

**JOB TRAINING COMPANY**

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

**DILLA SYAFIOA  
5404201263**



**APPLIED BACHELOR DEGREE OF INTERNATIONAL  
BUSINESS ADMINISTRATION STUDY PROGRAM  
BUSINESS ADMINISTRATION DEPARTMENT  
STATE POLYTECHNIC OF BENGKALIS  
2024**

**JOB TRAINING REPORT**  
**COMPANY**  
**PT BANK SYARIAH INDONESIA, TBK**  
**BRANCH OFFICE DURI HANGTUAH I**

Written as one of the conditions for completing Job Training

**DILLA SYAFIOA**  
**5404201263**

Bengkalis, May 31<sup>st</sup>, 2024

Branch Manager  
PT Bank Syariah Indonesia, Tbk  
Branch Office Duri Hangtuh 1



**Ilham Khalid**

Coach/Lecturer of International  
Business Administration Study  
Program

A handwritten signature in blue ink, appearing to read 'Yunelly Asra'.

**Yunelly Asra, S.E., M.M**  
**NIP. 197507012012122001**

Approved by,  
Head of Study Program  
International Business Administration

A handwritten signature in blue ink, appearing to read 'Wan Junita Raflah', is written over a circular blue stamp. The stamp contains the text 'PT BANK SYARIAH INDONESIA' and 'KCP Duri Hangtuh 1'.

**Wan Junita Raflah, B.Sc., M.Ec.Dev**  
**NIP. 198406142018032001**

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**Dilla Syafiq**  
**5404201263**

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# CHAPTER I

## INTRODUCTION

### **1.1 Background of Apprenticeship**

Bengkalis State Polytechnic is a state polytechnic located in Riau province. The Bengkalis State Polytechnic campus in Bengkalis, Riau, Indonesia was established in early 2000 by the Bengkalis Regency Government, through the Gema Bahari Foundation. At the beginning of its establishment, Bengkalis state polytechnic was named Bengkalis Shipping Polytechnic, offering three main fields of study: Ship Electrical Engineering, Ship Building Engineering, and Ship Mechanical Engineering. Over time, Shipping Polytechnic of Bengkalis underwent an identity transformation into Polytechnic of Bengkalis, becoming part of the administrative domain of Bangun Insani Foundation Bengkalis. This change was also followed by the addition of five study programs, including: Shipbuilding Engineering, Mechanical Engineering, Electrical Engineering, Civil Engineering, and Business Management.

Bengkalis state polytechnic admitted new students for the first batch in July 2001. Politeknik Bengkalis launched two new study programs in 2006, namely Business English and Informatics Engineering. In 2008, the Bengkalis Polytechnic requested support from Bangun Insani Foundation Bengkalis, the Bengkalis Regency Government, and the Bengkalis Regency Regional People's Representative Council to propose an increase in status from a Private College to a State College. In 2009, Bengkalis state polytechnic, Bangun Insani Foundation Bengkalis, and the Bengkalis Regency Government submitted a proposal to the Ministry of National Education through the Directorate General of Higher Education to improve its status from Private College to a State College.

The Minister of Education and Culture of the Republic of Indonesia inaugurated Bengkalis State Polytechnic on December 26, 2011. Bengkalis State Polytechnic launched two new study programs in 2013: D4 (Production and Maintenance Mechanical Engineering and Electrical Engineering) and D2

(Computer Accounting, Welding Engineering, and Power Plant System Engineering). All these programs are off-campus study programs.

One of the study programs available at Bengkalis State Polytechnic is International Business Administration. Economic and business studies are part of this study program. During the learning process, students are introduced to the business world from a domestic and international scope. Starting from handling letters, administration, secretarial, office, export and 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 ready to take part in practical work both in 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.

In the practical work program, especially the 8th semester international business administration study program, practical work is carried out for 4 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.

PT Bank Syariah Indonesia Tbk was officially born on February 1, 2021 or 19 Jumadil Akhir 1442 H. PT Bank Syariah Indonesia is a combination of three state-owned Islamic banks, namely BRI Syariah, BNI Syariah, Mandiri Syariah which is headquartered on Jl. Gatot Subroto No. 27 Karet Semanggi Urban Village, Setiabudi District, South Jakarta 12930. The merger of the three Islamic banks is an effort to create a Sharia Bank that is the pride of the people, which is

expected to become a new energy for national economic development and contribute to the welfare of the wider community.

PT Bank Syariah Indonesia has 1,241 (one thousand two hundred forty one) branch offices around 2,447 (two thousand four hundred and forty-seven) ATM networks, and is supported by more than 20,000 (twenty thousand). Employees spread throughout the archipelago. The author does practical work in one of the branch offices, namely PT Bank Syariah Indonesia Branch Office Duri Hangtuh I, which is located at Jl. Hangtuh No.35 Kab. Bengkalis, Riau.

## **1.2 Purposes of the Apprenticeship**

Internship or practical work (KP) is one of the activities for State Polytechnic of Bengkalis students in completing their studies. To achieve the expected results, it is necessary to know the objectives of the practical work, which are as follows:

1. To find out the job Description at PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuh 1.
2. To find out the work system and work procedures at PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuh 1.
3. To find out the place and time of practical work at PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuh 1.
4. To find out kind and description of the activity at PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuh 1.
5. To find out the obstacles and solutions during practical work.

## **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:

### **1.3.1 For the Student**

- a. Students get the opportunity to apply the knowledge gained during the lecture optimally in the company's work environment.
- b. Students can gain a better understanding of the world of work.

- c. Students get the opportunity to measure their abilities, expertise, and skills in a company.
- d. Students get the opportunity to work together in teams that have different characters in solving problems.

#### 1.3.2 For the Company

- a. There is good cooperation between State Polytechnic of Bengkalis and PT Bank Syariah Indonesia.
- b. Increase the productivity of PT Bank Syariah Indonesia for the presence of practical work students at State Polytechnic of Bengkalis.
- c. The company gets a positive image from the community for the practical work program for students, especially Bengkalis State Polytechnic students.

#### 1.3.3 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

PT Bank Syariah Indonesia, Tbk is one of the major companies engaged in the Islamic financial industry and has an economic system foundation in accordance with Islamic law. PT Bank Syariah Indonesia is a government-owned Islamic bank which is included in the category of the largest Islamic banks in Asia. PT Bank Syariah Indonesia Tbk was officially born on February 1, 2021 which coincided with 19 Jumadil Akhir 1442 H. The largest Islamic banking institution in Indonesia was inaugurated directly by President Joko Widodo at the State Palace.

PT Bank Syariah Indonesia, Tbk is a bank resulting from the merger between PT Bank BRI syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. The Financial Services Authority officially issued a permit for the merger of these three Islamic bank businesses, on January 27, 2021. This permit is contained in letter Number SR-3 / PB.1 / 2021. Then, on February 1, 2021, the presence of BSI was inaugurated by the President of Indonesia, Joko Widodo.



**Figure 2.1 PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuah 1**  
*Source: Processed Data, 2024*

The composition of BSI's shareholders are: PT Bank Mandiri (Persero) Tbk 50.83%, PT Bank Negara Indonesia (Persero) Tbk 24.85%, PT Bank Rakyat Indonesia (Persero) Tbk 17.25%. The rest are shareholders with less than 5% each. This merger brings together the advantages of the three Islamic banks, thus providing more complete services, wider reach, and better capital capacity. Supported by synergy with the company and the government's commitment through the Ministry of SOEs, BSI is encouraged to compete at the global level.

In every service available at Bank Syariah Indonesia, there are differences with other conventional banks, one of which is that BSI Bank does not apply an interest free system like banks in general but replaces it with a profit sharing system in accordance with Government Regulation (PP) No. 72 of 1992 concerning banks based on the principle of profit sharing between customers who deposit loans and also companies that manage these loans. Because BSI is basically a sharia bank, the application of interest is considered not in accordance with Islamic law. With the profit sharing system applied, it can then be used by the bank as a financial manager to be able to finance all banking operations. Bank Syariah Indonesia has the following logo:



**Figure 2.2 PT Bank Syariah Indonesia Tbk Logo's**  
*Source: PT Bank Syariah Indonesia Tbk 2024*

The introduction of the BSI logo was announced during the inauguration of Bank Syariah Indonesia which was delivered directly by the President Director of PT Bank Syariah Indonesia, Mr. Hery Gunardi. In the BSI logo has a meaning and meaning that reflects the Islamic Bank itself. There is a philosophy contained in the BSI logo, such as a yellow star that symbolizes the 5 precepts of Pancasila



and the 5 pillars of Islam. The writings of BSI also reflect a good Indonesia at the national level and at the global level.

The meaning of the golden green color used in the PT Bank Syariah Indonesia logo 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 reflects the spirit of Bank Syariah Indonesia to become a modern, global bank and 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**

The mission of PT Bank Syariah Indonesia as follows:

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

## **2.3 Kind of Business**

Business is an activity in which a person or group of people make, sell, or exchange goods or services with the aim of making a profit. In business, people strive to create new ideas and develop products or services that benefit others. To support the development of a halal industrial ecosystem that benefits the people, Bank Syariah Indonesia concentrates on three business sectors: micro, MSME, retail, and wholesale.

With its Islamic banking services, BSI will provide a digital banking experience based on quality, service and products that exceed customer expectations in the retail segment. For example, BSI will concentrate on the financing business, gold installments, and other commodities. By optimizing cash sharia contracts such as musyarakah and mudharabah, BSI will drive wholesale sharia product innovation by optimizing Islamic sharia ecosystems such as hajj, umrah, community organizations, education and health ecosystems. On the other hand, BSI will create a syndication of medium and large-scale financing in the sales segment.

At BSI, there are several products and services including the following:

1. Saving

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

a. BSI Easy Wadiah Savings

Savings in rupiah currency based on the principle of Wadiah Yad Dhamanah whose withdrawals and deposits can be made at any time during cash operating hours at the bank office or through ATMs. Cash deposits through ATMs can only be made through BSI ATMs. Its advantages include ease of transactions with Mobile Banking and Net Banking, Free Administration Fee, and can be opened through Online Account Opening.

b. BSI Business Savings

Savings in rupiah currency that can provide ease of transactions for entrepreneurs with complete facilities, business transactions recorded in detail in BSI Net Banking, BSI Mobile and Savings Book, and also ease of transactions equipped with BSI Debit Visa, BSI Net Banking, BSI Mobile & CMS (for non-individual customers).

c. BSI Forex Savings

Savings with the choice of Wadiah Yad Dhamanah contract in dollar currency whose withdrawals and deposits can be made at any time according to the customer's transaction limit and underline. The

advantages include funds (USD) are safe and available at all times, online at all BSI Branches, and free administration fees every month.

d. BSI Student Savings Account

Savings with Wadiah Yad Dhamanah contract for students issued nationally by Islamic banks in Indonesia, with easy and simple requirements and attractive features, in the context of education and financial inclusion to encourage a culture of saving from an early age. The advantages include free monthly administration fees, free cash withdrawal fees, and a low initial deposit of Rp1,000.

e. BSI Junior Savings

A savings product with wadiah and mudhrabah contracts for children under 17 years old, where this savings is equipped with access to transactions through eBanking equipped with a specially designed ATM Card for children. The advantages include the child's name on the passbook and BSI Debit SABI Card, eBanking facilities (BSI Mobile), SMS notifications to parents' cell phones, attractive BSI Debit SABI Card design, free account management fees, and can receive funds automatically (autocredit) from IDR Individual Savings / Current Accounts owned by parents / guardians using standing orders.

f. BSI Savings Securities Syariah

Savings that are used for the Customer Fund Account in the context of securities transaction settlement (both in the form of obligations and rights of the Customer), as well as to receive the Customer's rights related to the Securities owned through the KSEI Account Holder based on sharia principles, namely Akad Muharabah Mutlaqah.

g. BSI Hajj Savings

As a Sharia Bank, BSI naturally has a Hajj savings product, Bank Syariah Indonesia. This type of savings is divided into two, namely Hajj and Young Hajj savings. Through this type of BSI savings, the customer's holy intention to go to Baitullah will be realized. This Hajj

and Umrah planning savings account is valid for all ages based on sharia principles with Wadiah and Mudharabah contracts. This savings account is not subject to monthly administration fees and is equipped with ATM card facilities and E-Channel facilities if it has been registered in Siskohat (getting a portion). Opening and repayment can also be done online with a minimum age of 12 years.

## 2. Gold

Bank Syariah Indonesia also provides gold products as below:

### a. BSI Gold Installment

The first product is BSI Gold Installments which you can use to finance the purchase of 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 things, one of which is income.

### b. BSI Gold Pawn

The next gold product that you can use at BSI is the gold pawn. This product will provide financing collateral as an alternative to cash. Gold pawn financing nominal starts from Rp. 500,000 to Rp. 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, as follows:

### a. BSI Griya

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

b. BSI Griya Simuda

This program is also to help customers in the process of owning a house, shop house, apartment. However, Griya Simuda financing is only intended 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 given financing are active businesses and have a stable income. Customers who can apply are only customers who are twenty-one years old and above 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, and other needs with fairly light and stable installments. The financing limit for doctors is two billion, and for employees is one point five billion. Customers who wish to apply for financing must do payroll at BSI.

e. BSI Oto

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

f. BSI Pension Blessings

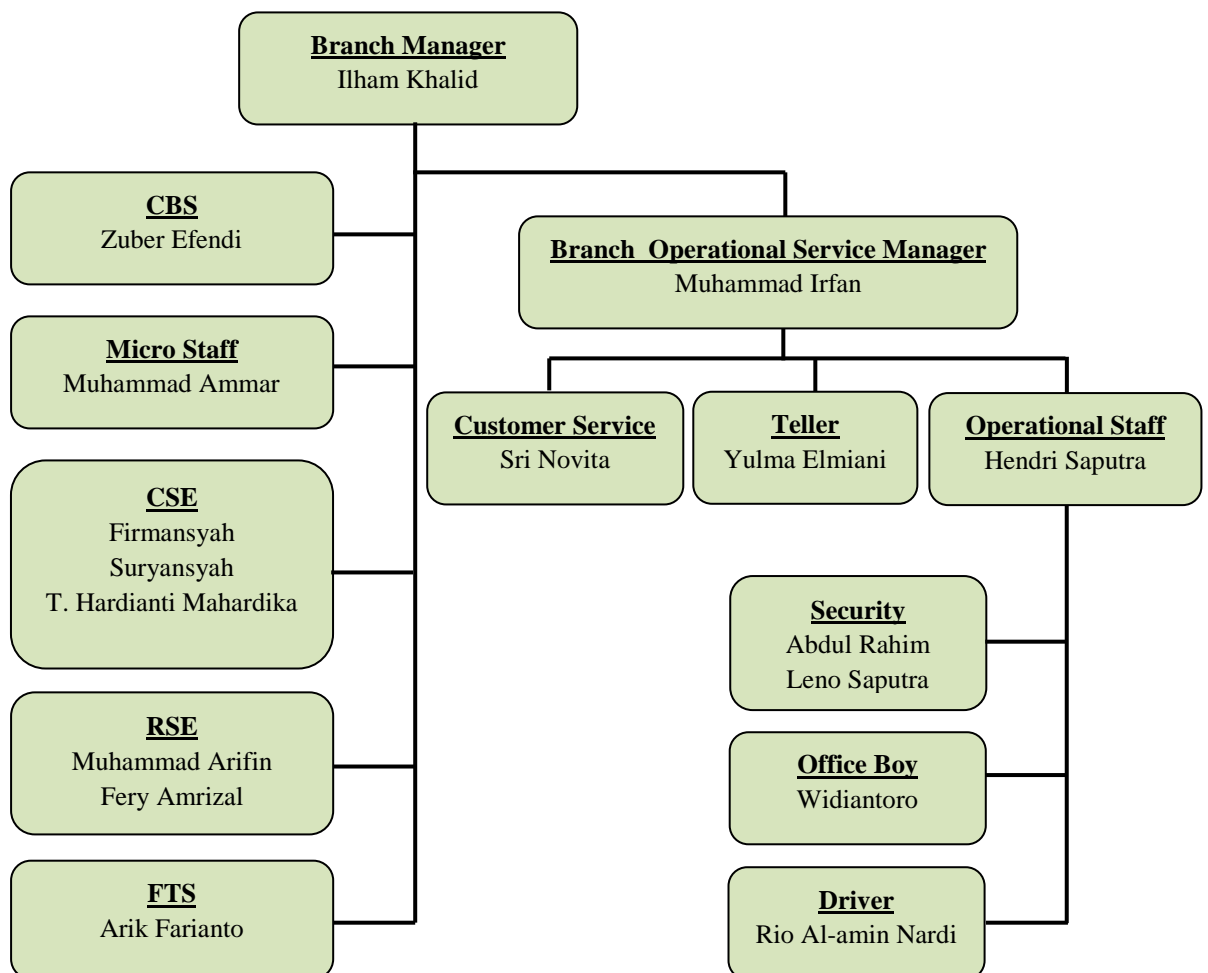
BSI Berkah Pensiun is a special type of loan for retired State Civil Apparatus (ASN), ASN widows, retired BUMN employees and others. The financing limit is up to three hundred and fifty million (Rp 350,000,000,-) with a period of up to fifteen (15) years.

## **2.4 Organization Structure**

Organizational structure refers to the systematic framework or layout used in an organization to divide, organize, and coordinate tasks and responsibilities

between organizational members. The structure of an organization usually indicates who is responsible for each task or decision in the organization. Corporate structure includes how tasks and responsibilities are broken down into smaller organizational units.

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 Duri Hangtuh 1 Branch Office follows the type of organization where the distribution of authority is carried out directly and thoroughly from the leadership to subordinates. The following is an image of the organizational structure of PT Bank Syariah Indonesia Tbk Duri Hangtuh 1 Branch Office:



**Figure 2.3 Organization Structure**  
*Source: PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1*

Each position in the organizational structure has its own responsibilities and duties to achieve organizational goals. The following is an explanation of each position in PT Bank Syariah Indonesia PT Bank Syariah Indonesia, Tbk Duri Hangtuh Sub-Branch Office 1:

1. Branch Manager

The branch manager is usually responsible for representing management at the Bank Syariah Indonesia Duri Hang Tuah 1 branch office and leading the operational process and setting office strategies to achieve head office targets. The branch manager is responsible for leading, managing, supervising, controlling, developing activities, and utilizing branch office facilities to achieve objectives in marketing, operational, and branch service activities effectively and efficiently in accordance with predetermined targets. In addition, he/she is assigned to formulate operational strategies for the branch office, ranging from the preparation of work programs and budgets to operating plans, workloads, and targets for each section under him/her.

2. Branch Operational Service Manager

The Branch Operational Service Manager (BOSM) is the person responsible for managing operational procedures and approving or authorizing transactions in accordance with applicable authorities and procedures. Before reporting to the Branch Manager, verify and approve all information about the bank's operational activities. The Branch Operational Service Manager oversees various activities in the branch, including banking transactions, cash handling, account opening and closing, and loan processing. They are responsible for ensuring that all these processes run according to the standards set by the bank.

3. Consumer Banking Staff

Consumer Banking Staff (CBS) are marketing personnel who play an important role in developing the bank's business by finding and managing new customers and promoting financing products. The main tasks are to pursue sales targets, promote products and find new customers, introduce

and offer financing products and maintain good relationships with customers and prospective customers. CBS is the spearhead in expanding the customer base and increasing sales of banking products, and contributes directly to the growth and success of the bank.

4. Micro Staff

Consumer Banking Staff (CBS) are marketing personnel who play an important role in developing the bank's business by finding and managing new customers and promoting financing products. The main tasks are to pursue sales targets, promote products and find new customers, introduce and offer financing products and maintain good relationships with customers and prospective customers. CBS is the spearhead in expanding the customer base and increasing sales of banking products, and contributes directly to the growth and success of the bank.

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 the targets set by the company. The main tasks of Customer Sales Executive are introducing and marketing banking products, finding new customers, analyzing customer loans, both banking and non-banking, and also processing fund disbursements.

6. Retail Sales Executive (RSE)

Retail Sales Executive (RSE) is responsible for product promotion with the aim of supporting sales achievement. RSE duties include preparing work plans, achievement projections, sales planning, and productivity plans. They also record all customers in the system with relevant information, such as price, code, and segment. In addition, RSEs engage in prospecting activities, both in groups and individually, to find new customers. RSEs also provide support to Micro Staff by assisting with customer business analysis, finding customers, processing, and making withdrawals according to customer needs. With this comprehensive role,



RSEs are instrumental in improving sales performance and expanding the customer base.

7. Funding Transaction Staff (FTS)

Funding Transaction Staff (FTS) is a profession engaged in banking or financing. Someone who works as an FTS is usually tasked with finding customers, establishing good relationships with customers and prospective customers, conducting promotions, marketing, and introducing the bank's own products.

8. Operational Staff

Operational staff are individuals who support the Branch Manager in running the operations of the branch office to achieve predetermined targets. In addition, operational staff are responsible for ensuring that all branch operations are managed in accordance with applicable regulations and that branch operational targets are achieved in accordance with the requirements given by head office. With high dedication and excellent managerial skills, operational staff play a vital role in the smooth and successful day-to-day operations of the branch office.

9. Customer Service

Customer service is the individual primarily responsible for serving all customers with their various needs. Services provided include the creation of passbooks, ATM cards, Mobile Banking activation, as well as providing information on products available at BSI. In addition, they also assist in handling customer complaints, such as cases of swallowed or lost passbooks.

10. Teller

The main task of a teller is to serve customers in various financial transactions, such as depositing and withdrawing money, both in cash and non-cash form. This process is carried out in accordance with customer instructions as well as policies and rules set by the bank. In addition, tellers are also responsible for recording and reporting all transactions that occur every day. In carrying out these tasks, tellers must ensure that all

transactions are recorded accurately and reported in a timely manner to maintain the bank's financial integrity and transparency. Tellers must also adhere to strict security procedures to protect customer funds and prevent fraud. With good service skills, tellers help ensure customer satisfaction and the smooth running of the bank's day-to-day operations.

11. Security

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

12. Office Boy

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

13. Driver

A driver is someone who is in charge of driving bank leaders and employees who want to travel related to bank operations and maintain operational vehicles.

## **2.5 The Working Process**

In carrying out practical work, the author was placed in three sections, namely marketing, operations, and services. The following are the duties and authorities of each section:

1. Marketing Micro and Consumer Section

Given the authority and responsibility to carry out the following tasks:

- a. Filling out the KUR (People's Business Credit) customer financing application form.
- b. Checking customer disbursement files and arranging them in the correct order.
- c. Filling out the KUR (People's Business Credit) customer Call Report Form or Customer Visit Report.

- d. Input Micro Manufacturing Realization Instruction Form.
- e. Input customer data on Data Entry KUR (People's Business Credit).
- f. Archiving the Micro or KUR (People's Business Credit) customer files.
- g. Archiving the Consumer files.
- h. Fill in Google Form Data for Billing or Account Maintenance for Customer Financing.
- i. Filling out the customer QRIS application form.
- j. Filling out the Financing Application BSI Pension Blessing.
- k. Open both and promotional activities at Istiqomah Bengkalis Mosque.
- l. Promotion activities to the tarbiyah faculty of Stain Bengkalis.
- m. Assignment of Riyal money exchange (SAR) pilgrims at the regional building Laksamana Raja di Laut Bengkalis.
- n. Assignment to the Public Service Mall Building.
- o. Socialization and promotion to SD Aisyiyah Bengkalis.
- p. Promoting QRIS BSI to traders around the Bengkalis State Polytechnic.
- q. Filling in the collateral handover book from the micro to the back office with the aim of proving that the collateral provided by the customer has been returned to its owner.

2. Back Office (Operational)

Given the authority and responsibility to carry out the following tasks:

- a. Counting and sorting money for ATM machines and Transactions.
- b. Counting the money of customers who make deposits.
- c. Archiving the customer deposit files.
- d. Checking the ATM gpn gold bar sheet.
- e. Filling in the incoming mail list.
- f. Filling in the application for depositing payment of student enrollment fees for Bequranic Boarding Schools.

- g. Input data on on payment of student enrolment fees for Bequranic Boarding Schools.
  - h. Assist customers to exchange new money.
3. Service Section
- The author was given some tasks as follows:
- a. Open customer account online.
  - b. Filling out the opening individual fund savings, student savings, Hajj savings, and account closure.
  - c. Filling out the Gold Installment Form.
  - d. Provide a verification stamp on the account opening form.
  - e. Archiving the customer service files.

## 2.5 Document Used for Activity

The documents used by the author in carrying out activities during practical work at PT Bank Syariah Indonesia, Tbk Duri Hangtuh 1 Branch Office are as follows:

1. Micro People Business Credit (KUR) Application Form

The People's Business Credit (KUR) form or commonly referred to as KUR Mikro is a form that is filled in when the customer wants to make a loan or credit in the Micro section. This loan aims to assist customers in running a business for capital and customer investment.

**Figure 2.4 IB Micro Financing Application Form**  
*Source: Processed Data, 2024*

## 2. Micro KUR Files

The KUR Mikro file contains important documents supporting the disbursement of customer loans. These documents include photocopies of husband and wife's ID cards, family cards, NPWP, photocopies of marriage certificates, business certificates, photocopies of collateral or guarantees, business expense invoices, photos of husband and wife, debtor information and other complementary documents. KUR Micro loan amounts range from 25,000,000 to 500,000,000.



**Figure 2.5 Micro KUR Files**  
*Source: Processed Data, 2024*

## 3. BSI Pension Blessing Financing Application Form

BSI Pension Blessing Financing Application Form is a form that customers fill in when applying for a pension loan. This loan is designed to help customers with various financial needs, such as the purchase of building materials, home renovations, and other purposes. Customers applying for a loan through this form will be required to complete personal details as well as information related to their retirement and finances. The form also includes details on the desired loan amount, repayment period, and the intended use of the loan funds.

**Figure 2.6 BSI Pension Blessing Financing Application Form**  
*Source: Processed Data, 2024*

4. Call Report Form atau or Customer Visit Report

Call Report Form is a report made by bank officers after a visit or meeting with a customer. This report records various important information related to the customer's business condition, ability to pay and financial needs. The Call Report contains basic customer information, visit details, business observations, financial performance, analysis and assessment and follow-up.

**Figure 2.7 Call Report Form**  
*Source: Processed Data, 2024*

5. Quick Response Code Indonesian Standard (QRIS) Form

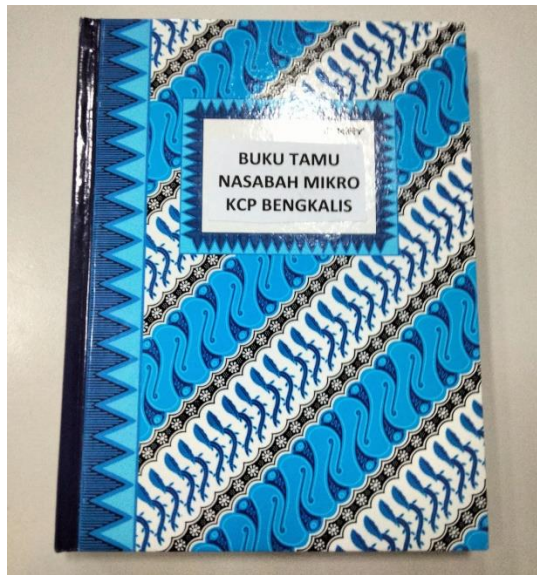
The Quick Response Code Indonesian Standard (QRIS) form is a form used by customers when they want to submit a request to open a QRIS at Bank Syariah Indonesia (BSI). This form includes the customer's personal data, information about the place of business, the BSI Account Number that will be registered for QRIS, and the Taxpayer Identification Number (NPWP). After completing all the required information, the customer is required to sign the form as a form of approval and commitment to the accuracy of the data provided. This form is then processed by the bank to verify the customer's eligibility and ensure that all requirements have been met before QRIS can be activated for the customer's business transactions.

The image shows a BSI QRIS application form. The title is 'APLIKASI PERMOHONAN QRIS BSI CABANG BENGKALIS 1'. The form is divided into several sections: 'DATA DIRI (Wajib diisi)', 'DATA USAHA', 'ALAMAT INSTANSI/PERUSAHAAN', 'NO. HANDPHONE', and 'KORAN POS'. There are also checkboxes for 'MILIKI KTP', 'MILIKI NPWP', and 'MILIKI SIM'. A note at the bottom states: 'Dengan ini mengajukan permohonan untuk mengaktifkan fasilitas QRIS Pembayaran QRIS. Mohon Fasilitas ini dapat kami gunakan mulai bulan Desember tahun 2023. Atas seputuhnya terimakasih dan patuh terhadap ketentuan yang berlaku di BSI. Pembatasan/pengaktifan akan fasilitas ini akan kami sampaikan secara tertulis kepada BSI.' Below the note is a list of BSI branches: 1. KCP, 2. Kantor, 3. Cabang Baku Tabungan BSI. The form is signed and dated, with a stamp that says 'Materai Rp 10000'.

Figure 2.8 Quick Response Code Indonesian Standard (QRIS) Form  
Source: Processed Data, 2024

6. Guest Book for Micro Customers of KCP Bengkalis

The Bengkalis KCP Micro customer guest book contains general data on KCP Bengkalis micro customer guests such as name, hand phone number, address, business and plafond. The goal is to make it easier to find out the customers who come.



**Figure 2.9** Guest Book for Micro Customers of KCP Bengkalis  
*Source: Processed Data, 2024*

7. Sample Signature Card (KCTT)

An example of a signature card is used by a customer to sign when opening a passbook at a bank. This card is intended to be a duplicate kept at the branch office as a layered control for customers to access the safe.

**Figure 2.10** Sample Signature Card (KCTT)  
*Source: Processed Data, 2024*

8. Application Form for Opening an Individual Fund Product Account

The product and individual fund account opening form is useful for individuals or individuals who want to open an account at Bank Syariah



Indonesia which contains complete data of prospective customers. Other terms and conditions required by customers to open an individual account are a photocopy of ID Card, Family Card, Photocopy of NPWP, and others.

**Figure 2.11 Application Form for Opening an Individual Fund Product Account**  
*Source: Processed Data, 2024*

9. Bank Syariah Indonesia Debit Card Application

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

**Figure 2.12 Bank Syariah Indonesia Debit Card Application**  
*Source: Processed Data, 2024*

10. Cash Deposit Form

Cash Deposit Form is a form that is commonly used to complete data when you want to make a deposit or deposit money in the bank. This form contains the customer's complete data and the amount of the deposit.



Figure 2.13 Cash Deposit Form  
Source: Processed Data, 2024

11. Child Savings Account Opening Application

The application for opening a child savings account is useful for customers who want to open a child savings account that contains complete data of prospective customers. Other terms and conditions required by customers to open a child savings account are photocopies of parents' ID cards, family cards, Child Identity Cards (KIA) and others.

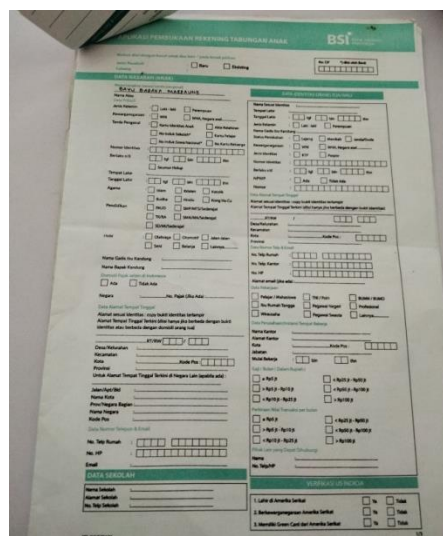


Figure 2.14 Child Savings Account Opening Application  
Source: Processed Data, 2024

12. Hajj Saving Form

Hajj savings account is a BSI product that has long been recognized by the public. This document is used when a customer wants to open a Hajj account or directly apply for Hajj to get a seat. This document contains 1 sheet that explains the requirements of the pilgrimage.

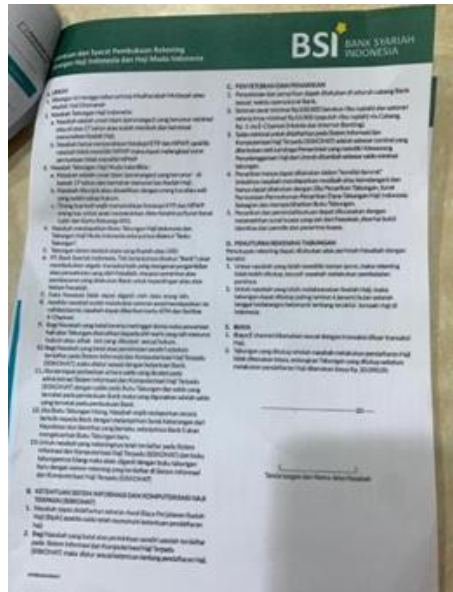


Figure 2.15 Hajj Saving Form  
Source: Processed Data, 2024

13. Statement Letter

A statement letter used when a customer / prospective customer opens a savings account at Bank Syariah Indonesia KCP Bengkalis but does not have an NPWP, the form contains the customer's identity.

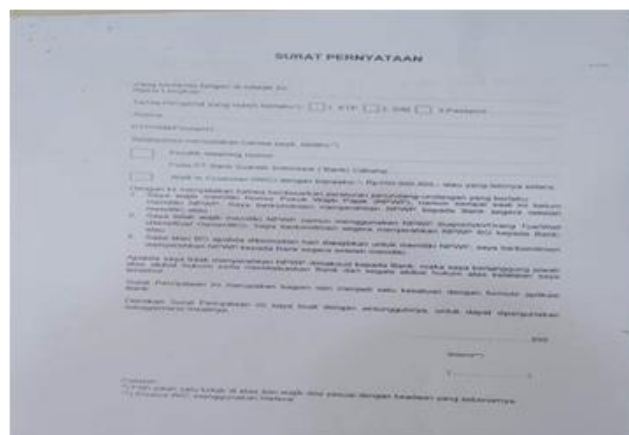


Figure 2.16 Statement Letter  
Source: Processed Data, 2024

14. Cash Withdrawal Form

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

Figure 2.17 Cash Withdrawal Form  
Source: Processed Data, 2024

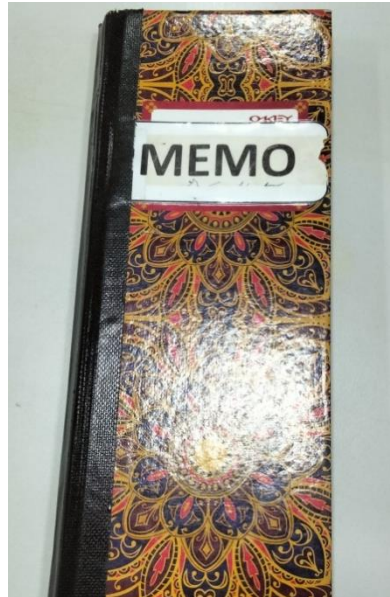
15. Passbook Closing Form

The passbook closure form is a form intended for customers who wish to close their savings or accounts at Bank Syariah Indonesia for certain reasons. For this transaction, a fee of Rp 20,000 per customer is usually charged. When closing the book, the passbook will be cut. This cutting serves as an archive for the bank. The archive only needs a cover, and is also returned to the original owner in the contents.

Figure 2.18 Passbook Closing Form  
Source: Processed Data, 2024

16. Bank Syariah Indonesia (BSI) memo book

Bank Syariah Indonesia (BSI) memo book is a book used to record official memos issued by the bank. This book serves as a physical or digital archive to keep official records related to various policies, instructions, notifications, and other important communications issued by the bank.



**Figure 2.19 Bank Syariah Indonesia (BSI) memo book**

*Source: Processed Data, 2024*

17. Guarantee Handover Book

Collateral handover book for micro marketing division Fill in the collateral handover book when the debtor has paid off all loan installments. The bank will return the customer's collateral using the collateral handover book as proof of delivery. The procedure for this activity is as follows. The writer collects all the collateral belonging to the customer, then writes a statement that the customer is the owner of the collateral and writes down the collateral letter number. Once completed, the writer asks the customer to sign the statement and hand over the customer's collateral.



**Figure 2.20 Guarantee Handover Book**  
 Source: Processed Data, 2024

18. Gold Installment Application Form

The gold installment form is a form that is filled in when a customer wants to apply for financing for the BSI gold installment program. This form contains the customer's personal data and the amount of gold and the number of installments per month. If it is appropriate, the customer and the bank will sign this form and the gold can be collected when the installment is completed.

**Figure 2.21 Gold Installment Application Form**  
 Source: Processed Data, 2024

## **CHAPTER III**

### **SCOPE OF THE APPRENTICESHIP**

#### **3.1 Job Description**

At PT Bank Syariah Indonesia Branch Office Duri Hangtuh 1, the author was placed in several sections, namely in the marketing, operational and service sections. The author takes turns with other students to be placed in some of these sections.

The marketing department is the part that carries out the financing, disbursement and funding processes. In this section employees are assigned to look for customers such as entrepreneurs, civil servants and retirees. There are two marketing sections at BSI, namely Micro and Consumer. In the marketing section, the author was given the following tasks:

1. Filling out the KUR (People's Business Credit) customer financing application form.
2. Checking customer disbursement files and arranging them in the correct order.
3. Filling out the KUR (People's Business Credit) customer Call Report Form or Customer Visit Report.
4. Input Micro Manufacturing Realization Instruction Form.
5. Input customer data on Data Entry KUR (People's Business Credit).
6. Archiving the Micro or KUR (People's Business Credit) customer files.
7. Archiving the Consumer files.
8. Fill in Google Form Data for Billing or Account Maintenance for Customer Financing.
9. Filling out the customer QRIS application form.
10. Filling out the Financing Application BSI Pension Blessing.
11. Open both and promotional activities at Istiqomah Bengkalis Mosque.
12. Promotion activities to the tarbiyah faculty of Stain Bengkalis.

13. Assignment of Riyal money exchange (SAR) pilgrims at the regional building Laksamana Raja di Laut Bengkalis.
14. Assignment to the Public Service Mall Building.
15. Socialization and promotion to SD Aisyiyah Bengkalis.
16. Promoting QRIS BSI to traders around the Bengkalis State Polytechnic.
17. Filling in the collateral handover book from the micro to the back office with the aim of proving that the collateral provided by the customer has been returned to its owner.

Furthermore, the author was placed in the Operations or Back Office section. The operational section is the section in charge of facilitating administrative, financial and archiving management to support the smooth implementation of activities. In the operational or Back Office section, the author is given the following duties and responsibilities:

1. Counting and sorting money for ATM machines and Transactions
2. Counting the money of customers who make deposits
3. Archiving the customer deposit files.
4. Checking the ATM gpn gold bar sheet.
5. Filling in the incoming mail list.
6. Filling in the application for depositing payment of student enrollment fees for Bequranic Boarding Schools.
7. Input data on on payment of student enrolment fees for Bequranic Boarding Schools.
8. Assist customers to exchange new money.

In the service department, the author has also helped in serving customers and also completing files. In the service department, the author was given the following tasks:

1. Open customer account online.
2. Filling out the opening individual fund savings, student savings, Hajj savings, and account closure.



3. Filling out the Gold Installment Form.
4. Provide a verification stamp on the account opening form.
5. Archiving the customer service files.

### 3.2 System and Procedure

Procedure is a systematic sequence of work that has several people in a section that aims to make the same rules and 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. Place of Implementation of Practical Work

Place of implementation of practical work at a bank. The following is information on company data where practical work is carried out:

Company Name : PT Bank Syariah Indonesia Branch Office Duri Hangtuh 1  
 Address : Jl Hangtuh, Bengkalis City, Bengkalis Sub-district,  
 Bengkalis District  
 Telephone : (0766) 24785

#### 2. 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	07:20 – 17:00 WIB	12:00 - 13:30 WIB
2.	Tuesday	07:20 – 17:00 WIB	12:00 - 13:30 WIB
3.	Wednesday	07:20 – 17:00 WIB	12:00 - 13:30 WIB
4.	Thursday	07:20 – 17:00 WIB	12:00 - 13:30 WIB
5.	Friday	07:20 – 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 07:20 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.

### 3. 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 Duri Hang 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.

### 4. Absence of Practical Work Participants

Absenteeism for practical work participants at Bank Syariah Indonesia Bengkalis branch office manually on sheets of paper that already contain attendance formats such as month, date, day and description. Information is filled in if the practical work participant is not present. absences are validated by the supervisor during practical work by initialing in one of the columns provided.

### 5. Morning Briefing

PT Bank Syariah Indonesia branch office Bengkalis every Monday-Thursday conducts a morning briefing starting with yells, then reciting the Asmaul Husna, then reading the Qur'an together, followed by reading the vision and mission/new core moral values, then briefings from the Branch Office Service Manager, watching moral video items (every Monday) and the last briefing from the branch manager closed with yells.



**Figure 3.1 Morning Briefing**  
*Source: Processed Data, 2024*

6. Taujih, Remembrance and Prayer

PT Bank Syariah Indonesia Bengkulu branch office every Friday listens to taujih together through Bank Syariah Indonesia's youtube channel live and at the end of the month on Friday holds dhikr and prayers together for the progress, safety and welfare of employees.



**Figure 3.2 Taujih**  
*Source: Processed Data, 2024*

7. Kahoot

PT Bank Syariah Indonesia Bengkulu branch office also held a quiz game at a certain time which was attended by all employees and members of the practical work. The question of the quiz game is about the products of Bank

Syariah Indonesia, the winners are taken from the top three, each winner gets a prize provided by the operational department.

### 3.3 Place of Apprenticeship

The implementation of practical work activities was carried out at PT. Bank Syariah Indonesia, Tbk Bengkalis sub-branch office located on Jalan Hangtuh, Bengkalis City, Kec. Bengkalis, Bengkalis Regency. In the fields of marketing, service and operations for 4 (four) months starting from February 01, 2024 to May 31, 2024. The time of implementation of practical work activities at PT Bank Syariah Mandiri, Bengkalis Sub-Branch Office is carried out every Monday to Friday starting at 07.20 WIB until 17.00 WIB by wearing Batik, Formal and Casual clothing while doing practical work. The implementation of the practical work was given direction and guidance by Mr. Muhammad Irfan. The author did internship work in three places, namely in the Marketing, operational, and service sections alternately with other members of the internship.

**Table 3.3 Daily Activity of February 1<sup>st</sup>, 2024 to February 2<sup>nd</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Thursday February 01, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Introduction of Internship Students.</li> <li>3. BSI 3rd Anniversary Event.</li> <li>4. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Back Office
2.	Friday February 02, 2024	<ol style="list-style-type: none"> <li>1. Taujih.</li> <li>2. Visit to Ibu Harapan Foundation.</li> <li>3. Checking disbursement files.</li> <li>4. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Marketing and Back Office

*Source: Processed Data, 2024*

Table 3.3 is the first week of practical work activities in February. In this week the author made self-introductions and was also briefed by the branch operation service manager about all the rules that must be obeyed when doing practical work at Bank Syariah Indonesia, Tbk, Duri Hangtuh 1 branch office. The author also participated in celebrating the 3rd anniversary of BSI. Then the author was taught how to sort money properly and correctly. The author was also

invited to visit the Ibu Harapan Foundation and was taught how to check the disbursement file.

**Table 3.4 Daily Activity of February 5<sup>th</sup>, 2024 to February 9<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday February 05, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Checking disbursement file.</li> <li>4. Fill in Google Form Data for Billing or Account Maintenance for Customer Financing.</li> </ol>	Marketing
2.	Tuesday February 06, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Checking disbursement file.</li> <li>4. Typing of outgoing letters.</li> <li>5. Fill in Google Form Data for Billing or Account Maintenance for Customer Financing.</li> <li>6. Filling out the Financing Application BSI Pension Blessing.</li> </ol>	Marketing
3.	Wednesday February 07, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing dan Kahoot advanced edition basic sharia.</li> <li>2. Checking disbursement file.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Back Office and Marketing
4.	Thursday February 08, 2024	Holiday	Holiday
5.	Friday February 09, 2024	Holiday	Holiday

Source: *Processed Data, 2024*

Table 3.4 is the second week in February. In this week the author was given the task of filling out the KUR (Kredit Usaha Rakyat) customer financing application file, checking the disbursement file, and filling in the google form data for billing or customer financing account maintaince. The author is also taught how to Filling out the Financing Application BSI Pension Blessing. This week the author also participated in the kahoot game for the advanced edition of basic sharia with employees of Bank Syariah Indonesia, Tbk, Duri Hangtuah 1 branch office.

**Table 3.5 Daily Activity of February 12<sup>th</sup>, 2024 to February 16<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday February 12, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Call Report Form.</li> </ol>	Marketing and Back Office

		<ol style="list-style-type: none"> <li>3. Counting and sorting money for ATM machines and Transactions.</li> <li>4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	
2.	Tuesday February 13, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Input customer data on Data Entry KUR (People's Business Credit).</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing
3.	Wednesday February 14, 2024	Holiday	Holiday
4.	Thursday February 15, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Call Report Form.</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing
5.	Friday February 16, 2024	<ol style="list-style-type: none"> <li>1. Taujih.</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Marketing and Back Office

Source: Processed Data, 2024

Table 3.5 is the third week in February, the author carried out the same activities as the previous week. However, in this third week there is a little addition, namely input customer data on Data Entry KUR (People's Business Credit).

**Table 3.6 Daily Activity of February 19<sup>th</sup>, 2024 to February 24<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday February 19, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing,</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Marketing and Back Office
2.	Tuesday February 20, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Call Report Form.</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing
3.	Wednesday February 21, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Filling out the Call Report Form.</li> <li>4. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Marketing and Back Office

4.	Thursday February 22, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Filling out the Call Report Form.</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing
5.	Friday February 23, 2024	<ol style="list-style-type: none"> <li>1. Prayer together.</li> <li>2. Archiving Micro or KUR (People's Business Credit) Customer Files.</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing
6.	Saturday February 24, 2024	<ol style="list-style-type: none"> <li>1. Socialization and promotion to Aisyiyah Bengkalis Elementary School.</li> <li>2. Archiving customer deposit files.</li> </ol>	Back Office

Source: *Processed Data, 2024*

Table 3.6 represents the fourth week in February, where the author conducted the same activities as the previous week. However, in this fourth week there were a few additions, namely: Filling out the Call Report Form, Archiving Micro or KUR (People's Business Credit) Customer Files, Archiving customer deposit files, and conducting socialization and promotion to SD Aisyiyah Bengkalis.

**Table 3.7 Daily Activity of February 26<sup>th</sup>, 2024 to March 1<sup>st</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday February 26, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Financing Application BSI Pension Blessing.</li> <li>3. Assignment to the Public Service Mall Building.</li> </ol>	Marketing
2.	Tuesday February 27, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Inputting KUR (People's Business Credit) Customer Files.</li> <li>3. Input Micro Manufacturing Realization Instruction Form.</li> </ol>	Marketing
3.	Wednesday February 28, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Counting and sorting money for ATM machines and Transactions.</li> <li>3. Check and fill in the Post-disbursement Customer Visit Report Form.</li> </ol>	Back Office and Marketing
4.	Thursday February 29, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Archiving Micro or KUR (People's Business Credit) Customer Files.</li> <li>3. Filling out the Financing Application BSI Pension Blessing.</li> </ol>	Marketing

5.	Friday March 01, 2024	<ol style="list-style-type: none"> <li>1. Taujih.</li> <li>2. Counting and sorting money for ATM machines and Transactions.</li> <li>3. Filling Out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>4. Check the completeness of KUR files.</li> <li>5. Check and fill in the Post-disbursement Customer Visit Report Form.</li> </ol>	Marketing and Back Office
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Source: Processed Data, 2024

Table 3.7 represents the first week of March, where the author carried out the same activities as the previous week. However, this week there are a few additions, namely: Input Micro Manufacturing Realization Instruction Form. Inputting KUR customer profiles, Checking the completeness of KUR files, and checking and filling in post-disbursement customer visit reports. The author is also in charge of providing services at the Public Service Mall Building.

**Table 3.8 Daily Activity of March 4<sup>th</sup>, 2024 to March 8<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday March 04, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Filling out the Call Report Form</li> </ol>	Marketing
2.	Tuesday March 05, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Counting and sorting money for ATM machines and Transactions..</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>4. Filling out Incoming Mail List.</li> <li>5. Filling out the QRIS Customer Application Form.</li> </ol>	Back Office and Marketing
3.	Wednesday March 06, 2024	<ol style="list-style-type: none"> <li>1. Kahoot.</li> <li>2. Open customer account online.</li> <li>3. Archiving Micro or KUR (People's Business Credit) Customer Files.</li> </ol>	Marketing and Service
4.	Thursday March 07, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Assignment to the Public Service Mall Building.</li> <li>3. Input customer data on Data Entry KUR (People's Business Credit).</li> </ol>	Marketing
5.	Friday March 08, 2024	<ol style="list-style-type: none"> <li>1. Taujih.</li> <li>2. Checking and filling in the Micro customer visit list.</li> </ol>	Marketing



		3. Filling out the QRIS Customer Application Form.	
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Source: Processed Data, 2024

Table 3.8 is the second week in March the author did practical work. The author carried out the same activities as the previous week. However, this week there are a few additions, namely: Filling out Incoming Mail List, Filling out the QRIS Customer Application Form, checking and filling in the micro customer visit list and helping customers open online accounts.

**Table 3.9 Daily Activity of March 11<sup>th</sup>, 2024 to March 15<sup>h</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday March 11 2024	Holiday	Holiday
2.	Tuesday March 12, 2024	Holiday	Holiday
3.	Wednesday March 13, 2024	1. Morning Briefing. 2. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 3. Check and completeness of the KUR customer files.	Marketing
4.	Thursday March 14, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building.	Marketing
5.	Friday March 15, 2024	1. Taujih. 2. Counting and sorting money for ATM machines and Transactions. 3. Checking Bar Sheet ATM GPN Gold.	Back Office

Source: Processed Data, 2024

Table 3.9 is the third week of March, the author carried out some of the same activities as the previous week. This week the author also carried out several different activities, namely check and completeness of the KUR customer files and checking the ATM GPN Gold Bar Sheet.

**Table 3.10 Daily Activity of March 18<sup>th</sup>, 2024 to March 23<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday March 18, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Open customer account online. 4. Counting and sorting money for ATM machines and Transactions.	Marketing and Back Office
2.	Tuesday March 19, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Open both in Istiqomah Mosque.	Marketing and Back Office
3.	Wednesday	1. Morning Briefing.	Marketing and Back

	March 20, 2024	2. Counting and sorting money for ATM machines and Transactions. 3. Open both in Istiqomah Mosque.	Office
4.	Thursday March 21, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Open both in Istiqomah Mosque. 4. Open customer account online. 5. Open Both in Zamatra.	Marketing and Service
5.	Friday March 22, 2024	1. Taujih. 2. Assignment to the Public Service Mall Building. 3. Filling out the Individual Fund Savings Opening Form. 4. Filling out the Hajj Savings Opening form. 5. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 6. Filling out the QRIS Customer Application Form.	Marketing and Service
6.	Saturday March 23, 2024	1. Open both new money exchange in Istiqomah Mosque.	Marketing

Source: Processed Data, 2024

Table 3.10 is the fourth week of March, the author did some of the same activities as the previous week. In this week the author also has different activities, namely Open Both at Majid Istiqomah and Zamatra, filling out individual fund savings opening forms and filling out Hajj savings opening forms.

**Table 3.11 Daily Activity of March 25<sup>th</sup>, 2024 to March 29<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday March 25, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Sorting small money from customers.	Back Office
2.	Tuesday March 26, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building.	Marketing
3.	Wednesday March 27, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Helping customers exchange new small bills. 4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.	Marketing
4.	Thursday March 28, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Filling out the KUR (People's Business Credit) Customer	Marketing and Back Office

		4. Financing Application Form. 4. Filling out the QRIS Customer Application Form.	
5.	Friday March 29, 2024	Holiday	Holiday

Source: Processed Data, 2024

Table 3.11 is the last week in March, the author performed some of the same activities as the previous week. In this week the author also carried out different activities, namely sorting small bills from customers and helping customers exchange new small bills.

**Table 3.12 Daily Activity of April 1<sup>st</sup>, 2024 to April 5<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday April 01, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Open customer account online.	Back Office
2.	Tuesday April 02, 2024	1. Morning Briefing 2. Assignment to the Public Service Mall Building. 3. Counting and sorting money for ATM machines and Transactions.	Marketing and Back Office
3.	Wednesday April 03, 2024	1. Morning Briefing 2. Open both new money exchange in Istiqomah Mosque 3. Counting and sorting money for ATM machines and Transactions. 4. Filling out the QRIS Customer Application Form. 5. Archiving Pension Files.	Marketing and Back Office
4.	Thursday April 04, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Open customer account online. 4. Filling and correcting the Micro customer file list.	Marketing and Back Office
5.	Friday April 05, 2024	1. Taujih 2. Counting and sorting money for ATM machines and Transactions. 3. Filling out the QRIS Customer Application Form. 4. Archiving Micro customer files.	Marketing and Back Office

Source: Processed Data, 2024

Table 3.12 is the first week of April, the author performed some of the same activities as the previous week. In this week, the author also carried out several different activities, namely archiving pension files and filling and correcting the list of micro customer files.

**Table 3.13 Daily Activity of April 8<sup>th</sup>, 2024 to April 12<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday April 08, 2024	Holiday	Holiday
2.	Tuesday April 09, 2024	Holiday	Holiday
3.	Wednesday April 10, 2024	Holiday	Holiday
4.	Thursday April 11, 2024	Holiday	Holiday
5.	Friday April 12, 2024	Holiday	Holiday

Source: Processed Data, 2024

Table 3.13 is the second week of April the author does practical work, in this week from Monday to Friday is a joint leave for Eid al-Fitr. The author re-enters on Tuesday, April 16, 2024.

**Table 3.14 Daily Activity of April 15<sup>th</sup>, 2024 to April 19<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday April 15, 2024	Holiday	Holiday
2.	Tuesday April 16, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Counting and sorting money for ATM machines and Transactions. 4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.	Back Office and Marketing
3.	Wednesday April 17, 2024	1. Morning Briefing. 2. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 3. Open customer account online.	Marketing and Service
4.	Thursday April 18, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Counting and sorting money for ATM machines and Transactions. 4. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 5. Archiving Micro customer files.	Marketing and Back Office
5.	Friday April 19, 2024	1. Taujih. 2. Archiving Micro customer files. 3. Counting and sorting money for ATM machines and Transactions.	Marketing and Back Office

Source: Processed Data, 2024

Table 3.14 is the third week of April the author does practical work, in this week the author carried out the same activities as in the previous weeks. The

author carries out various activities including assignment to the Public Service Mall Building, counting and sorting money for ATM machines and Transactions, filling out the KUR (People’s Business Credit) Customer Financing Application Form, and archiving Micro customer files.

**Table 3.15 Daily Activity of April 22<sup>th</sup>, 2024 to April 27<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday April 22, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building.	Marketing
2.	Tuesday April 23, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer Files. 3. Counting and sorting money for ATM machines and Transactions.	Marketing and Back Office
3.	Wednesday April 24, 2024	1. Morning Briefing. 2. Assignment to the Public Service Mall Building.	Marketing
4.	Thursday April 25, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Archiving Micro and Consumer Files.	Marketing and Back Office
5.	Friday April 26, 2024	1. Taujih. 2. Archiving Micro and Consumer Files by oldest and newest year. 3. Filling Out the Call Report Form.	Marketing
6.	Saturday April 27, 2024	1. Assignment of Riyal money exchange (SAR) pilgrims at the regional building Laksamana Raja di Laut Bengkalis.	Marketing

Source: Processed Data, 2024

Table 3.15 is the fourth week of April, in this week the author carried out the same activities as in the previous weeks. However, there are several different activities, namely Archiving Micro and Consumer files based on the oldest and latest years and the author is involved in the assignment of Riyal money exchange (SAR) pilgrims at the regional building Laksamana Raja di Laut Bengkalis.

**Table 3.16 Daily Activity of April 29<sup>th</sup>, 2024 to May 3<sup>rd</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday April 29, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Filling out the KUR (People’s Business Credit) Customer Financing Application Form.	Marketing and Back Office
2.	Tuesday April 30, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer	Marketing

		Files. 3. Checking and categorizing Micro and Consumer files.	
3.	Wednesday May 01, 2024	Holiday	Holiday
4.	Thursday May 02, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Helping customers open online accounts at the Ministry of Religious Affairs office in Bengkalis. 4. Filling out customer account closure form.	Marketing, Back Office, and Service
5.	Friday May 03, 2024	1. Taujih. 2. Archiving Micro and Consumer Files.	Marketing

Source: Processed Data, 2024

Table 3.16 is the first week of May, in this week the author was directed to carry out the same activities as in the previous weeks. The author was also assigned to Helping customers open online accounts at the Ministry of Religious Affairs office in Bengkalis.

**Table 3.17 Daily Activity of May 06<sup>th</sup>, 2024 to May 10<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday May 06, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer Files. 3. Count the money of customers who make deposits. 4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.	Marketing and Back Office
2.	Tuesday May 07, 2024	1. Morning Briefing. 2. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 3. Filling out the Call Report Form.	Marketing
3.	Wednesday May 08, 2024	1. Morning Briefing. 2. Counting and sorting money for ATM machines 3. Counting and sorting money for Teller. 4. Count the money of customers who make deposits.	Back Office
4.	Thursday May 09, 2024	Holiday	Holiday
5.	Friday May 10, 2024	Holiday	Holiday

Source: Processed Data, 2024

Table 3.17 is the second week of May, in this week the author carries out the same activities as the activities in the previous weeks such as archiving Micro and Consumer files, count the money of customers who make deposits, filling out the KUR (People's Business Credit) Customer Financing Application Form and counting and sorting money for ATM machines and Teller.

**Table 3.18 Daily Activity of May 13<sup>th</sup>, 2024 to May 17<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday May 13, 2024	1. Morning Briefing. 2. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 3. Filling out the Call Report Form. 4. Archiving Micro customer files.	Marketing
2.	Tuesday May 14, 2024	1. Morning Briefing. 2. Promoting QRIS BSI to traders around the Bengkalis State Polytechnic. 3. Archiving Micro and Consumer Files.	Marketing
3.	Wednesday May 15, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer Files.	Marketing
4.	Thursday May 16, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer Files.	Marketing
5.	Friday May 17, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer Files. 3. Checking and categorizing Micro and Consumer files.	Marketing

Source: Processed Data, 2024

Table 3.18 is the third week of May, in this week the author carried out the same activities as in the previous weeks. However, there are several different activities, namely promoting QRIS BSI to traders around the Bengkalis State Polytechnic.

**Table 3.19 Daily Activity of May 20<sup>th</sup>, 2024 to May 24<sup>th</sup>, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday May 20, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer Files. 3. Checking and categorizing Micro and Consumer files.	Marketing
2.	Tuesday May 21, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer Files.	Marketing
3.	Wednesday May 22, 2024	1. Morning Briefing. 2. Archiving Micro and Consumer	Marketing

		Files.	
4.	Thursday May 23, 2024	Holiday	Holiday
5.	Friday May 24, 2024	Holiday	Holiday

Source: Processed Data, 2024

Table 3.19 is the fourth week of May in this week the author carried out the same activities as in the previous weeks. The author is assigned to archive micro and consumer files by checking and categorizing micro and consumer files.

**Table 3.20 Daily Activity of May 27<sup>th</sup>, 2024 to May 31, 2024**

No	Day/Date	Description of Activity	Assignor
1.	Monday May 27, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling in the application for depositing payment of student enrollment fees for Bequranic Boarding Schools.</li> <li>3. Filling out the student savings opening form.</li> <li>4. Input data on on payment of student enrolment fees for Bequranic Boarding Schools.</li> </ol>	Service
2.	Tuesday May 28, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the gold installment form.</li> <li>3. Open customer account online.</li> <li>4. Filling out the Individual Fund Savings Opening Form.</li> <li>5. Provide a verification stamp on the account opening form.</li> </ol>	Marketing and Service
3.	Wednesday May 29, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the student savings opening form.</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing and Service
4.	Thursday May 30, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Individual Fund Savings Opening Form.</li> <li>3. Provide a verification stamp on the account opening form.</li> </ol>	Service
5.	Friday May 31, 2024	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Individual Fund Savings Opening Form.</li> <li>3. Provide a verification stamp on the account opening form.</li> <li>4. Archiving the customer service files.</li> </ol>	Service

Source: Processed Data, 2024

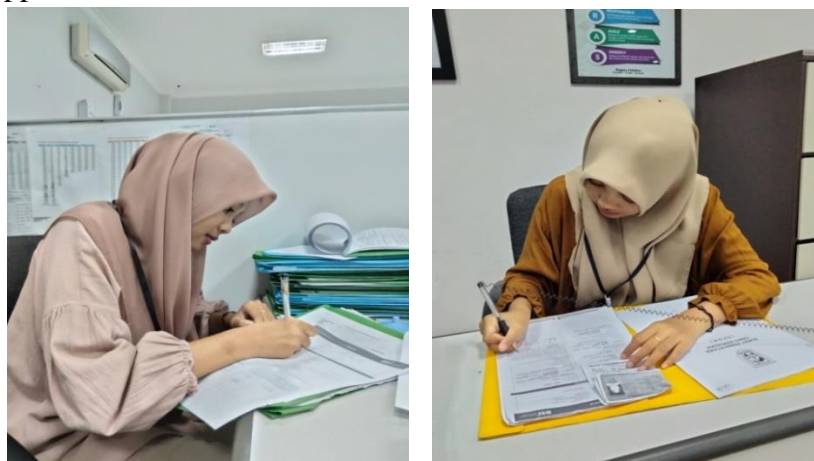


Table 3.20 is the last week of May, in this week the author carried out the same activities as in the previous weeks. The author also carries out different activities, namely filling in the application for depositing payment of student enrollment fees for Bequranic Boarding Schools, input data on on payment of student enrolment fees for Bequranic Boarding Schools, Provide a verification stamp on the account opening form and archiving the customer service files.

#### 4.4 Kind and description of the activity

Practical work activities are carried out at PT Bank Syariah Indonesia Bengkalis branch office. The activities carried out by the author at PT Bank Syariah Indonesia Bengkalis branch office are as follows:

1. Filling out the KUR (People's Business Credit) Customer Financing Application Form



**Figure 3.3 Filling out the KUR (People's Business Credit) Customer Financing Application Form**

*Source: Processed Data, 2024*

The picture above is the author's activity when filling out the KUR (Kredit Usaha Rakyat) customer financing application file. This form is an important first step for customers who wish to apply for a loan for business capital or investment. By completing this form, customers can provide details about the business they are running and the financial needs they hope to fulfill through KUR. The process of completing this form allows the bank or financial institution to gain an in-depth understanding of the customer's business plan, the purpose of the proposed loan, and how the loaned funds will be used.

2. Checking the customer's disbursement file and arranging it in the correct order.



**Figure 3.4 Checking the customer's disbursement file**  
*Source: Processed Data, 2024*

The picture above is the author's activity when checking the customer disbursement file and arranging it in the correct order. This activity starts by checking whether the required documents are attached by checking the file checking sheet. After that, the files are arranged in the correct order.

3. Filling out the Call Report Form

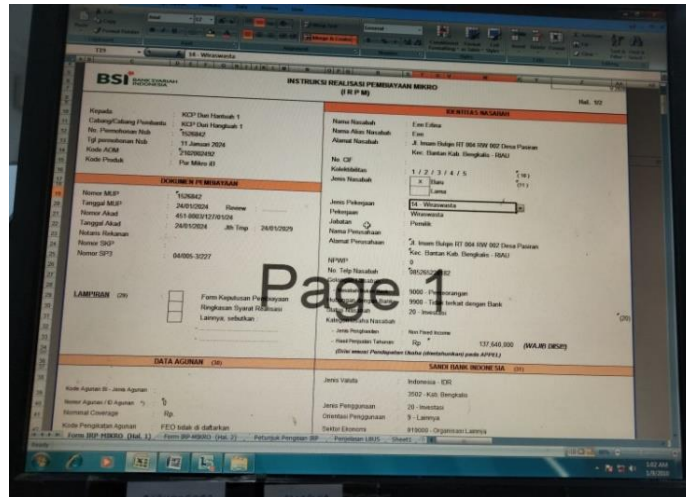


**Figure 3.5 Filling out the Call Report Form**  
*Source: Processed Data, 2024*

The picture above shows the author's activities when filling out the Call Report Form for KUR (Kredit Usaha Rakyat) customers. The Call Report Form or customer visit report is a document made by bank officers after a visit or meeting with a customer. In this report, the author records various important information

related to the identity of the customer, the type of business being run, the purpose of the conversation or visit, and the results of the conversation. The information recorded includes the customer's name, address, type of business run, and important topics discussed during the meeting.

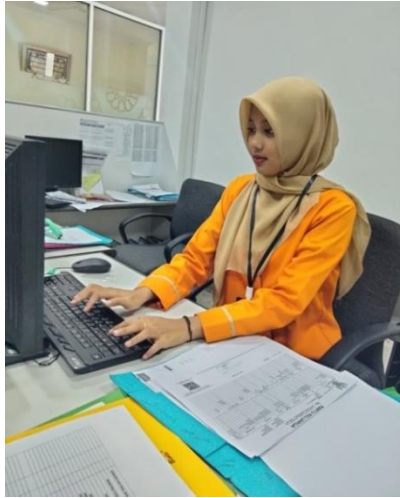
#### 4. Input Micro Manufacturing Realization Instruction Form



**Figure 3.6 Micro Manufacturing Realization Instruction Form**  
*Source: Processed Data, 2024*

The picture above is a picture that the author took when inputting the Intruksi Reliasasi Pembuatan Mikro (IRPM) form. At this stage, the author ensures that all required data has been filled out completely and accurately in the IRPM form. This includes details such as the identity of the customer, the loan amount to be realized, the intended use of the loan, and other relevant information. The author checks repeatedly to ensure that there are no errors or mistakes in the inputted data, as even the slightest error can have a significant impact on the next process.

5. Input customer data on Data Entry KUR (People's Business Credit)



**Figure 3.7 Input customer data on Data Entry KUR (People's Business Credit)**

*Source: Processed Data, 2024*

The picture above is the author's activity when entering customer data on KUR (People's Business Credit) data entry that has made disbursements in Microsoft Excel. The data inputted is in the form of the customer's name, place and date of birth of the customer, customer address, spouse's name, marriage book number, business name, business address, cellphone number, KTP number.

6. Archiving Micro or KUR (People's Business Credit) and Consumer Files

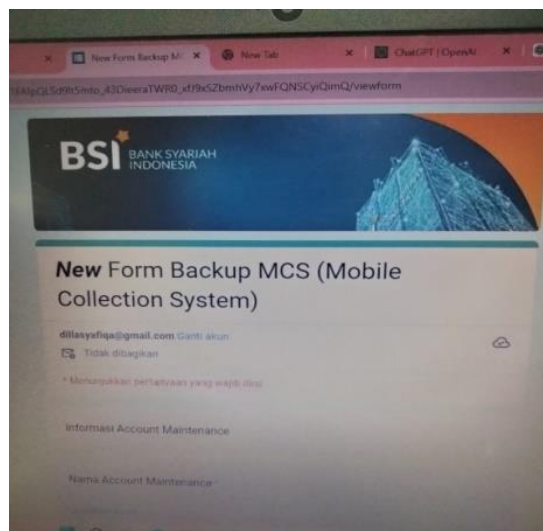


**Figure 3.8 Archiving Micro or KUR (People's Business Credit) and Consumer Files**

*Source: Processed Data, 2024*

The picture above is an image of Archiving Micro or KUR (People's Business Credit) and Consumer Files. Archiving is an important step in data and document management, which aims to maintain the integrity and ease of access to important information. Each document is organized neatly and systematically to ensure that when needed, it can be found quickly and efficiently. In this archiving process, the author and team use certain methods that may involve grouping by category, date, or document type.

7. Fill in Google Form Data for Billing or Account Maintenance for Customer Financing



**Figure 3.9 Google Form Data for Billing or Account Maintenance for Customer Financing**  
*Source: Processed Data, 2024*

The picture above is a picture taken by the author when filling in google form data for billing or customer financing account maintainece (mcs). In this process, the author inputs various relevant data to ensure billing can be done effectively and efficiently. The data contains account maintainece information, customer identity, amount paid and so on.

8. Filling out the Customer QRIS application form



**Figure 3.10 Filling out Customer QRIS application form**  
*Source: Processed Data, 2024*

This process includes filling in the customer's personal data such as the name of the institution or applicant, the name that will be displayed on the QRIS, the business segment run, and the details of the institution's management such as name, position, KTP number, and NPWP number. In addition, the form also contains important information such as the full address of the institution, a telephone number that can be contacted, and the Bank Syariah Indonesia (BSI) account number that will be registered for the use of QRIS. Once all information is filled in correctly and completely, the form will be submitted to the Bank's Back Office for further processing.

9. Filling out the application form for BSI pension financing is a blessing



**Figure 3.11 Filling out the application form for BSI pension financing is a blessing**  
*Source: Processed Data, 2024*

The picture above is the author's activity when filling out the blessing pension file. The author manually filled in the customer's personal data, spouse data, immediate family data, pension data and other information. All other information needed to complete the file was also filled in carefully, ensuring that the data recorded was complete and accurate. The writer shows care when filling in and ensures every detail is met.

10. Open both and promotional activities at Istiqomah Bengkalis Mosque



**Figure 3.12 Open both and promotional activities at Istiqomah Bengkalis Mosque**  
*Source: Processed Data, 2024*

The picture above is the author's activity when conducting open both and promotion activities at the Istiqomah Bengkalis Mosque. The author along with friends and several BSI bank employees promoted the opening of savings accounts. Distribution of brochures for gold installments, Hajj, KUR loans and so on. In addition, the author also conducted an open both exchange of new money at the Mosque.

11. Assignment of Riyal money exchange (SAR) pilgrims at the regional building Laksamana Raja di Laut Bengkulu



**Figure 3.13 Assignment of Riyal money exchange (SAR) pilgrims at the regional building Laksamana Raja di Laut Bengkulu**

*Source: Processed Data, 2024*

The picture above is the author's activity when doing an open exchange of riyals. Of course, prospective pilgrims prepare a certain amount of money for their needs during the pilgrimage in the holy land. The author was chosen to participate in serving pilgrims to exchange rupiah currency with riyals in one package addressed at the Bengkulu Regency building. one package contains 250 riyals which are sold at a price of Rp1,082,500, - / package.

12. Assignment to the Public Service Mall Building



**Figure 3.14 Assignment to the Public Service Mall Building**

*Source: Processed Data, 2024*



The picture above is the author's activity when transferring assignments at the Bengkalis Public Service Mall Building. The author takes turns with other internship colleagues to carry out waiter assignments at the Bengkalis Public Service Mall Building according to the picket schedule that has been given. The author is tasked with providing good service if there are customers who come.

13. Socialization and promotion to SD Aisyiyah Bengkalis



**Figure 3.15 Socialization and promotion to SD Aisyiyah Bengkalis**  
*Source: Processed Data, 2024*

The picture above is the author's activities when conducting socialization and promotion to SD Aisyiyah Bengkalis. These activities include the promotion of student savings to students of SD Aisyiyah Bengkalis and also the promotion of gold installments by customer service and tellers. The promotion of student savings is one of the main focuses, where students are invited to understand the importance of saving from an early age. In addition, the promotion of gold installments was also carried out by customer service and tellers which aims to provide an understanding to teachers about the smart way to invest, especially in the form of regular gold ownership.

14. Promoting QRIS BSI to merchants around Bengkalis State Polytechnic



**Figure 3.16 Promoting QRIS BSI to merchants around Bengkalis State Polytechnic**  
*Source: Processed Data, 2024*

The picture above is the author's activity when promoting QRIS BSI to traders around Politeknik Negeri Bengkalis. In this activity, the author aims to introduce QRIS BSI to merchants as a modern solution in their financial transactions. With QRIS BSI, merchants can accept electronic payments easily and securely, and expand the reach of customers who use various types of digital wallets.

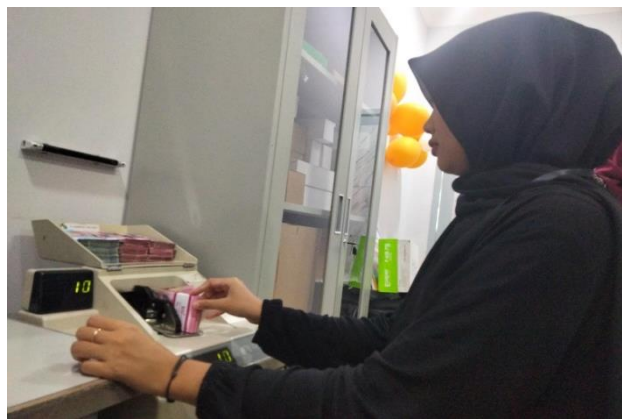
15. Counting and sorting money for ATM machines and Transactions



**Figure 3.17 Counting and sorting money for ATM machines and Transactions**  
*Source: Processed Data, 2024*

The picture above illustrates the author's activities when sorting money for ATM charging and teller. In this sorting process, the writer is tasked with selecting and sorting Rupiah notes based on several important criteria. First, the writer ensures the authenticity of the banknotes by checking the security markings and characteristics of each denomination. In addition, the writer assesses the currency's edibility, including its physical condition to meet the standards for use in ATM machines and teller services. Next, the author sorted the banknotes by denomination to meet the needs of filling ATM with the right and sufficient amount.

16. Counting the money of customers who make deposits



**Figure 3.18 Counting the money of customers who make deposits**  
*Source: Processed Data, 2024*

The picture illustrates the author's activities when counting money from customers who make deposits. In this process, the writer is responsible for ensuring that the amount of money received matches the records. Each bill is carefully examined, one by one, to ensure that there are no counting errors. These meticulous steps are crucial as any error in counting money can have significant repercussions. Discrepancies between the recorded amount and the actual amount can cause serious accounting problems and can be costly for both the customer and the banking institution. In addition, conducting thorough checks is also a way to build customer confidence in the banking services provided.

17. Checked the ATM gpn gold bar sheet



**Figure 3.19 Checked the ATM gpn gold bar sheet**  
*Source: Processed Data, 2024*

The picture above is the author's activity when checking the ATM gpn gold bar sheet. In this process, the author ensures that the ATM gpn gold bar sheet in the list matches what is printed on the physical bar sheet. This check is done carefully to ensure that there are no errors or discrepancies between the recorded information and the physical goods.

18. Filling in the application for depositing payment of student enrollment fees for Bequranic Boarding Schools



**Figure 3.20 Filling in the application for depositing payment of student enrollment fees for Bequranic Boarding Schools**  
*Source: Processed Data, 2024*

The picture above is the author's activity when filling out the deposit application for tuition payments for Bequranic pesantren students. In this process, the author fills in the deposit application form starting from the sender's identity, the amount deposited, the sender's account number and also the recipient's account number.

19. Input data on on payment of student enrolment fees for Bequranic Boarding Schools



**Figure 3.21 Input data on on payment of student enrolment fees for Bequranic Boarding Schools**  
*Source: Processed Data, 2024*

The picture above is the author's activity when inputting data on the payment of admission fees for Bequranic pesantren students. In this process, the author inputs the student's name, address, deposit amount and also the cellphone number in the excel application which is useful for teller data. Every detail must be entered carefully and accurately so that the stored information can be used efficiently.

20. Assisting customers to exchange new money



**Figure 3.22 Assisting customers to exchange new money**  
*Source: Processed Data, 2024*

The picture above is the author's activity when helping customers exchange new money. In this process, the author is responsible for serving customers who want to exchange old money for new money, ensuring that the exchange process runs smoothly and efficiently. In addition, the author also performs a thorough check of the amount of money received from the customer, ensuring that the amount of new money provided matches the amount of old money received from the customer.

21. Open customer account online



**Figure 3.23 Open customer account online**  
*Source: Processed Data, 2024*

The picture above is the author's activity when helping customers open online accounts. The author assists customers in entering personal information, uploading photos and filling out forms digitally. The author ensures that the data entered is correct by looking at the customer's ID card and also asking the customer directly.

22. Filling out the opening individual fund savings, student savings, Hajj savings, and account closure



**Figure 3.24 Filling out the savings opening form**  
*Source: Processed Data, 2024*

The picture above is the author's activity when filling out the opening form for individual fund savings, student savings, Hajj savings, and account closure. The author fills in the form and ensures that all required data has been filled in and submits it to customer service.

### **3.5 Obstacles and Solution**

Every job that is done must have obstacles. The obstacles that occur can be resolved with a solution. The obstacles and solutions that occurred during work practice at PT Bank Syariah Indonesia Branch Office Duri Hang tuah 1 are as follows:

### 3.5.1 Obstacles Encountered

In carrying out practical work, the author faced several obstacles and things that hindered the implementation of practical work, including:

1. The author may not be familiar with the systems and procedures in the bank, so it takes time to adapt.
2. Made a writing error when filling out the KUR customer financing application form.
3. Difficulty finding documents that have been archived because they are not neatly arranged and some are not alphabetized.

### 3.5.2 Solutions

Although the author experienced several obstacles while carrying out practical work at PT Bank Syariah Indonesia Bengkalis branch office, the author was able to overcome these obstacles and work well. The solutions are as follows:

1. In the first obstacle, the author asks for help and guidance from the supervisor of practical work at the bank and asks things that he wants to know and observes the work of colleagues who have done practical work there and of course they know more about the work at the bank.
2. In the second obstacle, the author is more careful when filling out the form so that the same mistakes do not occur.
3. In the third obstacle, the solution that can be done is to tidy up and rearrange the documents alphabetically so that they are neater and easier to find.



## **CHAPTER IV**

### **CONCLUSIONS AND SUGGESTIONS**

#### **4.1 Conclusions**

After doing practical work at PT Bank Syariah Indonesia Duri Hang Tuah 1 branch office, the authors can draw the following conclusions:

1. In carrying out practical work, the author does a lot of work, namely assisting micro and consumer marketing in filling out the KUR (People's Business Credit) customer financing application file, checking the customer's disbursement file and arranging it in the correct order, inputting the Micro Making Reliasation Instruction Form (IRPM), entering customer data in KUR Data Entry (People's Business Credit), Archiving micro or KUR (People's Business Credit) and consumer file, open both and promotions in various places and so on. The author also helps with jobs in the Back Office such as sorting money and has also helped with Customer Service work.
2. PT Bank Syariah Indonesia has its own procedures such as every morning there is a morning briefing for all employees and student interns, especially on Friday an online taujih is held. The procedure for working hours must enter at 07.20 and go home at 17.00. The procedure for dressing according to what is determined, namely, on Monday and Wednesday wearing batik, Tuesday wearing formal clothes, Thursday and Friday wearing casual clothes.
3. In carrying out practical work, the authors carried out practical work at PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuah 1 which is located at Jl. Hangtuah No.35 Kab. Bengkalis, Riau for 4 (four) months, starting February 01, 2024 until May 31, 2024.
4. The types and descriptions of the work that the author did were very diverse, ranging from assisting the work in micro and consumer marketing, helping customers open online accounts and filling out forms for opening

individual fund savings, student savings, Hajj savings, and closing accounts. The author also sorted and counted money according to the specified amount for ATM and Teller transactions.

4. In carrying out practical work, the author faces several obstacles, namely first, the author may be less familiar with the systems and procedures in the bank, so it takes time to adapt. Second, made a writing error when filling out the KUR customer financing application form. Third, it is difficult to find documents that have been archived because they are not neatly arranged and some are not alphabetized. The solutions are as follows: In the first obstacle, the author asks for help and guidance from the supervisor of practical work at the bank and asks things that he wants to know and observes the work of colleagues who have done practical work there and of course they know more about the work at the bank, In the second obstacle, the author is more careful when filling out the form so that the same mistakes do not occur, and the third obstacle, the solution that can be done is to tidy up and rearrange the documents alphabetically so that they are neater and easier to find.

#### **4.2 Suggestions**

After doing practical work at PT Bank Syariah Indonesia, Tbk Duri Hang Tuah 1 Branch Office, the suggestions that the authors can give are as follows:

1. File storage shelves should be tidied up every month so that documents to be used are easy to find in the future.
2. The company should provide a table for practical work students so as not to hinder the activities and work carried out.
3. The company continues to improve the quality of customer service and continues to innovate and improve strategies.

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- PT Bank Syariah Indonesia., 2021, Visi dan misi Bank Syariah Indonesia, [https://ir.bankbsi.co.id/vision\\_mission.html](https://ir.bankbsi.co.id/vision_mission.html), Online June 10, 2024.

## APPENDICES

### Appendix 1: Apprenticeship Acceptance Letter

24 November 2023  
No. 02/883-3/227  
Lampiran : —

Kepada  
POLITEKNIK NEGERI BENGKALIS  
Jl. Bathin Alam, Sungai Alam  
Bengkalis - Riau 28711



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

**UP. Yth: Bapak Amada, ST.,MT, Wakil Direktur I Politeknik Negeri Bengkalis**

Perihal : **PERSETUJUAN MAGANG**

Ref : Surat dari Politeknik Negeri Bengkalis No : 4219/PL31/TU/2023 Tanggal 09 November 2023,  
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 magang mahasiswa Politeknik Negeri Bengkalis dengan ketentuan sebagai berikut :

1. Jumlah mahasiswa magang 3 (Tiga) orang dengan data :  
Dwino Rani/ 5404201260/ D-IV Administrasi Bisnis Internasional  
Dilla Syafiq/ 5404201263/ D-IV Administrasi Bisnis Internasional  
Kartika Ayuni/ 5404201264/ D-IV Administrasi Bisnis Internasional
2. Jangka waktu magang selama 6 (Enam) bulan t.m.t 01 Februari s.d 31 Mei 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  
KCP BENGKALIS



Muhammad Irfan  
BOSM

## Appendix 2: Job Training Reference Letter



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](http://www.bankbsi.co.id)

01 Agustus 2024  
No. 04/572-3/325  
Lampiran : 1 Lembar

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

**UP. Yth: Bapak Armada, ST., MT**

**Perihal : SURAT KETERANGAN MELAKUKAN KEGIATAN MAGANG**

Ref : -

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 perihal surat diatas, bersama ini kami sampaikan bahwa Mahasiswa yang melakukan kegiatan magang atas nama:

**Dilla Syafiq/ 5404201263/ D4/ Administrasi Bisnis Internasional**

Benar telah melakukan kegiatan magang di Bank Syariah Indonesia Bengkalis dari tanggal 01 Februari 2024 s/d 31 Mei 2024.

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

Wassalaamu'alaikum Wr. Wb.

PT. BANK SYARIAH INDONESIA  
BRANCH OFFICE BENGKALIS ✓

Afni  
BOSM

**Appendix 3: Company Appraisal Sheet**

**PENILAIAN DARI PERUSAHAAN KERJA PRAKTEK  
PT. BANK SYARIAH INDONESIA  
KCP DURI HANGTUAH I**

Nama : Dilla Syafiqa  
Nim : 5404201263  
Program Studi : Administrasi Bisnis Internasional

No.	Aspek Penilaian	Bobot	Nilai
1.	Disiplin	20%	18.9
2.	Tanggung Jawab	25%	22.75
3.	Penyesuaian	10%	9.2
4.	Hasil Kerja	30%	28.6
5.	Perilaku Secara Umum	15%	13.95
	Total Jumlah (1+2+3+4+5)	100%	91.9

Keterangan :

Nilai : ~~Kriteria~~ ✓  
81-100 : Istimewa  
71-80 : Baik Sekali  
66-70 : Baik  
61-65 : Cukup Baik  
56-60 : Cukup

Catatan :

Bengkalis, 31 Mei 2024

  
**BSI** BANK SYARIAH  
INDONESIA  
KCP Duri Hangtuh 1  
**Muhammad Irfan**  
Branch Operation Service Manager

## Appendix 4: List of Attendance

### ABSEN PESERTA KERJA PRAKTEK BANK SYARIAH INDONESIA (BSI)

NAMA : DILLA SYAFIQA

NIM : 5404201263

BULAN : FEBRUARI

No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan	
1.	Kamis	1	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
2.	Jum'at	2	07.20	11.30	17.00	<i>Dilla</i>	<i>[Signature]</i>		
3.	Sabtu	3	LIBUR						
4.	Minggu	4	LIBUR						
5.	Senin	5	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
6.	Selasa	6	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
7.	Rabu	7	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
8.	Kamis	8	LIBUR						Isra' Mi'raj Nabi Muhammad
9.	Jum'at	9	LIBUR						Cuti Bersama Tahun Baru Imlek
10.	Sabtu	10	LIBUR						
11.	Minggu	11	LIBUR						
12.	Senin	12	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
13.	Selasa	13	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
14.	Rabu	14	LIBUR						Cuti Bersama Pemilu 2024
15.	Kamis	15	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
16.	Jum'at	16	07.20	11.30	17.00	<i>Dilla</i>	<i>[Signature]</i>		
17.	Sabtu	17	LIBUR						
18.	Minggu	18	LIBUR						
19.	Senin	19	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
20.	Selasa	20	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
21.	Rabu	21	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
22.	Kamis	22	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
23.	Jum'at	23	07.20	11.30	17.00	<i>Dilla</i>	<i>[Signature]</i>		
24.	Sabtu	24	08.00	-	13.00	<i>Dilla</i>	<i>[Signature]</i>		
25.	Minggu	25	LIBUR						
26.	Senin	26	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
27.	Selasa	27	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
28.	Rabu	28	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
29.	Kamis	29	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		

Bengkalis, 29 Februari 2024

Mengetahui,

*Dilla*  
DILLA SYAFIQA  
Mahasiswa Kerja Praktek

*[Signature]*  
Muhammad Irfan  
PNSM  
Pengawas Kerja Praktek

*[Signature]*  
Branch Manager

**ABSEN PESERTA KERJA PRAKTEK  
BANK SYARIAH INDONESIA (BSI)**

**NAMA : DILLA SYAFIQA**  
**NIM : 5404201263**  
**BULAN : MARET**

No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan	
1.	Jum'at	1	07.20	11.30	17.00	<i>Dilla</i>	✓		
2.	Sabtu	2	LIBUR						
3.	Minggu	3							
4.	Senin	4	07.20	12.00	17.00	<i>Dilla</i>	✓		
5.	Selasa	5	07.20	12.00	17.00	<i>Dilla</i>	✓		
6.	Rabu	6	07.20	12.00	17.00	<i>Dilla</i>	✓		
7.	Kamis	7	07.20	12.00	17.00	<i>Dilla</i>	✓		
8.	Jum'at	8	07.20	11.30	17.00	<i>Dilla</i>	✓		

9.	Sabtu	9	LIBUR										
10.	Minggu	10	LIBUR						Hari Raya Nyepi				
11.	Senin	11										Cuti Awal Ramadhan	
12.	Selasa	12											
13.	Rabu	13	07.00	12.00	16.00	<i>Dilla</i>	✓						
14.	Kamis	14	07.00	12.00	16.00	<i>Dilla</i>	✓						
15.	Jum'at	15	07.00	11.30	16.00	<i>Dilla</i>	✓						
16.	Sabtu	16	LIBUR										
17.	Minggu	17	LIBUR										
18.	Senin	18						07.00	12.00	16.00	<i>Dilla</i>	✓	
19.	Selasa	19						07.00	12.00	16.00	<i>Dilla</i>	✓	
20.	Rabu	20						07.00	12.00	16.00	<i>Dilla</i>	✓	
21.	Kamis	21						07.00	12.00	16.00	<i>Dilla</i>	✓	
22.	Jum'at	22						07.00	11.30	16.00	<i>Dilla</i>	✓	
23.	Sabtu	23						08.00	-	13.00	<i>Dilla</i>	✓	
24.	Minggu	24	LIBUR										
25.	Senin	25	07.00	12.00	16.00	<i>Dilla</i>	✓						

26.	Selasa	26	07.00	12.00	16.00	<i>Dilla</i>	✓					
27.	Rabu	27	07.00	12.00	16.00	<i>Dilla</i>	✓					
28.	Kamis	28	07.00	12.00	16.00	<i>Dilla</i>	✓					
29.	Jum'at	29	LIBUR						Wafat Isa Almasih			
30.	Sabtu	30										
31.	Minggu	31										

Bengkalis, 31 Maret 2024  
Mengetahui,

  
DILLA SYAFIDA  
Mahasiswa Kerja Praktek

  
Muhammad Irfan  
BOSM  
Pengawas Kerja Praktek

  
Branch Manager



**ABSEN PESERTA KERJA PRAKTEK  
BANK SYARIAH INDONESIA (BSI)**

NAMA : DILLA SYAFIQA  
NIM : 5404201263  
BULAN : APRIL

No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan	
1.	Senin	1	07.00	12.00	16.00	<i>Dilla</i>	<i>[Signature]</i>		
2.	Selasa	2	07.00	12.00	16.00	<i>Dilla</i>	<i>[Signature]</i>		
3.	Rabu	3	07.00	12.00	16.00	<i>Dilla</i>	<i>[Signature]</i>		
4.	Kamis	4	07.00	12.00	16.00	<i>Dilla</i>	<i>[Signature]</i>		
5.	Jum'at	5	07.00	11.30	16.00	<i>Dilla</i>	<i>[Signature]</i>		
6.	Sabtu	6	LIBUR						
7.	Minggu	7							
8.	Senin	8							Cuti Hari Raya Idul Fitri

9.	Selasa	9	LIBUR						Cuti Hari Raya Idul Fitri
10.	Rabu	10							Cuti Hari Raya Idul Fitri
11.	Kamis	11							Cuti Hari Raya Idul Fitri
12.	Jum'at	12							Cuti Hari Raya Idul Fitri
13.	Sabtu	13							Cuti Hari Raya Idul Fitri
14.	Minggu	14							Cuti Hari Raya Idul Fitri
15.	Senin	15							Cuti Hari Raya Idul Fitri
16.	Selasa	16	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
17.	Rabu	17	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
18.	Kamis	18	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
19.	Jum'at	19	07.20	11.30	17.00	<i>Dilla</i>	<i>[Signature]</i>		
20.	Sabtu	20	LIBUR						
21.	Minggu	21							
22.	Senin	22	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
23.	Selasa	23	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
24.	Rabu	24	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
25.	Kamis	25	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		

26.	Jum'at	26	07.20	11.30	17.00	<i>Dilla</i>	<i>[Signature]</i>		
27.	Sabtu	27	08.00	12.00	14.00	<i>Dilla</i>	<i>[Signature]</i>		
28.	Minggu	28	LIBUR						
29.	Senin	29	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		
30.	Selasa	30	07.20	12.00	17.00	<i>Dilla</i>	<i>[Signature]</i>		

Bengkalis, 30 April 2024  
Mengetahui,

*Dilla*  
DILLA SYAFIQA  
Mahasiswa Kerja Praktek

*[Signature]*  
Pengawas Kerja Praktek

*[Signature]*  
Branch Manager

**ABSEN PESERTA KERJA PRAKTEK  
BANK SYARIAH INDONESIA (BSI)**

NAMA : DILLA SYAFIQA  
NIM : 5404201263  
BULAN : MEI

No	Hari	Tanggal	Jam Masuk	Jam Istirahat	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Keterangan	
1.	Rabu	1	LIBUR						Hari Buruh
2.	Kamis	2	07.20	12.00	17.00	<i>Dilla</i>	✓		
3.	Jum'at	3	07.20	11.30	17.00	<i>Dilla</i>	✓		
4.	Sabtu	4	LIBUR						
5.	Minggu	5	LIBUR						
6.	Senin	6	07.20	12.00	17.00	<i>Dilla</i>	✓		
7.	Selasa	7	07.20	12.00	17.00	<i>Dilla</i>	✓		
8.	Rabu	8	07.20	12.00	17.00	<i>Dilla</i>	✓		
9.	Kamis	9	LIBUR						Kenaikan Isa Al-Masih
10.	Jum'at	10	LIBUR						Cuti Bersama
11.	Sabtu	11	LIBUR						
12.	Minggu	12	LIBUR						
13.	Senin	13	07.20	12.00	17.00	<i>Dilla</i>	✓		
14.	Selasa	14	07.20	12.00	17.00	<i>Dilla</i>	✓		
15.	Rabu	15	07.20	12.00	17.00	<i>Dilla</i>	✓		
16.	Kamis	16	07.20	12.00	17.00	<i>Dilla</i>	✓		
17.	Jum'at	17	07.20	11.30	17.00	<i>Dilla</i>	✓		
18.	Sabtu	18	LIBUR						
19.	Minggu	19	LIBUR						
20.	Senin	20	07.20	12.00	17.00	<i>Dilla</i>	✓		
21.	Selasa	21	07.20	12.00	17.00	<i>Dilla</i>	✓		
22.	Rabu	22	07.20	12.00	17.00	<i>Dilla</i>	✓		
23.	Kamis	23	LIBUR						Hari Raya Waisak
24.	Jum'at	24	LIBUR						Cuti Bersama
25.	Sabtu	25	LIBUR						
26.	Minggu	26	LIBUR						
27.	Senin	27	07.20	12.00	17.00	<i>Dilla</i>	✓		
28.	Selasa	28	07.20	12.00	17.00	<i>Dilla</i>	✓		
29.	Rabu	29	07.20	12.00	17.00	<i>Dilla</i>	✓		
30.	Kamis	30	07.20	12.00	17.00	<i>Dilla</i>	✓		
31.	Jum'at	31	07.20	11.30	17.00	<i>Dilla</i>	✓		

Bengkalis, 31 Mei 2024  
Mengetahui,

*Dilla*  
DILLA SYAFIQA  
Mahasiswa Kerja Praktek

*Mohammad Irfan*  
Mohammad Irfan  
BSI  
Pengawas Kerja Praktek

*[Signature]*  
Branch Manager

## Appendix 5: Daily Activities of the Job Training

### Daily Activities Practical Work (KP)

Day : Thursday-Friday  
Date : 01-02 February 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Introduction of Internship Students.</li> <li>3. BSI 3rd Anniversary Event.</li> <li>4. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Back Office	S
2.	<ol style="list-style-type: none"> <li>1. Taujih.</li> <li>2. Visit to Yayasan Ibu Harapan.</li> <li>3. Checking disbursement files.</li> <li>4. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Marketing and Back Office	S

No.	Activities	Description
1.		Counting and sorting money for ATM machines and Transactions

### Daily Activities Practical Work (KP)

Day : Monday-Friday  
Date : 05-09 February 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling Out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Checking disbursement file.</li> <li>4. Fill in Google Form Data for Billing or Account Maintenance for Customer Financing.</li> </ol>	Marketing	S
2.	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Checking disbursement file.</li> <li>4. Typing of outgoing letters.</li> <li>5. Fill in Google Form Data for Billing or Account Maintenance for Customer Financing.</li> <li>6. Filling out the Financing Application BSI Pension Blessing.</li> </ol>	Marketing	S
3.	<ol style="list-style-type: none"> <li>1. Morning Briefing dan Kahoot advanced edition basic sharia.</li> <li>2. Checking disbursement file.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Back Office and Marketing	S
1.	Holiday	Holiday	Holiday
2.	Holiday	Holiday	Holiday

No.	Activities	Description
1.		Checking disbursement file

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 12-16 February 2024

No.	Description of Activities	Assignor	Supervisor's Initials
1.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Call Report Form.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> <li>4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing and Back Office	S
2.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Input customer data on Data Entry KUR (People's Business Credit).</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing	S
3.	Holiday	Holiday	Holiday
4.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Call Report Form.</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing	S
5.	<ol style="list-style-type: none"> <li>1. Taujih.</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Marketing and Back Office	S

No.	Activities	Description
1.		Filling out the Call Report Form

**Daily Activities  
Practical Work (KP)**

Day : Monday-Saturday  
Date : 19-24 February 2024

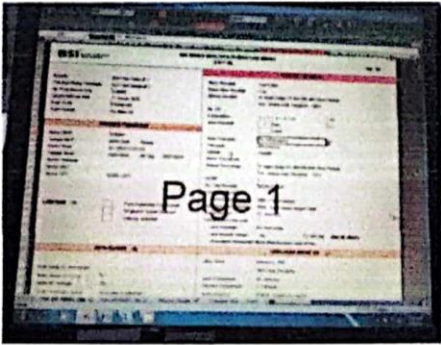
No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing, 2. Filling out the KUR (People's Business Credit) Customer Financing Application Form, 3. Counting and sorting money for ATM machines and Transactions	Marketing and Back Office	S
2.	1. Morning Briefing. 2. Filling out the Call Report Form. 3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.	Marketing	S
3.	1. Morning Briefing. 2. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 3. Filling out the Call Report Form. 4. Counting and sorting money for ATM machines and Transactions.	Marketing and Back Office	S
4.	1. Morning Briefing 2. Filling out the Call Report Form. 3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.	Marketing	S
5.	1. Prayer together. 2. Archiving Micro or KUR (People's Business Credit) Customer Files. 3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.	Marketing	S
6.	1. Socialization and promotion to Aisyiyah Bengkalis Elementary School. 2. Archiving customer deposit files.	Back Office	S

No.	Activities	Description
1.		Socialization and promotion to Aisyiyah Bengkalis Elementary School

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 26 February – 01 March 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing. 2. Filling out the Financing Application BSI Pension Blessing. 3. Assignment to the Public Service Mall Building.	Marketing	8
2.	1. Morning Briefing. 2. Inputting KUR (People's Business Credit) Customer Files. 3. Input Micro Manufacturing Realization Instruction Form.	Marketing	8
3.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Check and fill in the Post-disbursement Customer Visit Report Form.	Back Office and Marketing	8
4.	1. Morning Briefing. 2. Archiving Micro or KUR (People's Business Credit) Customer Files. 3. Filling out the Financing Application BSI Pension Blessing.	Marketing	8
5.	1. Taujih. 2. Counting and sorting money for ATM machines and Transactions. 3. Filling Out the KUR (People's Business Credit) Customer Financing Application Form. 4. Check the completeness of KUR files. 5. Check and fill in the Post-disbursement Customer Visit Report Form.	Marketing and Back Office	8

No.	Activities	Description
1.		Input Micro Manufacturing Realization Instruction Form

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 04 – 08 March 2024




No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing. 2. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 3. Filling out the Call Report Form	Marketing	8
2.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions.. 3. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 4. Filling out Incoming Mail List. 5. Filling out the QRIS Customer Application Form.	Back Office and Marketing	8
3.	1. Kahoot. 2. Open customer account online. 3. Archiving Micro or KUR (People's Business Credit) Customer Files.	Marketing and Service	8
4.	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Input customer data on Data Entry KUR (People's Business Credit).	Marketing	8
5.	1. Taujih. 2. Checking and filling in the Micro customer visit list. 3. Filling out the QRIS Customer Application Form.	Marketing	8


No.	Activities	Description
1.		Input customer data on Data Entry KUR (People's Business Credit)



### Daily Activities Practical Work (KP)

Day : Monday-Friday  
Date : 11- 15 March 2024

No.	Description of Activities	Assignor	Supervisor's Initials
1.	Holiday	Holiday	Holiday
2.	Holiday	Holiday	Holiday
3.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Check and completeness of the KUR customer files.</li> </ol>	Marketing	
4.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Assignment to the Public Service Mall Building.</li> </ol>	Marketing	
5.	<ol style="list-style-type: none"> <li>1. Taujih.</li> <li>2. Counting and sorting money for ATM machines and Transactions.</li> <li>3. Checking Bar Sheet ATM GPN Gold.</li> </ol>	Back Office	

No.	Activities	Description
1.		Checking Bar Sheet ATM GPN Gold

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 18 – 23 March 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Open customer account online. 4. Counting and sorting money for ATM machines and Transactions.	Marketing and Back Office	<i>S</i>
2.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Open both in Istiqomah Mosque.	Marketing and Back Office	<i>S</i>
3.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Open both in Istiqomah Mosque.	Marketing and Back Office	<i>S</i>
4.	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Open both in Istiqomah Mosque. 4. Open customer account online. 5. Open Both in Zamatra.	Marketing and Service	<i>S</i>
5.	1. Taujih. 2. Assignment to the Public Service Mall Building. 3. Filling out the Individual Fund Savings Opening Form. 4. Filling out the Hajj Savings Opening form. 5. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 6. Filling out the QRIS Customer Application Form.	Marketing and Service	<i>S</i>
6.	1. Open both new money exchange in Istiqomah Mosque.	Marketing	<i>S</i>

No.	Activities	Description
1.		Open both in Istiqomah Mosque

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 25 – 29 March 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Sorting small money from customers.	Back Office	S
2.	1. Morning Briefing. 2. Assignment to the Public Service Mall Building.	Marketing	S
3.	1. Morning Briefing. 2. Assignment to the Public Service Mall Building. 3. Helping customers exchange new small bills. 4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.	Marketing	S
4.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 4. Filling out the QRIS Customer Application Form.	Marketing and Back Office	S
5.	Holiday	Holiday	Holiday

No.	Activities	Description
1.		Assignment to the Public Service Mall Building

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 01 – 05 April 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Counting and sorting money for ATM machines and Transactions.</li> <li>3. Open customer account online.</li> </ol>	Back Office	<i>S</i>
2.	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Assignment to the Public Service Mall Building.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Marketing and Back Office	<i>S</i>
3.	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Open both new money exchange in Istiqomah Mosque</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> <li>4. Filling out the QRIS Customer Application Form.</li> <li>5. Archiving Pension Files.</li> </ol>	Marketing and Back Office	<i>S</i>
4.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Counting and sorting money for ATM machines and Transactions.</li> <li>3. Open customer account online.</li> <li>4. Filling and correcting the Micro customer file list.</li> </ol>	Marketing and Back Office	<i>S</i>
5.	<ol style="list-style-type: none"> <li>1. Taujih</li> <li>2. Counting and sorting money for ATM machines and Transactions.</li> <li>3. Filling out the QRIS Customer Application Form.</li> <li>4. Archiving Micro customer files.</li> </ol>	Marketing and Back Office	<i>S</i>

No.	Activities	Description
1.		<b>Filling out the QRIS Customer Application Form</b>

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 15 – 19 April 2024

No.	Description of Activities	Assignor	Supervisor's Initials
1.	Holiday	Holiday	Holiday
2.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Assignment to the Public Service Mall Building.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> <li>4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Back Office and Marketing	<i>S</i>
3.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Open customer account online.</li> </ol>	Marketing and Service	<i>S</i>
4.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Assignment to the Public Service Mall Building.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> <li>4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>5. Archiving Micro customer files.</li> </ol>	Marketing and Back Office	<i>S</i>
5.	<ol style="list-style-type: none"> <li>1. Taujih.</li> <li>2. Archiving Micro customer files.</li> <li>3. Counting and sorting money for ATM machines and Transactions.</li> </ol>	Marketing and Back Office	<i>S</i>

No.	Activities	Description
1.		Archiving Micro customer files

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 22 – 27 April 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing. 2. Assignment to the Public Service Mall Building.	Marketing	8
2.	1. Morning Briefing. 2. Archiving Micro and Consumer Files. 3. Counting and sorting money for ATM machines and Transactions.	Marketing and Back Office	8
3.	1. Morning Briefing. 2. Assignment to the Public Service Mall Building.	Marketing	8
4.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Archiving Micro and Consumer Files.	Marketing and Back Office	8
5.	1. Taujih. 2. Archiving Micro and Consumer Files by oldest and newest year. 3. Filling Out the Call Report Form.	Marketing	8
	1. Assignment of Riyal money exchange (SAR) pilgrims at the regional building Laksamana Raja di Laut Bengkalis.	Marketing	8

No.	Activities	Description
1.		Assignment of Riyal money exchange (SAR) pilgrims at the regional building Laksamana Raja di Laut Bengkalis

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 29 April – 03 May 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.	Marketing and Back Office	S
2.	1. Morning Briefing. 2. Archiving Micro and Consumer Files. 3. Checking and categorizing Micro and Consumer files.	Marketing	S
3.	Holiday	Holiday	Holiday
4.	1. Morning Briefing. 2. Counting and sorting money for ATM machines and Transactions. 3. Helping customers open online accounts at the Ministry of Religious Affairs office in Bengkalis. 4. Filling out customer account closure form.	Marketing, Back Office, and Service	S
5.	1. Taujih. 2. Archiving Micro and Consumer Files.	Marketing	S

No.	Activities	Description
1.		Filling out the KUR (People's Business Credit) Customer Financing Application Form

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 06 – 10 May 2024

No.	Description of Activities	Assignor	Supervisor's Initials
1.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Archiving Micro and Consumer Files.</li> <li>3. Count the money of customers who make deposits.</li> <li>4. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing and Back Office	S
2.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> <li>3. Filling out the Call Report Form.</li> </ol>	Marketing	S
3.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Counting and sorting money for ATM machines</li> <li>3. Counting and sorting money for Teller.</li> <li>4. Count the money of customers who make deposits.</li> </ol>	Back Office	S
4.	Holiday	Holiday	Holiday
5.	Holiday	Holiday	Holiday


No.	Activities	Description
1.		Count the money of customers who make deposits



**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 13 – 17 May 2024


No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing. 2. Filling out the KUR (People's Business Credit) Customer Financing Application Form. 3. Filling out the Call Report Form. 4. Archiving Micro customer files.	Marketing	S
2.	1. Morning Briefing. 2. Promoting QRIS BSI to traders around the Bengkalis State Polytechnic. 3. Archiving Micro and Consumer Files.	Marketing	S
3.	1. Morning Briefing. 2. Archiving Micro and Consumer Files.	Marketing	S
4.	1. Morning Briefing. 2. Archiving Micro and Consumer Files.	Marketing	S
5.	1. Morning Briefing. 2. Archiving Micro and Consumer Files. 3. Checking and categorizing Micro and Consumer files.	Marketing	S

No.	Activities	Description
1.		Promoting QRIS BSSI to traders around the Bengkalis State Polytechnic

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 20 – 24 May 2024

No.	Description of Activities	Assignor	Supervisor's Initials
1.	1. Morning Briefing. 2. Archiving Micro and Consumer Files. 3. Checking and categorizing Micro and Consumer files.	Marketing	<i>S</i>
2.	1. Morning Briefing. 2. Archiving Micro and Consumer Files.	Marketing	<i>S</i>
3.	1. Morning Briefing. 2. Archiving Micro and Consumer Files.	Marketing	<i>S</i>
4.	Holiday	Holiday	Holiday
5.	Holiday	Holiday	Holiday

No.	Activities	Description
1.		Checking and categorizing Micro and Consumer files

**Daily Activities  
Practical Work (KP)**

Day : Monday-Friday  
Date : 27 – 31 May 2024

No.	Description of Activities	Assignor	Supervisor's Initials
1.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling in the application for depositing payment of student enrollment fees for Bequranic Boarding Schools.</li> <li>3. Filling out the student savings opening form.</li> <li>4. Input data on on payment of student enrolment fees for Bequranic Boarding Schools.</li> </ol>	Service	S
2.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the gold installment form.</li> <li>3. Open customer account online.</li> <li>4. Filling out the Individual Fund Savings Opening Form.</li> <li>5. Provide a verification stamp on the account opening form.</li> </ol>	Marketing and Service	S
3.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the student savings opening form.</li> <li>3. Filling out the KUR (People's Business Credit) Customer Financing Application Form.</li> </ol>	Marketing and Service	S
4.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Individual Fund Savings Opening Form.</li> <li>3. Provide a verification stamp on the account opening form.</li> </ol>	Service	S
5.	<ol style="list-style-type: none"> <li>1. Morning Briefing.</li> <li>2. Filling out the Individual Fund Savings Opening Form.</li> <li>3. Provide a verification stamp on the account opening form.</li> <li>4. Archiving the customer service files.</li> </ol>	Service	S

No.	Activities	Description
1.		Filling out the opening individual fund savings, student savings, Hajj savings, and account closure

**Appendix 6: Photo with Employees PT Bank Syariah Indonesia Branch Office Bengkulu**



**Appendix 7: Morning briefing with all employees Bank Syariah Indonesia  
Branch Office Bengkulu**



## Appendix 8: Taujih and Yasinan Together



**Appendix 9: Release of Practical Work Students and Photos with Employee**

