

APPRENTICESHIP REPORT

**PT. BANK NEGARA INDONESIA (PERSERO) TBK
BENGKALIS SUB BRANCHES**

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

AN APPRENTICESHIP REPORT

PT. BANK NEGARA INDONESIA BENGKALIS SUB BRANCHES

Written as one of the conditions for completing Job Training

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Bengkalis, June 30th, 2022

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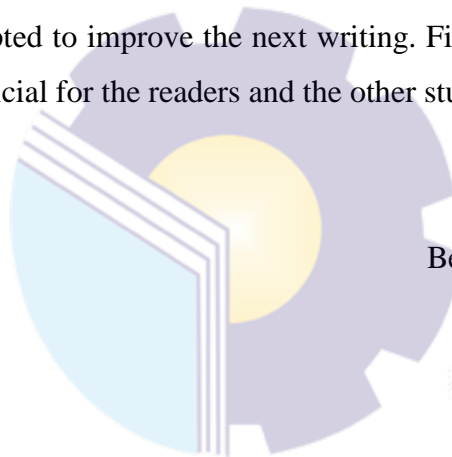
All Praises to Allah *Subhhanahuwwa ta'ala* because of His blessing and mercy the writing of this Apprenticeship report at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branches can be finished.

Apprenticeship is an activity done by students at certain organizations to implement and get knowledge and skill. During the apprenticeship activity until the writing process, there were many people involved. Therefore, the writer would like to say many thanks to:

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Bengkalis, August 10th, 2022

A handwritten signature in black ink, appearing to read 'Siti Nurhaliza'.

Siti Nurhaliza
5404181162

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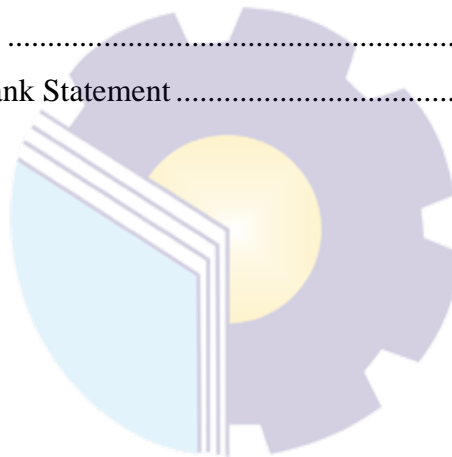
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CHAPTER I

INTRODUCTION

1.1 Background of Apprenticeship

Apprenticeship is a program to get essential skills and recognized qualifications. The program runs by combining classroom learning and job training to create a skilful and qualified person for workplace. Skills and qualifications are available for various careers and occupations with different levels of apprentices. The level of apprentices is including entry level, supervisor level, and manager level. Every level of apprentices is trained by professionals and the time needed depends on skill and ability of the apprentices. A successful apprenticeship will build a great achievement in workplace.

State Polytechnic of Bengkalis is a vocational high education institution that has eight departments including: Naval Architecture, Mechanical Engineering, Electrical Engineering, Civil Engineering, Business Administration, Information Technology, Language and Maritime. There are two compulsory graduation requirements for students at State Polytechnic of Bengkalis, they are apprenticeship and final project. The apprenticeship is done by the fourth semester of Diploma III students and the sixth semester of Diploma IV students. Apprenticeship is supposed to do in organizations that proper to the students background. Apprenticeship becomes a chance for students to escape from their daily activity as students by being employees in a real workplace. Besides, apprenticeship gives a lot of experience and knowledge for students.

In this Business Administration Study Program, specifically for International Business Administration students in semester 8 (eight) apprenticeship activities are carried out for approximately 4 (four) months, by choosing their own place and location for practical work. However, before choosing a place to do this program, the practical work Coordinator provides several options or options for practical work places to students. Then, from some of these options the practitioner is

interested in carrying out practical work in the financial sector, namely banking at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis sub Branches.

Bank Negara Indonesia or BNI is a government owned bank institution, in this case a state-owned company in Indonesia. which has a business network: 15 Regional Offices, 169 Branch Offices, 911 Sub Branches, 545 Cash Offices, 105 Payment Points, 81 Mobile Services, 16,071 ATM Machines, 1826 Outlets, and 6 Overseas Branch Offices (Singapore, Hong Kong, Tokyo, London, New York, and Seoul). PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branches located at Jl Ahmad Yani No. 12-14, Bengkalis Urban Village, Bengkalis District, Bengkalis Regency, Riau Province. The apprenticeship was done from March 1st until June 30th, 2022. PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch is chosen to increase knowledge of banking business.

1.2 Purpose of the Apprenticeship

The purpose of apprenticeship done at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branches are as follows:

1. Gain experience in a work environment.
2. Get the opportunity to practice dealing with problems within a company.
3. Knowing and understanding the application of business knowledge obtained in the relevant agencies.
4. Get to know and familiarize yourself with the world of work so that you can build a good work ethic and broaden your work horizons.

1.3 Significance of the Apprenticeship

The practical work carried out is very beneficial for several parties such as practitioner, companies and State Polytechnic of Bengkalis:

1. Significance for the practitioner
 - a. Learn to recognize real situations and conditions in the working world at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis sub branches.
 - b. Train the abilities and skills of the practitioner in accordance with the knowledge obtained during lectures at the Department of Commerce

Administration, International Business Administration Program Studies, State Polytechnic of Bengkalis.

- c. Develop the power of thought, creativity, and courage in carrying out tasks related to the administration of banking services.
 - d. Gaining knowledge and useful work experience, especially in the banking sector, as well as knowing some things that have not been mastered by the practitioner so that they can be improved before entering the world of work in the future.
2. Significance for the Companies
- a. Get positive input from the practitioner on the work given to the practitioner who encountered obstacles both by the practitioner and company employees.
 - b. Fostering mutually beneficial cooperation for PT. Bank Negara Indonesia (Persero) Tbk. and State Polytechnic of Bengkalis in terms of recruiting new employees later.
 - c. Helping the work of employees at PT. Bank Negara Indonesia (Persero) Tbk.
3. Significance for State Polytechnic of Bengkalis
- a. Building good relations and cooperation between the State Polytechnic of Bengkalis and PT. Bank Negara Indonesia (Persero) Tbk. to be used as a place for carrying out street vendors in the future and in recruiting new employees later.
 - b. Means to improve education programs in an effort to produce graduates who are in accordance with company needs.
 - c. Knowing the academic abilities and practices that have been obtained by students the Administration Department of State Polytechnic of Bengkalis when carrying out field apprenticeship, so that they can improve the quality of education in the future.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

The history of the establishment Bank BNI is closely related to the history of the struggle Indonesian people which culminated in the Proclamation of Independence the Republic Indonesia on August 17, 1945. At the session of the Council Ministers the Republic Indonesia on September 19, 1945, it was decided to establish a state-owned bank that served as a circulation bank. To prepare for its formation, the government gave a power of attorney to Mr. R.M. Margono Djojohadikoesoemo. As a first step, on October 9, 1945, the Poesat Bank Indonesia Foundation was established. Subsequently, on July 5, 1946, a central bank was established under the name Bank Negara Indonesia (BNI), with 38 employees. Then the Poesat Bank Indonesia Foundation which was the forerunner to the birth of Bank BNI was merged into it.

In the following years, various efforts were made by the Indonesian government to strengthen the position of Bank Negara Indonesia. At the Round Table Conference (RTC) in 1949, the Governments of Indonesia and the Netherlands, decided to change the function of Bank Negara Indonesia from a central bank to a commercial bank. Appointed as the central bank. Then in the development of Bank BNI to date, it has also not escaped the changes that have developed in various aspects ranging from the transition of status from being a commercial bank to becoming a public company.

1. Go International

After switching status to a commercial bank, on September 15, 1950, the government gave Bank Negara Indonesia permission to become a foreign exchange bank with the main objective of financing plantation export activities. As a foreign exchange bank, Bank Negara Indonesia can then with

conduct transactions foreign countries without having to go through De Javasche Bank as the central bank.

To expand its international network, Bank Negara Indonesia opened its first overseas branch office in Singapore on 19 November 1955 at South Bridge Road No.253. In the following years branch offices were opened in Hong Kong, Tokyo, London, New York and Grand Cayman Island

2. Bank Negara Indonesia 1946

With the issuance of Presidential Decree No. 17 of 1965 concerning the integration of state banks, Bank Negara Indonesia changed its name to Bank Negara Indonesia Unit III. Then in 1967 Law No. 14 concerning Banking Principles redefined the functions of state banks as before the integration. Furthermore, with Law no. 18 of 1968, Bank Negara Indonesia Unit III was designated as Bank Negara Indonesia 1946, with the main status being directed to national economic development by prioritizing the industrial sector.

3. Deregulation Period

The government deregulation package in June 1983 (Pakjun 1983) was the beginning of deregulation in the monetary sector and the real sector. To support this policy and healthy economic development in Indonesia, Bank BNI has restructured its organization to be more market-oriented and more selective in the placement of employees.

The period of consolidation of Bank BNI continued until the deregulation package was issued on October 27, 1988 (Pakto 1988) which made it easier to establish banks and foreign banks, thereby increasing competition. To face this challenge, Bank BNI continuously organizes itself by developing the professionalism of its human resources, improving the quality of technology and expanding its operational network through collaboration with domestic and foreign banks.

4. As a Public Company

Bank BNI became the first state-owned bank to conduct an IPO (Initial Public Offering). Bank BNI shares were listed on the Jakarta and Surabaya Stock

Exchanges on November 25, 1996. The positive response from domestic and foreign investors shows that Bank BNI has high trust. This public offering of shares aims to increase capital, efficiency and to achieve optimal operating profit through business development in line with the vision and mission of Bank BNI.

2.1.1 Bank Negara Indonesia Logo

BNI's new identity is the result of a redesign to create an identity that looks fresher, more modern, dynamic, and describes the new position and direction of the organization. The identity is a new brand expression composed of the symbol "46" and the word "BNI".



Figure 2.1 Logo of PT. Bank Negara Indonesia
Source: www.bni.co.id

Figure 2.1 is the shape of the PT Bank Negara Indonesia logo, while the description of the Bank Negara Indonesia logo is as follows:

1. BNI letters

The letter "BNI" is made in a new turquoise color, to reflect strength, authority, robustness, uniqueness and a more modern image. The letters are specially made to produce an original and unique structure.

2. Symbol 46

The symbol "46" symbolizes the year BNI was born, as well as reflects the legacy of being the first national bank in Indonesia. In this logo, the number "46" is placed diagonally through the orange square to describe the new, modern BNI.

3. Color palette

The corporate color palette has been redesigned, but retains the old corporate

colors turquoise and orange. The turquoise color used in this new logo is darker, stronger reflecting a more stable and solid image. The new orange is brighter and stronger, reflecting a more confident and fresh image. The “46” and “BNI” logos reflect a modern and dynamic look. Meanwhile, the use of new corporate colors strengthens this identity. This will help BNI differentiate in the banking market through a unique, fresh and modern identity.

2.2 Vision and Mission

Every company must have a vision and mission in order to realize its goals and as a driving force to carry out their respective programs, as well as PT. Bank Negara Indonesia. The following is the vision and mission of PT. Bank Negara Indonesia:

1. Vission

PT. Bank Negara Indonesia (Persero) Tbk has a vision, namely, to maintain its position as a leading bank in Indonesia by offering complete, integrated and quality banking products and services, both for individuals, companies and institutions at home and abroad.

2. Mission

- a. Providing excellent service and value-added solutions to all customers, and as the bank’s choice partner.
- b. Increase the value of a superior investment for investors.
- c. Creating the best conditions as a place of pride to work and achieve.
- d. Increase awareness and responsibility for the social environment.
- e. Become a reference for the implementation of compliance and good corporate governance.

2.2 1 Strategy

Indonesia’s positive economic growth has created a conducive environment for the growth of the national banking business. In an effort to strengthen market

positioning, PT. Bank Negara Indonesia's main strategy is as follows:

1. Maintain its excellence in Corporate Banking.
2. Retail Banking Development.
3. Increasing the International Banking business by increasing the use of technology and developing Human Resources through work culture.

2.2.2 Work Culture

The work culture (Corporate Culture) of Bank BNI is the foundation and work spirit of the management and all employees. The work culture of PT Bank Negara Indonesia (Persero) Tbk is based on the spirit of kinship that has been nurtured within Bank BNI since its inception until it has formed its identity. PT. Bank Negara Indonesia (Persero) Tbk. has a work culture value which can be seen in the following table.

Table 2.1 BNI Work Culture 46

No.	BNI Work Culture Values	BNI Personnel Main Behavior Values
1.	Professionalism	Improve competence and provide the best results
2.	Integrity	Honest, disciplined, consistent and responsible
3.	Customer Orientation	Providing the best service through a synergistic partnership
4.	Continuous Repair	Always making improvements (creative and innovative)

Source: www.bni.co.id

2.3 Kind of Business

PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch conducts business activities in accordance with the activities of commercial banks as stated in Law No. 10 of 1998 concerning the amendment of Banking Law no. 7 of 1992 concerning Banking, whose business activities include the collection and distribution of these funds to the public. Therefore, BNI Bank can develop and become bigger depending on the public funds that can be collected as much as possible, because the funds in the body of Bank BNI are like blood that continues to rotate, so you can imagine if the blood is reduced or exhausted it will become weak or even more fatal than Therefore, BNI Bank cannot provide credit to its customers as a source of income if the available funds are very limited.

However, Bank BNI is a government commercial bank, whose function as a development agent is more prominent in its implementation, as explained on the previous page regarding its vision and mission.

2.4 Organizational Structure

According to Wahjono, S. I. (2022) Organizational Structure is System or network against tasks, reporting systems and directly connected communication with individual work with group. Organizational structure defines the way tasks and jobs are divided, described and formally coordinated. Organizational structure can be defined as a system or network of tasks, reporting and communication systems that are linked together with work individuals with groups.

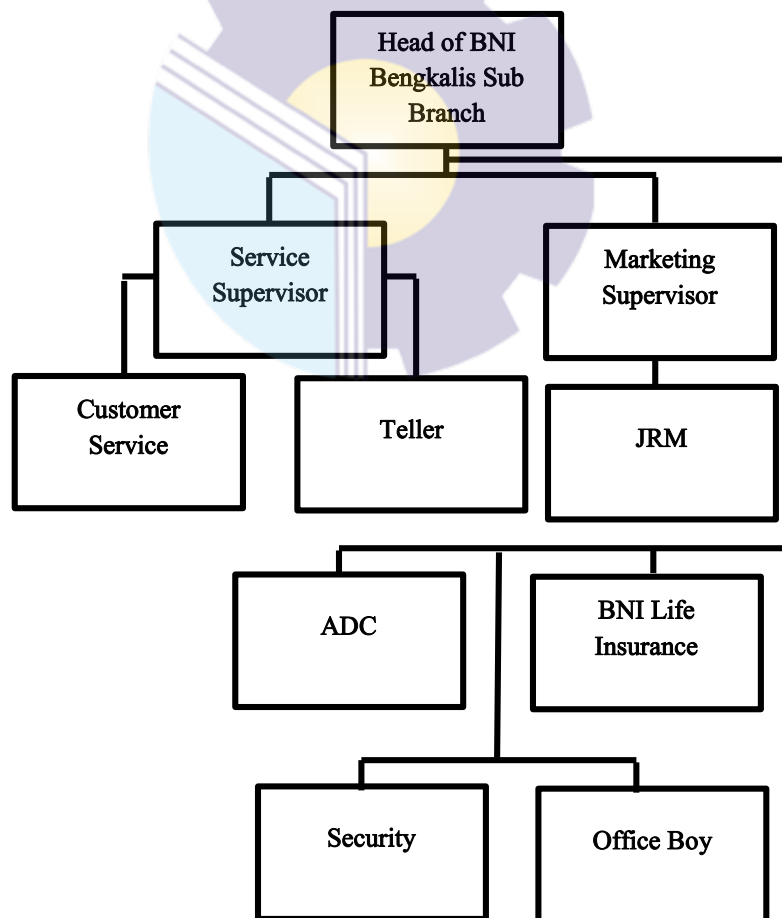


Figure 2.2 Organizational Structure of PT. Bank Negara Indonesia Bengkulu Sub Branch

Source: Processed Data, 2022

The job description at PT Bank Negara Indonesia (Persero) Tbk. Bengkulu Sub Branch Offices are as follows:

1. Head of Sub Branch Office

- a. Prepare, propose, negotiate, revise the work plan and budget in order to achieve the implemented business targets,
- b. Fostering and coordinating subordinate work units to achieve the targets that have been set,
- c. Enabling all subordinate work units and their fostered workers to carry out their duties or work in accordance with the established strategy in order to provide the best service for their customers.
- d. Supervise all subordinates and work units under them in order to carry out and achieve the targets of the work that have been set,
- e. Carry out marketing activities for funds, services and credit in order to expand market share, and
- f. Acting as Top Management on a unit scale in carrying out coordination with organizational units within the work area.

2. Customer Service

Customer service is a service provided by the bank to serve and provide satisfaction to customers. Is a part of the organizational unit located in the front office that functions as a source of information and intermediaries for banks and customers who want to obtain banking services and products. The following are the duties, responsibilities and authorities of customer service:

a. Customer Service Duties:

- a) Provide services to customers regarding the opening of savings, current accounts. Deposits and other applications,
- b) Provide information about various products and services,
- c) Receive, serve and resolve customer complaints in connection with dissatisfaction with the services provided by the bank,
- d) Provide information about customer balances and mutations,
- e) Record the ATM card into the register book,

- f) Introducing and offering existing products and services according to the wishes and needs of customers,
- g) Administering the Bank Indonesia blacklist and customer rehabilitation lists as well as customer files,
- h) Administering checkbooks, bilyet giro and savings books, and
- i) Administer request receipts and return checkbooks, bilyet giro, and power of attorney.

3. Teller

Teller is an officer from the bank whose function is to serve customers in terms of customer financial transactions. The duties, responsibilities and authorities of the Teller are:

a. Teller's Tasks

- a) Receive savings deposits, time deposits and credit installments,
- b) Paying credit disbursement, time deposit and credit with the approval of the Board of Directors,
- c) Depositing credit deposits, savings and deposits to banks,
- d) Record cash receipts and disbursements transactions in the Daily Teller cash book, and
- e) Paying cash disbursements for costs or purchasing goods with the approval of the Head of Marketing and Finance or the Board of Directors.

4. Junior Relationship Manager (JRM)

Standard Credit Analysis Tasks/Junior Relationship Manager (JRM) are as follows:

- a. Monitor the use of debtor loan facilities periodically and consistently,
- b. Monitor the course of business and business continuity of the debtor periodically and consistently, and
- c. Maintain communication with debtors, especially those whose businesses are very vulnerable to macro/microeconomic conditions, government policies.

5. Credit administration

Credit administration Take full responsibility and take an active role in the following activities:

- a. Manage activities related to credit administration which include:
 - a) Monitoring Consumer Credit approvals, printing Credit Decision Letters and informing the Marketing Unit to be submitted to prospective debtors regarding binding guarantees and insurance closures.
 - b) Prepare a Credit Agreement and its accessories to be signed by the debtor.
 - c) Carry out binding guarantees and closing insurance and life insurance.
 - d) Making vouchers for charging fees/commissions, administration, insurance premium fees and other costs and submitted to the domestic administration and clearing unit for the implementation of the opening.
 - e) Prepare master loan account opening, maintenance and account closing.
 - f) Monitor and maintain/maintain credit files/files including guarantee documents at branch offices.
 - g) Monitor and inform the guarantee document that will be/has been due to the marketing unit for the renewal process.
- b. Manage branch credit administration activities as a booking office:
 - a) Prepare the loan master account to be input into the terminal (Account Maintenance) and print the master/hard copy data including collateral data based on the instructions of the credit business unit.
 - b) Prepare loan account extension and closing on the basis of credit business unit instructions.
 - c) Implement credit collectibility shifts on the basis of credit business unit instructions.

- d) Monitor and maintain credit document files in the form of instructions and KCT submitted by the credit business unit.
- e) Inform the loan account that is due to the credit business unit.

6. BNI Life Insurance

BNI Life Insurance (BNI Life) is an insurance company that provides various insurance products such as Life (Soul), Health, Education, Investment, Pension and Sharia Insurance. Some of the duties of the insured include the following:

- a. Provide guarantees of protection from the risks of loss suffered by one party, and
- b. The basis for the bank to provide credit is because the bank needs a guarantee, protection for the collateral provided by the borrower of money.

7. Security guard

A security guard (also known as a security inspector, security officer, or protective agent) is a person employed by a government or private party to protect the employing party's assets (property, people, equipment, money, etc.). The duties of the Bank Security Guard are:

- a. Assist with transaction information at ATMs,
- b. Visiting customers and helping with transactions,
- c. Directing the car into an empty parking lot,
- d. Open the door when customers come,
- e. Asking questions about customer goals,
- f. Explaining how to carry out transactions where the customer's destination is,
- g. Directing the customer to the place of the transaction,
- h. Asking what happened to the customer's problem,
- i. Directing where the customer can solve the problem,
- j. Provide queue numbers to customers, and
- k. Help remind customers when they get a queue call.

2.5 The Working Process

Banking has a big role in the economy of a nation, including Indonesia. Banks manage unused public funds, by channeling them to other communities through credit so that the community's economy moves and thus the nation's economy moves.

According to Law no. 7 of 1992 concerning banking which was renewed by Law no. 10 of 1998. Banks can be defined as follows:

1. Bank a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to improve the standard of living of the people at large.
2. Banking everything related to banks, including institutions, business activities, as well as methods and processes in carrying out their business activities.

To better understand the Business Model of a Bank, Figure 2.3 will show the Business process of a Bank.

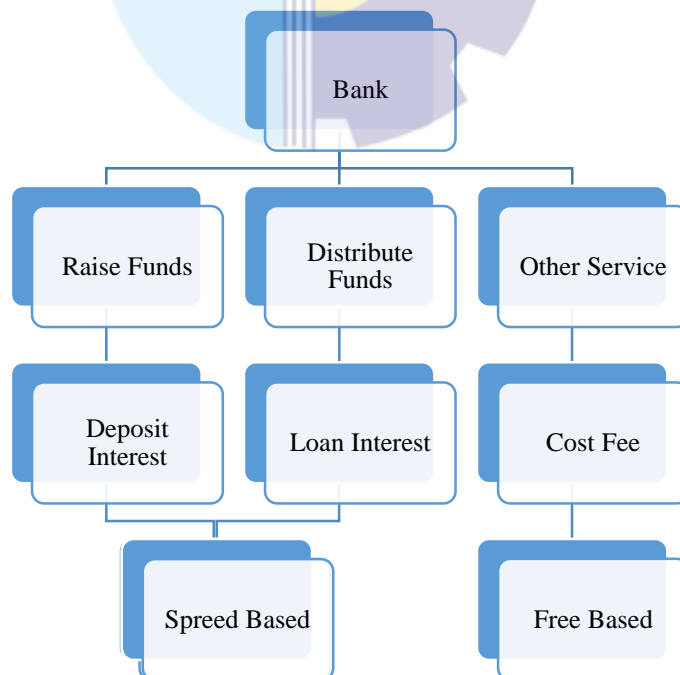


Figure 2.3 Bank Business Model

Source: www.slideshare.net

Banks benefit from the difference between deposit interest and loan interest, and this profit is called Spread based, as well as Fee Based from other banking services such as transfers, clearing, safe deposit boxes, etc. There are 2 things that affect Spread Based, namely the amount of third party funds (the process of collecting public funds) as the first variable and the amount of funds lent to other parties as the second variable.

Thus, the higher third party funds that can be collected by a bank will increase the distribution of funds to other parties which results in an increase in the margin from Spread Based

Banks, whether brick-and-mortar institutions or online, manage the flow of money between people and businesses. More specifically, banks offer deposit accounts that are secure places for people to keep their money. Banks use the money in deposit accounts to make loans to other people or businesses.

In return, the bank receives interest payments on those loans from borrowers. Part of that interest is then returned to the original deposit account holder in the form of interest—generally on a savings account, money market account or CD account. Banks primarily make money from the interest on loans and the fees they charge their customers.

These fees can be tied to specific products, such as bank accounts or related to financial services. For example, an investment bank that offers portfolio management to investors can charge a fee for that service. Or, a bank may collect an origination fee when granting a mortgage loan to a homebuyer.

Banking is a highly regulated industry. The Federal Reserve System oversees banks and other financial institutions and coordinates with state regulatory agencies to help ensure banks follow the proper guidelines. Banks are also subject to regulation by other federal agencies, including the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS) and the Federal Deposit Insurance Corporation (FDIC).

2.6 Document Used for Activity

In the implementation of practical work, there are several documents needed to complete the work given. The documents are as follow:

1. Sheet/Check List of Account Opening Verification

The bank has the right to verify and identify Customers before using the facility based on procedures determined from time to time by Banks.

LEMBAR/CEK LIST VERIFIKASI PEMBUKAAN REKENING *)

NO. TRX. : 58867 218993 037241 PAIC 24/11/2021 19:46:59
 NO. CUST.: 10238092908 SUTRISNO 1946340590420837
 JUMLAH : 59 - DUKAI
 Nama Lengkap Nasabah :
 Aktivasi :
 Nomor CIF Nasabah :
 Rekening yang dibuka :

No.	Uraian	Hasil ***)
1.	Bukti identitas Diri dan Dokumen pelengkap lain telah diteliti sesuai dengan ciri-ciri Bukti Identitas Diri dan Dokumen pelengkap pada umumnya (misalnya ada stempel kecamatan, ada tanda tangan pemegang KTP, tidak ada bagian yang di hapus menggunakan alat penghapus karet, Cairan Pelikan, Tip Ex, dll) serta telah difotocopy.	
2.	Telah dilakukan pengecekan silang antara KTP dengan SIM/STNK/ Paspor/Kartu Pelajar/Kartu Pegawai/Kartu Keluarga/ NPWp/Identitas lainnya lainnya dengan hasil yang sama/sesuai antara identitas tersebut**).	
3.	Nomor telepon permanen tempat tinggal/tempat kerja telah dihubungi dan sesuai dengan yang ada di formulir pembukaan rekening.	
4.	Surat ucapan terima kasih atas pembukaan rekening ***) telah dikirim ke alamat nasabah dan sesuai dengan yang ada di formulir pembukaan rekening.	
5.	Telah dilakukan verifikasi atas alamat nasabah berdasarkan Bukti Identitas Diri yang telah diserahkan kepada Bank apabila nasabah tidak mencantumkan nomor telepon permanen atau petugas cabang mengalami kesulitan dalam melakukan klarifikasi.	

Keterangan :
 *) Untuk jenis rekening Tabungan Perorangan, Deposito Perorangan dan Giro Perorangan
 **) Sesuai ketentuan pada kondisi tertentu yang dipersyaratkan
 ***) Untuk rekening Giro Perorangan
 ****) Jika sesuai diisi dengan tanda cek list (✓), jika tidak sesuai diisi dengan tanda silang (X).
 Untuk Nomor 4 jika Surat Ucapan Terimakasih tidak kembali diisi dengan tanda cek list (✓), jika kembali diisi dengan tanda silang (X).

Mengetahui,

Penyelia Customer Service Petugas Customer Service

(.....) (.....)

No Kartu : 1946340590420837
 Deskripsi :
 CMBROG : 0059
 TelNet : 58867
 Spv : 39979
 Tgl : 24/11/2021
 Waktu : 19:47:26
 Journal : 225716

Figure 2.4 Sheet/Check List of Account Opening Verification
 Source: Processed Data, 2022

2. Customer Account Opening Form

Account is the Bank's bookkeeping records for products deposits opened by individual customers at the Bank both in Rupiah and foreign currencies on the basis of written request from the Customer or through the application customers through the Bank's e-Banking system according to the procedures and the terms stated in the General Terms and Requirements for Opening this Account as well as in General Terms and Conditions of Account Opening through Electronic Banking (e-Banking).

FORMULIR PEMBUKAAN REKENING PERORANGAN
APPLICATION FOR INDIVIDUAL OPENING ACCOUNT

Mohon diisi dengan huruf cetak dan beri tanda pada kotak pilihan
Please fill in with block lettered print and where applicable

Jenis Nasabah / Customer Type Baru / New Eksisting / Existing

Nasabah Eksisting perorangan cukup mengisi bagian yang ber-tanda kuning dan data CIF yang berubah (jika ada)
Individual Existing Customer may fill in the information with orange marked only and CIF data which have changed

No CIF

DATA NASABAH (CIF) PERORANGAN
INDIVIDUAL CUSTOMER DATA (CIF)

Nama Lengkap KTP-ek (untuk WNI) dan Paspor (WNA)
Full Name according to e-KTP (for Indonesian Citizens) and Passport (for Foreign Citizens)

T. Azizir

Name Alias: Azizir

Data Pribadi / Personal Information

Jenis Kelamin / Gender: Laki-laki / Male Perempuan / Female

Agama / Religion: WNI / Indonesian WNA, negara asal / Foreign, native country

Tanda Pongional / Identity Card: KTP / ID Card SIM / Driving License

Paspor / Paspor (untuk WNI) / Passport (for Indonesian Citizens)
 Paspor / Paspor (untuk WNA) / Passport (for Foreign Citizens)
 Aka Baru / Kartu Pelajar / Kartu Mahasiswa / ID Card / Student Card / College Student Card

Nomor / ID Number: 1702091006010002

Berkas / ID / ID Expired: 31 Jul 2012 - 30 Jun 2015

Tempat Lahir / Place of Birth: Cempay

Tanggal Lahir / Date of Birth: 18 Jul 1981

Status Pernikahan / Marital Status: Lajang / Single Menikah / Married Janda/Duda / Widowed

Agama / Religion: Islam / Muslim Kristen / Christian Katolik / Catholic Budha / Buddhist

Pendidikan Terakhir / Education: SD / Primary School Diploma S3 / Doctoral

NPWP / Tax Registration Number: [Blank]

Domisili Pajak selain di Indonesia :
 Ada / Yes Tidak Ada / No

Negara / Country: [Blank]

Nama Gadis / Nama kandung / Mother's Maiden Name / Name: Jamilah

Hobi / Hobby: Olahraga / Sports Otomotif / Automotive Jalan-jalan / Travelling Seni / Art Berhaji / Hajj Lainnya / Others

Data Alamat Tempat Tinggal / Address Information

Alamat sesuai tanda pongional / copy tanda pongional terlampir / Address as stated in ID Card / copy of ID Card

Alamat Tempat Tinggal (jika berbeda dari tanda pongional) / Current Residential Address (if different from the address stated in ID Card)

Untuk Alamat Tempat Tinggal di Indonesia / For Current Residential Address in Indonesia

J. Veteran

IT/ITW
Desa/Kelurahan / Village: Pesisir Baru
Kecamatan / Sub District: Cempay
Kota / City: Kotang Layang
Kode Pos / Postal Code: [Blank]

Jalan/Api/Desa / Street/Village: [Blank]

Nama Kota / City Name: [Blank]

Prov/Reg. Bagian / Province/State: [Blank]

Nama Negara / Country Name: [Blank]

Kode Pos / Postal Code: [Blank]

Data Nomor Telepon & Email / Phone Number & Email Address Data

No. Telp. Rumah / Home Phone Number: [Blank]

No. Telp. Kantor / Office Phone Number: [Blank]

No. HP / Cell Phone Number: [Blank]

No. HP Alternatif / Alt. Cell Phone Number: [Blank]

E-mail / Email: [Blank]

Data Pekerjaan / Occupation Information

Pjawan/Mahasiswa / Student TNI/Poli / Military/Police BUMN/SUMD / State-Owned Enterprise

Ibu Rumah Tangga / Housewife Pegawai Negeri / Government Official Profesional / Professional

Wirausaha / Entrepreneur Pegawai Swasta / Private Lainnya / Others

Data Perusahaan/Instansi Tempat Bekerja / Company Information

Nama Kantor / Company Name: [Blank]

Alamat Kantor / Office Address: [Blank]

Kota / City: [Blank]

Jabatan / Job Title: [Blank]

Mulai Bekerja / Start Working: [Blank]

Data rekening / Account Data

Rp. 3 Jt - < Rp. 5 Jt / Rp. 3 million - < Rp. 5 million

Rp. 5 Jt - < Rp. 10 Jt / Rp. 5 million - < Rp. 10 million

Rp. 10 Jt - < Rp. 30 Jt / Rp. 10 million - < Rp. 30 million

Rp. 20 Jt - < Rp. 50 Jt / Rp. 20 million - < Rp. 50 million

Rp. 50 Jt - < Rp. 100 Jt / Rp. 50 million - < Rp. 100 million

Rp. 100 Jt - < Rp. 500 Jt / Rp. 100 million - < Rp. 500 million

> Rp. 500 Jt / > Rp. 500 million

Figure 2.5 Customer Account Opening Form
Source: Processed Data, 2022

3. Customer Service Application Form

BNI has provided sufficient explanation regarding the characteristics of savings products, debit cards, e-banking services, which will be utilized and understands all the consequences of such utilization including benefits, risks, and/or cancellations as requested. the bank reserves the right to close or block debit cards or e-banking services.

silahkan isi data BNI

FORMULIR PERMOHONAN LAYANAN NASABAH

Mohon diisi dengan huruf cetak

DATA IDENTITAS DIRI

Nama Lengkap: .
 Nomor Identitas e-KTP (NIK):
 Tempat / Tanggal Lahir: /
 Nomor Rekening:
 Nama Gada/ku Kandung:
 Nomor Handphone:
 Email:

E-CHANNEL

BNI SMS BANKING: Aktifasi / Matikan / Aktifkan / Matikan
 BNI MOBILE BANKING: Aktifkan / Matikan
 BNI INTERNET BANKING: Aktifkan / Matikan
 BNI PHONE BANKING: Aktifkan / Matikan
 SMS NOTIFIKASI: Debit / Kredit

PENGURUSAN KARTU DEBIT

Aktifkan / Debit (Credit, Trans, Hibung, Lain-lain...)
 Hentikan/Buka Saku / Hentikan/Periksa PIN

PENGSAKTIAN BUKU TABUNGAN

Nomor Seri Buku lama:
 Nomor Seri Buku baru:

UPDATE DATA NASABAH

Data	Data Pada Sistem (dibelumnya)	Sekarangnya

LAIN-LAIN / KETERANGAN

Demikian permohonan layanan ini saya menyatakan bahwa:

- BNI telah memberikan penjelasan yang cukup mengenai karakteristik produk Tabungan, Kartu Debit, Layanan e-Banking yang akan saya manfaatkan dan memahami segala konsekuensi pemanfaatan tersebut termasuk manfaat, risiko, dan biaya-biaya yang melekat pada layanan tersebut.
- Saya menyetujui semua kondisi dan syarat pemakaian dan ketentuan, istilah, data, dan atau pembatalan sesuai permohonan di atas.
- Segala informasi yang saya berikan adalah benar.
- Saya telah meneliti, membaca dan mengetahui serta menyetujui isi ketentuan-ketentuan jasa dan layanan Produk Bank yang akan saya manfaatkan dan penggunaan, serta akan menaati ketentuan-ketentuan tersebut beserta segala perubahannya di kemudian hari yang akan ditandatangani dalam bentuk surat apapun oleh BNI pada kesempatan pertama.
- Bank berhak untuk menutup atau membatalkan Kartu Debit dan atau Layanan e-Banking bila nasabah:
 - Menyalahgunakan Kartu Debit dan Layanan e-Banking secara tidak bertanggungjawab
 - Tidak mematuhi ketentuan dan syarat syarat penggunaan Kartu Debit dan Layanan e-Banking sebagaimana yang telah ditetapkan
 - Memberikan data palsu atau tidak benar
- Bank berhak mengubah ketentuan Umum Tabungan, Perangko Kartu Debit dan Layanan e-Banking yang akan menjadi bagian yang tidak terpisahkan dari Ketentuan Umum dan berlaku mengikat sejak diberlakukannya perubahan tersebut.
- Saya menandatangani BNI dan segala tindakan maupun kegiatan dari pihak Manapun termasuk Saya sendiri atau penggunaan produk Tabungan, Kartu Debit dan Layanan e-Banking.

22 JUN 2022

Bersama,

PRADHA PRADHA HIL
 Tanda Tangan & Nama Jelas

	Diterima	Diperiksa	Disetujui
Nama / No			
Tanda tangan			

PRADHA PRADHA HIL
058867

Figure 2.6 Customer Service Application Form
 Source: Processed Data, 2022

4. Transfer Form

The process of sending or receiving funds in Rupiah or foreign currencies at the same bank. This service can also be used to exchange currency between accounts with different currencies. Transfer limit to BNI: Rp 200,000,000 (Rp 100,000,000 per transaction). Interbank Transfer Limit: Rp 200,000,000 (Rp 50,000,000 per transaction), BNI enforces provisions regarding the minimum amount of transfer between accounts or to fellow BNIs of IDR 1 (one Rupiah). This amount also applies as a minimum number for sending balances to interbank accounts such as BRI, Mandiri, BCA, and other banks. The time required when transferring money using Wire Transfer using a Swift code is about 1 to 4 working days the money has entered the recipient's bank.

Figure 2.7 Transfer Form
Source: Processed Data, 2022

5. Remittance Form

PT Bank Negara Indonesia (Persero) Tbk (BNI) fulfills the need for money transfers between countries through the presence of BNI Smart Remittance provides the best service for cross-border payment using foreign exchange, both for Outgoing Transfer and Incoming Transfer. Supported by competent human resources and the latest technology, BNI Smart Remittance is committed to provide global payment services to fulfill the customer needs for cross-border payments.

The image shows a BNI Remittance Form (Formulir Kiriman Uang) with various fields for sender and recipient information, transfer type, amount, and bank details. It includes checkboxes for resident status and transfer type (e.g., RTGS, WWT).

Figure 2.8 Remittance Form
Source: Processed Data, 2022

6. Withdrawal Form

Withdrawal Slip is a form to withdraw some funds from the savings account. In the Customer Withdrawal Slip form, it is enough to write the name, account number, amount of money, and the customer's signature to withdraw some money.

The image shows a BNI Withdrawal Form (Formulir Penarikan) with fields for account type, amount, currency, and a table for bank charges. It includes checkboxes for resident status and account type (e.g., BNI Taplus, BNI Simponi).

Disi oleh Bank		Jumlah
Kurs		
Biaya		

Figure 2.9 Withdrawal Form
Source: Processed Data, 2022

7. Account Deposit Form

Deposit slip is a form signed by the customer or depositor, filled with details of the deposit by type, such as cash, cheque and bilyet giro. this document can be used as a reference if there is a difference between bank records and customer records. Usually, the bank maintains this document until a bank reconciliation is performed. When making cash deposit transactions, BNI does not charge transactions to customers, but there are minimum and maximum limits. If the deposit is made at a cash deposit machine, the minimum limit is IDR 50,000. For BNI cash deposits, there is a maximum limit on the type of ATM card.

The image shows a BNI 'Formulir Setoran Rekening' (Account Deposit Form). The form includes the BNI logo and 'Validasi' text. It has a date field 'Tanggal' and a title 'Formulir Setoran Rekening'. The form is divided into several sections: 'Jenis Rekening' with checkboxes for 'Tabung', 'BPK Giro', 'BPK Deposito', 'BPK Doblar', 'Pigmasan', 'Kartu Kredit', 'Lainnya', 'Pendukuh', and 'Non Pendukuh'; 'Mata Uang' with checkboxes for 'IDR', 'USD', and 'Non-Tunai'; 'Nomor Rekening', 'Nama Pemilik Rekening', and 'Berita/Keterangan'; 'Nama Penyetor', 'Nama Alias', and 'Alamat Penyetor'; 'Informasi Penyetor' with checkboxes for 'Nasabah, No. rekening' and 'Non Nasabah, No. rekening'; 'Khusus Setoran > Rp. 100.000.000,- (eksklusif)'; 'Sumber Dana' and 'Tujuan Transaksi'. There is a table with columns: 'No. & Tgl. Cek/No.', 'Banci/Cabang', 'Jumlah Vals', 'Kurs', and 'Jumlah Rupiah'. Other fields include 'Biaya', 'Total yang dibawakan', and 'Terbilang'. At the bottom, there are fields for 'Pejabat Bank', 'Teller', and 'Penyetor'.

Figure 2.10 Account Deposit Form
Source: Processed Data, 2022

8. Application Letter for Credit Life Insurance

Credit life insurance is a type of life insurance policy designed to pay off a borrower's outstanding debts if the borrower dies. The face value of a credit life insurance policy decreases proportionately with the outstanding loan amount as the loan is paid off over time, until both reach zero value. You can generally purchase a credit insurance policy directly from your lender when you get your loan. The lender may market this type of policy to you when you're taking on your new loan, but it typically can't require you to purchase credit insurance.

The image shows a completed application form for credit life insurance (AJK) from BNI. The form is titled "SURAT PENGAJUAN ASURANSI JIWA KREDIT (AJK)" and contains several sections:

- DATA DEBITUR SELAIN CALON TERDAFTAR:** Includes fields for name, address, and contact information.
- DATA PERMORAH ASURANSI:** Includes fields for date of birth, gender, and insurance details.
- PENDATAAN KESEHATAN:** A section for health status, including questions about smoking, drinking, and existing medical conditions.
- PERISTILAH LAYANAN CALON NASABAH:** A section for candidate service standards, including a signature and stamp.

The form is filled out with handwritten information and includes a signature of HANA HANANDA and a stamp from PT BNI Life.

Figure 2.12 Application Letter for Credit Life Insurance
Source: Processed Data, 2022

9. PBC (People’s Business Credit)

The People’s Business Credit Program (PBC) is one of the government’s programs in increasing access to financing for Micro, Small and Medium Enterprises (MSMEs) which are channeled through financial institutions with a guarantee pattern. The PBC program is intended to strengthen business capital

capabilities in the context of implementing policies to accelerate real sector development and empower MSMEs.

BNI KUR credit facilities are provided up to a maximum of Rp 500 million with up to 3 years for Working Capital Loans 5 years for Investment Loans. With the various benefits provided, BNI PBC is the right choice for those of customer want to develop customer business and achieve success in the future business will run smoother with BNI People's Business Credit.

Advantages of BNI People's Business Credit:

- a. Credit facilities up to IDR 500 million
- b. Fast Process
- c. Young requirements



Figure 2.11 PBC People's Business Credit
Source: Processed Data, 2022

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

During the apprenticeship at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch, the practitioner is placed in the Back Office which is guided by Mrs. Inna Hayatul Anuar and several employees of Bank Negara Indonesia.

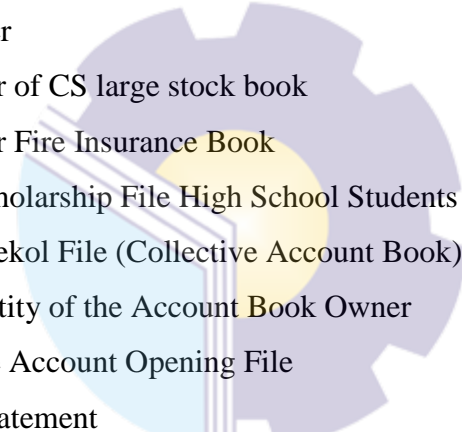
The field of work that the practitioner does during his apprenticeship at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch are as follows:

1. Archive Customer Fire Insurance Files
2. Handover Saving Books for BSPS Assistance
3. Equip Credit Agreement
4. Archiving Credit Files
5. Fill in the Application Letter for Credit Life Insurance
6. Recap Social Assistance

In addition to being placed in the Back Office, the practitioner is also placed in the Front Office, precisely in the CS (Customer Service) section which is guided by Mrs. Dina Sartika. Considering that the Back Office does not have too much work, while the Front Office requires more manpower because there are so many jobs.

The field of work that the practitioner does during the apprenticeship program at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch are as follows:

1. Register BNI Savings
 - a. Register BNI Taplus
 - b. Register BNI Taplus Bisnis
 - c. Register BNI Tappa
 - d. Register BNI Taplus Muda
 - e. Register BNI Taplus Anak

- f. Register Tabunganku
 - g. Register BNI Taplus Prakerja
 2. Register BNI debit card
 - a. Register BNI Mastercard Gold card
 - b. Register BNI Mastercard Silver card
 - c. Register BNI Mastercard Platinum card
 3. Register Customer Service
 - a. Register Complaint Handling Book
 - b. Register ATM Name and Photo
 - c. Register Mobile Banking
 - d. Register Reset Pin and Block ATM
 4. Other Register
 - a. Register of CS large stock book
 - b. Register Fire Insurance Book
 5. Archiving Scholarship File High School Students
 6. Input the Burekol File (Collective Account Book)
 7. Print the Identity of the Account Book Owner
 8. Archiving the Account Opening File
 9. Print Bank Statement
- 

3.2 Working Procedure

There are working procedure at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branches:

1. Archiving Customer Fire Insurance Files

A form of insurance that guarantees loss and damage due to fire or the risk of its expansion affecting the object of coverage Objects that can be insured are in the form of your property in the form of residential buildings, shop houses, and so on in accordance with the Indonesian Fire Insurance Standard Policy.

The steps in archiving customer insurance files are:

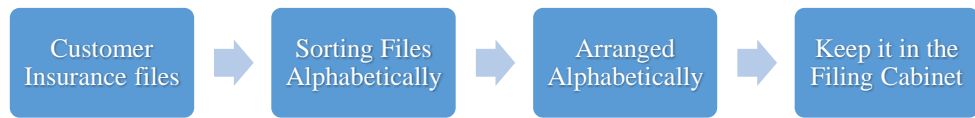


Figure 3.1 Steps in Archiving Customer Insurance Files

Source: Prosesseed Data, 2022

Based on the figure above, the practitioner helps to archive customer insurance files, then sort them alphabetically, then group files, and store them in a filing cabinet.



Figure 3.2 Archiving Customer Insurance Files

Source: Prosesseed Data, 2022

2. Handover Saving Books for BSPS Assistance

BSPS (Stimulant Assistance for Self-Help Housing) is BNI's collaboration with the PWPH Service (Public Works and Public Housing in improving self-reliance in improving the quality of their homes and facilities and infrastructure. The steps in handover saving book for BSPS assistance are:

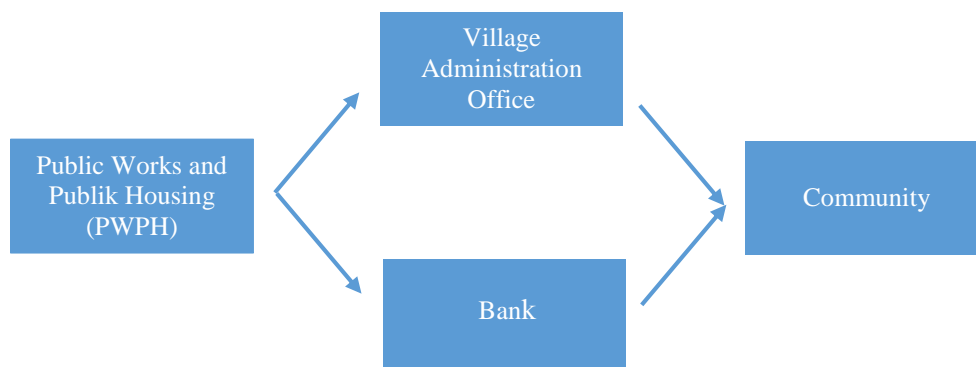


Figure 3.3 Steps Handover Saving Books for BSPS Assistance

Source: Processed Data, 2022

Based on the figure above, The practitioner distribute BSPS assistance to the community from the PWPB institution through the village office to find people who are eligible for house renovation assistance, where Bank BNI acts as an intermediary for opening an account book from incoming funds to be given to the community.



Figure 3.4 Handover Saving Books for BSPS Assistance

Source: Processed Data, 2022

3. Equip Credit Agreement

Credit is an agreement lending and borrowing money between banks as creditors and customers as debtors within a certain period of time and the repayment of debt is accompanied by compensation in the form of loans. Interest itself is a must for granting credit because it is a service fee for the bank which is a profit company applicable law in the agreement. maximum credit of 100 million with a tenor of 12 - 60 months with an interest rate of 6%. The credit agreement functions as a principal agreement, meaning that the credit agreement is something that determines the cancellation or non-cancellation of other agreements that follow it, such as a guarantee binding agreement.

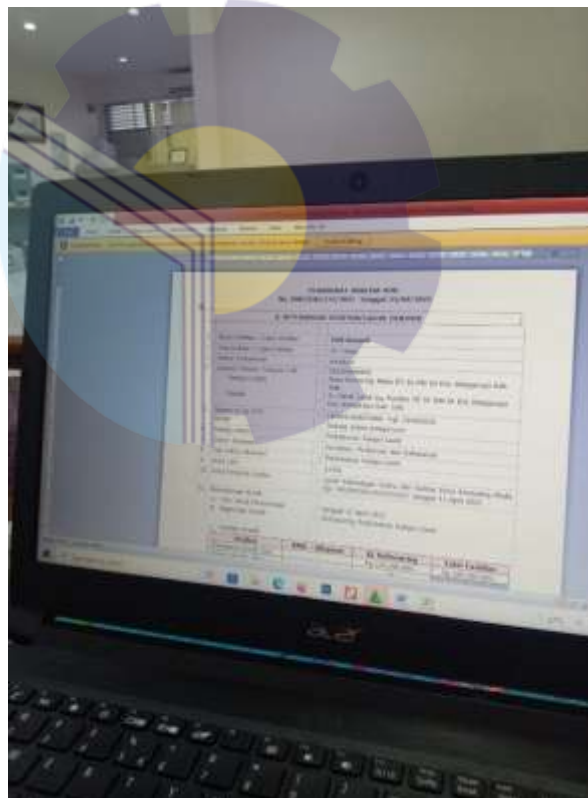


Figure 3.5 Equip Credit
Source: Prosesseed Data, 2022

4. Archiving Credit Files

In the bank's operational activities, both raising funds and channeling funds related to administrative processes. In the process this administration is very

important for evidence base in all activities bank operations. One of them is the basic evidence used for operational activities in the distribution of financing. Administration begins with receipt of documents application for distribution of funds and then managing customer data. Management of customer data that must be considered starting from completeness documents, document accuracy, document accuracy and documents must be up to date. Management of customer data or can be called archives. Archiving is the process of storing and managing a document that is useful to facilitate the search for documents in the future when needed. In managing customer data, BNI Bank must maintain confidentiality of customer documents and must be managed properly and correctly in accordance with the requirements and regulatory procedures that have been determined by Bank BNI so that all matters relating to administration can be running smoothly, making it easier to find sources of information, tools valid evidence, evidence of liability and protect bank data as well as more efficient and practical. Financial document archive management requires accuracy and neatness in storing documents. Every financing document archive activities if they are not managed properly and are not in accordance with the rules will cause losses for Bank BNI and reputational risk for neglecting and not maintaining properly good. The steps in Archiving Credit Files are:

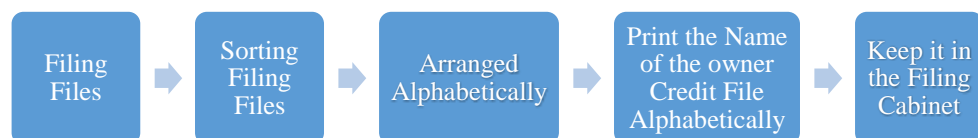


Figure 3.6 Steps Archiving Credit Files
Source: Prosesseed Data, 2022

Based on the figure above, The practitioner archives the credit file from the customer then the credit file is divided into three parts, namely for the bank, the customer, and the administration. Credit files for the administration section are arranged alphabetically, then print the name of the owner credit

file alphabetically and then paste it in a bundle, after that it is stored in a filing cabinet.



Figure 3.7 Archiving Credit Files
Source: Processed Data, 2022

5. Fill in the Application Letter for Credit Life Insurance

Credit Life Insurance is a product of cooperation between a bank and an insurance company, which provides benefits in the form repayment of credit

to the bank if the person who uses the credit facility (the debtor) dies.

The image shows a completed application form for credit life insurance from BNI Life. The form is titled 'SURAT PENGAJUAN ASURANSI JAWA KREDIT (AJK)'. It contains several sections:

- DATA DEBITUR PELANGI CALON TERANGGUNG:** Includes fields for name (MAY HIDAYAT), date of birth (17/01/1965), and occupation (Karyawan). It also has checkboxes for marital status and children.
- DATA PERMORHAN ASURANSI:** Includes fields for policy number (1101-001-001) and premium amount (Rp. 500.000).
- PENYATAAN KEBERATAN:** A series of questions regarding the applicant's health and ability to pay, with checkboxes for 'Ya' (Yes) or 'Tidak' (No).
- PENYATAAN:** A section for the applicant to declare their understanding of the insurance terms and conditions.
- PERMORHAN:** A section for the insurance agent to provide details about the policy and premium.
- PERMORHAN LAJAN CALON NASABAH:** A section for the agent to provide details about the applicant's credit facility.

 The form is signed by the applicant (MAY HIDAYAT) and the insurance agent (ZAR HUSNATA). The BNI Life logo is in the top right corner.

Figure 3.8 Fill in the Application Letter for Credit Life Insurance
Source: Processed Data, 2022

6. Recap Social Assistance

Social assistance itself is distributed to vulnerable communities affected by the pandemic, especially during the implementation of the emergency PPKM.

One of the social assistances distributed by the Ministry of Social Affairs is the Family Hope Program (FHP).

NO	NIMPENGURUS	NIK	NO_KARTU	PROSES_BUK	KETERANGAN	KOREKSI_TERBUK	
71	WAN SYULHA	140325007720002	95300002	1049000590498008	EKSI STING	BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP I	TERSALURKAN
72	YANTI	140300510470006	1112002073	1049000590804853	EKSI STING	BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP I	TERSALURKAN
77	YANTI	140300702692003	1208332911	1049000590810018		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
78	YANTI	140300403070003	1208334618	1049000590810558		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
79	YENY ANGREANY	140330500080004	1208338448	1049000590811738		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
80	ZURINDA	140304000090040	112233024	104900059079406		BUREKOL VALIDASI TERMIN II	TERSALURKAN
81	77ADIRA	140300400200002	1223438070	1049000590814717	03/06/2021	BUREKOL PERSANTIAN PENGURUS	TERSALURKAN
82	76M & R I A M	1403007112001097	1172529083	1049000590799363		BUREKOL VALIDASI TERMIN II	TIDAK WADER
83	79MARTINE	1403007112605152	866044075	1049000590303868	EKSI STING	BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP I	TERSALURKAN
84	80FUZDAH	140300401802083	866041194	1049000590304080	EKSI STING	BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP I	TERSALURKAN
85	81SAMUDAH	1403005400700680	1208337185	1049000590810095		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
86	82WAN FAUZAH	140300540450001	866093617	1049000590383051	EKSI STING	BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP I	TERSALURKAN
87	83WAN PURMALINA	140300500170005	1208332225	1049000590810103		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
88	84FAUZAH	1403005405753862	866043764	1049000590303878	EKSI STING	BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP I	TERSALURKAN
89	85AMLIH	140300400730028	1172539976	1049000590799185		BUREKOL VALIDASI TERMIN II	TERSALURKAN
90	86JIBRAH	1403040000500885	866038768	1049000590405182	EKSI STING	BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP I	TERSALURKAN
91	87LINA MARLINA	140300607700099	1172530614	1049000590798512		BUREKOL VALIDASI TERMIN II	TERSALURKAN
92	88NURSHAYATI	140300605000005	866043807	1049000590302000	EKSI STING	BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP I	TERSALURKAN
93	89ANWARULIS	1403004050502161	1408338017	1049000590811313		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
94	90FATIHAH	140300410540002	8273578048	1049000590810766		BUREKOL PERSANTIAN PENGURUS	TERSALURKAN
95	91HALIMAH	1403004100505657	420798407	1049000590811325		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
96	92ULFUS	140312002080001	1207981188	1049000590810335		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
97	93UMANDA	1403004709700027	1208331709	1049000590810350		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
98	94MARYAM	1403005003700025	1208330240	1049000590810343		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN
99	95MAGRIANA	1403000001801635	1208331010	1049000590810318		BUREKOL PEH VALIDASI PEMADAMANN DUKCAPI, TAHAP II	TERSALURKAN

Figure 3.9 Recap Social Assistance
Source: Processed Data, 2022

7. Register BNI Savings

a. Register BNI Taplus

BNI Taplus provides facilitation, services convenience and numerous advantages for your various activities of banking transactions. The Steps in register BNI Taplus are: customer's name, account number, address, identification in the form of an ID card and writing down the serial number of the passbook. Benefits savings in BNI Taplus:

- You can possess of a BNI Taplus account only with an initial deposit of IDR 500,000.- (Jabotabek) or IDR 250,000.- (Non Jabotabek).
- Account opening, deposits and withdrawals can be made in more than 1,700 Branches of BNI with online facilities.

- c. You will get BNI Debit Card that functions as an ATM card and a Debit card that can be used for shopping transactions and other payments at merchants bearing the MASTERCARD logo both inside and outside the country.
- d. BNI Debit Card can be used in ATM BNI, ATM bearing the logos of ATM BERSAMA/ATM LINK throughout Indonesia and ATM bearing the logos of PLUS/Mastercard/Mastercard Electron all over the world.



Figure 3.10 Register BNI Taplus
Source: Prosesseed Data, 2022

- b. Register BNI Taplus Bisnis
BNI Taplus Bisnis is a savings product intended for entrepreneurs and non-entrepreneurs either individuals or non-individuals, which is equipped with features and facilities to provide convenience and flexibility in supporting business transactions.

c. Register BNI Tappa

BNI Taplus Pegawai is a savings product intended for Employees/ Members of a Company/Institution/ Association/Professional Organization cooperating with BNI which also serves as savings account and identity card for the Employees/Members.



Figure 3.11 Register BNI Tappa

Source: Prosesseed Data, 2022

d. Register BNI Taplus Muda

BNI Taplus Muda is a savings product intended for Indonesian young people ranging from the age of 17 years to 35 years. Facilities of BNI Taplus Muda :

- a) E-Banking : Electronic banking transaction facilities consisting of BNI ATM, BNI Mobile Banking, BNI Internet Banking, BNI SMS Banking, and BNI Phone Banking.
- b) BNI CDM (Cash Deposit Machine) : 24-hour transaction service through CDM machine to make cash deposits.

- c) BNI Cashless (Non-Cash ATM) : 24-hour transaction services through ATM machine to make non-cash transactions.
- d) BNI CRM (Cash Recycle Machine) : 24-hour transaction services through the CRM machine to make deposits and cash withdrawals.
- e) Notification service via SMS.



Figure 3.12 Register BNI
Source: Prosesseed Data, 2022

- e. Register BNI Taplus Anak
BNI Taplus Anak is a savings product intended for children aged 0 up to 17 years.
- f. Register Tabunganku
TabunganKu is a savings product from BNI for individuals with easy and simple requirements issued by banks in Indonesia in order to foster the culture of saving and also to improve welfare of the general public.
Tabunganku Product Features:

- a) TabunganKu passbook.
- b) Cash withdrawal, cash deposit and overbooking transactions at the BNI Branch Office
- c) The account minimum balance (after withdrawal) is IDR 20,000.-
- d) The minimum withdrawal amount in Teller is IDR 100,000.- except when the Customer intends to close the account



Figure 3.13 Register Tabunganku
Source: Processed Data, 2022

g. Register BNI Taplus Prakerja

The BNI Taplus Prakerja account can be used as a salary account when you are already working and the funds in your savings can be withdrawn through the entire network of BNI ATM Branch Offices and other ATM networks in Indonesia. BNI Pre-Employment Savings has several advantages, such as no initial deposit, no fees in the first year, access to all 53,000 BNI ATM networks and other ATM networks in Indonesia to be able to disburse incentive funds directly. After being

registered and officially a participant of the Pre-Employment Card, you must regularly check whether the Pre-Employment balance has entered your account. The validity period of the Pre-Employment Card is 30 days after receiving the incentive funds.

8. Register BNI debit card

a. Register BNI Mastercard Gold card

The administration fee for the BNI Mastercard Gold card is higher than that of the BNI Mastercard Silver, which is IDR 7,500 per month. Card Features: Cash Withdrawal Transaction. Gold: IDR 15 Million/day. Expenditure. Gold: IDR 50 million/day. Transfer between BNI Accounts Via ATM. Gold: IDR 100 million/day. Transfer between BNI Via ATM. Gold: IDR 25 million/day.



Figure 3.14 Register BNI Mastercard Gold card

Source: Processed Data, 2022

b. Register BNI Mastercard Silver card

BNI Mastercard Debit Card is a BNI Debit Card product issued by PT. Bank Negara Indonesia (Persero) Tbk based on a permit/license from MasterCard Asia/Pacific granted to the Customer, to be used as a convenience permitted by PT. Bank Negara Indonesia (Persero), Tbk. The BNI Mastercard Silver ATM card charges a fee of IDR 4,000 per month. Card Features: Cash Withdrawal Transaction. Silver: IDR 5 Million/day. Expenditure. Silver: IDR 10 million/day. Transfer between BNI Accounts Via ATM. Silver: IDR 50 million/day. Transfer between BNI Via ATM. Silver: IDR 10 million/day.



Figure 3.15 Register BNI Mastercard Silver card
Source: Prosesseed Data, 2022

c. Register BNI Mastercard Platinum card

BNI Mastercard Platinum card has a higher administration fee, which is IDR 10,000 per month. Card Features: Cash Withdrawal Transaction. Platinum: IDR 15 Million/day. Expenditure. Platinum: IDR 100

million/day. Transfer between BNI Accounts Via ATM. Platinum: IDR 100 million/day. Transfer between BNI Via ATM. Platinum: IDR 50 million/day. Card Issuance Terms:

- a) The card is issued by the Bank when the Customer opens a savings account.
- b) The BNI Mastercard Debit Card is issued with several card options, namely Silver, Gold and Platinum Debit Cards.
- c) To get a BNI Mastercard Debit Card, the Customer must open a Taplus/Taplus Bisnis account at the BNI and BNI DigiCS Branch Office Networks throughout Indonesia.

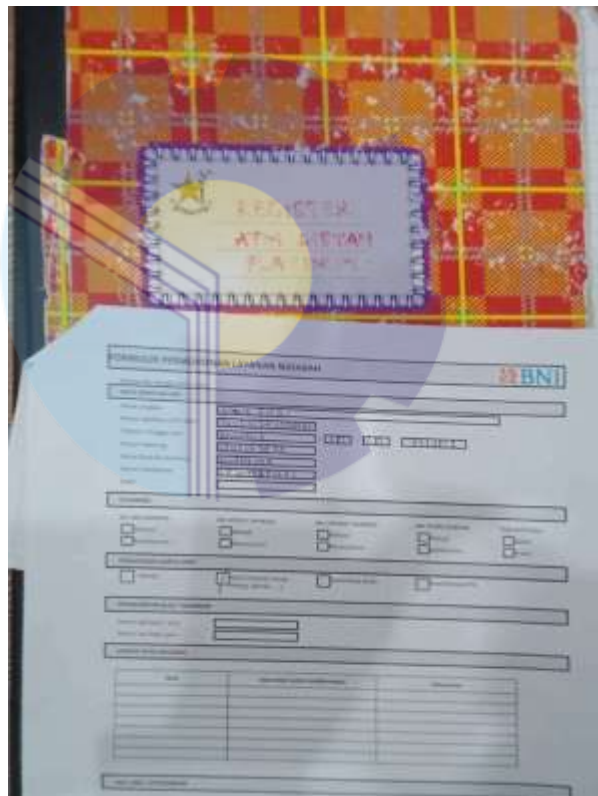


Figure 3.16 Register BNI Mastercard Platinum card
Source: Prosesseed Data, 2022

9. Register Customer Service

a. Register complaint handling book

Handling Complaint is a technique of handling or managing customer complaints quickly, accurately and satisfactorily. So that customers

satisfied, our attitude in serving customers must be arranged in such a way appearance. When we do something, we act like we pretend, or annoyance, or some other unpleasant attitude. Impact of pretending, annoyance, or emotion will lead to service given to be imperfect and in the end the customer will disappointed. Every customer-oriented organization (customeroriented) need to provide opportunities and easy access and convenient for its customers to submit suggestions, criticisms, their opinions and complaints. Customer complaints are the least customer satisfaction caused by potential financial losses suspected to be due to bank error or negligence. Handling is necessary done wisely because the complaints submitted can be fishing again if the solution is not fast, accurate, and cause other problems.



Figure 3.17 Register BNI Handling Complaint
Source: Processed Data, 2022

- b. Register ATM name and photo
The Steps in register ATM name and photo are : customer's name,

account number, date of arrival, date of collection and card number. The name and account number registered must match the name and account number listed in the savings book.

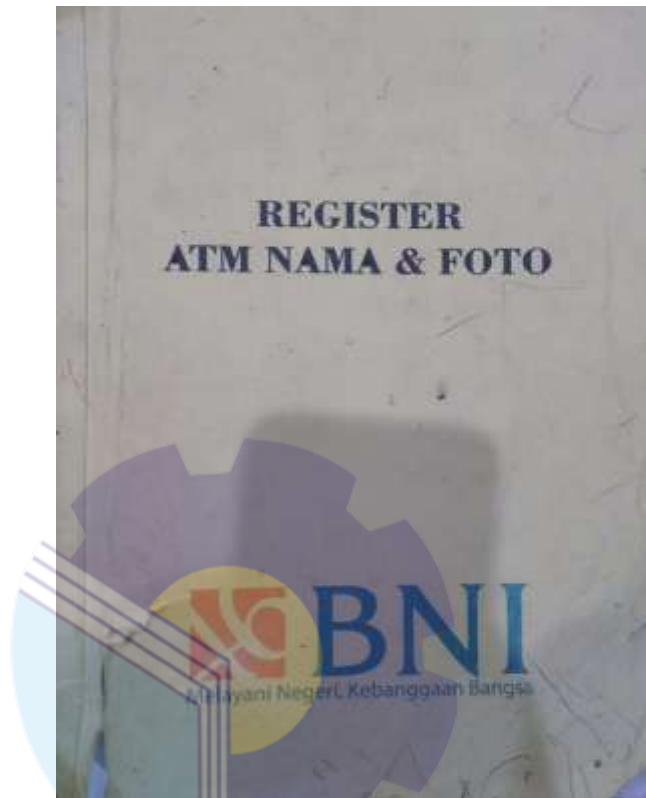


Figure 3.18 Register ATM Name and Photo
Source: Prosesseed Data, 2022

c. Register mobile banking book

BNI Mobile Banking is a banking service facility that makes it easy for you to transact directly via your smartphone, safely, easily, and quickly. BNI Mobile Banking provides balance information transaction services, transfers, telephone bill payments, credit card payments, airline ticket payments, credit purchases, opening a Taplus account, opening a Time Deposit account, and others. BNI Mobile Banking can also be activated and used for overseas transactions. The Steps in register Mobile Banking are : customer's name, account number, date of arrival, date of collection and card number.

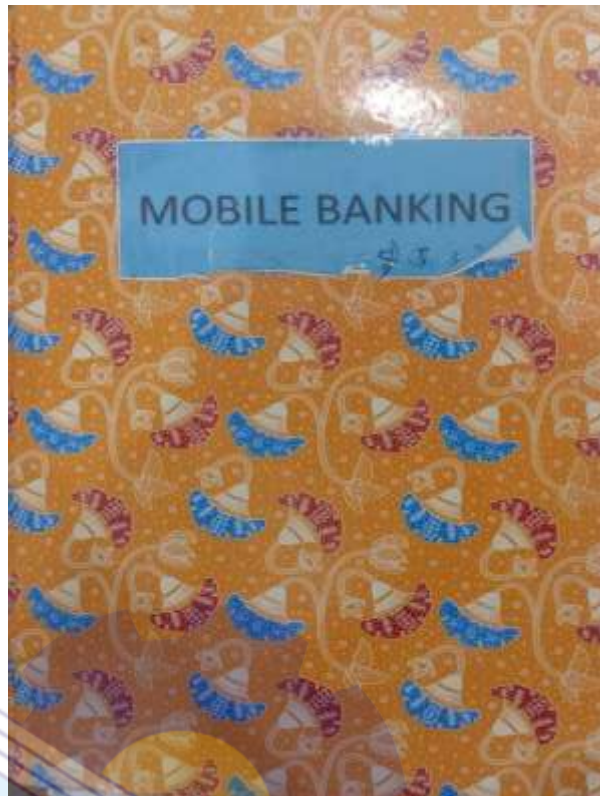


Figure 3.19 Register Mobile Banking
Source: Proccesseed Data, 2022

d. Register reset pin and block ATM

ATM card blocking can be caused by various things, for example forgetting the ATM card PIN so that you enter it incorrectly when you want to make a transaction. Unfortunately, your ATM will be blocked if you enter the wrong PIN three times in a row. Or in other cases, your ATM card is used by other irresponsible parties.

In some cases, such as forgetting your ATM card PIN number or the bank does not provide unblocking services by telephone, you need to come directly to the relevant bank. Just like the procedure for unblocking an ATM card via telephone, there are several steps you need to pay attention to before going to the bank:

- a) Make sure you have a blocked ATM card, savings book, and ID card with you.
- b) Go to the nearest bank branch office, even if it's not where your

- account and ATM card are made.
- c) But sometimes, the bank asks you to go to the bank where the account and ATM card are made.
 - d) Fill in the form, with the aim of requesting the unblocking of the ATM card.



Figure 3.20 Register Reset PIN and ATM Block
Source: Prosesseed Data, 2022

10. Other Register

a. Register of CS large stock book

Customer service ledger stock book is a book that contains incoming and outgoing cards. . The Steps in register deposit closing book are : The steps in registering of CS large stock book are: Date, serial number and number of cards. The general ledger is one of the important company documents that should not be ignored. Use accounting programs for business more easily and efficiently. The stock book is certainly very useful in the inventory management process. This means

again related to inventory. Through the stock book, the inventory management system can be well controlled and managed.



Figure 3.21 Register CS Large Stock Book
Source: Prosesseed Data, 2022

b. Register Fire Insurance Book

Fire insurance is a general insurance product (loss) that provides compensation for the risk of fire on property or buildings, whether in houses, apartments, shop houses, offices, and factories. This type of building insurance is especially suitable for prospective customers who have businesses prone to fire, such as boarding houses, factories, laundry, etc.

Maybe there are still many who think that fire insurance is not something that is really needed. However, if you are the owner of a business or have a residence, fire insurance is important to have so that you avoid large losses due to unwanted fire risks.

Here are more reasons why you need good home fire insurance:

- a) **Affordable insurance premium**
The cost of fire insurance is quite affordable as a crucial home protection. An example is fire insurance from Asuransi Astra (Garda Home) which has premiums starting at IDR 98 thousand per year.
- b) **Provide temporary residence**
Some fire insurance also provides benefits in the form of temporary housing while your home is repaired or if it burns out. An example is the Sinar Mas fire insurance policy.
- c) **Gives a sense of security**
Fire insurance has the main function as protection from uncertain risks such as fires in houses or buildings and other buildings. In the event of a fire, the insurance company will provide compensation that can make you calmer because the financial burden is minimized.
- d) **Replace items damaged by fire**
Not only reimburse the cost of damage to your building that experienced a fire, but fire insurance also replaces items that catch fire. As long as it doesn't happen because of your own negligence.
- e) **Avoid financial loss**
When the house or building that you own experiences a fire, of course you will be exposed to losses that are certainly not small. If you have home fire insurance, the insurer will help cover the loss so that you are protected from financial loss.
- f) **Protect your home from unexpected fire losses**
Back again that fire insurance has a function as a security guarantee from losses due to fire as an unexpected and unwanted risk. Of course, having fire insurance will provide proper protection.



Figure 3.22 Register CS Large Stock Book
Source: Prosesed Data, 2022

11. Archiving scholarship file high school students

Is the management of records of activities or sources of information that have usefulness in an orderly and planned manner, whether archives are created or received, so that they are easily found again if needed. An archive system that is organized optimally will facilitate the activities and goals of institutions, organizations, bodies and individuals. Archive Function:

In general, archives have functions to support administrative activities, decision-making tools, evidence of accountability, sources of information, and means of communication. In addition, it has primary and secondary functions.

- a. The primary function is the use value of the archive based on the interests of the creator of the archive as a support when the task is in progress or after the activity is completed, be it by government, private,

or individual institutions/agencies. Use values in primary archives include administrative, legal, financial, scientific and technological.

- b. The secondary function is the use value of the archive based on the use not for the archive creator but for the interests of government, private, individual institutions/agencies and also other public interests as evidence and material for accountability. Secondary use value includes the use value of evidence and information.



Figure 3.23 Archiving Scholarship File High School Student
Source: Prosesseed Data, 2022

12. Input the Burekol file (Collective Account Book)

Burekol is a system for opening Salary Subsidized BSU funds by collectively opening the Himbara Bank network carried out by the Ministry of Manpower by communicating with BPJS Employment and the company where the recipient works. The 2022 Wage Subsidy Assistance Fund or BSU aims to help workers dealing with the Covid-19 pandemic. BSU can be disbursed through the Association of State-Owned Banks/Himbara Bank Consists of

Bank Mandiri, BRI, BTN, and BNI, as well as Sharia Banks specifically for Aceh. How to check BSU at the Ministry of Manpower, namely: First of all you have to visit the website bsu.kemnaker.go.id. After creating your account go to the profile menu or by visiting profil.kemnaker.go.id. On the website, you will get the status of whether you have become a prospective BSU recipient, have been designated as a recipient, until the BSU funds have been transferred or not.

In the profile page, you will also get info for new accounts that have been created collectively. After you know the new account that has been created, you can communicate with the company management or HRD, to find out information and the collective activation schedule for new accounts at the company. The workers who are entitled to the 2022 BSU are those who have a salary below IDR 3.5 million in one month.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
NAMA_BERTUGAS	NO.INDUK	KODE_PINDOGLAN	NAMA_DEPT	NAMA_TENGAH	NAMA_BELAKANG	JENIS_MASRAH	MEMBERI	IPFIP	IPFIP	IPFIP	IPFIP	IPFIP	IPFIP	IPFIP	IPFIP	IPFIP	IPFIP	IPFIP	IPFIP	
SHOW PUSAT STATISTIK	21481179		INVOJUN	ILHAM	ILHAM														4.0	1.9
SHOW PUSAT STATISTIK	21481179		MALEO	MALEO	MALEO														4.0	1.9
SHOW PUSAT STATISTIK	21481179		DAUD	DAUD	DAUD														4.0	2.2
SHOW PUSAT STATISTIK	21481179		ALWA	ALWA	ALWA														4.0	1.1
SHOW PUSAT STATISTIK	21481179		MALEO	MALEO	MALEO														4.0	1.9
SHOW PUSAT STATISTIK	21481179		DUPA	DUPA	DUPA														4.0	1.1
SHOW PUSAT STATISTIK	21481179		IRHAM	IRHAM	IRHAM														4.0	2.3
SHOW PUSAT STATISTIK	21481179		ST	ST	ST														4.0	1.9
SHOW PUSAT STATISTIK	21481179		DESRAN	DESRAN	DESRAN														4.0	1.9
SHOW PUSAT STATISTIK	21481179		YEW	YEW	YEW														4.0	1.2
SHOW PUSAT STATISTIK	21481179		FATM	FATM	FATM														4.0	1.1
SHOW PUSAT STATISTIK	21481179		YONACHU	YONACHU	YONACHU														4.0	1.9
SHOW PUSAT STATISTIK	21481179		RAHMAT	RAHMAT	RAHMAT														4.0	1.1
SHOW PUSAT STATISTIK	21481179		ARI	ARI	ARI														4.0	1.9
SHOW PUSAT STATISTIK	21481179		LEVI	LEVI	LEVI														4.0	1.9
SHOW PUSAT STATISTIK	21481179		MHAJEEF	MHAJEEF	MHAJEEF														4.0	1.1
SHOW PUSAT STATISTIK	21481179		MARCEL	MARCEL	MARCEL														4.0	1.9
SHOW PUSAT STATISTIK	21481179		MUTU	MUTU	MUTU														4.0	1.9
SHOW PUSAT STATISTIK	21481179		RIFFAT	RIFFAT	RIFFAT														4.0	1.2
SHOW PUSAT STATISTIK	21481179		RYO	RYO	RYO														4.0	1.9
SHOW PUSAT STATISTIK	21481179		SEWA	SEWA	SEWA														4.0	1.2
SHOW PUSAT STATISTIK	21481179		CAHYA	CAHYA	CAHYA														4.0	1.1
SHOW PUSAT STATISTIK	21481179		SAFA	SAFA	SAFA														4.0	1.2
SHOW PUSAT STATISTIK	21481179		TRISA	TRISA	TRISA														4.0	1.1
SHOW PUSAT STATISTIK	21481179		YUS	YUS	YUS														4.0	1.2
SHOW PUSAT STATISTIK	21481179		FAHRID	FAHRID	FAHRID														4.0	1.2
SHOW PUSAT STATISTIK	21481179		RUDHITO	RUDHITO	RUDHITO														4.0	1.1
SHOW PUSAT STATISTIK	21481179		SELMA	SELMA	SELMA														4.0	1.1
SHOW PUSAT STATISTIK	21481179		NOVI	NOVI	NOVI														4.0	1.9
SHOW PUSAT STATISTIK	21481179		SABAH	SABAH	SABAH														4.0	1.1
SHOW PUSAT STATISTIK	21481179		REBY	REBY	REBY														4.0	1.2

Figure 3.24 Input Burekol File
Source: Processed Data, 2022

- Print the identity of the account book owner

KTP is an abbreviation of identity card, currently Indonesia has used an e-KTP which can be accessed nationally which is valid for life. One of the functions of the ID card is as one of the mandatory administrative requirements in opening a savings account at a bank. Print customer data in

the form of an ID card via the Population and Civil Registry Service (Disdukcapil) web.



Figure 3.25 Identity Customers
Source: Processed Data, 2022

14. Archiving the account opening file

Archive the BNI Taplus file and save it in a bundle so it's neat and when we need it we don't difficult.



Figure 3.26 Archive
Source: Prosesseed Data, 2022

15. Print Bank Statement

Courant Account is a history of transactions in an account that displays all information related to transactions. The information in question includes the inflow and outflow of money, both credit and debit, as well as the latest account balance

Even though the demand for checking accounts has started to recede, there are still those who need them. Because checking accounts have many uses for customers.

- a. Apply for a visa
- b. Knowing Transaction Summary
- c. Become Legal Evidence
- d. Applying for a Loan
- e. Participate in Auction
- f. Company Financial Audit



Figure 3.27 Print Bank Statement
Source: Prosesseed Data, 2022

3.3 Place of Apprenticeship

Apprenticeship is carried out after students occupy semester VIII, while the Job Training activities last for approximately four (4) months, starting from March 1st, 2022 until June 30th, 2022 at PT Bank Negara Indonesia located on Jl Ahmad Yani No. 12-14, Bengkalis Urban Village, Bengkalis District, Bengkalis Regency, Riau Province. With entry conditions starting at 07.30 to 17.00 WIB.

3.4 Kind and Description of the Activity

The daily activities in PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch can be seen in the tables below:

Table 3.1 Agenda of Activities First Week of March (March 1st until March 4th, 2022)

No	Day/Date	Activity	Place
1	Tuesday, 1 March 2022	a. Introduction and giving directions regarding the regulations at the apprenticeship place	Credit Administration

		<ul style="list-style-type: none"> b. Learn all the tasks in the Back Office section c. Print customer Document File in the Form of Identity Card and Family card. d. Archiving Customer Fire Insurance Files 	
2	Wednesday, 2 March 2022	<ul style="list-style-type: none"> a. Archiving credit file b. Distributing of Government Social Assistance. c. Equip credit 	Credit Administration
3	Thursday, 3 March 2022	National Holiday	
4	Friday, 4 March 2022	Archiving credit files	Credit Administration

Source: Processed Data, 2022

Table 3.1 is the first week of apprenticeship, where the practitioner is taught how to archive credit files. Credit files that must be archived include credit agreements, fire insurance policies, credit life insurance policies, collateral submission signs, integrity pacts, monthly credit installment tables, credit application letters.

Table 3.2 Agenda of Activities Second Week of March (March 7th until March 11th, 2022)

No	Day/Date	Activity	Place
1	Monday, 7 March 2022	Distributing of Government Social Assistance.	Credit Administration
2	Tuesday, 8 March 2022	Archiving credit files	Credit Administration
3	Wednesday, 9 March 2022	Fill in the Application Letters For Credit Life Insurance	Credit Administration
4	Thursday, 10 March 2022	Archiving credit files	Credit Administration
5	Friday, 11 March 2022	<ul style="list-style-type: none"> a. Archiving credit files b. Register Tabunganku 	Credit Administration and Customer Service

Source: Processed Data, 2022

Table 3.2 in the second weeks of the apprenticeship, the practitioner is taught how to distribute government assistance provided by the Ministry of Social Affairs, namely the Family Hope Program (FHP). Accompaniment. Especially during the implementation of emergency PPKM one of them is social.

Table 3.3 Agenda of Activities Third Week of March (March 14th until March 18th, 2022)

No	Day/Date	Activity	Place
1	Monday, 14 March 2022	Register Fire Insurance Book	Credit Administration
2	Tuesday, 15 March 2022	a. Register ATM Name and Photo b. Archive Credit files	Customer Service and Credit Administration
3	Wednesday, 16 March 2022	Archiving Credit files	Credit Administration
4	Thursday, 17 March 2022	Archiving Credit files	Credit Administration
5	Friday, 18 March 2022	Archiving Credit files	Credit Administration

Source: Processed Data, 2022

Table 3.3 is the third week of march, the practitioner learns how to register the fire insurance book and archiving credit files.

Table 3.4 Agenda of Activities Fourth Week of March (March 21st until March 25th, 2022)

No	Day/Date	Activity	Place
1	Monday, 21 March 2022	a. Register BNI Mastercard Gold Card b. Register Taplus Muda	Customer Service
2	Tuesday, 22 March 2022	a. Archiving Scholarship File High School Students b. Input Burekol file (Collective Account Book)	Customer Service
3	Wednesday, 23 March 2022	a. Archiving Credit files b. Input Burekol File (Collective Account Book)	Credit Administration
4	Thursday, 24 March 2022	Archiving Credit files	Credit Administration
5	Friday, 25 March 2022	a. Register BNI Taplus b. Register Taplus Bisnis c. Register Tabunganku d. Register BNI Mastercard Silver Book	Customer Service

Source: Processed Data, 2022

Table 3.4 is the fourth week of march, the practitioner inputs the Burekol file (collective account book), archiving Scholarship File High School Students, archiving credit file and registers.

Table 3.5 Agenda of Activities Fifth Week of March (March 28th until April 1st, 2022)

No	Day/Date	Activity	Place
1	Monday, 28 March 2022	a. Register BNI Mastercard Silver Book b. Register Reset Pin and Block ATM	Customer Service
2	Tuesday, 29 March 2022	Print the Identity of the Account Book Owner	Customer Service
3	Wednesday, 30 March 2022	Register BNI Tappa	Customer Service
4	Thursday, 31 March 2022	Archiving credit files	Credit Administration
5	Friday, 1 April 2022	Register BNI Tabunganku	Customer Service

Source: Processed Data, 2022

Table 3.5 is the fifth week of March where the practitioner only prints the Identity of the Account Book Owner, archiving credit file and registers.

Table 3.6 Agenda of Activities First Week of April (April 4th until April 8th, 2022)

No	Day/Date	Activity	Place
1	Monday, 4 April 2022	Register BNI Tappa	Customer Service
2	Tuesday, 5 April 2022	Archiving Credit Files	Credit Administration
3	Wednesday, 6 April 2022	Register Taplus Muda	Customer Service
4	Thursday, 7 April 2022	Recap Social Assistance Government	Credit Administration
5	Friday, 8 April 2022	a. Register BNI Mastercard Silver Card b. Register BNI Mastercard Gold Card c. Register BNI Tappa Card d. Register Reset Pin and Block ATM	Customer Service

Source: Processed Data, 2022

Table 3.6 is the first week of April, where the practitioner registers and archives credit files, as well as recaps government social assistance, especially during the implementation of the emergency PPKM.

Table 3.7 Agenda of Activities Second Week of April (April 11th until April 15th, 2022)

No	Day/Date	Activity	Place
1	Monday, 11 April 2022	Archiving Credit Files	Credit Administration
2	Tuesday, 12 April 2022	Archiving Credit Files	Credit Administration
3	Wednesday, 13 April 2022	Archiving Credit Files	Credit Administration
4	Thursday, 14 April 2022	a. Register Tabunganku b. Register BNI Mastercard Platinum Card c. Register BNI Mastercard Gold Card d. Register BNI Taplus	Customer Service
5	Friday, 15 April 2022	National Holiday	

Source: Processed Data, 2022

Table 3.7 is the second week of April, where the practitioner does register work and archiving credit files.

Table 3.8 Agenda of Activities Third Week of April (April 18th until April 22th, 2022)

No	Day/Date	Activity	Place
1	Monday, 18 April 2022	Archiving Credit Files	Credit Administration
2	Tuesday, 19 April 2022	Archiving Credit Files	Credit Administration
3	Wednesday, 20 April 2022	Archiving Credit Files	Credit Administration
4	Thursday, 21 April 2022	Handover Saving Books for BSPS Assistance to the Kelapapati Community	Credit Administration
5	Friday, 22 April 2022	Handover Saving Books for BSPS Assistance to the Dompas (Bukit Batu) Community	Credit Administration

Source: Processed Data, 2022

Table 3.8 is the third week of April, where the practice of Handover Saving Books for BSPS Assistance to the Kelapapati Community and Dompas (Bukit Batu) Community.

Table 3.9 Agenda of Activities Fourth Week of April (April 25th until April 29th, 2022)

No	Day/Date	Activity	Place
1	Monday, 25 April 2022	a. Equip Credit Agreement b. Register of CS Large Stock Book	Credit Administration and Customer Service
2	Tuesday, 26 April 2022	Equip Credit Agreement	Credit Administration
3	Wednesday, 27 April 2022	Register Taplus Anak	Customer Service
4	Thursday, 28 April 2022	Register Taplus Bisnis	Customer Service
5	Friday, 29 April 2022	Eid Holiday	

Source: Processed Data, 2022

Table 3.9 is the fourth week of April, where the practitioner only does the equip credit agreement and register.

Table 3.10 Agenda of Activities Second Week of May (May 9th until May 13th, 2022)

No	Day/Date	Activity	Place
1	Monday, 9 May 2022	Archiving Credit Files	Credit Administration
2	Tuesday, 10 May 2022	Register Complaint Handling Book	Customer Service
3	Wednesday, 11 May 2022	Archiving Credit Files	Credit Administration
4	Thursday, 12 May 2022	Archiving Credit Files	Credit Administration
5	Friday, 13 May 2022	Register BNI Taplus	Customer Service

Source: Processed Data, 2022

Table 3.10 is the second week of May, where the practitioner only does the archiving credit files and register.

Table 3.11 Agenda of Activities Third Week of May (May 16th until May 20th, 2022)

No	Day/Date	Activity	Place
1	Monday, 16 May 2022	National Holiday	
2	Tuesday, 17 May 2022	Archiving Credit Files	Credit Administration

3	Wednesday, 18 May 2022	Register BNI Tappa	Customer Service
4	Thursday, 19 May 2022	a. Register BNI Tappa b. Archiving Credit Files	Customer Service
5	Friday, 20 May 2022	a. Register BNI Taplus b. Register MobileBanking c. Archiving Credit Files	Customer Service and Credit Administration

Source: Processed Data, 2022

Table 3.11 is the third week of May, where the practitioner only does the archiving credit files and register

Table 3.12 Agenda of Activities Fourth Week of May (May 23th until May 27th, 2022)

No	Day/Date	Activity	Place
1	Monday, 23 May 2022	a. Register Tabunganku b. Register Taplus Bisnis	Customer Service
2	Tuesday, 24 May 2022	Archiving Credit Files	Credit Administration
3	Wednesday, 25 May 2022	Register reset pin and Block ATM	Customer Service
5	Friday, 27 May 2022	a. Register Tappa b. Register Complaint Handling Book	Customer Service

Source: Processed Data, 2022

Table 3.12 is the fourth week of May, where the practitioner only does the archiving credit files and register.

Table 3.13 Agenda of Activities First Week of June (May 30th until June 3th, 2022)

No	Day/Date	Activity	Place
1	Monday, 30 May 2022	Print Bank Statement	Customer Service
2	Tuesday, 31 May 2022	Print Bank Statement	Customer Service
3	Wednesday, 1 June 2022	Print Bank Statement	Customer Service
4	Thursday, 2 June 2022	Print Bank Statement	Customer Service
5	Friday, 3 June 2022	Print Bank Statement	Customer Service

Source: Processed Data, 2022

Table 3.13 is the first week of June, where the practitioner only prints the bank statement as many as 12,650 sheets, because there is a balance that is not taken in the account of the recipient of the social assistance.

Table 3.14 Agenda of Activities Second Week of June (June 6th until June 10th, 2022)

No	Day/Date	Activity	Place
1	Monday, 6 June 2022	Print Bank Statement	Customer Service
2	Tuesday, 7 June 2022	Print Bank Statement	Customer Service
3	Wednesday, 8 June 2022	Print Bank Statement	Customer Service
4	Thursday, 9 June 2022	Print Bank Statement	Customer Service
5	Friday, 10 June 2022	Print Bank Statement	Customer Service

Source: Processed Data, 2022

Table 3.14 is the second week of June, where the practitioner continues the work that has not been completed in the previous week, that is Print Bank Statement Dinas Sosial as many as 12,650 sheets, because there is a balance that is not taken in the account of the recipient of the social assistance.

Table 3.15 Agenda of Activities Third Week of June (June 13th until June 17th, 2022)

No	Day/Date	Activity	Place
1	Monday, 13 June 2022	Print Bank Statement	Customer Service
2	Tuesday, 14 June 2022	Print Bank Statement	Customer Service
3	Wednesday, 15 June 2022	Print Bank Statement	Customer Service
4	Thursday, 16 June 2022	Print Bank Statement	Customer Service
5	Friday, 17 June 2022	Print Bank Statement	Customer Service

Source: Processed Data, 2022

Table 3.15 is the third week of June, where the practitioner continues the work that has not been completed in the previous week, that is Print Bank Statement

Dinas Sosial as many as 12,650 sheets, because there is a balance that is not taken in the account of the recipient of the social assistance.

Table 3.16 Agenda of Activities Fourth Week of June (June 20th until June 24th, 2022)

No	Day/Date	Activity	Place
1	Monday, 20 June 2022	a. Register Taplus b. Register Taplus Bisnis c. Register Taplus Anak d. Register BNI Taplus Prakerja e. Register BNI Mastercard Silver Card	Customer Service
2	Tuesday, 21 June 2022	a. Register BNI Mastercard Gold Card b. Register Reset PIN dan Blokir ATM	Customer Service
3	Wednesday, 22 June 2022	a. Register ATM Name and Foto b. Register Reset PIN dan Blokir ATM	Customer Service
4	Thursday, 23 June 2022	a. Register BNI Taplus b. Register Mobile Banking	Customer Service
5	Friday, 24 June 2022	Register Tabunganku	Customer Service

Source: Processed Data, 2022

Table 3.16 is the fourth week of June, where the practitioner only does the register in the customer service department.

Table 3.17 Agenda of Activities Fifth Week of June (June 27th until June 30th, 2022)

No	Day/Date	Activity	Place
1	Monday, 27 June 2022	Archiving Credit Files	Credit Administration
2	Tuesday, 28 June 2022	Handover Saving Books for BSPS Assistance to the Kelapapati Community	Credit Administration
3	Wednesday, 29 June 2022	Give a stamp on the Account Opening Verification Sheet/List	Customer Service
4	Thursday, 30 June 2022	Archiving Credit Files	Credit Administration

Source: Processed Data, 2022

Table 3.17 is the fifth week of June, where is the last week of the practitioner doing apprenticeship at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub

Branch. The practitioner archiving credit file, Handover Saving Books for BSPS Assistance to the Kelapapati Community and give a stamp on the account opening verification sheet/list.

3.5 Obstacle

While carrying out street vendors at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch, of course, the practitioner has encountered obstacles and this is cause delays in the implementation of street vendors. As for the obstacles and obstacles what practitioners face are as follows:

1. In the first week of implementing street vendors, the practitioner is still adapting with the work environment so that the practitioner is a little awkward in communicate and socialize with employees.
2. At the beginning of the apprenticeship, the practitioner did not know much about products of PT. Bank Negara Indonesia.
3. The lack of facilities provided by PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch, for example, is not sufficient in number Computer.

3.6 Solution

Although the practitioner experienced several obstacles during his carry out the apprenticeship at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch, the practitioner can overcome these obstacles and obstacles well and can carry out apprenticeship activities smoothly while carrying out street vendors at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch as for the practitioner way of overcoming the obstacles during implementing street vendors are as follows:

1. At the first obstacle, in overcoming the difficulty of adjusting with the office environment, the practitioner tries to get to know and communicate well with other employees during breaks. By communicating the practitioner can better understand the conditions that exist in the field company through statements from employees.
2. In the second obstacle, the practitioner tries to recognize and study the products in PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch,

via the internet and ask employees directly for help Practitioners understand the existing products.

3. To overcome the lack of facilities provided by PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch, in completing the task the practitioner brings his own laptop.



CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

After doing apprenticeship in PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch, there are some conclusion drawn:

1. The practitioner gained a lot of experience such as how to work neatly and on time in completing a given job can improve self-quality in the world of work and can increase knowledge, insight, experience, abilities and skills in carrying out apprenticeship.
2. When we are at work and faced with a problem, we certainly can't just run away. need to deal with it with a logical and realistic mind. This problem-solving ability is achieved by thinking broadly about the point of view of a problem and solving it wisely.
3. The practitioner gains knowledge and learning about PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch especially in the credit administration and customer service
4. The practitioner learns that in getting to know a new environment in terms of the world of work, good interactions and adjustments are needed with the existing environmental conditions because it affects the feedback provided by the environment.

4.2 Suggestion

There are some suggestion or PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Sub Branch:

1. PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch should pay attention to working hour. Some Department do not seem to have the same working hour.

2. PT. Bank Negara Indonesia (Persero) Tbk. Bengkulu Sub Branch requires an additional number of employees, especially in the Customer position service considering the number of customers and to avoid long queues.
3. PT. Bank Negara Indonesia (Persero) Tbk. Bengkulu Sub Branch to provide adequate supporting facilities in its implementation apprenticeship, such as work desks, computer and printer.
4. PT. Bank Negara Indonesia (Persero) Tbk Bengkulu Sub Branch needs to enlarge space of office especially for Credit Administration because keeps many documents.



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- Wahjono, S. I. (2022). Struktur Organisasi

Appendix A Validation Form



SURAT KETERANGAN DMI/020/160A

Yang betanda tangan dibawah ini menerangkan bahwa:

Nama : Siti Nurhaliza
Tempat/Tgl. Lahir : Pematang Duku/13 Mei 2000
Alamat : Jl. Serasi, Pematang Duku Timur

Telah melakukan Kerja Praktek pada perusahaan kami, PT. Bank Negara Indonesia (Persero) Tbk. Kantor Cabang Pembantu Bengkulu sejak tanggal 01 Maret 2022 sampai dengan 30 Juni 2022 sebagai tenaga Kerja Praktek (KP).

Selama bekerja di PT. Bank Negara Indonesia (Persero) Tbk. Kantor Cabang Pembantu Bengkulu, yang bersangkutan telah menunjukkan ketekunan dan kesungguhan bekerja dengan baik.

Surat keterangan ini diberikan untuk dipergunakan sebagaimana mestinya.

Demikian agar yang berkepentingan maklum.

Bengkalis, 30 Juni 2022

A handwritten signature in black ink, appearing to read 'Eko Ruswidyanto', written over a horizontal line.

Eko Ruswidyanto
Pimpinan

Appendix B Attendance list



**LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA (Persero) Tbk.
BENGKALIS SUB BRANCHES**

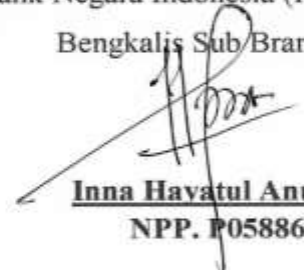
Name : Siti Nurhaliza
 Student's Identity Number : 5404181162
 Time : 07:30 WIB – 17:00 WIB

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Tue, March 1 st , 2022	07:30	12.30	13:30	17:00	
2	Wed, March 2 nd , 2022	07:30	12.30	13:30	17:00	
3	Thu, March 3 rd , 2022	National Holiday				
4	Fri, March 4 th , 2022	07:30	12.00	13:30	17:00	
5	Sat, March 5 th , 2022	Holiday				
6	Sun, March 6 th , 2022					
7	Mon, March 7 th , 2022	07:30	12.30	13:30	17:00	
8	Tue, March 8 th , 2022	07:30	12.30	13:30	17:00	
9	Wed, March 9 th , 2022	07:30	12.30	13:30	17:00	
10	Thu, March 10 th , 2022	07:30	2.30	13:30	17:00	
11	Fri, March 11 th , 2022	07:30	12.00	13:30	17:00	
12	Sat, March 12 th , 2022	Holiday				
13	Sun, March 13 th , 2022	Holiday				
14	Mon, March 14 th , 2022	07:30	12.30	13:30	17:00	
15	Tue, March 15 th , 2022	07:30	12.30	13:30	17:00	
16	Wed, March 16 th , 2022	07:30	12.30	13:30	17:00	
17	Thu, March 17 th , 2022	07:30	12.30	13:30	17:00	

18	Fri, March 18 th , 2022	07:30	12:00	13:30	17:00	
19	Sat, March 19 th , 2022	Holiday				
20	Sun, March 20 th , 2022					
21	Mon, March 21 st , 2022	07:30	12.30	13:30	17:00	
22	Tue, March 22 nd , 2022	07:30	12.30	13:30	17:00	
23	Wed, March 23 rd , 2022	07:30	12.30	13:30	17:00	
24	Thu, March 24 th , 2022	07:30	12.30	13:30	17:00	
25	Fri, March 25 th , 2022	07:30	12.00	13:30	17:00	
26	Sat, March 26 th , 2022	Holiday				
27	Sun, March 27 th , 2022					
28	Mon, March 28 th , 2022	07:30	12.30	13:30	17:00	
29	Tue, March 29 th , 2022	07:30	12.30	13:30	17:00	
30	Wed, March 30 th , 2022	07:30	12.30	13:30	17:00	
31	Thu, March 31 st , 2022	07:30	12.30	13:30	17:00	








Bengkalis, March 31st, 2022

Credit Administration of
 PT. Bank Negara Indonesia (Persero) Tbk.
 Bengkalis Sub/Branches


Inna Havatul Anuar
 NPP. P058865

**LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA (Persero) Tbk.
BENGKALIS SUB BRANCHES**

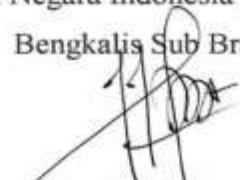
Name : Siti Nurhaliza
 Student's Identity Number : 5404181162
 Time : 07:30 WIB – 17:00 WIB

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Fri, April 1 st , 2022	07:30	12.30	13:30	17:00	
2	Sat, April 2 nd , 2022	Holiday				
3	Sun, April 3 rd , 2022					
4	Mon, April 4 th , 2022	07:30	12.30	13:30	17:00	
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8	Fri, April 8 th , 2022	07:30	12.00	13:30	17:00	
9	Sat, April 9 th , 2022	Holiday				
10	Sun, April 10 th , 2022					
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15	Fri, April 15 th , 2022	National Holiday				
16	Sat, April 16 th , 2022	Holiday				
17	Sun, April 17 th , 2022					
18	Mon, April 18 th , 2022	07:30	12.30	13:30	17:00	

19	Tue, April 19 th , 2022	07:30	12.30	13:30	17:00	
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23	Sat, April 23 rd , 2022	Holiday				
24	Sun, April 24 th , 2022					
25	Mon, April 25 th , 2022	07:30	12.30	13:30	17:00	
26	Tue, April 26 th , 2022	07:30	12.30	13:30	17:00	
27	Wed, April 27 th , 2022	07:30	12.30	13:30	17:00	
28	Thue, April 28 th , 2022	07:30	12.30	13:30	17:00	
29	Fri, April 29 th , 2022	National Holiday				
30	Sat, April 30 th , 2022	Holiday				

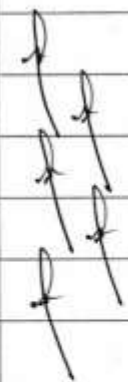
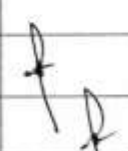
Bengkalis, April 30th, 2022

Credit Administration of
 PT. Bank Negara Indonesia (Persero) Tbk.
 Bengkalis Sub Branches


Inna Havatul Anuar
 NPP. P058865

LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA (Persero) Tbk.
BENGKALIS SUB BRANCHES

Name : Siti Nurhaliza
 Student's Identity Number : 5404181162
 Time : 07:30 WIB – 17:00 WIB

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Sun, May 1 st , 2022	Holiday				
2	Mon, May 2 nd , 2022	Eid Holiday				
3	Tue, May 3 rd , 2022					
4	Wed, May 4 th , 2022					
5	Thue, May 5 th , 2022					
6	Fri, May 6 th , 2022					
7	Sat, May 7 th , 2022	Holiday				
8	Sun, May 8 th , 2022	Holiday				
9	Mon, May 9 th , 2022	07:30	12.30	13:30	17:00	
10	Tue, May 10 th , 2022	07:30	12.30	13:30	17:00	
11	Wed, May 11 th , 2022	07:30	12.30	13:30	17:00	
12	Thue, May 12 th , 2022	07:30	12.30	13:30	17:00	
13	Fri, May 13 th , 2022	07:30	12.00	13:30	17:00	
14	Sat, May 14 th , 2022	Holiday				
15	Sun, May 15 th , 2022	Holiday				
16	Mon, May 16 th , 2022	National Day				
17	Tue, May 17 th , 2022	07:30	12.30	13:30	17:00	
18	Wed, May 18 th , 2022	07:30	12.30	13:30	17:00	

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20	Fri, May 20 th , 2022	07:30	12.00	13:30	17:00	<i>[Signature]</i>
21	Sat, May 21 st , 2022	Holiday				
22	Sun, May 22 nd , 2022					
23	Mon, May 23 rd , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
24	Tue, May 24 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
25	Wed, May 25 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
26	Thue, May 26 th , 2022	National Day				
27	Fri, May 27 th , 2022	07:30	12.00	13:30	17:00	<i>[Signature]</i>
28	Sat, May 28 th , 2022	Holiday				
29	Sun, May 29 th , 2022					
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







Bengkalis, May 31st, 2022

Credit Administration of
PT. Bank Negara Indonesia (Persero) Tbk.
Bengkalis Sub Branches

[Signature]
Inna Hayatul Anuar
NPP. P058865

**LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA (Persero) Tbk.
BENGKALIS SUB BRANCHES**

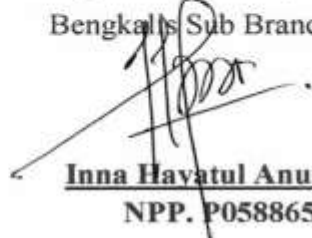
Name : Siti Nurhaliza
 Student's Identity Number : 5404181162
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No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
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5	Sun, June 5 th , 2022					
6	Mon, June 6 th , 2022	07:30	12.30	13:30	17:00	
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18	Sat, June 18 th , 2022	Holiday				

19	Sun, June 19 th , 2022	Holiday				
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25	Sat, June 25 th , 2022	Holiday				
26	Sun, June 26 th , 2022					
27	Mon, June 27 th , 2022	07:30	12.30	13:30	17:00	
28	Tue, June 28 th , 2022	07:30	12.30	13:30	17:00	
29	Wed, June 29 th , 2022	07:30	12.30	13:30	17:00	
30	Thue, June 30 th , 2022	07:30	12.30	13:30	17:00	

Bengkalis, June 30th, 2022

Credit Administration of
PT. Bank Negara Indonesia (Persero) Tbk.
Bengkalis Sub Branches



Inna Hayatul Anuar
NPP. P058865

Appendix C Letter of Certification



The certificate is issued by PT. Bank Negara Indonesia (Persero) Tbk, Bengkulu Branch. It certifies that SITI NURHALIZA has completed the 'KEGIATAN MAGANG' (internship activity) at BNI KCP Bengkulu since March 01, 2022, until June 30, 2022. The certificate is signed by Eko Ruswidyanto, the Branch Head, on June 30, 2022.

3um UNTUK INDONESIA

Sertifikat

PT. Bank Negara Indonesia (Persero) Tbk
Kantor Cabang Pembantu Bengkulu

diberikan kepada :

SITI NURHALIZA

yang telah menyelesaikan **KEGIATAN MAGANG** di **BNI KCP Bengkulu** terhitung sejak tanggal **01 Maret 2022** s/d **30 Juni 2022**.

Bengkalis, 30 Juni 2022

PT Bank Negara Indonesia (Persero) Tbk
Kantor Cabang Pembantu Bengkulu


Eko Ruswidyanto
Pemimpin



Appendix D The Value of the Company



PENILAIAN DARI PERUSAHAAN KERJA PRAKTEK
PT. BANK NEGARA INDONESIA (Persero) Tbk.
KANTOR CABANG PEMBANTU BENGKALIS

Nama : Siti Nurhaliza
NIM : 5404181162
Program Studi : D4-Administrasi Bisnis Internasional
Politeknik Negeri Bengkalis

No.	Aspek Penilaian	Bobot	Nilai
1.	Disiplin	20%	95
2.	Tanggung Jawab	25%	95
3.	Penyesuain Diri	10%	93
4.	Hasil Kerja	30%	98
5.	Perilaku secara umum	15%	94
	Total Jumlah (1+2+3+4+5)	100%	95

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

Catatan:

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.....
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Bengkalis, 30 Juni 2022

Eko Ruswidyanto
Pimpinan

PT. Bank Negara Indonesia (Persero) Tbk
Kantor Layanan Bengkalis
Jalan A. Yani No. 12 - 14
Bengkalis 28712, Indonesia
www.bni.co.id