

## International Conference on Engineering and Technology Development



# 3<sup>rd</sup> 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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THE UNIVERSITY OF KITAKYUSHU



الجامعة الإسلامية العالمية  
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# 3<sup>rd</sup> 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 ( 3<sup>rd</sup> 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

Mustofa Usman, Ph.D  
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## Table Of Content

No	Title	Author	Page
1	The Influence Of Implementing Information Technology On Knowledge Management Toward Performance Evaluation Using Balanced Scorecard	Sarjito Surya	1-3
2	Implementation Of Customer Relationship Management (Crm) To Automate Logging Track Record Students And Alumni	Robby Yuli Endra <sup>#1</sup> Fenti Aryani <sup>*2</sup> Septiany Dian Puspita <sup>#3</sup> Ade Kurniawan <sup>*4</sup>	4-10
3	Prototype Model Classification System Level Internal Audit Findings Based On Case-Based Reasoning In Education Quality Management	Marzuki <sup>#1</sup> Maria Shusanti Febrianti <sup>*2</sup>	11-13
4	Implementation Case Based Reasoning In Determining The Rational Prescription Of Tb Drugs	Ahmad Cucus	14-19
5	Implementation Of Workflow Management System On E-Learning Platform For The Effectiveness Of Distance Learning	Yuthsi Aprilinda <sup>#1</sup> Agus Sukoco <sup>*2</sup> Ahmad Cucus <sup>#3</sup>	20-25
6	Thermal Bioclimate For Tourism: Case Study Of Kuta, Bali Province, Indonesia	Nyoman Sugiarta <sup>#1</sup> Andreas Matzarakis <sup>#2</sup>	26-32
7	Minimum System Design Of Android Based Pstn Phone	Deo Kiatama <sup>#1</sup> Fransiscus Ati Halim <sup>*2</sup> Arnold Aribowo <sup>#3</sup>	33-38
8	The Design Of Pressing Equipment For Banana Fruit	M.C. Tri Atmodjo	39-44
9	Modelling Supply Chain Management In B2b E-Commerce Systems	Idris Asmuni	45-51
10	Extreme Programming Study Method Case Study On Designing Of Accounting Term Dictionary	Usman Ependi <sup>#1</sup> Qoriani Widayati <sup>*2</sup>	52-55
11	Review On Economic Valuation Of Solid Waste Management In Bandar Lampung, Lampung	ling Lukman <sup>#1</sup> , Diah Ayu Wulandari Sulistyaningrum <sup>*2</sup> , Taqwan Thamrin <sup>#3</sup>	56-57



No	Title	Author	Page
12	Prototype Topology Sdn For Simple Network Campus	Arnesyulivandika	58-61
13	Tsunami Force On A Building With Sea Wall	Any Nurhasanah <sup>#1</sup> Nizam <sup>*2</sup> Radianta Triatmadja <sup>#3</sup>	62-64
14	Analysis The Quality Of Website Service Information System Academic Integrated ( Siater ) Bandar Lampung University Using Pieces Methods	Yusinta Ria Disanda	65-71
15	Organize Bad Manual Financial Database Of Educational Organization By Bank To Decrease Financial Criminalize	Ruri Koesliandana <sup>#1</sup> Eka Imama Novita Sari <sup>*2</sup> Arnes Yuli Vandika <sup>#3</sup>	72-74
16	Design Of Lampung Bay Waterfront Using Poetic Architecture Approach	Shofia Islamia Ishar, S.T.,M.T. Muhammad Syahroni, S.T.	75-83
17	Analysis Limiting Internet Sites With The Method Using Squid Proxy Server At Smkn 1 South Rawajitu	Reni Tri Astuti	83-88
18	Effect Of Grading On Differences Using Mixed Concrete Aggregate Rough And Fine Aggregate Concrete Compressive Strength Of Natural	Yulfriwini	89-97
19	Analysis Quality Dino Tour Travel Management Website Using Webqual 4.0	Rola Hengki	98-105
20	Holonic Manufacturing System: Current Development And Future Applications	Moses Laksono Singgih	106-113
21	An Analysis Perspective Implemented Text Mining Analytics Information Extraction For Impact Of Indonesian Social Media	Agus Suryana.Mti <sup>#1</sup> Sri Ipnuwati.M.Kom <sup>*2</sup>	114-123
22	Study Of Gold Mine Tailings Utilization As Fine Aggregate Material For Producing Shotcrete Based On Concept Of Green Technology	Lilies Widojoko <sup>1)</sup> Harianto Hardjasaputra <sup>2)</sup> Susilowati <sup>3)</sup>	124-133

No	Title	Author	Page
23	Decision Support System For Determined Recommendations Lecturer Teaching Handbook Using Fuzzy	Usman Rizal <sup>#1</sup> Fenti Aryani <sup>*2</sup>	134-140
24	The Expert System Software Application On Lecture Scheduling Based On Rule Based Reasoning	Taqwan Thamrin <sup>#1</sup> Ahmad Cucus <sup>*2</sup> Adi Wijaya <sup>#3</sup>	141-144
25	Portal Website Analysis Using Iso / Iec 9126-4 Metric Effectiveness (Case Study Indonesia Wi-Fi Portal Website)	Refky Jumrotuhuda	145-149
26	Student Satisfaction Analysis Of Siater Using End User Computing Satisfaction (Eucs)	Erlangga, Jefri Krisna Putra	150-155
27	Urban Tourism Development Through Low Impact Development (Lid) Towards Green-Tourism	*Iir. Wiwik Setyaningsih, Mt *Ztri Yuni Iswati, St., Mt, *Zsri Yuliani, St., M.App.Sc.	156-161
28	Hawkers Empowerment Strategy To Promote Sustainable Economy In Surakarta	Murtantjanirahayu Rufiaandisetyanaputri	162-172
29	New Urbanism: A Comparative Analysis Between Traditional Village And Housing Estate	Bhakti Alamsyah	173-179
30	Traditional Market Revitalization As An Urban Catalyst In The City Of Surakarta	Istijabatul Aliyah #1, Bambang Setioko #2, Wisnu Pradoto #3	180-188
31	The Robinson Mall Impact On Fv And Ds In Zapa Street, Bandar Lampung City	Ida Bagus Ilham Malik Ilyas Sadad	189-195
32	Decision Support System For Mall Nutrition Using Simple Additive Weighting (Saw) Method	Reni Nursyanti Mujasih	196-200
33	Effect Of Cement Composition In Lampung On Concrete Strength	Heri Riyanto	201 – 204

<b>No</b>	<b>Title</b>	<b>Author</b>	<b>Page</b>
<b>34</b>	E-Archive digital storage media	Arnes yuli vandika, ade kurniawan, ari kurniawan	205 -207
<b>35</b>	Virtualization Technology for Optimizing Server Resource Usage	Edwar Ali, Didik Sudyana	208 - 212
<b>36</b>	Decision Support System (DSS) For The Determination Of Percentage Of Scholarship Quantity Based Fuzzy Tahani	Robby Yuli Endra #1, Agus Sukoco #2	213 -223
<b>37</b>	Evaluation of Pedestrian Way's Comfort Case Study: Jl. Z. A. Pagar Alam, Bandar Lampung	Haris Murwadi 1*, Fritz Akhmad Nuzir 2	224 - 228
<b>38</b>	Modification Effect Of Volume Cylinder Four Stroke Engine To Effective Power	Ir. Najamudin, MT	229-239
<b>39</b>	Impact Of Motor Vehicle Emissions On Air Quality In Urban And Sub Urban Area ( Case Study: Bandarlampung City)	Ir. A. Ikhsan Karim, MT., Ir. Sugito, MT	240-249

# 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 bannk, 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 compalint, 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 pretenate a crime.
- d) Money can be withdrawen 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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