

APPRENTICESHIP REPORT
PT. BANK RIAU KEPRI SYARIAH (PERSERODA)
BENGKALIS BATUPANJANG RUPAT

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

APPROVAL SHEET

**PT. BANK RIAU KEPRI SYARIAH (PERSERODA)
BENGKALIS BATUPANJANG RUPAT**

Written as one of the requirements for completing the Apprenticeship

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Batupanjang, July 22nd, 2024

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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

Apprenticeship is a learning process by knowing firsthand the scope of the real world of work. Each student is required to go directly to the world of work which is their respective field, so that each student is expected to be able to directly apply the knowledge that has been previously learned into the world of work. In addition, with internships, students can increase their knowledge, skills, and work experience which can later be applied in the real world of work.

Apprenticeship is also a program that is useful for students to have workexperience in an institution according to the background of the student's major. The program is a combination of classroom learning and internships to help students acquire recognized skills and qualifications. Skills and qualifications are awarded for various careers with various levels of Internship including entry level, supervisor level, and manager level. Each level of this internship is trained by professionals and the time required depends on the skills and abilities of the interns. Successful implementation of the internship will build on great achievements in the workplace.

State Polytechnic of Bengkalis is the only State Polytechnic in Riau Province. State Polytechnic of Bengkalis is also one of the campuses that requires students to take internships to complete their studies. This activity must be carried out considering that education and knowledge are not absolutely only obtained by understanding, but also supported by experience in the real world of work. As graduation requirements, internships and final assignments are two indicators that must be met by State Polytechnic of Bengkalis students. Apprenticeship must be carried out in the fifth semester for Diploma III students and in the seventh semester for Diploma IV students.

International Business Administration Study Program is engaged in Economics and Business, where students learn about the business world, along

with its scope, both in terms of handling letters, administration, management, finance, human resources, to the business world. Preparing students to be ready to be used in this field, the International Business Administration Study Program requires students to undertake internships in both Government Agencies and Private Agencies for 4 (four) months by choosing their own place and location for apprenticeship. However, before choosing a place to carry out this program, the apprenticeship coordinator gives several choices or options for apprenticeship to coordinator gives several choices or choices of apprenticeship places to students. Then from these several choices, the author is interested in doing apprenticeship at PT. Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert.

PT Bank Riau Kepri Syariah is a regional bank or BUMD owned by the Government of Riau Province and Riau Islands Province whose head office is called Menara Dang Merdu Bank Riau Kepri Syariah which is located at Jl. Jenderal Sudirman No. 462 Pekanbaru, Riau Indonesia. PT Bank Riau Kepri Syariah was established in 1961 with the name Riau Regional Development Bank (BPDR or BAPERI) with the legal entity form of Regional Company (PD) but according to the results of the Meeting Resolution. General Shareholders Meeting (GMS) on June 26, 2002, the legal form of the legal form of the Regional Company was changed to a Limited Liability Company.

PT Bank Riau Kepri Syariah has approximately 169 (one hundred forty nine) office networks spread across several regions, especially Riau Province and Riau Islands. Consisting of 1 (One) head office, 21 (Twenty One) branch offices, 41 (Forty One) sub-branch offices, 35 (Thirty Five) stores, 56 (Fifty Six) cash offices, 4 (Four) Boutiques, and 11 (Eleven) payment points. The author conducts apprenticeship in one of the shop office networks, namely the Bank Riau Kepri Syariah Batupanjang Rupert Office which is located at student street Rupert sub-district.

1.2 Purposes of the Apprenticeship

The objectives of the apprenticeship carried out by Bengkalis State Polytechnic students are as follows :

1. To provide opportunities for students to apply scientific theories/concepts according to the study program they have studied in college at an organization or company.
2. To provide opportunities for students to gain practical experience in accordance with the knowledge and skills of their study program.
3. To provide opportunity for students to explore and study theories/concepts in the context of applying knowledge and abilities in an organization/company.
4. To examine the abilities of Bengkalis State Polytechnic students (according to the related study program) in knowledge, skills and abilities in applying knowledge and student attitude/behavior in work.
5. To receive feedback from the business world on student talents and business demands in order to develop the curriculum and learning process for Bengkalis State Polytechnic (as per the associated study program).

1.3 Significances of the Apprenticeship

1.3.1 Significance for State Polytechnic of Bengkalis Students

The importance of implementing an apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert for State Polytechnic of Bengkalis students is as follows:

1. Students have the opportunity to apply theoretical knowledge/concepts in the real world of work.
2. Students gain practical experience in applying theoretical/conceptual knowledge in accordance with their study program.
3. Students have the opportunity to work in teams consisting of several people so that they are able to provide ideas.
4. Students can create and develop an attitude of responsibility and professionalism as well as discipline in entering the real world of work.
5. Increase knowledge, insight, experience and abilities in the field of office administration that are not obtained in lectures.

6. Increase the sense of responsibility and discipline for practitioners in doing every job, as well as being able to socialize with the real world of work.

1.3.2 Significances for State Polytechnic of Bengkalis

The significance of implementing an apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert for the State Polytechnic of Bengkalis campus is as follows:

1. Apprenticeships can strengthen cooperation and socialization between State Polytechnic of Bengkalis with PT. Bank Riau Kepri Syariah Batupanjang Rupert
2. Apprenticeships can improve the competence of graduates of State Polytechnic of Bengkalis students.
3. Knowing how big the role of teaching staff in providing lecture material for students in accordance with developments that occur in the world of work
4. Knowing students' abilities in business science, especially international business administration, which are obtained during lectures and apply them in the world of work.

1.3.3 Significances for the Company

The importance of implementing an apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert for the Company is as follows:

1. Apprenticeship is one of the liaisons of cooperation between the company and the campus
2. With the apprenticeship, students are expected to be able to assist employees in the company in completing work, providing ideas and providing advice in solving problems.
3. Facilitate agencies in recruiting qualified fresh graduates to be placed in government agencies or companies.

1.4 Time Implementation of the Apprenticeship

Apprenticeship activities are carried out for four months starting from February 1 to May 31 2024. The work schedule at PT. Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert can be seen in table 1.1 below:

Table 1.1 Work Schedule

No	Day	Working Hours	Break Time
1	Monday to Thursday	07:30 to 17.00	12:00 to 13:00
2	Friday	07:30 to 16:30	11:30 to 13:30
3	Saturday to Sunday	Holiday	Holiday

Source : PT. Bank Riau Kepri Syariah Batupanjang Rupert

1.5 Place of Apprenticeship

PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert is located at student street, Batupanjang, Rupert District, Bengkalis Regency, Riau. Apprenticeship location can be seen in the figure:

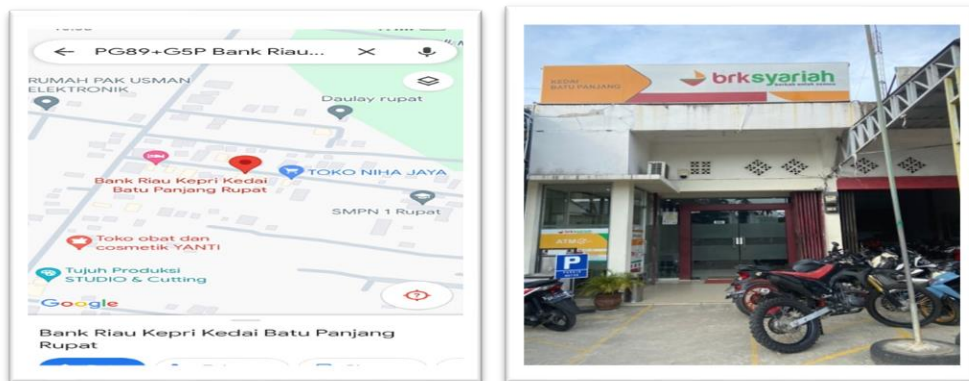


Figure 1.1 Address of Bank Riau Kepri Syariah Batupanjang Rupert

Source :PT. Bank Riau Kepri Syariah Batupanjang Rupert

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company Profile

PT Bank Riau Kepri is one of the continuation of Riau Regional Development Bank (BPDR). BPDR started from the business activities of PT BAFERI (PT Riau Regional Development Bank) which was established on the notarial deed of Syawal Sutan above No. 1 dated August 2, the permit of the Minister of Finance of the Republic of Indonesia No. BUM 9-4-4-5 August 1961. Furthermore, with the decision letter of the Governor KDK. Tki Riau No. 51/IV/1966 dated April 01, 1966 all activities of PT. Baperi were declared over, all assets and liabilities of PT. Baperi were liquidated and then established the new Riau Regional Development Bank, in accordance with Law No.13 of 1962 concerning Riau Regional Development Bank starting with the status as a bank owned by the government of Riau regional development.

Regional regulation of Riau provincial level I number 10 of 1975, which was later re-regulated by regional regulation of Riau level I number 18 of 1986 based on Law number 13 of 1962. The establishment status of Bank Riau is regulated and adjusted by Riau regional regulation no. 14 of 1992 concerning Riau regional development is regulated and adjusted by Riau regional regulation based on Law 7 of 1992 concerning banking lastly by Riau provincial regional regulation no.5 of 1998 concerning the first amendment to Riau provincial regional regulation no. 14 of 1992 concerning Riau regional development bank.

Furthermore, Riau Regional Development Bank was approved to change its status from (PD) into a limited liability company (PT) in accordance with the results of the GMS decision dated June 26, 2002 made by notary Ferry Bakti SH, with deed number 33, which was then implemented by regional regulation number 10 of 2002 dated August 26, 2002 has been made with notarial deed Muhammad Dahad Umar SH, notary in pekanbaru number 36 dated January 18, 2003 which has been ratified by the Ministry of Justice and Human Rights with Decree No.

09851.HT. 2003 dated May 5, 2003 as set forth in a notarial deed in Batam, and has also received the approval of the Senior Deputy Governor of Bank Indonesia Number 5/30 KEP.DGS/2003. Menara Dang Merdu Bank Riau Kepri is the Head Office of Bank Riau Kepri which is located at Jl. Jenderal Sudirman No. 462 Pekanbaru. Can be seen in Figure 2.1 below:



Figure 2.1 Dang Merdu Tower of Bank Riau Kepri Syariah
Source: Halloriau.com

Then in 2022, PT Bank Pembangunan Daerah Riau and Riau Islands successfully converted from a general Conventional Bank to a Sharia Commercial Bank, namely becoming PT Bank Pembangunan Daerah Riau and Riau Islands Syariah (Perseroda) or in short PT Bank Riau Kepri Syariah. In accordance with the Decree of the Members of the Board of Commissioners of the Financial Services Authority (OJK) Number KEP-93/D.03/2022 dated July 04, 2022, concerning the Granting of Permission to Change Business Activities of Conventional Commercial Banks (BUK) to Sharia Commercial Banks (BUS). Bank Riau Kepri began the transition period from August 19, 2022 from a conventional bank to a bank that upholds sharia principles. It is scheduled that this system change will occur on August 22, 2022 on Monday.

Since receiving permission to change business activities to become a sharia commercial bank, Bank Riau Kepri Syariah will no longer carry out conventional activities also, except in the context of completing existing rights

and obligations previously. So everything turns into activities based on Sharia principles. On August 25 2022, Vice President Ma'ruf Amin inaugurated the Bank Riau Kepri Syariah (BRK Syariah), according to him, was the success of the conversion of Bank Riau Kepri from a conventional bank to a sharia bank is a significant achievement development of sharia economics and finance in Indonesia.



Figure 2.2 Logo Bank Riau Kepri Syariah
Source: id.wikipedia.org

2.2 Vision and Mission of PT. Bank Riau Kepri Syariah

2.2.1 Vision of PT. Bank Riau Kepri Syariah

Creating an Inclusive, Resilient and Modern Sharia Bank, the Community's First Choice, Contributing Significantly to Sustainable Regional Development.

2.2.2 Mission of PT. Bank Riau Kepri Syariah

The mission of PT. Bank Riau Syariah Bengkalis Batupanjang Rupal are as follows:

1. Encourage sustainable regional economic growth towards national economic development.
2. Providing sharia-based financial service solutions with the latest technology support.
3. Strengthen the development of micro, small and medium enterprises to achieve the welfare of the people.
4. Manage regional and national business funds optimally and professionally.

5. Develop quality SDI that is ready to face transformation in universal sharia values.

2.3 Kind of Business

Business is a series of businesses carried out by individuals or groups by offering goods and services for profit (profit). The meaning of business can also be defined as providing goods and services for the smooth running of the economic system. This definition is written in the book *Introduction to Business* by Hadion Wijoyo, et al (2021).

In a broad sense, the notion of business is a general term that describes all activities and institutions that produce goods and services in everyday life. In conclusion, the notion of business contains 4 aspects namely, producing goods and services, earning profits, a business activity and meeting people's daily needs.

There are many types of business, such as agrarian business, industrial business, trade business, service sector business, mining sector business, tourism business, agricultural business, raw material production business, manufacturing business, construction business, transportation business, communication business, and financial business. In the practical work activities carried out, the business type of PT Bank Riau Kepri Syariah is a financial or banking business. The financial business is a business in the financial sector that helps the community in terms of capital credit, insurance, planning and property ownership loans.

The activities of PT Bank Riau Kepri Syariah are banks that run their business based on the principles established by law and aim to meet the needs of banking services. In its implementation, PT Bank Riau Kepri Syariah provides products and services with a sharia system that can be utilized by customers. One of the products provided by PT Bank Riau Kepri Syariah is the Sinar Savings product, which is a rupiah currency deposit with mudharabah and wadiah contracts, has a light initial deposit and is equipped with ATM card facilities, BRK Mobile, SMS Banking and is included in every program. lottery. Furthermore, the business carried out by PT Bank Riau Kepri Syariah is also based on Law no. 21 of 2008 concerning Islamic Banking, Islamic banks are

banks that carry out business activities based on sharia principles or Islamic law principles. The Islamic sharia principles referred to include the principles of justice and balance ('adl wa tawazun), benefit (maslahah), universalism (alamiyah), and do not contain gharar, maysir, usury, unjust and unlawful objects, as stipulated in the fatwa of the Ulema Council Indonesia.

In addition, the Sharia Banking Act also gives a mandate to Islamic banks to always carry out social functions as well as carry out functions such as baitul mal institutions. Baitul mal institution, namely an institution that receives funds from zakat, infaq, alms, grants, or other social funds and distributes them to waqf managers (nazhir) according to the will of the waqf giver (wakif), Islamic Bank businesses include:

1. Funding; funds originating from the public in the form of current accounts, deposits, savings and other forms.
2. Loans; distribution and placement of credit with other banks.
3. Bank activities or services; remittances, collections, bank guarantees, pension payments, telephone, electricity, taxes, and others

The company PT Bank Riau Kepri Syariah also carries out its business activities based on sharia principles which in its activities do not provide services in payment traffic. The company PT Bank Riau Kepri Syariah carries out credit activities with the aim of meeting the needs of banking services and to support the economic activities of society in general. The types of credit offered to customers are Various Purpose Financing (PAG), Micro Business Credit (KUM), and People's Business Credit (KUR).

2.4 Organizational Structure

Organizational structure is a system used to determine the allocation, category, and formal organization of work. The organizational structure shows the flow of information and the responsibilities assigned, coordinated, and controlled by each division.

In this structure, it will be clear and unequivocally known who and how the responsibility relationship between one position and other positions is to carry activities that have occurred within the company. Struktur organisasi pada PT. In Figure 2.3 can be described the organizational structure owned by PT. Bank Riau Kepri Syariah Bengkulu Batupanjang Rupert, namely as follows:

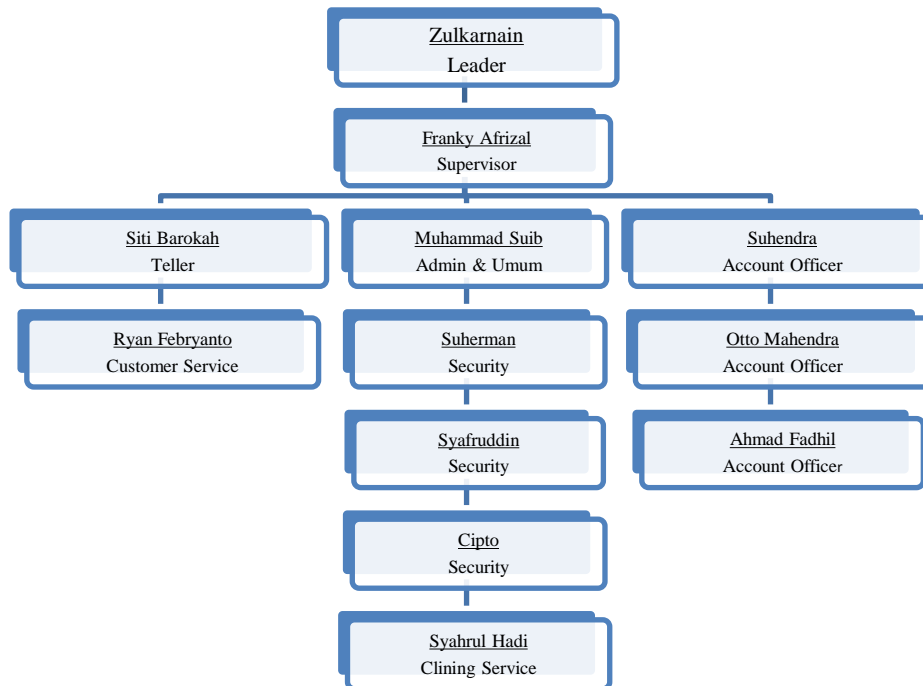


Figure 2.3 Organizational Structure of PT. Bank Riau Kepri Syariah Batupanjang Rupert
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

Based on the organizational structure above, the following will describe the main tasks and functions of the existing organizational structure at PT. Bank Riau Kepri Syariah Batupanjang Rupert, Referring to the organizational structure, the duties and authorities are in accordance with the position, namely:

1. Store Manager

Prepare an Annual Budget Plan (RAT) in the form of goal setting and shop office budget in relation to their field of duties, including, character verification/character and business checks as well as loan objectives, visits with prospective debtors at the financed business premises, directing and training/guiding subordinates to improve skills, achievements and quality of the employees concerned, as well as carrying out other tasks given by

the micro and main branch (SBU) leadership, especially with regard to carrying out shop office duties in their operational areas.

2. Operations Supervisor

Bank supervisors play an important role in ensuring the success of bank operations and providing the best service to bank customers. Supervisors also act as team leaders, decision makers, and risk managers to ensure smooth bank operations and customer satisfaction.

Opening a loan account that has been approved by the shop leader, preparing credit administration, supervising all activities in relation to financing administration, creating credit reports, compiling monthly and annual financial reports for the management information system, issuing print out data on bookkeeping activities, carrying out asset administration fixed assets and bank owned or rented goods, responsible for the provision, management of office equipment and needs within the limits of his authority, responsible for security inside and outside the building as well as protecting bank assets including insurance policies, managing administration and personnel files, taxes, attendance and payroll , as well as serving opening savings and deposit accounts, and overbooking/money transfers (TDN).

3. Account Officer (AO)

Checking and ensuring that the credit application has been completely filled out and signed by the prospective debtor, conducting interviews with the prospective debtor to obtain information, observing the prospective debtor including place of business and residence, carrying out thorough verification of the application submitted, conducting a feasibility review of the prospective debtor , providing recommendations on the suitability of prospective debtors and submitting them to credit analysts for further processing, monitoring credit installments that are due and collecting all loans, both deposits and arrears, as well as prioritizing and creating a schedule for resolving problem loans for related parties.

4. Customer Service (CS)

Opening customer savings accounts, marketing Bank Riau Kepri Syariah savings products, opening deposits, activating SMS Banking & M Banking Bank Riau Kepri Syariah, Providing explanations to customers who need information about account balances and mutations, bank products including complete documents, requirements as well as the procedures. Attract customers to immediately open savings and deposits.

5. Teller

Serves cash deposits, cash withdrawals and direct transfers by customers. Strive for excellent service quality so as to build relationships and attract customer interest. Provide explanations to customers who require information about account balances & mutations, bank products along with complete documents, terms and procedures. serving customers in terms of bank services such as transfers, transfers between customer accounts, controlling cash out/in every working day, and serving customer account openings and deposits.

6. Security

Assisting customer service in carrying out transactions, informing them of matters deemed important for smooth running so as to create a safe, conducive and comfortable atmosphere. Maintain security inside and outside the building, provide the best service so that customers feel comfortable, safe and secure when carrying out transactions. Maintain cleanliness inside and outside the building, organize customer queues for transactions, direct/show customers to understand the purpose of customers coming to the Batupanjang Rupal shop, make daily reports, confirm conditions with the nearest police station, maintain office assets/inventory, supervise & monitor actions crimes that occur in the work environment, alert/responsive to critical situations, assisting in emergencies outside the building if an accident occurs outside the office environment, and carrying out night patrols around the Batupanjang Rupal shop building.

7. Cleaning Service

Assisting customer service in carrying out transactions, informing them of matters deemed important for smooth running so as to create a safe, conducive and comfortable atmosphere. Providing the best service so that customers feel comfortable, safe and secure when carrying out transactions at PT. Bank Riau Kepri Kedai Batupanjang Rupert. Maintain cleanliness inside and outside the building, organize customer queues for transactions, maintain the cleanliness and tidiness of the office as well as archives and other important office documents.

2.5 Scope of PT. Bank Riau Kepri Syariah

As for other services PT. Bank Riau Kepri Pekanbaru Sharia Branch is clearing, Bank Guarantee iB, Bank References, Bank Support Letters, Collections, Transfers. In addition, in its development or operation, Bank Riau Kepri Syariah offers several products that are managed according to the label, namely Bank Riau Kepri Syariah, the products offered are products that are in accordance with Islamic demands and teachings. The product in question is as follows:

1. Sector Fundraising
 - a. Wadiah Giro, namely deposits or third party deposits at a bank where withdrawals can be made at any time without prior notification to the bank by using withdrawals in the form of checks, giro bills, receipts, or other means of payment.
 - b. Dhuha Wadiah Savings, namely pure savings or deposits from one party to another, both individuals and legal entities, which must be maintained and returned whenever the depositor wishes.
 - c. Mudharabah deposits, namely bank deposits provided by third parties where there is no prohibition for the bank to use the funds collected, and there are no requirements from the customer to the bank regarding the use of these funds by the bank. Withdrawals can only be made within a certain time according to the agreement between the customer and the bank.

2. Fund Financing Sector
 - a. Mudharabah financing, or buying and selling at a loss to customers and banks. With additional financing (cost + margin) that has been agreed between the two parties (customer and bank) provided that the seller notifies in advance the cost of goods and mentions the desired profit.
 - b. Mudharabah and Musyarakah (profit sharing) financing, namely cooperation agreements between two or more parties to do business. In certain cases, each party provides funds or an agreement that profits or risks will be shared according to the agreement.
 - c. Prima Syariah Commercial Financing, namely financing provided by Bank Riau Kepri Syariah for the business sector. The main targets for this financing are traders, supermarkets, construction equipment, restaurant needs, equipment in pharmacies, workshops and others.
 - d. Karya Prima Syariah financing, namely working capital financing based on contracts, for financing provided to assist partners in obtaining additional working capital in the context of implementing protection based on work contracts with government agencies or other.
 - e. Financing provided by Bina Prima Syariah by Bank Riau Kepri Syariah to business entities to help smooth new businesses, expand or modernize. This financing includes the procurement of machinery, heavy equipment, transportation services, hospitals, as well as the construction of shophouses, factories and workshops. This productive financing. While the consumptive nature of financing contained in Bank Riau Kepri Syariah is:
 - a. Motor vehicle ownership financing through Murabahah
 - b. Murabaha home ownership financing
3. Other financing includes ijarah, salam and others.
4. Deposits in the form of deposits using Mudharabah contracts or Wadiah contracts can provide convenience to customers in making cash

withdrawals and deposits at each Office Unit of Bank Riau Kepri Syariah. Customers who open Sinar IB Mudharabah or Wadiah Savings are also given ATM Debit card facilities, so that they can transact at Merchant Prima. will get the BRK Mobile application, where the BRK Mobile application will make it easier for customers to make financial transactions, be it transfers between Bank Riau Kepri Syariah and between other banks, prepaid credit payments, Telkom Pay payments, motor vehicle tax payments.

2.5.1 Environmental Culture PT. Bank Riau Kepri Syariah

Identity PT. Bank Riau Kepri Syariah is symbolized by 3 three developing screens which represent the philosophy of Firm, Whole and Growing.

1. Firm

Something strong, sturdy and not easily shaken. With a Firm spirit, PT. Bank Riau Kepri strives to realize integrity as a bank that upholds the prevailing norms of faith. Consistent with agreed commitments, and firm in policies (directing the vision and carrying out the mission).

2. Intact

Fostering interaction between people PT. Bank Riau Kepri and establish partnerships with the community/customers as part of the stakeholders through cooperation and the best service.

3. Tumbuh

PT. Bank Riau Kepri continues to grow, progress and be dynamic. With superior and excellent performance, which is always innovative to meet the needs of society.

2.5.2 Cultural Values of PT. Bank Riau Kepri Syariah

As for the cultural values of PT. Bank Riau Kepri Syariah is as follows:

1. Integrity

BRKS personnel have a high commitment to the company's values and code of ethics by demonstrating responsible behavior in accordance with religious, moral, ethical and cultural teachings and principles.

2. Synergy

The modern concept of synergy was put forward by chemists. That whenever they separated atoms or molecules of complex compounds, the behavior of the separate parts could never explain the behavior of all the interconnected ones.

3. Honesty

Honesty is a lifestyle. It's more than just a trait that we do every once in a while because honesty is our self-portrait. Be honest not only if it feels profitable. Even when it threatens lives.

4. Adaptive

Adaptive is the willingness and ability to accept change, align the company with its environment, and make continuous improvements to internal processes to ensure the continued existence of change.

5. Respect

Respect is unconditional appreciation as a condition of constructive service. Respect for customers means recognizing, appreciating and being open to communicating and accepting customers' opinions without undervaluing them, as well as providing them with psychological safety and a successful experience.

6. Excellence

Excellence is a professional attitude shown by making every effort to prioritize quality, working as best as possible even though there are several obstacles, trying to achieve the best, working with enthusiasm, feeling happy and proud.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

Tasks carried out while carrying out practical work at PT. Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert is as follows:

1. Separate the KUR (People's Business Credit) and PAG (Multipurpose Financing) disbursement agreement sheets and the amendment agreement (murabahah)
2. Fill out the individual account opening form
3. Register (disbursement, incoming and outgoing mail, buying and selling Teller cash, ATM cash, savings book, BRKS mobile, making ATM cards, customer requests).
4. Scan for KUR (People's Business Credit) approval and PAG (Multipurpose Financing) approval
5. Duplicate documents
6. Stamp the savings book and indicate that it has been received by the teller
7. Input official documents
8. Tidy up teller vouchers
9. Recap of KUR amor (financing amount and certificate policy number)
10. Recap of current and sporadic confirmation letters
11. Tire money
12. Money Statement
13. Fill out the form (customer request, request for ATM card creation, customer update, request for Brks mobile services, insurance and syariah compliance)
14. Fill out the loan credit data form

3.1.1 Kind and Description of the Activity

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert, The activities carried out during the first week of undergoing apprenticeship can be seen in the following table:

Table 3.1 Daily Activities of the First Week (February 01st until 02nd, 2024)

No	Date and Time	Name of Activity	Place
1	Thursday February 01 st 2024	<ul style="list-style-type: none"> - Have a Briefing - Sign the internship agreement letter - Check the billing number and nominal number as well as the date stamp of the teller's approval - Register PAG disbursement book 	Operational Section
2	Friday February 02 nd 2024	<ul style="list-style-type: none"> - Archive incoming and outgoing letters - Input outgoing official documents - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

Activities that have been carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert for the second week, can be seen in the following table:

Table 3.2 Daily Activities of the Second Week (February 05th until 09th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday February 05 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Fill out the individual account opening form - Stamp the savings book - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday February 06 th 2024	<ul style="list-style-type: none"> - Register KUR disbursement book - Tidy up teller vouchers - Fill out the withdrawal form, deposit slip and insurance - Check registration - Scan documents - Input outgoing official documents - Tidy up teller vouchers 	Operational Section
3	Wednesday February 07 th 2024	<ul style="list-style-type: none"> - Scan documents - Separate the disbursement 	Operational Section

		agreement sheet - Input outgoing official documents - Tire money - Tidy up teller vouchers	
4	Thursday February 08 th 2024	Off Day (Isra 'Mi'raj of Prophet Muhammad SAW)	Operational Section
5	Friday February 09 th 2024	Off Day (Chinese New Year Joint Holiday)	Operational Section

Source : Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupal, The activities carried out during the third week of the internship can be seen in the following table:

Table 3.3 Daily Activities of the Thirdd (February 12nd until 16th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday February 12 nd 2024	- Have a Briefing - Fill out the withdrawal and insurance disbursement form - Scan the disbursement agreement sheet - Duplicate documents - Tidy up teller vouchers	Operational Section
2	Tuesday February 13 rd 2024	- Input outgoing official documents - Set aside the documents and put them in an envelope (original disbursement documents) - Input official document certificate - Tidy up teller vouchers	Operational Section
3	Wednesday February 14 th 2024	Off Day (Election)	Operational Section
4	Thursday February 15 th 2024	- Fill out the withdrawal and insurance disbursement form - Stamp the savings book - Register KUR disbursement - Fill in the stamp ink - Tidy up teller vouchers	Operational Section
5	Friday February 16 th 2024	- Fill out the individual account opening form - Fill out the withdrawal and insurance disbursement form - Duplicate documents	Operational Section

		<ul style="list-style-type: none"> - Separate disbursement contract sheets - Tidy up teller vouchers 	
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Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupal, The activities carried out during the fourth week of the apprenticeship can be seen in the following table:

Table 3.4 Daily Activities of the fourth Week (February 19th until 23rd, 2024)

No	Date and Time	Name of Activity	Place
1	Monday February 19 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Scan documents - Fill out the withdrawal and insurance disbursement form - Input outgoing official documents - Separate disbursement contract sheets - Fill out the customer update form - Duplicate documents 	Operational Section
2	Tuesday February 20 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Archive outgoing letters - Separate disbursement contract sheets - Duplicate documents - Tidy up teller vouchers 	Operational Section
3	Wednesday February 21 st 2024	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance form - Separate disbursement contract sheets - Fill out the individual account opening form - Input outgoing official documents - Tidy up teller vouchers 	Operational Section
4	Kamis February 22 nd 2024	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Separate disbursement contract sheets - Fill out the individual account opening form - Tidy up teller vouchers 	Operational Section
5	Jumat	<ul style="list-style-type: none"> - Scan documents 	Operational Section

	February 23 rd 2024	<ul style="list-style-type: none"> - Separate disbursement contract sheets - Register KUR disbursement - Duplicate documents - Savings book stamp - Tidy up teller vouchers 	
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Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, The activities carried out during the fifth week of the apprenticeship can be seen in the following table:

Table 3.5 Daily Activities of the Fifth Week (February 26th until March 01st, 2024)

No	Date and Time	Name of activity	Place
1	Monday February 26 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Insert the document and put it in the envelope (original disbursement document) - Input the Micro KUR reporting password - Fill out the withdrawal and disbursement insurance form - Duplicate the document 	Operational Section
2	Tuesday February 27 th 2024	<ul style="list-style-type: none"> - Archive outgoing letters - Fill out the withdrawal and insurance disbursement form - Duplicate documents - Input official document certificate - Tidy up teller vouchers 	Operational Section
3	Wednesday February 28 th 2024	<ul style="list-style-type: none"> - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers 	Operational Section
4	Thursday February 29 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Scan documents - Register KUR disbursement - Input outgoing official documents - Tidy up teller vouchers 	Operational Section
5	Friday March 01 st 2024	<ul style="list-style-type: none"> - Tire money - Scan documents - Stamp the savings book - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, The activities carried out during the sixth week of apprenticeship can be seen in the following table:

Table 3.6 Daily Activities of the Sixht Week (March 04th until 08th, 2024)

No	Date and Time	Name of activity	Place
1	Monday March 04 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Fill out the individual account opening form - Input outgoing official documents - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday March 05 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Fill out the individual account opening form - Input outgoing official documents - Tidy up teller vouchers 	Operational Section
3	Wednesday March 06 th 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - PAG disbursement register - Tire money - Separate disbursement contract sheets - Tidy up teller vouchers 	Operational Section
4	Thursday March 07 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Fill out the individual account opening form - Separate disbursement contract sheets - Scan documents - Tidy up teller vouchers 	Operational Section
5	Friday March 08 th 2024	<ul style="list-style-type: none"> - PAG disbursement register - Separate disbursement contract sheets - Set aside the documents and put them in the envelope (original disbursement documents) - Fill out the individual account opening form - Tidy up teller vouchers 	Operational Section

Source: *Processed Data 2024*

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, The activities carried out during the seventh week of apprenticeship can be seen in the following table:

Table 3.7 Daily Activities of the Seventh Week (March 11st until 15th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday March 11 st 2024	Off Day (Holy Day of Silence, Saka New Year)	Operational Section
2	Tuesday March 12 nd 2024	Off Day (Holiday with the Holy Day of Nyepi)	Operational Section
3	Wednesday March 13 rd 2024	<ul style="list-style-type: none"> - Have a Briefing - Register outgoing mail - Scan documents - Input outgoing official documents - Fill out the customer update form - Tidy up teller vouchers 	Operational Section
4	Thursday March 14 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and disbursement insurance - Fill out the individual account opening form - Fill out the customer request form (bukadormant) - Separate disbursement contract sheets - Fill out the ATM card creation form - Scan documents - Tire money 	Operational Section
5	Friday March 15 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and disbursement insurance - Separate disbursement contract sheets - Scan documents - Fill in ink for the stamp - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah

Batupanjang Rupal, the activities carried out during the eighth week of undergoing apprenticeship can be seen in the following table:

Table 3.8 Daily Activities of the eight Week (March 18th until 22nd, 2024)

No	Date and Time	Name of Activity	Place
1	Monday March 18 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Fill out the individual account opening form - Fill out the withdrawal form, deposit slip and insurance - ATM register - Register customer requests - Register outgoing mail - Tidy up teller vouchers 	Operational Section
2	Tuesday March 19 th 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal form, deposit slip and insurance - Fill out the customer request form - Fill out the sharia compliance form - ATM register - Register customer requests - Input outgoing official documents 	Operational Section
3	Wednesday March 20 th 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the mobile banking form - Fill out the withdrawal form, deposit slip and insurance - Register outgoing mail - Stamp the savings book - Tidy up teller vouchers 	Operational Section
4	Thursday March 21 st 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and disbursement insurance - Fill out the individual account opening form - Fill out the sharia compliance form - Separate disbursement contract sheets - Tire money - Set aside the document and put it in an envelope (original disbursement document) - Input outgoing official documents 	Operational Section

5	Friday March 22 nd 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and disbursement insurance - Fill out the customer request form (bukadormant) - Fill out the customer update form - Separate disbursement contract sheets - Tidy up teller vouchers 	Operational Section
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Source: *Processed Data 2024*

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the ninth week of undergoing apprenticeship can be seen in the following table:

Table 3.9 Daily Activities of the Ninth Week (March 25th until 29th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday March 25 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Fill out the individual account opening form - Fill out the withdrawal form, deposit slip and insurance - Fill out the sharia compliance form - Scan documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section
2	Tuesday March 26 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Fill out the withdrawal form, deposit slip and insurance - Fill out the sharia compliance form - Scan documents - Separate disbursement contract sheets - Tidy up teller vouchers 	Operational Section
3	Wednesday March 27 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Fill out the individual account opening form - Fill out the sharia compliance 	Operational Section

		form - Scan documents - Separate disbursement contract sheets - Tidy up teller vouchers	
4	Thursday March 28 th 2024	- Fill out the withdrawal form - Register KUR disbursement - Set aside the documents and put them in the envelope (original disbursement documents) - Check stock taking - Register incoming mail - Tidy up teller vouchers	Operational Section
5	Friday March 29 th 2024	Off Day (Good Friday)	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the tenth week of undergoing apprenticeship can be seen in the following table:

Table 3.10 Daily Activities of the Tenth Week (April 01st until 05th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday April 01 st 2024	- Register KUR disbursement - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers	Operational Section
2	Tuesday April 02 nd 2024	- Fill out the withdrawal form, deposit slip and insurance - Fill out the customer update form - Scan documents - Separate disbursement contract sheets - Register incoming mail - Duplicate documents - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers	Operational Section

3	Wednesday April 03 rd 2024	<ul style="list-style-type: none"> - Register outgoing mail - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers 	Operational Section
4	Thursday April 04 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Register incoming mail - Tire money - Tidy up teller vouchers 	Operational Section
5	Friday April 05 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Duplicate documents - Make money transfers - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the eleventh week of undergoing apprenticeship can be seen in the following table:

Table 3.11 Daily Activities of the Eleventh Week (April 08th until 12nd, 2024)

No	Date and Time	Name of Activity	Place
1	Monday April 08 th 2024	Off Day (EID AL-FITR 1445 H)	Operational Section
2	Tuesday April 09 th 2024		
3	Wednesday April 20 th 2024		
4	Thursday April 11 st 2024		
5	Friday April 12 nd 2024		

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the twelfth week of undergoing apprenticeship can be seen in the following table:

Table 3.12 Daily Activities of the Twelfth Week (April 15th until 19th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday April 15 th 2024	Off Day (Holiday with Eid al-Fitr)	Operational Section
2	Tuesday April 16 th 2024	Off Day (Permission)	Operational Section
3	Wednesday April 17 th 2024	<ul style="list-style-type: none"> - Fill out the application form for making an ATM card - Fill out the customer request form - Fill out the individual account opening form - Scan documents - Register for making ATM cards - Stamp of receipt by teller and date - Tidy up teller vouchers 	Operational Section
4	Thursday April 18 th 2024	<ul style="list-style-type: none"> - Register for making ATM cards - Register customer requests - Large cash register (cash teller buying and selling) - Stamp of receipt by teller and date - Tidy up teller vouchers 	Operational Section
5	Jumat 19 April 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - Register Brks mobile - Register for making ATM cards - Register customer requests - Register savings book - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the thirteenth week of undergoing apprenticeship can be seen in the following table:

Table 3.13 Daily Activities of the Thirteenth Week (April 22nd until 26th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday April 22 nd 2024	<ul style="list-style-type: none"> - Register ATM lock book - Fill out the individual account opening form - Fill out the application form for making an ATM card - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday April 23 rd 2024	<ul style="list-style-type: none"> - Fill out the application form for making an ATM card - Fill out the Brks mobile opening form - Fill out the customer request form - Duplicate documents - Scan documents - KUR amor recap (summing up all financing values) - Tidy up teller vouchers 	Operational Section
3	Wednesday April 24 th 2024	<ul style="list-style-type: none"> - Register outgoing mail - Scan documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section
4	Thursday April 25 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Fill out the sharia motor vehicle insurance coverage request form - Tidy up teller vouchers 	Operational Section
5	Friday April 26 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Fill out the individual account opening form - Fill out the sharia compliance form - Scan documents - Stamp indicating receipt by teller and date - Compile and add up state revenue taxes - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the fourteenth week of undergoing apprenticeship can be seen in the following table:

Table 3.14 Daily Activities of the Fourteenth Week (April 29th until May 03rd, 2024)

No	Date and Time	Name of Activity	Place
1	Monday April 29 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Duplicate documents - Rekap amor (kafalah certificate policy number) - Stamp the savings book - Tidy up teller vouchers 	Operational Section
2	Tuesday April 30 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Recap of current/sporadic confirmation letter 2024 - Tire money - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section
3	Wednesday May 01 st 2024	Off Day (Labor Day)	Operational Section
4	Thursday May 02 nd 2024	<ul style="list-style-type: none"> - Duplicate documents - Rekap amor (kafalah certificate policy number) - Stamp indicating receipt by the seller and date - Duplicate documents - Tidy up teller vouchers 	Operational Section
5	Friday May 03 rd 2024	<ul style="list-style-type: none"> - Input outgoing official documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the fifteenth week of undergoing apprenticeship can be seen in the following table:

Table 3.15 Daily Activities of the Fifteenth Week (May 06th until 10th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday May 06 th 2024	<ul style="list-style-type: none"> - Have a Briefng - Fill out the individual account opening form - Recap of current/sporadic confirmation letters for 2023 - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday May 07 th 2024	<ul style="list-style-type: none"> - Recap of current/sporadic confirmation letter 2024 - Duplicate documents - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Tidy up teller vouchers 	Operational Section
3	Wednesday May 08 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 	Operational Section
4	Thursday May 09 th 2024	Off Day (Ascension Day of Jesus)	Operational Section
5	Friday May 10 th 2024	Off Day (Holiday with the Ascension of Jesus Christ)	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the sixteenth week of undergoing apprenticeship can be seen in the following table:

Table 3.16 Daily Activities of the Sixteenth Week (May 13rd until 17th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday May 13 rd 2024	<ul style="list-style-type: none"> - Have a Briefing - Fill out the individual account opening form - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 	Operational Section
2	Tuesday May 14 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract 	Operational Section

		sheets Isi tinta cap stempel - Duplicate documents - Tidy up teller vouchers	
3	Wednesday May 15 th 2024	- Fill out the Brks mobile service application form - Fill out the individual account opening form - Register KUR disbursement - Scan documents - Stamp the savings book - Tidy up teller vouchers	Operational Section
4	Thursday May 16 th 2024	- Fill out the withdrawal form, deposit slip and insurance - Duplicate documents - Tidy up teller vouchers	Operational Section
5	Friday May 17 th 2024	- Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the seventeenth week of undergoing apprenticeship can be seen in the following table:

Table 3.17 Daily Activities of the Seveenth Week (May 20th until 24th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday May 20 th 2024	- Have a Briefing - Register outgoing mail - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers	Operational Section
2	Tuesday May 21 st 2024	- Register outgoing mail - Stamp indicating receipt by teller and date	Operational Section

		<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the application form for making an ATM card - Separate disbursement contract sheets - Duplicate documents - Compile and add up land and building tax deposit receipts (STTS). - Tidy up teller vouchers 	
3	Wednesday May 22 nd 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section
4	Thursday May 23 rd 2024	Off Day (Vesak Day)	Operational Section
5	Friday May 24 th 2024	Off Day (Vaisak Holiday Together)	Operational Section

Source: Processed Data 2024

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Batupanjang Rupert, the activities carried out during the eighteenth week of undergoing apprenticeship can be seen in the following table:

Table 3.18 Daily Activities of the Eighteenth Week (May 27th until 31st, 2024)

No	Date and Time	Name of Activity	Place
1	Monday May 27 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Scan documents - Duplicate documents - Tire money - Stamp the savings book - Compile and add up land and building tax deposit receipts (STTS). - Tidy up teller vouchers 	Operational Section
2	Tuesday May 28 th 2024	<ul style="list-style-type: none"> - Teller receipt stamp and date - Duplicate documents - Scan documents 	Operational Section

		<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the sharia compliance form - Fill out the application form for making an ATM card - Tidy up teller vouchers 	
3	Wednesday May 29 th 2024	<ul style="list-style-type: none"> - Register incoming mail - Duplicate documents - Register incoming mail - Fill out the withdrawal form, deposit slip and disbursement insurance - Separate disbursement contract sheets - Tidy up teller vouchers 	Operational Section
4	Thursday May 30 th 2024	<ul style="list-style-type: none"> - Fill out the loan credit form - Register outgoing mail - Scan documents - Check stock taking - Stamp indicating receipt by teller and date - Duplicate documents - Tidy up teller vouchers 	Operational Section
5	Friday May 31 st 2024	<ul style="list-style-type: none"> - Register outgoing mail - Stamp the savings book - Register KUR disbursement - Duplicate documents - Tidy up teller vouchers 	Operational Section

Source: *Processed Data 2024*

3.2 System and Procedure

There are several work systems and procedures carried out in the operational section as duties and responsibilities which are explained as follows:

1. Separate the KUR (People's Business Credit) and PAG (Multipurpose Financing) disbursement agreement sheets and the amendment agreement (murabahah)

The PK sheet and Change Agreement (murabahah) sheet that have been signed by the management and approved according to the agreement by the customer concerned will be separated. The PK sheet (Credit Agreement) and amendment agreement (murabahah) use dot matrix paper

which has 3 layers and will be separated into 3 (three) copies. 2 (two) will be held by the Bank, and 1 (one) will be held by the customer concerned.

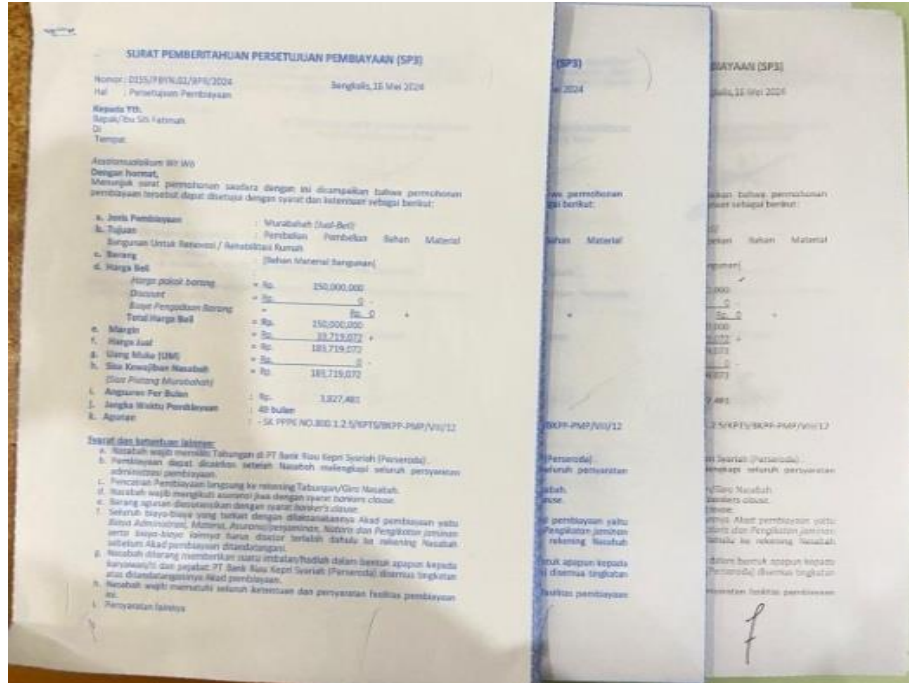


Figure 3.1 Separating the KUR (People's Business Credit) and PAG (Multipurpose Financing) disbursement agreement sheets and the amendment agreement (murabahah)

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

2. Fill out the individual account opening form

Filling out the individual account opening form is done when the customer opens a new savings book. The data required to fill in the individual account opening form is name, alias/nickname, date of birth, birth mother's name, address, telephone number, NPWP, identity card, supporting documents, religion, education, marital status, house ownership, name, heirs, heirs' addresses and heirs' telephone numbers.

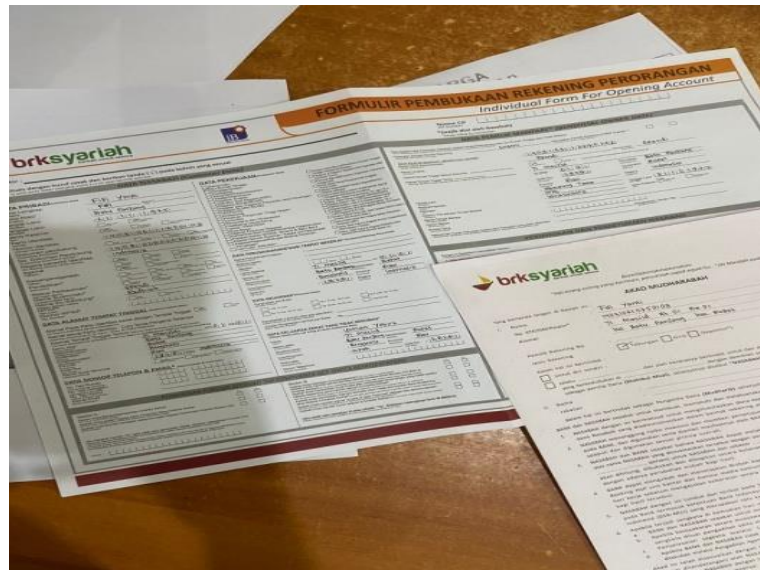


Figure 3.2 Individual Account Opening Form
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

3. Register (disbursement, incoming and outgoing mail, buying and selling Teller cash, ATM cash, savings book, mobile BRKS, making ATM cards, customer requests).
 - a. Disbursement register

The disbursement register is carried out when inputting customer data that has received approval from the management for processing. The disbursement register is carried out to provide a PK number.

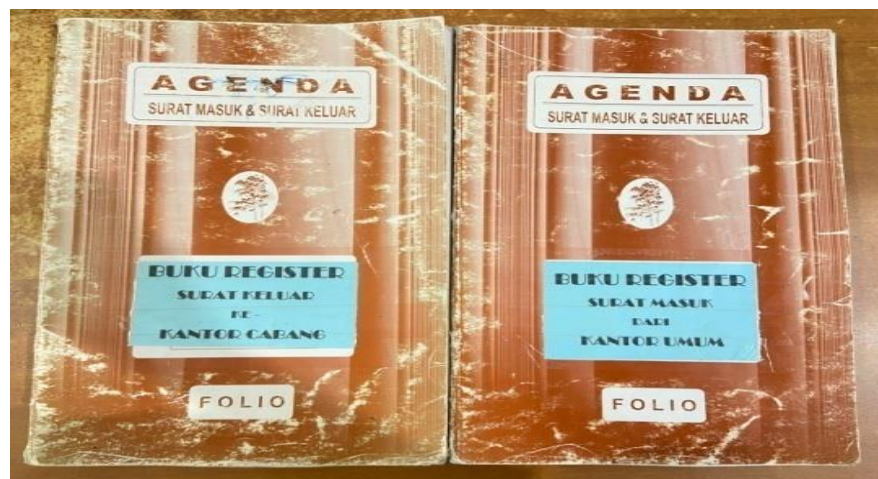
The data required to register disbursement is registration number, name, address, ceiling/term and guarantee.

NO	TGL	REKENING PBY	NAMA	ALAMAT	AFOUD & JW	JAMINAN	DINAS	KETERANGAN
005	15	181.81.0013	Surnita (PKP) Som 35 Pupat	Jl. Mastari Rt. 009 RW. 009 Kel/Des Sukarjo Beringin Kec. Bapat Kab. Bengkalis	Rp 100.000.000 12 bulan	SK Pak No. 020.1.2.5 / KPTS / BKPP-THP VII / II		M 10.24% PT. GEM
006	15	181.81.0018	Hon. Himmawati (PKP) Som 35 Pupat	Jl. Jend. Sudirman Rt. 001 Rw. 001 Kel. Teluk Lela Kec. Bapat Kab. Bengkalis	Rp 200.000.000 12 bulan	SK Pak No. 020.1.2.5 / KPTS / BKPP-THP VIII / 2023 / II		M 10.24% PT. GEM
007	15	181.81.0040	Fitriana (PKP) Som 5 Pupat	Jl. Sri. No. 44 Rt. 002 RW. 002 Kel. Pagar Kec. Bapat Kab. Bengkalis	Rp 100.000.000 12 bulan	SK Pak No. 020.1.2.5 / KPTS / BKPP- THP / VIII / 2023 / II		M 10.24% PT. GEM
008	15	181.81.0041	Wahid Salsabandi (PKP) Som 8 Pupat	Jl. Bukit Waha Rt. 02 RW. 001 Kel. Bukit Waha Kec. Bukit Waha Kab. Bengkalis	Rp 50.000.000 12 bulan	SK Pak No. KPTS 015 / BKPP-THP / VII / 2023 / 02. 10		M 10.24% PT. GEM
009	15	181.81.0042	Pati (Mawani) (PKP) Som 30 Pupat	Jl. Dusa Sukawati Rt. 03 RW. 001 Kel. Lelaik Emang Kec. Bapat Kab. Bengkalis	Rp 100.000.000 12 bulan	SK Pak No. 020.1.2.5 / KPTS / BKPP-THP / VIII / 2023 / II		M 10.24% PT. GEM
010	15	181.81.0043	Abdul Khabid (PKP) Som 5 Pupat	Jl. Dusa Al. Sel. Lela Rt. 04 RW. 02 Kel. Pangkalan Mering Kec. Bapat Kab. Bengkalis	Rp 100.000.000 12 bulan	SK Psk No. 020.1.2.5 / KPTS / BKPP-THP / VII / 2023 / II		M 10.24% PT. GEM

Figure 3.3 Disbursement Register
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

b. Register incoming and outgoing mail

This register is carried out when there is incoming and outgoing mail. The registration process consists of numbering the letter and recording it in the register book. The data required to register incoming mail is the following number, the sender, date, number, concise content, while the data required to register outgoing mail is date, address, concise content, and number.



No	Tanggal	ALAMAT	KELUAR		Partaian dengan No. Terdahulu	No. Berikut	CATATAN
			KERINCIAN	EST			
11/12/23	BRKS cob. Dama	Pembayaran Pemeliharaan				115	
12/12/23	cob. Bengkalis	Pembayaran Perbaikan No. D.				118	
13/12/23	DIV. Humas BRKS	Makan Garam (Kediaman)				120	
14/12/23	cob. Bengkalis	Pembayaran Alatu Dinas				119	
15/12/23	cob. Bengkalis	Pembayaran Pkg. Visa				122	
16/12/23	cob. Bengkalis	Pembayaran BAO. Susut				121	
17/12/23	DIV. SBCQ	Pembayaran User Sipac.				123	
18/12/23	DIV. TCI	Pembayaran Menu GL. TGL				124	
19/12/23	cob. Bengkalis	Pembayaran BAO. Sistem				125	

Figure 3.4 Register Incoming and Outgoing Mail
 Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

c. Cash teller buying and selling register

Teller cash buying and selling is a transaction between the Teller and the management. The Teller's cash sale and purchase register is recorded manually in the Teller's cash sale and purchase register book.

Figure 3.5 Cash Teller Buying and Selling Register
 Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

d. ATM cash register

This registration is carried out when topping up cash at an ATM machine or is called EMV ID ATM Cash In and Cash Out. The data required for the ATM cash register is number, date, time, Cash In, Cash Out, BV, difference and name of the ATM officer.

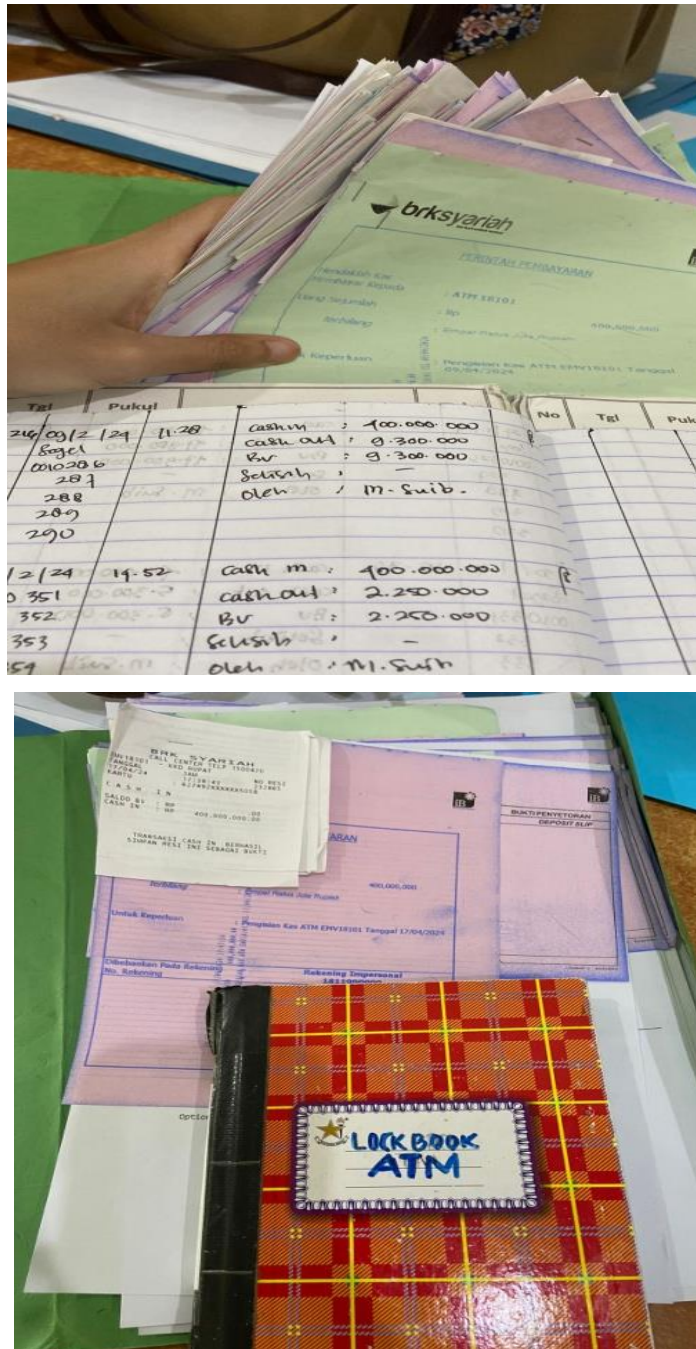


Figure 3.6 ATM Cash Register

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

e. Register savings book

This register is carried out to find out how much savings book is used per day. The data required to register a savings book is the date, day, number of incoming and outgoing savings books, and the number of all types of savings books used.

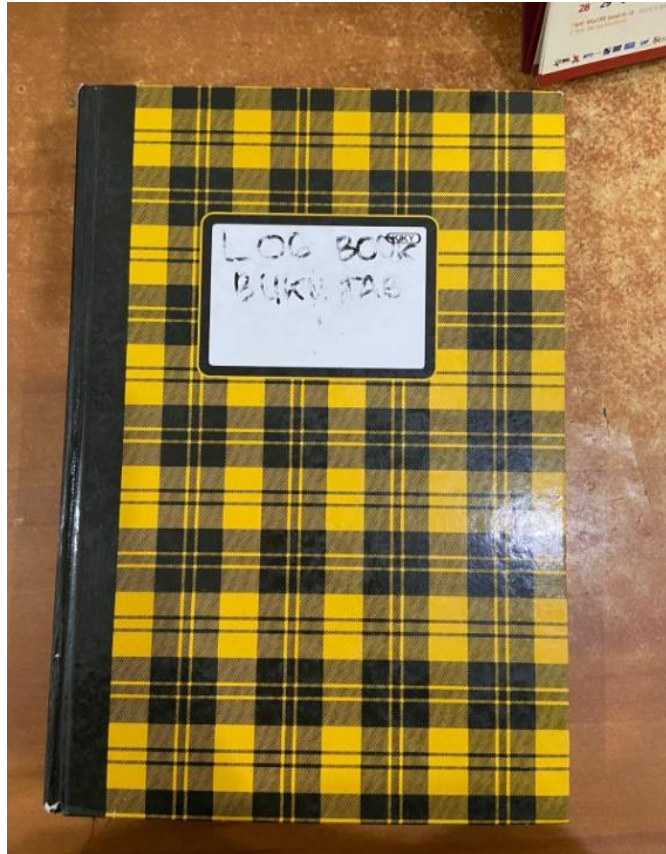


Figure 3.7 Register Savings Book

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

f. Register BRKS Mobile

BRKS Mobile registration is carried out to record data that registers for BRKS Mobile services, for example name, ATM card number, account number, and so on. The data required to register for BRKS Mobile is name, number, account number, address and cellphone number.

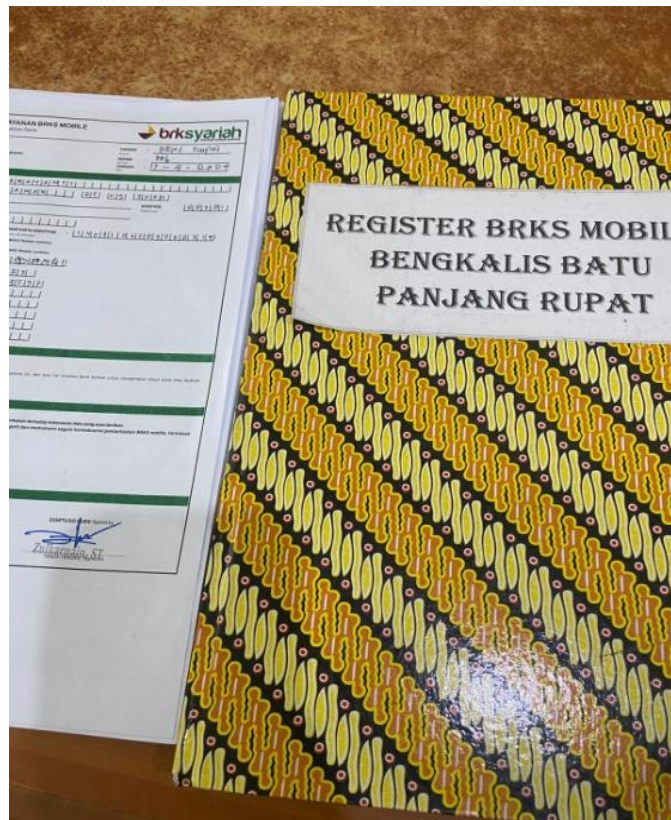


Figure 3.8 Register BRKS Mobile

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupas

g. Register for ATM creation

This registration is carried out when a customer wants to create an ATM card after opening an individual account. The data required to register for making an ATM card is number, name, address, date of birth, birth mother's name, and the type of ATM card used.

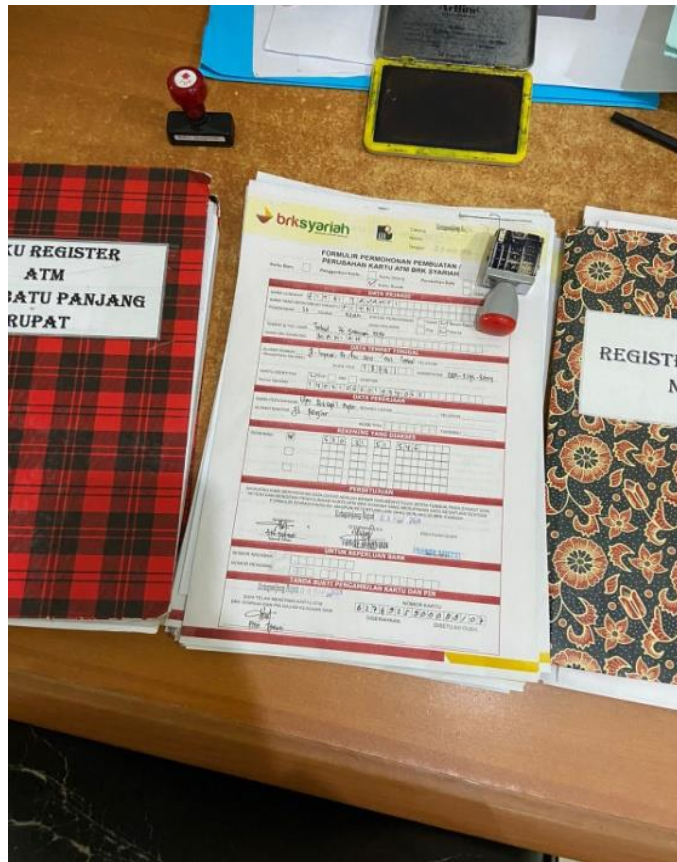


Figure 3.9 Register for ATM Creation
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

h. Register customer requests

The customer request register is a request from customers who experience problems and problems with their ATM cards. Examples include replacing a new ATM card, expired card, changing your PIN or cellphone number, and so on. The data required to register customer requests is number, name, account number, card number, address, date of birth, birth mother's name, and customer complaints.

Figure 3.10 Register Customer Requests
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

4. Scan for KUR (People's Business Credit) approval and PAG (Multipurpose Financing) approval

A scan of KUR approval and PAG approval is carried out to copy customer data and will be saved to the computer. Scanning is done using an application on a smartphone, namely the CamScanner application. What is needed to scan the KUR (People's Business Credit) approval file and the PAG (Multipurpose Financing) approval file is the requirements file for the debtor who is borrowing credit.

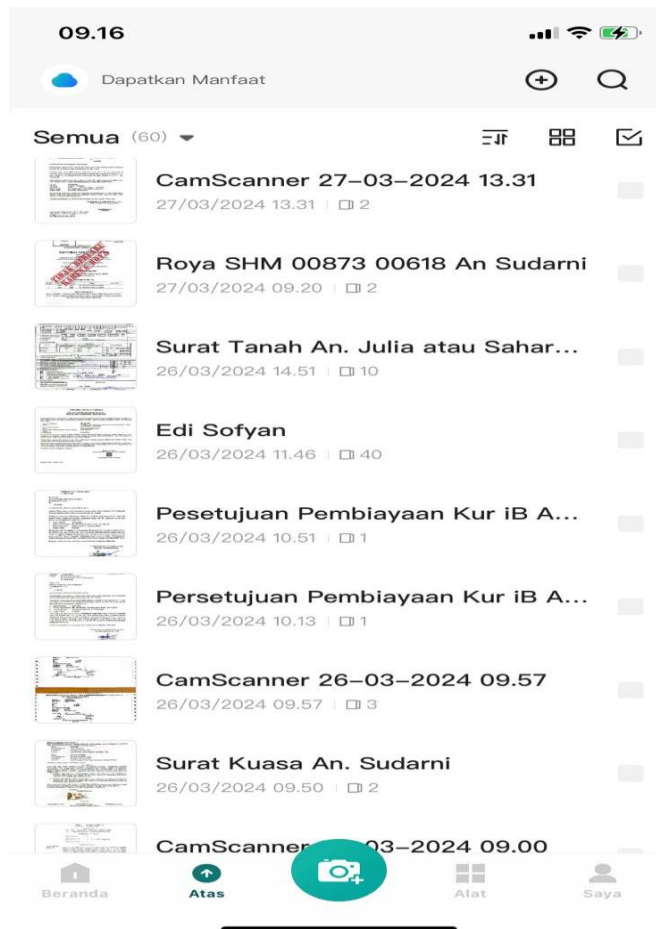


Figure 3.11 Scan for KUR (People's Business Credit) approval and PAG (Multipurpose Financing) approval

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

5. Duplicate documents

The documents that are usually duplicated are the customer's requirements for making a credit loan. One example of a document that is duplicated is an KTP. The data required is the document that will be duplicated, namely the credit loan requirements file.

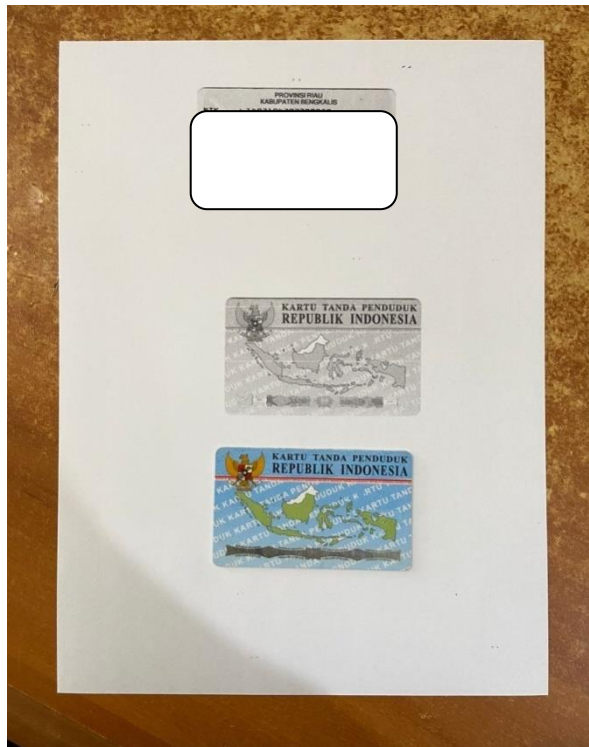


Figure 3.12 Duplicate documents
 Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

6. Savings book stamp and sign that the Teller has received it
 What is needed to stamp the savings book is a stamp and an official stamp from Bank Riau Kepri which will be signed by the management, and for the Teller receipt stamp is an official stamp specifically for the Teller.

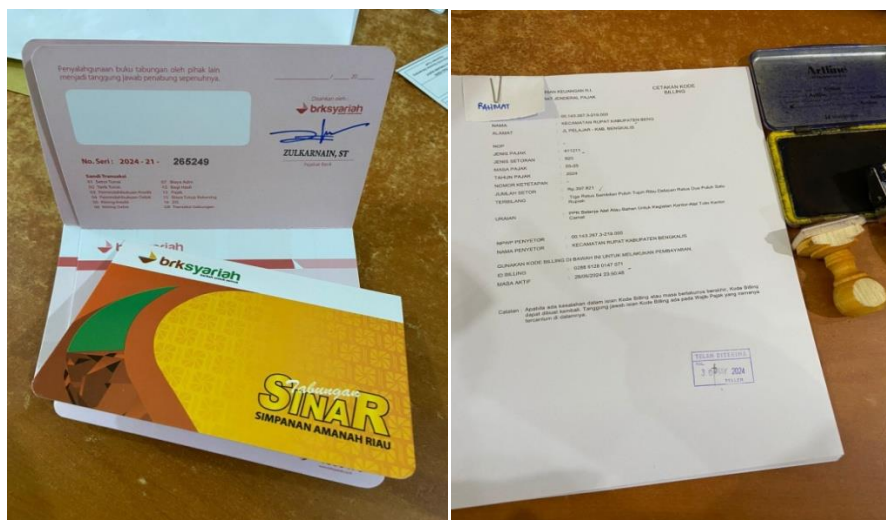


Figure 3.13 Savings book stamp and sign that the Teller has received it
 Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

7. Input official documents

Inputting official documents is uploading outgoing letters and certificates in the system, namely the Brk Syariah official document website. The data that needs to be input in the official document is the type of letter, document number, nature of the document, and so on.

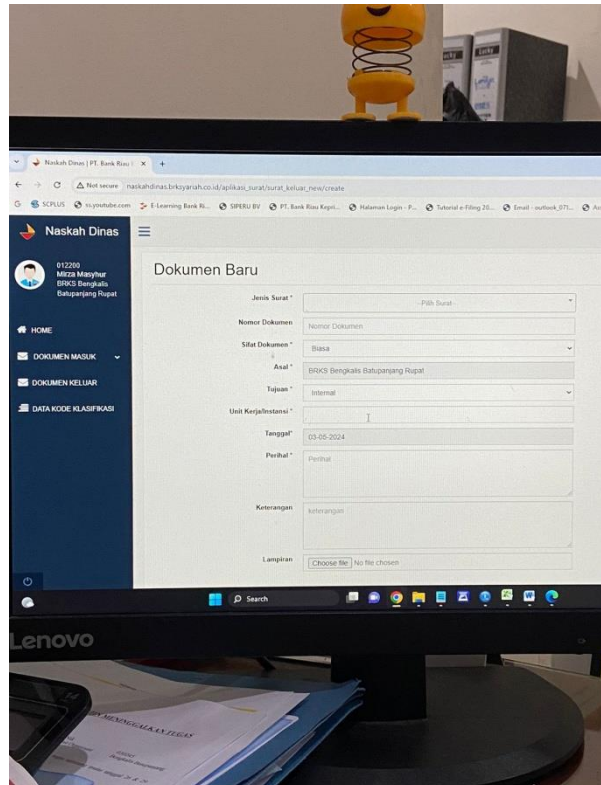


Figure 3.14 Input Official Documents

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupal

8. Tidying up teller vouchers

What is needed when tidying up a Teller voucher is a debit note, credit note, money transfer and book transfer, tax payment slip, withdrawal form, and deposit form. What is needed when tidying up the Teller voucher report is a debit note, credit note, money transfer and book transfer, tax payment slip, withdrawal form, and deposit form.



Figure 3.15 Tidying up teller vouchers
 Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

9. KUR amor recap (financing amount and certificate policy number)
 KUR amor recapitulation is a recapitulation of People's Business Credit (KUR) loan customers which must add up all the recapitulations for each customer's installment amount and the kafalah certificate number or what is called the collateral recipient, in order to guarantee guaranteed financing to customers who have disbursed it.

Rek	Nama	Jangka Waktu	Tarif IIP	Awal	Akhir	Plafond	IIP (1812501000)	POLIS
170	181-54-00157 NERRY YASRI	36	1,75%	07 Nov 2023	07 Nov 2026	70.000.000	2.450.000	KIB-1245332914-MA613
171	181-72-00158 KAMMADILI	36	1,75%	07 Nov 2023	07 Nov 2026	100.000.000	3.500.000	KIB-1245332915-MA675
172	181-54-00159 PONIMEN SIREGAR	24	1,75%	06 Nov 2023	06 Nov 2025	25.000.000	656.250	KIB-1245332917-MA552
173	181-54-00160 ASIH ROFIKA SARI	24	1,75%	08 Nov 2023	08 Nov 2025	50.000.000	1.312.500	
174	181-54-00161 RAIZAL	48	1,50%	07 Nov 2023	07 Nov 2027	125.000.000	4.687.500	KIB-1245332914-MA614
175	181-54-00162 RAMISAH	36	1,75%	08 Nov 2023	08 Nov 2026	50.000.000	1.750.000	KIB-1245333114-MA888
176	181-54-00163 ADI RAMAWANTO	36	1,75%	09 Nov 2023	09 Nov 2026	100.000.000	3.500.000	
177	181-54-00164 INDI MAHENDRA	24	1,75%	09 Nov 2023	09 Nov 2026	45.000.000	1.575.000	
178	181-54-00165 BUKHARI	48	1,50%	14 Nov 2023	14 Nov 2027	300.000.000	7.500.000	
179	181-54-00166 WAHYUNI	48	1,50%	15 Nov 2023	15 Nov 2027	105.000.000	3.937.500	KIB-1245333115-MA830
180	181-74-00167 SARWINDO	60	1,50%	18 Nov 2023	18 Nov 2027	180.000.000	4.125.000	KIB-1245333814-MA100
181	181-54-00168 SITI RAJAKA	48	1,50%	18 Nov 2023	18 Nov 2027	180.000.000	4.125.000	
182	181-54-00169 ROMAYANI	48	1,50%	28 Nov 2023	28 Nov 2027	110.000.000	4.125.000	
183	181-54-00170 MINGI DWI ASTUTIK	48	1,50%	28 Nov 2023	28 Nov 2027	180.000.000	4.125.000	
184	181-54-00171 SITI ARIYAH	48	1,50%	28 Nov 2023	28 Nov 2027	110.000.000	4.125.000	
185	181-54-00172 MELATI	48	1,50%	08 Des 2023	08 Des 2027	180.000.000	4.875.000	KIB-1245333809-MK712
186	181-54-00173 DESI PRATIWI	48	1,50%	08 Des 2023	08 Des 2027	180.000.000	4.875.000	

Figure 3.16 KUR amor recap
 Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

10. Recap of current and sporadic confirmation letters

This recap is carried out in order to send a letter of application to the sub-district or village sub-district head to request information about the validity of the SKGR or SPORADIK registration. What is needed when recapping current and sporadic confirmation letters is a land certificate that has become collateral for the customer for a KUR loan

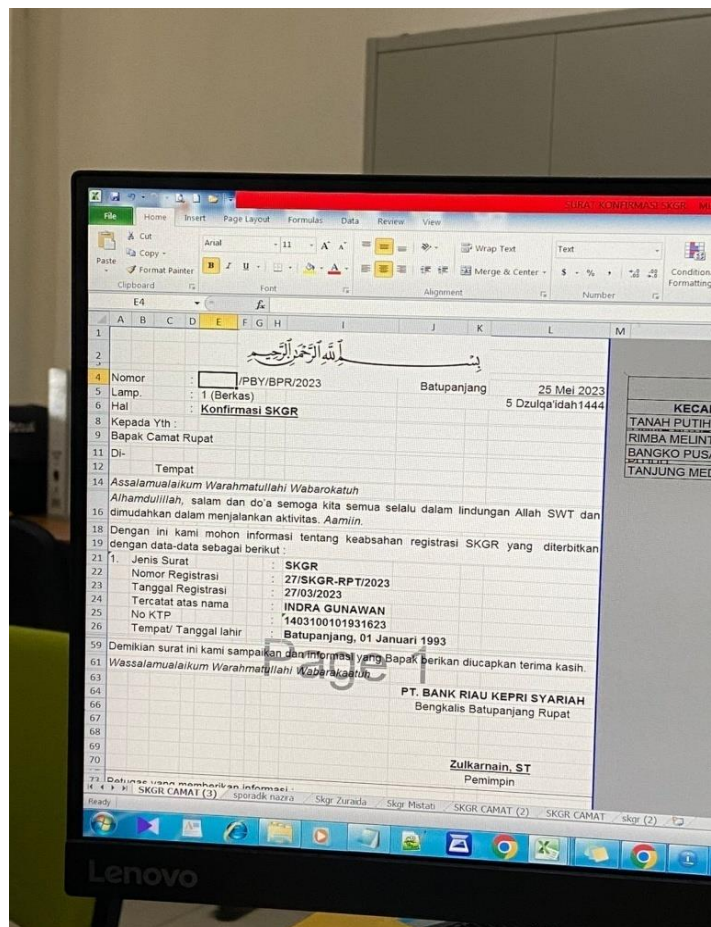


Figure 3.17 Recap of current and sporadic confirmation letters
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupal

11. Tire money

Money tires are used to tie money in amounts of 100 or more, such as money tires of 50 thousand, 100 thousand, 20 thousand and so on. What is expected in the money ban is to make it easier and faster for Tellers to collect large amounts of money when making transactions with customers who want to make withdrawals.



Figure 3.18 Tire money

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

12. Money Sorting

Sorting money is done when the cash in the ATM machine is empty or when you put mixed denomination cash into the ATM machine.



Figure 3.19 Money Sorting

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

13. Fill out the form (customer request, request for making an ATM card, customer update, request for Brks mobile services, insurance and sharia compliance)

a. Customer request form

The customer request form is filled out by every customer who wants to make changes to their account information, such as changing their PIN, changing their mobile number, changing their ATM card, expired card and other data changes. The data required when filling out the customer request form is name, account number, KTP number, date of birth, account number and other requests

Figure 3.20 Customer Request Form

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

b. ATM card application form

The application form for making an ATM card is filled out every time a customer wants to make a new ATM card. The data required when filling out the application form for an ATM card is name, place of

birth, birth mother's name, address, account number and identity number.

The form is titled "FORMULIR PERMOHONAN PEMBUATAN / PERUBAHAN KARTU ATM BRK SYARIAH". It includes the following sections:

- DATA PRIBADI:** Fields for NAMA LENGKAP, NAMA YANG INGIN DIBUAT DIKARTU, PENDIRIKAN, AGAMA, STATUS PERKAWINAN, JENIS KELAMIN, TEMPAT & TGL LAHIR, and NAMA IBU KANDUNG.
- DATA TEMPAT TINGGAL:** Fields for ALAMAT RUMAH, ALAMAT KANTOR, KODE POS, TELEPON, and HANDPHONE.
- DATA PEKERJAAN:** Fields for NAMA PERUSAHAAN, BIDANG USAHA, ALAMAT KANTOR, and TELEPON.
- REKENING YANG DIAKSES:** A table for listing account numbers.
- PERSETUJUAN:** A section for the customer's consent, including a signature line for the customer (NASABAH) and the bank representative (DITERIMA OLEH).
- UNTUK KEPERLUAN BANK:** Fields for NOMOR NASABAH and NOMOR REKENING.
- TANDA BUKTI PENGAMBILAN KARTU DAN PIN:** A section for the receipt of the card and PIN, including a signature line for the customer (SAJA TELAH MENERIMA KARTU ATM BRK SYARIAH DAN PIN DALAM KEADAMAN BAIK) and the bank representative (DISERAHKAN).

Figure 3.21 ATM Card Application Form
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupa

c. Customer update form

This form is filled in by every customer who wants to carry out the process of updating the data that has been registered with the bank.

The data required when filling out the customer update form is account number, name, identity card, NIK, NPWP, telephone number and occupation.

Figure 3.22 Customer Update Form
 Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

d. BRKS Mobile service application form

The BRKS Mobile service application form is filled out by every customer who wants to register for the BRKS Mobile service in order to make transactions easier for customers.

The data required when filling out the Brks Mobile service application form is name, place of birth, address, birth mother's name, card number, account number and cellphone number.

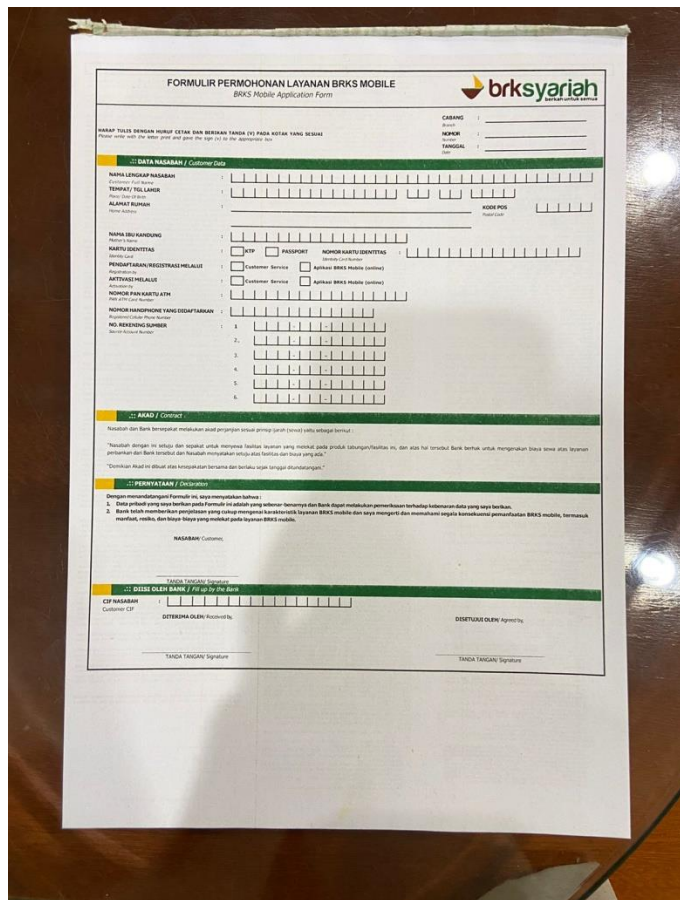


Figure 3.23 BRKS Mobile Service Application Form
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupa

e. Insurance form

The insurance form is filled out every time there is a disbursement. Insurance is a guarantee given to customers who make credit loans. The data required when filling out the insurance form is name, place, date of birth, height/weight, occupation, ceiling and time period.

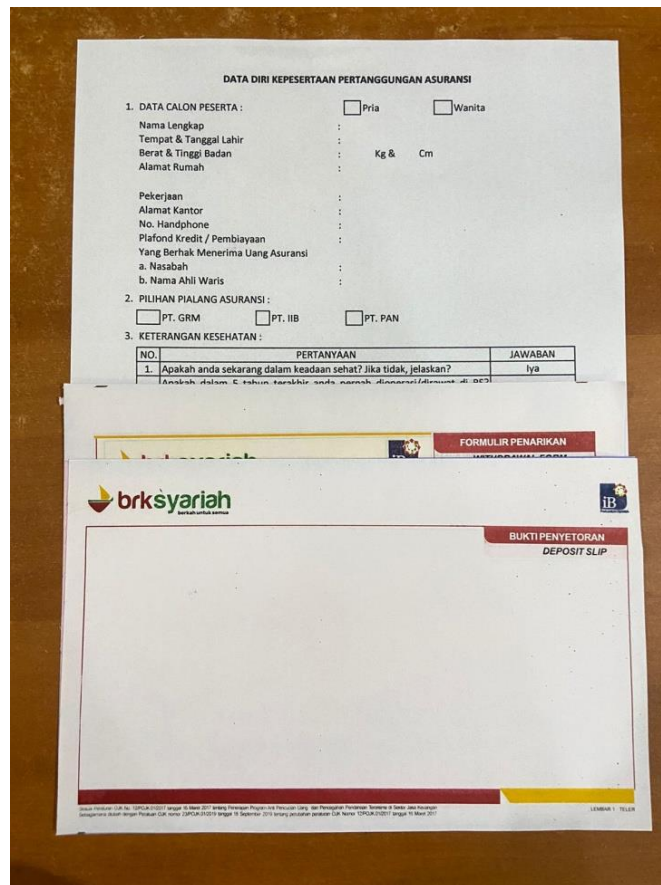


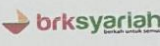
Figure 3.24 Insurance Form

Source: PT. Bank Riau Kepri Syariah Batupanjang Rupal

f. Sharia compliance form

The sharia compliance form is filled in by each customer who has opened an individual account in order to select the type of savings chosen for the contract funds used. The data required when filling out the sharia compliance form is name, place, date of birth, cellphone number and type of savings book.

LEMBAR ISIAN KEPATUHAN SYARIAH
(PENGHIMPUNAN DANA)



Nama Nasabah : _____
 Tempat & Tanggal Lahir : _____
 No. NP : _____

Jenis Produk : Tabungan Simpana Sinar Pembelian
 Giro Giro Delima Giro Proaktif
 Giro Giro Valas Lainnya _____
 Deposito

PILIH AKAD YANG DIGUNAKAN :

<input type="checkbox"/> Waqaf 'Uf Ash-Chomah *	<input type="checkbox"/> Akad Hibah Murabahah *
(Tijuan)	(Bagi Hasil)
<p>Kriteria Akad...</p> <p><input type="checkbox"/> Bank bertindak sebagai Peminta (pewaf) dan nasabah bertindak sebagai pemberi dana (muwafiq).</p> <p><input type="checkbox"/> Menyebutkan jumlah nominal dan mata uang yang diutar dengan jelas (berbentuk nominal tertera awal pada produk Tabungan dan Giro, sedangkan pada produk Deposito pada saat pencairan).</p> <p><input type="checkbox"/> Bank tidak memberikan pinjaman kepada nasabah:</p> <ol style="list-style-type: none"> 1. Akad imbalah 'Uf Ash-Chomah berhadiah Tijuan. 2. Bank dapat menghibah atau menggunakan dana Tijuan nasabah selama tidak bertentangan dengan prinsip syariah. 3. Tijuan awal dan/atau saldo setiap saat/on call (tabungan dan giro) atau berdasarkan kesepakatan (tabungan). 4. Keuntungan dan manfaat yang diterima dari penitipan dana tersebut menjadi hak Bank. <p><input type="checkbox"/> Tidak ada imbalan yang diharapkan, kecuali dalam bentuk pemberian (hibah) yang bernilai sukarela dari pihak bank.</p> <p><input type="checkbox"/> Bank dapat memberikan hibah dalam rangka promosi dengan memenuhi persyaratan sebagai berikut:</p> <ol style="list-style-type: none"> a. Tidak mengikat pada produk (ia terhubung dan/atau tidak menjadi keutamaan (eksklusif)). b. Hibah promosi hanya dalam bentuk barang, voucher, uang elektronik, atau lainnya yang tidak boleh dalam bentuk uang tunai (kecuali dalam bentuk dana tunai). c. Dalam hal hibah dalam bentuk barang, hibah promosi yang diberikan hanya berupa benda yang wajar, baik wujud hakis maupun wujud hakmi dan hakis. d. Hibah promosi diberikan sebelum terjadinya akad Waqaf. 	<p>Kriteria Akad...</p> <p><input type="checkbox"/> Nasabah bertindak sebagai Pemilik Dana (Mudharib Akad) dan Bank sebagai Pengelola Dana (Mukallab).</p> <p><input type="checkbox"/> Menunjukkan jumlah nominal dan mata uang yang diutar dengan jelas (berbentuk nominal tertera awal pada produk Tabungan dan Giro, sedangkan pada produk Deposito pada saat pencairan).</p> <p><input type="checkbox"/> Bank dan nasabah menetapkan pembagian keuntungan dalam bentuk hibah yang diharapkan dan dibagikan dalam akad pencairan interest.</p> <p><input type="checkbox"/> Bank tidak memberikan pinjaman kepada nasabah:</p> <ol style="list-style-type: none"> 1. Bank tidak dibatasi untuk menggunakan dana nasabah dalam aktifitas penyerahan dana selama tidak bertentangan dengan prinsip syariah. 2. Dana nasabah dapat diambil/ tarik setiap saat dan/ atau menurut syarat - syarat lainnya yang ditetapkan. 3. Bank tidak diperkenankan mengurangi jumlah keuntungan nasabah tanpa persetujuan nasabah. Penentuan jumlah dapat dilakukan secara tertulis maupun dalam bentuk bentukmu lisan dan secara perubahan-ubah yang dilakukan oleh bank. <p><input type="checkbox"/> Bank dapat memberikan hibah dalam rangka promosi dengan memenuhi persyaratan sebagai berikut:</p> <ol style="list-style-type: none"> a. Tidak mengikat pada produk (ia terhubung dan/atau tidak menjadi keutamaan (eksklusif)). b. Hibah promosi hanya dalam bentuk barang, voucher, uang elektronik, atau lainnya yang tidak boleh dalam bentuk uang tunai (kecuali dalam bentuk dana tunai). c. Dalam hal hibah dalam bentuk barang, hibah promosi yang diberikan hanya berupa benda yang wajar, baik wujud hakis maupun wujud hakmi dan hakis.

PENYERTAAN

a. Kami memohonkan iktisad kepercayaan akad syariah penghapusan dana (Waqaf 'Uf & Mudharabah) sebagaimana tersebut diatas.
 b. Kami menyatakan bertanggung jawab dan bersedia untuk memenuhi kriteria akad syariah dan mengikat syarat-syarat pencairan rekening (Waqaf 'Uf & Mudharabah) secara lengkap dan benar.

Catatan lainnya : _____
 (jika ada)

DIJUT OLEH : _____ DIPERIKSA OLEH : _____ DIBETULAH OLEH : _____

 Customer Service Supervisor Layanan / Supervisor Operasional** Pemangku Unit Kantor

DISAMPAIKAN :
 * Checklist untuk setiap pilihan akad yang sesuai dengan kriteria akad.
 ** Supervisor Operasional untuk jajaran Kantor Cabang Pembantu dan Kade.
 Supervisor Operasional untuk jajaran Kantor Cabang Pembantu dan Kade.

Figure 3.25 Sharia Compliance Form
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupa

14. Fill out the loan credit data form
- Some examples of data needed when inputting credit data are PK number, name, nick name, place of birth, address, wife's name, number of dependents, ceiling, and so on. Some examples of data required when inputting credit data are PK number, name, nick name, place of birth, address, name of wife or husband, number of dependents, ceiling, and so on.

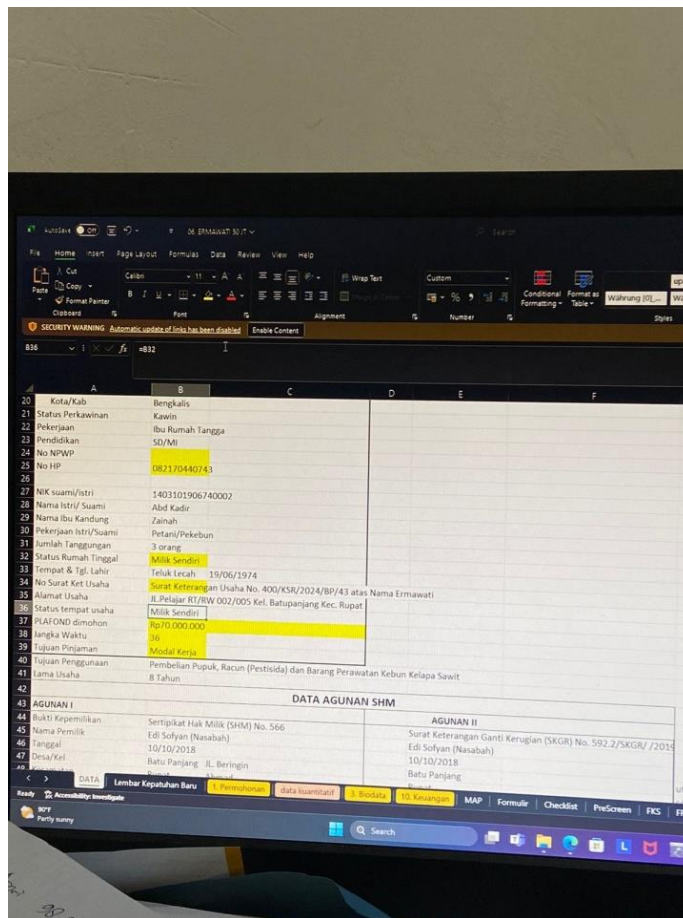


Figure 3.26 Fill Out the Loan Credit Data Form
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

3.3 Obstacles and Solutions

3.3.1 Obstacles

An obstacle is something that prevents a person from what should have done. In every condition, obstacles often arise to teach a lesson. Likewise with the implementation of the internship that the practitioner does. There are some obstacles which hinder the performance of the practitioner while undergoing the field of work. Following are various obstacles faced by practitioners during their internship at PT. Bank Riau Kepri Syariah Batupanjang Rupert is as follows:

1. When filling in the data, there were several customers who did not complete their personal identity data, which caused the work to be postponed first.

2. Limited space or a special place for interns means that the work carried out must be delayed.

3.3.2 Solution

As for the various obstacles faced, the author continues to strive to minimize errors so that quality can be improved. Field work practice activities are one of the conditions for obtaining graduation, then it becomes a motivation for the individual practitioner to do the best during the internship process. How to overcome the obstacles that occur during the practitioner running the internship program is as follows:

1. Provide special space for interns so that the work being done is not delayed.
2. Check and complete customer documents before registering.

CHAPTER IV

CONCLUSIONS AND SUGGESTIONS

4.1 Conclusions

Based on apprenticeship that has been carried out at PT. Bank Riau Kepri Syariah Batupanjang Rupert for 4 (four) months starting from 01 February 2024 to 31 May 2024, several conclusions can be drawn, including:

1. Apprenticeship (KP) is a series of activities that include understanding theories or scientific concepts that are applied in work according to the professional field of study. Implementation of apprenticeship is carried out in the operational section of PT. Bank Riau Kepri Syariah Batupanjang Rupert whose address is Jl. Student, Batupanjang Rupert District.
2. PT. Bank Riau Kepri Syariah is a BUMD sharia banking owned by the Government of Riau Province and the Riau Islands with its head office in Pekanbaru, Riau, Indonesia. By upholding sharia principles, BRK Syariah will no longer carry out conventional business activities.
3. The tasks carried out while carrying out Practical Work (KP) in the operational section are separating the KUR (People's Business Credit) and PAG (Multipurpose Financing) disbursement agreement sheets and the amendment (murabahah) agreement, filling out the individual account opening form, registering, scanning the KUR approval (People's Business Credit) and PAG (Multipurpose Financing) approval, duplicating documents, stamping savings books and signs that the teller has received them, inputting official documents, tidying up teller vouchers, filling in loan credit data forms and so on.
4. Hardware required when doing work at PT. Bank Riau Kepri Syariah Batupanjang Rupert operational parts are computer, monitor, CPU, keyboard and mouse. Meanwhile, the software is Microsoft Word, Microsoft Excel, and Camscanner.

5. The obstacles faced when doing practical work at PT. Bank Riau Kepri Syariah Batupanjang Rupert is limited by space or a special place for interns so that the work carried out has to be delayed, when registering debtor information there is incomplete customer data, which slows down the work.
6. As for solutions to face obstacles while doing work at PT. Bank Riau Kepri Syariah Batupanjang Rupert is providing a special space for interns so that the work being carried out is not delayed by checking and completing customer documents before registering.

4.2 Suggestions

After carrying out apprenticeship (KP) at PT. Bank Riau Kepri Syariah Batupanjang Rupert, several suggestions can be given as follows:

1. Student
 - a. Establish good communication with the internship site to create a good relationship and have initiative and not be embarrassed to ask about things you don't know, and continue to find out.
 - b. Equip yourself with skills other than those obtained in college, such as computers, good communication skills and organizational skills which are the main requirements for entering the world of work.
2. Bengkalis State Polytechnic

The campus provides advice and guidance to students to choose an internship that suits the student's abilities.
3. PT Bank Riau Kepri Syariah Batupanjang Rupert

Employees further optimize students' apprenticeship (KP) in order to lighten employees' workload and increase students' work experience.

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PT. Bank Riau Kepri Syariah. <https://bintankab.go.id/berita/detail/33/Kantor+Cabang+Pembantu+PT.+Bank+Riau+Kepri+Hadir+di+Km.+16+Bintan#:~:text=Denny%20mengatakan%20saat%20ini%20PT,300%20Mesin%20ATM%20yang%20tersebar>. Accessed February 11, 2020.

APPENDICES

Appendix 1. Apprenticeship Acceptance Letter



Nomor : 181 /KS.01/MSDI/2024
Lampiran : 1 (satu) lembar
Hal : Persetujuan Magang

PT Bank Riau Kepri Syariah (Perseroda)
Menara Dury Merdu Bank Riau Kepri Syariah
Jl. Jend. Sudirman No. 462 Pekanbaru, Riau 28116
Telp (0761) 47070, Fax (0761) 42359
www.brksyariah.co.id

Pekanbaru, 29 Januari 2024
17 Rajab 1445 H

Kepada Yth.
- Pemimpin Divisi
- Branch Manager BRK Syariah
- Pemimpin Capem/Kedai BRK Syariah
PT Bank Riau Kepri Syariah (Perseroda)

di -

Tempat

Assalamualaikum Warahmatullahi Wabarokatuh,
Alhamdulillah, salam dan do'a semoga kita selalu dalam lindungan Allah SWT dan dimudahkan dalam menjalankan aktivitas. Aamiin.

Sehubungan dengan permohonan magang dari unit Kantor BRK Syariah & Universitas dapat disampaikan bahwa:

1. Peserta magang di unit Kantor BRK Syariah dapat disetujui dengan daftar nama, bagian dan Job Desk terlampir.
2. Peserta magang adalah pihak-pihak terafiliasi, sehinggadapat menjaga kerahasiaan Bank.
3. Kepada peserta magang diwajibkan melengkapi dan menandatangani Surat Pernyataan bersedia menjaga nama baik dan kerahasiaan BRK Syariah (form terlampir) dan dikirimkan kembali pada kesempatan pertama ke Divisi Manajemen SDI.
4. Unit Kantor diwajibkan memberikan informasi kepada peserta magang tentang tata tertib dan peraturan magang di BRK Syariah terutama tentang menjaga hubungan yang patut dan wajar antara Pegawai dengan peserta magang guna menghindari hal-hal yang tidak diinginkan.
5. Peserta magang harus diberikan pekerjaan khusus selama periode magang di unit kantor sepanjang tidak terkait dengan rahasia Bank dan melaporkan progress pekerjaan tersebut kepada Divisi Manajemen SDI setelah magang selesai.
6. Kepada peserta magang diwajibkan mendapatkan nasabah tabungan baru sebagai berikut:
 - Jangka waktu magang \leq 3 bulan : minimal 5 nasabah tabungan
 - Jangka waktu magang $>$ 3 bulan : minimal 10 nasabah tabungan.
7. Komunikasikan dengan baik hasil tes magang ke Universitas/Sekolah bagi peserta magang yang belum berkesempatan magang di BRK Syariah.
8. Agar Pemimpin unit kantor menunjuk penanggung jawab dalam pelaksanaan magang dan membuat laporan ke Divisi Manajemen SDI setelah pelaksanaan magang selesai.

Demikian disampaikan, atas perhatiannya diucapkan terimakasih.

Wassalamuualakum Warahmatullahi Wabarokatuh.

PT Bank Riau Kepri Syariah (perseroda)
Divisi Manajemen SDI


brksyariah
Kantor Pusat
Hendra Husana
Pemimpin

Appendix 2. Apprenticeship Statement Letter



SURAT KETERANGAN MAGANG

Nomor : 004/KET/2024

Yang bertanda tangan dibawah ini:

Nama : Zulkarnain, S.T
NIK : 011068
Jabatan : Pemimpin Kedai

Dengan ini Menerangkan Bahwa:

Nama : Siti Maharani
NIM : 5404201295
Program Studi : D4 ADMINISTRASI BISNIS INTERNASIONAL
Perguruan Tinggi : POLITEKNIK NEGERI BENGKALIS

Yang bersangkutan telah menyelesaikan Program Magang di PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert terhitung mulai tanggal 01 Februari s/d 31 Mei 2024, dan selama melaksanakan magang tersebut, **Sdri. Siti Maharani** telah melaksanakan tugasnya dengan baik dan penuh tanggung jawab.

Demikianlah Surat Keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Batupanjang, 22 Juli 2024
PT. Bank Riau Kepri Syariah (Perseroda)
Bengkalis Batupanjang Rupert


brksyariah
berkah untuk semua
Bengkalis Batupanjang Rupert
Zulkarnain, S.T
Pemimpin



Appendix 4. Apprenticeship Assesment Sheet

**EVALUATION RESULTS FORM JOB TRAINING
COMPANY APPRAISAL
PT. BANK RIAU KEPRI SYARIAH BATUPANJANG RUPAT**

Name : Siti Maharani
 Student's Identity No : 5404201295
 Study Program : D-4 International Business Administration
 College : State Polytechnic of Bengkalis

No	Assessment Aspect	Percentage	Score
1	Discipline	20%	93
2	Responsibility	25%	90
3	Adjustment/Adaptation	10%	91
4	Work Result	30%	90
5	Behavior in General	15%	87
	Total (1+2+3+4+5)	100%	451

Explanation:

Score : Criteria
 81-100 : Excellent
 71-80 : Very Good
 66-70 : Good
 61-65 : Good Enough
 56-60 : Enough

Note:

.....

Batupanjang, July 22nd 2024



 BERKAH UNTUK SEKELUAS
 Batupanjang, Riau
 NIK: 011068


Appendix 5. List of Apprenticeship Attendance Sheet

ABSENSI MAHASISWA MAGANG																					
PERIODE 01 Februari 5/D 29 Februari 2024																					
Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	01 Februari 2024				02 Februari 2024			
Siti Maharani	540420295													h	ln	ln	ln	ln	ln	ln	ln
		05 Februari 2024				06 Februari 2024				07 Februari 2024				08 Februari 2024				09 Februari 2024			
		h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	ln	ln	ln	ln	ln	ln	ln	ln
		12 Februari 2024				13 Februari 2024				14 Februari 2024				15 Februari 2024				16 Februari 2024			
		h	ln	i	i	h	ln	ln	ln	ln	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln
		19 Februari 2024				20 Februari 2024				21 Februari 2024				22 Februari 2024				23 Februari 2024			
		h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln
		26 Februari 2024				27 Februari 2024				28 Februari 2024				29 Februari 2024				Pagel			
		h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln				

S : Sakit
 I : Iain
 TA : Tidak Absen
 TH : Tidak Hadir
 TMK : Tidak Masuk Tanpa Keterangan
 LN : Libur Nasional

Batuparung, 29 Februari 2024
Mengetahui,






 Universitas Bina Bangsa
 Batuparung, Kabupaten Pangajene Kepulauan, Sulawesi Selatan

ABSENSI MAHASISWA MAGANG																					
PERIODE 01 Februari 5/D 29 Februari 2024																					
Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	01 Maret 2024			
Siti Maharani	540420295																	h	ln	ln	ln
		04 Maret 2024				05 Maret 2024				06 Maret 2024				07 Maret 2024				08 Maret 2024			
		h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln
		11 Maret 2024				12 Maret 2024				13 Maret 2024				14 Maret 2024				15 Maret 2024			
		ln	ln	ln	ln	ln	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln
		18 Maret 2024				19 Maret 2024				20 Maret 2024				21 Maret 2024				22 Maret 2024			
		h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln
		25 Maret 2024				26 Maret 2024				27 Maret 2024				28 Maret 2024				29 Maret 2024			
		h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	h	ln	ln	ln	ln	ln	ln	ln

S : Sakit
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Batuparung, 29 Maret 2024
Mengetahui,




 Universitas Bina Bangsa
 Batuparung, Kabupaten Pangajene Kepulauan, Sulawesi Selatan

ABSENSI MAHASISWA MAGANG
PERIODE 01 April/ D 30 April 2024

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		01 April 2024				02 April 2024				03 April 2024				04 April 2024				05 April 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Siti Maharani	540420295	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h
		08 April 2024				09 April 2024				10 April 2024				11 April 2024				12 April 2024			
		Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln
		15 April 2024				16 April 2024				17 April 2024				18 April 2024				19 April 2024			
		Ln	Ln	Ln	Ln	i	i	i	i	h	h	h	h	h	h	h	h	h	h	h	h
		22 April 2024				23 April 2024				24 April 2024				25 April 2024				26 April 2024			
		h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h
		29 April 2024				30 April 2024															
		h	h	h	h	h	h	h	h												

S : Sakit
 I : Izin
 TA : Tidak Absen
 TH : Tidak Hadir
 TMK : Tidak Masuk Tanpa Keterangan
 LN : Libur Nasional

Batupanjang, 30 April 2024
 Mengetahui,



ABSENSI MAHASISWA MAGANG
PERIODE 01 Mei/D 31 Mei 2024

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		01 Mei 2024				02 Mei 2024				03 Mei 2024				04 Mei 2024				05 Mei 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Siti Maharani	540420295									Ln	Ln	Ln	Ln	h	h	h	h	h	h	h	h
		06 Mei 2024				07 Mei 2024				08 Mei 2024				09 Mei 2024				10 Mei 2024			
		h	h	h	h	h	h	h	h	h	h	h	h	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln
		13 Mei 2024				14 Mei 2024				15 Mei 2024				16 Mei 2024				17 Mei 2024			
		h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h
		20 Mei 2024				21 Mei 2024				22 Mei 2024				23 Mei 2024				24 Mei 2024			
		h	h	h	h	h	h	h	h	h	h	h	h	Ln	Ln	Ln	Ln	Ln	Ln	Ln	Ln
		27 Mei 2024				28 Mei 2024				29 Mei 2024				30 Mei 2024				31 Mei 2024			
		h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h	h

S : Sakit
 I : Izin
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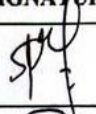

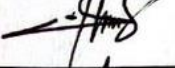

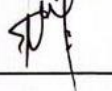
Batupanjang, 31 Mei 2024
 Mengetahui,



Appendix 6. Daily Activities

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Thursday - Friday

Date : February 01 – February 02, 2024




No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	Checking the billing number and nominal number as well as the date stamp of the teller's approval	Siti Barokah	
2	Register PAG disbursement book	Otto Mahendra	
3	Archive incoming and outgoing letters	Muhammad Suib	
4	Input outgoing official documents	Muhammad Suib	
5	Tidy up teller vouchers	Siti Barokah	
Note by Industrial Coach			

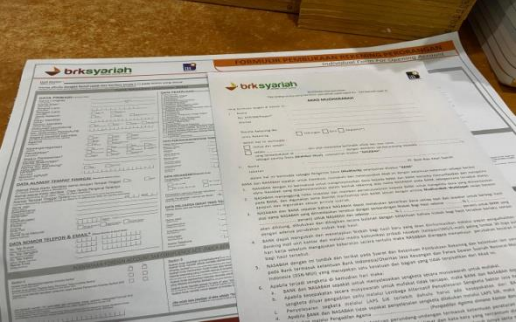

No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Archive incoming and outgoing letters and put them in bundles regularly on each date 2. Check the billing number and nominal number on tax payments at village offices and provide the validation date
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : February 05 – February 09, 2024


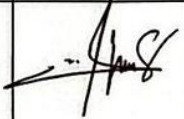

No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out the individual account opening form - Stamp the savings book - Duplicate documents - Tidy up teller vouchers 	Ryan Febrianto	
2	<ul style="list-style-type: none"> - Register KUR disbursement book - Tidy up teller vouchers - Fill out the withdrawal form, deposit slip and insurance - Checking registration - Scan documents - Input outgoing official documents - Tidy up teller vouchers 	Suhendra	
3	<ul style="list-style-type: none"> - Scan documents - Separate the disbursement agreement sheet - Input outgoing official documents - Tire money - Tidy up teller vouchers 	Muhammad Suib	
4	Isra 'Miraj of Prophet Muhammad SAW	-	-
5	Chinese New Year Joint Holiday	-	-
Note by Industrial Coach			

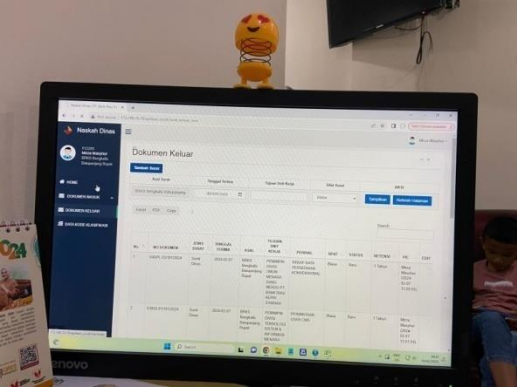
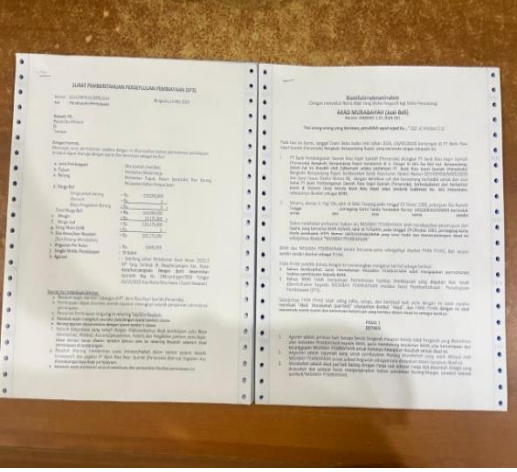
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Fill out the customer account book opening form for each customer who wants to open a new account book, to make it easier for customers and customer service to fill out the account opening form 2. photocopies of letters to duplicate customer documents needed for transactions or for customers who want to apply for a credit loan
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : February 12 – February 16, 2024



No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Scan the disbursement agreement sheet - Duplicate documents - Tidy up teller vouchers 	Ryan Febrianto	
2	<ul style="list-style-type: none"> - Input outgoing official documents - Set aside the documents and put them in an envelope (original disbursement documents) - Input official document certificate - Tidy up teller vouchers 	Muhammad Suib	
3	Election	-	-
4	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Stamp the savings book - Register KUR disbursement - Fill in the stamp ink - Tidy up teller vouchers 	Muhammad Suib	
5	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal and insurance disbursement form - Duplicate documents - Separate disbursement contract sheets - Tidy up teller vouchers 		
Note by Industrial Coach			

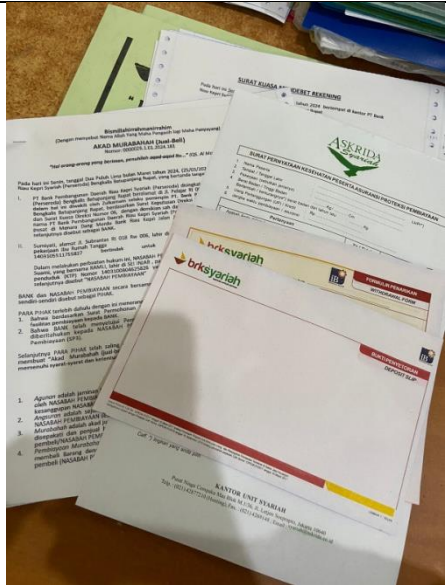
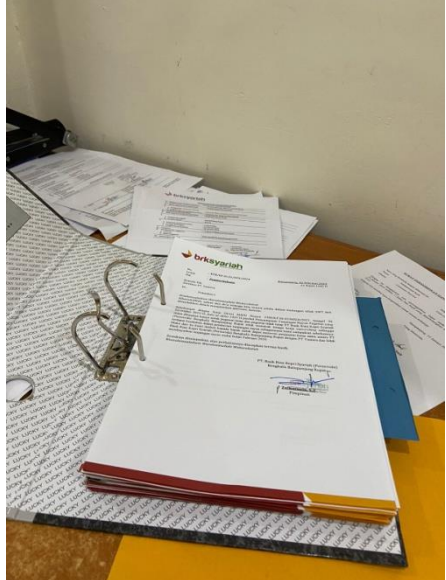
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Inputting outgoing letters into the official document web system. Where this letter will be input into the system for every outgoing and incoming letter from outside or within the company.
2		<ol style="list-style-type: none"> 2. separate the KUR and PAG agreement sheets which have been signed by the management and approved according to the agreement by the customer concerned. This activity is carried out by every customer who wants to take out a loan.

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : February 19 – February 23, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Scan documents - Fill out the withdrawal and insurance disbursement form - Input outgoing official documents - Separate disbursement contract sheets - Fill out the customer update form - Duplicate documents 	Muhammad Suib	
2	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Archive outgoing letters - Separate disbursement contract sheets - Duplicate documents - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance form - Separate disbursement contract sheets - Fill out the individual account opening form - Input outgoing official document - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Separate disbursement contract sheets - Fill out the individual account opening form - Tidy up teller vouchers 	Suhendra	
5	<ul style="list-style-type: none"> - Scan documents - Separate disbursement contract sheets - Register KUR disbursement - Duplicate documents - Savings book stamp - Tidy up teller vouchers 		
Note by Industrial Coach			


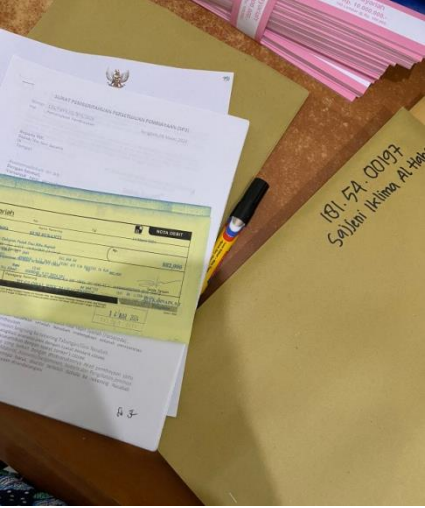
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Fill out withdrawal forms, deposit slips and customer insurance when disbursing credit loans. This activity is carried out every time a customer loan is disbursed. 2. Set aside and organize letters into a slotted folder so that they are not scattered and arranged neatly when checking outgoing letters.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : February 26 – March 01, 2024



No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Insert the document and put it in the envelope (original disbursement document) - Input the Micro KUR reporting password - Fill out the withdrawal and disbursement insurance form - Duplicate the document 	Muhammad Suib	
2	<ul style="list-style-type: none"> - Archive outgoing letters - Fill out the withdrawal and insurance disbursement form - Duplicate documents - Input official document certificate - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Duplicate documents - Scan documents - Register KUR disbursement - Input outgoing official documents - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Tire money - Scan documents - Stamp the savings book - Tidy up teller vouchers 		
Note by Industrial Coach			


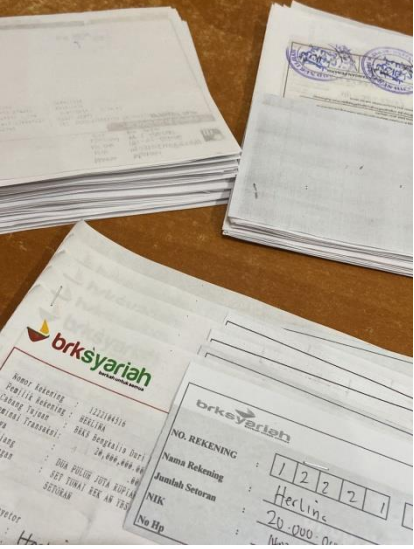
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Set aside incoming and outgoing letters, both from SPD letters, official notes, Yastera invoices, Askrida Syariah, and also Bumida insurance. Each letter must be combined according to the contents of its title and the date it was written.
2		<ol style="list-style-type: none"> 2. Put the customer's letter and important documents into an envelope which will be given the customer's name and PK number which is used as collateral for the customer's credit loan. Examples include land certificates, decrees, insurance and deposit slips for initial disbursement.

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : March 04 – March 08, 2024


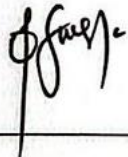
No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out the individual account opening form - Input outgoing official documents - Duplicate documents - Tidy up teller vouchers 	Otto Mahndra	
2	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Fill out the individual account opening form - Input outgoing official documents - Tidy up teller vouchers 	Muhammad Suib	
3	<ul style="list-style-type: none"> - Fill out the individual account opening form - PAG disbursement register - Tire money - Separate disbursement contract sheets - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Fill out the individual account opening form - Separate disbursement contract sheets - Scan documents - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - PAG disbursement register - Separate disbursement contract sheets - Set aside the documents and put them in the envelope (original disbursement documents) 		
	<ul style="list-style-type: none"> - Fill out the individual account opening form - Tidy up teller vouchers 		
Note by Industrial Coach			

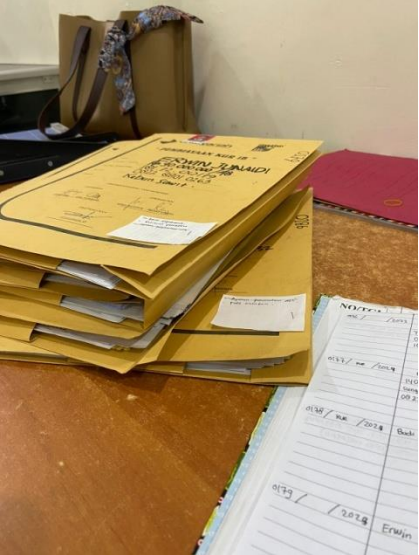
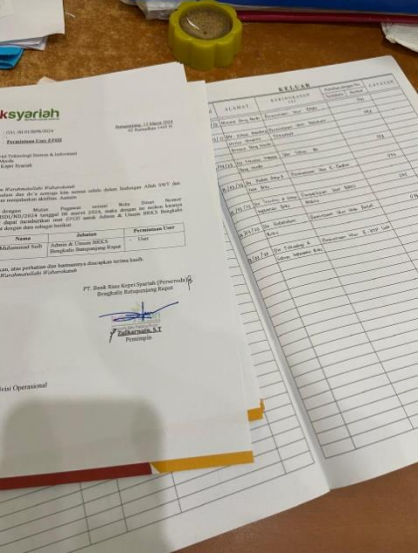
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Assist the teller in loading money during transactions to make it easier not to scatter the money and add it up to the nominal value listed. 2. Tidying up or arranging teller vouchers that have been transacted by teller customers. These vouchers are cleared every day and arranged based on transaction time.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : March 11 – March 15, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	Holy Day of Silence, Saka New Year	-	-
2	Holiday with the Holy Day of Nyepi	-	-
3	<ul style="list-style-type: none"> - Register outgoing mail - Scan documents - Input outgoing official documents - Fill out the customer update form - Tidy up teller vouchers 	Muhammad Suib	
4	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and disbursement insurance - Fill out the individual account opening form - Fill out the customer request form (bukadormant) - Separate disbursement contract sheets - Fill out the ATM card creation form - Scan document - Tire money 		
5	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and disbursement insurance - Separate disbursement contract sheets - Scan documents - Fill in ink for the stamp - Tidy up teller vouchers 	Suhendra	
Note by Industrial Coach			

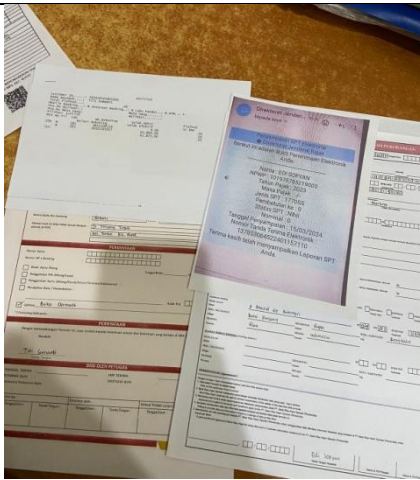

No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Manually record data on customers who apply for loans in the debtor information register book. The data in the register must match the debtor's information to make it easier to find out the PK number. 2. Registering outgoing and incoming letters is done by numbering the letters and recorded in the register book. To find out what number will be next in incoming and outgoing mail
2		

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : March 18 – March 22, 2024



No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal form, deposit slip and insurance - ATM register - Register customer requests - Register outgoing mail - Tidy up teller vouchers 	Suhendra	
2	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Fill out the customer request form - Fill out the sharia compliance form - ATM register - Register customer requests - Input outgoing official documents 		
3	<ul style="list-style-type: none"> - Fill out the mobile banking form - Fill out the withdrawal form, deposit slip and insurance - Register outgoing mail - Stamp the savings book - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and disbursement insurance - Fill out the individual account opening form - Fill out the sharia compliance form - Separate disbursement contract sheets - Tire money - Set aside the document and put it in an envelope (original disbursement document) - Input outgoing official documents 		
5	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and disbursement insurance - Fill out the customer request form (bukadormant) - Fill out the customer update form - Separate disbursement contract sheets - Tidy up teller vouchers 		
<p>Note by Industrial Coach</p>			

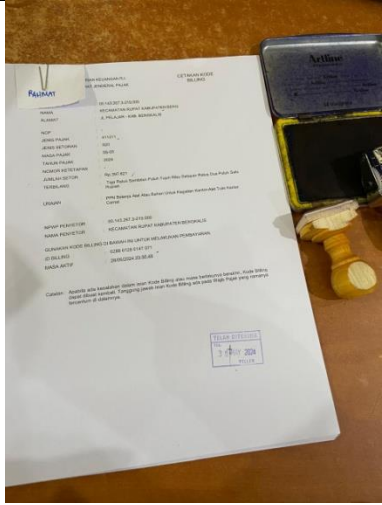
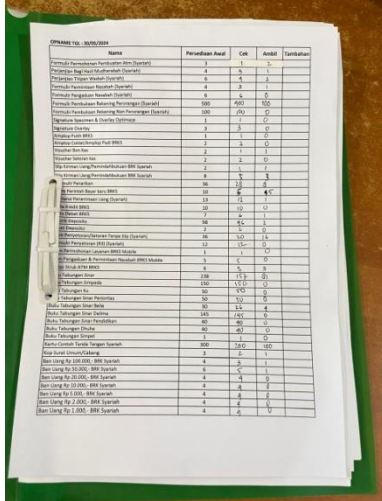
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. The update form is filled in by every customer who wants to carry out the process of updating data that has been registered with the bank, for example the address and name that have been registered in the system. 2. Before use, the savings book is stamped and signed by the head of the company. The stamp used on the savings book is a PT stamp. Bank Riau Kepri Syariah.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : March 25 – March 29, 2024




No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal form, deposit slip and insurance - Fill out the sharia compliance form - Scan documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Suhendra	
2	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Fill out the withdrawal form, deposit slip and insurance - Fill out the sharia compliance form - Scan documents - Separate disbursement contract sheets - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Fill out the individual account opening form - Fill out the sharia compliance form - Scan documents - Separate disbursement contract sheets - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the withdrawal form - Register KUR disbursement - Set aside the documents and put them in the envelope (original disbursement documents) - Checking stock taking - Register incoming mail - Tidy up teller vouchers 	Muhammad Suib	
5	Good Friday	-	-
Note by Industrial Coach			

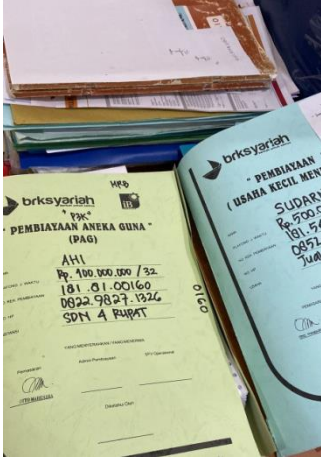

No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. for the Teller's receipt stamp is used for payment that has been authorized/accepted by the Teller. One example is paying taxes. 2. This stock taking is carried out to find out the stock of ATK goods that exist or are still stored in the company office. From these details, we can find out what items are running low in the office.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : April 01 – April 05, 2024

No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Register KUR disbursement - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers 	Suhendra	
2	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Fill out the customer update form - Scan documents - Separate disbursement contract sheets - Register incoming mail - Duplicate documents - Stamp the savings book - Stamp indicating receipt by teller and date 	Otto Mahendra	
3	<ul style="list-style-type: none"> - Register outgoing mail - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers 	Muhammad Suib	
4	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Register incoming mail - Tire money 		
5	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Duplicate documents - Make money transfers - Tidy up teller vouchers 		
Note by Industrial Coach			

No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Compile customer loan files to review bad documents such as land certificates, SKs, photos of houses or photos of gardens as collateral for side businesses and also RAB. 2. Every customer who wants to open an account book is required to bring IDR 10,000 in material and other documents, such as KTP, Family Card, NPWP (for opening an account for office work)
2		

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday
Date : April 08 – April 12, 2024



No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
	EID AL-FITR 1445 H	-	-
Note by Industrial Coach			

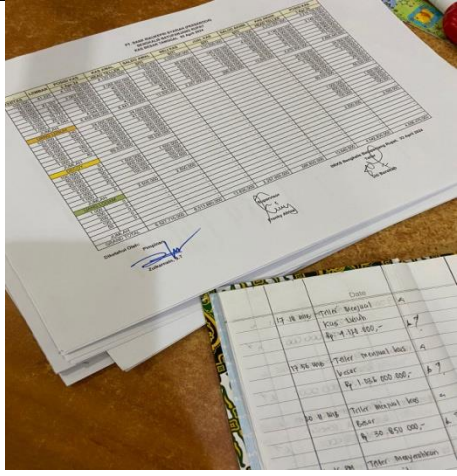
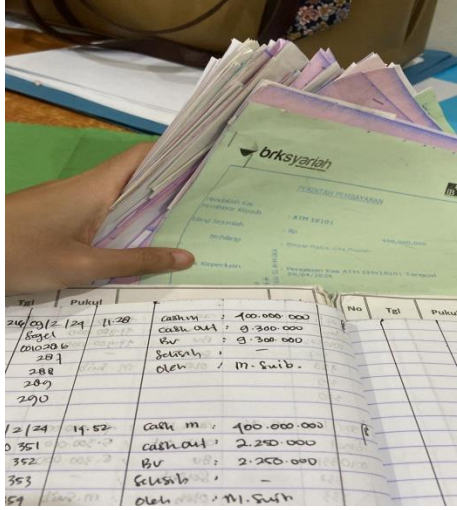
No	WORKING	EXPLANATION

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : April 15 – April 19, 2024




No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	Holiday with Eid al-Fitr	-	-
2	Permission	-	-
3	<ul style="list-style-type: none"> - Fill out the application form for making an ATM card - Fill out the customer request form - Fill out the individual account opening form - Scan documents - Register for making ATM cards - Stamp of receipt by teller and date - Tidy up teller vouchers 	Otto Mahendra	
4	<ul style="list-style-type: none"> - Register for making ATM cards - Register customer requests - Large cash register (cash teller buying and selling) - Stamp of receipt by teller and date - Tidy up teller vouchers 	Franky Afrizal	
5	<ul style="list-style-type: none"> - Fill out the individual account opening form - Register Brks mobile - Register for making ATM cards - Register customer requests - Register savings book - Tidy up teller vouchers 		
Note by Industrial Coach			

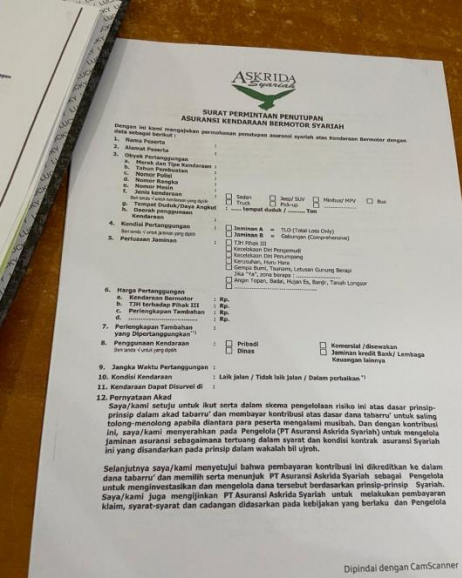
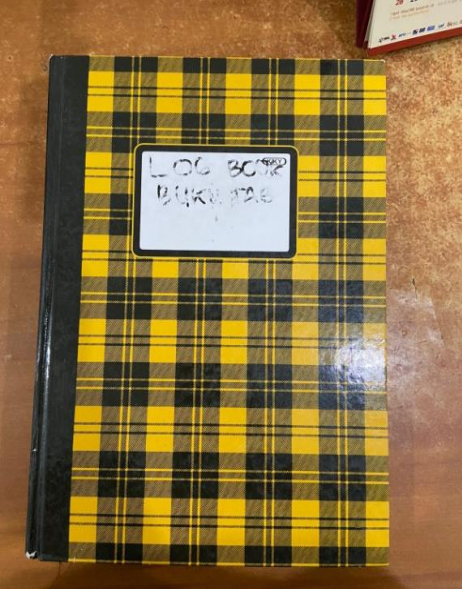
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Teller cash buying and selling is a transaction between the Teller and the management. Teller's cash sale and purchase register is recorded manually in the register book cash Teller buying and selling. 2. This registration is carried out when topping up cash at an ATM machine or is called EMV ID ATM Cash In and Cash Out.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : April 22 – April 26, 2024





No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Register ATM lock book - Fill out the individual account opening form - Fill out the application form for making an ATM card - Duplicate documents - Tidy up teller vouchers 	Franky Afrizal	
2	<ul style="list-style-type: none"> - Fill out the application form for making an ATM card - Fill out the Brks mobile opening form - Fill out the customer request form - Duplicate documents - Scan documents - KUR amor recap (summing up all financing values) - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Register outgoing mail - Scan documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Siti Barokah	
4	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Fill out the sharia motor vehicle insurance coverage request form - Tidy up teller vouchers 	Suhendra	
5	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Fill out the individual account opening form - Fill out the sharia compliance form - Scan documents - Stamp indicating receipt by teller and date - Compile and add up state revenue taxes - Tidy up teller vouchers 		
Note by Industrial Coach			

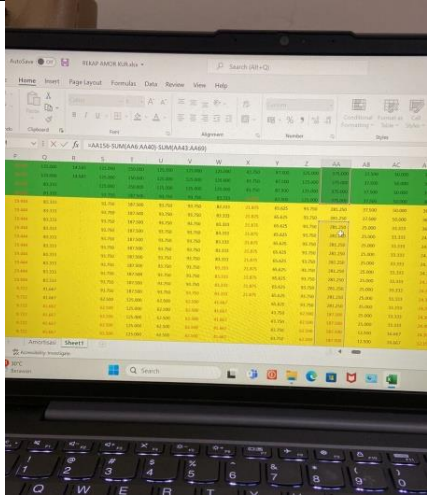
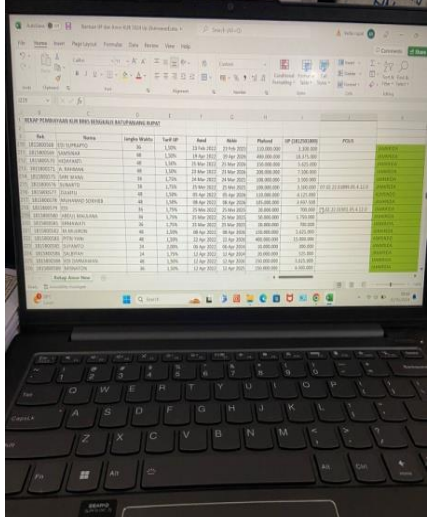
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Fill out the motor vehicle insurance closure form for Kanto official motorbike insurance 2. This register is carried out to find out how much savings book is used per day. The data required to register a savings book is the date, day, number of incoming and outgoing savings books, and the number of all types of savings books used.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : April 29 – May 03, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Briefing - Duplicate documents - Rekap amor (kafalah certificate policy number) - Stamp the savings book - Tidy up teller vouchers 	Franky Afrizal	
2	<ul style="list-style-type: none"> - Duplicate documents - Recap of current/sporadic confirmation letter 2024 - Tire money - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Suhendra	
3	Labor Day	-	-
4	<ul style="list-style-type: none"> - Duplicate documents - Rekap amor (kafalah certificate policy number) - Stamp indicating receipt by the seller and date - Duplicate documents - Tidy up teller vouchers 	Franky Afrizal	
5	<ul style="list-style-type: none"> - Input outgoing official documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Suhendra	
Note by Industrial Coach			

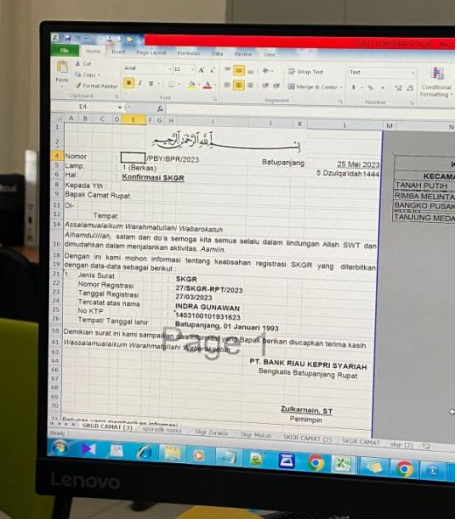

No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> adding up all the nominal monthly credit installment payments of customers in the KUR amor recap. What is needed when recapping KUR amor is name, term, IJP rate, beginning of loan, end of loan, ceiling, IJP and policy number. KUR amor recapitulation is a recapitulation of People's Business Credit (KUR) loan customers which must add up all the recapitulations for each customer's installment amount and the kafalah certificate number or what is called the collateral recipient, in order to guarantee guaranteed financing to customers who have disbursed it.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : May 06 – May 10, 2024



No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out the individual account opening form - Recap of current/sporadic confirmation letters for 2023 - Duplicate documents - Tidy up teller vouchers 	Suhendra	
2	<ul style="list-style-type: none"> - Recap of current/sporadic confirmation letter 2024 - Duplicate documents - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 		
4	Ascension Day of Jesus	-	-
5	Holiday with the Ascension of Jesus Christ	-	-
Note by Industrial Coach			



No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. The recapitulation of the SKGR confirmation letter is carried out in order to send a letter of application to the sub-district or village sub-district head to request information about the validity of the SKGR or SPORADIK registration 2. photocopy land certificates and SKGR and SORADIK recapitulation letters. What is needed when recapping current and sporadic confirmation letters is a land certificate that has become collateral for the customer for a KUR loan.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : May 13 – May 17, 2024



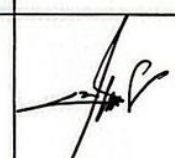
No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out the individual account opening form - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 	Suhendra	
2	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets/Isi tinta cap stempel - Duplicate documents - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Fill out the Brks mobile service application form - Fill out the individual account opening form - Register KUR disbursement - Scan documents - Stamp the savings book - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Duplicate documents - Tidy up teller vouchers 	Otto Mahendra	
5	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 		
Note by Industrial Coach			

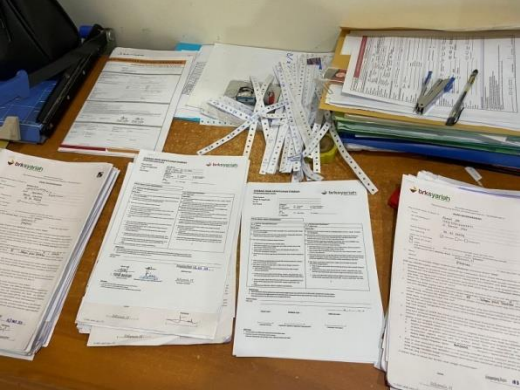
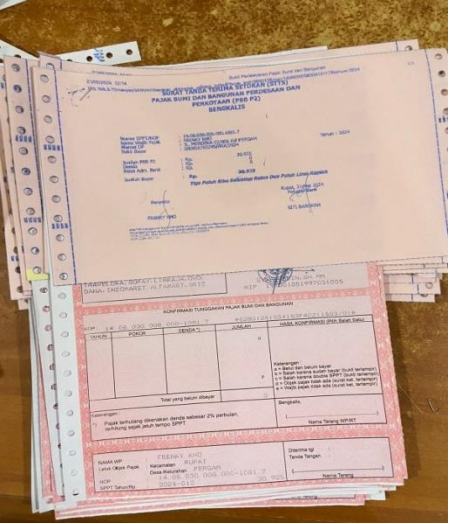
No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. Fill in stamp ink to stamp letters and other documents, to make it easier for employees to carry out their ATK duties. 2. Sorting money is done when the cash in the ATM machine is empty or inserting mixed denomination cash into the ATM machine. What is expected in sorting money is to make it easier and faster for ATM officers to fill empty ATM machines.
2		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : May 20 – May 24, 2024



No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Register outgoing mail - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers 	Muhammad Suib	
2	<ul style="list-style-type: none"> - Register outgoing mail - Stamp indicating receipt by teller and date - Fill out the individual account opening form - Fill out the application form for making an ATM card - Separate disbursement contract sheets - Duplicate documents - Compile and add up land and building tax deposit receipts (STTS). - Tidy up teller vouchers 	Siti Barokah	
3	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Muhammad Suib	
4	Vesak Day	-	-
5	Vaisak holiday together	-	-
Note by Industrial Coach			



No	WORKING	EXPLANATION
1		<p>1. The customer request register is a request from customers who experience problems and problems with their ATM cards. Examples include replacing a new ATM card, expired card, changing your PIN or cellphone number, and so on. Registering an application for an ATM card is carried out when a customer wants to create an ATM card after opening an individual account.</p>
2		<p>2. Prepare and translate deposit receipts (STTS) or building tax for every customer from other offices who want to pay land tax.</p>

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday

Date : May 27 – May 31, 2024

No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Scan documents - Duplicate documents - Tire money - Stamp the savings book - Compile and add up land and building tax deposit receipts (STTS). - Tidy up teller vouchers 	Siti Barokah	
2	<ul style="list-style-type: none"> - Teller receipt stamp and date - Duplicate documents - Scan documents - Fill out the individual account opening form - Fill out the sharia compliance form - Fill out the application form for making an ATM card - Tidy up teller vouchers 	Muhammad Suib	
3	<ul style="list-style-type: none"> - Register incoming mail - Duplicate documents - Register incoming mail - Fill out the withdrawal form, deposit slip and disbursement insurance - Separate disbursement contract sheets - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the loan credit form - Register outgoing mail - Scan documents - Checking stock taking - Stamp indicating receipt by teller and date - Duplicate documents - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Register outgoing mail - Stamp the savings book - Register KUR disbursement - Duplicate documents - Tidy up teller vouchers 		
Note by Industrial Coach			

No	WORKING	EXPLANATION
1		<ol style="list-style-type: none"> 1. BRKS Mobile registration is carried out to record data for registering for BRKS Mobile services, for example name, ATM card number, account number, and so on. The data required to register for BRKS Mobile is name, number, account number, address and cellphone number. 2. Some examples of data needed when inputting credit data are PK number, name, nick name, place of birth, address, wife's name, number of dependents, ceiling, and so on. Some examples of data needed when inputting credit data are PK number, name, nick name, place of birth, address, name of wife or husband, number of dependents, ceiling, and so on.
2		

Appendix 7. Briefing



Appendix 8. Photo With Company Employees





