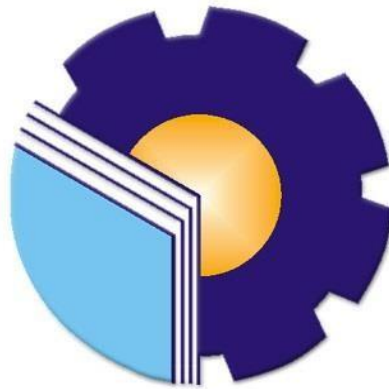


APPRENTICESHIP REPORT

**PT. BANK SYARIAH INDONESIA, TBK
BRANCH OFFICE DURI HANGTUAH 1**



By:

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**APPLIED BACHELOR DEGREE OF INTERNATIONAL
BUSINESS ADMINISTRATION STUDY PROGRAM
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF BENGKALIS
2023**

VALIDATION FORM

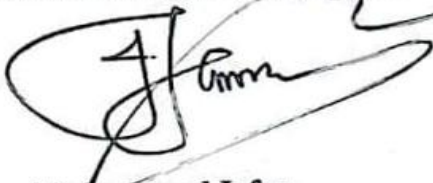
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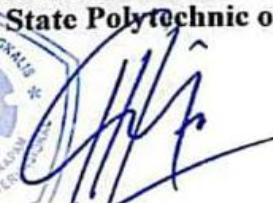
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PREFACE

All praise and gratitude to the presence of Allah SWT for His blessings and guidance so that the writer is given the convenience and ability to complete practical work and have completed practical work at PT. Bank Syariah Indonesia Tbk Branch Office Duri Hangtuah 1 in a timely manner.

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The Author apologizes to all the parties mentioned above if there is mistakes. The Author is fully aware that in the completion of this apprenticeship report there are still many deficiency, but this is the best result the Author can do. In addition, the Authors also hope that this undergraduate thesis is useful for many parties many parties in future.

Bengkalis, August 16 2023

Author



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5404191204

TABLE OF CONTENTS

COVER	i
VALIDATION FORM	ii
PREFACE.....	iii
TABLE OF CONTENTS.....	v
LIST OF FIGURE	vii
LIST OF TABLE	ix
LIST OF APPENDICES	x
CHAPTER I INTRODUCTION.....	1
1.1 Background of the Apprenticeship	1
1.2 Purpose of the Apprenticeship	3
1.3 Significances of the Apprenticeship	4
CHAPTER II GENERAL DESCRIPTION OF THE COMPANY.....	6
2.1 Company History	6
2.2 Vision and Mission	8
2.3 Kind of Business	9
2.4 Organization Structure	14
2.5 The Working process	19
2.6 Document Used for Activity	21
CHAPTER III SCOPE OF THE APPRENTICESHIP.....	33
3.1 Job Description	33
3.2 System and Procedure.....	34
3.3 Place of Apprenticeship	37
3.4 Kind and Description of the Activity.....	55
3.5 Obstacles and Solution.....	67
CHAPTER IV CONCLUSIONS AND SUGGESTIONS.....	69
5.1 Conclusions.....	69
5.2 Suggestions	70

REFERENCES	71
APPENDICES	72

LIST OF FIGURES

Figure 2.1	PT Bank Syariah Indonesia Tbk BO Duri Hangtuh 1.....	6
Figure 2.2	PT Bank Syariah Indonesia Tbk Logo's.....	7
Figure 2.3	Organization Structure.....	15
Figure 2.4	Sample of Signature Card.....	21
Figure 2.5	Aplication Form for Opening Saving Book.....	22
Figure 2.6	Form Debit Card.....	22
Figure 2.7	Passbook Replacement Form.....	23
Figure 2.8	Passbook Closing Form.....	23
Figure 2.9	Customer Services Form.....	24
Figure 2.10	Cash Withdrawal Form.....	24
Figure 2.11	Cash Deposit Form.....	25
Figure 2.12	Aplication for BSI Mobile.....	25
Figure 2.13	BI Cehcking Form.....	26
Figure 2.14	Micro (KUR) Application Form.....	26
Figure 2.15	Mitraguna BSI Application Form.....	27
Figure 2.16	Gold Installment Application Form.....	27
Figure 2.17	Non Individual Form Account Opening Form.....	28
Figure 2.18	Hajj Saving Form.....	29
Figure 2.19	Child Account Opening Form.....	29
Figure 2.20	Statement Letter Does Not NPWP.....	30
Figure 2.21	Glod Installment Brochure.....	30
Figure 2.22	Pilgrimage Organizing Fee Deposit Form.....	31
Figure 2.23	BSI Oto Brochure.....	32
Figure 2.24	Education Savings Form.....	32
Figure 3.1	Morning Breafing.....	36
Figure 3.2	Opening Saving Book.....	55
Figure 3.3	Deposit and Withdrawal Transactions.....	56
Figure 3.4	New Currency Excange Service.....	57
Figure 3.5	Payment Registration Fee.....	57

Figure 3.6	Opening Non Individual Fund Account and QRIS	58
Figure 3.7	Recap Deposit Disbursement	58
Figure 3.8	Prepare a New Passbook Opening Form	59
Figure 3.9	Counting and Sorting Money	59
Figure 3.10	Counting and Separating Riyals	60
Figure 3.11	Recapitulation of Disbursed Financing File	60
Figure 3.12	Separation of Financing Form	61
Figure 3.13	Input Micro KUR Customer Data in Excel	61
Figure 3.14	Create BI Checking Form	62
Figure 3.15	Recapitulation the Saving Book List	62
Figure 3.16	Input the Gold Installment Program Data	63
Figure 3.17	Telemarketing to Customers	63
Figure 3.18	Open an Individual Account in pedekik Village	64
Figure 3.19	Survey of Prospective Micro Credit Customer	64
Figure 3.20	Open Both Gymnastic Event	65
Figure 3.21	Scant of Document of the Cost or Organizing the Pilgrimage ...	65
Figure 3.22	Open Bith Bengkalis Birthday Event	66
Figure 2.23	Upload BIPIH Data in Website	66
Figure 2.24	Recap of Gold Installment Financing in Writing	67

LIST OF TABLES

Table 3.1	Working Hours	35
Table 3.2	Work Uniform.....	35
Table 3.3	Daily Activities of February 1 to February 3 2023.....	37
Table 3.4	Daily Activities of February 6 to February 10 2023.....	38
Table 3.5	Daily Activities of February 13 to February 17 2023.....	38
Table 3.6	Daily Activities of February 20 to February 24 2023.....	39
Table 3.7	Daily Activities of February 27 to March 3 2023.....	40
Table 3.8	Daily Activities of March 6 to March 10 2023.....	40
Table 3.9	Daily Activities of March 13 to March 17 2023.....	41
Table 3.10	Daily Activities of March 20 to March 24 2023.....	42
Table 3.11	Daily Activities of March 27 to March 31 2023.....	43
Table 3.12	Daily Activities of April 3 to April 7 2023	43
Table 3.13	Daily Activities of April 10 to April 14 2023.....	44
Table 3.14	Daily Activities of April 17 to April 18 2023.....	45
Table 3.15	Daily Activities of April 26 to April 28 2023.....	45
Table 3.16	Daily Activities of May 1 to May 5 2023	46
Table 3.17	Daily Activities of May 8 to May 12 2023.....	46
Table 3.18	Daily Activities of May 15 to May 19 2023	47
Table 3.19	Daily Activities of May 22 to May 26 2023	48
Table 3.20	Daily Activities of May 29 to June 2 2023	49
Table 3.21	Daily Activities of June 5 to June 9 2023	49
Table 3.22	Daily Activities of June 12 to June 16 2023	50
Table 3.23	Daily Activities of June 19 to June 23 2023	51
Table 3.23	Daily Activities of June 26 to June 28 2023	51
Table 3.23	Daily Activities of July 3 to July 7 2023	52
Table 3.23	Daily Activities of July 10 to July 14 2023	53
Table 3.23	Daily Activities of July 17 to July 21 2023	53
Table 3.23	Daily Activities of July 24 to July 29 2023	54
Table 3.23	Daily Activities of July 31 2023	55

LIST OF APPENDICES

Appendix 1.	Apprenticeship Acceptance Letter	72
Appendix 2.	List of Attendance	73
Appendix 3.	Company Appraisal Sheet	82
Appendix 4.	Apprentice Farewel	83
Appendix 5.	Photo With Employess	84
Appendix 6.	Two Years Celebration PT Bank Syariah Indonesia	85
Appendix 7.	Kahoot Competition With Employess	86
Appendix 8.	Gymnastics With Bengkalis State Polytechnic	87
Appendix 9.	Meeting and Dinner with Employees	98

CHAPTER I

INTRODUCTION

1.1 Background of Apprenticeship

The State Polytechnic of Bengkalis is the only State Polytechnic located in Riau Province, in the Bengkalis district to be precise. The State Polytechnic of Bengkalis was founded in 2000 by the Bengkalis district government through the Gema Bahari Institute. At its inception, the State Polytechnic of Bengkalis was named the Bengkalis Shipping Polytechnic and only had three study programs, namely ship electrical engineering, ship building engineering and ship engineering engineering. Over time, the Bengkalis Shipping Polytechnic changed its name to the Bengkalis Polytechnic under the auspices of the Bengkalis Human Development Foundation (YBI) and has five new study programs, namely, shipping engineering, mechanical engineering, electrical engineering, civil engineering and business administration.

State Polytechnic of Bengkalis accepted its first batch of new students in July 2021. Bengkalis State Polytechnic added two more study programs in 2006, namely business English and informatics engineering. The State Polytechnic of Bengkalis requested the support of YBI Bengkalis, the Bengkalis Regency Government and the Bengkalis Regency DPRD to propose an increase in the status of a private university (PTS) to become a state university (PTN) in early 2008. In 2009, the State Polytechnic of Bengkalis proposed an increase in the status of a university private to state universities to the ministry of national education through the directorate general of higher education.

On February 9, 2011, the Bengkalis Polytechnic together with YBI Bengkalis and the Bengkalis Regency Government made a presentation to the Minister of Administrative Reform and Bureaucratic Reform to finalize the feasibility of establishing the Bengkalis Polytechnic. On July 29, 2011, the Bengkalis State Polytechnic officially became a PTN with the name Bengkalis State Polytechnic through the Regulation of the Minister of National Education

(Permendiknas) Number 28 of 2011 concerning the Establishment, Organization and Work Procedures of the Bengkalis State Polytechnic.

On December 26, 2011, the Bengkalis State Polytechnic was inaugurated by the Minister of Education and Culture of the Republic of Indonesia. In 2013 Bengkalis State Polytechnic added 2 new study programs namely D4 (Mechanical Engineering, Production and Maintenance and Electrical Engineering) and 3 D2 study programs (Welding Engineering, Power Generation System Engineering and Computer Accounting) which are Study Programs Outside of Domicile (PDD).

In 2014 and 2015 Bengkalis State Polytechnic added 2 new study programs, namely D4 (Road & Bridge Design Engineering) and D3 (Nautics, Engineering & Management and Commercial Port). In 2016 Bengkalis State Polytechnic added several study programs namely D4 (Software Engineering, International Business Administration and Public Financial Accounting).

The International Business administration study program is one of the study programs at the Bengkalis State Polytechnic. This study program studies economics and business. During the learning process, students are introduced to the world of business from the domestic and international scope. Starting from handling letters, administration, secretariat, offices, export import, entrepreneurship, taxation, accounting, banking to management to prepare students to be ready to work. Students of the International Business Administration study program must be prepared to take part in practical work in both state-owned companies and private companies.

Practical work is a place for student learning to get to know the real scope in the world of work. Students can look for companies that are suitable in their respective fields. When doing practical work, students must be able to apply the knowledge they have learned. Practical work is carried out when students are in the 8th semester or final semester and must pass in the previous semester. With practical work students can add knowledge, skills, knowledge and experience which will later be applied when working.

The international business administration study program hopes that students can get to know the real world of work so that they can add insight, skills and insights and can be faster and more responsive so that they can be applied in the world of work so they can compete with the best graduates in Indonesia. The process of practical work is carried out for 6 months and each student is required to make a practical work report while doing practical work so that what is done can be accounted for.

Practical work is needed not only to gain experience, but also to know the quality when looking for a job so that companies are interested because they have good work experience. Thus, students become more competitive and have the potential to get the job they want.

In the practical work program, especially the 8th semester international business administration study program, practical work is carried out for 6 months by selecting the desired company according to ability. The practical work coordinator also provides suggestions and choices of the best practical work places for students. After deliberating, the author finally decided to do practical work in the financial sector, namely banking at PT Bank Syariah Indonesia Branch Office Duri Hang Tuah 1.

1.2 Purpose of Apprenticeship

In the practical work program, especially the 8th semester international business administration study program, practical work is carried out for 6 months by selecting the desired company according to ability. The practical work coordinator also provides suggestions and choices of the best practical work places for students. After deliberating, the author finally decided to do practical work in the financial sector, namely banking at PT Bank Syariah Indonesia Tbk Branch office Duri Hangtuah 1:

1. To know about job description at the apprenticeship.
2. To know system and procedure at the apprenticeship.
3. To know place of the apprenticeship.
4. To know kind and description of the activity at the apprenticeship.

5. To know obstacles and solution at the apprenticeship.

1.3 Significances of the Apprenticeship

Practical work basically has good benefits for students, companies where practical work and for universities. The benefits of practical work are as follows:

1. For the Student
 - a. Students get the opportunity to apply the knowledge gained during college as well as possible in the company.
 - b. Students get practical work experience based on the field of study being studied.
 - c. Students get the opportunity to be able to work together in teams that have different characters in solving problems.
 - d. Students get the opportunity to measure abilities, expertise and skills in a company.
 - e. Students get feedback from a company regarding their abilities and skills.
2. For the Company
 - a. There is good cooperation between Bengkalis State Polytechnic and PT Bank Syariah Indonesia.
 - b. Increasing the productivity of PT Bank Syariah Indonesia for the presence of practical work students at the Bengkalis State Polytechnic.
 - c. The Company Gets a positive image from the community for the practical work program for students, especially Bengkalis State Polytechnic students.
3. For the State Polytechnic of Bengkalis
 - a. Building good relations and cooperation between the State Polytechnic of Bengkalis and PT Bank Syariah Indonesia to be used as a venue for future street vendors and in recruiting new employees later.

- b. Become a place to improve vocational education programs in an effort to raise the best graduates according to the wishes of the company.
- c. To find out the academic and practical skills that have been learned during the learning process at the Bengkalis State Polytechnic while carrying out practical work at PT Bank Syariah Indonesia Tbk.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

Bank Syariah Indonesia or what is known as BSI is the result of a merger of three large banks in Indonesia. The three big banks are PT Bank Syariah Mandiri, PT Bank Rakyat Indonesia Syariah and PT Bank Negara Indonesia Syariah. The permit for the merger of the three major banks was issued on January 27, 2021 through letter Number SR-3/PB.1/2021 by the Financial Services Authority (OJK). The inauguration of the merger of the three banks was held on 1 February 2021 and was inaugurated directly by the President of the Republic of Indonesia, namely Joko Widodo at the State Palace.



Figure 2.1 PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1
Source: Processed Data 2023

The shares of PT Bank Syariah Indonesia were owned by 3 previous banks, namely PT Bank Syariah Mandiri, PT Bank BRI Syariah and PT Bank BNI Syariah. PT Bank Syariah Mandiri has the largest share in PT Bank Syariah Indonesia, which is 50.83%. PT Bank BNI Syariah by 24.85% and PT Bank BRI

Syariah by 17.25%. And the remaining shares of PT Bank Syariah Indonesia are held by individuals of 5%.

The merger of the 3 banks aims to improve services that are more complete and better, have a wider reach and to have a better capital capacity than before. This merger is supported by corporate synergy and government commitment through the Ministry of BUMN. BSI is encouraged to be able to compete with Islamic and conventional banks at the global level.

The establishment of BSI is an effort and prayer from the government to become a sharia bank that is the pride of Indonesia. BSI is expected to be able to compete and become a new energy for the national economy and contribute to the welfare of the wider community. The existence of BSI is a reflection of Sharia Banking in Indonesia to be able to provide good for the Indonesian people.

BSI's potential to continue to grow and become part of the leading Islamic bank group at the global level is very wide open. In addition to positive growth performance, climate support that the Indonesian government has a mission to create a halal industrial ecosystem and has a large and strong national Islamic bank, the fact that Indonesia is a country with the largest Muslim population in the world also opens up opportunities. Bank Syariah Indonesia has a logo that is as follows:



Figure 2.2 PT Bank Syariah Indonesia Tbk Logo's
Source: PT Bank Syariah Indonesia Tbk 2023

The Bank Syariah Indonesia logo is a combination of logotype and hologram elements. The logotype element lies in the words "BSI" and "Bank Syariah Indonesia" which are specifically designed to convey the company's identity directly to the public. The font size "BSI" is more dominant because it is part of a strategy to make the brand more recognizable to the public.

The star symbol is a hologram element that symbolizes the existence of Bank Syariah Indonesia as a means to guide goodness. In addition, the star symbol also means that Indonesian Islamic Banks are in accordance with the meaning of Pancasila as the basis of the Indonesian State to build the nation and realize the welfare of the Indonesian people.

The meaning of the golden green color used in the logo of PT Bank Syariah Indonesia has its own meaning. The green color symbolizes peace, sustainable growth and creates the spirit of the younger generation. While the gold color symbolizes optimism, togetherness and success. The combination of green and gold colors reflects the spirit of Bank Syariah Indonesia to become a modern, global bank and become the pride of the wider community.

2.2 Vission and Mission of PT Bank Syariah Indonesia

2.2.1 Vission of PT Bank Syariah Indonesia

Top 10 global Islamic Bank.

2.2.2 Mission of PT Bank Syariah Indonesia

Mission at PT Bank Syariah Indonesia Tbk it consist of 3 which are as follows:

1. Providing access to Islamic financial solutions in Indonesia
2. Serving >20 million customers and becoming a top 5 bank based on assets (500+T) and book value of 50T in 2025 .
3. To become a big bank that provides the best value for shareholders
4. Top 5 most profitable banks in Indonesia (ROE 18%) and strong valuation (PB>2).
5. To be the company of choice and the pride of Indonesia's best talents
6. A company with strong values that empowers the community and is committed to employee development with a performance-based culture.

2.3 Kind of Business

Business is an activity carried out by individuals or organizations that involve the production, sale, purchase, or exchange of goods/services with the aim of generating profit or profit. Bank Syariah Indonesia focuses on three business sectors, the three of which are Micro, Small and Medium Enterprises (MSMEs), retail and wholesale to support the development of a halal industrial ecosystem that is beneficial to the people.

In terms of the retail segment, with the existence of sharia banking services, BSI will provide a banking experience based on digital banking, service quality, and products that exceed customer expectations. For example, BSI will focus on the finance business, gold, gold installments, and other commodities. Development of sharia Islamic ecosystems such as hajj, umrah, community organizations, education and health ecosystems.

Meanwhile, in the wholesale segment, BSI will create a large medium and medium scale financing syndicate. BSI encourages wholesale sharia product innovation by optimizing sharia cash contracts, such as musyarakah and mudharabah.

At BSI, there are several products and services owned. These products and services are divided into several sections, as follows:

1. Savings

The first product from PT Bank Syariah Indonesia is savings, an explanation of several types of savings is as follows:

a. BSI Business Savings

This savings has a mudharabah muthlaqah contract that uses the rupiah currency so that the transactions carried out will be easier for the self-employed segment. The daily transaction limit tends to be bigger. If you use the BSI business savings product, you will get several benefits such as free transfer fees with a minimum balance of IDR 10 million and more competitive transaction limits.

b. BSI Classic Savings

This type of savings can also be used as an investment fund that can accommodate deposits of cash collateral or goodwill. To be able to have this type of savings product, when registering, make sure you have an NPWP and a collateral account.

c. BSI Easy Mudharabah Savings

As the name implies, this savings product uses a mudharabah contract so that funds invested in Islamic bank savings are channeled into sectors that are guaranteed halal.

d. BSI Easy Wadiah Savings

The contract used for this savings is a wadiah yad dhamanah contract. In this case customers can deposit their funds with the bank without worry because they will be managed based on shar'i values. that way, the balance in the savings will never decrease because there are no deductions.

e. BSI Junior Savings

This savings product is intended for children or students who are under 17 years old. The goal is for children to have the motivation and encouragement to save from a young age. The initial balance for the minimum deposit from this savings is 100 thousand rupiah.

f. BSI Education Savings

BSI education savings are aimed at someone who wants to save for their education needs on a regular basis. Usually there is a main account that will automatically debit each month to the education account according to the nominal when the account book was created.

g. BSI Pension Savings

This savings is intended for individual customers who have been registered with various Pension Management Institutions that partner with related banks. BSI directly cooperates with Taspen for managing pension savings.

h. BSI Planned Savings

This type of savings is suitable for use by individuals who want to do financial planning to make it more focused and certain. The way to save is using the auto-debit system from the customer's master account according to the desired nominal once a month. Later customers will experience a variety of benefits such as getting certainty of achieving the target fund, competitive profit sharing that is almost equivalent to the deposit ratio of the board, free sharia insurance protection (premiums paid by the bank).

i. BSI Student Savings Account

Student savings savings are aimed at customers who are still in school. The advantages are free monthly administration fees, free cash withdrawal fees, and a light initial deposit of IDR 1,000. The requirements for opening an account are in the form of a birth certificate/KK/KIA/NISN which includes the NIK and a statement letter of parental or guardian approval.

j. BSI Forex Savings

Forex savings are savings that use foreign currencies such as dollars. Savings in dollar currency, where withdrawals and deposits can be made at any time or according to bank regulations, with a choice of Wadiah Yad Dhamanah or Mudharabah Muthlaqah contracts. Funds (USD) are safe and available at any time, online at all Bank Syariah Indonesia branches, low monthly administration fees with a minimum

initial deposit of USD100 and the requirements for opening an account are only KTP and NPWP.

k. BSI My Savings

Savings with a Wadiah Yad Dhamanah contract that provides easy terms for opening an account, getting E-banking facilities, namely BSI Mobile, BSI Net Banking and Transaction Notifications. Get BSI Debit which functions as an ATM and debit card, as well as easy distribution of zakat by making a minimum initial deposit of IDR 20,000.

l. BSI Hajj Savings

As a Sharia Bank, of course BSI has a Hajj savings product, Bank Syariah Indonesia. The type of savings is divided into two, namely savings for hajj and young hajj. Through this type of BSI savings, the customer's sacred intention to go to Baitullah will be realized. Hajj and Umrah planning savings are valid for all ages based on sharia principles with Wadiah and Mudharabah contracts. This savings is not subject to monthly administration fees and is equipped with ATM card facilities and E-Channel facilities if it has been registered with Siskohat (gets a portion). Opening and paying off can also be done online at a minimum age of 12 years.

m. BSI Junior Savings

Savings intended for children and students under the age of 17 to encourage a culture of saving from an early age with PAUD/TK/SD/SMP/SMA/Madrasah Student status (MI, MTS, MA) or equivalent. The advantages of this product are getting a bonus, free monthly administration fees, and the child's name is listed on the savings book and ATM in the child's name.

2. Gold

Bank Syariah Indonesia also provides gold products as below:

a. BSI Installment Gold

The first product is BSI Installment Gold which you can use to finance gold bullion. The minimum weight of gold is grams and for a certain period of time. The margin for civil servants is different from non-civil servants. This is because it is influenced by several reasons, one of which is income.

b. BSI Pawn Gold

The next gold product that you can use at BSI is in the gold pawn type. This product will provide financing guarantees as an alternative to cash. Nominal for gold mortgage financing from IDR. 500,000 to IDR. 250,000,000. customers only need to bring gold bars or jewelry and an identity card.

3. Financing

In addition to savings, gold and transaction products, Bank Syariah Indonesia also provides transaction services, namely the following:

a. BSI Griya

BSI Griya Hasanah is a program that aims to assist customers in the process of financing houses using sharia principles. The house can be a new house, second, shop or apartment. This financing makes it easier for customers to buy their dream home. The groups that are allowed are among civil servants, doctors and so on.

b. BSI Griya Simuda

In this program, it is also to assist customers in the process of owning houses, shop houses, apartments. However, Griya Simuda's financing is only for young people aged 21 to 40 years.

c. BSI KUR Micro

BSI KUR Micro is a financing program for customers who are starting a business. This financing is intended for working capital and investment. Funds obtained in financing start from 10 million. Businesses that can be provided with financing are businesses that are active and have a stable income. Customers who can apply are only customers who are twenty-one years of age and over and have complete requirements.

d. BSI Mitraguna Berkah

BSI Mitraguna Berkah can be used for various payment purposes such as paying for housing, medical expenses, other needs whose installments are fairly light and stable. Limit funding for doctors to two billion, and employees to one point five billion. For customers who wish to apply for financing, they must payroll at BSI.

e. BSI Oto

BSI Oto is a financing program for customers who wish to own a motorized vehicle in the form of a motorcycle or a new car or a used vehicle. BSI works closely with dealers to speed up and simplify the process.

f. BSI Pension Blessings

The BSI Blessing Pension is a special type of loan for retired State Civil Apparatus (ASN), ASN widows, retired employees of state-owned enterprises (BUMN) and others. Limit up to three hundred fifty million (IDR 350,000,000) financing up to fifteen (15) years.

2.4 Organization Structure

The organizational structure is a chart that efficiently describes the duties, authorities and responsibilities in a company so that cooperation within a company can be established effectively and efficiently. The company's

organizational structure plays an important role in achieving the goals that have been set and planned by a company.

Without a good organizational structure, it will affect the smooth running of the company's activities. The organizational structure of PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1 follows the type of organization in which the distribution of authority is direct and complete from the leadership to the subordinates. The following is a picture of the organizational structure of PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1:

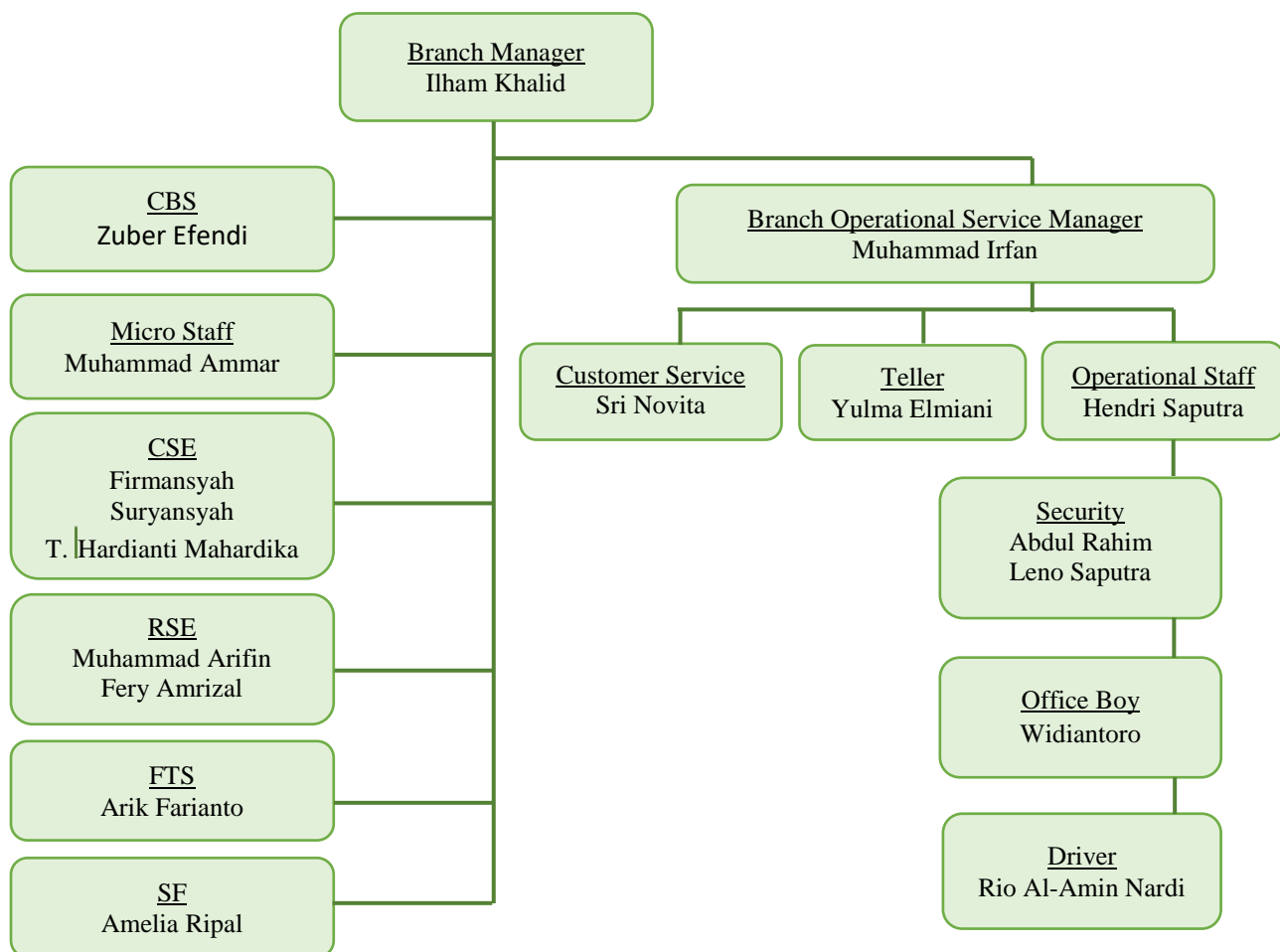


Figure 2.3 Organization Structure

Source: PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1

Each position in a company has its own duties and responsibilities. Duties and responsibilities of positions at PT Bang Syariah Indonesia branch office Duri Hang Tuah 1 are as follows:

1. Branch Manager

The Branch Manager usually has the duty to act as someone who represents management at the Indonesian Sharia bank branch office Duri Hang Tuah 1 to lead operational processes and set office strategies in achieving targets set by the head office.

Branch managers have the authority to lead, manage, supervise, control, develop activities and utilize branch office facilities to achieve goals in marketing, operational and branch service activities that are effective and efficient in accordance with the targets set. In addition, he has detailed duties, namely having the obligation to formulate operational strategies at branch offices starting from the preparation of work programs and budgets, operational plans (action plans), workloads and targets for each section under them.

2. Branch Operational Service Manager

Branch Operational Service Manager is someone who aims to approve and authorize transactions in accordance with the authority given and based on applicable procedures and manage operational procedures within a Bank.

3. Consumer Banking Staff

Consumer Banking Staff (CBS) is a marketing person whose job is to do company marketing and find new financing customers. Its main task is to pursue sales targets, promote products and find new customers, introduce and offer financing products and maintain good relations with customers and prospective customers.

4. Micro Staff

Micro staff tasked with conducting marketing activities in the micro segment to debtors with the aim of achieving credit targets in accordance with predetermined, conducting initial verification of prospective customers, ensuring the completeness of credit documents, maintaining the quality of

financing for existing customers, and implementing a disciplined sales process.

5. Consumer Sales Executive (CSE)

Consumer Sales Executive (CSE) plays a role in assisting Consumer Banking Staff (CBS) to market products in order to achieve targets set by the company. The main duties of the Customer Sales Executive are to introduce and market banking products, find new customers, analyze customer loans, both banking and non-banking, and also process disbursement of funds.

6. Retail Sales Executive (RSE)

Retail Sales Executive (RSE) is responsible for product promotion to support sales achievement, preparing work plans, achievement projections, sales planning, productivity plans, listing all clients in the system and necessary information such as prices, codes and segments, prospecting activities with groups or individuals, as well as assisting Micro Staff in analyzing customer business, finding customers, processing and also withdrawing funds.

7. Funding Transaction Staff (FTS)

Funding Transaction Staff (FTS) is a marketing engaged in banking or financing. Someone who acts as an FTS is usually tasked with finding customers, establishing good relations with customers and potential customers, promoting, marketing, and introducing the bank's own products.

8. Sales Force (SF)

Sales force is a team in the company whose job is to sell products and services to prospective customers. The sales force is also tasked with identifying sales opportunities, developing relationships with customers, and converting opportunities into successful sales.

9. Operational Staff

Operational staff is someone who assists the Branch Manager in branch office operations to achieve results with predetermined targets. In addition, operational staff must also ensure that branch office operational activities are managed according to applicable regulations and that the branch operational area targets are achieved according to the conditions provided by the head office.

10. Customer Service

Customer service is someone who has the main task of serving all customers. The services provided are in the form of making passbooks, ATMs, activating Mobile Banking, providing information about existing products at BSI, and helping serve customer complaints such as swallowed and lost ATMs saving book.

11. Teller

Teller is someone who is in charge of serving customers related to deposit, withdrawal, money exchange transactions and payments both cash and non-cash based on instructions from customers and established policies, reports and transactions that occur every day.

12. Security

Security is someone who maintains the security of the Bank Syariah Indonesia office, greets customers at the main door with greetings, helps every customer in and out of the office, and is always ready to deal with situations that occur.

13. Office Boy

The main task of Bank Syariah Indonesia KCP Duri Hangtuh I's office boy is to maintain the cleanliness of the office for the convenience of employees and customers and to assist other employees when needed.

14. Driver

A driver is someone who has the task of escorting bank leaders and employees who wish to travel regarding bank operations and maintain operational vehicles.

2.5 The Working Process

In carrying out practical work, the writer is placed in three parts, namely the service, operational and marketing sections. The following are the duties and authorities of each section:

1. Service Department

The service department or commonly called the frontliner is the front guard in a bank. Frontliner is someone whose job is to serve customer needs, provide explanations to customers or prospective customers. The following are the duties of a frontliner:

- a. Providing a smile and the best service to all customers and prospective customers.
- b. Provide an explanation of the products and services provided by the Bank to customers and prospective customers.
- c. Provide services to customers or prospective customers when they wish to open an account book offline or through BSI Mobile online.
- d. Provide services to customers when they want to replace the account book.
- e. Provide services to customers when they want to replace the ATM.
- f. Providing services to customers when they want to make withdrawal and deposit transactions in cash or non-cash.
- g. Provide services to customers when they want to exchange money.
- h. Photocopy of KTP and other supporting documents when wanting to make transactions at the Bank.
- i. Writing a receipt for a new ATM or ATM replacement.
- j. Recap customer account numbers on the account opening barsheet.

- k. Recap and complete daily transactions and provide a verification stamp on the customer transaction sheet.
- l. Sorting money between feasible and not feasible for ATM machines and withdrawals at tellers.

2. Operational Department

The Bank's operational department is the part that is responsible for operational activities in a bank. The following are bank operational tasks:

- a. Ensuring that the stock of money in the bank is sufficient and does not exceed the capacity set by the bank.
- b. Ensuring computers are safe and proper for use by every employee.
- c. Ensuring outgoing and incoming letters comply with bank regulations.
- d. Take care of bank administration, correspondence and finances.
- e. Manage incoming and outgoing money in the bank.

3. Micro Marketing and Consumer Marketing Department

The BSI marketing department is generally tasked with finding financing customers, the following are the tasks in the marketing department:

- a. Make a BI checking application to find out information on the credit history or loans of prospective customers at other banks or other non-bank financial institutions.
- b. Input customer data applying for credit/loans at other banks or other non-bank institutions.
- c. Enter KUR (People's Business Credit) customer data in the financing form in writing.
- d. Archiving KUR financing files (People's Business Credit).
- e. Make payments for financing installments in cash for KUR (people's business credit) customers.
- f. Enter partner customer data (consumer) in the financing form in writing.
- g. Archiving partners' (consumer) financing files.

- h. Photocopy of documents or files for financing or loan requirements for customer disbursement.
- i. Fill in the opening of the guarantee handover from the micro or consumer to the back office as proof that the guarantee provided by the customer has been returned to the customer.

2.6 Document Used for Activity

In carrying out apprenticeship work at PT Bank Syariah Indonesia, there are several documents needed to complete a transaction. The documents used are as follows:

1. Sample Signature Card (KCTT)

Figure 2.4 Sample of Signature Card
Source: Processed Data 2023

The picture above is an image of a sample signature card used by a customer to sign when opening a passbook at a bank. This card is intended for duplicates that are kept at the branch office as a layered control for customers who will access the safe deposit box.

2. Application Form for Opening an Individual Fund Product Account.

The image shows a form titled 'Aplikasi Pembukaan Rekening Produk Dana Penawaran' (Application for Opening Offered Product Account) from Bank Syariah Indonesia. The form is divided into several sections for data entry, including personal information, contact details, and account preferences. It features a grid-like structure for inputting various data points.

Figure 2.5 Application Form for Opening Saving Book
Source: Processed Data 2023

The picture is a form for opening an individual fund product account at Bank Syariah Indonesia. This form is used when an individual customer wants to open his own savings book. Other requirements are identity cards, family cards and NPWP if any.

3. Form Debit Card

The image shows a form titled 'Aplikasi Kartu Debit Bank Syariah Indonesia / Bank Syariah Indonesia Debit Card Application'. It includes fields for personal data, contact information, and specific details for the debit card application. The form has a structured layout with various input fields and checkboxes.

Figure 2.6 Form Debit Card (ATM)
Source: Processed data 2023

The debit card form is a form that must be filled in so that the customer can get a debit card or ATM when opening a passbook. This form contains complete data from the customer.

4. Pasbook Replacement Form

PERMOHONAN BUKU TABUNGAN

Kepada Bank Syariah Indonesia
Cabang Bengkulu
Tanggal :

Sehubungan dengan habis/rusak/cacatnya Buku Tabungan

Atas Nama :
No. Rekening :
No. Buku Lama :
No. Buku Baru :

Mohon diterbitkan Buku Tabungan baru atas nama tersebut diatas.

Dengan diterbitkannya Buku Tabungan ini, maka segala resiko dan kerugian yang timbul atas penyalahgunaan Buku Tabungan sepenuhnya menjadi Tanggung Jawab saya/kami.
*) coret yang tidak perlu

Figure 2.7 Passbook Replacement Form

Source: Processed Data 2023

The account book replacement form is required when a customer wants to replace the savings book because the savings book is full or damaged. This form is very simple because all customer data already exists when the savings book is opened for the first time. When changing books, customer balances stored in the previous book will not be lost or deducted. The account number also remains the same as before, only the books have changed.

5. Passbook Closing Form

Penutupan Rekening
Account Closing

Bismillah
Kepada PT Bank Syariah Indonesia Cabang Tanggal

Harap diisi dengan huruf cetak / Print in with block letter

Efektif hari ini, harap tutup rekening kami yang ada pada Bank saudara
Effective immediately please close my account with you

Nomor Rekening
Account Number

Nama Rekening
Title of Account

Alamat
Address

Alasan penutupan rekening
Reason for closing account

Pindah tempat tinggal
Living country

Alasan lain
Other

Nomor Rekening
Account Number

Tanda tangan /Signature/Stamp

Nama

Saldo akhir / Tanggal
Last balance / Date

Biaya tutup rekening
Closing account charges

Biaya Lain
Other

Biaya Seluruhnya
Total charges

Jumlah yang dibayarkan
Amount paid

sure

Figure 2.8 Passbook Closing Form

Source: Processed Data 2023

The savings book closing form is a form for customers when they want to close their savings or accounts at Bank Syariah Indonesia for certain

reasons. For this transaction, a fee of is usually charged IDR 20,000 per customer. When closing the book, the savings book is cut. This deduction works for bank records. Archives require cover only, and are also given back to the original owner in the contents section.

6. Customer Services Form

Figure 2.9 Customer Services Form

Source: Processed Data 2023

The customer service form is a form that is used when a customer wants to request services other than opening a savings book, such as replacing existing data due to an error, reprinting an ATM or debit card, requesting a checking account and other services.

7. Cash Deposit Form

Figure 2.11 Cash Deposit Form

Source: Processed Data 2023

The cash deposit form is a form that is commonly used to complete data when you want to deposit or deposit money at a bank. This form contains customer data and deposit amount.

8. Cash Withdrawal Form

The image shows a 'Cash Withdrawal Form' from Bank Syariah Indonesia (BSI). The form is titled 'Aplikasi Penarikan Withdrawal Form' and includes the following fields and sections:

- Customer Information:** Name (Bomilalahirahmanirahim), Branch (Cabang), and Date (Tanggal).
- Transaction Details:** Amount (Jumlah), Currency (Mata Uang), and Transaction Type (Jenis Transaksi).
- Account Information:** Account Number (Nomor Rekening) and Account Name (Nama Pemilik Rekening).
- Signatures:** Teller's Signature (Tanda Tangan Teller) and Customer's Signature (Tanda Tangan Pemilik Rekening).
- Other Fields:** Validation (Validasi), Transaction Type (Local/Inter-branch), and Currency (Local/Foreign).

Figure 2.10 Cash Withdrawal Form
Source: Processed Data 2023

A cash withdrawal form is a form required when a customer wants to withdraw funds stored in a bank. The form contains the customer's name, account number, withdrawal amount, customer's signature and others.

9. Application BSI Mobile

The image shows the 'Application for BSI Mobile' form. The form is titled 'Aplikasi BSI Mobile Application for BSI Mobile' and includes the following fields and sections:

- Customer Information:** Full Name (Nama Lengkap) and Cellular Phone Number (Nomor Telepon SELLER).
- Account Information:** Customer Account Number (Daftar Nomor Rekening Nasabah).
- Declaration:** A section where the customer declares that the data is true and correct, and they agree to the terms and conditions of the BSI Mobile application.
- Signatures:** Teller's Signature (Tanda Tangan) and Customer's Signature (Tanda Tangan Pemilik Rekening).
- Other Fields:** Transaction Type (Local/Inter-branch) and Currency (Local/Foreign).

Figure 2.12 Application for BSI Mobile
Source: Processed Data 2023

The BSI Mobile Form is the form used by the customer when the customer activates BSI Mobile at the Bank. BSI Mobile is a Mobile Banking

application provided by the Bank to make it easier for customers to transact remotely anywhere and anytime. This document is used when the savings book opening has been successful and has been actively used.

10. BI Checking Form

FORMULIR PEMBINAAN INFORMASI DEBITUR (Dab)

NASABAH INDIVIDUAL

No. : 02/204 / Dab/227
 Tanggal Penarikan : 08-05-2023
 Detail : Pemeriksaan Informasi Debitur
 Tujuan : Pembinaan keefektifan fasilitas pembiayaan

Mohon lakukan BI Checking, dengan data sebagai berikut:

Data Debitur 1
 DNI :
 Nama :
 No. KTP :
 Tempat/Tgl. Lahir :
 Alamat :

Data Debitur 2
 DNI :
 Nama :
 No. KTP :
 Tempat/Tgl. Lahir :
 Alamat :

Maka kami memohon bantuan anda memperoleh informasi mengenai calon debitur tersebut diatas dari data yang ada di Otoritas Jasa Keuangan.

Pamohon/Penerima Data (Deb)	Petugas (Deb)	Mengetaha
Ferry Anzilal MBR	Hendri Saputra General Support Staff	Muhammad Han BOS Manager

Figure 2.13 BI Checking form

Source: Processed Data 2023

The BI Checking form is a debtor information system form that is used to check the credit history of prospective customers. Usually used by banks to view customer credit history at banks or other non-bank institutions in the form of loans, mortgages and motor vehicle loans.

11. Micro People Business Credit (KUR) Application Form

FORMULIR PEMBINAAN INFORMASI DEBITUR (Dab)

BSI

KUR

NO. :
 TGL. :
 DETAIL :
 TUJUAN :

Mohon lakukan BI Checking, dengan data sebagai berikut:

Data Debitur 1
 DNI :
 Nama :
 No. KTP :
 Tempat/Tgl. Lahir :
 Alamat :

Data Debitur 2
 DNI :
 Nama :
 No. KTP :
 Tempat/Tgl. Lahir :
 Alamat :

Maka kami memohon bantuan anda memperoleh informasi mengenai calon debitur tersebut diatas dari data yang ada di Otoritas Jasa Keuangan.

Pamohon/Penerima Data (Deb)	Petugas (Deb)	Mengetaha
	Hendri Saputra General Support Staff	

Figure 2.14 Micro People Business Credit (KUR) Application Form

Source: Processed Data 2023

The application form for People's Business Credit or commonly referred to as KUR Micro is filled in when the customer wants to make a loan or credit in the Micro section. This loan aims to assist customers in carrying out their business for working capital and customer investment.

12. Mitraguna BSI Form

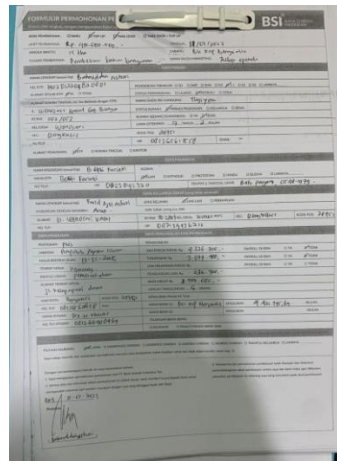
The image shows a BSI Mitraguna application form. The form is titled 'FORMULIR PERMOHONAN MITRAGUNA' and includes the BSI logo. It contains several sections for data entry, including personal information (name, address, phone number), identification details (ID card number, NIK), and financial information (monthly income, assets, liabilities). There are also fields for the applicant's signature and the date of application.

Figure 2.15 Mitraguna BSI Application Form
Source: Processed Data 2023

The BSI Mitraguna application is used when a consumptive financing customer applies for a Mitraguna loan. These loans usually have large disbursements. This document is used when marketing wants to write Mitraguna customer personal data at BSI. The personal data that is filled in must be complete including the total base salary of the customer and partner.

13. Gold Installment Application Form

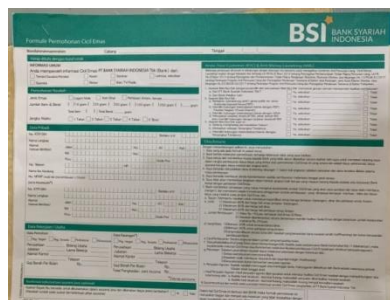
The image shows a BSI Gold Installment application form. The form is titled 'FORMULIR PERMOHONAN GUNTING' and includes the BSI logo. It features a large table with multiple columns and rows, likely for recording installment payments, interest rates, and other financial details. The form also includes sections for personal information and a signature line.

Figure 2.16 Gold Installment Application Form
Source: Processed Data 2023

The gold installment form is a form that is filled out when a customer wants to apply for BSI gold installment program financing. This form contains the customer's personal data and the amount of gold along with the monthly installment amount. If it is appropriate, the customer and the bank will sign this form and the gold can be taken when the installment is complete. This document contains two pages when viewed.

14. Non Individual Fund Account Opening Form

The form is titled "APLIKASI PEMBUKAAN REKENING DANA NON PERORANGAN" (Non-Individual Fund Account Opening Application Form) and features the BSI logo. It is divided into several sections:

- Header:** Includes "CADANG" (Customer) and "TANGGAL" (Date) fields, along with a "CIF" (Customer Identification Number) field.
- DATA NASABAH (C/F) NON PERORANGAN:** This section contains numerous checkboxes and text fields for personal and organizational data, such as "Jenis Nasabah" (Customer Type), "Alamat" (Address), "No. Telp." (Phone Number), and "Nama Perusahaan" (Company Name).
- STRUKTUR MANAJEMEN:** A table with columns for "No.", "Nama Lengkap" (Full Name), "Jabatan" (Position), "Kartu Identitas" (ID Card), "Materai NPWP" (NPWP Stamp), and "Kebangsaan" (Nationality). It is used to record the details of the organization's management.

Figure 2.17 Non Individual Fund Account Opening Form
Source: Processed Data 2023

There are various accounts at BSI, one of which is a non-individual account. This product is used for making account books for organizations, groups, schools, mosques and others. To create this account, the identity cards of the group leader and treasurer and the signatures of both are required. The account book name is the name of the organization or group name, not the name of the chairman or treasurer.

15. Hajj Saving Form

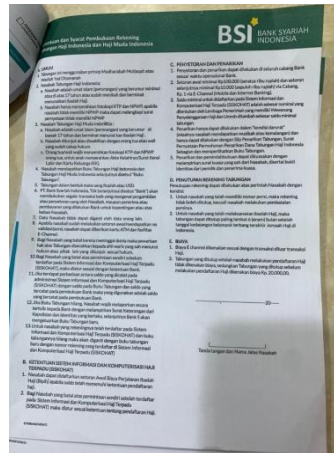


Figure 2.18 Hajj Savings Form
Source : Processed Data 2023

Hajj savings is a BSI product that has long been known to the public. This document is used when a customer wants to create a Hajj account or directly register for Hajj to get a departure seat. This document contains 1 sheet which explains the requirements for the pilgrimage of prospective pilgrims.

16. Child Account Opening Form

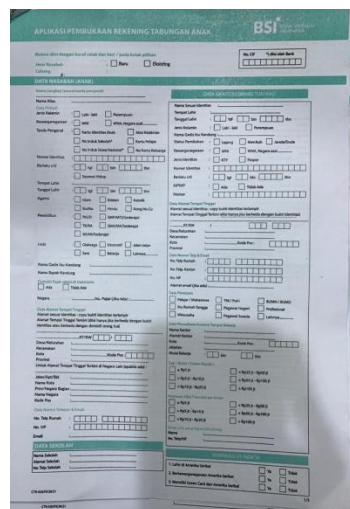


Figure 2.19 Child Account Opening Form
Source : Processed Data 2023

At BSI there are also children's savings, the picture above is a picture of the BSI child savings form. Children under 17 years of age use this form

when creating an account book. Usually, the mother's identity card and child's identity card and family card are also included.

17. Statement Letter does not have NPWP

Figure 2.20 Statement Letter does not have NPWP
Source: Processed Data 2023

The picture above is an image of a form that does not have an NPWP. This form is needed when a customer wants to make a book of accounts but does not yet have an NPWP, even though he is a taxpayer. This form contains the customer's personal data in the form of name, address, identity number, account number and the date the account book was created.

18. Gold Installment Brochure

Berat Emas (gram)	Harga Per Gram **	Harga Beli Emas	Uang Muka (20%)	Pembayaran (80%)	Angsuran Per Bulan				
					12 Bulan	24 Bulan	36 Bulan	48 Bulan	60 Bulan
100	983,000	98,300,000	19,660,000	78,640,000	6,869,071	3,583,634	2,491,591	1,947,638	1,622,912
50	985,000	49,250,000	9,850,000	39,400,000	3,441,022	1,795,463	1,248,350	975,800	813,107
25	980,000	24,500,000	4,900,000	19,600,000	1,711,778	893,174	620,997	485,421	404,890
10	980,000	9,800,000	1,960,000	7,840,000	684,711	357,270	248,399	194,169	161,796
5	984,000	4,920,000	984,000	3,936,000	343,753	179,364	124,706	97,481	81,228

Figure 2.21 Gold Installment Brochure
Source: Processed Data 2023

One of BSI's products is gold installments. The picture above is the BSI gold installment brochure. In the BSI gold installment brochure, there is a

gold weight in grams, gold purchase price, down payment, remaining financing, and monthly installment amount. The nominal purchase price for gold in the brochure is not a reference, but only as an example. Because the price of gold changes all the time. Installment gold is a type of 24-karat gold or 99.9% gold content. The gold is retro and serty.

19. Pilgrimage Organizing Fee Deposit Form

BSI
BANK SYARIAH
INDONESIA

SETORAN BIPIH

NO. POSEI : 0108082896
BANK : 0108080101
KANTOR : KOP BENGKALIS DUMAH
ALAMAT : JL. HANICUTUJAH NO.35 BENGKALIS

TANDA BUKTI SETORAN PELINAHAN
BIAYA PENYELENGGARAAN IBADAH HAJI TAHUN 1444 H / 2023 M

NAMA JEMAAH HAJI : LIPK
BIBIKTI : THALAHADULLAH
JENIS SELAMEN : PERSEPUJIAN
TEMPER LAHIR : PINDAMAN
TANGGAL LAHIR : 31/03/1988
ALAMAT : JL. SUGIRMAN RT01 RW02
KODE POS : 87113
DESA / KELERAHAN : DAMKIN
KECAMATAN : BENGKALIS
KABUPATEN / KOTA : KAB. BENGKALIS
PROVINSI : RIAU

EMBARSAJIS : 8711
SETORAN AWAL : Rp. 20.000.000
SETORAN PELINAHAN : Rp. 22.420.300,00
BIAYA BIPIH : Rp. 47.420.300,00
TERDAFTAR : EMPRT PULUH TUJUH AJTA EMPYR RATUS DUA PULUH BEMBLAN RIBU TIGA RATUS DELAPAN KOMA NOL NOL.

REVISI 17 APRIL 2023
OTORISASI OLEH :
M. ALIFAN
BOSM

DISETOR OLEH :
LIPK

Saya memberikan kuasa kepada PT. Bank Syariah Indonesia untuk memberikan informasi data Saya kepada Kementerian Agama dalam rangka Biaya Penyelenggaraan Ibadah Haji (BPIH).
Saya ini Saya bertanggung jawab dari pihak saya. Dengan vrasandatangan bukti Setoran BIPIH, Saya tanduk pada kemauan dan terdapat di Kementerian Agama maupun di PT Bank Syariah Indonesia.

dan Calon Jemaah:
Sah segala melapor kepada Kementerian Agama semampat selanjut-lambatnya 5 (lima) hari kerja setelah tanggal Setoran Awal BIPIH;
Sah segala melapor kepada Kementerian Agama semampat selanjut-lambatnya 3 (tiga) hari kerja setelah tanggal pelunasan BIPIH;
BIPIH dilakukan di Kantor Kementerian Agama setempat.

Lembar 2
KANTOR CABANG BANK

Figure 2.22 Pilgrimage Organizing Fee Deposit Form
Source: Processed Data 2023

The picture above is an image of the document for the payment of the costs of organizing the pilgrimage or abbreviated as the BIPIH deposit document. This document is needed when a prospective haj pilgrimage customer pays off the pilgrimage fees at BSI through the Ministry of Religion of the Republic of Indonesia. This document contains the pilgrim's validation number, name of the pilgrim, address, identity number, customer's address, registration fee and haj payment fee.

20. BSI Oto Brochure

Model	Spesifikasi	Varian	Warna	Transmisi	Kecepatan	Waktu Akselerasi	Waktu Rem	Waktu Akselerasi	Waktu Rem	Waktu Akselerasi	Waktu Rem
New Avanza 1.5 Turbo	1500 cc	1.5 Turbo	Putih	Manual	180 km/h	10.5 detik	4.5 detik	10.5 detik	4.5 detik	10.5 detik	4.5 detik
New Creta 1.5 CVT	1500 cc	1.5 CVT	Putih	CVT	180 km/h	10.5 detik	4.5 detik	10.5 detik	4.5 detik	10.5 detik	4.5 detik
New Creta 1.5 Turbo	1500 cc	1.5 Turbo	Putih	Manual	180 km/h	10.5 detik	4.5 detik	10.5 detik	4.5 detik	10.5 detik	4.5 detik

Figure 2.23 BSI Oto Brochure
Source: Processed Data 2023

The picture above is a BSI oto brochure. That is one of the BSI products that makes it easy for customers to buy their dream vehicle on credit at BSI. The brochure contains the type of vehicle and the selling price.

21. Education Savings Form

Figure 2.24 Education Savings Form
Source: Processed Data 2023

Education savings is one of the most popular BSI products. The savings system is auto-debit from the main account. The image above is an image of an education savings form. The form contains the identity of the owner's personal data.

CHAPTER III

SCOPE OF THE APPRENTISECHIP

1.1 Job Description

At PT. Bank Syariah Indonesia Branch Office Duri Hangtuh 1, the author is placed in three parts, namely in service, operational and in the marketing department. The author alternates with other students once a week to switch positions of these three sections.

The service department is the part in charge of serving customers and explaining the products and services to be offered to customers or prospective customers. In the service section, the author is given the following responsibilities and authorities:

1. Opening a new savings book offline or online.
2. Replace the account book.
3. Replace debit or ATM cards.
4. Write a list of account book openings on the account bar sheet.
5. Write a list of customer ATM numbers on the ATM bar sheet.
6. Prepare an account opening form.
7. Assist customers in making deposit and withdrawal transactions.
8. Serving new money exchange.
9. Prepare documents for paying off pilgrims.
10. Verify the customer service transaction form.

Furthermore, the author is placed in the operational section. The operational section is the part in charge of facilitating administrative, financial and filing management to support the smooth implementation of activities. In the operational section the author is given the following duties and responsibilities:

1. Recap the list of customer gold installment financing.
2. Recap list of deposit disbursements.
3. Recapitulate a list of personal data of gift party program customers.

4. Recapitulate a list of customer personal data for special gifts (Hajj savings).
5. Recapitulate the personal data list of abatana customers.
6. Separating and keeping collateral (collateral) for financing customers.
7. Sort and prepare money for ATM machines and daily transactions.
8. Calculating riyal money for pilgrims 2023.

The time part is the marketing part. There are two marketing departments at BSI, namely Micro and Consumer. The marketing department is the part that carries out the process of financing, disbursement and funding. In this section employees are assigned to find customers such as entrepreneurs, civil servants and pensioners. In the marketing section, the author is given the following tasks:

1. Create a BI Checking application form.
2. Enter customer data for Micro KUR financing.
3. Complete Micro KUR debtor data.
4. Make a cash deposit for Micro debtor installments.
5. Doubling the requirements document for Micro KUR financing.
6. Separating the KUR Micro and BSI Mitraguna consumer documents.

3.2 System and Procedure

Procedure is a systematic sequence of a job that has several people in a section that aims to make rules and the same treatment of everything that happens. The procedures that are usually carried out at PT Bank Syariah Indonesia when carrying out practical work are as follows:

1. Working Hours

Working hours of apprenticeship are carried out in accordance with the rules at Bank Syariah Indonesia. The work schedule for practicers at PT Bank Syariah Indonesia branch office Duri Hangtuh 1 is as follows:

Table 3.1 Working Hours

No.	Day	Working Hours	Rest
1.	Monday	07:30 – 17:00 WIB	12:00 - 13:30 WIB
2.	Tuesday	07:30 – 17:00 WIB	12:00 - 13:30 WIB
3.	Wednesday	07:30 – 17:00 WIB	12:00 - 13:30 WIB
4.	Thursday	07:30 – 17:00 WIB	12:00 - 13:30 WIB
5.	Friday	07:30 – 17:00 WIB	11:30 - 13:30 WIB

Source: PT Bank Syariah Indonesia KCP Duri Hang Tuah 1

From the table above it is explained that the working hours of PT Bank Syariah Indonesia branch office Duri Hangtuh 1 from Monday to Friday start at 07:30 to 17:00 WIB. Break time from Monday to Thursday starts at 12:00 to 13:30, but on Friday the break starts at 11:30 to 13:30 WIB.

2. Work Uniform

Every company has a different work uniform. At PT Bank Syariah Indonesia branch office Duri Hangtuh 1, the work uniform is as follows:

Table 3.2 Work Uniform

No.	Day	Type of Clothes
1.	Monday	Batik Clothes
2.	Tuesday	Formal Clothes
3.	Wednesday	Batik Clothes
4.	Thursday	Casual Clothes
5.	Friday	Casual Clothes

Source: PT Bank Syariah Indonesia KCP Dri Hamg Tuah 1

Table 3.2 above describes the uniforms that are worn when working. The uniform is different every day. Mondays wear uniform batik clothes, Tuesdays wear formal clothes, Wednesdays wear batik clothes, Thursdays and Fridays wear casual clothes.

3. Employee Absences

Every company must have a different method of absenteeism. At PT Bank Syariah Indonesia, attendance is carried out with the SIKAD account, namely the craft and outsourcing information system. During attendance, employees are asked to answer questions that aim to verify. Attendance is done twice a day. The first is done when it's time to enter then the second is when it's time to go home. If the employee is not absent during the time to go home, he will be subject to sanctions according to the provisions that have been in effect.

4. Morning Briefing



Figure 3.1 Morning Breafing
Source: Processed Data 2023

Every company has its own habits that become a culture. At PT Bank Syariah Indonesia branch office duri Hangtuh 1 has a habit of Morning Briefing with all employees. Morning Briefing is held every Monday to Friday. The morning briefing starts at seven thirty minutes. The Morning Briefing begins with the chants of BSI and then continues with the chanting of Asmaul Husna together. When finished, then proceed with reading the holy verses of the Koran respectively. Furthermore, when it is finished, it is continued by reading a prayer led by a male employee. Next is a briefing by

BOSM and BM. When finished, the morning briefing will be closed with BSI chants.

3.3 Place of Apprenticeship

The apprenticeship was held at PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1 which is located on Jl. Hangtuh, Bengkalis District, Bengkalis Regency. Internships are held every Monday to Friday. Enter at 07:30 and leave at 17:00. The internship activities are carried out for 6 consecutive months from February 1 to July 31, 2023. The author's internship is divided into three places, namely the service, operational and marketing departments. Within a week, the writer changes places with other intern students until the internship is over.

Table 3.3 Daily Activities of February 1 to February 3 2023

No.	Day/date	Description of Activities	Place
1.	Wednesday February 1, 2023	<ol style="list-style-type: none"> 1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers. 	Service
2.	Thursday February 2, 2023	<ol style="list-style-type: none"> 1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers. 	Service
3.	Friday February 3, 2023	<ol style="list-style-type: none"> 1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers. 	Service

Source: *Processed Data 2023*

Table 3.3 is the first week of practice work activities in February. This week the author is placed in a service that is tasked with assisting customer services and tellers in serving customers in the process of creating new accounts, cash deposits and cash withdrawals. Then in the afternoon the writer recapitulated the opening of the account book and the ATM number in the book that had been provided by customer services.

Table 3.4 Daily Activities of February 6 to February 10 2023

No.	Day/date	Description of Activities	Place
1.	Monday February 6, 2023	1. Counting and sorting money for ATM machines and Transactions.	Operational
2.	Tuesday February 7, 2023	1. Recapitulating the list of Installment Gold programs. 2. Record the number of collateral or financing guarantees.	Operational
3.	Wednesday February 8, 2023	1. Counting and sorting cash for ATM machines and transactions.	Operational
4.	Thursday February 9, 2023	1. Separation of collateral or collateral between originals and photocopies. 2. Separating marketing financing files by type.	Operational
5.	Friday February 10, 2023	1. Counting and sorting money for ATM machines and transactions	Operational

Source: Processed Data 2023

Table 3.4 is the second week of aging activity in February. In the second week the researcher is placed in the operational section. In this section the author assists in sorting money between appropriate and inappropriate large amounts to be placed in the ATM machine. And also the author helps operational staff in recording other important documents.

Table 3.5 Daily Activities of February 13 to February 17 2023

No.	Day/date	Description of Activities	Place
1.	Monday February 13, 2023	1. Prepare BI Checking forms. 2. Enter customer data for Micro KUR financing that has been disbursed in January.	Marketing
2.	Tuesday February 14,	1. Prepare forms for Micro KUR financing. 2. Completing micro KUR customer data in	Marketing

	2023	the financing form.	
3.	Wednesday February 15, 2023	1. Prepare BI Checking forms. 2. Creating a savings book for micro KUR customer installments.	Marketing
4.	Thursday February 16, 2023	1. Separation of Micro KUR files alphabetically. 2. Placing Micro KUR files in a storage cupboard.	Marketing
5.	Friday February 17, 2023	1. Prepare BI Checking forms. 2. Creating a savings book for micro KUR customer installments.	Marketing

Source: Processed Data 2023

Table 3.5 is the activity of the third week of February the author. In the third week the writer was placed in the marketing department to help the marketing team prepare all the needs for the BSI customer financing process.

Table 3.6 Daily Activities of February 20 to February 24 2023

No.	Day/date	Description of Activities	Place
1.	Monday February 20, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers	Service
2.	Tuesday February 21, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers.	Service
3.	Wednesday February 22, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers.	Service
4.	Thursday February 23, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services	Service

		transaction form. 4. Record account opening and ATM numbers	
5.	Friday February 24, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers.	Service

Source: *Processed Data 2023*

Table 3.6 is the internship activity in the fourth week of February. The author is placed in the service section again. This placement changes once a week alternating with other intern students. In this section, as usual, the author helps customer services and tellers in transactions.

Table 3.7 Daily Activities of February 27 to March 3 2023

No.	Day/date	Description of Activities	Place
1.	Monday February 27, 2023	1. Counting and sorting money for ATM machines and Transactions.	Operational
2.	Tuesday February 28, 2023	1. Telemarketing or calling customers to replace Bank Syariah Mandiri ATM cards with Bank Syariah Indonesia ATMs.	Operational
3.	Wednesday March 1, 2023	1. Counting and sorting cash for ATM machines and transactions.	Operational
4.	Thursday / March 2, 2023	1. Telemarketing or calling customers to replace Bank Syariah Mandiri ATM cards with Bank Syariah Indonesia ATMs.	Operational
5.	Friday March 3, 2023	1. Counting and sorting money for ATM machines and transactions	Operational

Source: *Processed Data 2023*

Next is table 3.7, namely the author's fifth week of internship activities. In the operational section, the writer gets additional work than usual, which is telemarketing to call customers who are still using ATMs with the Bank Syariah Mandiri logo to immediately change to ATMs with the Bank Syariah Indonesia logo.

Table 3.8 Daily Activities of March 6 to March 10 2023

No.	Day/date	Description of Activities	Place
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1.	Monday March 6, 2023	1. Prepare BI Checking forms. 2. Inputting customer data for Micro KUR financing that has been disbursed in February.	Marketing
2.	Tuesday March 7, 2023	1. Prepare forms for Mitraguna Consumer financing.	Marketing
3.	Wednesday March 8, 2023	1. Prepare BI Checking forms 2. Completing personal data of Mitraguna consumer customers.	Marketing
4.	Thursday March 9, 2023	1. Create a guarantee auction statement letter. 2. Prepare KUR customer financing forms and scan them one by one.	Marketing
5.	Friday March 10, 2023	1. Writing marketing visit reports to prospective KUR customers. 2. Write an application for KUR financing.	Marketing

Source: *Processed Data 2023*

Table 3.8 is a table regarding the 6th week of internship activities in March. The author is placed in marketing again. Here the author prepares a lot of files for disbursing customers, writes reports on marketing visits to prospective customers, and makes letters of auction guarantees for customers.

Table 3.9 Daily Activities of March 13 to March 17 2023

No.	Day/date	Description of Activities	Place
1.	Monday March 13, 2023	1. Opening a non-individual fund account and QRIS at the Dharma Meitreya Bengkalis school. 2. Helping customer services in the customer service process 3. Assist customers in depositing and withdrawing cash. 4. Record new account opening and ATM card numbers. 5. Complete the customer services transaction form.	Dharma Meitreya Bengkalis.
2.	Tuesday March 14, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers.	Service
3.	Wednesday March 15, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction	Service

		form. 4. Record account opening and ATM numbers.	
4.	Thursday March 16, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers	Service
5.	Friday March 17, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers.	Service

Source: *Processed Data 2023*

Table 3.9 is the internship activity in the seventh week. On Monday morning the author was invited to go to the Dharma Meitreya school in the village of Wonosari with the aim of opening a non-individual fund account and making QRIS for all Buddhist Sunday schools under the Dharma Meitreya Bengkalis Foundation. In the afternoon the writer returned to the routine in the service, namely helping customer services and tellers in serving customers.

Table 3.10 Daily Activities of March 20 to March 24 2023

No.	Day/date	Description of Activities	Place
1.	Monday March 20, 2023	1. Memisahkan uang riyal dan menggabungkan dengan jumlah yang sudah di tentukan. 2. Menghitung dan mensortir uang untuk \mesin ATM dan Transaksi.	Operational
2.	Tuesday March 21, 2023	1. Telemarketing atau menelpon nasabah untuk program pesta hadiah.	Operational
3.	Friday March 24, 2023	1. Menghitung dan mersortir uang untuk mesin ATM dan transaksi.	Operational

Source: *Processed Data 2023*

Table 3.10 table of the author's activity in the eighth week of internship. This week the author moves again to the operational section. Here the author is asked to separate riyal money for Umrah pilgrims, sort money for ATM machines, and become telemarketing. Wednesday is a national holiday because of Nyepi and Thursday is a public holiday because it enters the first day of the month of Ramadhan. Internship activities continued on Friday march 24.

Table 3.11 Daily Activities of March 27 to March 31 2023

No.	Day/date	Description of Activities	Place
1.	Monday Maret 27, 2023	1. Enter customer data for Micro KUR financing that has been disbursed in March.	Marketing
2.	Tuesday March 28, 2023	1. Prepare BI Checking forms. 2. Prepare forms for Mitraguna Consumer financing. 3. Separation of Consumer documents that have been disbursed.	Marketing
3.	Wednesday March 29, 2023	1. Prepare BI Checking forms 2. Completing personal data of Mitraguna consumer customers.	Marketing
4.	Thursday March 30, 2023	1. Prepare KUR customer financing forms and scan them one by one.	Marketing
5.	Friday March 31, 2023	1. Writing marketing visit reports to prospective KUR customers. 2. Write an application for KUR financing.	Marketing

Source: *Processed Data 2023*

Table 3.11 is a table of the author's internship activities in week 9, which coincides with the last week of March. This week, the author moves again to the marketing department to help the marketing team in the disbursement process. As usual, the author always prepares documents for financing applications, and makes BI Checking forms.

Table 3.12 Daily Activities of April 3 to April 7 2023

No.	Day/date	Description of Activities	Place
1.	Monday April 3, 2023	1. Helping customer services in the customer service process 2. Assist customers in depositing and withdrawing cash. 3. Record new account opening and ATM card numbers. 4. Complete the customer services transaction form.	Service
2.	Tuesday April 4, 2023	1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers.	Service
3.	Wednesday April 5, 2023	1. Helping customer services in the customer service process	Service

		<ol style="list-style-type: none"> 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers. 	
4.	Thursday April 6, 2023	<ol style="list-style-type: none"> 1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers 	Service
5.	Friday April 7, 2023	<ol style="list-style-type: none"> 1. Helping customer services in the customer service process 2. Assist customers in cash deposits and cash withdrawals. 3. Complete the customer services transaction form. 4. Record account opening and ATM numbers. 	Service

Source: *Processed Data 2023*

Table 3.12 is a table for the 10th week the author carries out an internship. This week the author returns to the ministry. In this section, as usual the author assists in customer service such as creating new account books, changing ATM cards, changing books, deposits, withdrawals and recapping customer service daily transactions.

Table 3.13 Daily Activities of April 10 to April 14 2023

No.	Day/date	Description of Activities	Place
1.	Monday April 10, 2023	<ol style="list-style-type: none"> 1. Recap gold installment customer data. 2. Counting and sorting money for ATM machines and Transactions. 	Operational
2.	Tuesday April 11, 2023	<ol style="list-style-type: none"> 1. Recap outgoing mail. 2. Telemarketing or calling customers to join the prize party program. 	Operational
3.	Wednesday April 12, 2023	<ol style="list-style-type: none"> 1. New currency exchange at Bengkalis State Polytechnic. 2. Counting and sorting cash for ATM machines and transactions. 	Politeknik Negeri Bengkalis
4.	Thursday April 13, 2023	<ol style="list-style-type: none"> 1. Telemarketing or calling customers for gift party programs. 2. Separate financing that has been paid off and record a list of customer names. 	Operational
5.	Friday April 14, 2023	<ol style="list-style-type: none"> 1. Counting and sorting money for ATM machines and transactions 	Operational

Source: *Processed Data 2023*

Table 3.13 is the activity of the author's internship in the eleventh week. This week the author moves again to the operational section. This week, as usual, the author recapitulates the names of customers who took part in the gold installment program, counts and sorts money for ATMs and transactions, recaps telemarketing fiber outgoing letters. But on Wednesday, the writer was asked to participate in a new money changer at the Bengkalis State Polytechnic. This new exchange of money is used to welcome Eid al-Fitr.

Table 3.14 Daily Activities of April 17 to April 18 2023

No.	Day/date	Description of Activities	Place
1.	Monday April 17, 2023	1. Prepare BI Checking forms 2. Enter customer data for Micro KUR financing that has been disbursed in March.	Marketing
2.	Tuesday April 18, 2023	1. Prepare BI Checking forms. 2. Prepare forms for Micro KUR financing. 3. eparation of KUR documents that have been disbursed.	Marketing

Source: *Processed Data 2023*

Table 3.14 is a table of the author's internship activities in the 12th week of April. This week only Monday and Tuesday are due to welcome the Eid al-Fitr holiday, so the joint leave starts on Wednesday April 19th and returns on April 21th. On Mondays and Tuesdays the author is placed in the marketing department to assist in preparing requests for disbursement of customer financing.

Table 3.15 Daily Activities of April 26 to April 28 2023

No.	Day/date	Description of Activities	Place
1.	Wednesday April 26, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
2.	Thursday April 27, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form.	Service

		4. Record new account opening and ATM card numbers.	
3.	Friday April 28, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service

Source: *Processed Data 2023*

In table 3.15, is an internship activity in the 13th and last week of April. This week it starts to return after Eid al-Fitr. This week, the author is placed again in customer services. The author helps serve customers in making passbooks, replacing ATM cards, gift party programs and deposits and withdrawals.

Table 3.16 Daily Activities of May 1 to May 5 2023

No.	Day/date	Description of Activities	Place
1.	Monday May 1, 2023	1. Counting and sorting money for ATM machines and Transactions.	Operational
2.	Tuesday May 2, 2023	1. Telemarketing or calling customers to join the prize party program.	Operational
3.	Wednesday May 3, 2023	1. Duplicate or photocopy of the original collateral (janiman) to keep at the branch office. 2. Counting and sorting cash for ATM machines and transactions.	Operational
4.	Thursday May 4, 2023	1. Separate financing that has been paid off and record a list of customer names.	Operational
5.	Friday May 5, 2023	1. Counting and sorting money for ATM machines and transactions	Operational

Source: *Processed Data 2023*

Table 3.16 shows the activities of the author's internship in week 14. The author is placed in the operational section. As usual, the writer's job is to sort money and calculate the amount of money to be placed in the ATM machine. Furthermore, the author also performs telemarketing and duplicates collateral (collateral) to be stored as a branch office archive.

Table 3.17 Daily Activities of May 8 to May 12 2023

No.	Day/date	Description of Activities	Place
1.	Monday May 8, 2023	1. Prepare BI Checking forms 2. Writing marketing visit reports to	Marketing

		prospective KUR customers. 3. Enter customer data for Micro KUR financing that has been disbursed in March.	
2.	Tuesday May 9, 2023	1. Prepare BI Checking forms. 2. Prepare forms for Mitraguna Consumer financing. 3. Separation of Consumer documents that have been disbursed.	Marketing
3.	Wednesday May 10, 2023	1. Prepare BI Checking forms 2. Completing personal data of Mitraguna consumer customers.	Marketing
4.	Thursday May 11, 2023	1. Prepare KUR customer financing forms and scan them one by one.	Marketing
5.	Friday May 12, 2023	1. Writing marketing visit reports to prospective KUR customers. 2. Write an application for KUR financing.	Marketing

Source: *Processed Data 2023*

Table 3.17 is a table of the author's apprenticeship activities in week 15. In week 15, the author was placed in the marketing department again. As usual, in the marketing department, the writer is assigned to input financing resources, complete financing application forms, prepare BI Checking forms, write visit reports and separate documents that have been disbursed.

Table 3.18 Daily Activities of May15 to May 19 2023

No.	Day/date	Description of Activities	Place
1.	Monday May 15, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
2.	Tuesday May 16, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
3.	Wednesday May 17, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction	Service

		form. 4. Record new account opening and ATM card numbers.	
4.	Thursday May 18, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
5.	Friday May 19, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service

Source: *Processed Data 2023*

Table 3.18 is a table of the author's activities in week 16. This week the writer is placed in the ministry again. In this section the author assists customer services in customer service, such as making passbooks, changing ATMs, assisting customers in depositing or withdrawing, recording daily account book opening activities and recording ATM card numbers.

Table 3.19 Daily Activities of May 22 to May 26 2023

No.	Day/date	Description of Activities	Place
1.	Monday May 22, 2023	1. Recapitulation of customer lists of gift party programs and special gift awards. 2. Counting and sorting money for ATM machines and Transactions. 3. Recap the names of customers who have done telemarketing.	Operational
2.	Tuesday May 23, 2023	1. Recap deposit disbursements. 2. Recording the names of customers with large balances.	Operational
3.	Wednesday May 24, 2023	1. Counting and sorting cash for ATM machines and transactions.	Operational
4.	Thursday May 25, 2023	1. Separate financing that has been paid off and record a list of customer names.	Operational
5.	Friday May 26, 2023	1. Counting and sorting money for ATM machines and transactions	Operational

Source: *Processed Data 2023*

Next is table 3.19 which contains the author's activities in week 17. This week the author is placed in the operational section. In this section, the author begins the activity by recording the list of names of customers who have participated in the special gift and labaik party programs, counting and sorting money, recording deposit disbursements, and recording the names of customers who have large balances.

Table 3.20 Daily Activities of May 29 to June 2 2023

No.	Day/date	Description of Activities	Place
1.	Monday May 29, 2023	1. Writing marketing visit reports to prospective KUR customers. 2. Enter customer data for Micro KUR financing that has been disbursed in May.	Marketing
2.	Tuesday May 30, 2023	1. Prepare BI Checking forms. 2. Prepare forms for Mitraguna Consumer financing. 3. Separation of Consumer documents that have been disbursed.	Marketing
3.	Wednesday May 31, 2023	1. Prepare BI Checking forms 2. Completing personal data of Mitraguna consumer customers.	Marketing
4.	Thursday June 1, 2023	1. Prepare KUR customer financing forms and scan them one by one.	Marketing
5.	Friday June 2, 2023	1. Writing marketing visit reports to prospective KUR customers. 2. Write an application for KUR financing.	Marketing

Source: Processed Data 2023

In the table above are the activities of the author's apprenticeship in week 18. The author is placed in the marketing department and helps and learns to disburse financing in micro and consumer marketing. The author studies and learns what are the requirements for applying for KUR Micro and Mitraguna financing at PT Banks Syariah Indonesia.

Table 3.21 Daily Activities of June 5 to June 9 2023

No.	Day/date	Description of Activities	Place
1.	Monday June 5, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form.	Service

		4. Record new account opening and ATM card numbers.	
2.	Tuesday June 6, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
3.	Wednesday June 7, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
4.	Thursday June 8, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
5.	Friday June 9, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service

Source: Processed Data 2023

The table above describes the activities while in service. This activity is still carried out by the author every day repeatedly. The author helps create savings books for customers, replace customers' savings books, activate debit cards or ATM customers and others.

Table 3.22 Daily Activities of June 12 to June 16 2023

No.	Day/date	Description of Activities	Place
1.	Monday June 12, 2023	1. Sorting money for ATM Recap list of souvenirs for gift parties	Operational
2.	Tuesday June 13, 2023	1. Create an ATM card issuance barsheet 2. Duplicate financing files for branch archives	Operational

3.	Wednesday June 14, 2023	1. Sorting money for ATM machines and transaction.	Operational
4.	Thursday June 15, 2023	1. Recap deposit disbursements	Operational
5.	Friday June 16, 2023	1. Counting and separating riyals 2. Sorting money for ATM Machine	Operational

Source: *Processed Data 2023*

The table above is the table for the 20th week and is in July. The author recapitulates deposit disbursements, sorts money for ATM machines and transactions, and calculates and separates riyal money for follow-up pilgrims and umroh.

Table 3.23 Daily Activities of June 19 to June 23 2023

No.	Day/date	Description of Activities	Place
1.	Monday June 19, 2023	1. Created NPWP online in google 2. Enter customer data for Micro KUR financing that has been disbursed in May.	Marketing
2.	Tuesday June 20, 2023	1. Prepare BI Checking forms. 2. Separation of Consumer documents that have been disbursed.	Marketing
3.	Wednesday June 21, 2023	1. Prepare BI Checking forms 2. Completing personal data of Mitraguna consumer customers.	Marketing
4.	Thursday June 22, 2023	1. Prepare KUR customer financing forms and scan them one by one.	Marketing
5.	Friday June 23, 2023	1. Writing marketing visit reports to prospective KUR customers. 2. Write an application for KUR financing.	Marketing

Source: *Processed Data 2023*

The table above is the work done by the author in week 21. In the marketing section, the writer was taught how to make a NPWP online on Google for KUR Micro customers who do not yet have an NPWP. The author also performs tasks as usual, namely making BI Checking forms, helping prepare files for disbursement and others.

Table 3.24 Daily Activities of June 26 to June 28 2023

No.	Day/date	Description of Activities	Place
1.	Monday June 26, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction	Service

		form. 4. Record new account opening and ATM card numbers.	
2.	Tuesday June 27, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
3.	Wednesday June 28, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service

Source: *Processed Data 2023*

The table above is a table of activities in the last week of July. I was in the service department to help customer service and tellers. I help customer service serve customers for opening account books offline or via BSI mobile. Assist customers in making deposits and withdrawals as well as recaping daily customer service transactions.

Table 3.25 Daily Activities of July 3 to July 7 2023

No.	Day/date	Description of Activities	Place
1.	Monday July 3, 2023	1. Sorting money for ATM machines and transaction. 2. Recap list of souvenirs for gift parties	Operational
2.	Tuesday July 4, 2023	1. Create an ATM card issuance barsheet 2. Duplicate financing files for branch archives	Operational
3.	Wednesday July 5, 2023	1. Sorting money for ATM machines and transaction.	Operational
4.	Thursday July 6, 2023	1. Recap deposit disbursements	Operational
5.	Friday July 7, 2023	1. Sorting money for ATM Machine and transaction.	Operational

Source: *Processed Data 2023*

The table above is the activity table for the first week of July, which is July 3 to 7. In the table above, the author is placed in the operational section to help the operational team. The author sorts money for ATM machines and for

transactions, recaps deposit disbursements, makes ATM number bar sheets and photocopies of documents for bank archives.

Table 3.26 Daily Activities of July 10 to July 14 2023

No.	Day/date	Description of Activities	Place
1.	Monday July 10, 2023	1. survey of prospective micro credit customers Created NPWP online in google 2. Enter customer data for Micro KUR financing that has been disbursed in May.	Marketing
2.	Tuesday July 11, 2023	1. Prepare BI Checking forms. 2. Separation of Consumer documents that have been disbursed.	Marketing
3.	Wednesday July 12, 2023	1. Prepare BI Checking forms 2. Completing personal data of Mitraguna consumer customers.	Marketing
4.	Thursday July 13, 2023	1. Prepare KUR customer financing forms and scan them one by one.	Marketing
5.	Friday July 14, 2023	1. Writing marketing visit reports to prospective KUR customers. 2. Write an application for KUR financing.	Marketing

Source: Processed Data 2023

The table above is a table of activities from July 10 to July 14. I was placed in the marketing department to help the marketing team. On July 10, I was invited to do the first survey at the place of business of prospective micro KUR customers. Next, I inputted customer data, prepared documents for KUR, prepared partner brochures, KUR and others.

Table 3.27 Daily Activities of July 17 to July 21 2023

No.	Day/date	Description of Activities	Place
1.	Monday July 17, 2023	1. Open an account in Pedekik Village via BSI Mobile.Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
2.	Tuesday July 18, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction	Service

		form. 4. Record new account opening and ATM card numbers.	
3.	Thursday July 20, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form. 4. Record new account opening and ATM card numbers.	Service
4.	Friday July 21, 2023	1. Helping customer services in the customer service process. 2. Assist customers in depositing and withdrawing cash. 3. Complete the customer services transaction form.	Service

Source: Processed Data 2023

The table above is a table of internship activities in the third week of July. On Monday, I was invited to open a savings book in Pedekik village. The opening was for the disbursement of customers from the Pedekik Village Savings and Loans Unit (USP). Next, I carry out activities as usual in the service section, namely assisting customer service in serving customers and recapping daily transactions. I also assist tellers in deposits and withdrawals. On Wednesday, the office is closed due to the 1st anniversary of Muharram Islamic New Year.

Table 3.28 Daily Activities of July 24 to July 29 2023

No.	Day/date	Description of Activities	Place
1.	Monday July 24, 2023	1. Sorting money for ATM machines and transaction. 2. Recap list of souvenirs for gift parties.	Operational
2.	Tuesday July 25, 2023	1. Create an ATM card issuance barsheet 2. Duplicate financing files for branch archives.	Operational
3.	Wednesday July 26, 2023	1. Sorting money for ATM machines and transaction.	Operational
4.	Thursday July 27, 2023	1. Recap deposit disbursements	Operational
5.	Friday July 28, 2023	1. Sorting money for ATM Machine and transaction.	Operational
6.	Saturday July 29, 2023	18. Open both in wisma sri mahkota Bengkalis	Wisma Sri mahkota

Source: Processed Data 2023

The table above is a table of the author's activities from 24 to 29 July. The writer interns from Monday to Saturday because there is a Bengkalis birthday celebration at Wisma Sri Mahkota. From Monday to Friday, the writer is placed in the operational section. On Saturdays the writer maintains a stand or both BSI at Wisma Sri Mahkota Bengkalis with interns and BSI employees.

Table 3.26 Daily Activities of July 31 2023

No.	Day/date	Description of Activities	Place
1.	Monday July 10, 2023	1. Created NPWP online in google 2. Enter customer data for Micro KUR financing that has been disbursed in May.	Marketing

Source: Processed Data 2023

The table above is the author's last internship activity on July 31. The author helps marketing input KUR customer data and makes NPWP online for customers who don't have an NPWP.

3.4 Kind and Description of the Activity

Within a company, each has its own type. The following is a description of each job the author did during the apprenticeship:

1. Serving Customer in Opening Savings Book



Figure 3.2 Opening Saving Book

Source: Processed Data 2023

At PT Bank Syariah Indonesia there are two ways to open a savings book, namely offline and online. In the picture above, the author assists customers in making new savings books online through mobile banking, namely BSI Mobile. The customer simply follows the steps provided by the customer until the process is complete. After that, the author asks for the customer's personal data and the customer is required to sign the savings book opening form.

2. Assisting Customers in Deposit and Withdrawal Transactions



Figure 3.3 Deposit and Withdrawal Transactions

Source: Processed Data 2023

Transaction processes at tellers are usually deposits, withdrawals, money exchanges and others. In the picture above the author helps customers in transactions, namely withdrawals and deposits of money. The customer is required to write down complete personal data and bring an identity card (KTP) and savings book. Then the author helps count money and helps complete the customer's personal data.

3. New Currency Exchange Service



Figure 3.4 New Currency Exchange Service
Source: Processed Data 2023

In every bank there must be a new money exchange service, especially before the Eid al-Fitr. In the picture above, the author is asked to participate with employees of PT Bank Syariah Indonesia branch office Duri Hang Tuah 1 to exchange new money at the Bengkalis State Polytechnic.

4. Payment Registration Fee for the Bequranic Bengkalis Islamic Boarding School



Figure 3.5 Payment Registration Fee
Source: Processed Data 2023

In the picture above, is an activity when the author is serving customers in paying the registration fee for the Bequranic boarding school. PT Bank Syariah Indonesia branch office Duri Hang Tuah 1 was asked to be the receiving bank for the registration of new students. The author was asked to participate in the deposit transaction at the Bequranic Islamic boarding school.

5. Opening Non Individual Fund Accounts and QRIS at the Bengkalis Dharma Metreya School



Figure 3.6 Opening Non Individual Fund Account And QRIS

Source: Processed Data 2023

The picture above is a picture when the author was asked to open a non-individual fund account and make a Quick Respond Code Indonesian Standard (QRIS) at the Dharma Meitreya school and all Buddhist Sunday schools under the dharma meitreya foundation. This non-individual fund account is used to create an account for an organization or foundation that is managed by more than one person. This account aims to facilitate transactions at the Meitreya Dharma School.

6. Recap Deposit Disbursement



Figure 3.7 Recap Deposit Disbursement

Source: Processed data 2023

Deposits are deposits that can only be withdrawn within a certain period of time and subject to certain conditions. The picture above is the activity of the author's internship to recap the disbursement of customer deposits. Recap deposit disbursement aims to save data so that it is not lost.

7. Prepare a new Passbook Opening Form



Figure 3.8 Prepare a New Passbook Opening Form

Source: Processed Data 2023

Opening a new savings book requires several forms, such as an individual fund account form, a sample signature pocket, a form without an NPWP and a Debit Card form. Setting up this form is necessary to facilitate transactions so you don't have to look for the form to use.

8. Counting and Sorting Money



Figure 3.9 Counting and Sorting Money

Source: Processed Data 2023

The picture above is the author's internship activity, namely sorting and counting money. Sorting money aims to separate money that is appropriate from that which is not feasible. Decent money can be seen from its texture which is still stiff and shiny, not torn, and not shabby. Sorting this money is necessary to improve service to customers so they are not disappointed with

the quality of money in the bank. Usually the author sorts up to seven hundred million a day. After sorting the money will be counted and tied based on the amount that has been determined.

9. Counting and Separating Riyals



Figure 3.10 Counting and Separating Riyals
Source: Processed Data 2023

Riyals are used for legal payments in Saudi Arabia. The picture above is a picture when the author does the activity of counting and printing riyals in an envelope of 250 riyals from one hundred, twenty, ten and five riyal denominations. This riyal money will be exchanged for pilgrims and umroh in 2023.

10. Recapitulation of Disbursed Financing File



Figure 3.11 Recapitulation of Disbursed Financing File
Source: Processed Data 2023

The picture above is the activity of the author's apprenticeship, which is recapitulating the disbursed financing files. The trick is to check the files one by one and then separated from each other. Then recap in the disbursement book one by one based on the order of the disbursement date.

11. Separation of KUR Micro and Mitraguna Consumer Financing Files



Figure 3.12 Separation of Financing Files

Source: Processed Data 2023

The picture above is a picture when the author does the activity of separating financing documents between KUR Micro and Mitraguna Consumer financing. The author duplicates the document first and then proceeds to unite the files into a folder. Once completed, the document is then separated by giving a name according to the type of financing.

12. Input Micro KUR Customer Data in Microsoft Excel



Figure 3.13 Input Micro KUR Customer Data in Excel

Source: Processed Data 2023

The picture above is a picture of the author's activities during the internship, namely inputting data on Micro KUR customers who have made

disbursements in Microsoft Excel. The input data is in the form of the customer's name, place and date of birth of the customer, customer's address, spouse's name, marriage book number, business name, business address, cell phone number, identification number.

13. Create a BI Checking Form



Figure 3.14 Create BI Cehcking Form

Source: Processed Data 2023

The picture above is a picture of the author's activity when creating for BI Checking. The BI Checking form is a form that is required to find out the data or loan history of a prospective customer. Usually the information obtained is about the smooth running of customers in paying installments and where customers still have unpaid financing.

14. Recapitulation of the Savings Book Opening List in Microsoft Excel

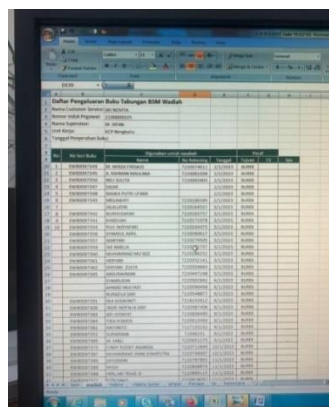


Figure 3.15 Recapitulation the Savings Book Opening List

Source: Processed Data 2023

The picture above is the excel data for opening a savings book. In the picture, the author inputs one by one the customer's name, account number, transaction date and book number in Microsoft Excel. Entering a list of account numbers is necessary so that the savings book opening data is not lost. This recap is done every day so it doesn't get lost.

15. Input the Gold Installment Program Data

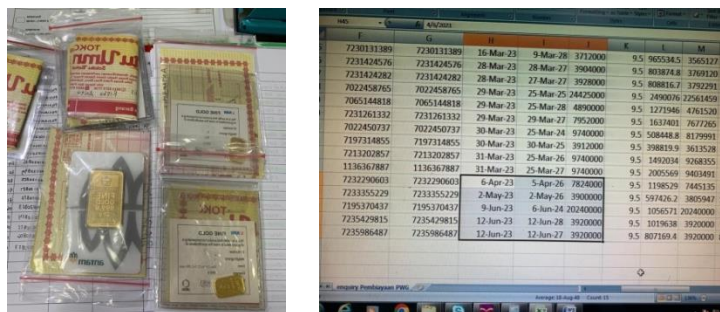


Figure 3.16 Input the Gold Installment program Data
Source: Processed Data 2023

Gold installments are one of the products at Bank Syariah Indonesia. The gold obtained was 24 carat gold which was purchased directly from PT Antam. The weight of gold that can be paid in installments starts from 5 grams to 100 grams of gold. The installment period starts from 12 months or one year to five years, which is 60 months. The author inputs customer data in the form of name, gold weight, financing date, and financing number.

16. Telemarketing to Customers



Figure 3.17 Telemarketing to Customers
Source: Processed data 2023

The picture above is a picture when the author makes phone calls (telemarketing) to customers to provide information or offer products at Bank Syariah Indonesia KCP Duri Hang Tuah 1. Usually the author does telemarketing to inform customers to change their ATM card from Bank Syariah Mandiri ATM to Bank Syariah Indonesia ATM.

17. Open an Individual Account in Pedekik Village.



Figure 3.18 Open an Individual Account in Pedekik Village

Source: Processed Data 2023

On July 25, I was invited by the BSI operational team to open a wadiah type account book at the Pedekik village office. This account book opening uses an online account opening system using the BSI Mobile application which can be downloaded by all Smartphone users. The opening of this account book aims to process the disbursement of USP funds in Pedekik Village

18. Survey of Prospective Micro Credit Customers



Figure 3.19 survey of prospective micro credit customers

Source: Processed Data 2023

On July 11, my apprentices and I were invited by the Micro marketing team to survey the feasibility of prospective BSI Micro KUR customers. This survey or visit aims to find out the truth of the customer's business, the income earned and the amount of the customer's dependents. If the survey results are good and feasible, then the customer will be processed to final survey.

19. Open Both Gymnastic Event for All Service Offices in Bengkalis



Figure 3.20 Open Both Gymnastic for All Service Offices in Bengkalis
Source: Processed Data 2023

Once a week, all the service offices in Bengkalis Regency carry out routine gymnastics which are held in the Tugu field. Gymnastics is followed by all employees and directly led by gymnastic instructors. BSI got the opportunity to join the event. My interns and I were asked to take part in the event and also have to be able to offer products at BSI to customers.

20. Scan of the Document on the Cost of Organizing the Pilgrimage

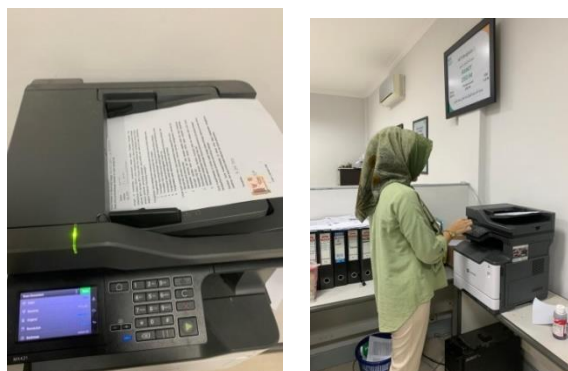


Figure 3.21 Scan of the Document on the Cost of Organizing the Pilgrimage
Source: Processed Data 2023

Since its establishment, BSI has been able to become an intermediary for Hajj registration through the Ministry of Religion. Documents that are ready for the registration process will be uploaded on the website. Before uploading, I have to scan the document and save it in PDF format.

21. Open Both Bengkalis Birthday Event



Figure 3.22 Open Both Bengkalis Birthday Event

Source: Processed Data 2023

Every year, the Bengkalis district government holds a celebration to commemorate Bengkalis' birthday. At the time of the celebration, there is usually an expo or exhibition at Wisma Sri Mahkota, Bengkalis Regency. At that event, BSI sponsored the Bengkalis anniversary exhibition. BSI also opened a stand in the Sri Mahkota Wisma area.

22. Upload BIPIH Data in Website

INPUT DATA AKAD WAKALAH	
Bank	KCP DURI HANG TUAH 1
No Validasi	No Validasi
Nama Pendaftar	NAMA PENDAFTAR
NIK	No Identitas
Tgl Pendaftaran	masukkan tanggal pendaftaran
Upload File (Format : .pdf) Maks 500KB	Pilih File tidak ada file yang dipilih
<input type="button" value="Create"/> <input type="button" value="Kembali"/>	

Figure 3.23 Upload BIPIH Data in Website

Source: Processed Data 2023

Every transaction at BSI must be uploaded in the system, one of which is the document on the costs of organizing the pilgrimage. This document is used to register the pilgrimage at the ministry of religion. When registering for Hajj, customers must deposit money into an Islamic bank, one of which is BSI. Then the proof of payment will be input into the system, namely wakalah. I was asked to help upload data on the costs of organizing a customer's pilgrimage to completion. The data required is validation number, name of applicant, NIK, date of registration and soft file.

23. Recap of Gold Installment Financing in Writing

No	Nama	No. Rekening	Tgl. Pengajuan	Sp. Pengajuan	Artis	Saldo	Angka Akhir	Saldo Awal	Saldo Akhir
1	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
2	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
3	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
4	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
5	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
6	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
7	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
8	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
9	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
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12	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
13	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
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15	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
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22	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
23	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
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47	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
48	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
49	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023
50	SAH ROSTA	15210990084	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023	15/01/2023

Figure 3.24 Recap of Gold Installment Financing in Writing
 Source: Processed Data 2023

Gold installment is one of the products available at BSI. Every customer who makes gold installments will be recorded in the gold installment transaction book. The goal is to find out the customer's name, gold weight, contract date, installment ending date and type of gold. I was asked to recap the data during my internship every time someone financed gold products at BSI.

3.5 Obstacles and Solution

Every work that is done, must have obstacles, obstacles that occur can be resolved with a solution. Obstacles and solutions that occurred during an

internship at PT Bank Syariah Indonesia Branch Office Duri Hang Tuah 1 are as follow:

1. Obstacles of the Apprenticeship

In carrying out practice work, I have several obstacles, the first is that there is no special desk for intern students when given assignments to write, recap and other assignments that require a desk. The second is a photocopier which is always damaged when used for large quantities of copies, so the author's work will be hampered.

19. Solution to Solve Obstacle

The solution to solving it is, first I have to take turns with marketing funding when using the desk, because marketing funding often comes out, so my friends and I can use the desk for a while. Secondly, the author uses a scan machine to photocopy documents when the copier is broken.

CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

After carrying out an internship at PT Bank Syariah Indonesia branch office Duri Hang Tuah 1, the authors can draw conclusions as follows:

1. In carrying out practical work, the author does a lot of work, namely helping customer service to create account books for customers, recapping daily customer service transactions, assisting tellers in depositing and withdrawing money, sorting and counting money, recapitalizing deposits, recapping gold installment financing, inputting data KUR and Consumer financing customers, prepare all necessary brochures and call or telemarket customers.
2. PT Bank Syraiah Indonesia has its own procedure, such as every morning there is a morning briefing for all employees and apprentice students, second, the procedure for working hours when you have to enter at 07:30 and go home at 17:00, the third is the procedure for dressing according to determined, namely Monday and Wednesday wearing batik, wearing formal Tuesday, Thursday and Friday wearing casual clothes.
3. During the internship, the authors were placed in three places alternately within one week, namely in service, operational and marketing.
4. The types and descriptions of the work that the author does are very diverse, starting from serving customers to create account books through BSI Mobile directly to customers until they are finished, then helping them fill out forms and activating ATM cards, then the writer also sorts and counts the money that is done when the amount of money is has run low, then the money is separated between what is appropriate and not feasible and then put together as many as one hundred pieces per bundle.
5. In carrying out practical work, I have several obstacles, the first is that there is no special desk for intern students when given assignments to write, record and other assignments that require a desk. The second is the photocopier

which is always damaged when used for a large number of copies. The solution to solving it is, first I have to take turns with marketing funding when using the desk, because marketing funding often comes out, so my friends and I can use the desk for a while. Secondly, the author uses a scan machine to photocopy documents when the copier is broken.

4.2 Suggestion

To overcome these obstacles, companies should provide desks for students to work in practice so as not to hinder the activities and work being done. And companies should have to repair copiers, or buy new copiers, because photocopiers are needed every day to support work activities.

REFERENCES

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State Polytechnic of Bengkalis, Guide of Apprenticeship 2019.

APPENDICES

Appendix 1. Apprenticeship Acceptance Letter

16 Januari 2023
No. 03/053-3/227
Lampiran : ---

Kepada
Politeknik Negeri Bengkalis
Jl. Bathin Alam, Sungai Alam
Bengkalis - Riau
28711

BSI BANK SYARIAH
INDONESIA

PT. Bank Syariah Indonesia, Tbk
KCP. Bengkalis 1
Jl. Hangtuah No. 35, Bengkalis Kota
Bengkalis - 28712
Indonesia
T : +62766 24785/24786
F : +62766 24788
www.bankbsi.co.id

UP. Yth : Bapak Guswandi, ST., MT, Wakil Direktur II

Perihal : **PERSETUJUAN KERJA PRAKTEK**

Ref : - Surat dari Politeknik Negeri Bengkalis No. 5838/PL31/TU/2022 tanggal 28 November 2022 perihal permohonan kerja praktek (KP)

Assalaamu'alaikum Wr. Wb.

Semoga Bapak beserta seluruh civitas akademika Politeknik Negeri Bengkalis senantiasa dalam keadaan sehat wal'afiat dan mendapat taufik serta hidayah dari Allah SWT.


Menunjuk referensi surat diatas, bersama ini kami sampaikan bahwa pada prinsipnya PT. Bank Syariah Indonesia KCP Bengkalis **dapat menerima** pelaksanaan kerja praktek mahasiswa Politeknik Negeri Bengkalis dengan ketentuan sebagai berikut :


1. Jumlah mahasiswa magang 3 (Tiga) orang yaitu atas nama :
 - Indri Setia Putri NIM :5404191294 Prodi : D4 Administrasi Bisnis Internasional
 - Nursahadah NIM :5404191221 Jurusan : D4 Administrasi Bisnis Internasional
 - Sulaiha NIM :5404191247 Jurusan : D4 Administrasi Bisnis Internasional
2. Jangka waktu OJT selama 6 (Enam) bulan t.m.t Februari s.d Juli 2023
3. Dapat mematuhi peraturan yang berlaku pada PT Bank Syariah Indonesia KCP Bengkalis
4. Dapat menjaga kerahasiaan data-data nasabah dan mematuhi kode etik perbankan

Demikian kami sampaikan, atas perhatian dan kerjasama Bapak kami ucapkan terima kasih.

Wassalaamu'alaikum Wr. Wb.

PT. BANK SYARIAH INDONESIA
BRANCH OFFICE BENGKALIS


Ilham Khalid
Branch Manager


M. Irfan
BOSM

Appendix 2. List of Attendance

ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA

NAMA : INDRU SETIA PUTRI
BULAN : FEBRUARI

No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan
1.	RABU	01	07:30	12:00	17:00	<i>IR</i>	✓	- Membantu CS melayani nasabah - membantu teller dalam transaksi - Merikap transaksi harian CS
2.	KAMIS	02	07:30	12:00	17:00	<i>IR</i>	✓	- membantu CS melayani nasabah - Merikap nomor rekening dan ATM
3.	JUMAT	03	07:30	12:00	17:00	<i>IR</i>	✓	- membantu CS melayani nasabah - mengambil bawahan nomor rekening
4.	SABTU	~	~	LIBUR	~	~	~	
5.	MINGGU	~	~	LIBUR	~	~	~	
6.	SENIN	06	07:30	12:00	17:00	<i>IR</i>	✓	- Menorder uang, menghitung dan mengikat uang.
7.	SELASA	07	07:30	12:00	17:00	<i>IR</i>	✓	- Menorder uang, menghitung dan mengikat uang
8.	RABU	08	07:30	12:00	17:00	<i>IR</i>	✓	- membantu dokumen pembiayaan - Merikap dokumen pembiayaan
9.	KAMIS	09	07:30	12:00	17:00	<i>IR</i>	✓	- Merikap transaksi pembiayaan - acil emes.
10.	JUMAT	10	07:30	12:00	17:00	<i>IR</i>	✓	- Menorder uang, menghitung dan mengikat uang.

11.	SABTU	~	~	LIBUR	~	~	~	
12.	MINGGU	~	~	LIBUR	~	~	~	
13.	SENIN	13	07:30	12:00	17:00	<i>IR</i>	✓	- Menginput data nasabah KUP - mengambil hasil survey di formulir
14.	SELASA	14	07:30	12:00	17:00	<i>IR</i>	✓	- menyiapkan brosur KUP & konsumen - menyiapkan formulir data diri KUP
15.	RABU	15	07:30	12:00	17:00	<i>IR</i>	✓	- Menginput data nasabah KUP
16.	KAMIS	16	07:30	12:00	17:00	<i>IR</i>	✓	- Menyortir angsur KUP ke teller - menyiapkan form tabungan UKR KUP
17.	JUMAT	17	07:30	12:00	17:00	<i>IR</i>	✓	- Survey calon nasabah KUP ke rumah / tempat usaha calon nasabah.
18.	SABTU	~	~	LIBUR	~	~	~	
19.	MINGGU	~	~	LIBUR	~	~	~	
20.	SENIN	20	07:30	12:00	17:00	<i>IR</i>	✓	- membantu CS dalam melayani nasabah - Merikap transaksi harian CS.
21.	SELASA	21	07:30	12:00	17:00	<i>IR</i>	✓	- Merikap nomor rekening dan ATM - membantu CS melayani nasabah.
22.	RABU	22	07:30	12:00	17:00	<i>IR</i>	✓	- membantu CS melayani nasabah - membantu teller dim transaksi.
23.	KAMIS	23	07:30	12:00	17:00	<i>IR</i>	✓	- membantu CS melayani nasabah. - Merikap transaksi harian CS
24.	JUMAT	24	07:30	12:00	17:00	<i>IR</i>	✓	- membantu CS melayani nasabah. - Merikap nomor rekening & ATM
25.	SABTU	~	~	LIBUR	~	~	~	

26.	MINGGU	26	~	LIBUR	~	~	~	
27.	SENIN	27	07:30	12:00	17:00	Pa	✓	- Mensortir uang, menghitung dan mengikat uang.
28.	SELASA	28	07:30	12:00	17:00	Pa	✓	- mensortir uang, menghitung, ikat uang - Meresap Gal emas nasabah.
29.								
30.								
31.								
32.								

Bengkalis, 28 FEBRUARI 2023

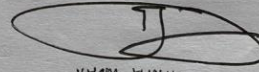
Mengetahui,



Indri Setia Putri
Mahasiswa Kerja Praktek



Muhammad Irfan
BQSM
Pengawas Kerja Praktek



UTIAH KHALID
Pimpinan Bank

ABSEN PESERTA KERJA PRAKTEK

BANK SYARIAH INDONESIA

NAMA : INDRU SETIA PUTRI

BULAN : MARET


No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan
1.	RABU	01	07:30	12:00	17:00	Pa	✓	- Menggandakan Dokumen pembiayaan untuk arsip bank - Memeriksa Dokumen pembiayaan
2.	KAMIS	02	07:30	12:00	17:00	Pa	✓	- Membuka tabungan non perorangan di Dharma Meitraya
3.	JUMAT	03	07:30	12:00	17:00	Pa	✓	- mensortir uang, menghitung dan mengikat uang.
4.	SABTU	~	~	LIBUR	~	~	~	
5.	MINGGU	~	~	LIBUR	~	~	~	
6.	SENIN	06	07:30	12:00	17:00	Pa	✓	- Membuat form BI checking. - Menginput data nasabah KUR
7.	SELASA	07	07:30	12:00	17:00	Pa	✓	- Menyiapkan formulir data diri nasabah customer.
8.	RABU	08	07:30	12:00	17:00	Pa	✓	- Membuat form BI checking. - menggandakan brosur KUR
9.	KAMIS	09	07:30	12:00	17:00	Pa	✓	- Membuat surat pernyataan - Membuat form BI checking.
10.	JUMAT	10	07:30	12:00	17:00	Pa	✓	- Menginput data nasabah KUR

11.	SABTU	~	~	LIBUR	~	~	~	
12.	MINGGU	~	~	LIBUR	~	~	~	
13.	SENIN	13	07:30	12:00	17:00	Put	✓	- membantu cs melayani nasabah. - merekap transaksi harian cs
14.	SELASA	14	07:30	12:00	17:00	Put	✓	- membantu proses transaksi teller - membantu cs melayani nasabah.
15.	RABU	15	07:30	12:00	17:00	Put	✓	- membantu cs melayani nasabah - merekap transaksi harian cs.
16.	KAMIS	16	07:30	12:00	17:00	Put	✓	- membantu cs melayani nasabah - merekap transaksi harian cs
17.	JUMAT	17	07:30	12:00	17:00	Put	✓	- membantu cs melayani nasabah - merekap transaksi harian cs.
18.	SABTU	~	~	LIBUR	~	~	~	
19.	MINGGU	~	~	LIBUR	~	~	~	
20.	SENIN	20	07:30	12:00	17:00	Put	✓	- Men-sortir uang, menghitung uang, dan mengikat uang. - Merekap simpanan dan krus Souvenir Haji
21.	SELASA	21	07:30	12:00	17:00	Put	✓	- Membuat buku register souvenir BEST
22.	RABU	22	07:30	12:00	17:00	Put	✓	- Men-sortir uang, menghitung uang, Mengikat uang.
23.	KAMIS	23	07:00	11:30	16:00	Put	✓	- Men-sortir uang menghitung uang, Mengikat uang.
24.	JUMAT	24	07:00	11:30	16:00	Put	✓	- Menghitung dan memisahkan uang Riyal untuk Jamaah haji & umroh.
25.	SABTU	~	~	LIBUR	~	~	~	


26.	MINGGU	~	~	LIBUR	~	~	~	
27.	SENIN	27	07:30	12:00	16:00	Put	✓	- Membuat formulir BI checking. - Menginput data nasabah KUP.
28.	SELASA	28	07:30	12:00	16:00	Put	✓	- Survey ke tempat usaha calon nasabah.
29.	RABU	29	07:30	12:00	16:00	Put	✓	- Menyiapkan file pencarian. - Menyiapkan berkas file nasabah
30.	KAMIS	30	07:30	12:00	16:00	Put	✓	- Membuat formulir BI checking. - Menulis surat hasil kunjungan.
31.	JUMAT	31	07:30	12:00	16:00	Put	✓	- menginput data nasabah kuc
32.								

Bengkalis, 31 Maret 2023

Mengetahui,


Indri Setia Putri
Mahasiswa Kerja Praktek


Muhammad Irfan
BOSM
Pengawas Kerja Praktek


IRFAN HAYAT
Pimpinan Bank

**ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA**

NAMA : INDRU SETIA PUTRI
BULAN : APRIL

No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan
1.	SABTU	~	~	LIBUR	~	~	~	
2.	MINGGU	~	~	LIBUR	~	~	~	
3.	JEMIN	03	07:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Membantu CS melayani nasabah - Merangkap transaksi harian CS
4.	SELASA	04	07:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Membantu CS melayani nasabah - Membantu tier dalam transaksi.
5.	KABU	05	07:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Memisahkan uang Kiyai
6.	KAMIS	06	07:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Membantu CS melayani nasabah - Merangkap transaksi harian
7.	JUMAT	07	07:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Membantu CS melayani nasabah - Merangkap transaksi harian.
8.	SABTU	~	~	LIBUR	~	~	~	
9.	MINGGU	~	~	LIBUR	~	~	~	
10.	SENIN	08/10	07:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	Menjorir uang, mengikat, dan menghitung uang.

11.	SELASA	11	7:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Melakukan Penarikan Uang Baru di Poliklinik Bengalis.
12.	KABU	12	7:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Menghitung, menjorir dan mengikat uang.
13.	KAMIS	13	7:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Menghitung, menjorir dan mengikat uang.
14.	JUMAT	14	7:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- Menghitung, menjorir dan mengikat uang.
15.	SABTU	~	~	LIBUR	~	~	~	
16.	MINGGU	~	~	LIBUR	~	~	~	
17.	SENIN	17	7:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- membantu marketing melengkapi berkas pencatatan nasabah.
18.	SELASA	18	7:30	12:00	17:00	<i>[Signature]</i>	<i>[Signature]</i>	- membantu marketing melengkapi berkas pencatatan nasabah.
19.	KABU	19	~	~	~	~	~	LIBUR LEBARAN
20.	KAMIS	20	~	~	~	~	~	LIBUR LEBARAN
21.	JUMAT	21	~	~	~	~	~	LIBUR LEBARAN
22.	SABTU	22	~	~	~	~	~	LIBUR LEBARAN
23.	MINGGU	23	~	~	~	~	~	LIBUR LEBARAN
24.	JEMIN	24	~	~	~	~	~	LIBUR LEBARAN
25.	SELASA	25	~	~	~	~	~	LIBUR LEBARAN

26.	KABU	20	7:30	12:00	19:00	Paraf		-membantu cs melayani nasabah -Merekap transaksi harian.
27.	LEGUMIS	27	7:30	12:00	19:00	Paraf		-Membantu cs melayani nasabah -merekap transaksi harian.
28.	JUMAT	28	7:30	12:00	19:00	Paraf		-Membantu cs melayani nasabah -Merekap transaksi harian
29.	SABTU	~	~	LIBUR	~	~	~	
30.	MINGGU	~	~	LIBUR	~	~	~	
31.								
32.								

Bengkalis, 30 April 2023

Mengetahui,

Indri Setia Putri
Mahasiswa Kerja Praktek

M. Alimudin Irfan
BOSMA
Pengawas Kerja Praktek

UHAM HANUD
Pimpinan Bank

ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA

NAMA : (INDRI SETIA PUTRI)
BULAN : MEI


No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan
1.	KAMIS	01	7:30	12:00	19:00	Paraf		-membantu cs melayani nasabah -Merekap transaksi harian.
2.	JUMAT	02	7:30	12:00	19:00	Paraf		-Membantu cs melayani nasabah. -Merekap transaksi harian.
3.	SABTU	~	~	LIBUR	~	~	~	
4.	MINGGU	~	~	LIBUR	~	~	~	
5.	SENIN	05	7:30	12:00	19:00	Paraf		-Menghitung, meneliti dan mengikat uang. -telit marketing.
6.	SELASA	06	7:30	12:00	19:00	Paraf		-Mengumpulkan dokumen pembiayaan untuk atsp bank.
7.	RABU	07	7:30	12:00	19:00	Paraf		-membuat barisnet awal emas. -membuat titapan telitmarketing.
8.	KAMIS	08	7:30	12:00	19:00	Paraf		-Menghitung, meneliti, dan mengikat uang -telitmarketing
9.	JUMAT	09	7:30	12:00	19:00	Paraf		-Memisahkan uang kuyal untuk Jamaah Haji
10.	SABTU	~	~	LIBUR	~	~	~	

11.	MINGGU	~	~	LIBUR	~	~	~	
12.	SENIN	12	7:30	12:00	19:00	RA	✓	- Survey ke tempat calon nasabah
13.	SELASA	13	7:30	12:00	19:00	RA	✓	- Menyortir uang angsuran nasabah.
14.	KABU	14	7:30	12:00	19:00	RA	✓	- Membuat surat pernyataan lelang jaminan.
15.	KAMIS	15	7:30	12:00	19:00	RA	✓	- Membuat formulir BI checking.
16.	JUMAT	16	7:30	12:00	19:00	RA	✓	- Menginput data nasabah ke.
17.	SABTU	~	~	LIBUR	~	~	~	
18.	MINGGU	~	~	LIBUR	~	~	~	
19.	SENIN	19	7:30	12:00	19:00	RA	✓	- membantu CS melayani nasabah.
20.	SELASA	20	7:30	12:00	19:00	RA	✓	- Melakukan recap for rekening ATM
21.	KABU	21	7:30	12:00	19:00	RA	✓	- Membantu teller dalam menyelesaikan transaksi.
22.	KAMIS	22	7:30	12:00	19:00	RA	✓	- Melakukan ucapan harian.
23.	JUMAT	23	7:30	12:00	19:00	RA	✓	- membantu CS melayani nasabah
24.	SABTU	~	~	LIBUR	~	~	~	
25.	MINGGU	~	~	LIBUR	~	~	~	

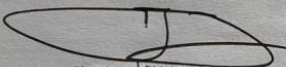
26.	SENIN	26	7:30	12:00	19:00	RA	✓	- membantu membuat kecap jumlah souvenir pada hadiah.
27.	SELASA	27	7:30	12:00	19:00	RA	✓	- melakukan telemarketing
28.	KABU	28	7:30	12:00	19:00	RA	✓	- membantu menortir dan mengikat uang.
29.	KAMIS	29	7:30	12:00	19:00	RA	✓	- melakukan ucapan pembukaan Deposito.
30.	JUMAT	30	7:30	12:00	19:00	RA	✓	- melakukan scan dokumen Pelunasan Hani (BIPM)
31.								
32.								

Bengkalis, 31 Mei 2023

Mengetahui,


Indri Setia Putri
 Mahasiswa Kerja Praktek


 Muhammad Irfan
 OSM
 Pengawas Kerja Praktek


 UHAM KHALID
 Pimpinan Bank

ABSEN PESERTA KERJA PRAKTEK

BANK SYARIAH INDONESIA

NAMA : INDIRI SETIA PUTRI

BULAN : JUNI

No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan
1.	KAMIS	1	07:30	12:00	17:00	<i>Raf</i>	✓	- Mengupload file penunasan haji di website wafalah.
2.	JUMAT	2	07:30	12:00	17:00	<i>Raf</i>	✓	- memisahkan uang Royal per 250 Riyal untuk calon Jamaah haji.
3.	SABTU	3	—	—	—	LIBUR	—	—
4.	MINGGU	4	—	—	—	LIBUR	—	—
5.	SENIN	5	07:30	12:00	17:00	<i>Raf</i>	✓	- Membuat file BI checking.
6.	SELASA	6	07:30	12:00	17:00	<i>Raf</i>	✓	- menulis laporan hasil survey.
7.	RABU	7	07:30	12:00	17:00	<i>Raf</i>	✓	- menginput data nasabah FUR di ms. excel.
8.	KAMIS	8	07:30	12:00	17:00	<i>Raf</i>	✓	- mengisi data nasabah di Form pernyataan.
9.	JUMAT	9	07:30	12:00	17:00	<i>Raf</i>	✓	- Mengantarkan Dokumen pernyataan FUR.
10.	SABTU	10	—	—	—	LIBUR	—	- Membantu membuat buku rekening pencairan nasabah.

11.	MINGGU	11	—	—	—	LIBUR	—	—
12.	SENIN	12	07:30	12:00	17:00	<i>Raf</i>	✓	- Menangkap foto Souvenir untuk jamaah haji sukulan.
13.	SELASA	13	07:30	12:00	17:00	<i>Raf</i>	✓	- Membantu Proxs penunasan haji diulan di CS.
14.	KABU	14	07:30	12:00	17:00	<i>Raf</i>	✓	- menginput data rekening haji sukulan di ms. excel.
15.	KAMIS	15	07:30	12:00	17:00	<i>Raf</i>	✓	- Mengantarkan dokumen pernyataan jamaah haji.
16.	JUMAT	16	07:30	12:00	17:00	<i>Raf</i>	✓	- mengupload dokumen penunasan haji sukulan.
17.	SABTU	17	—	—	—	LIBUR	—	—
18.	MINGGU	18	—	—	—	LIBUR	—	—
19.	SENIN	19	07:30	12:00	17:00	<i>Raf</i>	✓	- menghitung jumlah uang yang ada di kaset ATM.
20.	SELASA	20	07:30	12:00	17:00	<i>Raf</i>	✓	- menghitung, mensortir dan menghitung uang.
21.	KABU	21	07:30	12:00	17:00	<i>Raf</i>	✓	- Mengantarkan file pembiayaan yang sudah cair untuk aisp.
22.	KAMIS	22	07:30	12:00	17:00	<i>Raf</i>	✓	- memisahkan jaminan yg asli nasabah.
23.	JUMAT	23	07:30	12:00	17:00	<i>Raf</i>	✓	- menghitung, mensortir dan menghitung uang.
24.	SABTU	24	—	—	—	LIBUR	—	—
25.	MINGGU	25	—	—	—	LIBUR	—	—

26.	SENIN	26	07:30	12:00	19:00		<input checked="" type="checkbox"/>	Membantu membuat surat pernyataan untuk marketing.
27.	SELASA	27	07:30	12:00	19:00		<input checked="" type="checkbox"/>	Membantu menyiapkan formulir hari kunjungan.
28.	RABU	28	~	~	~	LIBUR	~	~
29.	KAMIS	29	~	~	~	LIBUR	~	~
30.	JUMAT	30	~	~	~	LIBUR	~	~
31.								
32.								

Bengkalis, 30 Juni 2023

Mengetahui,

Indri Setia Putri
Mahasiswa Kerja Praktek

Muhammad Han Rizka
Pengawas Kerja Praktek

IRFAN FAUZI
Branch Manager

ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA

NAMA : INDIRI SETIA PUTRI
BULAN : JULI


No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan
1.	SABTU	1	~	~	~	LIBUR	~	~
2.	MINGGU	2	~	~	~	LIBUR	~	~
3.	SENIN	3	07:30	12:00	19:00		<input checked="" type="checkbox"/>	Membuat buku tabungan di USP Desa Pedet.
4.	SELASA	4	07:30	12:00	19:00		<input checked="" type="checkbox"/>	Membantu CS melayani nasabah. merecap transaksi harian CS.
5.	RABU	5	07:30	12:00	19:00		<input checked="" type="checkbox"/>	Membantu CS melayani nasabah. merecap transaksi harian CS.
6.	KAMIS	6	07:30	12:00	19:00		<input checked="" type="checkbox"/>	Membantu CS melayani nasabah. merecap transaksi harian CS.
7.	JUMAT	7	07:30	12:00	19:00		<input checked="" type="checkbox"/>	Membantu CS melayani nasabah. merecap transaksi harian CS.
8.	SABTU	8	~	~	~	LIBUR	~	~
9.	MINGGU	9	~	~	~	LIBUR	~	~
10.	SENIN	10	07:30	12:00	19:00		<input checked="" type="checkbox"/>	Menghitung, menortir dan mengikat uang.

11.	SELASA	11	07:30	12:00	17:00	Libur	✓	Telmarketing ke nasabah. Menganalisis Dokumen Pinjaman.
12.	RABU	12	07:30	12:00	17:00	Libur	✓	Merecap pembiayaan cicil emas. Menghitung uang storan Priority.
13.	KAMIS	13	07:30	12:00	17:00	Libur	✓	Menscan dokumen hasil dan mengupload.
14.	JUMAT	14	07:30	12:00	17:00	Libur	✓	mimbuat barshet ATM di excel.
15.	SABTU	15	~	~	~	LIBUR	~	~
16.	MINGGU	16	~	~	~	LIBUR	~	~
17.	SEMIN	17	07:30	12:00	17:00	Libur	✓	open scan di lap. tugas agenda Scam bersama.
18.	SELASA	18	07:30	12:00	17:00	Libur	✓	melakukan survey ke tempat nababah.
19.	RABU	19	~	~	~	LIBUR	~	~
20.	KAMIS	20	07:30	12:00	17:00	Libur	✓	mambuat formulir BI checking.
21.	JUMAT	21	07:30	12:00	17:00	Libur	✓	mumbuat form laporan hasil kunjungan.
22.	SABTU	22	~	~	~	LIBUR	~	~
23.	MINGGU	23	~	~	~	LIBUR	~	~
24.	SEMIN	24	07:30	12:00	17:00	Libur	✓	membantu CS melayani nasabah. Merecap transaksi harian.
25.	SELASA	25	07:30	12:00	17:00	Libur	✓	membantu CS melayani nasabah. Merecap transaksi harian.

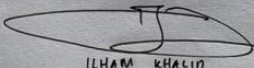
26.	RABU	26	07:30	12:00	17:00	Libur	✓	membantu CS melayani nasabah. Melakukan recap transaksi harian.
27.	KAMIS	27	07:30	12:00	17:00	Libur	✓	membantu CS melayani nasabah. Melakukan recap transaksi harian.
28.	JUMAT	28	07:30	12:00	17:00	Libur	✓	open Stand hari ulang tahun Bingkais Li Wisma Sri Mahkota
29.	SABTU	29	~	~	~	LIBUR	~	~
30.	MINGGU	30	~	~	~	LIBUR	~	~
31.	SEMIN	31	07:30	12:00	17:00	Libur	✓	menghitung, mensortir dan mengikat uang.
32.								

Bengkalis, 31 Juli 2023

Mengetahui,


Indri Setia Putri
Mahasiswa Kerja Praktek


Muhammad Rizki
Pengawas Kerja Praktek


ILHAM KHAID
Branch Manager

Appendix 3. Company Appraisal Sheet

**PENILAIAN DARI PERUSAHAAN KERJA PRAKTEK
PT. BANK SYARIAH INDONESIA
KCP DURI HANG TUAH 1**

Nama : Indri Setia Putri

NIM : 540491204

Program Studi : Administrasi Bisnis Internasional

No	Aspek Penilaian	Bobot	Nilai
1	Displin	20 %	94
2	Tanggung jawab	25%	95
3	Penyesuaian diri	10%	95
4	Hasil kerja	30%	96
5	Perilaku secara umum	15%	95
	Total Jumlah (1+2+3+4+5)	100%	$\frac{475}{5} = 95$

Keterangan :

Nilai : Kriteria

81-100 : Istimewa

71-80 : Baik Sekali

66-70 : Baik


61-65 : Cukup Baik

56-60 : Cukup

Catatan :

Hasil Kerja : Memuaskan, Cepat, Cekatan dan DE.

Bengkalis, 31 Juli 2023


PT. BANK SYARIAH
INDONESIA
KCP Bengkalis 1

Muhammad Irfan

Branch Operation Service Manager

Appendix 4. Apprentice Farewel



Appendix 5. Photo with Employees



Appendix 6. Two Years Celebration PT Bank Syariah Indonesia



Appendix 7. Kahoot Competition With Employees



Appendix 8. Gymnastics With Bengkalis State Polytechnic



Appendix 9. Meeting and Dinner with Employees

