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

Ipung Sri Purwanti Hery

1 School of Management, STIE “Adi Unggul Bhirawa” Surakarta

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 lexicogrammatically 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

JEL Classification Code: E5, G5, C39

© 2021 MediaTrend
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

| Analysis Leksiogramatika | Group/Clause | Teksi Transfer Bahasa Inggris (SL) | Teksi Transfer Bahasa Indonesia (TL) |
|--------------------------|--------------|-----------------------------------|--------------------------------------|
| a) Field                 |              | C/T/T/S/T                          | T/C/C                                |
| (1) Group                |              | Term and Condition                 | Ketentuan                            |
| (2) Lexis                |              | Simple                            | Complex                              |
| (3) Clause               |              | Mood                              | Complex                              |
| (4) Mood                 |              | Theme/Thematic                    | Simple                               |
| (5) Theme/Thematic System|              | Simple                            | Complex                              |
| (6) Transitivity System  |              | Behaver                            | Complex                              |

Table 1.
Resume Data 1.a Teks Transfer Bank BNI
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 lexicogrammatical analysis. These interpretations include fields, tenors and modes.

### Data Description and Interpretation

#### a. Interpretation From the Field Element

1. **(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. **(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

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

**Table 1. a**

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

**Table 1. b**
a double understanding; so that the technical terms chosen tend to be practical matters, of course the selection of the equivalent is adjusted to the intent and purpose of the transaction.

(3). Interpretation based on Clause (Clause System)

There are differences in clauses from clauses 4 and 5 (simplex) in the English transfer text (SL) to clauses 4a and 4b and clauses 5a, 5b and 5c (complex) in Indonesian (TL) does not cause differences in function. This difference aims to simplify the concept of existing messages in both the English transfer text (SL) and the Indonesian (TL) in order to facilitate the service tasks for each party.

(4). Interpretation based on Mood Structure

The difference in mood structure in clauses 4 and 5 of English transfer text (SL), as well as clauses 4a, 4b and 5a, 5b and 5c in Indonesian transfer text (TL) is caused by differences in clause systems. However this difference does not lead to differences in mood of the two types of text. This is seen in the analysis of the S | element F of each clause remains as mood and the other elements remain as residue.

(5). Interpretation based on the Theme Rheme System:

Simplification of the simplex clause (4 and 5) in the English transfer text (SL) becomes a complex clause (4a and 4b and 5a, 5b, and 5c) in the Indonesian (TL) causing changes in the theme/rheme system. The simplex clause (clauses 4 and 5) contained in the English transfer text (SL) using thematic topical unmarked changes to a complex clause (4a, and 4b; 5a, 5b and 5c) in the Indonesian (TL) by using thematic topical unmarked and thematic textual marked. This is due to the thematic textual marked of complex clauses 4b, 5b and 5c in the Indonesian (TL) as a result of the existence of a conjunction in each of these clauses.

(6). Interpretation based on Transitivity System

In the transitivity system for transfer text, there is a system difference in clauses 4 and 5 of English transfer text (SL) being 4a: 4b and 5a: 5b and 5c in Indonesian transfer text (TL). The subject (beaver) in clause 4 of the English transfer text (SL) changes to a subject (carrier) with the relational attribute process in clauses 4a and 4b of the Indonesian transfer text (TL) due to the removal of the complement element.

---

**Table 2**

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

---

**Tabel 3**

| No   | Texts in English (SL)         | Texts in Indonesia (TL)         |
|------|------------------------------|---------------------------------|
| 1.   | REMITTANCE (Clause 1, 2, 3)  | KIRIMAN UANG (Clause 1, 2, 3)   |
| 2.   | Remitter (Clause, 3,4)        | Pemohon (Clause 3,4)            |
| 3.   | Bank BNI (Clause 3, 4, 8, 10) | Bank BNI (Clause 3, 4, 8, 10)   |
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 Holliday, 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: Leksikogramatik, 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.

REFERENCE
Baker, M. 1995. In Other words: A Course Book on Translation. London and New York: Routledge
Bell, Roger T. 1991. Translation and Translating: Theory and Practice. London: Longman
Brislin, W R. 1976. Translation : Application and Research. New York: Gardner Press.
BSSK, 2004. Pendekatan Parametrikuntuk Effisiensi Perbankan Indonesia, Biro Stabilitas Sistim Keuangan, Direktorat Penelitian dan Pengaturan Perbankan.
Catford, J.C. 1980. A Linguistic Theory of Translation. Oxford: Oxford University Press.
Erikson F. and Robert L.L. 1990. Quantitative Methods and Qualitative Methods. London: Macmillan publishing Company.
Fairelough, Norman. 1995. Critical Discourse Analysis: the Critical study of Language. London and New York: Longman

Gerot, L. & Wignell, P. 1995. Making Sense of Functional Grammar. Australia: Gerd Stabler Antipodean Educational Enterprise.

Halliday, M.A.K. 1978 (a). Language as Social Semiotic: The Social Interpretation of Language and Meaning. London: Arnold.

Halliday, M.A.K. & Hasan, R. 1976 (a). Cohesion In English. Harlow: Longman.

Hatim, B and Ian M. 1997. The translator as a Communicator. England: Routledge & Co Ltd.

Huanle Cui, Lingling Liu (2019) The Analysis of a Tour Guide Yong Ding Earth Building Based on Systemic Functional Grammar, Juanjuan Li School of Foreign Languages, China Three Gorges University, Daxue No.8, Xiling District, YiChang City, Hubei Province, 443002

Larson, M.L. 1984. Meaning-Based Translation: A Guide to Cross-Language Equivalence. America: University Press of America.

Marshall, C. and Gretchen B.R. 1995. Designing Qualitative Research. London: Sage Publication.

Martin, J.R. 1985. English Text: System and Structure. Philadelphia/Amsterdam: John Benkamin Publishing Company.

Miles, M.B. & Huberman, A.M. 1984. Qualitative Data Analysis: A Source of New Methods. California: Sage Publication.

Nababan, Rudolf M. 1997. Aspek Teori Penerjemahan dan Pengalihbahasaan. Surakarta: UNS Press.

Nida, E A. 1975. Language Structure and Translation. California: Stanford University Press

Rochayah Machali. 1998. Redefining Textual Equivalence in Translation. Jakarta: The Translation Center, Faculty of arts – The University of Indonesia.

Rubin H.J and Irene S.R. 1995. Qualitative Interviewing: The arts of Hearing Data. London: Sage Publication

Savory, Theodore. 1957. The Arts of Translation. London: Jonathan Capee Thirty BedFord Square.

Sutopo, Heribertus B. 1996. Metodologi Penelitian Kualitatif, Surakarta; UNS Press.

Wasis, Drs. 1988. Perbankan Pendekatan Manajerial. Semarang: Satya Wacana.

Wiwik Puji Rahayu, 2017. An Analyses on The Translation Types of the Electric Cooker’s Operating Instruction Labels, Communication Department, Social and Politics Science Faculty, Airlangga University Surabaya