

STUDENT'S WORKSHEET
READING COMPREHENSION FOR X BANKING

Securing Your Future: Essential Banking Procedures in the Digital Age

Konteks Pembelajaran Mendalam:

Menurut data dari Otoritas Jasa Keuangan (OJK) dan Badan Pusat Statistik (BPS) tahun 2020, kurang dari sepertiga (28,84%) penduduk usia produktif di Indonesia yang mengakses internet sekaligus memiliki tabungan di institusi keuangan. Angka ini menunjukkan bahwa literasi finansial dan penggunaan layanan perbankan digital masih harus ditingkatkan. Oleh karena itu, memahami prosedur dan tips keamanan perbankan (Procedure Text) merupakan kompetensi krusial bagi siswa di bidang Layanan Perbankan.



Teks (English Procedure Texts: Banking Tips)

Berikut adalah 4 teks prosedur singkat yang akan menjadi sumber jawaban untuk 20 soal isian.

Text 1: 5 Tips for ATM Safety

1. Always use ATMs in well-lit and public areas.
2. Cover the keypad with your hand while entering your PIN.
3. Inspect the ATM for unusual devices or skimmers attached to the card slot.
4. Keep your bank card in a safe place and never lend it to anyone.
5. Count your cash immediately and put it away before leaving the ATM lobby.

Kotak-Kotak Jawaban (Short-Answer Quiz)

Jawablah pertanyaan berikut dengan **SATU KATA (in English)** atau beberapa kata sesuai yang paling sesuai berdasarkan teks di atas.

No.	Pertanyaan (Question)	Jawaban
Teks 1: ATM Safety		
1.	What kind of area should you look for when using an ATM?	
2.	What should you do to the keypad when inputting your PIN?	
3.	What illegal reading device might be attached to the card slot?	
4.	The bank card should be kept in a what kind of place?	
5.	You must put your cash away when? leaving the ATM lobby.	

Text 2: 5 Tips for Mobile Banking Security

1. Use a strong, unique password or biometric login for your mobile app.
2. Never share your banking OTP (One-Time Password) with anyone.
3. Immediately update the application to the latest version.
4. Avoid connecting to public Wi-Fi networks when performing transactions.
5. Enable notifications for all account activity to monitor transactions.

Kotak-Kotak Jawaban (Short-Answer Quiz)

Jawablah pertanyaan berikut dengan **SATU KATA (in English)** atau beberapa kata sesuai yang paling sesuai berdasarkan teks di atas.

Teks 2: Mobile Banking Security		
6.	What kind of password should be used for your mobile app?	
7.	What three-letter code should never be shared with anyone?	
8.	What must you do immediately to the application to fix bugs?	
9.	What kind of Wi-Fi should be avoided when doing transactions?	
10.	What feature should be enabled to monitor all account activity?	

Text 3: 5 Steps to Avoid Online Scams (Phishing)

1. Be suspicious of unsolicited emails or messages asking for bank details.
2. Always check the sender's email address for authenticity.
3. Never click on links or download files from unknown sources.
4. Verify any urgent financial request by calling the official bank hotline.
5. Remember: a legitimate bank will never ask for your full password or PIN.

Kotak-Kotak Jawaban (Short-Answer Quiz)

Jawablah pertanyaan berikut dengan **SATU KATA (in English)** atau **beberapa kata sesuai** yang paling sesuai berdasarkan teks di atas.

Teks 3: Online Scams		
11.	You should be what of unsolicited messages asking for details?	
12.	What part of the sender's information should you check for authenticity?	
13.	What part of an email should you never click on from unknown sources?	
14.	Which official number should you call to verify a request?	
15.	A bank will never ask for your full what to authenticate you?	

Text 4: 5 Steps to Open Your First Account

1. Decide which type of savings account best suits your financial goals.
2. Prepare the required identification documents, typically a KTP (or student card/passport).
3. Visit the nearest bank branch or use a trusted mobile application for online registration.
4. Read and understand the terms, conditions, and monthly fees.
5. Make the initial deposit required to activate the account.

Kotak-Kotak Jawaban (Short-Answer Quiz)

Jawablah pertanyaan berikut dengan **SATU KATA (in English)** atau **beberapa kata sesuai** yang paling sesuai berdasarkan teks di atas.

Teks 4: Opening Account		
16.	What specific type of account should you decide on first?	
17.	What category of things must you prepare before visiting the bank?	
18.	Where is the physical location you must visit to open an account?	
19.	You must do what to the terms and conditions?	
20.	What action is required to activate the new account?	

Bagian Aktivitas Interaktif

Video Contextual Learning

Untuk memperdalam pemahaman tentang tips menjaga keamanan data pribadi perbankan (terutama di era digital), silakan saksikan video edukatif dari Bank Indonesia.

Video: [Tips menjaga data pribadi perbankan kamu \(Bank Indonesia\)](#)

Tugas Lanjutan (Deep Learning)

Setelah membaca 4 teks tips di atas dan menonton video, lakukan hal berikut:

1. **Analyze & Connect:** Identifikasi dua tips dari **Teks Bahasa Inggris** yang Anda baca yang secara langsung berhubungan dengan tema "**Literasi Keamanan Digital Perbankan**" dan mengapa tips tersebut sangat relevan dengan data BPS/OJK yang menunjukkan rendahnya penggunaan e-banking di Indonesia.



2. **Report & Defend:** Pilih salah satu tips tersebut. Tuliskan satu kalimat perintah prosedur dalam Bahasa Inggris, kemudian jelaskan (maksimal 3 kalimat dalam Bahasa Indonesia) mengapa kegagalan mengikuti prosedur tersebut dapat menyebabkan kerugian besar bagi nasabah, dan bagaimana seorang lulusan SMK Layanan Perbankan harus mengedukasi masyarakat tentang prosedur ini.

Contoh Jawaban (jika memilih Tips 2: Cover the keypad):

Prosedur: Cover the keypad with your hand while entering your PIN.

Penjelasan: Kegagalan ini memungkinkan penjahat yang memasang kamera tersembunyi untuk merekam PIN Anda. Sebagai lulusan SMK, saya akan menjelaskan bahwa PIN adalah kunci utama, dan melindungi tindakan fisik memasukkan PIN adalah langkah pencegahan utama terhadap kejahatan skimming.

