

APPRENTICESHIP REPORT
PT BANK RIAU KEPRI CABANG PANAM SUB BRANCH

Mega Juliana
5404171078



APPLIED DEGREE INTERNATIONAL BUSINESS
ADMINISTRATION
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF BENGKALIS
2021

APPRENTICESHIP REPORT
PT BANK RIAU KEPRI CABANG PEMBANTU PANAM

Written as one of the conditions for completing Apprenticeship

Mega Juliana
5404171078

Pekanbaru, June 30th, 2021

Leader of PT. Bank Riau Kepri
Cabang Pembantu Panam

Advisor


Mesrianto, SE
NIK. 010650


Adrian Irnanda Pratama, S.Sos., M.BA
NIP. 198911172019031012

Approved by,
Head of International Administration
Study Program
State Polytechnic of Bengkalis



Hutomo Atman Maulana, S.Pd., M.Si
NIP. 198908312018031001

PREFACE

Praise for the blessings and grace of Almighty God, who has provided health and opportunities to the author so that she can complete Apprenticeship activities and have complete practical work reports that the authors do at PT. Bank Riau Kepri Cabang Pembantu Panam on time, start from February 15, 2021 until June 30, 2021.

The authors also express their gratitude to all employees of PT. Bank Riau Kepri Cabang Pembantu Panam who are good, friendly and accept writer join and have the opportunity to become one of the family members of PT. Bank Riau Kepri Cabang Pembantu Panam. This Report was made to fulfill the requirement of the campus as one of the programs for the final semester students majoring in Commerce Administration, the D-IV study program in International Business Administration, which is used as an application of learning gained during lectures in their respective fields.

In compiling this Apprenticeship report, the author realizes that without the guidance and direction from various parties the Apprenticeship report cannot be completed in a timely manner, so the authors wish to thank all those who have been involved and assisted the author. Therefore, with humility the writer would like to thank:

1. Mr. Johnny Custer, MT as the Director of State Polytechnic of Bengkalis.
2. Mr. Armada, as Deputy Director I of State Polytechnic of Bengkalis.
3. Ms. Yunelly Asra, SE, MM as the Head of the Department of Business Administration.
4. Alm. Mr. M. Hamidi, SE., MM as the Ex - Head of the International Business Administration Study Program.
5. Mr. Hutomo Atman Maulana M.Si as the Head of International Business Administration Study Program at the same time as the coordinator of practical work, who has given the writer choice of Apprenticeships, and is always caring and encouraging his students.

6. Mr. Adrian Irnanda Pratama, S.Sos., M.B.A, as the supervisor of the practical work report, who has provided a lot of guidance and information, assistance and guidance.
7. All lecturers and employees of State Polytechnic of Bengkalis who have collaborated in the lecture process until the preparation of this Apprenticeship.
8. Mr. Mesrianto, SE, as the Leader of PT. Bank Riau Kepri Cabang Pembantu Panam.
9. Mrs. Camelia Hasan, SH, as the Head of the Operations and Customer Service section who always gives advices, direction and attention to the author.
10. Mrs. Junaida Hasmini as the Ex – Head of the Operations and Customer Service section.
11. Mr. Ardi Novie Hardani, Mrs. Wulandari, Mrs. Afni Vira Seswita, Mrs. Resty Nelly as the Customer Service who always gives advices, direction and attention to the author during the Apprenticeship.
12. Mrs. Nori Utami and Mrs. Lukita Purnama Sari as the Teller who always gives advices, direction and attention to the author during the internship.
13. Mrs. Rahayu Rezeki and Mrs. Diana Permata Sari as the author’s writers who are always patient in giving teachings during the Apprenticeship.
14. To Zizia Mariska from the Universitas Riau, as a good partner during our Apprenticeship in the customer service work system.
15. All employees of PT. Bank Riau Kepri Cabang Pembantu Panam are kind, caring and understanding to the author during the Apprenticeship.
16. Especially for my father Mat Alexandro and my mother Maria Yosefin Yani beloved who have provided a lot of support for prayer, time, energy and material to help and provide convenience during the lecture process and hopefully all of them will get a reward that is appropriate with Almighty God.

16. To all my friends, especially for Hendri Kurniawan, Julia Ningsih, Nurul Imamatin Najihah, Rahmatika who always give encouragement in completing this Apprenticeship report.
17. Friends in arms of State Polytechnic of Bengkalis, especially the International Business Administration Study Program, thank you for your support and cooperation when completing this Apprenticeship report.

The author realizes that in the preparation of this Apprenticeship report, it is still far from perfect, both in terms of preparation, language, and writing. Therefore, the authors really expect constructive criticism and suggestions to become a reference for writers in the future. Hopefully this thesis report is useful for the writer and the reader.

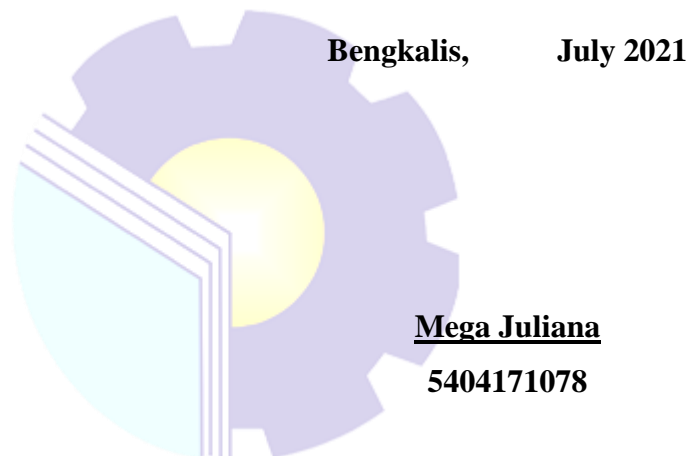


TABLE OF CONTENT

COVER	i
PREFACE	iii
TABLE OF CONTENT	vi
LIST OF FIGURES	viii
LIST OF TABLES	x
LIST OF APPENDICES	xi
CHAPTER I	1
INTRODUCTION	1
1.1 Background of the Apprenticeship.....	1
1.2 Purpose of the Appreticeship	2
1.3 Significances of the Apprenticeship.....	3
CHAPTER II	4
GENERAL DESRIPTON OF THE COMPANY	4
2.1 Company Profile	4
2.2 Vision and Mission.....	8
2.3 Kind of Business	8
2.4 Organization Structure	10
2.5 The Business Process	13
2.6 The Working Process	15
2.7 Products of PT Bank Riau Kepri.....	15
2.8 Document Used for Activity	19
CHAPTER III	23
SCOPE OF THE APPRENTICENSHIP	23
3.1 Job Description.....	23
3.2 System and Procedure	25
3.2.1 System	25
3.2.2 Procedure.....	25

3.3	Place of Apprenticeship	46
3.4	Kind and Description of the Activity	49
3.5	Obstacle and Solution.....	72
3.5.1	Obstacle	72
3.5.2	Solution	73
CHAPTER IV.....		74
CONCLUSION AND SUGGESTION		74
4.1	Conclusion.....	74
4.2	Suggestion	75
APPENDICES		77
WRITER BIOGRAPHY		120



LIST OF FIGURES

Figure 2.1 Menara Dang Merdu Bank Riau Kepri.....	4
Figure 2.2 PT Bank Riau Kepri Cabang Pembantu Panam	4
Figure 2.3 Logo of Bank Riau Kepri	6
Figure 2.4 Organization Structure of PT Bank Riau Kepri Capem Panam	13
Figure 2.5 Business Plan of PT Bank Riau Kepri.....	14
Figure 2.6 Application Letter for Instan ATM Card of Bank Riau Kepri	19
Figure 2.7 & 2.8 Order to Pay Cash In & Cash Out ATM EMV.....	20
Figure 2.8 & 2.9 Minutes of ATM Cash Filling & Minutes of Reconciliation Results	20
Figure 2.10 & 2.11 Cash In/Cash Out ATM Minutes & ATM Cash Auditor Report.....	21
Figure 2.12 Manually inputted Customer e-KTP Data Report	21
Figure 2.13 STNC ATM Card Usage Report	22
Figure 2.14 Bank's Reference.....	22
Figure 2.15 Procedure of Register Voucher.....	26
Figure 2.16 Customer Service Voucher Register Book.....	26
Figure 2.17 Procedure of Archieve Voucher	27
Figure 2.18 Customer Service Voucher Archieve Bundle.....	27
Figure 2.19 The Author is making Report of Filling ATM EMV	28
Figure 2.20 EMV ATM Cash In Payment Order.....	28
Figure 2.21 EMV ATM Cash Out Payment Order	29
Figure 2.22 Minutes of EMV ATM Cash Filling	29
Figure 2.23 Minutes of EMV ATM Reconciliation Results	30
Figure 2.24 Cash In/Cash Out EMV ATM Reports.....	30
Figure 2.25 EMV ATM Cash Auditor Report	31
Figure 2.26 EMV ATM Receipt	31
Figure 2.27 The Author is making ATM Card Usage Report	32
Figure 2.28 ATM Card Usage Report.....	33

Figure 2.29 Bank Vision	33
Figure 2.30 Letter of Application for making Bank References.....	34
Figure 2.31 Bank References	35
Figure 2.32 Page 1 of Individual Account Opening Form.....	36
Figure 2.33 Page 2 of Individual Account Opening Form.....	36
Figure 2.34 Application Form for Making/Changing Conventional ATM Cards	37
Figure 2.35 Application Form for Making/Chane of Sharia ATM Card	37
Figure 2.36 Mobile Banking Registration Form	38
Figure 2.37 Mobile Banking Complaint Form.....	38
Figure 2.38 SMS Banking Registration Form	39
Figure 2.39 SMS Banking Complaint Form	39
Figure 2.40 Book Change Application Form.....	40
Figure 2.41 Account Closure Application Form.....	40
Figure 2.42 Customer Request Form	41
Figure 2.43 Customer Complaint Form	41
Figure 2.44 Sharia Complaint Form.....	42
Figure 2.45 The Author is stamping the validation of the BRK Passbook	42
Figure 2.46 Writing the account number on the map.....	43
Figure 2.47 Isolate each edge of the map.....	43

LIST OF TABLES

Table 3.1 Customer Service Standards	44
Table 3.2 Standar Operating Procedures for Bank Riau Kepri Office	47
Table 3.3 Description of Daily Pratical Work Activities for Five Mounths.....	49
Table 3.4 Daily Activities of February 15, 2021 to February 19, 2021	52
Table 3.5 Daily Activities of February 22, 2021 to February 26, 2021	53
Table 3.6 Daily Activities of March 1, 2021 to March 5, 2021	54
Table 3.7 Daily Activities of March 8, 2021 to March 12, 2021	55
Table 3.8 Daily Activities of March 15, 2021 to March 19, 2021	56
Table 3.9 Daily Activities of March 22, 2021 to March 26, 2021	58
Table 3.10 Daily Activities of March 29, 2021 to April 1, 2021	59
Table 3.11 Daily Activities of April 5, 2021 to April 9, 2021	60
Table 3.12 Daily Activities of April 12, 2021 to April 16, 2021	61
Table 3.13 Daily Activities of April 19, 2021 to April 23, 2021	62
Table 3.14 Daily Activities of April 26, 2021 to April 30, 2021	63
Table 3.15 Daily Activities of May 3, 2021 to May 4, 2021	65
Table 3.16 Daily Activities of May 10, 2021 to May 14, 2021	65
Table 3.17 Daily Activities of May 17, 2021 to May 21, 2021	65
Table 3.18 Daily Activities of May 24, 2021 to May 28, 2021	66
Table 3.19 Daily Activities of May 31, 2021 to June 4, 2021	67
Table 3.20 Daily Activities of June 7, 2021 to June 11, 2021	68
Table 3.21 Daily Activities of June 14, 2021 to June 18, 2021	69
Table 3.22 Daily Activities of June 21, 2021 to June 25, 2021	70
Table 3.23 Daily Activities of June 28, 2021 to June 30, 2021	71

LIST OF APPENDICES

Appendix 1 : Letter of Acceptance for Apprentichenship	77
Appendix 2 : References Letter.....	78
Appendix 3 : Revision Sheet.....	79
Appendix 4 : Certificate of Apprentichenship	80
Appendix 5 : Daily Activities of The Job Training	81
Appendix 8 : Bank Vision.....	115
Appendix 9 : Bank Riau Kepri Product Brochure	116
Appendix 10 : Bank Riau Kepri Savings Book	118

