imperative proposal was chosen by the text writer to describe the services and facilities the bank can provide to the customer and to convince the customer safety of the transaction to be carried out.

(4) Cohesion, the results of the analysis show that each foreign exchange services text written in both English and Indonesian applies a lexical cohesion system with repetitions of the names of each bank, while the text structure is divided into opening, description and closing. Opening the text, is a presentation of information about the type of transaction and the name of the implementing bank. The description presents information relating to the type of service, rights and obligations of each party and the closing is a sign of the validity of each type of transaction.

(5) The ability of employees and customers in understanding the text of foreign exchange service transactions is adequate. With the standardized transaction of media and supported by positive effects in parallel status and translation processes that meet the readable element, bank employees and customers have no difficulties in understanding the texts of various types of foreign exchange service transactions.

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