CHAPTER I

INTRODUCTION

1-1. Background

The Institute of Informatics and Business (IIB) Darmajaya is located in Jl. ZA. PagarAlam No.93, GedongMeneng, Kec. Rajabasa, Kota Bandar Lampung.

According to the fundation history, it was built on 5th June 1997 founded by Bapak Alfian Husin and was inaugurated by the Coordinator of Private Universities (Kopertis) accepted and recognized by the Decree of the Minister of Education and Culture. Culture No. 29/D/O/1997 by setting as registered status for the study program: Informatics Engineering (S1), Computer Engineering (D3) and Information Management (D3), then in accordance with Lampung developments and community demands, STMIK Darmajaya reopened two study programs such as Information Systems for Bachelor and Computer Systems (S1) as well. In 1997,

IIB Darmajaya received recognition from the Directorate General of Education by increasing the status of STMIK-STIE Darmajaya to IBI DARMAJAYA through the Decree of the Minister of Education No.167/D/O/2008 dated August 20, 2008 . This change in status proves that STMIKSTIE Darmajaya is recognized as having excellence in the field of informatics and business, and is a manifestation of the central government's trust in STMIK-STIE Darmajaya Lampung.

At the beginning, IIB Darmajaya was known as a college of informatics and management computer only but the campus never stop growing and developing, so after a meeting with Human Resources department and accounting, the campus merged a new faculty Economy and Business Management, which is growing faster and it has inspired so many student from the local area and international student as well, and many of those have been graduated and now become successful in their lives.

While PMB is a place where new student are going to process their enrollment.

1-2. Scope Statement

Internship is a very fist step where student starts their first job, experience and skills. It helps student practice and improve their personal skills while learning how to work. Student also can

directly practice and improve how far they can afford in the environment of work. During internship program, Student can benefit positive aspect by understanding what they have been learning from school and can realize it in the future. Student should then choose carefully a good place that fits well their study field because that is where they will master professionally their skills such as time management, communication even their behavior . These are the skills that are considered as a key factors for success at job.

1-3. Benefits and Objectives

1-3-1. Benefits

1. For student

- Job experience
- To learn how to work in the professional ambience.
- Mentorship
- To create job exposure and employment opportunity
- Enhance professional skills
- Learning about various marketing tools and implement those in product branding
- Research experience
- Ability to access in a variety of tasks and department
- Create a professional communication in marketing
- Build confidence and create good career

2. For IIB Darmajaya

- Creating brand ambassador
- Ability to test seek for new talents
- Ability to test employee's talent
- Having fresh perspective

- Gain an extra set of value

1-3-2. Objectives

- To share my working experience and learnings.
- To analyze my work.
- Analyzing about the marketing process I was assigned for

1-4. Time and Place of Implementation

1-4-1. Place

At PMB (Penerima Mahasiswa Baru) which means a place where new student do their enrollment for entering at college. The internship program was held at IIB Darmajaya located in Jl. ZA. Pagar Alam No.93, Gedong Meneng, Kec. Rajabasa, Kota Bandar Lampung.

1-4-2. Time

I was taking the internship program for two months which has started from first of June until August, 30 2022, Faculty of Management economic and Business

1-5. Systematic Writing

Systematic writing is design to obtain a complete picture and facilitate understanding of the report. The systematic discussion of this report can be divided by these following steps:

CHAPTER I : INTRODUCTION

This chapter is an introduction, which discusses the background of writing reports. It mentions about the benefits and objectives of practical work, the timing of the practical work and the systematics of writing.

CHAPTER II : GENERAL DESCRIPTION OF THE COMPANY

This chapter contains an overview of a company, the history of the company and its organizational structure regarding its vision and mission.

CHAPTER III : COMPANY PROMBLEMS

This chapter discusses about the issues that mostly the company faces and then discuss on how to solve the problem. In addition, this chapter also mentions the relevant literature regarding PMB Darmajaya, marketing **strategy and its SWOT analysis tools.**

CHAPTER IV : RESULT AND DISCUSSION

This chapter explains the results and discussion of the benefits of the PMB Darmajaya.

CHAPTER V : CONCLUSION AND RECOMMENDATION

This chapter contains the conclusion and positive suggestion by the reporter from the results of the report, which obviously can be applied by the readers as well.

CHAPTER II COMPANY OVERVIEW

2-1. COMPANY HISTORY

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IIB Darmajaya or Institute of Informatics and Business "DARMAJAYA", is an acronym for "Dharma Bhakti and Jasa Yoenidar Alfian".

A. Top Management

- Chairman of the Alfian Husin Foundation: Dr.
- Rector: Dr. Ir. H. Firmansyah Yunialfi Alfian, MBA., MSc.
- Vice Rector for Academic & Research: Dr. RZ. Abdul Aziz, S.T., M.T.
- Vice Rector for Resources, Finance & Logistics Assets: Ronny Nazar, SE., M.M.
- Vice Rector for Student Affair and Marketing: Muprihan Thaib, S.Sos., M.M.

Rector: Dr. Ir. H. Firmansyah Yunialf iAlfian, MBA., M.Sc.

A. Objectives

The main goal of Bapak Hi. Alfian Husin, S.H. is to serve the quality of human resources in his hometown, especially on the younger generation so that they can take part and compete with other regional human resources as well as with other countries in order to face the universal era.. Also IIB Darmajaya aims to become a facilitator and dynamist of regional autonomy growth, in order to achieve IIB Darmajaya's nationalization and internationalization in the field of education.

IIB Darmajaya manages two faculties and two postgraduate programs with seven undergraduate or undergraduate study programs .

Faculty of Economics and Business (FEB)

- Undergraduate Management Economics Study Program
- Bachelor's Degree in Accounting Economics Study Program
- Undergraduate Digital Business Study Program

Faculty of Computer Science (FILKOM)

- Undergraduate Informatics Engineering Study Program
- Undergraduate Information Systems Study Program
- Undergraduate Computer Systems Study Program
- Undergraduate Visual Communication Design Study Program

Graduate Program

- Master of Management Study Program

- Master of Informatics Engineering Study Program

B. IIB DARMAJAYA PROGRAM

There are four type of programs given by the campus to facilitate student registration, the first on is called ‘’Kado Hut De Je’’, the second program is called ‘’Kadomerdeka77’’ while the next is ‘’ BeasiswaJalurUtnk’’ . There is also another program named as ‘’ Program AppresiasiDesa”

1. ‘’ Kado Hut De Je’’

This program is offered to the first hundred students that come and pay the tuition fee earlier from June,1st until July 10th which means student who are registering at the very first time during the opening registration of new student from June, 1st to July 1st, they will get a big promotion for the whole six semesters .Each of those student fee will be discounted to two million.

‘’Kado Hut De Je’’ Program offered for the first 100 students

2. ‘’Kadomerdeka 77’’

‘’kado Merdeka 77’’ Is a special promotion offered in the occasion of the independence day of Indonesia so IIB Darmajaya decided to give new student an opportunity to study with this gift program. In this case,in order to owe this promotion, student must register on these given date that starts from , 5th until 21st of August , they also need do the payment of their first semester from the first to 5th August so their total tuition fee will be deducted until 7.7 million

‘’KADO MERDEKA 77 “’ in the occasion of Indonesia Independence Day

3 “Beasiswa Jalur UtBk’’

This program starts from July 22 to August 5, which the term and condition that new student must follow will be:

- UTBK score 480 will get cash back to IDR 2.000.000 for semester I

- UTBK SCORE 480 will get free credits in semester2

- UTBK score 529 will get free credits in 4th semester

’’BeasiswaJalurUtBk’’ is offered for student with best score

4. “Program Apresiasi Desa”

This last but not least program is a very big opportunity for student who came from village that have best motivation to continue their study at univesity, IIB Darmajaya give this recommendation to increase their knowledge so that they could ameliorate their future by offering a full scholarship which means a total discount of 20 million

is offered. This case, student should then come earlier to campus and fulfil the required document from the campus within this given time from May 1 until 31st of August.

5. "Program Apresiasi Desa"

After knowing all the information above, new student are recommended to open IIB Darmajaya link where they can find all the information concerning the courses and other stuff by clicking this link pmb.darmajaya.ac.id. They can also register themselves directly thru that link.

2-2. Vision and Mission

2-2-1. Vision

IIB Darmajaya visualize a better future of the young generation by setting a wellplanned organization. It has a high potential spiritual growth first of all and that helps indeed the campus to achieve its goals easily.

IIB Darmajaya is forming student to be vibrant, bold, technopreneur and entrepreneur as well. It also urges student to be active in several sectors. IIB Darmajaya offers big opportunity for those student who are interested in starting business financially and technically in order to make fruitful result. The goal is to seek how far student performance is in order to help them much better than ever so the possible way after graduation they will not struggle anymore finding a job especially if they want to build their own business. In addition to that, IIB Darmajaya also support student who are talented based on their preference such as sport. It offers their student a big reward so they can have an ambition to continue what they have been starting and training for. It motivates student to keep working harder and not give up in what they are doing so they can have high potential to compute more with others

The Darmajaya Football Association (PSDJ) Student Activity Unit for Sport (UKMBO) successfully held the 2022 Darmajaya Student Futsal Tournament (DSFT) for seven days.

2-2-2. Mission

Understand the problems that exist in the campus environment, especially in the Information Systems Department.

Maintain good relations with other organizations and institutions and maintain the good name of ALMAMATER, the Information System Student Association and the Department.

2-3. PMB Darmajaya

2-3-1. Activities during internship

After one month from 1st of July until end of August, I was doing internship at campus IIB Darmajaya,this is where I am actually studying. My objective was to increase my knowledge and experience focused on marketing field which I had more interest with. I have got a lot of new knowledge and experiences which I haven't known before

I realized that IIB Darmajaya is not only a place where student can study only but they also give student an opportunity to work while studying for they can perform well in their skills after graduating based on their future job, it will help student to find easily a good job with experience as well ,and ability to work directly after getting their certificate from the campus.

There are a lot of branches where student can improve their skills and experiences, as an example of mine, I was working as a marketer foreign student (ambassador) at PMB (New student admission) that represent the value and the most attractive things in campus to those future young student.

2-3-2. Location of the PMB

Outside of the campus A-1. High school

While many consider attending university a way to leverage promising career prospects, university is also a unique opportunity where young student can look at themselves and think about how they can benefit and grow personally from the experience.

After graduating, many students are left standing at a cross-roads. What do I do now? Do I go out in search of my dream grad job? Shall I go travelling? What about going one step further in my academic career and pursuing a bachelor and master's degree? So these are the reason why we must let them know straightforward where they should consider in order to realize their dream in the future. They was very happy and excited because IIB Darmajaya' student could share experience and help them identifying their proper purpose.

Young student from High school we visited

We have been visited several high schools to meet the new young students and presented all the facilities that IIB Darmajaya could offer toward them, we gave them an opportunity to know in advance, likely, where they are going to put their feet after graduating from high school. It is true it is too earlier but IIB Darmajaya choose to let young student have the knowledge before getting involved of what they should do forward in order to avoid stress and loss of time if they do not pay it attention on it. It

is then very important for them because choosing the field is not that easy as it defines their future lifetime and carrier.

The most thoughtful situation is when student decide which faculty they should take because once it falls into a wrong choice, it will become very delicate and that is the first blockage that makes student stuck after graduating from university without getting their dream job and willing salary indeed. In order to avoid that issue, IIB Darmajaya decided to go directly in the area to teach them how to choose the right path by giving them full information about each faculty. As I mentioned above, IIB Darmajaya has all what student need, apart from taking courses, they also can participate in the activity prepared by the campus which help student develop their knowledge and personal skill as well. In addition to that, we as a current student, live it and know well the situation as we have been going through it, so we shared to those students our experience and

motivate them in order to continue their study until they reach their goal and we recommended them to choose IIB Darmajaya as a future college where they can have big chance to realize their dream. IIB Darmajaya is not made for a special student or a special people from a single place, its objective is to build a huge organization that form all people to become successful and can be able to develop their own personality to the region until the whole country obviously. It also has a deep understanding about the student situation so each student can have opportunity based on their case, IIB Darmajaya offers the most accruable opportunity for each and everyone that have a willing to become a successful one

Motivational speaking

Inside of the campus B-1. At PMB, Receiving New College Student

In PMB, I also started working at during one month from June 1 until the end of August 2022. My activity was representing the facilities that IIB Darmajaya has toward new students that are willing to register indeed I had convinced student to join International

class as it helps them to improve their English skills and culture also. As an international student, I do present what we have in the campus.

Receiving New Student at PMB

Presenting the international class at IIB Darmajaya

b.2 Promoting International class

IIB Darmajaya offers us international class where every single subject we take is tough in English so that is exactly what I share to those students who want to increase their knowledge in term of culture and language and urge them to join international class.

I was very excited to be a part of PMB team because I have learnt a lot of things ahead that I would not get other ways so I am so grateful to have taken the internship in marketing filed

Testimony of international class student

b.3 Testimony

We were also sharing a short story to the first-year student which may inspire them to join us in the international class for they can have more chance to be able to speak English, French and other languages. International class has many opportunities for those who have willing to go abroad to do internship or to continue their study afterward. New student also can learn various culture by communicating with international student so they can understand more about the word diversity cultural.

CHAPTER III COMPANY ISSUES

3-1. Analysis of the problem

3-1-1. Problems

A. Student

The problem was found in the payment system for both sides. IIB Darmajaya does not have yet an application where student can pay their tuition fee.In the other hand ,many of those students have not yet their own bank account so they mustcome directly to campus handling the money and pay the bill. We all know that it is not accruable anymore as it spends lot of time. It may also occur any problems because the majority of the student came from village and it sometimes so difficult to carry lots of money by hand.

Credit cards offer convenience and a long list of benefits that cash does not provide, but they also represent an ever-present opportunity to fall into a cycle of revolving huge debt that can last years, decades or even a lifetime.

Student should be using card to pay their fee in college or to purchase their personal need for more safety. A credit card can be much more than just a convenient way to pay for today's college expenses. It can provide peace of mind in emergencies, allow student to accumulate rewards and cash back, and be a useful tool to help college students establish life-long good financial habits. From the time student start-using credit card, they are building a relationship with their credit card company. Responsible use such as paying the college fee on time and safe. It also helps student to learn how to manage money by seeing the record of accomplishment credit history that they have been using monthly.

For student will not mess up the payment deadline, they should create an account. The easiest way to pay tuition fees and university accommodation fees is by direct debit where student will automatically be debited from campus account on due date or the next day of working availability. Since each new student will have to create university e-mail, campus can notify them directly thru it after payment. This way can avoid stress

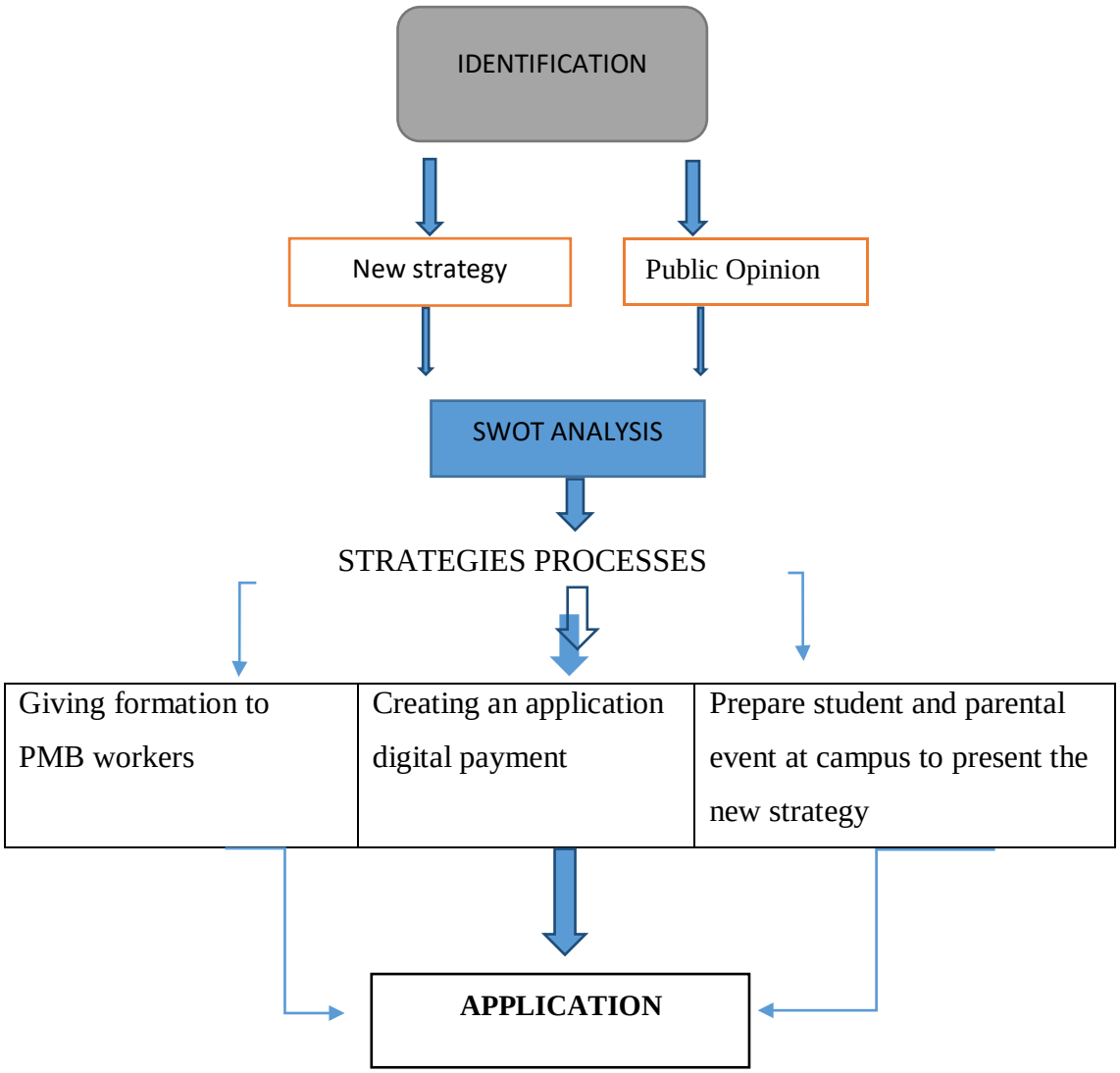
and doubt of student. Indeed, it facilitates the tasks of the campus as they can just manage it from their invoice record. No need to spend lots of time counting if they money is less or enough.

3-1-2. Problem Formulation

After identifying the problems, these following steps would be the issues formulation:

a- Which strategy is best to diminish the risk of loss and tasks of the employee in campus b- How to help parents facilitating their children's life during their study in campus.

3-1-3. Problem Solving Framework



3-2. Theatrical Review

3-2-1. Application and mobile payment

Technology is transforming retail at an accelerated pace, paving the way for massive changes to society and the economy. In a similar vein, many retail transactions are increasingly going digital, with users paying with a tap of a card or via a mobile app.

In recent year, payment systems have evolved from simply cash or credit card transactions to different types of mobile payment systems. This transition has taken place due to changes in the economy, technological developments on the Internet, the proliferation of social networks, and increased use of mobile devices. Since Smartphones are nowadays a pervasive commodity, consumers are benefiting from the ease and convenience of paying for goods and services when approaching this new payment channel. Mobile payment systems have adapted not only to a mostly digital and mobile free reality, but also to a new business climate, facilitating business transactions anywhere, anytime and for anyone.

Payments are the lifeblood of today's global economy. Issuers, networks, payments processors, and merchant acquirers are investing heavily to retool their payments systems, capitalizing on several advances in technology to better align with customer preferences and sector-specific business requirements. In this article, we examine recent trends in payments technology modernization, and four emergent technologies that are now or about to spark a wave of innovation.

Disruption and innovation in payments technology, of course, is ongoing. Real-time payments, already commonplace in many geographies, are gaining ground in the US for example. Tap or scan-to-pay solutions such as Apple Pay, Google Pay, and QR codes continue to grow. Moreover, as digital commerce accounts for a greater share of spending a long-standing trend that has also been accelerated by the pandemic cash is further displaced

Recognizing these changes and challenges, established banks and payments processors are pursuing modernization of three elements of legacy payments technology:
Infrastructure and deployments (e.g., data, switching, system of record, tokenization)
Middleware ecosystem (e.g., routing, analytics, risk, authorization, instruments)
Front-end channels and execution systems (e.g., customer experience/user and so on)

3-2-2. SWOT and analysis

SWOT analysis is an effective framework for analyzing the Strengths, Weaknesses, Opportunities, and Threats of an organization (or a project) that helps to address the effectiveness of a project planning and implementation. The acronym comes from an old term from the strategic planning field that is concerned with the content and the objectives of the project, and with identifying the right things to do. What is right depends on the specific interface between the project, the objectives it serves, and its environment (target groups, market, law and regulations, etc.). Strengths would define any internal asset (expertise, motivation, technology, finance, business model, etc.)

In short, SWOT analysis provides a framework for better understanding of framework conditions (strengths and weaknesses) from external framework conditions (opportunities and threats)? For example, an information technology department needs to determine the strengths and weaknesses of its people the project objectives

CHAPTER IV

RESULT AND DISCUSSION

4-1. Results

4-1-1. Internal Factors

a) Strength

Strength is a fact that is a strength possessed by a company or organization that can have a positive influence on this time or in the future.

a. No need to handling cash

b. Can be used for daily transactions even in large quantities which has a small nominal value, for example to buy food, drinks or other necessities, whereas if using a card

There is a minimum credit limit

c. Transactions can be done easily for 24 hours

d. Preferably because of the ease of doing payment

e. Can save time and increase the expense since it reduces long queues while making payment f.

Transparent and efficient

b) Weaknesses

Weaknesses stop an organization from performing at its optimum level. They are areas where the business needs to improve to remain competitive: a weak brand, higher-than-average turnover, high levels of debt, an inadequate supply chain, or lack of capital

a. There are still students who have doubts about the online payment system

b. If an error occurs, the checking process will take time

c. Making the system costs money

d. Requires expert staff to maintain the system

4-1-2. External Factors

a) Opportunities

Opportunity is a case in which occurs from outside of the company or organization that can provide opportunities to develop a company for the future

a. The mindset of students who are increasingly open to technology is increasingly developed. b.

The popularity of cashless payments

c. Not all universities use cashless payments

b) Threats

Threats refer to factors that have the potential to harm an organization. For example, a drought is a threat to a wheat-producing company, as it may destroy or reduce the crop yield a. Fraud of false information

b. There are negative issues in several media regarding non-cash transactions, like as news about debit cards that often have problems, errors in the non-cash payment transaction system, and so on.

The news in the other word gave rise to a negative image of payments non-cash, so they are not very interested in using non-cash payments and prefer to stick with payments cash. c. Cyber threads

The use of this non-cash payment is important for IIB Darmajaya for students can easily make tuition payments or any transactions at campus. IIB Darmajaya also has a potential advancement technologically to get the transaction done safely.

4-2. Discussion

IIB Darmajaya is a developed institute which is usually use cash payment method. But since we are now living in the era of high level technology development, new way to apply non-cash payment or electronic payment is best to reduce the task of both users the campus employees and customers as well. This way is the easiest key factor to maximize profits and reach the goal.

While Students can save themselves the trouble of withdrawing cash at odd hours when making purchases at non-peak hours, thus ensuring their safety or saving themselves the trouble of looking for an ATM during such times.

Detailed SWOT analysis can help IIB Darmajayato take advantage from the opportunities by leveraging internal strengths faster than competitors. SWOT analysis offers various advantages to campus like:

a. Applying a cashless system, it will urge new students to register fast and easy to use.

b. Multiply expert staffs to improve the quality and service, as well as cooperate with the bank.

c. Display system as simple as possible so that users will not be confused using it.

d. Student obviously can directly check their flow after completing the payment which they will see if it has been successfully done or not.

f. Create a help center or contribute with bank center to assist students in case of frauds or hacked information about the account owner information.

CHAPTER V

CONCLUSION AND RECOMMENDATION

5-1. Conclusion

The SWOT analysis of IIB Darmajaya was used to determine the weight after identifying the strengths, weaknesses, opportunities and threats. Taking the decisions based on SWOT analysis can strengthen the use of digital payment that is more innovative and has a positive impact on college's development growth and student knowledges. This determination permit to IIB Darmajaya to evaluate relevant tasks in order to increase the profit of the campus in term of payment method. Through SWOT analysis offers a broader image about how the internal and external factors collectively affect the use of credit payment.

5-2. Recommendation

From the explanation above, we can now say that campus and student can gain benefit from the use of cashless include saving businesses the trouble of insuring and managing their cash, reducing the risks of employees from getting robbed and reducing human error during transactions, which can lead to profit loss.

It is then recommended to fully implement a digital payment system within University campuses of IIB to train the young student to move towards a digitally cashless empowered.

- The implementation of digital transactions in canteens and stores with an advanced
- A fully digitized system will have a proper record of all the income and expenditure o
- Cashless and contactless payments should be encouraged within college and usage of
- Cashless and contactless payments should be encouraged within college and usage of
    - ✓ It is only required network in order to implement the queue system and manage the crowd during the peak hour of the day.
    - ✓ Cashless and contactless payment should encouraged college
    - ✓ A fully digitized system will have a proper record of all the income of the student, faculty and management as well. This support student in planning their budgets and manage their wasting for useless things. Cashless also prevent the act of theft for both side campus and college student