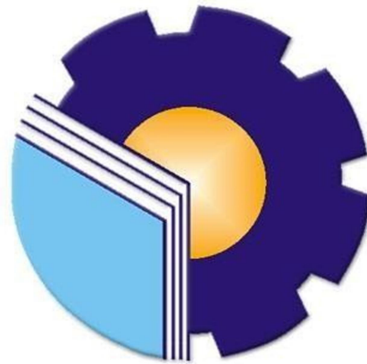


**JOB TRAINING COMPANY
PT. BANK SYARIAH INDONESIA, TBK
BRANCH OFFICE DURI HANGTUAH 1**

NURHANISYAK

5404201266



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

VALIDATION FORM

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

Written as one of the conditions of completing apprenticeship

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Bengkalis, August 8th 2024

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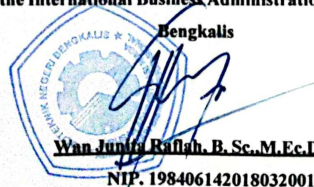
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PREFACE

Praise and thank the authors say for the presence of Allah SWT who has given His grace and gifts so that the author can finish writing this practical work report. This practical work report is prepared based on the implementation of practical work that the author did at PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuh 1 on February 26 to June 28 2024.

In the implementation of this practical work the author seeks to gain knowledge, insight and skills regarding administration that has been obtained in collage and systems in the world of work as much as possible by utilizing the facilities provided by the company.

The authors also express their gratitude to all employees of PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuh 1 who are very kind, friendly and accept the authors to join and have an opportunity to become one of the family members of PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuh 1.

In compiling this apprenticeship report, the author realize that without the guidance from various parties this apprenticeship report cannot be completed in a specific time, so the authors want to thank all the those who have been involved and assisted the author. Related parties include:

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With the limited time and ability, the authors realize that in writing this report there are still many shortcomings. Therefore, the authors highly expect all suggestions and constructive critics as lessons for the future, hopefully this report can be useful for readers.

Bengkalis, 31 June 2024



Nurhanisyak

5404201266

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CHAPTER I

INTRODUCTION

1.1 Background of Apprenticeship

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

State Polytechnic of Bengkalis is a higher education institution that produces State University (PTN) experts which was established in early 2000 in Bengkalis Regency under the auspices of the Bangun Insani Foundation (YBI). In 2001 the State Polytechnic of Bengkalis accepted the first batch of new students. In 2011 the State Polytechnic of Bengkalis changed its status to a State University (PTN) through the Minister of National Education Regulation No. 28 of 2011 concerning the Establishment of the Organization and Work Procedure of the State Polytechnic of Bengkalis, until finally the State Polytechnic of Bengkalis officially became the State Polytechnic on December 26, 2011. 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 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 2024 State Polytechnic of Bengkalis has 8 (eight) majors with 21 (twenty one) study programs consisting of 3 (three) Diploma II (D2) including Welding and Fabrication Techniques, Mechanical Manufacturing Engineering, Computer Network Administration 8 (eight) Diploma III (D3) including Shipping Engineering, Mechanical Engineering, Electronic Engineering, Civil Engineering, Informatics Engineering, English, Marine Science, Nautical, Shipping Management, 10 (ten) Diploma IV (D4) including Marine Architectural Engineering Technology, Production and Maintenance Mechanical Engineering, Electrical Engineering, Road and Bridge Design Engineering, International Business Administration, Public Financial Accounting, Software Engineering, Information System Security, English For Business and Professional Communication, digital business.

State Polytechnic of Bengkalis is a vocational campus that educates students to create competent souls in various fields. State Polytechnic of Bengkalis is responsible for improving human resources, especially in achieving the quality of students. One of the efforts that can be done is to require final semester students to take practical work courses.

Internship or better known as practical work is a learning process to get to know the scope of the real world of work. Students are required to go directly to the world of work that is their field, so students are expected to be able to directly apply the theories they have learned in the previous semester into the world of work. Practical work can increase students' knowledge and skills as well find out the profession and work atmosphere that is in accordance with the student's study program.

In the practical work program, especially the 8th semester international business administration study program, practical work is carried out for 4 months by selecting the desired company according to ability. The practical work

coordinator also provides suggestions and choices of the best practical work places for students. After deliberating, the author finally decided to do practical work in the financial sector, namely banking at PT Bank Syariah Indonesia Branch Office Duri Hang Tuah 1.

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

1.2 Purpose of the Apprenticeship

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

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

1.3 Significances of the Apprenticeship

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

1. 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 the opportunity to be able to work together in teams that

have different characters in solving problems.

- c. Students get the opportunity to measure abilities, expertise and skills in a company.
 - d. Students get feedback from a company regarding their abilities and skills.
2. For the Company
 - a. There is good cooperation between Bengkalis State Polytechnic and PT
 - b. for students, especially Bengkalis State Polytechnic Bank Syariah Indonesia.
 - c. Increasing the productivity of PT Bank Syariah Indonesia for the presence of practical work students at the Bengkalis State Polytechnic.
 - d. The Company Gets a positive image from the community for the practical work program 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.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

PT Bank Syariah Indonesia (BSI) is an Indonesia based Islamic financial institution established on February 1, 2021 (PT Bank Syariah, 2021. History Bank Syariah Indonesian). Bank Syariah Indonesia (BSI) was formed by combining the three largest state owned islamic banks, Bank BNI Syariah, Bank Mandiri Syariah, and Bank BRI Syariah the establishment of sharia banking is a proposal from the minister of BUMN, namely Erick Thohir, the purpose of merging these 3 (three) Islamic banks is that Indonesia can make the center of the Islamic economy and finance. The permit for the merger of the three major banks was issued on January 27, 2021 through letter Number SR-3/PB.1/2021 by the Financial Services Authority (OJK).

PT Bank Syariah Indonesia (BSI) with its head office on Jl. Gatot Subroto No. 27 Kelurahan Karet Semanggi, Kecamatan Setiabudi, South Jakarta 12930. This merger will unite the advantages of the three Islamic banks so as to provide more complete services, wider reach, and have better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) as well as the government's commitment through the Ministry (BUMN), Bank Syariah. Indonesia is encouraged to be able to compete at the global level.

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

The establishment of BSI is an effort and prayer from the government to become a sharia bank that is the pride of Indonesia. BSI is expected to be able to compete and become a new energy for the national economy and contribute to the

welfare of the wider community. The existence of BSI is a reflection of Sharia Banking in Indonesia to be able to provide good for the Indonesian people.

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



Figure 2.2 PT Bank Syariah Indonesia Tbk Logo's

Source: <https://www.bankbsi.co.id>

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.

PT Bank Syariah Indonesia now operates 1241 (one thousand two hundred forty one) branches throughout Indonesia, 2559 (two thousand five hundred fifty nine) ATM machines connected to the ATM Bersama, ATM Prima, ATM Jalin, VISA and Mastercard networks. Bank BSI branch office is one of the branches in Bengkalis. This branch office before the inauguration of the company's merger into BSI was a branch office owned by Bank Mandiri Syariah. The existence of KC BSI is located in the Bengkalis area which is addressed at Jl. Hangtuah, Bengkalis Kota village, Bengkalis district, Bengkalis city by having employees at BSI branch offices totaling 18 (eighteen) employees authorized by the BSI Bank company located at the Duri Hangtuah I Bengkalis branch office.

2.2 Vision and Mission of PT Bank Syariah Indonesia

2.2.1 Vision of PT Bank Syariah Indonesia

Top 10 global Islamic Bank. The vision of Bank Syariah Indonesia (BSI) to become the largest, most trusted, and innovative sharia bank in Indonesian to play an active role in building the global. They are committed to providing reliable services, continuing to innovate in sharia products and services.

2.2.2 Mission of PT Bank Syariah Indonesia

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

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

2.3 Kind of Business

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

In terms of the retail segment, with the existence of sharia banking services, BSI will provide a banking experience based on digital banking, service quality, and products that exceed customer expectations. For example, BSI will focus on the finance business, gold, gold installments, and other commodities.

Development of sharia Islamic ecosystems such as hajj, umrah, community organizations, education and health ecosystems.

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

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

1. Savings

Savings are deposits of money in a bank from which withdrawals can only be made according to certain conditions. Generally, banks will provide a savings book containing information on all the transactions made and ATM card complete with personal number (PIN). At BSI there are various types of savings such as BSI Business Savings, BSI Easy Mudharabah Savings, BSI Easy Wadiah Savings, BSI Junior Savings, BSI Education Savings, BSI Pension Savings, and BSI Hajj Savings.

2. Gold

Bank Syariah Indonesia also provides gold products such as BSI installment gold BSI Installment Gold which 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.

3. Sharia Financing

Sharia financing is the provision of money or equivalent bills based on an agreement or agreement between the bank and the party financed to return the money or bills after a certain period of time in return for profit sharing.

Sharia financing must refer to an agreement for which a fatwa has been issued by the National Sharia Council of the Indonesian Ulema Council (DSN MUI). In addition, every business activity must be based on a Sharia contract, both single or combined. Financing at BSI includes : BSI Griya, BSI Oto, BSI KUR Micro and BSI Mitraguna Berkah.

2.4 Organization Structure

The organizational structure is a chart that systematically describes the assignment of tasks, functions, authorities, and responsibilities so that effective and efficient cooperation can be established to achieve company goals. The company's organizational structure has an important meaning in a company to achieve the goals that have been set or planned by the company. Without a good organizational structure, the company's activities will not run smoothly. The organizational structure of PT Bank Syariah Indonesia, Tbk branch office Duri Hangtuh 1 follow the type of line organization in which the authority is delegated directly vertically and completely from leadership to subordinates. The following is a figure 2.2 of the organizational structure of PT Bank Syariah Indonesia, Tbk Branch Office Duri Hangtuh 1.

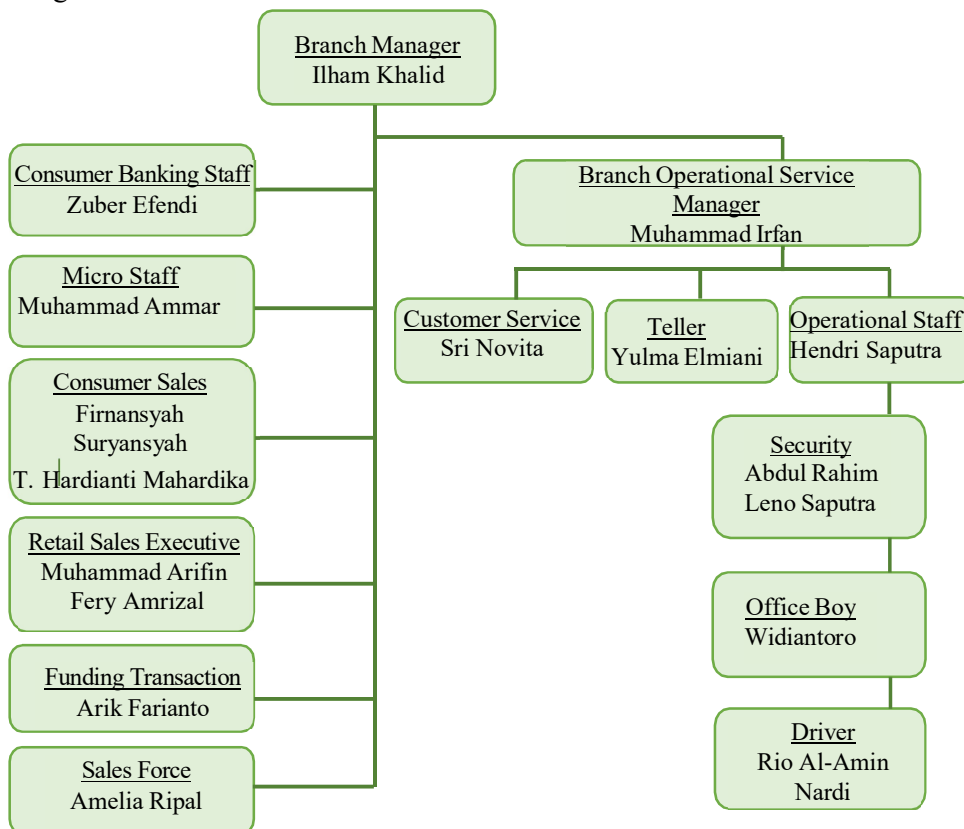


Figure 2.2 The Organizational Structure of PT. Bank Syariah, Tbk branch office Duri Hangtuh 1

Source: Processed Data, 2024

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

1. Branch Manager

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

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

2. Branch Operational Service Manager

The Branch Operational Service Manager (BOSM) consists of one person who is in charge of approving or authorizing transactions in accordance with the given authority and applicable procedures as well as managing operational procedures. Verify all data operational activities in the banking hall and approve all administration transaction in the banking hall before being reported to the Branch Manager.

3. Consumer Banking Staff

Consumer Sales Staff (CBS) is the sales department whose job is to carry out company marketing, find new financing customers, and analyze consumer financing. The main task of CBS is to pursue sales targets, promote products, and find new customers, introduce and offer financing products, foster good relationships with customers and prospective customers.

4. Micro Staff

The main task of Micro Staff is to carry out micro segment marketing activities (KUR) to prospective debtors with the aim of achieving credit targets in accordance with those that have been determined, conducting initial verification of prospective customers and ensuring completeness of documents, maintaining the quality of financing for existing customers, implementing sales process discipline.

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. Customer Service

The main task of customer service is to serve the customers of PT Bank Syariah Indonesia, Tbk branch office Duri Hangtuah 1 in the process of keeping the passbook as well as providing product and service information and helping to resolve customer complaints.

10. 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.

11. 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.

12. Office Boy

The main task of the office boy of PT Bank Syariah Indonesia, Tbk branch office Duri Hangtuah 1 is to maintain the cleanliness of the office for the convenience of employees and customers and to help other employees when needed.

13. Driver

The main task of the driver of PT Bank Syariah Indonesia, Tbk branch office Duri Hangtuah 1 is to escort the leaders and employees of the bank who want to travel related to bank operational activities and maintain operational vehicles.

2.5 The Working Process

In the implementation of this practical work, the author is placed in 3 (three) parts, namely the customer service section, the micro and consumer marketing section and bank office (operational) section. The following are the duties and authorities of each of these sections:

1. Customer Service Section

Granted the authority and responsibility to perform the following tasks :

- a. Provide a smile and good service to all customer service and prospective customer.
- b. Provide an explanation of the products and services provided by the Bank to customers and prospective customers.
- c. Serving customers or prospective customers who want to open an online or offline account book at webform bankbsi.co.id and also serving customers who change account books.
- d. Doubling the KTP of customers who want to make transactions at customer service.
- e. Assist customers in depositing loan installments through the website webform.bankbsi.co.id
- f. Write barsheet for issuing passbooks and ATM handover books create and reissue PIN.
- g. Recap the customer's account number on the inventory barsheet at the ATM PT Bank Syariah Indonesia, Tbk branch office Bengkalis 2023.
- h. Complete a customer satisfaction survey to determine the level of customer satisfaction with services when transacting at PT Bank Syariah Indonesia, Tbk branch office Duri Hangtuh 1.
- i. Complete a customer satisfaction survey to determine the level of customer satisfaction with services when transacting at PT Bank Syariah Indonesia, Tbk branch office Duri Hangtuh 1. Some of the services obtained from employees include Branch Manager, Branch Office and Service Manager, Teller, Customer Service, Security, and facilities.
- j. Recap daily transactions by providing a verification stamp on the customer service form and application for opening an individual fund product account and sample signature card (KCTT) and also completing incomplete customer data.

2. Marketing Micro and Consumer Section

Given the authority and responsibility to perform the following tasks:

- a. Make a BI Checking application to find out information about a customer's credit/loan history to a bank or non-bank financial institution. Before making BI Checking the author prints the customer's ID card.
- b. Input data from customers who apply for loans in excel IRP (Financing Realization Instruction) for disbursement funds.
- c. Entering customer data in the KUR Data Entry (Kredit Usaha Rakyat) and filling in customer biodata in the micro IB application application manually.
- d. Archive document files for microfinance customers.
- e. Make customer cash deposits for monthly installments on loans at PT Bank Syariah Indonesia, Tbk branch office Duri Hangtuah 1, both KUR loans and financing.
- f. Duplicate documents such as KTP and KK customers, marriage books, customer guarantees, and other correspondence related to KUR lending and financing.
- g. Filling out the guarantee handover book from the micro to the back office is useful as evidence that the guarantee that the customer has given has been returned taken to the owner.

3. Back office (Operational)

Given the authority and responsibility to perform the following tasks:

- a. Sort new and usable money.
- b. Photocopy of micro and consumer financing files.
- c. Doing telemarketing.
- d. Archive documents according to their ordner bindex.
- e. Calculating riyal money for pilgrims.
- f. Recapitulation of silver GPN ATM card in Microsoft Excel
- g. Separate financing documents that have been paid off and have been paid off.

2.6 Document Used for Activity

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

1. Sample Signature Card (KCTT)

Figure 2.3 Sample of Signature Card
Source: Personal Documentation, 2024

The pictures above is an example of Sample Signature Card/signature card, namely a card signed by the customer when opening a bank account at Indonesian Islamic bank. this card identifies duplicate card customers kept at branch offices of Bank Syariah Indonesia this card also functions as a layered control for customers who will access the safe deposit box or safe Two signatures are required to open the safe deposit box, namely the signature of the customer and the signature of a bank employee.

2. Product and Individual Fund Account Opening Application Form

Figure 2.4 Application for Opening Product Accounts and Individual Funds
Source: Personal Documentation, 2024

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

3. Bank Syariah Indonesia Debit Card Application

Figure 2.5 Bank Syariah Indonesia Debit Card Application
Source: Personal Documentation, 2024

The pictures above is an example of the Indonesian Sharia Bank Debit Card Application this application form serves as proof of ownership of a debit card at an Indonesian Islamic bank and is filled out by the customer/prospective customer.

4. Statement Letter

Figure 2.6 Statement Letter does not have NPWP
Source: Personal Documentation, 2024

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

5. Application for BSI Mobile Banking GPRS

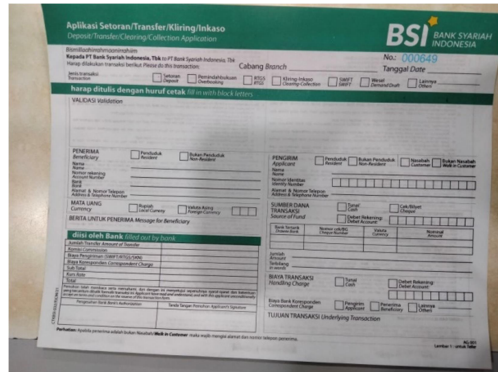


Figure 2.7 Application for BSI Mobile Banking GPRS
 Source: Personal Documentation, 2024

The pictures above is the application for BSI mobile banking GPRS. This form provides important details to the bank about the identity of the customer, BSI Mobile is a mobile banking facility for Bank Syariah Indonesia for its customers. BSI Mobile has access to customer savings accounts so that they can be used to make various online transactions.

6. Non Individual Fund Account Opening Form

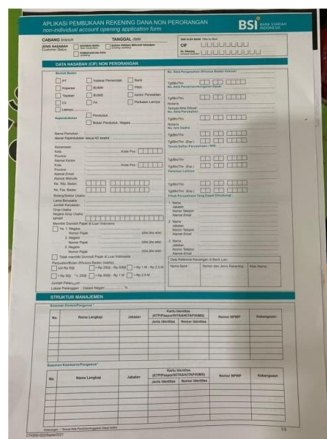


Figure 2.8 Non Individual Fund Account Opening Form
 Source: Personal Documentation, 2024

There are various accounts at BSI, one of which is a non-individual account. This product is used for making account books for organizations, groups, schools, mosques and others. To create this account, the identity cards of the group leader and treasurer and the signatures of both are required.

7. Child Savings Account Opening Application

Figure 2.9 Child Savings Account Opening Application
Source: Personal Documentation, 2024

The pictures is Application form for Opening a Child Savings Account which is useful for customers who want to open a child savings account that contains complete data on prospective customers. Other terms and conditions required by customers to open a child savings account are photocopies of parents' KTPs, family cards, Child Identity Cards (KIA) and others.

8. Passbook Application Form

Figure 2.10 Passbook Application Form
Source: Personal Documentation, 2024

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

9. Hajj Savings Form

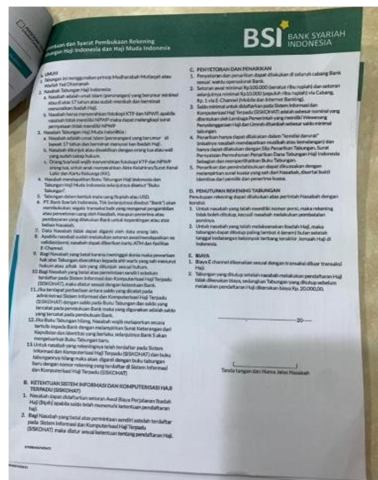


Figure 2.11 Hajj Savings Form
 Source : Personal Documentation, 2024

The pictures above is the form for opening an Indonesian hajj and young hajj account which is useful for customers who want to open a hajj account at Bank Syariah Indonesia which contains complete data on prospective customers.

10. Passbook Closing Form

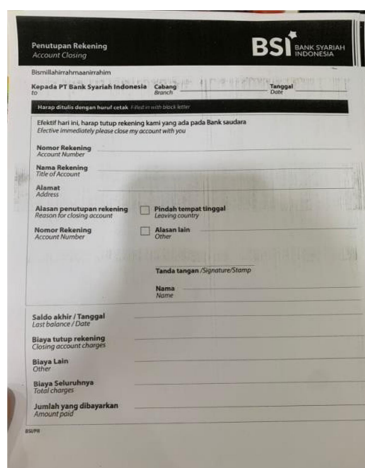


Figure 2.12 Passbook Closing Form
 Source: Personal Documentation, 2024

The savings book closing form is a form for customers when they want to close their savings or account at Bank Syariah Indonesian for certain reason. For this transaction, a fee of is usually charged IDR 20,000 per customer. When closing the book, the savings book is cut. This deduction works for bank records. Archives require cover only, and are also given back to the original owner in the contents section.

11. Affidavit and Power of Attorney as Well as Gift Receipt

The image shows a document titled "SURAT PERNYATAAN DAN KUASA BERTAS TANDA TERIMA HAJJAH". It is a form for customers of Bank Syariah Indonesia. The form includes fields for personal data (Name, Address, ID Number, Phone Number) and checkboxes for participation in programs like "Mukhar/Sapah/Sapah pouch" and "Lainnya". At the bottom, there is a table for signatures:

Perwakilan Nasabah (Paraf/tertulis)	Perwakilan Kantor PT Bank Syariah Indonesia Cabang
Masalah	
(Nama lengkap nasabah)	(Nama Pejabat Cabang) (Berkas Mengetik/CD)

Figure 2.13 Affidavit and Power of Attorney as Well as Gift Receipt
Source: Personal Documentation, 2024

The pictures above a statement and power of attorney as well as a gift receipt. The use of this form is for customers who take part in programs from Indonesian Islamic banks, namely gift parties and LBST (Labbaik Special Gift) gift parties, which are Bank Syariah Indonesia programs where customers open new accounts and top up accounts. existing funds have been blocked for 6/12 months, at least 10 million customers have been able to bring home the prizes. LBST (Labbaik Special Gift) is a program of Bank Syariah Indonesia regarding BSI Indonesian Hajj Savings. customers open hajj savings and top up their funds for 6/12 months, at least 10 million customers can already get the prizes.

12. Withdrawal Slip

The image shows a BSI Withdrawal Slip form. At the top, it says 'Aplikasi Penerikan Withdrawal Form' and 'BSI BANK SYARIAH INDONESIA'. The form includes fields for 'Cabang' (Branch), 'Tanggal' (Date), and 'No.' (Number). Below these, there are sections for 'VALIDASI' (Validation), 'MATA UANG' (Currency), 'JENIS TRANSAKSI' (Transaction Type), 'NOMOR REKENING' (Account Number), 'NAMA PEMILIK REKENING' (Account Holder Name), 'JENIS REKENING' (Type of Account), 'TANDA TANGAN TELLER' (Teller Signature), 'TANDA TANGAN PENARIK' (Customer Signature), 'JUMLAH' (Amount), 'TERILANG' (In Words), and 'TUJUAN TRANSAKSI' (Underlying Transaction). There are also checkboxes for 'RUPIAH' (Local Currency), 'VALUTA ASING' (Foreign Currency), 'LOKAL' (Local), and 'ANTAR CABANG' (Inter-branch).

Figure 2.14 Withdrawal Slip
Source: Personal Documentation, 2024

It is a withdrawal form where the customer only needs to write the customer's name, account number, amount of money and signature to withdraw some money. This withdrawal slip is used together with the savings book.

13. Cash Deposit Slip

The image shows a BSI Cash Deposit Slip form. At the top, it says 'MEMO SETORAN TUNAI' and 'BSI BANK SYARIAH INDONESIA'. The form includes fields for 'No. Rek. Penerima' (Recipient Account Number), 'Nama Rek. Penerima' (Recipient Name), 'Nominal' (Amount), 'Rp.' (Currency), 'Penyetor' (Depositor), 'Berita (bila diperlukan)' (Remarks), and checkboxes for 'Nasabah' (Customer) and 'Bukan Nasabah / WIC' (Non-Customer / WIC).

Figure 2.15 Cash Deposit Slip
Source: Personal Documentation, 2024

The use of this slip is to save money in the bank and to pay monthly installments from the customer's savings account. There are two ways to deposit, manually using a deposit slip where the customer only needs to write the name, account number, amount of money and the customer's signature and online using the bankbsi.co.id webform link. The procedure for this activity is as follows:

Open the webform.bankbsi.co.id link, click enter then select transaction Select cash deposit then enter account number, account name, nominal, then click deposit, and submit proof of order and money to the teller.

14. Customer Services Form

Figure 2.16 Customer Services Form
Source: Personal Documentation, 2024

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

15. Application BSI Mobile

Figure 2.17 Application for BSI Mobile
Source: Personal Documentation, 2024

The BSI Mobile Form is the form used by the customer when the customer activates BSI Mobile at the Bsnk. BSI Mobile is Mobile Banking application

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

16. Gold Installment Application Form

Figure 2.18 Gold Installment Application Form
Source: Personal Documentation, 2024

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

17. Education Savings Form

Figure 2.19 Education Savings Form
Source: Personal Documentation, 2024

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

18. Cash Deposit Form

The image shows a BSI Cash Deposit Form with the following sections:

- Header:** 'Aplikasi Setoran/Transfer/Kliring/Inkaso' and 'BSI BANK SYARIAH INDONESIA'. It includes a reference number 'No: 0686335' and a date field 'Tanggal Diter'.
- Transaction Type:** A row of checkboxes for 'Setoran', 'Penyisihan/Donasi', 'STGS', 'Kliring Inkaso', 'SBIPT', 'SBIPT', and 'Lainnya'.
- Beneficiary Information (PENERIMA):** Fields for Name, Address, and other details.
- Applicant Information (PENGIRIM):** Fields for Name, Address, and other details.
- Transaction Details:** 'JUMLAH' (Amount) and 'SALINAN' (Copy) fields.
- Source of Funds (SUMBER DANA TRANSAKSI):** A table with columns for 'Bank Transaksi', 'Nomor Rekening', 'Kategori', and 'Mata Uang'.
- Bank Fees (BIAYA TRANSAKSI):** Fields for 'Biaya Bank', 'Biaya Kirim', and 'Biaya Lain-lain'.
- Disclaimer:** A section titled 'diali oleh Bank' with a warning about the consequences of providing false information.

Figure 2.20 Cash Deposit Form
Source: Personal Documentation, 2024

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

CHAPTER III

SCOPE OF THE APPRENTISECHIP

3.1 Job Description

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

The customer service (cs) 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 Bank Syariah Indonesia account book online and offline
2. Replacing a customer's savings book.
3. Replace ATM cards
4. Prepare the hajj payment form
5. Photocopy and scan of ID card, family card, and savings.
6. Request an account opening authorization, account closing authorization, ATM authorization, ATM blocking authorization, mobile banking authorization from the Branch Service Manager (BOSM).
7. Fill out the deposit slip and withdrawal slip.
8. Recap the account book openings on the inventory bar sheet.
9. Recap ATM number on the inventory bar sheet.
10. Complete the account opening form, ATM form, change book form and close book form and deposit form.
11. Prepare an account opening form.

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. Input debtor data in IRP (Instructions for Realization of Financing) and Data Entry KUR (People's Business Credit).
2. Complete the gold installment form.
3. Complete financing customer data.
4. BI Checking Application Form.
5. Separate micro and consumer documents
6. Fill out the guarantee handover book.
7. Photocopy and scan of ID card, family card, marriage book, collateral/guarantee, business certificate, other documents.

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. Sort and prepare money for ATM machines and daily transactions.
2. Archive documents according to their ordner bindex.
3. Photocopy of micro and consumer financing files.
4. Calculating riyal money for pilgrims 2024.

3.2 System and Procedure

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

1. Working Hours

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

Table 3.1 Working Hours

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

Source: PT Bank Syariah Indonesia KCP Duri Hang Tuah 1

From the table above it is explained that the working hours of PT Bank Syariah Indonesia branch office Duri Hangtuah 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 Hangtuah 1, the work uniform is as follows :

Table 3.2 Work Uniform

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

Source: PT Bank Syariah Indonesia KCP Dri Hamg Tuah 1

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

3. Employee Absences

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

4. Morning Briefing

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

5. Taujih, Remembrance and Prayer

PT Bank Syariah Indonesia branch office Bengkalis every Friday listens to taujih together through the sharia bank youtube channel Bank Syariah Indonesia live and at the end of the month on Fridays holds collective remembrance and prayer for the progress, safety and welfare of employees.

3.3 Place of Apprenticeship

The apprenticeship was held at PT Bank Syariah Indonesia Tbk Branch Office Duri Hangtuh 1 which is located on Jl. Hangtuh, Bengkalis District, Bengkalis Regency. Internships are held every Monday to Friday. Enter at 07:30 and leave at 17:00. The internship activities are carried out for 4 consecutive months from February 26 to June 28, 2024. The author's internship is divided into three places, namely the customer service, operational and marketing departments in turns with members of other practical work.

Table 3.3 Daily Activities of February 26 to March 1, 2024

No.	Day/date	Description of Activities	Place
1.	Monday February 26, 2024	1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions.	Operational
2.	Tuesday February 27, 2024	1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Complete the customers KUR loan form.	Operational Marketing
3.	Wednesday February 28, 2024	1. Morning briefings . 2. Counting and sorting cash for ATM machines and transactions.	Operational
4.	Thursday February 29, 2024	1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Photocopy of micro and consumer file.	Operational Marketing

5.	Friday March 1, 2024	<ol style="list-style-type: none"> 1. Taujih 2. Counting and sorting money for ATM machines and transactions. 3. complete the customer KUR loan form. 	Operational Marketing
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Source: Processed Data 2024

Table 3.3 is the first week of practice work activities in February. This week the author was given direction by the branch operation service manager about all the rules that must be obeyed when doing practical work at Bank Syariah Indonesia, Tbk branch office Duri Hangtuh 1. The author was taught how to sort money for ATMs and helped fill out forms.

Table 3.4 Daily Activities of March 4 to March 8, 2024

No.	Day/date	Description of Activities	Place
1.	Monday March 4, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Guarding the BSI stand at the MPP (Mall of Public Services) Bengkalis 3. Counting and sorting money for ATM machines and transactions. 	MPP
2.	Tuesday March 5, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Complete costumer financing. 3. Archive document. 	Marketing
3.	Wednesday March 6, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Archive document. 	Operational
4.	Thursday March 7, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Complete costumer financing mikro. 3. Separated document. 	Marketing
5.	Friday March 8, 2024	<ol style="list-style-type: none"> 1. Taujih. 2. Counting and sorting money for ATM machines and transactions. 3. Complete gold installment document. 4. Archive document. 	Operational

Source: Processed Data 2024

Table 3.4 is the second week of aging activity in February. In this section the author assists in sorting money between appropriate and inappropriate large amounts to be placed in the ATM machine, and on Monday author was assigned to guard the stand BSI at MPP.

Table 3.5 Daily Activities of March 13 to March 15, 2024

1.	Wednesday March 13, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Complete the customers KUR loan form. 4. Archive document according to their according bindex. 	Operational Marketing
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2.	Thursday March 14, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Guarding the BSI stand at the MPP (Mall of Public Services) Bengkalis. 3. Complete customers financing data. 	MPP
3.	Friday March 15, 2024	<ol style="list-style-type: none"> 1. Taujih. 2. Complete the customers financing. 3. Counting and sorting money for ATM machines and transactions. 4. Complete customer financing files. 	Operational Marketing

Source: Processed Data 2024

Table 3.5 is the activity of the third week in March the author. In the third week the writer as usual in the operational section counting and sorting money, and was placed in the marketing department to help the marketing team prepare all the needs for the BSI customer financing process.

Table 3.6 Daily Activities of March 18 to March 22, 2024

No.	Day/date	Description of Activities	Place
1.	Monday March 18, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Fill out the guarantee handover book 	Operational
2.	Tuesday March 19, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Complete the gold installment form. 4. Complete customers financing mikro. 	Operational Marketing
3.	Wednesday March 20, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Guarding the BSI stand at the MPP (Mall of Public Services) Bengkalis. 3. Help deposit customer money. 	MPP
4.	Thursday March 21, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 	Operational
5.	Friday March 22, 2024	<ol style="list-style-type: none"> 1. Taujih. 2. Counting and sorting money for ATM machines and transactions. 3. Complete customer financing files. 4. Archive document according their bindex. 	Operational

Source: Processed Data 2024

Table 3.6 is the fourth week of March, the authors carried out the same activities as the previous week. However, in this week there is a little addition, author assist the marketing team complete tasks.

Table 3.7 Daily Activities of March 25 to March 28, 2024

No.	Day/date	Description of Activities	Place
1.	Monday March 25, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 	Operational Istiqomah Mosque

		<ol style="list-style-type: none"> 3. Archive document according to their according bindex. 4. Open a new money exchange booth and socialize micro financing, gold installment 	
2.	Tuesday March 26, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Complete the gold installment form. 4. Complete customers financing mikro. 	Operational Marketing
3.	Wednesday March 27, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Guarding the BSI stand at the MPP (Mall of Public Services) Bengkalis. 3. Assist customers in exchanging new money 	MPP
4.	Thursday March 28, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Fill out the gold installment form. 4. Open a new money exchange booth and socialize micro financing, gold installment 	Operational Istiqomah Mosque

Source: Processed Data 2024

Table 3.7 is the fifth week of March, the authors carried out the same activities as the previous week. Complete customer financing data, guarding BSI stand at MPP Bengkalis. In this week author help open customers account in customers services, and author go to Istiqomah mosque for socialization open booth.

Table 3.8 Daily Activities of April 1 to April 5, 2024

No.	Day/date	Description of Activities	Place
1.	Monday April 1, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Help customers open account. 4. Fill out the customers account opening form 	Operational Customers Services
2.	Tuesday April 2, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Complete customers financing mikro. 	Operational Marketing
3.	Wednesday April 3, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM. 3. Archive document according their bindex. 	Operational
4.	Thursday April 4, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 	Operational
5.	Friday April 5, 2024	<ol style="list-style-type: none"> 1. Yasin together. 2. Counting and sorting money for ATM machines and transactions. 	Operational

Source: Processed Data 2024

Table 3.8 is a table regarding the sixth week of internship activities in April. Here the author perform normal taks, helping customers open account, filling out financing forms for marking and sorting money.

Table 3.9 Daily Activities of April 16 to April 19, 2024

1.	Tuesday April 16, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Complete consumer financing data 	Operational
2.	Wednesday April 17, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Complete customer data financing Mikro KUR 	Operational Marketing
3.	Thursday April 18, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Fill out the gold installment form. 4. Clean up the mikro and consumer finance file warehouse. 	Operational Warehouse
4.	Friday April 19, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Clean up the mikro and consumer finance file warehouse. 	Operational Warehouse

Source: Processed Data 2024

Table 3.9 is the internship activity in the seventh week. The author did the same activity in the previous week. Author was given the task of cleaning the micro and consumer financing file warehouse and tidying it up.

Table 3.10 Daily Activities of April 22 to April 26, 2024

1.	Tuesday April 23, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Complete customer data financing Mikro KUR. 	Operational Marketing
2.	Wednesday April 24, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Clean up the mikro and consumer finance file warehouse. 	Operational Warehouse
3.	Thursday April 25, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Clean up the mikro and consumer finance file warehouse. 	Operational Warehouse
4.	Friday April 26, 2024	<ol style="list-style-type: none"> 1. Yasin together 2. Counting and sorting money for ATM machines and transactions. 	Opeartional

5.	Saturday April 27, 2024	<ol style="list-style-type: none"> 1. Calculating riyal money for pilgrims 2024 2. Guarding the riyal money exchange booth at hajj ritual event. 	Operational
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Source: Processed Data 2024

Table 3.10 is the eighth week the author did the same activity in the previous week. In this eight week the author counts riyals with a predetermined amount to be resold to pilgrims who will depart for the holy land of Mekah and also separate new and usable money to be put in the ATM machine. In Monday author absent due to sick.

Table 3.11 Daily Activities of April 29 to May 3, 2024

1.	Monday April 29, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Archive document 4. Photocopy id card 	Operational
2.	Tuesday April 30, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Complete customer data financing Mikro KUR 	Operational Marketing
3.	Thursday May 2, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Clean up the mikro and consumer finance file warehouse. 	Operational Warehouse
4.	Friday May 3, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Complete gold installment document. 4. Clean up the mikro and consumer finance file warehouse. 	Operational Warehouse

Source: Processed Data 2024

Table 3.11 is a table of the author's internship activities in ninth week. This week, the author moves again to the marketing department to help the marketing team in the disbursement process. As usual, the author always prepares documents for financing applications, and clean up the mikro and consumer finance file.

Table 3.12 Daily Activities of May 6 to May 8, 2024

1.	Monday May 6, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Archive document 4. Help customers open hajj accounts. 5. Complete customer data to open an account. 	Operational Customer Services
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2.	Tuesday May 7, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Archive document according their bindex. 4. Fill out the gold installment financing form 	Operational
3.	Wednesday May 8, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Complete customer financing KUR. 	Operational

Source: Processed Data 2024

Table 3.12 is a table for the tenth week the author carries out an internship. In this section, as usual the author assists in customer service such as creating new account hajj books, changing A customer service daily transactions. Thursday ad Friday are not allowed because the red dates coincide with Isa-Al masih increase.

Table 3.13 Daily Activities of May 13 to May 17, 2024

1.	Monday May 13, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Complete document financing data. 	Operational
2.	Tuesday May 14, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Prepare customer and hajj account opening forms. 	Operational
3.	Wednesday May 15, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 	Operational
4.	Thursday May 16, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Clean up the mikro and consumer finance file warehouse. 	Operational
5.	Friday May 17, 2024	<ol style="list-style-type: none"> 1. Taujih. 2. Counting and sorting money for ATM machines and transactions. 3. Clean up the mikro and consumer finance file warehouse. 	Operational Warehouse

Source: Processed Data 2024

Table 3.13 is the activity of the author's internship in the eleventh week. This week the author stay again to the operational section. This week, as usual, the author counts and sorts money for ATMs and transactions and sometimes tidy up files mikro and consumer.

Table 3.14 Daily Activities of May 20 to May 22, 2024

1.	Monday May 20, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Complete customer data to open an account. 	Operational Customer Services
2.	Tuesday May 21, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 	Operational
3.	Wednesday May 22, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Complete customer financing KUR. 	Operational

Source: Processed Data 2024

Table 3.14 is the activity of the author's internship in the twelfth week. This week the author stay again to the operational section. This week, as usual, the author counts and sorts money for ATMs and transactions. Thursday ad Friday are not allowed because the red dates coincide with Waisak day.

Table 3.15 Daily Activities of May 28 to May 31, 2024

1.	Tuesday May 28, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Prepare customer account opening forms. 	Operational
2.	Wednesday May 29, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 	Operational
3.	Thursday May 30, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 	Operational
4.	Friday May 31, 2024	<ol style="list-style-type: none"> 1. Taujih. 2. Counting and sorting money for ATM machines and transactions. 	Operational

Source: Processed Data 2024

Table 3.15 is the activity of the author's internship in the thirteenth week. This week the author stay to the operational section. This week, as usual, the author counts and sorts money for ATMs and transactions. On Monday the author asked for permission not to attend because grandmother died.

Table 3.16 Daily Activities of June 3 to June 7, 2024

1.	Monday June 3, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Complete document financing data. 	Operational
2.	Tuesday June 4, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting cash for ATM machines and transactions. 3. Prepare customer account opening form. 	Operational

3.	Wednesday June 5, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 3. Complete document financing data customer Mikro KUR. 	Operational Marketing
4.	Thursday June 6, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Counting and sorting money for ATM machines and transactions. 	Operational
5.	Friday June 7, 2024	<ol style="list-style-type: none"> 1. Taujih. 2. Counting and sorting money for ATM machines and transactions. 3. Archive document according their bindex. 4. Complete customer data open account. 	Operational

Source: Processed Data 2024

Table 3.16 is the activity of the author's internship in the fourteenth. This week the author stay to the operational section. As usual, the author counts and sorts money for ATMs and transactions, and there is additional work to complete financing customer data for marketing team.

Table 3.17 Daily Activities of June 10 to June 14, 2024

1.	Monday June 10, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Helping customers open account. 3. Help customers active face check. 4. Completing customer data to open accounts. 5. Provide a stamp on the account opening form. 6. Filling in ATM receipts in the receipt book 7. Recap savings book. 	Customer Service
2.	Tuesday June 11, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Prepare customer opening account forms. 3. Fill out the deposit slip and withdrawal slip. 4. Helping customers open account. 5. Help customers active face check. 6. Provide a stamp on the account opening form. 7. Complete the opening account form, ATM form, change book form, and close book form and deposit form. 8. Filling in ATM receipts in the receipt book 9. Recap savings book. 	Customer Service
3.	Wednesday June 12, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Replacing customer savings book. 3. Replace ATM cards. 4. Helping customers open account. 5. Help customers active face check. 6. Completing customer data to open 	Customer Service

		<ul style="list-style-type: none"> accounts. 7. Filling in ATM receipts in the receipt book 8. Recap savings book. 	
4.	Thursday June 13, 2024	<ul style="list-style-type: none"> 1. Morning briefings. 2. Replacing customer savings book. 3. Replace ATM cards. 4. Helping customers open account. 5. Help customers active face check. 6. Completing customer data to open accounts. 7. Filling in ATM receipts in the receipt book 8. Recap savings book. 	Customer Service
5.	Friday June 14, 2024	<ul style="list-style-type: none"> 1. Taujih. 2. Replacing customer savings book. 3. Replace ATM cards. 4. Fill out the deposit slip. 5. Helping customers open account. 6. Completing customer data to open accounts. 7. Complete the opening account form, ATM form, change book form, and close book form and deposit form. 8. Filling in ATM receipts in the receipt book 9. Recap savings book. 	Customer Service

Source: Processed Data 2024

Table 3.17 is the fifteenth week helping customer service to open easy wadiah savings online through the BSI Mobile application, assisting in recapitulating ATM handover books and customer savings books, helping customer service complete customer data in the account opening form and stamping the customer's signature. Photocopy the ID card of the customer who will open an account and also replace an ATM card that is no longer active or that still has the Mandiri Syariah logo on it.

Table 3.18 Daily Activities of June 20 to June 21, 2024

1.	Thursday June 20, 2024	<ul style="list-style-type: none"> 1. Morning briefings. 2. Helping customers open account. 3. Help customers active face check. 4. Replacing customer savings book. 5. Replace ATM cards. 6. Provide a stamp on the account opening form. 7. Complete the opening account form, ATM form, change book form, and close book form and deposit form. 8. Filling in ATM receipts in the receipt book. 9. Recap savings book. 	Customer Service
----	------------------------	--	------------------

2.	Friday June 21, 2024	<ol style="list-style-type: none"> 1. Taujih. 2. Replacing customer savings book. 3. Fill out the deposit slip. 4. Helping customers open account. 5. Completing customer data to open accounts. 6. Complete the opening account form, ATM form, change book form, and close book form and deposit form. 7. Filling in ATM receipts in the receipt book 8. Recap savings book. 	Customer Service
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Source: Processed Data 2024

Table 3.18 is the sixteenth week. This week the author stay to the customer service section. As usual, the author helping customer service to open easy wadiah savings online through the BSI Mobile application, assisting in recapitulating ATM handover books and customer savings books, helping customer service complete customer data in the account opening form and stamping the customer's signature. Photocopy the ID card of the customer who will open an account and also replace an ATM card that is no longer active or that still has the Mandiri Syariah logo on it. In Monday, Tuesday and Wednesday the author is on holiday due to a red date Idul Adha and author sick.

Table 3.19 Daily Activities of June 24 to June 28, 2024

1.	Monday June 24, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Helping customers open account. 3. Help customers active face check. 4. Completing customer data to open accounts. 5. Provide a stamp on the account opening form. 6. Filling in ATM receipts in the receipt book 7. Recap savings book. 	Customer Service
2.	Tuesday June 25, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Prepare customer opening account forms. 3. Fill out the deposit slip and withdrawal slip. 4. Helping customers open account. 5. Help customers active face check. 6. Provide a stamp on the account opening form. 7. Complete the opening account form, ATM form, change book form, and close book form and deposit form. 8. Filling in ATM receipts in the receipt book. 	Customer Service

3.	Wednesday June 26, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Replacing customer savings book. 3. Replace ATM cards. 4. Helping customers open account. 5. Help customers active face check. 6. Completing customer data to open accounts. 7. Filling in ATM receipts in the receipt book 8. Recap savings book. 	Customer Service
4.	Thursday June 27, 2024	<ol style="list-style-type: none"> 1. Morning briefings. 2. Replacing customer savings book. 3. Replace ATM cards. 4. Helping customers open account. 5. Help customers active face check. 6. Completing customer data to open accounts. 7. Filling in ATM receipts in the receipt book 8. Recap savings book. 	Customer Service
5.	Friday June 28, 2024	<ol style="list-style-type: none"> 1. Yasin together. 2. Replacing customer savings book. 3. Replace ATM cards. 4. Helping customers open account. 5. Completing customer data to open accounts. 6. Complete the opening account form, ATM form, change book form, and close book form and deposit form. 7. Filling in ATM receipts in the receipt book 8. Recap savings book. 	Customer Service

Source: Processed Data 2024

Table 3.19 is the seventeenth week. This is last week in June and the author also finished internship. This week the author stayed in the customer service section. As usual, the author helped customer service to open easy wadiah savings online through the BSI Mobile application, assisting in recapitulating ATM handover books and customer savings books, helping customer service complete customer data in the account opening form and stamping the customer's signature.

3.4 Kind and description of the activity

1. Serving Customers Opening Accounts

The author's activities in serving customers opening accounts through the BSI mobile application. The author teaches prospective customers the steps that must be taken to open a new account via BSI Mobile, the author requests personal

information on prospective customers such as biological mother's name, handphone number and field of work and the customer is required to sign the form provided.

2. Counting and Sorting Money



Figure 3.1 Counting and Sorting Money
Source: Personal Documentation, 2024

The picture above is the author's internship activity, namely sorting and counting money. Decent money can be seen from its texture which is still stiff and shiny, not torn, and not shabby. Usually the author sorts up to seven hundred million a day. Sorting activities include preparing the main image on the front and back of the Rupiah, which are in the same direction and then inserted into the ATM machine.

3. Accept Exchange of Riyals



Figure 3.2 Accept Exchange of Riyals
Source: Personal Documentation, 2024

The picture below is the author's activity serving the exchange of riyals. Of course, prospective pilgrims prepare a certain amount of money for their needs while performing the pilgrimage in the Holy Land. the leadership chose writers to participate in serving pilgrims exchanging rupiah currency for riyals in one package which is addressed at the district building Bengkalis.

4. Input Micro KUR Customer Data in Microsoft Excel



Figure 3.3 Input Micro KUR Customer Data in Excel

Source: Personal Documentation, 2024

The picture above is a picture of the author's activities during the internship, for customers whose financing is approved by the bank, the customer data is inputted in excel as a financing customer, its function is to record the number of customers making financing.

5. Recapitulation of Disbursed Account Opening Files

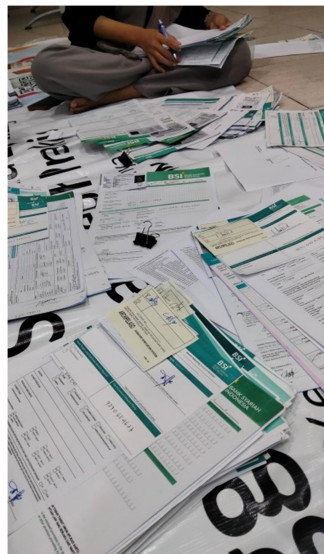


Figure 3.4 Recapitulation of Disbursed Account Opening Files

Source: Personal Documentation, 2024

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

6. Exchange of New Money at MPP Bengkalis



Figure 3.5 Exchange of New Money
Source: Personal Documentation, 2024

The picture above is the author's activities in exchange of new money in MPP Bengkalis. The author serves customers who want to exchange new money.

7. Open a New Money Exchange Booth and Socialize Micro Financing, Gold Installment, Open Account at the Istiqomah Mosque.



Figure 3.6 Open Booth in Istiqomah Mosque
Source: Personal Documentation, 2024

The picture above is the activity of the author's apprenticeship, which is socialize micro financing, gold installment, open account at the Istiqomah mosque. The author serves customers who want to exchange new money or open gold installment account at the Istiqomah mosque during Ramadhan, which can also strengthen relationship.

8. Serving Microfinance Customers



Figure 3.7 Serving Microfinance Customers
Source: Personal Documentation, 2024

The picture above is the activity the author serves customers who want to borrow and complete financing customer data.

9. Conduct a Survey of Business Premises to Offer Quick Response Code Indonesian Standard (QRIS)



Figure 3.8 Conduct a Survey of Business Premises to Offer QRIS
Source: Personal Documentation, 2024

The picture above is the activity the author visit business premises to offer BSI Quick Response Code Indonesian Standard (QRIS), this is a payment standardization using the QR code method from Bank Indonesia.

10. Complete Customer Data, Interview Reports and Micro-financing Investigations

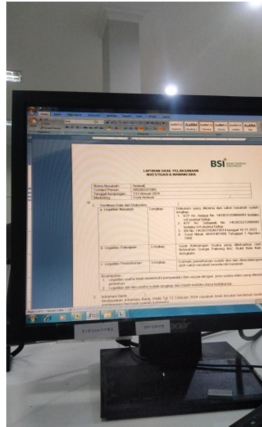


Figure 3.9 Complete Customer Data
Source: Personal Documentation, 2024

The picture above is the activity the author complete customer data, interview reports and micro financing investigations. This useful to knowing the customers business, place of business, income as well as the land where the business is located along with collateral.

3.5 Obstacles and Solution

Every work that is done, must have obstacles, obstacles that occur can be resolved with a solution. Obstacles and solutions that occurred during an internship at PT Bank Syariah Indonesia Branch Office Duri Hang Tuah 1 are as follow :

1. Obstacles of the Apprenticeship

In carrying out practice work, I have obstacles, is the author house is far from the intership location.

2. Solution to Solve Obstacle

The solution to solving it is, the author must go faster and earlier to the internship location, so as not to be late.

CHAPTER VI

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. PT Bank Syariah Indonesia has its own procedure, such as every morning there is a morning briefing for all employees and apprentice students, second, the procedure for working hours when you have to enter at 07:30 and go home at 17:00, the third is the procedure for dressing according to determined, namely Monday and Wednesday wearing batik, wearing formal Tuesday, Thursday and Friday wearing casual clothes.
2. During the internship, the authors were placed in three places alternately namely in customer service, operational and marketing. The types and descriptions of the work that the author does are very diverse, starting from serving customers to create account books through BSI Mobile directly to customers until they are finished, then helping them fill out forms and activating ATM cards, then the writer also sorts and counts the money that is done when the amount of money is has run low, then the money is separated between what is appropriate and not feasible and then put together as many as one hundred pieces per bundle. In carrying out practical work, the author does a lot of work, namely helping customer service to create account books for customers, recaping daily customer service transactions, assisting tellers in depositing and withdrawing money, sorting and counting money, recapitalizing deposits, recapping gold installment financing, inputting data KUR and Consumer financing customers, prepare all necessary brochures and call or telemarket customers.
3. Every work that is done, must have obstacles, obstacles that occur can be resolved with a solution. Obstacles and solutions that occurred

during an internship at PT Bank Syariah Indonesia Branch Office Duri Hang Tuah 1 is I have obstacles, is the author house is far from the intership location. The solution to solving it is, the author must go faster and earlier to the internship location, so as not to be late.

4.2 Suggestion

After carrying out Job Training (KP) at PT. Bank Syariah Indonesia, Tbk branch office Bengkalis, the author can provide the following suggestions:

1. Continue to improve the quality of service to customers and continue to innovate and improve strategies.
2. File storage shelves should be arranged and tidied up every month so that documents are easy to find if needed in the future.
3. PT. Bank Syariah Indonesia, Tbk branch office bengkalis should improve network connection, so there will be no connection interruption network when the bank provides services to customers.

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Icon logo vector., 2023. Logo PT Bank Syariah Indonesia, Tbk <https://iconlogovector.com/logo/bsi-bank-syariah-indonesia-logo>. Online June 16, 2024.

PT Bank Syariah Indonesia., 2022 vision mission <https://ir.bankbsi.co.id/visionmission.html>. Online June 16, 2024.

APPENDICES

Appendix 1: Apprenticeship Acceptance Letter

19 Februari 2024
No. 02/105-3/227
Lampiran : ----

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

BSI BANK SYARIAH
INDONESIA

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

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

Perihal : **PERSETUJUAN MAGANG**

Ref : Surat dari Politeknik Negeri Bengkalis No : 550/PL31/TU/2024 Tanggal 19 Februari 2024 perihal Permohonan Kerja Praktek (KP)

Assalaamu'alaikum Wr. Wb.

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


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


1. Jumlah mahasiswa magang 1 (satu) orang dengan data :
Nurhanisyak / 5404201266/ D-IV/ Administrasi Bisnis Internasional;
2. Jangka waktu magang selama 4 (Empat) bulan t.m.t 26 Februari s.d 30 Juni 2024
3. Dapat mematuhi peraturan yang berlaku pada PT Bank Syariah Indonesia KCP Bengkalis
4. Dapat menjaga kerahasiaan data-data nasabah dan mematuhi kode etik perbankan

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

Wassalaamu'alaikum Wr. Wb.

PT. BANK SYARIAH INDONESIA
KCP BENGKALIS


Ilham Khalid
Branch Manager


Muhammad Irfan
BOSM

Appendix 2: Company Appraisal Sheet

PENILAIAN DARI PERUSAHAAN
KERJA PRAKTEK PT. BANK
SYARIAH INDONESIA

Nama : Nurhanisyak
NIM : 5404201266
Program Studi : Administrasi Bisnis Internasional

Politeknik Negeri Bengkalis

No.	Aspek Penilaian	Bobot	Nilai
1.	Disiplin	20%	18
2.	Tanggung- jawab	25%	23
3.	Penyesuaian diri	10%	9
4.	Hasil Kerja	30%	28
5.	Perilaku secara umum	15%	15
Total Jumlah (1+2+3+4+5)		100%	93

Keterangan :
Nilai : **Kriteria**
81 – 100 : Istimewa
71 – 80 : Baik sekali
66 – 70 : Baik
61 – 65 : Cukup Baik
56 – 60 : Cukup

Catatan :


Bengkalis, 28 Juni 2024
Muhammad Irfan
Bosm Bank Syariah Indonesia

Appendix 3: Certificate of having done an internship



Appendix 4: List of Attendance

BUKTI DAFTAR HADIR (KP) KERJA PRAKTEK

(BSI) BANK SYARIAH INDONESIA

KCP DURI HANGTUAH 1 BENGKALIS

Nama : Nurhanisyak

NIM : 5404201266

Hari/Tanggal	Jam Masuk	Jam Pulang	Paraf Mahasiswa	Paraf Pengawas	Ket
Senin, 26 Februari 2024	07.20	17.00		✓	- counting and sorting money
Selasa, 27 Februari 2024	07.20	17.00		✓	- counting and sorting money - complete KIR
Rabu, 28 Februari 2024	07.20	17.00		✓	- counting and sorting money
Kamis, 29 Februari 2024	07.20	17.00		✓	- counting and sorting money
Jumat, 1 Maret 2024	07.20	17.00		✓	- Ta'ah - complete doc
Sabtu, 2 Maret 2024					
Minggu, 3 Maret 2024					
Senin, 4 Maret 2024	07.20	17.00		✓	- guarding the BSI stand at MPP
Selasa, 5 Maret 2024	07.20	17.00		✓	- complete customer financing
Rabu, 6 Maret 2024	07.20	17.00		✓	- counting and sorting money
Kamis, 7 Maret 2024	07.20	17.00		✓	- complete customer financing
Jumat, 8 Maret 2024	07.20	17.00		✓	- ta'ah - counting and sorting money
Sabtu, 9 Maret 2024					
Minggu, 10 Maret 2024					
Senin, 11 Maret 2024	07.20	17.00		✓	- Archive doc - complete doc

Selasa, 12 Maret 2024	07.00	16.00	Handwritten signature	✓	- counting and sorting money for ATM - complete document
Rabu, 13 Maret 2024	07.00	16.00	Handwritten signature	✓	- counting and sorting money - Archive doc.
Kamis, 14 Maret 2024	07.00	16.00	Handwritten signature	✓	- guarding the BSI stand at mpp
Jumat, 15 Maret 2024	07.00	16.00	Handwritten signature	✓	- taujih - complete custom financing
Sabtu, 16 Maret 2024					
Minggu, 17 Maret 2024					
Senin, 18 Maret 2024	07.00	16.00	Handwritten signature	✓	- counting and sorting money - fill guarantee by
Selasa, 19 Maret 2024	07.00	16.00	Handwritten signature	✓	- complete gold insurance form
Rabu, 20 Maret 2024	07.00	16.00	Handwritten signature	✓	- counting and sorting money
Kamis, 21 Maret 2024	07.00	16.00	Handwritten signature	✓	- Archive document - counting money
Jumat, 22 Maret 2024	07.00	16.00	Handwritten signature	✓	- taujih - complete doc financing
Sabtu, 23 Maret 2024					
Minggu, 24 Maret 2024					
Senin, 25 Maret 2024	07.00	16.00	Handwritten signature	✓	- Archive document - open booth
Selasa, 26 Maret 2024	07.00	16.00	Handwritten signature	✓	- counting money - complete gold insurance form
Rabu, 27 Maret 2024	07.00	16.00	Handwritten signature	✓	- guarding the BSI stand at mpp
Kamis, 28 Maret 2024	07.00	16.00	Handwritten signature	✓	- counting money - complete document
Jumat, 29 Maret 2024					Wafat Isa Al- Masih
Sabtu, 30 Maret 2024					
Minggu, 31 Maret 2024					
Senin, 1 April 2024	07.00	16.00	Handwritten signature	✓	- help open account - sorting money
Selasa, 2 April 2024	07.00	16.00	Handwritten signature	✓	- counting money - complete doc

Rabu, 3 April 2024	07.00	16.00	16.00 16.00	✓	- sorting money - Archive document
Kamis, 4 April 2024	07.00	16.00	16.00 16.00	✓	- counting and sorting money
Jumat, 5 April 2024	07.00	16.00	16.00 16.00	✓	- kaulah - counting money
Sabtu, 6 April 2024					
Minggu, 7 April 2024					
Senin, 8 April 2024					Cuti Bersama Idul Fitri
Selasa, 9 April 2024					Cuti Bersama Idul Fitri
Rabu, 10 April 2024					Cuti Bersama Idul Fitri
Kamis, 11 April 2024					Cuti Bersama Idul Fitri
Jumat, 12 April 2024					Cuti Bersama Idul Fitri
Sabtu, 13 April 2024					Cuti Bersama Idul Fitri
Minggu, 14 April 2024					Cuti Bersama Idul Fitri
Senin, 15 April 2024					Cuti Bersama Idul Fitri
Selasa, 16 April 2024	07.20	17.00	17.00 17.00	✓	- counting and sorting money for ATM - complete data
Rabu, 17 April 2024	07.20	17.00	17.00 17.00	✓	- complete data customer financing
Kamis, 18 April 2024	07.20	17.00	17.00 17.00	✓	- fill out gold installment data
Jumat, 19 April 2024	07.20	17.00	17.00 17.00	✓	- clean up mikro and customer file
Sabtu, 20 April 2024					
Minggu, 21 April 2024					
Senin, 22 April 2024	-	-	-	-	Sakit
Selasa, 23 April 2024	07.20	17.00	17.00 17.00	✓	- counting money - clean up document
Rabu, 24 April 2024	07.20	17.00	17.00 17.00	✓	- complete financing data customers

Kamis, 25 April 2024	07.20	17.00	Atika Sa	✓	- counting money - clean up
Jumat, 26 April 2024	07.20	17.00	Atika Sa	✓	- counting and Sorting money ATM
Sabtu, 27 April 2024					
Minggu, 28 April 2024					
Senin, 29 April 2024	07.20	17.00	Atika Sa	✓	- counting money - complete doc
Selasa, 30 April 2024	07.20	17.00	Atika Sa	✓	- complete data financing KUP
Rabu, 1 Mei 2024					Hari Buruh Internasional
Kamis, 2 Mei 2024	07.20	17.00	Atika Sa	✓	- counting money - complete data
Jumat, 3 Mei 2024	07.20	17.00	Atika Sa	✓	- clean up mikro financing file
Sabtu, 4 Mei 2024					
Minggu, 5 Mei 2024					
Senin, 6 Mei 2024	07.20	17.00	Atika Sa	✓	- Archive document - help open account
Selasa, 7 Mei 2024	07.20	17.00	Atika Sa	✓	- fill out 90% instal ment data
Rabu, 8 Mei 2024	07.20	17.00	Atika Sa	✓	- counting money for ATM
Kamis, 9 Mei 2024					Kenaikan Isa Al-Masih
Jumat, 10 Mei 2024					Cuti Bersama Kenaikan Isa Al-Masih
Sabtu, 11 Mei 2024					
Minggu, 12 Mei 2024					
Senin, 13 Mei 2024	07.20	17.00	Atika Sa	✓	- counting and Sorting money
Selasa, 14 Mei 2024	07.20	17.00	Atika Sa	✓	- counting and Sorting money
Rabu, 15 Mei 2024	07.20	17.00	Atika Sa	✓	- counting and Sorting money

Kamis, 16 Mei 2024	07.20	17.00	Adi S	✓	- counting money - clean up micro customer files
Jumat, 17 Mei 2024	07.20	17.00	Adi S	✓	- taujin - counting and sorting money
Sabtu, 18 Mei 2024					
Minggu, 19 Mei 2024					
Senin, 20 Mei 2024	07.20	17.00	Adi S	✓	- counting and sorting money - open account
Selasa, 21 Mei 2024	07.20	17.00	Adi S	✓	- counting and sorting money
Rabu, 22 Mei 2024	07.20	17.00	Adi S	✓	- complete financing data
Kamis, 23 Mei 2024					Hari Waisak
Jumat, 24 Mei 2024					Cuti Bersama Waisak
Sabtu, 25 Mei 2024					
Minggu, 26 Mei 2024					
Senin, 27 Mei 2024	-	-	-	-	Izin
Selasa, 28 Mei 2024	07.20	17.00	Adi S	✓	- Prepare customer open account
Rabu, 29 Mei 2024	07.20	17.00	Adi S	✓	- counting and sorting money ATM
Kamis, 30 Mei 2024	07.20	17.00	Adi S	✓	- counting and sorting money
Jumat, 31 Mei 2024	07.20	17.00	Adi S	✓	- counting and sorting money
Sabtu, 1 Juni 2024					
Minggu, 2 Juni 2024					
Senin, 3 Juni 2024	07.20	17.00	Adi S	✓	- complete document financing data
Selasa, 4 Juni 2024	07.20	17.00	Adi S	✓	- counting and sorting money
Rabu, 5 Juni 2024	07.20	17.00	Adi S	✓	- Prepare customer open account

Kamis, 6 Juni 2024	07.20	17.00	Adha Sa	✓	- counting and sorting money for ATM
Jumat, 7 Juni 2024	07.20	17.00	Adha Sa	✓	- counting and sorting money
Sabtu, 8 Juni 2024					
Minggu, 9 Juni 2024					
Senin, 10 Juni 2024	07.20	17.00	Adha Sa	✓	- help customer open account - recap savings
Selasa, 11 Juni 2024	07.20	17.00	Adha Sa	✓	- help customer open account
Rabu, 12 Juni 2024	07.20	17.00	Adha Sa	✓	- help customer open account
Kamis, 13 Juni 2024	07.20	17.00	Adha Sa	✓	- complete customer data open account
Jumat, 14 Juni 2024	07.20	17.00	Adha Sa	✓	- help customer open account
Sabtu, 15 Juni 2024					
Minggu, 16 Juni 2024					
Senin, 17 Juni 2024					Idul Adha
Selasa, 18 Juni 2024					Cuti Bersama Idul Adha
Rabu, 19 Juni 2024	-	-	-	-	Sakit
Kamis, 20 Juni 2024	07.20	17.00	Adha Sa	✓	- help customer open account
Jumat, 21 Juni 2024	07.20	17.00	Adha Sa	✓	- help customer open account
Sabtu, 22 Juni 2024					
Minggu, 23 Juni 2024					
Senin, 24 Juni 2024	07.20	17.00	Adha Sa	✓	- help customer open account
Selasa, 25 Juni 2024	07.20	17.00	Adha Sa	✓	- help open account - archive document
Rabu, 26 Juni 2024	07.20	17.00	Adha Sa	✓	- Replace ATM Card
Kamis, 27 Juni 2024	07.20	17.00	Adha Sa	✓	- open account - Archive document

Jumat, 28 Juni 2024	07.20	17.00	<i>Ahmad Sa</i>	<input checked="" type="checkbox"/>	-help customer open account -complete data
Sabtu, 29 Juni 2024					
Minggu, 30 Juni 2024					

Hijau : Libur/Tidak Masuk

Merah : Tanggal Merah

Bengkalis, 28 Juni 2024

Mengetahui,



Muhammad Irfan

Pengawas Kerja Praktek

**Appendix 5: Photo with Employees PT Bank Syariah Indonesia Branch
Office Bengkalis**



**Appendix 6: Morning briefing with all employees Bank Syariah Indonesia
Branch Office Bengkulu**



Appendix 7: Taujih and yasin together

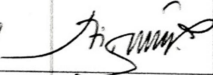
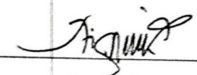


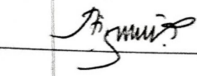


Appendix 8: Apprentice Farewel



REVISION SHEET
STUDENT PRACTICE GUIDANCE
INTERNATIONAL BUSINESS ADMINISTRATION D-IV STUDY
PROGRAM STATE POLYTECHNIC BENGKALIS

Name : Nurhanisyak
 Student Number : 5404201266
 Apprenticeship Place : PT. Bank Syari'ah Branch Office Duri Hangtuah 1
 Advisor : Adrian Imanda Pratama, S.Sos., M.B.A

NO	DAY/DATE	REVISION	SIGNATURE
1.	26/7/24	Revisi latar belakang	
2.	29/7/24	Tata letak tabel	
3.	30/7/24	Revisi bab III	
4.	31/8/24	Revisi bab IV	
5.	1/8/24	Acu jiled.	
6.			

Bengkalis, June .2024
 Advisor



Adrian Imanda Pratama, S.Sos., M.B.A
 NIP. 98911172019031012