

# **APPRENTICESHIP REPORT**

**PT. BANK RAKYAT INDONESIA (Persero), TBK  
RUPAT UNIT OFFICE**

**Rifka Zahera  
5404181179**



**INTERNATIONAL BUSINESS ADMINISTRATION  
STUDY PROGRAM  
BUSINESS ADMINISTRATION DEPARTMENT  
STATE POLYTECHNIC OF BENGKALIS  
BENGKALIS-RIAU  
2022**

## JOB TRAINING REPORT

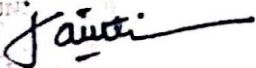
### PT. BANK RAKYAT INDONESIA (Persero), TBK UNIT RUPAT

Written as one of the conditions for completing Job Training

**RIFKA ZAHERA**  
5404181179

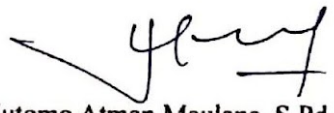
Bengkalis, 30 Juni 2022

The head of  
PT. Bank Rakyat Indonesia  
Unit Rupal




**Jones Adi Suratman S.Kom**  
NIP.0G82589218

Advisor



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

Approved by,  
The head of International Business Administration  
Study Program  
State Polytechnic of Bengkalis



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

## ACKNOWLEDGMENT



Assalamu'alaikum wr. Wb. Peace be upon you, and Allah mercy and blessings Praise and gratitude for the blessings and gifts of God Almighty who has given health and opportunity to the author so that he can complete practical work activities and has completed the practical work report that the author did at PT Bank Rakyat Indonesia Rupal Dumai Branch on time, from March 01, 2022 to 30 June 2022.

The author would also like to thank all the employees of PT Bank Rakyat Indonesia Dumai Branch who were very kind, friendly and accepted the author to join and were given the opportunity to become a member of the Unit Rupal family of PT Bank Rakyat Indonesia.

In preparing this Job Training report, the author realizes that without guidance from various parties this practical work report cannot be completed within a certain time, therefore the author would like to thank all those who have been involved and helped the author. Related parties include:

1. Mr. Johnny Custer., MT as the Director of State Polytechnic of Bengkalis.
2. Mr. Armada., MT, as Deputy Director I of State Polytechnic of Bengkalis.
3. Mrs. Supriati., M.Si as the Head of the Department of Business Administration.
4. Mr. Hutomo Atman Maulana M.Si as the Former Head of International Business Administration Study Program and also as the advisor of this job training report.
5. Mrs. Wan Junita Raflah., M.Ec.Dev as the Head of International Business Administration Study Program.
6. Mr. Jones Adi Suratman as the head of PT. Bank Rakyat Indonesia (Persero) Tbk, Unit Rupal Office..

7. Mrs. Raidaini as the head of customer service division and also as the supervisor of this job training report.
8. All employees of PT.Bank Rakyat Indonesia (Persero) Tbk, unit Rupert already gave the writer guidance and a lot of experience while did the job training.
9. Especially for my father Tarmizi and my mother Azlina 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 Allah SWT.
10. 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 thesis assignment.
11. All parties who cannot be mentioned one by one because they have given a lot of support and prayers to the author in completing the practical work report.

The author realizes that in the preparation of this job training 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 job training report is useful for the writer and the reader.

Wassalamu'alaikum Wr. Wb

Bengkalis, 30 June 2022

*Rifka*

**Rifka Zahera**  
NIM. 5404181179

## TABLE OF CONTENTS

|   |            |
|---|------------|
| <b>PREFACE</b> .....  | <b>ii</b>  |
| <b>TABLE OF CONTENTS.</b> .....   | <b>iv</b>  |
| <b>LIST OF FIGURES.</b> .....   | <b>vii</b> |
| <b>LIST OF TABLES.</b> .....  | <b>x</b>   |
| <b>LIST OF APPENDICES.</b> .....  | <b>ix</b>  |
| <br>  |            |
| <b>CHAPTER I INTRODUCTION</b> .....   | <b>1</b>   |
| 1.1 Background of the Apprenticeship .....  | 1          |
| 1.2 Purpose of the Apprenticeship. ....   | 3          |
| 1.3 Significances of the Apprenticeship .....   | 3          |
| <br>  |            |
| <b>CHAPTER II GENERAL DESCRIPTION OF THE COMPANY.</b> .....                                     | <b>5</b>   |
| 2.1 Company History .....   | 5          |
| 2.1.1 Bank Rakyat Indonesia Islands Logo .....  | 8          |
| 2.2 Vision and Mission. ....  | 10         |
| 2.3 Organizational Structure .....  | 10         |
| 2.4 Company Scope. ....   | 15         |
| 2.4.1 Product. ....   | 15         |
| 2.4.2 Place .....   | 20         |
| 2.4.3 Price. ....   | 20         |
| 2.4.4 Promotion. ....   | 21         |
| 2.4.5 People .....  | 21         |
| 2.4.6 Physical Evidence .....   | 21         |
| 2.4.7 Process. ....   | 22         |
| 2.5 Procedure for Opening Savings, Current Accounts, Deposits .....                             | 25         |
| 2.6 Deposit, Withdrawal and Closing Procedures for Savings, Current Accounts,<br>Deposits. .... | 29         |
| 2.7 Document Used for Activity .....  | 33         |
| <br>  |            |
| <b>CHAPTER III SCOPE OF THE APPRENTICESHIP</b> .....  | <b>51</b>  |
| 3.1 Job Description .....   | 51         |

|  |           |
|--|-----------|
| 3.2 Place of Apprenticeship .....                | 52        |
| 3.2.1 Work Practice Agenda .....                 | 53        |
| 3.3 Systems and Procedures .....                 | 66        |
| 3.4 Obstacles encountered .....                  | 76        |
| 3.6 Solution .....                               | 76        |
| <b>CHAPTER IV CONCLUSION AND SUGGESTION.....</b> | <b>78</b> |
| 4.1. Conclusion .....                            | 78        |
| 4.2 Suggestion .....                             | 79        |
| <b>REFERENCE.....</b>                            | <b>81</b> |
| <b>APPENDICES.....</b>                           | <b>82</b> |



## LIST OF FIGURES

|  |    |
|--|----|
| Figure 2.1 One of the branch offices of Bank Rakyat Indonesia(1947) . . . . .  | 6  |
| Figure 2.2 offices of Bank Rakyat Indonesia Unit Rupert . . . . .              | 8  |
| Figure 2.3 Logo BRI . . . . .  | 11 |
| Figure 2.4 Organizational Structure of PT. Bank Rakyat Indonesia . . . . .     | 14 |
| Figure 2.5 Procedure for Opening Savings. . . . .                              | 25 |
| Figure 2.6 Procedure for Opening Current Accounts . . . . .                    | 26 |
| Figure 2.7 Procedure for Opening Deposits . . . . .                            | 28 |
| Figure 2.8 Savings deposit procedure . . . . .                                 | 29 |
| Figure 2.9 Savings withdrawal procedure . . . . .                              | 30 |
| Figure 2.10 Savings closing procedure . . . . .                                | 31 |
| Figure 2.11 Withdrawal and closing of deposits . . . . .                       | 31 |
| Figure 2.12 Current account closing procedure. . . . .                         | 32 |
| Figure 2.13 Individual Account Opening Form . . . . .                          | 33 |
| Figure 2.14 Application for Deletion of Individual Account Facilities. . . . . | 34 |
| Figure 2.15 Stored AR Brimen Bundle Labeling . . . . .                         | 35 |
| Figure 2.16 Labeling Brimen AR Saves. . . . .                                  | 35 |
| Figure 2.17 Brimen Transaction Teller . . . . .                                | 36 |
| Figure 2.18 Labeling Brimen Transaction Teller . . . . .                       | 36 |
| Figure 2.19 Brimen AR Loan Bundle . . . . .                                    | 37 |
| Figure 2.20 Address labeling Brimen AR Loans . . . . .                         | 37 |
| Figure 2.21 Sorting, Money Charging . . . . .                                  | 38 |
| Figure 2.22 Stamping the Savings Book. . . . .                                 | 38 |
| Figure 2.23 Savings Book Register. . . . .                                     | 39 |
| Figure 2.24 Register Kartu ATM . . . . .                                       | 40 |
| Figure 2.25 Register for Savings Books and ATM Cards. . . . .                  | 41 |

|   |    |
|---|----|
| Figure 2.26 Brimen AR Loan Register. ....                             | 42 |
| Figure 2.27 Register S.K.P.P. ....                                    | 43 |
| Figure 2.28 Warning letter. ....                                      | 44 |
| Figure 2.29 Customer Visit Form. ....                                 | 45 |
| Figure 2.30 Blacklist Book Entry Report ....                          | 46 |
| Figure 2.31 Maintenance Cif. ....                                     | 47 |
| Figure 2.32 Slik. ....  | 48 |
| Figure 2.33 Register ....   | 49 |
| Figure 2.34 Brimen Input ....   | 49 |
| Figure 2.35 Loan Customer Disbursement ....                           | 50 |
| Figure 2.36 BRI Simpedes Savings Prize ....                           | 50 |
| Figure 3.1 System and Procedure insurance for AMKKM ....              | 66 |
| Figure 3.3 System and Procedure stamp ....                            | 67 |
| Figure 3.4 System and Procedure stamp ....                            | 68 |
| Figure 3.5 System and Procedure compiling Brimen AR and FR. ....      | 69 |
| Figure 3.6 compiling Brimen AR and FR customers ....                  | 69 |
| Figure 3.7 System and Procedure balance check ....                    | 70 |
| Figure 3.8 System and Procedure Kur Disbursement ....                 | 70 |
| Figure 3.9 System and Procedure Maintenance CIF ....                  | 71 |
| Figure 3.10 System and Procedure Maintenance CIF ....                 | 72 |
| Figure 3.11 System and Procedure Upload Brimen to the Brimen 2.o .... | 72 |
| Figure 3.12 System and Procedure Upload Brimen to the Brimen 2.o .... | 73 |
| Figure 3.13 System and Procedure Inputting AGF ....                   | 74 |
| Figure 3.14 System and Procedure Inputting AGF ....                   | 74 |
| Figure 3.15 System and Procedure make Warning Letter ....             | 75 |
| Figure 3.16 System and Procedure accountability report to DHN ....    | 75 |



## LIST OF TABLES

|  |    |
|--|----|
| Table 3.1 Schedule of Field Work Practices . . . . .                         | 52 |
| Table 3.2 Daily Activities of march 01th, 2022 to march 04th, 2022 . . . . . | 53 |
| Table 3.3 Daily Activities of march 07th, 2022 to march 11th, 2022 . . . . . | 54 |
| Table 3.4 Daily Activities of march 14th, 2022 to march 18th, 2022 . . . . . | 54 |
| Table 3.5 Daily Activities of march 21th, 2022 to march 25th, 2022 . . . . . | 55 |
| Table 3.6 Daily Activities of march 28th, 2022 to April 1th, 2022 . . . . .  | 56 |
| Table 3.7 Daily Activities of April 4th, 2022 to April 08th, 2022 . . . . .  | 57 |
| Table 3.8 Daily Activities of April 11th, 2022 to April 14th, 2022. . . . .  | 58 |
| Table 3.9 Daily Activities of April 18th, 2022 to April 22th, 2022. . . . .  | 58 |
| Table 3.10 Daily Activities of April 25th, 2022 to April 28th, 2022. . . . . | 59 |
| Table 3.11 Daily Activities of May 09th, 2022 to May 13th, 2022. . . . .     | 60 |
| Table 3.12 Daily Activities of May 17th, 2022 to May 20th, 2022. . . . .     | 61 |
| Table 3.13 Daily Activities of May 23th, 2022 to May 27th, 2022. . . . .     | 61 |
| Table 3.14 Daily Activities of May 30th, 2022 to June 03th, 2022. . . . .    | 62 |
| Table 3.15 Daily Activities of June 06th, 2022 to June 10th, 2022. . . . .   | 63 |
| Table 3.16 Daily Activities of June 13th, 2022 to June 17th, 2022. . . . .   | 63 |
| Table 3.17 Daily Activities of June 20th, 2022 to June 24th, 2022. . . . .   | 64 |
| Table 3.18 Daily Activities of June 27th, 2022 to June 30th, 2022. . . . .   | 65 |

## LIST OF APPENDICES

|   |     |
|---|-----|
| Appendix 1 Daily Activity .....                       | 82  |
| Appendix 2 List of attendees. ....                    | 149 |
| Appendix 3 Score list .....                           | 153 |
| Appendix 4 Work Practice Certificate. ....            | 154 |
| Appendix 5 Certificate from Dumai Branch Office ..... | 155 |
| Appendix 6 Certificate .....                          | 156 |
| Appendix 7 Documentation .....                        | 157 |

