

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



By:

AFIFAH FARAH DIBA
NIM.5404201285

**APPLIED BACHELOR DEGREE OF INTERNATIONAL
BUSINESS ADMINISTRATION STUDY PROGRAM
BUSINESS ADMINISTRATION DEPARTMENT
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VALIDATION FORM

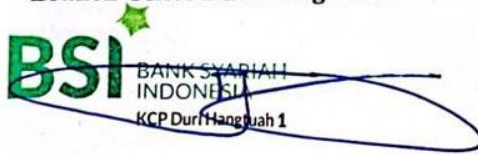
**PT. BANK SYARIAH INDONESIA, TBK BRANCH OFFICE
DURI HANGTUAH 1**

Written as one of the Conditions for Completing Apprenticeship

AFIFAH FARAH DIBA
NIM.5404201285

Bengkalis, June 28th 2024

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



BSI BANK SYARIAH
INDONESIA
KCP Duri Hangtuh 1

Ilham Khalid

Advisor
International Business Administration
Study Program



Adrian Irnanda Pratama, M.BA
NIP. 198911172019031012

Approved by:

**Head of the International Business
Administration Study Program**



Wati Janita Raflah, B.Sc., M.Ec. Dev
NIP. 198406142018032001

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Bengkalis, 20 August 2024
Author

Afifah Farah Diba
NIM. 5404201285

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CHAPTER I

INTRODUCTION

1.1 Background Of Apprenticheship

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

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

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

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

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

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

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

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

The international business administration study program hopes that students can get to know the real world of work so that they can add insight, skills and

insights and can be faster and more responsive so that they can be applied in the world of work so they can compete with the best graduates in Indonesia. The process of practical work is carried out for 6 months and each student is required to make a practical work report while doing practical work so that what is done can be accounted for.

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

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

1.2 Purpose of Apprenticeship

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

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

1.3 Significances of the Apprenticeship

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

1. For the Student
 - a. Students get the opportunity to apply the knowledge gained during college as well as possible in the company.
 - b. Students get practical work experience based on the field of study being studied.
 - c. Students get the opportunity to be able to work together in teams that have different characters in solving problems.
 - d. Students get the opportunity to measure abilities, expertise and skills in a company.
 - e. Students get feedback from a company regarding their abilities and
2. For the Company
 - a. There is good cooperation between Bengkalis State Polytechnic and PT Bank Syariah Indonesia.
 - b. Increasing the productivity of PT Bank Syariah Indonesia for the presence of practical work students at the Bengkalis State Polytechnic.
 - c. The Company Gets a positive image from the community for the practical work program for students, especially Bengkalis State Polytechnic students.
3. For the State Polytechnic of Bengkalis
 - a. Building good relations and cooperation between the State Polytechnic of Bengkalis and PT Bank Syariah Indonesia to be used as a venue for future street vendors and in recruiting new employees later.
 - b. Become a place to improve vocational education programs in an effort to raise the best graduates according to the wishes of the company.
 - c. To find out the academic and practical skills that have been learned during the learning process at the Bengkalis State Polytechnic while carrying out practical work at PT Bank Syariah Indonesia Tbk.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

Bank Syariah Indonesia (BSI) is one of the largest Islamic banks in Indonesia. BSI is the result of a merger between three major Islamic banks in Indonesia in 2021, namely Bank Muamalat Indonesia, Bank BRI Syariah, and Bank Syariah Mandiri. Through this merger, BSI became the largest Islamic bank in Indonesia in terms of assets, number of customers, and branch network. As an Islamic bank, BSI operates in accordance with Islamic economic principles. This means that its operations are based on sharia principles that prohibit usury (interest), speculation, and transactions that contain elements of uncertainty (gharar). Instead, BSI offers financial products that comply with sharia principles, such as murabahah financing, mudharabah, musyarakah, and others.



Figure 2.1 PT Bank Syariah Indonesia Branch Tbk Duri Hangtuah 1
Sources: Personal Documentation 2024

BSI has a vision to become a leading Islamic bank in Indonesia that contributes significantly to the economic development and sustainable finance in Indonesia. The bank is also committed to providing innovative and high-quality banking services to its customers, while adhering to sharia principles. With the support of three major merged Islamic banks, BSI has strength in operational scale, product

diversification, and broad market penetration. Bank Syariah Indonesia continues to grow and strives to become a leader in the Islamic banking industry in Indonesia, as well as the first choice for people seeking financial solutions.

The shares of PT Bank Syariah Indonesia were owned by 3 previous banks, namely PT. Bank Syariah Mandiri, PT Bank BRI Syariah and PT Bank BNI Syariah. PT Bank Syariah Mandiri has the largest share in PT Bank Syariah Indonesia, which is 50.83%. PT Bank BNI Syariah by 24.85% and PT Bank BRI Syariah by 17.25%. And the remaining shares of PT Bank Syariah Indonesia are held by individuals of 5%. The merger of the 3 banks aims to improve services that are more complete and better, have a wider reach and to have a better capital capacity than before. This merger is supported by corporate synergy and government commitment through the Ministry of BUMN. BSI is encouraged to be able to compete with Islamic and conventional banks at the global level.

The establishment of BSI is an effort and prayer from the government to become a sharia bank that is the pride of Indonesia. BSI is expected to be able to compete and become a new energy for the national economy and contribute to the welfare of the wider community. BSI's potential to continue to grow and become part of the leading Islamic bank group at the global level is very wide open. In addition to positive growth performance, climate support that the Indonesian government has a mission to create a halal industrial ecosystem and has a large and strong national Islamic bank, the fact that Indonesia is a country with the largest Muslim population in the world also opens up opportunities. Bank Syariah Indonesia has a logo that is as follows:



Figure 2.2 PT Bank Syariah Indonesia Logo
Sources: Bank Syaria Indonesia Website 2024

The Bank Syariah Indonesia logo is a combination of logotype and hologram elements. The logotype element lies in the words "BSI" and "Bank Syariah Indonesia" which are specifically designed to convey the company's identity

directly to the public. The font size "BSI" is more dominant because it is part of a strategy to make the brand more recognizable to the public.

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

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

2.2 Vission and Mission

2.2.1 Vission

Top 10 Global Islamic Bank

2.2.2 Mission

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

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

2.3 Kind of Businnes

Business is an activity carried out by individuals or organizations that involve the production, sale, purchase, or exchange of goods/services with the aim

of generating profit or profit Bank Syariah Indonesia focuses on three business sectors, the three of which are Micro, Small and Medium Enterprises (MSMEs), retail and wholesale to support the development of a halal industrial ecosystem that is beneficial to the people.

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

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

Bank Syaria Indonesia have are several products and services owned. These products and services are divided into several sections, as follows:

1. Savings

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

- a. BSI Business Savings

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

- b. BSI Classic Savings

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

c. BSI Easy Mudharabah Savings

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

d. BSI Easy Wadiah Savings

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

e. BSI Junior Savings

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

f. BSI Education Savings

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

g. BSI Pension Savings

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

h. BSI Planned Savings

This type of savings is suitable for use by individuals who want to do financial planning to make it more focused and certain. The way to save is using the auto-debit system from the customer's master account

according to the desired nominal once a month. Later customers will experience a variety of benefits such as getting certainty of achieving the target fund, competitive profit sharing that is almost equivalent to the deposit ratio of the board, free sharia insurance protection (premiums paid by the bank).

i. BSI Student Savings Account

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

j. BSI Forex Savings

Forex savings are savings that use foreign currencies such as dollars. Savings in dollar currency, where withdrawals and deposits can be made at any time or according to bank regulations, with a choice of Wadiah Yad Dhamanah or Mudharabah Muthlaqah contracts Funny (USD) are safe and available at any time, online at all Bank Syariah Indonesia branches, low monthly administration fees with a minimum initial deposit of USD100 and the requirement for opening an account are only KTP and NPWP.

k. BSI My Savings

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

l. BSI Hajj Savings

As a Sharia Rank, of course BSI has a Hajj savings product, Bank Syariah Indonesia. The type of savings is divided into two, namely

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

m. BSI Junior Savings

Savings intended for children and students under the age of 17 to encourage a culture of saving from an early age with equivalent. The advantages of this product are getting a bonus, free monthly administration fees, and the child's name is listed on the savings book and ATM in the child's name.

2. Gold

Bank Syariah Indonesia also provides gold products as below:

a. BSI Installment Gold

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

b. BSI Pawn Gold

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

3. Financing

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

a. BSI Griya

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

b. BSI Griya Simuda

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

c. BSI KUR Micro

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

d. BSI Mitraguna Berkah

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

e. BSI Oto

BSI Oto is a financing program for customers who wish to own a motorized vehicle in the form of a motorcycle or a new car or a used

vehicle. BSI works closely with dealers to speed up and simplify the process.

f. BSI Pension Blessings

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

2.4 Organization Structure

The organizational structure of PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1 follows the type of organization in which the distribution of authority is direct and complete from the leadership to the subordinates.

The following is a picture of the organizational structure of PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1:

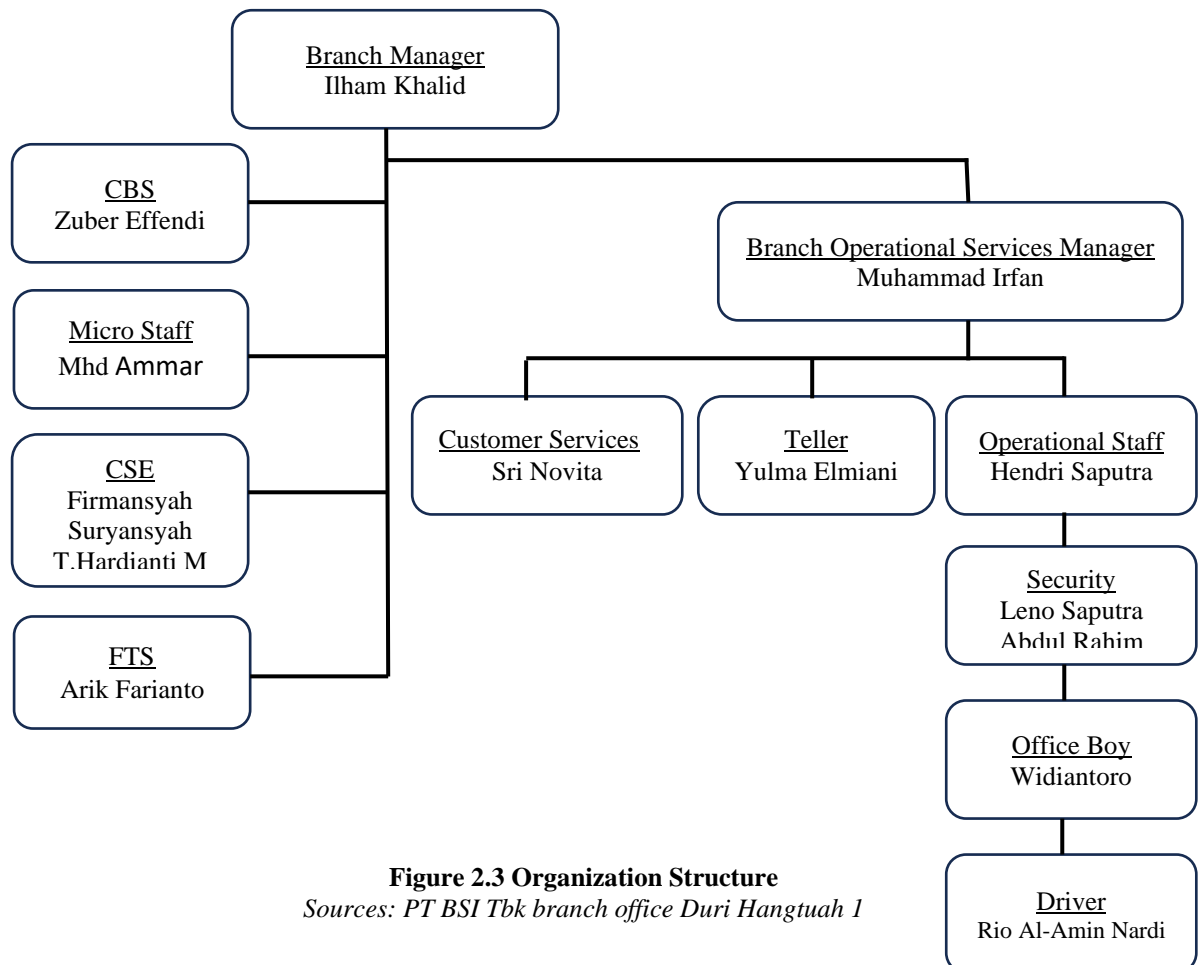


Figure 2.3 Organization Structure
Sources: PT BSI Tbk branch office Duri Hangtuh 1

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

1. Branch Manager

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

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

2. Branch Operational Service Manager

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

3. Consumer Banking Staff

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

4. Micro Staff

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

of credit documents, maintaining the quality of financing for existing customers, and implementing a disciplined sales process.

5. Consumer Sales Executive (CSE)

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

6. Retail Sales Executive (RSE)

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

7. Funding Transaction Staff (FTS)

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

8. Sales Force (SF)

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

9. Operational Staff

Operational staff is someone who assists the Branch Manager in branch office operations to achieve results with predetermined targets. In addition, operational staff must also ensure that branch office operational activities are managed

according to applicable regulations and that the branch operational area targets are achieved according to the conditions provided by the head office.

10. Customer Service

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

11. Teller

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

12. Security

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

13. Office Boy

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

14. Driver

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

2.5 The Working Process

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

1. Service Department

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

- a. Providing a smile and the best service to all customers and prospective customers.
- b. Provide an explanation of the products and services provided by the Bank to customers and prospective customers.
- c. Provide services to customers or prospective customers when they wish to open an account book offline or through BSI Mobile online.
- d. Provide services to customers when they want to replace the account book.
- e. Provide services to customers when they want to replace the ATM.
- f. Providing services to customers when they want to make withdrawal and deposit transactions in cash or non-cash.
- g. Provide services to customers when they want to exchange money.
- h. Photocopy of KTP and other supporting documents when wanting to make transactions at the Bank.
- i. Writing a receipt for a new ATM or ATM replacement.
- j. Recap customer account numbers on the account opening barsheet.
- k. Recap and complete daily transactions and provide a verification stamp on the customer transaction sheet.
- l. Sorting money between feasible and not feasible for ATM machines and withdrawals at tellers.

2. Operational Department

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

- a. Ensuring that the stock of money in the bank is sufficient and does not exceed the capacity set by the bank.
- b. Ensuring computers are safe and proper for use by every employee.

- c. Ensuring outgoing and incoming letters comply with bank regulations.
 - d. Take care of bank administration, correspondence and finances.
 - e. Manage incoming and outgoing money in the bank.
3. Micro Marketing and Consumer Marketing Department

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

- a. Make a BI checking application to find out information on the credit history or loans of prospective customers at other banks or other non-bank financial institutions.
- b. Input customer data applying for credit/loans at other banks or other non-bank institutions.
- c. Enter KUR (People's Business Credit) customer data in the financing form in writing.
- d. Archiving KUR financing files (People's Business Credit).
- e. Make payments for financing installments in cash for KUR (people's business credit) customers.
- f. Enter partner customer data (consumer) in the financing form in writing.
- g. Archiving partners' (consumer) financing files.
- h. Photocopy of documents or files for financing or loan requirements for customer disbursement.
- i. Fill in the opening of the guarantee handover from the micro or consumer to the back office as proof that the guarantee provided by the customer has been returned to the customer.

2.6 Document Used For Activity

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

1. Sample Signature Card (KCTT)

Sample Signature Card (KCTT) is a term used in the context of banking in Indonesia. It refers to a form or card used by banks to record the signature of their

customers. This card usually contains information such as the customer's full name, account number, and the customer's authorized signature.

KCTT itself stands for "Kartu Ciri Tanda Tangan". This document is important because it is used to verify the validity of transactions made by customers. The bank will compare the signature on this document with the signature on other documents or financial instruments submitted by the customer.

2. Application Form For Opening an Individual Fund Product Account

Is a form used by individuals who wish to open an investment product account, such as an investment fund account or other investment account at a financial institution or investment management company. This form contains important information required by the investment product provider to identify the potential investor and process the account opening. Here are some of the information that is usually requested in this form:

- a. Personal Data Full name, address, identity number (such as ID card), phone number, and other contact information.
- b. Financial Information: Information about employment, income, and other relevant financial assets.
- c. Investment Product Selection : Choice of investment product you want to open, such as mutual funds or other investment products.
- d. Settlement Instructions : Instructions on how the investor wishes to settle
- e. Consent and Signature : Agree or disagree to the terms and conditions of the investment product offered, and sign as a sign of approval and authentication.

3. Form Debit Card

A debit card form is a document used by a customer or prospective bank customer to apply for a debit card. This form contains the information required by the bank to process the debit card request for its customers.

4. Passbook Replacement Form

Is a document used by banks or financial institutions when a customer requests a replacement for a lost, damaged, or stolen passbook. A passbook is a physical booklet issued by banks to record transactions and balances in savings or deposit accounts. Here are the typical details and sections found in a Passbook Replacement Form:

- a. Customer Information: This includes the customer's full name, account number, contact details (address, phone number), and any identification numbers required for verification (e.g., national ID, passport number).
- b. Reason for Replacement: The form will ask the customer to specify the reason for requesting a replacement passbook (e.g., lost, stolen, damaged).
- c. Passbook Details: Information about the lost, stolen, or damaged passbook, such as the passbook number (if known), the account type (e.g., savings account), and any other relevant details.
- d. Acknowledgment and Declaration: A section where the customer acknowledges the request for replacement and declares that the information provided is accurate and complete to the best of their knowledge.
- e. Signature: The customer is required to sign the form to authorize the request for passbook replacement.
- f. Bank's Acknowledgment: There may be a section for the bank to acknowledge receipt of the request and provide details regarding the processing of the replacement passbook.

5. Pasbook Closing Form

The Passbook Closing Form is a document used by customers of banks or financial institutions when they wish to close a savings or deposit account that is associated with a passbook. A passbook is a physical booklet used to record transactions and balances in such accounts. Here are the typical details and sections found in a Passbook Closing Form:

- a. Customer Information : This section includes the customer's full name, account number, contact details (address, phone number), and any

identification numbers required for verification (e.g., national ID, passport number).

- b. **Account Details:** Information about the account that the customer wishes to close, including the type of account (e.g., savings, deposit), the account number, and the passbook number (if applicable).
- c. **Reason for Closure:** The form may ask the customer to specify the reason for closing the account. Common reasons include moving to another bank, financial planning changes, or dissatisfaction with services.
- d. **Instructions for Closing:** This section allows the customer to specify how they would like the remaining balance in the account to be disbursed.
- e. **Acknowledgment and Declaration:** A section where the customer acknowledges the request for account closure and declares that the information provided is accurate and complete to the best of their knowledge.
- f. **Signature:** The customer must sign the form to authorize the closure of the account.
- g. **Bank's Acknowledgment:** There may be a section for the bank to acknowledge receipt of the request and provide details regarding the processing of the account closure, including the final transaction(s) recorded in the passbook.

6. Customers Services Form

A customer services form typically refers to a document or form used by businesses, including banks and other service providers, to facilitate various types of customer service requests, inquiries, or complaints. The specific details and sections of the form may vary depending on the organization and the nature of the services provided. Here are some common elements you might find on a Customer Services Form:

- a. **Customer Information:** This section includes fields for the customer's personal details such as full name, contact information (address, phone

number, email), and any identification numbers (like account number, customer ID) that are relevant to the service request.

- b. Type of Service Request: Options to select the type of service being requested, such as:
 - Inquiry about account balance or transactions
 - Request for account statement or transaction history
 - Change of personal information (address, phone number, etc.)
 - Report a lost or stolen card or passbook
 - Request for account closure or modification
 - Other inquiries or requests specific to the organization's services
- c. Details of Request: A space provided for the customer to describe the details of their request or inquiry in more detail. This could include specifics like dates, amounts, or any other relevant information.
- d. Resolution Required: An area where the customer can specify what outcome or resolution they are seeking from the service provider.
- e. Additional Comments: Optional section where customers can provide any additional information or comments related to their request.
- f. Date and Signature: Date of submission and space for the customer's signature to acknowledge the request.
- g. Acknowledgment and Follow-Up: Information regarding how the organization will acknowledge receipt of the request, and details on how and when the customer can expect a response or resolution.

7. Cash Deposit Form

A "Cash Deposit Form" is a document used by banks and financial institutions to record details of cash deposits made by customers into their accounts. This form helps ensure accuracy and transparency in the deposit process and provides a record for both the bank and the customer.

Cash Deposit Forms are important for both the customer and the bank as they provide a clear record of the transaction, ensuring that the deposited amount matches what is recorded in the customer's account. This form also serves as a safeguard against discrepancies or disputes regarding the deposit amount.

8. Cash Withdrawal Form

A "Cash Withdrawal Form" is a document used by customers of banks and financial institutions to request a withdrawal of cash from their accounts. This form helps ensure accuracy and accountability in the withdrawal process and provides a record for both the bank and the customer.

Cash Withdrawal Forms are important for ensuring that withdrawals are conducted securely and that the correct amount of cash is disbursed to the customer. Banks use these forms to maintain a clear record of transactions and to comply with regulatory requirements. This form also serves as a safeguard against discrepancies or disputes regarding the withdrawal amount or the authorization of the withdrawal.

9. Application mobile banking form

The "Application for Mobile Banking BSI Form" is a document used by customers of Bank Syariah Indonesia (BSI) to apply for access to mobile banking services provided by the bank. Mobile banking allows customers to perform various banking transactions conveniently through their mobile devices, such as smartphones or tablets. Here are the typical details and sections you might find on such a form:

a. Customer Information:

Full Name

Date of Birth

Address

Contact Details (Phone Number, Email)

Identification Details (National ID, Passport Number, etc.)

b. Account Information:

Account Number(s) for which mobile banking access is requested

Type of Account (e.g., savings, current)

c. Mobile Banking Services Requested**:

Specific mobile banking services the customer wishes to activate (e.g., balance inquiry, fund transfer, bill payment, mobile top-up, transaction history)

d. Security Information:

Setting up security features such as PIN (Personal Identification Number) or password for accessing mobile banking

Guidelines on maintaining security and preventing unauthorized access

e. Terms and Conditions:

Customer's acknowledgement and agreement to the terms and conditions governing the use of mobile banking services provided by BSI. Consent for the bank to use personal information for the purpose of providing mobile banking services

f. Declaration and Signature:

Customer's signature to confirm that the information provided is accurate and complete, and to authorize the bank to process the application

g. Submission Instructions:

Information on where and how to submit the completed form (e.g., branch office, online submission)

The Application for Mobile Banking BSI Form is important for ensuring that customers can securely access and manage their accounts through mobile devices. It helps the bank verify the identity of the customer and set up the necessary security measures to protect account information. Additionally, the form serves as a legal document that outlines the rights and responsibilities of both the customer and the bank regarding the use of mobile banking services.

10. BI Checking Form

BI Checking Form typically refers to a form used in Indonesia related to the Bank Indonesia (BI) Checking process. Bank Indonesia is the central bank of Indonesia, and BI Checking is a procedure conducted by the bank to verify the credit history and financial standing of individuals or businesses applying for certain financial services, such as loans or credit facilities. Here are the typical details and sections you might find on a BI Checking Form:

a. Applicant Information:

- Full Name

- Date of Birth
- Address
- Contact Details (Phone Number, Email)
- Identification Details (National ID, Passport Number, etc.)
- b. Purpose of BI Checking:
Explanation of why the BI Checking is being requested (e.g., loan application, credit facility approval)
- c. Authorization and Consent:
Authorization for Bank Indonesia to conduct the BI Checking process
Consent for the bank or financial institution to access and use personal financial information for the purpose of the application
- d. Submission Instructions**:
Information on where and how to submit the completed form to initiate the BI Checking process (e.g., through the bank or financial institution handling the application)
- e. Signature:
Applicant's signature to confirm that the information provided is accurate and complete, and to authorize the bank or financial institution to proceed with the BI Checking process.

11. Micro People's Business Credit (KUR) Application Form

The "Micro People's Business Credit (Kredit Usaha Rakyat - KUR) Application Form" is a specific document used in Indonesia for individuals or micro-entrepreneurs applying for microfinance loans under the KUR program. KUR is a government-subsidized credit program aimed at supporting micro, small, and medium enterprises (MSMEs) by providing them with affordable financing options to start or expand their businesses.

12. Mitraguna BSI Form

Mitraguna BSI refers to a program by Bank Syariah Indonesia (BSI) aimed at providing financing solutions for various purposes, including working capital, investment, and business expansion, especially for micro, small, and medium

enterprises (MSMEs). The specific form used for Mitraguna BSI would be an application form for MSME financing under this program.

The Mitraguna BSI Application Form is essential for MSMEs seeking access to financing under this program. It helps streamline the application process and ensures that applicants meet the eligibility criteria and provide the necessary documentation. The form also serves as a formal request for financing and provides a clear record of the application and approval process.

13. Gold Installment Application Form

Gold Installment Application Form typically refers to a document used by banks or financial institutions for customers who wish to purchase gold jewelry or bullion through an installment payment plan. This type of form facilitates the process of applying for financing specifically for the purchase of gold, allowing customers to spread out the cost over a specified period.

The Gold Installment Application Form is important for customers looking to purchase gold items through installment payments, as it helps formalize the request for financing and provides a structured process for both the applicant and the financial institution. It ensures that the purchase and payment arrangements are clear and agreed upon by both parties, while also providing a record of the transaction for future reference.

14. Non-Individual Fund Account Opening Form

A "Non-Individual Fund Account Opening Form" is a document used by banks, financial institutions, or investment firms for entities other than individuals (such as corporations, partnerships, trusts, or other legal entities) to open a fund account.

15. Hajj Saving Form

Hajj Saving Form is a specific document used by banks or financial institutions to facilitate savings programs designed for individuals who wish to save money specifically for the purpose of performing Hajj pilgrimage to Mecca, Saudi Arabia. Hajj is one of the Five Pillars of Islam and is obligatory for Muslims who are physically and financially capable of undertaking the journey.

The Hajj Saving Form is important as it helps Muslims plan and save for their pilgrimage in a structured manner. Banks or financial institutions may offer special savings products tailored for Hajj savings, which may include competitive interest rates, flexible savings options, and guidance on achieving savings goals. This form ensures that the savings process is transparent and aligned with the religious and financial goals of the applicant.

16. Child Account Opening Forms

Child Account Opening Forms are important as they provide a structured process for parents or guardians to set up accounts for minors, ensuring that the account operates within legal and regulatory frameworks. These accounts often come with features tailored for children, such as educational resources on financial management, lower minimum balance requirements, and guardianship oversight until the child reaches legal adulthood. This form also serves as a record of the account opening process and the guardianship relationship involved.

17. Statement Letter Does Not Have NPWP Form

Statement Letter Does Not Have NPWP Form typically refers to a document or form used in Indonesia when an individual or entity does not have a Taxpayer Identification Number (NPWP). The NPWP is a unique tax identification number issued by the Indonesian tax authority (Direktorat Jenderal Pajak) for tax purposes. This form or letter is important as it provides a formal way to declare the absence of an NPWP and request appropriate consideration or exemption.

In Indonesia, having an NPWP is often required for various financial and administrative transactions, including opening bank accounts, conducting business, and participating in government programs. Therefore, this statement letter helps individuals or entities clarify their tax status and comply with regulatory requirements accordingly.

18. Education Saving Form

Education Saving Form" typically refers to a document used by banks or financial institutions to facilitate savings specifically designated for educational expenses. These forms are designed to help individuals or parents save money for

their children's education, covering costs such as tuition fees, books, supplies, and other related expenses.

Education Saving Forms are important as they provide a structured approach for saving money specifically earmarked for educational purposes. These accounts often come with features such as tax advantages, educational resources, and flexibility in contribution and withdrawal options. They help families plan for future educational expenses and ensure that funds are available when needed. This form also serves as a record of the account opening process and the intended educational goals for the savings.

19. Pilgrimage Organizing Fee Deposit Form

Pilgrimage Organizing Fee Deposit Form is a document used by organizations or entities that arrange pilgrimages (such as religious or travel organizations) to facilitate the collection and management of fees from participants. This form helps streamline the process of depositing fees for organizing and managing pilgrimage trips, ensuring transparency and accountability in financial transactions related to pilgrimage arrangements.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

At PT. Bank Syariah Indonesia Branch Office Duri Hangtuh 1, the author is placed in three parts, namely in service, operational and in the marketing department. The author alternates with other students once a week to switch positions of these three sections. The service department is the part in charge of serving customers and explaining the products and services to be offered to customers or prospective customers. In the service section, the author is given the following responsibilities and authorities:

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

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

1. Recap the list of customer gold installment financing.
2. Recap list of deposit disbursements.
3. Recapitulate a list of personal data of gift party program customers.
4. Recapitulate a list of customer personal data for special gifts (Hajj savings).
5. Recapitulate the personal data list of abatana customers.

6. Separating and keeping collateral (collateral) for financing customers.
7. Sort and prepare money for ATM machines and daily transactions.
8. Calculating riyal money for pilgrims 2023.

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

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

3.2 System and Procedure

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

1. Working Hour

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

Table 3.1 Working Hours

No	Day	Working Hous	Rest
1.	Monday	07.20-17.00 WIB	12.00-13.30 WIB
2.	Thursday	07.20-17.00 WIB	12.00-13.30 WIB
3.	Wednesday	07.20-17.00 WIB	12.00-13.30 WIB
4.	Thursday	07.20-17.00 WIB	12.00-13.30 WIB
5.	Friday	07.20-17.00 WIB	11.30-13.30 WIB

Sources: PT Bank Syariah Duri Hangtuh 1

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

2. Work Uniform

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

Table 3.2 Work Uniform

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

Sources: PT Bank Syariah Duri Hangtuh 1

3. Employee Absences

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

4. Morning Briefing

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



Figure 3.1 Morning Briefing
Sources: Personal Documentation 2024

Furthermore, when it is finished, it is continued by reading a prayer led by a male employee. Next is a briefing by BOSM and BM. When finished, the morning briefing will be closed with BSI chants.

3.3 Place of Apprenticeship

Practical Work is carried out after students take semester 8 (Eight), practical work carried out for approximately 4 (four) months. Starting from 01 March 2024 until 30 June 2024 at PT Bank Syariah Indonesia which is located Jl.Hangtuah, Bengkalis District, Bengkalis Regency. Intership are held every Monday until Friday. The author intership is divided into three place, namely services, operational and marketing departments. Within a week, the writer changes place with other intern students until the internship over.

Tabel 3.3 Daily Activities of 01 March 2024 – 08 March 2024

No.	Day/Date	Description Activity	Place
1.	Friday 01 March 2024	1. Briefing Morning 2. Introduction 3. Counting money for machines and transaction	Operational
2.	Monday 04 March 2024	1. Briefing Morning 2. Counting money for machines and transaction	Operational

		3. Recapitulating Form QRIS Customer	
3.	Tuesday 05 March 2024	1. Briefing Morning 2. Counting money for machines and transaction 3. Recapitulating Form QRIS Customer	Operational
4.	Wednesday 06 March 2024	1. Briefing Morning 2. Counting money for machines and transaction 3. Recapitulating Form QRIS Customer	Operational
5.	Thursday 07 March 2024	1. Briefing Morning 2. Counting money for machines and transaction	Operational
6.	Friday 08 March 2924	1. Briefing Morning 2. Service customers 3. Counting money for machines and transaction	MPP Office Operational

Sources: Processed Data 2024

Table 3.3 records my first activity in carrying out practical work, where author was involved in counting money from daily transactions carried out by tellers. Apart from that, author am also responsible for compiling the QRIS creation form submitted by Bosm. During this practical work period, author was also active in providing services at the MPP office, completing my work experience with direct interaction in an office environment.

Tabel 3.4 Daily Activities of 14 March 2024 – 22 March 2024

No.	Day/Date	Description Activity	Place
1.	Thursday 14 March 2024	1. Briefing Morning 2. Counting money for machines and transaction	Operational
2.	Friday 15 March 2024	1. Briefing Morning 2. Recapitulating form installing Gold	Marketing

3.	Monday 18 March 2024	1. Briefing Morning 2. Service customers MPP	MPP Office
4.	Tuesday 19 March 2024	3. Briefing Morning 4. Service customers MPP 5. Service customers Mosque Istiqomal	MPP Office Mosque Istiqomah
5.	Wednesday 20 March 2024	1. Briefing Morning 2. Recapitulating form permohonan pembiayaan mikro 3. Separation of collateral marketing financing file by type 4. Service customers Mosque Istiqomal 5. Tahrib Ramadhan	Marketing Mosque Istiqomah
6.	Thursday 21 March 2024	1. Briefing Morning 2. Service customers MPP 3. Counting money for machines and transaction 4. Tahrib Ramadhan	MPP Office Operational Zamatra Caffe
7.	Friday 22 March 2024	1. Briefing Morning 2. Counting money for machines and transaction	Operational

Sources: Processed Data 2024

Table 3.4 records the activities in the second and third weeks of author practical work. Activities carried out include sorting money, recording marketing financing data, and participating in Ramadan tahrrib at the Istiqomah Mosque and at the Zamatra Cafe. This experience gave author the opportunity to be directly involved in various activities that support financial management and community involvement during my practical work period.

Tabel 3.5 Daily Activities of 25 March 2024 – 30 March 2024

No.	Day/Date	Description Activity	Place
1.	Monday	1. Briefing Morning 2. Service customers MPP	MPP Office

	25 March 2024		
2.	Tuesday 26 March 2024	1. Briefing Morning 2. Service customer MPP	MPP Office
3.	Wednesday 27 March 2024	1. Briefing Morning 2. Counting money for machines and transaction 3. Scanning document 4. New currency exchange money	Operational STAIN KEMENAG
4.	Thursday 28 March 2024	5. Briefing Morning 6. Counting money for machines and transaction 7. Scanning document 8. New currency exchange money	Operational POLBENG BEA CUKAI MTSN
5.	Saturday 30 March 2024	– Week Clean	KCP DH 1

Sources: Processed Data 2024

Table 3.5 records author practical work activities in the fourth week, where author was involved in a number of field activities in various government offices, schools and campuses. One of my main duties is to exchange new money for customers. Through this experience, author not only gained a deeper understanding of operational processes in the field, but also honed my skills in interacting with various parties, including in direct service to the community and educational institutions.

Tabel 3.6 Daily Activities of 01 April 2024 – 05 April 2024

No.	Day/Date	Description Activity	Place
1.	Monday 01 April 2024	1. Briefing Morning 2. Counting money for machines and transaction 3. Scanning document 4. New currency exchange money	Operational Istiqomah Mosque

2.	Tuesday 02 April 2024	1. Briefing Morning 2. Counting money for machines and transaction 3. Scanning document 4. New currency exchange money 5. Break the fast with all employees	Operational Istiqomah Mosque
3.	Wednesday 03 April 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office
4.	Thursday 04 April 2024	1. Briefing Morning 2. Counting money for machines and transaction 3. Scanning document 4. New currency exchange money	Operational POLBENG BEA CUKAI MTSN
5.	Friday 05 April 2024	1. Briefing Morning 2. Recapitulating profile IRP marketing 3. Counting money for machines and transaction 4. Celebrating Eid al-Fitr	KCP DH 1

Sources: Processed Data 2024

Table 3.6 is activities in the fifth week of practical work, which is also the last week of the fasting month of Ramadan 2024. During this week, author was involved in various activities, including exchanging money and celebrating Eid al-Fitr. author involvement in these activities not only broadened my horizons in the field of financial services, but also provided valuable experience in interacting with the community directly, especially in the context of cultural and religious celebrations.

Tabel 3.7 Daily Activities of 16 April 2024 – 19 April 2024

No.	Day/Date	Description ivity	Place
2.	Tuesday 16 April 2024	1. Briefing Morning 2. Counting money for machines and transaction 3. Scanning document	Operational

3.	Wednesday 17 April 2024	1. Briefing Morning 2. Counting money for machines and transaction	Operational
4.	Thursday 18 April 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office
5.	Friday 19 April 2024	1. Briefing Morning 2. Recapitulating document marketing and mikro 3. Services Customer MPP	KCP DH 1 MPP Office

Sources: *Processed Data 2024*

Table 3.7 records author activities in the first week after the Eid al-Adha holiday. During this week, author was involved in several activities, including sorting money, filing documents in the warehouse, and providing customer service at the MPP office. This experience allowed me to be directly involved in day-to-day operational financial management, as well as strengthen skills in organization and document administration. Apart from that, interacting with customers at the MPP office also helps me improve author communication skills and service to the community.

Tabel 3.8 Daily Activities of 22 April 2024 – 24 April 2024

No.	Day/Date	Description Activity	Place
1.	Monday 22 April 2024	1. Briefing Morning 2. Recapitulating document marketing and mikro	Operational Istiqomah Mosque
2.	Tuesday 23 April 2024	1. Briefing Morning 2. Recapitulating document marketing 3. Services Customer MPP	Operational Istiqomah Mosque
3.	Wednesday 24 April 2024	1. Briefing Morning 2. Counting money for machines and transaction	Operational

Sources: *Processed Data 2024*

Table 3.8 records activities in the third week of April. During this week, we were involved in archiving marketing documents for micro and consumer segments. Our involvement in these activities helps in organizing and maintaining records that are important for marketing strategies, as well as increasing understanding of customer needs and preferences in different segments.

Tabel 3.9 Daily Activities of 06 Mei 2024 – 08 Mei 2024

No.	Day/Date	Description Activity	Place
1.	Monday 06 Mei 2024	1. Briefing Morning 2. Recapitulating form gold 3. Recapitulating document marketing mikro and konsumer 4. Counting money for machines and transaction	Operational
2.	Tuesday 07 Mei 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office
3.	Wednesday 08 Mei 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office

Sources: Processed Data 2024

Table 3.9 is the first week of May, a series of important activities were carried out, including summarizing gold forms, reorganizing marketing documents for micro and consumer segments, as well as calculating money for machines and necessary transactions.

Tabel 3.10 Daily Activities of 13 May 2024 – 17 May 2024

No.	Day/Date	Description Activity	Place
1.	Monday 13 May 2024	1. Briefing Morning 2. Services Customer MPP 3. Counting money for machines and transaction	Operational MPP Office
2.	Tuesday 14 May 2024	1. Briefing Morning 2. Services Customer MPP 3. QRIS customer survey 4. Online account BSI opening	POLBENG MPP Office
3.	Wednesday 15 May 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office

		3. Online account BSI opening	
4.	Thursday 16 May 2024	1. Briefing Morning 2. Pension Savings and Insurance services (taspen) 3. Services Customer MPP	MPP Office
5.	Friday 17 May 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating document marketingmikro and konsumen 4. Online account BSI opening	KCP DH 1

Sources: Processed Data 2024

In table 3.10, the second week in May shows a series of activities which include QRIS customer surveys, service to MPP customers, summarizing marketing documents for the micro and consumer segments, as well as opening an online account at BSI.

Tabel 3.11 Daily Activities of 20 May 2024 – 22 May 2024

No.	Day/Date	Description Activity	Place
1.	Monday 20 May 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office
2.	Tuesday 21 May 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office
3.	Wednesday 22 May 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office

Sources: Processed Data 2024

In Table 3.11, the data for the third week in May highlights a range of activities that encompass a variety of services provided to MPP customers. These activities include scheduled maintenance, customer support interactions, and implementation of new service features, all aimed at enhancing the overall customer experience and ensuring smooth operation of services.

Tabel 3.12 Daily Activities of 27 May 2024 – 31 May 2024

No.	Day/Date	Description Activity	Place
1.	Monday May, 27 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office

2.	Tuesday May, 28 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office
3.	Wednesday May, 29 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office
4.	Thursday May, 30 2024	1. Briefing Morning 2. Services Customer MPP 3. Online account BSI opening	MPP Office
5	Friday May, 31 2024	1. Briefing Morning 2. Services Customer MPP 3. Online account BSI opening 4. Customer Service Account Opening Archive	MPP Office Customer Services

Sources: Processed Data 2024

Table 3.12 shows the activities carried out in the last week of May, namely providing services to MPP customers, opening online accounts at BSI, and providing services for opening customer account archives.

Table 3.13 Daily Activities of 03 June 2024 – 07 June 2024

No.	Day/Date	Description Activity	Place
1.	Monday June, 03 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer Services	MPP Office Customer Service
2.	Tuesday June, 04 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitalting form open account customer services	MPP Office Customer Service
3.	Wednesday June, 05 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer services	MPP Office Customer Service
4.	Thursday June, 06 2024	<i>SICK</i>	<i>SICK</i>
5	Friday June, 06 2024	1. Briefing Morning 2. Services Customer MPP	MPP Office Customer Service

		3. Recapitulating form open account customer services	
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Sources: Processed Data 2024

In table 3.13, the second week in June displays a series of activities which include service to MPP customers and recapitulating form open account in customer services.

Tabel 3.14 Daily Activities of 10 June 2024 – 14 June 2024

No.	Day/Date	Description Activity	Place
1.	Monday June,11 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer services	MPP Office Customer Service
2.	Tuesday June, 11 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer service	MPP Office Customer Service
3.	Wednesday June, 12 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer service	MPP Office Customer Service
4.	Thursday June, 13 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer service	MPP Office Customer Service
5	Friday June, 14 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer service	MPP Office Customer Services

Sources: Processed Data 2024

In table 3.14, the second week in June displays a series of activities which include service to MPP customers and recapitulating form open account in customer services.

Tabel 3.15 Daily Activities of 19 June 2024 – 21 June 2024

No.	Day/Date	Description Activity	Place
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3.	Wednesday June, 19 2024	1. Briefing Morning 2. Wadiah Account 3. Opening, Mudarabah 4. Banking Activation 5. Bank Book Exchange 6. Data Archive	Customer Services
4.	Thursday June, 20 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer service	MPP Office
5	Friday June, 21 2024	1. Briefing Morning 2. Services Customer MPP 3. Delivery of qris from BSI to customers 4. Recapitulating form open account customer service	MPP Office

Sources: Processed Data 2024

Table 3.15 shows the activities carried out in the third week of June, which include opening wadiah, mudarabah and pension accounts, activating banking services, exchanging bank books, archiving data, as well as services at the MPP office.

Tabel 3.16 Daily Activities of 24 June 2024 – 28 June 2024

No.	Day/Date	Description Activity	Place
1.	Monday June, 24 2024	1. Morning Briefing 2. Services Customer MPP 3. Recapitulating form open account customer services	MPP Office Customer
2.	Tuesday June, 25 2024	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer services	MPP Office Customer Services
3.	Wednesday June, 26 2024	<i>PERMISSION</i>	<i>PERMISSION</i>
4.	Thursday June, 27 2024	<i>PERMISSION</i>	<i>PERMISSION</i>

5	Friday June, 28 2024	<ol style="list-style-type: none"> 1. <i>Morning Briefing</i> 2. Services Customer MPP 3. Barsheet Tab Easy Wadiah 4. Opening A Wadiah Account Opening A Hajj Account 5. Mbanking Activation 6. Swallowed ATM Activation 7. Recapitulating form open account customer services 	MPP Office Customer Services.
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Sources: Processed Data 2024

The table above is author last internship activity on June 28. The authors help Customer services open account bank customer and make barsheet tab easy wadiah customer in Customer Services.

3.4 Kind and Description of the Activity

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

1. Serving Customer in Opening Savings Book

At PT Bank Syariah Indonesia there are two ways to open a savings book, namely offline and online. In the picture above, the author assists customers in making new savings books online through mobile banking namely BSI Mobile.

The customer simply follows the steps provided by the customer until the process is complete. After that, the author asks for the customer's personal data and the customer is required to sign the savings book opening form.



Figure 3.2 Opening Saving Book
Sources: Personal Documentation 2024

2. New Currency Exchange Money



Figure 3.3 Exchange Currency Money
Sources: Personal Documentation 2024

In every bank there must be a new money exchange service, especially before the Eid al-Fitr. In the picture above, the author is asked to participate with employees of PT Bank Syariah Indonesia branch office Duri Hang Tuah 1 to exchange new money at the Bengkalis State Polytechnic, STAIN Bengkalis, MTSN 01 Bengkalis, Pengadilan Agama Office and Bea Cukai Office Bengkalis.

3. Counting and Sortir Money



Figure 3.4 Counting and Sortir Money
Sources: Personal Documentation 2024

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

4. Recapitulating of Disbursed Marketing File



Figure 3.5 Recapitulating Marketing File

Sources: Personal Documentation 2024

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

5. Recapitulating Document Marketing Mikro and Consumer



Figure 3.6 Recapitulating Marketing Document

Sources: Personal Documentation 2024

The picture explain about recapitulation of micro and consumer marketing documents is an activity to review marketing strategies aimed at certain consumer segments through the use of written documents or materials. The aim is to explain and update marketing strategies based on consumer responses and increase the effectiveness of communication and promotions.

6. Open Booth at Istiqomah Mosque

Open a Booth at the Istiqomah Mosque includes exchanging new money ahead of the holidays, distributing brochures, and online account opening services. This helps facilitate public access to new money, product information and practical banking services in the environment around the mosque.



Figure 3.7 Open Booth at Istiqomah Mosque

Sources: Personal Documentation 2024

7. Open Booth at Zamatra Caffe

At the opening of the booth at Zamatra Caffe, the activities carried out included tausiah, sharing, and distribution of free takjil with STAIN Bengkalis students. Tausiah provides spiritual motivation and religious teaching to visitors, while sharing focuses on sharing experiences and concerns in casual discussions.

Apart from that, the distribution of free takjil aims to provide fast breaking food to visitors as a form of social awareness and strengthening togetherness in the community.



Figure 3.8 Open Booth at Zamatra Caffe
Sources: Personal Documentation 2024

8. Welcoming Eid Fitr

Welcoming Eid al-Fitr involves several activities that are very important in the culture and traditions of society, including breaking the fast together as a moment to bring togetherness in the family and community, forgiving as an expression of willingness to forgive and strengthen ties of brotherhood, and sharing. THR shows the spirit of sharing happiness by giving allowances or gifts to those closest to you and those in need.



Figure 3.9 Welcoming Eid Fitr
Sources: Personal Documentation 2024

9. Survey Customer

QRIS customer surveys were conducted to collect feedback on satisfaction and preferences for digital payment systems using QR codes, while online account opening facilitates the process of opening bank accounts or other financial services electronically without the need for a physical visit to a branch office.



Figure 3.10 Survey Customer
Sources: Personal Documentation 2024

10. IRP Document Marketing

Creating and preparing IRP (Integrated Resort Promotion) marketing documents is the process of compiling and collecting documents containing integrated marketing strategies for resorts or entertainment complexes which include various aspects such as branding, promotions and product development to attract and retain customers and maximize profits.

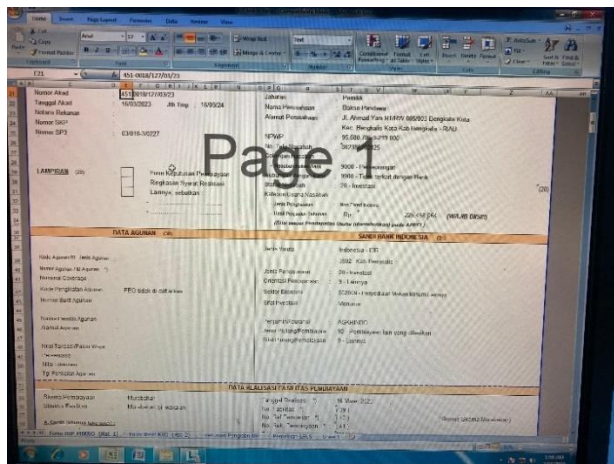
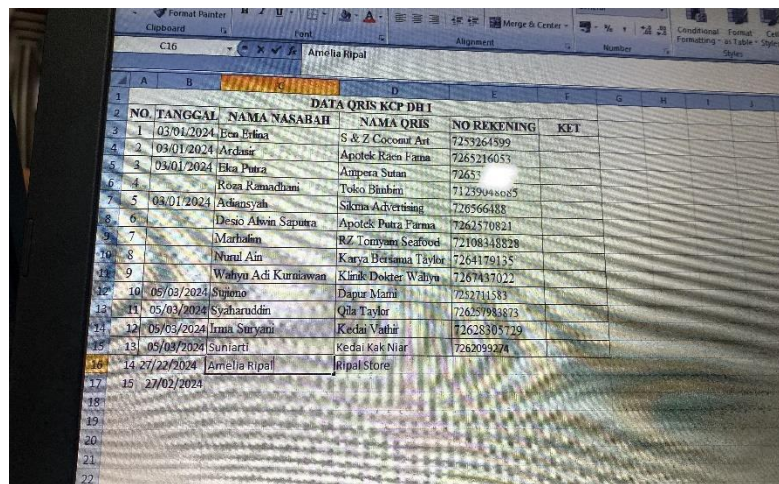


Figure 3.11 IRP Document Marketing
Sources: Personal Documentation 2024

11. Recapitulating Customer Qris Data

Recording customer QRIS data is a process that involves systematically collecting information from QRIS users, in the form of their feedback, preferences and transaction data. The main goal is to gain a deep understanding of how users experience and use this digital payment system with QR codes.

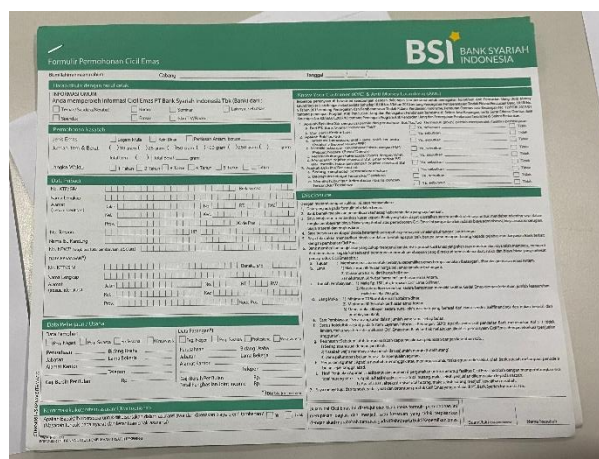


NO	TANGGAL	NAMA NASABAH	NAMA QRIS	NO REKENING	KET
1	03/01/2024	Eka Erlina	S & Z Coconut Art	7259264592	
2	03/01/2024	Ardiansyah	Apotek Ratan Farma	7265216053	
3	03/01/2024	Eka Putra	Ampera Sutan	72653	
4		Rozza Ramadhani	Toko Binhan	71239048005	
5	03/01/2024	Achansyah	Sikma Advertising	726566488	
6		Desio Alwin Saputra	Apotek Putra Farma	7262570821	
7		Marbodin	RZ Tonjaya Seafood	72108448828	
8		Nurul Ain	Karya Berdama Taylor	7264179155	
9		Wahyu Adi Kurniawan	Klinik Dokter Wahyu	7267437022	
10	05/03/2024	Supomo	Dapur Mama	7252711583	
11	05/03/2024	Syahrudin	Qila Taylor	72635983873	
12	05/03/2024	Imma Suryani	Kedai Vathir	72628305729	
13	05/03/2024	Sunarti	Kedai Kak Niar	7262099274	
14	27/02/2024	Amelia Ripal	RipalStore		
15	27/02/2024				

Figure 3.12 Recapitulating QRIS Customer Sources: Personal Documentation 2024

12. Recapitulating Installment Gold

Preparing gold installment forms is an activity of collecting forms or documents required to apply for a financing or gold installment program.



The image shows a 'Formulir Pemohonan Cical Emas' (Gold Installment Application Form) from Bank Syariah Indonesia (BSI). The form is titled 'Formulir Pemohonan Cical Emas' and includes the BSI logo and 'BANK SYARIAH INDONESIA'. It contains various sections for data entry, including 'Data Diri Pemohon', 'Data Pekerjaan', 'Data Keuangan', and 'Pernyataan'. There are checkboxes and text boxes for providing personal and financial details. The form is partially filled out with handwritten information.

Figure 3.13 Recapitulating Installment Gold Sources: Personal Documentation 2024

This includes the process of collecting prospective customers' personal data, financial information, as well as approval regarding the terms and conditions of the gold installment program offered by the financial service provider or institution concerned. This activity is important to facilitate the application process and management of the gold installment program efficiently and in accordance with applicable regulations.

13. Recapitulating Financing Form

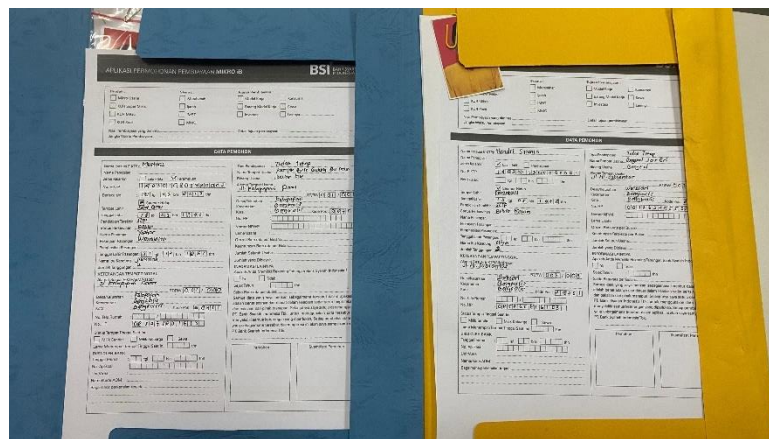


Figure 3.14 Recapitulating Financing Form

Sources: Personal Documentation 2024

Compiling the KUR (People's Business Credit) financing form is an activity of collecting the forms and documents needed to apply for the KUR program. This includes the process of collecting the information and requirements needed from prospective borrowers to fulfill the KUR application requirements, such as personal data, business information, financial documents, as well as agreement to the applicable terms and conditions. This activity is important to expedite the KUR application and management process so that it can provide easier access to financing for small and medium businesses.

14. Making Form Saving Books

Making a savings book form is an activity that includes the process of preparing the forms and documents needed to register and open a savings account at a financial institution. This involves collecting personal information about

prospective customers, such as full name, address, identity number, as well as determining the type of savings to be opened.

Figure 3.15 Making Form Saving Books

Sources: Personal Documentation 2024

This activity is important to facilitate opening a savings account by fulfilling the administrative requirements required by banks or other financial institutions.

15. Recapitulating Opening Account Customer Data

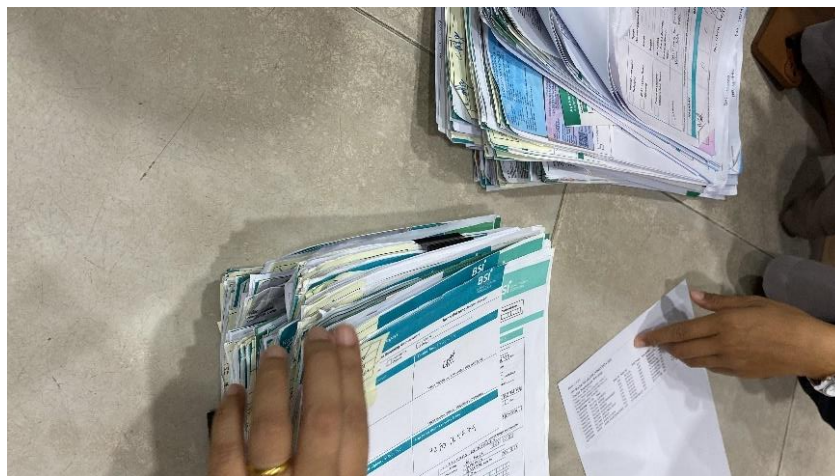


Figure 3.16 Recapitulating Opening Account Customer Data

Sources: Personal Documentation 2024

Recapitulating account opening customer data in customer service is an activity that involves collecting and reviewing information related to the customer account opening process. This includes organizing data collected from applications or account opening forms, verifying information provided by customers, and ensuring that all documents and requirements have been fulfilled in accordance with applicable customer service policies and procedures. This activity aims to ensure

the smooth process of opening an account and the accuracy of the data recorded in the system.

16. Making Map Name Financing Marketing

Making folder names in marketing financing disbursement documents is the activity of naming or labeling folders or folders containing documents related to the financing disbursement process in the marketing department. This includes assigning clear, structured names to folders to make document identification and management easier, as well as ensuring they are stored neatly and can be easily accessed by the marketing teams involved.

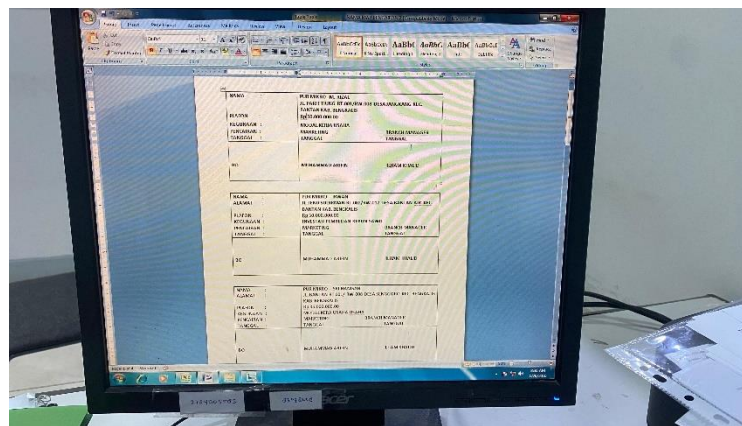


Figure 3.17 Map Name Financing Marketing
Sources: Personal Documentation 2024

17. Customer Service at the MPP Bengkalis Office

Customer service at the MPP Bengkalis Office is an activity that includes various services and interactions between MPP office employees and customers. This includes receiving and responding to inquiries, providing information about company products and services, assisting in the financial transaction process, and handling complaints or requests from customers.

The main objective of this activity is to ensure customer satisfaction, maintain good relationships, and meet their financial service needs efficiently and professionally.



Figure 3.18 Customer Service at the MPP Bengkalis Office
Sources: Personal Documentation 2024

3.5 Obstacles and Solutions

Every work that is done, must have obstacles, obstacles that occur can be resolved with a solution. Obstacles and solutions that occurred during an internship at PT Bank Syariah Indonesia Branch Office Duri Hang Tuah I are as follow:

1. Obstacles of the Apprenticeship

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

2. Solution to Solve Obstacle

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

CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

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

1. In carrying out practical work, the author gained an in-depth understanding of sharia banking operations such as customer needs, increased communication skills interacting with customers directly in the customer services section.

Understanding of market segmentation, skills in promotion and campaign development involved in the development and implementation of various promotions and marketing campaigns, which enhances your understanding of how to influence consumer behavior in the marketing division. And understand the importance of efficiency and accuracy.

Through internships in the back office section, skills in data and information management, develop skills in data and information management, including the use of software and database systems used in bank back office operations.

2. PT Bank Syariah Indonesia has established a policy of holding a briefing every morning before starting working hours, starting at 07.20 to 17.00. Apart from that, the bank also has strict procedures regarding the dress code that employees must follow. On Mondays and Wednesdays, employees are required to wear clothing in the form of batik as part of efforts to promote local culture.

Meanwhile, on Tuesdays and Thursdays, employees are expected to wear formal clothing as a representation of professionalism at work. On Fridays, the atmosphere is more relaxed with a casual dress code, giving employees the opportunity to dress up relaxed but still polite and appropriate to the work environment. By implementing these policies, Bank Syariah Indonesia not

only ensures operational efficiency and high service quality, but also creates a professional, comfortable and supportive work environment for all employees.

3. During the internship, the writer was placed alternately every week in three different divisions: service, operations, and marketing. This provides comprehensive experience in various operational aspects of Bank Syariah Indonesia, enabling the author to understand more deeply the dynamics and demands in each division, as well as develop relevant skills in each of these areas.
4. During his internship at Bank Syariah Indonesia, the author was involved in various operational tasks which included serving customers directly, from assisting them in opening account books via the BSI Mobile application to providing assistance in filling out forms and activating ATM cards. Apart from that, the author is also responsible for managing cash at the bank, including counting, sorting and tying up cash when the amount runs low, as well as ensuring the separation between money that is still fit for circulation and that which is not fit for circulation before being collected back in bonds of one hundred pieces per bundle. . Through these various assignments, the author gained a deep understanding of various operational processes within a financial institution, as well as developing skills in customer service, cash management, and compliance with applicable procedures.
5. In carrying out my practical work I had several problems, the first was that there was no special desk for intern students when they were given the task of writing, taking notes and other tasks that required a desk. The second is the photocopier which always breaks down when used for large quantities of copies. The solution to overcome this, first of all, I have to alternate with marketing funds when using the table, because marketing funds often come out, so my friends and I can use the table for a while. Second, the author uses a scanning machine to photocopy documents when the photocopier is damaged

4.2 Suggestion

To overcome the obstacles that have been identified, it is recommended that companies provide special desks for students who are undergoing practical work programs. With this special desk, students can work without disturbing the activities and work being carried out by staff or other employees. This desk can be equipped with facilities such as adequate electricity connection and internet access to support practical work activities.

In addition, companies should repair or replace photocopiers that are inefficient or frequently break down. A properly functioning photocopier is very important in supporting various daily work activities, such as archiving, making reports, and sharing documents between departments. Thus, investing in repairing or replacing a copier will provide long-term benefits to a company's overall efficiency and productivity.

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Appendix 1. Statement Letter Internship



PT. Bank Syariah Indonesia, Tbk
KCP. Bengkalis 1

Jl. Hangtuah No. 35, Bengkalis Kota
Bengkalis - 28712
Indonesia

T : +62766 24785/24786

F : +62766 24788

www.bankbsi.co.id

01 Agustus 2024
No. 04/570-3/325
Lampiran : 1 Lembar

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

UP. Yth: Bapak Armada, ST., MT

Perihal : **SURAT KETERANGAN MELAKUKAN KEGIATAN MAGANG**

Ref : -

Assalaamu'alaikum Wr. Wb.

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

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

Affiah Farah Diba/ 5404201285/ Jurusan D4 Administrasi Bisnis Internasional

Benar telah melakukan kegiatan magang di Bank Syariah Indonesia KCP Bengkalis dari tanggal 01 Maret 2024 s/d 02 30 Juni 2024.

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

Wassalaamu'alaikum Wr. Wb.

PT. BANK SYARIAH INDONESIA
BRANCH OFFICE BENGKALIS

Afni
BOSM

Appendix 2. Absences of Presences

ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA

Nama : Afifah Farah Diba
Tanggal : 01 sd 31 Maret 2024


No.	Hari	Tanggal	Jam Masuk	Jam Keluar	Paraf Mbsw	Paraf Pengawas	Keterangan
1.	Jumat	01	07.20	17.00	/s	/s	KCP DH I
2.	Sabtu	02	-	-	-	-	Libur Weekend
3.	Minggu	03	-	-	-	-	Libur Weekend
4.	Senin	04	07.20	17.00	/s	/s	KCP DH I
5.	Selasa	05	07.20	17.00	/s	/s	KCP DH I
6.	Rabu	06	07.20	17.00	/s	/s	KCP DH I
7.	Kamis	07	07.20	17.00	/s	/s	KCP DH I
8.	Jumat	08	07.20	17.00	/s	/s	KCP DH I
9.	Sabtu	-	-	-	-	-	Libur Weekend
10.	Minggu	-	-	-	-	-	Libur Weekend
11.	Senin	-	-	-	-	-	Libur Nyepi
12.	Selasa	-	-	-	-	-	Libur Puasa
13.	Rabu	-	-	-	-	-	Sakit
14.	Kamis	14	07.20	16.00	/s	/s	KCP DH I
15.	Jumat	15	07.20	16.00	/s	/s	KCP DH I
16.	Sabtu	-	-	-	-	-	Libur Weekend
17.	Minggu	-	-	-	-	-	Libur Weekend
18.	Senin	18	07.20	16.00	/s	/s	MPP
19.	Selasa	19	07.20	16.00	/s	/s	Mesjid Istiqomah
20.	Rabu	20	07.20	19.00	/s	/s	Mesjid Istiqomah
21.	Kamis	21	07.20	19.00	/s	/s	Mesjid Istiqomah
22.	Jumat	22	07.20	16.00	/s	/s	KCP DH I
23.	Sabtu	-	-	-	-	-	Libur Weekend
24.	Minggu	-	-	-	-	-	Libur Weekend
25.	Senin	25	07.20	16.00	/s	/s	MPP
26.	Selasa	26	07.20	16.00	/s	/s	MPP
27.	Rabu	27	07.20	16.00	/s	/s	STAIN,KEMENAG
28.	Kamis	28	07.20	16.00	/s	/s	POLBENG,BEACUKAI
29.	Jumat	-	-	-	-	-	Libur
30.	Sabtu	30	08.00	14.00	/s	/s	Mesjid Istiqomah
31.	Minggu	-	-	-	-	-	Libur Weekend

Bengkalis, 30 Maret 2024

Mengetahui


Afifah Farah Diba
Mahasiswa KP


Muhammad Irfan
Pengawas Kerja Praktek


Ilham Khalid
Pimpinan Perusahaan

**ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA**

Nama : Afifah Farah Diba


Tanggal : 01 sd 30 April 2024

No.	Hari	Tanggal	Jam Masuk	Jam Keluar	Paraf Mhsw	Paraf Pengawas	Keterangan
1.	Senin	01	07.20	16.00	X	✓	Mesjid Istiqomah
2.	Selasa	02	07.20	16.00	X	✓	KCP DH I
3.	Rabu	03	07.20	16.00	X	✓	KCP DH I
4.	Kamis	04	07.20	16.00	X	✓	MPP
5.	Jumat	05	07.20	19.00	X	✓	KCP DH I
6.	Sabtu	-	-	-	-	-	Libur Cuti Hari Raya
7.	Minggu	-	-	-	-	-	Libur Cuti Hari Raya
8.	Senin	-	-	-	-	-	Libur Cuti Hari Raya
9.	Selasa	-	-	-	-	-	Libur Cuti Hari Raya
10.	Rabu	-	-	-	-	-	Libur Cuti Hari Raya
11.	Kamis	-	-	-	-	-	Libur Cuti Hari Raya
12.	Jumat	-	-	-	-	-	Libur Cuti Hari Raya
13.	Sabtu	-	-	-	-	-	Libur Cuti Hari Raya
14.	Minggu	-	-	-	-	-	Libur Cuti Hari Raya
15.	Senin	-	-	-	-	-	Libur Cuti Hari Raya
16.	Selasa	16	07.20	17.00	X	✓	KCP DH I
17.	Rabu	17	07.20	17.00	X	✓	KCP DH I
18.	Kamis	18	07.20	17.00	X	✓	KCP DH I
19.	Jumat	19	07.20	17.00	X	✓	KCP DH I
20.	Sabtu	-	-	-	-	-	Libur Weekend
21.	Minggu	-	-	-	-	-	Libur Weekend
22.	Senin	22	07.20	17.00	X	✓	KCP DH I
23.	Selasa	23	07.20	17.00	X	✓	KCP DH I
24.	Rabu	24	07.20	17.00	X	✓	KCP DH I
25.	Kamis	-	-	-	-	-	Sakit
26.	Jumat	-	-	-	-	-	Sakit
27.	Sabtu	-	-	-	-	-	Libur
28.	Minggu	-	-	-	-	-	Libur
29.	Senin	-	-	-	-	-	Sakit
30.	Selasa	-	-	-	-	-	Sakit

Bengkalis, 30 April 2024

Mengetahui,


Afifah Farah Diba
Mahasiswa KP


Muhammad Irfan
Pengawas Kerja Praktek


Ilham Khalid
Pimpinan Perusahaan

**ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA**

Nama : Afifah Farah Diba

Tanggal : 01 sd 31 Mei 2024

No.	Hari	Tanggal	Jam Masuk	Jam Keluar	Paraf Mhsw	Paraf Pengawas	Keterangan
1.	Rabu	-	-	-	-	-	Sakit
2.	Kamis	-	-	-	-	-	Sakit
3.	Jumat	-	-	-	-	-	Sakit
4.	Sabtu	-	-	-	-	-	Libur Weekend
5.	Minggu	-	-	-	-	-	Libur Weekend
6.	Senin	06	07.20	17.00	/	X	KCP DH I
7.	Selasa	07	07.20	17.00	/	X	MPP
8.	Rabu	08	07.20	17.00	/	X	MPP
9.	Kamis	-	-	-	-	-	Libur
10.	Jumat	-	-	-	-	-	Libur
11.	Sabtu	-	-	-	-	-	Libur Weekend
12.	Minggu	-	-	-	-	-	Libur Weekend
13.	Senin	13	07.20	17.00	/	X	MPP
14.	Selasa	14	07.20	17.00	/	X	Lapangan, MPP
15.	Rabu	15	07.20	17.00	/	X	MPP
16.	Kamis	16	07.20	17.00	/	X	MPP
17.	Jumat	17	07.20	17.00	/	X	MPP KCP DH I
18.	Sabtu	-	-	-	-	-	Libur Weekend
19.	Minggu	-	-	-	-	-	Libur Weekend
20.	Senin	20	07.20	17.00	/	X	MPP
21.	Selasa	21	07.20	17.00	/	X	MPP
22.	Rabu	22	07.20	17.00	/	X	MPP
23.	Kamis	-	-	-	-	-	Libur
24.	Jumat	-	-	-	-	-	Libur
25.	Sabtu	-	-	-	-	-	Libur Weekend
26.	Minggu	-	-	-	-	-	Libur Weekend
27.	Senin	27	07.20	17.00	/	X	MPP
28.	Selasa	28	07.20	17.00	/	X	MPP
29.	Rabu	29	07.20	17.00	/	X	MPP
30.	Kamis	30	07.20	17.00	/	X	MPP
31.	Jumat	31	07.20	20.30	/	X	MPP KCP DH I

Bengkalis, 31 Mei 2024

Mengetahui,


Afifah Farah Diba
Mahasiswa KP


An.
Muhammad Irfan
Pengawas Kerja Praktek


Ilham Khalid
Pimpinan Perusahaan

**ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA**


Nama : Afifah Farah Diba

Tanggal : 01 sd 30 Juni 2024

No.	Hari	Tanggal	Jam Masuk	Jam Keluar	Paraf Mhsw	Paraf Pengawas	Keterangan
1.	Sabtu	-	-	-	-	-	Libur Weekend
2.	Minggu	-	-	-	-	-	Libur Weekend
3.	Senin	03	07.20	17.00	A	✓	MPP
4.	Selasa	04	07.20	17.00	A	✓	MPP
5.	Rabu	05	07.20	17.00	A	✓	MPP
6.	Kamis	-	-	-	-	-	Sakit
7.	Jumat	07	07.20	17.00	A	✓	MPP
8.	Sabtu	-	-	-	-	-	Libur Weekend
9.	Minggu	-	-	-	-	-	Libur Weekend
10.	Senin	10	07.20	17.00	A	✓	MPP
11.	Selasa	11	07.20	17.00	A	✓	MPP
12.	Rabu	-	-	-	-	-	Sakit
13.	Kamis	13	07.20	17.00	A	✓	MPP
14.	Jumat	14	07.20	17.00	A	✓	MPP
15.	Sabtu	-	-	-	-	-	Libur Weekend
16.	Minggu	-	-	-	-	-	Libur Weekend
17.	Senin	-	-	-	-	-	Hari Raya Idul Adha
18.	Selasa	-	-	-	-	-	Cuti Hari Raya Adha
19.	Rabu	19	07.20	17.00	A	✓	KCP DH 1
20.	Kamis	20	07.20	17.00	A	✓	MPP
21.	Jumat	21	07.20	17.00	A	✓	KCP DH 1
22.	Sabtu	-	-	-	-	-	Libur Weekend
23.	Minggu	-	-	-	-	-	Libur Weekend
24.	Senin	24	07.20	17.00	A	✓	MPP
25.	Selasa	25	07.20	17.00	A	✓	MPP
26.	Rabu	-	-	-	-	-	Izin
27.	Kamis	-	-	-	-	-	Izin
28.	Jumat	28	07.20	17.00	A	✓	KCP DH 1
29.	Sabtu	-	-	-	-	-	Libur Weekend
30.	Minggu	-	-	-	-	-	Libur Weekend

Bengkalis, 28 Juni 2024
Mengetahui


Afifah Farah Diba
Mahasiswa KP


Muhammad Irfan
Pengawas Kerja Praktek


Ilham Khalid
Pimpinan Perusahaan

**ABSEN PESERTA KERJA PRAKTEK
BANK SYARIAH INDONESIA**

Nama : Afifah Farah Diba


Tanggal : 01 sd 30 Juni 2024

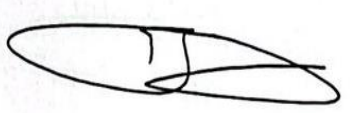
No.	Hari	Tanggal	Jam Masuk	Jam Keluar	Paraf Mhsw	Paraf Pengawas	Keterangan
1.	Sabtu	-	-	-	-	-	Libur Weekend
2.	Minggu	-	-	-	-	-	Libur Weekend
3.	Senin	03	07.20	17.00	/	/	MPP
4.	Selasa	04	07.20	17.00	/	/	MPP
5.	Rabu	05	07.20	17.00	/	/	MPP
6.	Kamis	-	-	-	-	-	Sakit
7.	Jumat	07	07.20	17.00	/	/	MPP
8.	Sabtu	-	-	-	-	-	Libur Weekend
9.	Minggu	-	-	-	-	-	Libur Weekend
10.	Senin	10	07.20	17.00	/	/	MPP
11.	Selasa	11	07.20	17.00	/	/	MPP
12.	Rabu	-	-	-	-	-	Sakit
13.	Kamis	13	07.20	17.00	/	/	MPP
14.	Jumat	14	07.20	17.00	/	/	MPP
15.	Sabtu	-	-	-	-	-	Libur Weekend
16.	Minggu	-	-	-	-	-	Libur Weekend
17.	Senin	-	-	-	-	-	Hari Raya Idul Adha
18.	Selasa	-	-	-	-	-	Cuti Hari Raya Adha
19.	Rabu	19	07.20	17.00	/	/	KCP DH 1
20.	Kamis	20	07.20	17.00	/	/	MPP
21.	Jumat	21	07.20	17.00	/	/	KCP DH 1
22.	Sabtu	-	-	-	-	-	Libur Weekend
23.	Minggu	-	-	-	-	-	Libur Weekend
24.	Senin	24	07.20	17.00	/	/	MPP
25.	Selasa	25	07.20	17.00	/	/	MPP
26.	Rabu	-	-	-	-	-	Izin
27.	Kamis	-	-	-	-	-	Izin
28.	Jumat	28	07.20	17.00	/	/	KCP DH 1
29.	Sabtu	-	-	-	-	-	Libur Weekend
30.	Minggu	-	-	-	-	-	Libur Weekend

Bengkalis, 28 Juni 2024

Mengetahui


Afifah Farah Diba
Mahasiswa KP


Muhammad Irfan
Pengawas Kerja Praktek



Ilham Khalid
Pimpinan Perusahaan


Appendix 3. Daily Activity

DAILY ACTIVITES OF THE JOB TRAINING

NAME : Afifah Farah Diba

DATE : 1 – 8 March 2024


No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	<ol style="list-style-type: none"> 1. Morning Briefing 2. Self introduce with employee at PT BSI KCP Duri Hangtuh 1 3. Counting money for machines anf transaction 	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		<p>Morning briefing starts from 07.20 - 08.00, discussing work reports and today's work targets.</p>

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba


DATE : 14 – 15 March 2024


No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
	1. Briefing Morning 2. Counting money for machines and transaction 3. Recapitulating form installing Gold	Hendri Saputra	
	Note by Company Coach		

No.	WORKING	EXPLANATION
		Sorting money from safes, tellers and ATM machines. Using existing money counting machines.

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba
DATE : 18 – 22 March 2024


No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	1. Morning briefing 2. Fill out the financing application form in the micro marketing section 3. Tahrib Ramadhan	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		Fill out the financing application form in the micro marketing section and recspitulating file by file.

**DAILY ACTIVITIES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 25 – 30 March

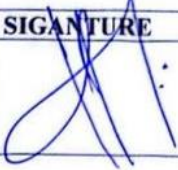
No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
	1. Briefing Morning 2. Tahrib Ramadhan	Hendri Saputra	
	Note by Company Coach		

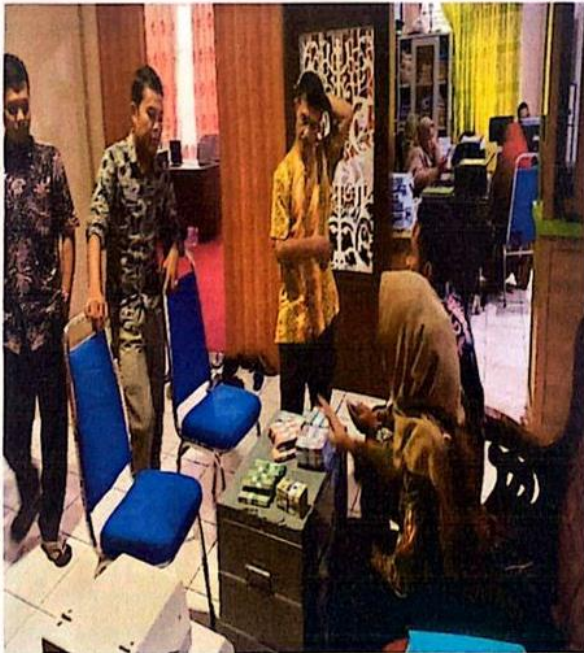
No.	WORKING	EXPLANATION
		<p>Activities include distributing brochures on financing forms, exchanging new money to customers at the Istiqomah mosque.</p>

**DAILY ACTIVITIES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 1 – 5 April 2024

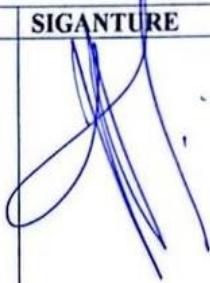
No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
	1. Briefing Morning 2. Money exchanging 3. Tahrib Ramadhan	Hendri Saputra	
	Note by Company Coach		

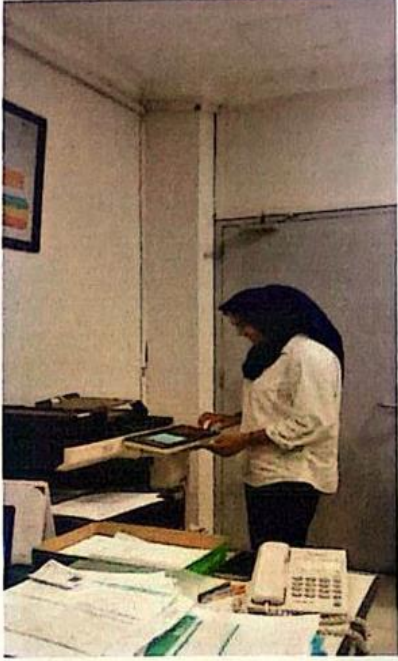
No.	WORKING	EXPLANATION
		<p>Money exchange was carried out in several places, first at STAIN, then continued at POLBENG, BEA CUKAI offices and RELIGIOUS COURT offices as well as at the Istiqomah Mosque.</p>

**DAILY ACTIVITIES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 16 – 19 April 2024

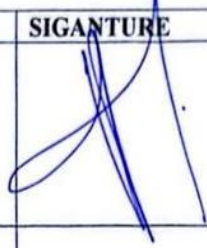
No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	1. Briefing Morning 2. Counting money for machines and transaction 3. Scanning document	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		Scan and fotocopy documents, micro and consumer documents and other documents

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 22 – 24 April 2024


No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	1. Briefing Morning 2. Recapitulating document marketing 3. Services Customer MPP	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		Archive all documents in the warehouse on the 3rd floor then separate them according to alphabetical type and document type.

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 6 – 8 May 2024


No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	1. Briefing Morning 2. Recapitulating form gold 3. Recapitulating document marketing mikro and konsumer 4. Counting money for machines and transaction	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		Filling out the gold installment form and archiving documents

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 13 – 17 May 2024


No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
	1. Services Customer MPP 2. QRIS customer survey 3. Online account BSI opening	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		Survey on customer use of QRIS and opening BSI online accounts in the polytechnic campus area

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 20 – 22 May 2024


No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	1. Briefing Morning 2. Services Customer MPP	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		Booth guarding or customer service at the Bengkalis MPP office.

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah farah Diba

DATE : 27 – 31 May 2024

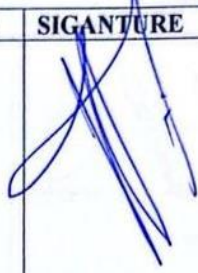
No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer services	Hendri Saputra	
	Note by Company Coach		

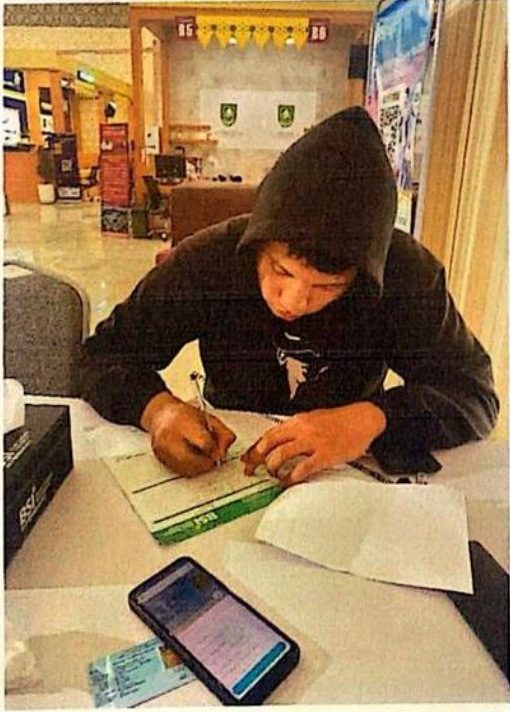
No.	WORKING	EXPLANATION
		Recap customer data, such as filling out forms and opening online accounts

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 3 – 7 June 2024


No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	<ol style="list-style-type: none"> 1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer Services 	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		<p>Online account opening service by customers at the Bengkalis MPP office</p>

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 10 – 14 June 2024

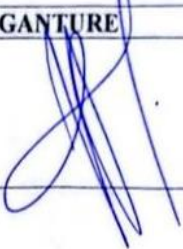
No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	1. Briefing Morning 2. Services Customer MPP 3. Recapitulating form open account customer service	Hendri Saputra	
	Note by Company Coach		


No.	WORKING	EXPLANATION
		Opening an account online in the BSI mobile banking application by the customer by carrying out a face verification assisted by me.

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 19 – 21 June 2024

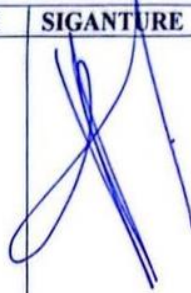
No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	1. Briefing Morning 2. Delivery of qris from BSI to customers	Hendri Saputra	
	Note by Company Coach		

No.	WORKING	EXPLANATION
		Delivery of qris from BSI to customers

**DAILY ACTIVITES
OF THE JOB TRAINING**

NAME : Afifah Farah Diba

DATE : 24 – 28 June 2024

No.	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGANTURE
	<ol style="list-style-type: none"> 1. <i>Morning Briefing</i> 2. Services Customer MPP 3. Barsheet Tab Easy Wadiah 4. Opening A Wadiah Account 5. Opening A Hajj Account 6. Mbanking Activation 7. Swallowed ATM Activation 8. Recapitulating form open account customer services 9. Handing over a plaque 	Hendri Saputra	
	Note by Company Coach		

No.	WORKING	EXPLANATION
		Handing over a plaque as a memento for having done an internship at the BSI company

Appendix 4. Company Appraisal Sheet



KEMENTERIAN PENDIDIKAN, KEBUDAYAAN,
RISET, DAN TEKNOLOGI
POLITEKNIK NEGERI BENGKALIS
Jalan Bathin Alam, Sungai Alam, Bengkalis, Riau 28711
Telepon: (+62766) 24566, Fax: (+62766) 800 1000
Laman: <http://www.polbeng.ac.id>, E-mail: polbeng@polbeng.ac.id

EVALUATION RESULT FROM JOB DESCRIPTION COMPANY APPRENTICESHIP PT. BANK SYARIAH INDONESIA KCP BENGKALIS

Name : Afifah Farah Diba
NIM : 5404201285
Study Program : D4 - International Business Administration
Collage : State Polytechnic of Bengkalis

No.	Assessment Aspect	Percentage (%)	Score
1.	Discipline	25%	82
2.	Responsibility	25%	85
3.	Adjustment/Adaptation	25%	85
4.	Work Result	25%	82
5.	Behavior	25%	83
	Total (1+2+3+4+5)	100%	85

Explanation:

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

Note:

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Bengkalis, June 28th, 2024
Customer Service and
Administration Team Leader

BSI BANK SYARIAH
INDONESIA
KCP Duri Hangtuah 1
MUHAMMAD IRFAN

Appendix 5. Apprentices Farawel



Appendix 6. Photo with Employees



Appendix 7. Branch Manager Birthday



Appendix 8. Dinner and Meeting with Employee



Appendix 9. Exercise and Take a Leisurely Walk

