

**APPRENTICESHIP REPORT**  
**PT PEGADAIAN AREA PEKANBARU**

**DELVANI SILALAH**  
**5404181127**



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

**2022**

## VALIDATION SHEET

### APPRENTICESHIP REPORT PT PEGADAIAN AREA PEKANBARU

Written as one of the requirement for completing of the Apprenticeship

Delvani Silalahi  
5404181127

Pekanbaru, June 30<sup>th</sup>, 2022

Vice President of  
PT. Pegadaian Area Pekanbaru

  
  
**Pegadaian**


TUMIYEM  
P80178

Advisor Lecturer of  
International Business Administration  
Study Program



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

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

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

## ACKNOWLEDGMENT

All praise and gratitude for the presence of The One Almighty God for the blessings of His grace and guidance so that the Author is given the ease and ability to complete Internship at PT Pegadaian Area Pekanbaru located in Jl. Jenderal Sudirman No. 167, Pekanbaru City. Internship is one of the activities that must be taken in the International Business Administration Study Program, which aims to apply the knowledge that has been obtained in the classroom into the work environment.

The author's impression during his Internship at PT Pegadaian Area Pekanbaru is that the author gets real work experience in accordance with the author's major and a comfortable, friendly and very supportive work environment in increasing the potential of the author to be more prepared in the future world of work.

The author realizes that the implementation of Internship activities and the writing of this Internship Report cannot be completed without the support and assistance of various parties. Therefore, the author would like to say many thanks to:

- 1 Mr. Johny Custer, S.T., M.T as the Director of State Polytechnic of Bengkalis.
- 2 Mr. Armada, S.T., M.T. as the Deputy Director I of State Polytechnic of Bengkalis.
- 3 Mrs. Supriati, S.ST., M.Si as Head of the Business Administration Department.
- 4 Mrs. Yunelly Asra, S.E., M.M as Former Head of the Business Administration Department.
- 5 Mrs. Wan Junita Raflah, B.Sc., M.Ec.Dev as Head of International Business Administration Study Program.
- 6 Mr. Hutomo Atman Maulana, S.Pd., M.Si as Former Head of International Business Administration Study Program.

- 7 Mr. Alkadri Perdana, B.IT., M.Sc., as the Apprenticeship Coordinator in the International Business Administration Study Program.
- 8 Mr. Adrian Irnanda Pratama, S.Sos., M.BA., as the Supervisor of this Apprenticeship Report.
- 9 Mrs. Tumiyem, S.E, as the Vice President PT Pegadaian Area Pekanbaru.
- 10 All lecturers and assistant lecturers of the State Polytechnic of Bengkalis, especially in International Business Administration Study Program.
- 11 My beloved parents are my father, Daslan Silalahi and my mother, Manti Sinaga. as well as my beloved brother, Hemat Eric Silalahi and Ian Vemas Silalahi who have provided encouragement and support as well as motivation both material and non-material.
- 12 To all parties who helped a lot in completing this apprenticeship report which cannot be mentioned one by one.

The Author apologizes to all the parties mentioned above if there is mistakes. The Author is fully aware that in the completion of this undergraduate thesis there are still many deficiency, but this is the best result the Author can do. In addition, the Authors also hope that this undergraduate thesis is useful for many parties many parties in future.

## TABLE OF CONTENTS

<b>COVER</b> .....	<b>i</b>
<b>APPROVAL SHEET</b> .....	<b>ii</b>
<b>ACKNOWLEDGMENT</b> .....	<b>iii</b>
<b>TABLE OF CONTENTS</b> .....	<b>v</b>
<b>LIST OF FIGURES</b> .....	<b>vi</b>
<b>LIST OF TABLE</b> .....	<b>vii</b>
<b>LIST OF APPENDICES</b> .....	<b>viii</b>
<b>CHAPTER I INTRODUCTION</b> .....	<b>1</b>
1.1 Background of the Apprenticeship.....	1
1.2 Purpose of the Apprenticeship.....	3
1.3 Significances of the Apprenticeship.....	3
<b>CHAPTER II GENERAL DESCRIPTION OF THE COMPANY</b> .....	<b>5</b>
2.1 Company Profile.....	5
2.2 Vision and Mission.....	9
2.3 Logo of the PT Pegadaian.....	10
2.4 Organization Structure.....	12
2.5 General Activities (Products and Services).....	14
<b>CHAPTER III SCOPE OF THE APPRENTICESHIP</b> .....	<b>18</b>
3.1 Job Description.....	18
3.2 Place of Apprenticeship.....	25
3.3 Kind and Description of the Activity .....	27
3.4 Obstacle and Solution.....	45
<b>CHAPTER IV CONCLUSION AND SUGGESTION</b> .....	<b>47</b>
4.1 Conclusion.....	47
4.2 Suggestion .....	48
<b>REFERENCES</b> .....	<b>50</b>
<b>APPENDICES</b> .....	<b>51</b>
<b>WRITER BIOGRAPHY</b> .....	<b>65</b>

## LIST OF FIGURES

Figure 2.1	Head Office of PT PEGADAIAN .....	5
Figure 2.2	Logo of PT PEGADAIAN .....	10
Figure 2.3	Organizational Structure of the PT Pegadaian Area Pekanbaru....	12
Figure 3.1	Complete the Registration Form.....	18
Figure 3.2	Entering Customer Data.....	19
Figure 3.3	Counting Daily Activities .....	19
Figure 3.4	Spread Brochures.....	20
Figure 3.5	Participate in the Bazaar.....	20
Figure 3.6	Participate in the Ramadhan Bazaar.....	21
Figure 3.7	Processing data on NPL, OSL, and Turnover.....	21
Figure 3.8	Processing data on Marketing Executive.....	22
Figure 3.9	Processing data on Pefindo.....	22
Figure 3.10	Processing Vehicle OTR Price Data.....	23
Figure 3.11	Managing the Social Media.....	23
Figure 3.12	Participate in Signing and Lunch Activities .....	24
Figure 3.13	Archive Documents.....	24
Figure 3.14	Scan and Photocopy of Documents .....	25
Figure 3.15	PT Pegadaian Area Pekanbaru.....	25

## LIST OF TABLE

Table 3.1	Standard Operating Procedures for PT Pegadaian Area .....	26
Table 3.2	Description of Daily Practical Work Activities for Four Months ..	27
Table 3.3	Daily Activities of March 1 to March 5, 2022 .....	29
Table 3.4	Daily Activities of March 7 to March 12, 2022 .....	30
Table 3.5	Daily Activities of March 14 to March 19, 2022 .....	31
Table 3.6	Daily Activities of March 21 to March 26, 2022 .....	32
Table 3.7	Daily Activities of March 28 to April 2, 2022 .....	33
Table 3.8	Daily Activities of April 4 to April 9, 2022 .....	34
Table 3.9	Daily Activities of April 11 to April 16, 2022 .....	35
Table 3.10	Daily Activities of April 18 to April 23, 2022 .....	36
Table 3.11	Daily Activities of April 25 to April 30, 2022 .....	36
Table 3.12	Daily Activities of May 2 to May 7, 2022 .....	37
Table 3.13	Daily Activities of May 9 to May 14, 2022 .....	37
Table 3.14	Daily Activities of May 16 to May 21, 2022 .....	38
Table 3.15	Daily Activities of May 23 to May 28, 2022 .....	39
Table 3.16	Daily Activities of May 30 to June 4, 2022 .....	40
Table 3.17	Daily Activities of June 6 to June 11, 2022 .....	41
Table 3.18	Daily Activities of June 13 to June 18, 2022 .....	42
Table 3.19	Daily Activities of June 20 to June 25, 2022 .....	43
Table 3.20	Daily Activities of June 27 to June 30, 2022 .....	44

## LIST OF APPENDICES

Appendix 1. Letter of Acceptance for Apprenticeship.....	51
Appendix 2. References Letter .....	53
Appendix 3. Revision Sheet .....	54
Appendix 4. Certificate of Apprenticeship.....	55
Appendix 5. List of the Apprenticeship Attendance.....	56
Appendix 6. Apprenticeship Assessment Sheet.....	61
Appendix 7. Documentation of the Apprenticeship.....	62





# CHAPTER I

## INTRODUCTION

### 1.1 Background of the Apprenticeship

In the era of globalization, the development of trade is so large and growing rapidly growing. Every company is required to prepare professionals in every field needed. One of the things that must be prepared to prepare for the need for professional staff is to develop the potential of students because students are the next generation of the nation who will lead and advance the Indonesian nation into a developed and better nation. Therefore, to improve our abilities and insights in the field of accounting in particular and the application of compulsory college requirements as well as to increase our experience in the real world of work, what and how to participate in the Job Training program in company related to the field of study are studied on the bench during lectures.

Apprenticeship is a program for students to have work experience in an institution in accordance with the background of the department. This program is a combination of class learning and apprenticeship to help students get recognized skills and qualifications. Skills and qualifications are provided for various career with various levels. Apprenticeship include beginner level, supervisor level, and level of manager. Each level of Apprenticeship trained by professionals and the time needed depends on the skills and abilities of Apprenticeship participants.

State Polytechnic of Bengkalis was established in 2000. Since 2000 until now the State Polytechnic of Bengkalis has 8 (eight) departments with 18 (eighteen) study programs. State Polytechnic of Bengkalis is the only State Polytechnic in Riau Province. The State Polytechnic of Bengkalis has a Diploma III and Diploma IV program. Bengkalis State Polytechnic is a vocational campus that educates its students to create a competent spirit in various fields. Bengkalis State Polytechnic implements a apprenticeship program that is required to be followed by all final semester students.

International Business Administration is one of the study programs in the department of Business Administration. Most of the International Business Administration Study Program is ready to have competence. In this program, specifically for 8th (eight) semesters of International Business Administration students, apprenticeship activities are carried out for approximately 4 (four) months, by choosing their own place and location for apprenticeship. However, before choosing a place to do this program, the apprenticeship coordinator provides several options or choices of apprenticeship places to students who will carry out practical work.

Most of the International Business Administration Study Program is ready to have competence. First, the students of the International Business Administration Study Program must be able to communicate using English (oral and written). Second, able to manage, operate, and save office documents and equipment. Finally, understand about export and import documents. Apprenticeship program helps students to apply and meet competence. Then, from these several options the author is interested in carrying out apprenticeship in the management, marketing, and financial sector, namely at PT. Pegadaian Area Pekanbaru.

PT. Pegadaian is a subsidiary of Bank Rakyat Indonesia which is engaged in three business lines, namely financing, gold and various services. PT. Pegadaian headquartered on Jl. Kramat Raya 162 Central Jakarta, Postal Code 10430, Indonesia. PT Pegadaian was founded on April 1, 1901 in Sukabumi, West Java. In 1905, Pegadaian took the form of an official body "Jawatan", but based on Government Regulation (PP) No. 73 of 2021, the form of legal entity changed from "Persero" to "Limited Liability Company" on September 23, 2021.

The author chooses PT Pegadaian Area Pekanbaru because the systems and procedures run by PT Pegadaian Area Pekanbaru are very relevant to the material that the author gets in International Business Administration Study Program. PT Pegadaian Area Pekanbaru is also one of the BUMN that supports the regional economy and also supports community resources in Riau. In addition, the author also has aspirations to have a job in the office sector. With the implementation of this internship, the author

hopes to increase knowledge and skills in the office world so that it will be easier for the author to apply for a job in the office sector.

Based on the explanation above, the author has completed a practical work report on the work system at the Supporting Department at PT. Pegadaian Area Pekanbaru.

## **1.2 Purpose of the Apprenticeship**

The apprenticeship activities of Bengkalis State Polytechnic students, especially the D-IV International Business Administration study program have the following objectives:

### **1.2.1 General Purpose of Apprenticeship**

The general purpose to be of Apprenticeship is introduced and prepare students for the world of work.

### **1.2.2 Specific Purpose of Apprenticeship**

The specific objectives that are expected to be achieved in Internship activities are as follows:

1. To know the job description and product of the field of work being handled at the PT. Pegadaian Area Pekanbaru.
2. To know document used in the work process at the PT. Pegadaian Area Pekanbaru.
3. To know the system and procedures for Apprenticeship used in carrying out work at the PT. Pegadaian Area Pekanbaru.
4. To know the obstacles faced in completing the work at the PT. Pegadaian Area Pekanbaru.

## **1.3 Significances of the Apprenticeship**

The benefits expected from the implementation of the Apprenticeship are as follows :

1. As one of the requirements that must be met to complete vocational education at the State Polytechnic of Bengkalis, especially the Diploma IV International Business Administration Study Program.
2. Students have the opportunity to apply theoretical knowledge/concepts in the real world of work.
3. Students gain practical experience in applying theoretical/concept knowledge according to their study program.
4. Students have the opportunity to analyze problems related to science applied in their work according to their study program.



## CHAPTER II

### GENERAL DESCRIPTION OF THE COMPANY

#### 2.1 Company Profile

PT Pegadaian is a State-Owned Enterprise which is engaged in credit services based on pawn law. According to Article 1150 of the Civil Code, a pawn is a right obtained by a person who has receivables on a movable property. Movable property is handed over to the debtor by the debtor or by another person on behalf of the debtor. The debtor authorizes the debtor to use the movable property that has been handed over to pay off his debt if the debtor is unable to fulfill his obligations at maturity.



**Figure 2.1 Head Office of PT PEGADAIAN**  
*Source: Processed Data 2022*

##### 2.1.1 History of Ownership Development

The history of its establishment, Pegadaian was founded by the Dutch East Indies government marked by the establishment of the Pegadaian Branch Sukabumi.

###### 1. Pegadaian in the VOC Era (1745-1811)

The history of Pegadaian when the Dutch Government (VOC) began with Bank van Leening, a financial institution that provides credit with a pawn system, this institution was first established in Batavia on August 20, 1746.

2. Pegadaian during the British colonial period (1811-1816)

When the British took over Indonesian power from the Dutch (1811-1816), the government-owned Van Leening Bank was dissolved, and the public was free to have a pawnshop business license as long as it got it from the local government ("licentie stelsel"). However, this method had a negative impact on those in control of the practice of loan sharks or loan sharks who were felt to be less profitable for the ruling government. Therefore, the "licentie stelsel" method was changed to "pacth stelsel" in which the establishment of a Pegadaian was given to people who can afford to pay high taxes to local governments.

3. Pegadaian during the Dutch East Indies (1816-1942)

When the Dutch returned to power, the patch stelsel was maintained and had the same impact. The owner of the rights turned out to be a lot of fraud in running their business. Furthermore, the Dutch East Indies government implemented what was called the "cultuur stelsel" in which in the study of pawnshops the suggestion put forward was that pawnshop activities should be handled by the government themselves in order to provide greater protection and benefits for the community. Based on the results of this research, the Dutch East Indies government issued Staatsblad Number 131 dated March 12, 1901 which stipulates that the Pegadaian business is a monopoly of the Government and on April 1, 1901 the first State Pegadaian was established in Sukabumi, West Java. Furthermore, every April 1 is celebrated as Pegadaian's birthday.

4. Pegadaian in the Japanese Period (1942-1945)

During the Japanese occupation the head office building of the Pegadaian Bureau, located at Jalan Kramat Raya 162, Jakarta, was used as a place for prisoners of war and the head office of the Bureau of Pegadaian was moved to Jalan Kramat Raya 132. There were not many changes that occurred during the Japanese government, both in terms of policies and organizational structure of the Bureau. pawnshop. The Pegadaian Bureau in Japanese is called 'Sitji

Eigeikyuku', the Head of the Pegadaian Bureau is held by a Japanese named Ohno-San with an indigenous person named M. Saubari as his representative.

## 5. Pegadaian After Independence

In the early days of the government of the Republic of Indonesia, the office of the Pegadaian Bureau had moved to Karanganyar, Kebumen due to the increasingly heated war situation. The Dutch Military Aggression II forced the office of the Pegadaian Bureau to be moved again to Magelang. Post independence war office The Pegadaian Bureau returns to Jakarta and Pegadaian is managed by the Government of the Republic of Indonesia. During this period, Pegadaian has changed its status several times, namely as a State Company (PN) since January 1, 1961, then based on Government Regulation Number 7/1969 (Perjan), and subsequently based on Government Regulation Number 10/1990 (which was changed to Government Regulation No.103/2000) changed again to a Public Company (Perum). Then in 2011, a change in status occurred again, namely from Perum to a Company which had been stipulated in Government Regulation Number 51/2011 signed on 13 December 2011. However, the change was effective after the base price for submission to the official was on April 1, 2012.

### 2.1.2 History of Capital Development

Pegadaian as a financial institution is not allowed to collect funds directly from the public in the form of demand deposits and savings. To meet its funding needs, Pegadaian has the following funding sources :

#### a. Owner's equity

Own capital owned by PT Pegadaian (Persero) consists of state assets outside the state budget and retained earnings (accumulated profits since PT Pegadaian was founded during the Dutch East Indies).

#### b. Capital participation from the government

#### c. Short term loans from banks.

- d. Long-term loans from Bank Indonesia soft loans
- e. From the public through the issuance of bonds.

Any funds used in loan financing activities for customers must be obtained from sources that are truly free from the element of usury. In this case, all Pegadaian activities, including funds distributed to customers, come purely from own capital and also from third party funds that can be accounted for.

### 2.1.3 Form of Business Entity

Pegadaian is a state-owned company whose core business is in the field of lending services to the public on the basis of pawning laws. Pegadaian continues to strive to assist the government in increasing state income while increasing public welfare through loan distribution, especially for the middle to lower economic class. In 2012, the number of Pegadaian customers was recorded at approx. -approximately 27.5 million people. About 95 percent of Pegadaian's customers are from the lower middle class. Since it was first established and provide services, Pegadaian has changed its legal status several times after the war of independence, namely as a State Company (PN) since 1 January 1961, then based on Number 7/1969 became a Bureau of Companies . Furthermore, based on Number 10/1990 (which was updated with Number 103/2000) changed again to a Public Company. Then based on Number 51/2011 dated December 13, 2011, the legal entity form of Pegadaian changed again to a Limited Liability Company. The status change was officially implemented on April 1, 2012 in front of a notary, Nanda Fauziwan SH MKn, which was later ratified by the Minister of Law and Human Rights as a legal entity on April 4, 2012.

This restructuring policy towards privatization is feared to result in a shift in the function and role of Pegadaian in providing services to the lower middle class. That's because General Company is not the same as the Public Company Company. General Company tends to focus on public service while Incorporated Company or Public Company is more concerned with seeking profit. This study aims to determine whether the change in the legal entity status of Pegadaian from General Company to



Incorporated Company will have an impact on increasing lending to the middle to lower class, to find out what are the obstacles faced by PT. Pegadaian in terms of lending to help improve the economy of the lower middle class, and to find out the efforts of PT Pegadaian to overcome these obstacles.

Pegadaian is still one of the SOEs that carries out the mission of public service obligation (PSO/public benefit function). Concerns about the focus or nature of profit seeking in the legal entity structure of Incorporated Company which is identical to privately owned Incorporated Company, will trigger price increases services to the lower middle class were not proven. After the status of Incorporated Company the rates for capital or interest rental services and administrative costs at Pegadaian did not increase. On the contrary, these rates actually decreased when compared to the rates before the change in legal entity status. This condition was further strengthened by the cancellation of the privatization of PT Pegadaian (Incorporated Company) by the government, one of which is because Pegadaian is dedicated to the poor. The government does not want Pegadaian to be profit oriented so that it no longer prioritizes the needs of the lower middle class.

## **2.2 Vision and Mission**

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

### **2.2.1 Vision**

The vision of PT Pegadaian is "To become The Most Valuable Financial Company in Indonesia and as the public's first choice financial inclusion agent".

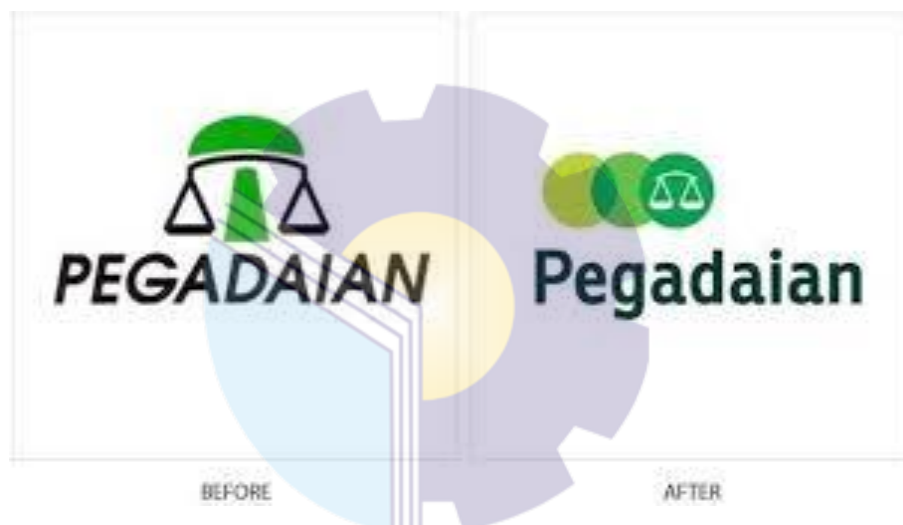
### **2.2.2 Mission**

The following is the mission of PT Pegadaian:

1. Providing optimal benefits for all stakeholders by developing the core business.

2. Expanding the range of MSME services through Ultra Micro synergies to increase the proportion of value for customers and stakeholders.
3. Provide excellent service with a focus on customers through:
  - Simple and digital business processes
  - Reliable and up-to-date information technology
  - Strong risk management practices
  - Professional Human Resources with good performance culture.

### 2.3 Logo of PT Pegadaian



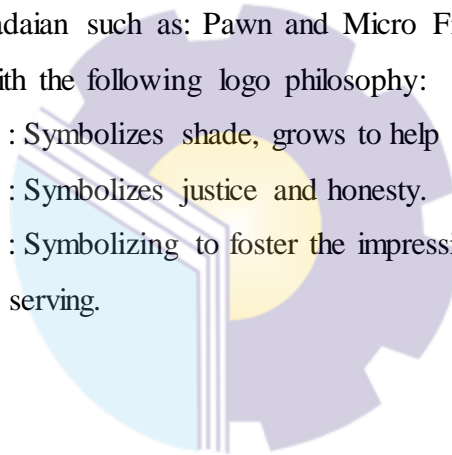
**Figure 2.2 Logo of PT PEGADAIAN**  
*Source: www.pegadaian.co.id*

On April 1, 2013 right on its 112th anniversary, Pegadaian launched a new logo that is more dynamic and modern. The new Pegadaian logo still retains the old symbol, namely the scales. However, the difference in this new logo displays a symbol of three intersecting circles. The new logo tells the story of Pegadaian's journey as an institution from its history, development to transformation into a financial solution that adheres to the values of collaboration, transparency and trust. The three tangent circle symbols represent the three main services, namely, Pawn and Micro Financing, Gold and Miscellaneous Services. The symbol of the scales represents justice and honesty.

Almost the same as the old logo, green remains the main choice, the difference is that the new logo uses a more varied green color. The green color symbolizes shade, always growing, protecting, and helping the community. This new logo, featuring a mix of uppercase and lowercase letters. Compared to the old logo, this time the typography seems lighter, according to its meaning, namely, humble, sincere, and friendly in serving. The tagline "*Mengatasi Masalah Tanpa Masalah*" which has been popular in the community is still being maintained.

The Pegadaian logo displays a symbol of three intersecting circles which symbolize the journey of Pegadaian as a company from its history of existence, development to transformation into a financial solution that adheres to the corporate culture, namely AKHLAK. The symbols of three intersecting circles represent the three main services at Pegadaian such as: Pawn and Micro Financing, Gold, and Various Pegadaian Services with the following logo philosophy:

1. Green color : Symbolizes shade, grows to help and protect the community.
2. Figure Scales : Symbolizes justice and honesty.
3. Letter Shape : Symbolizing to foster the impression of being humble, sincere and friendly in serving.



## 2.4 Organization Structure

### Organizational Structure of PT PEGADAIAN AREA PEKANBARU

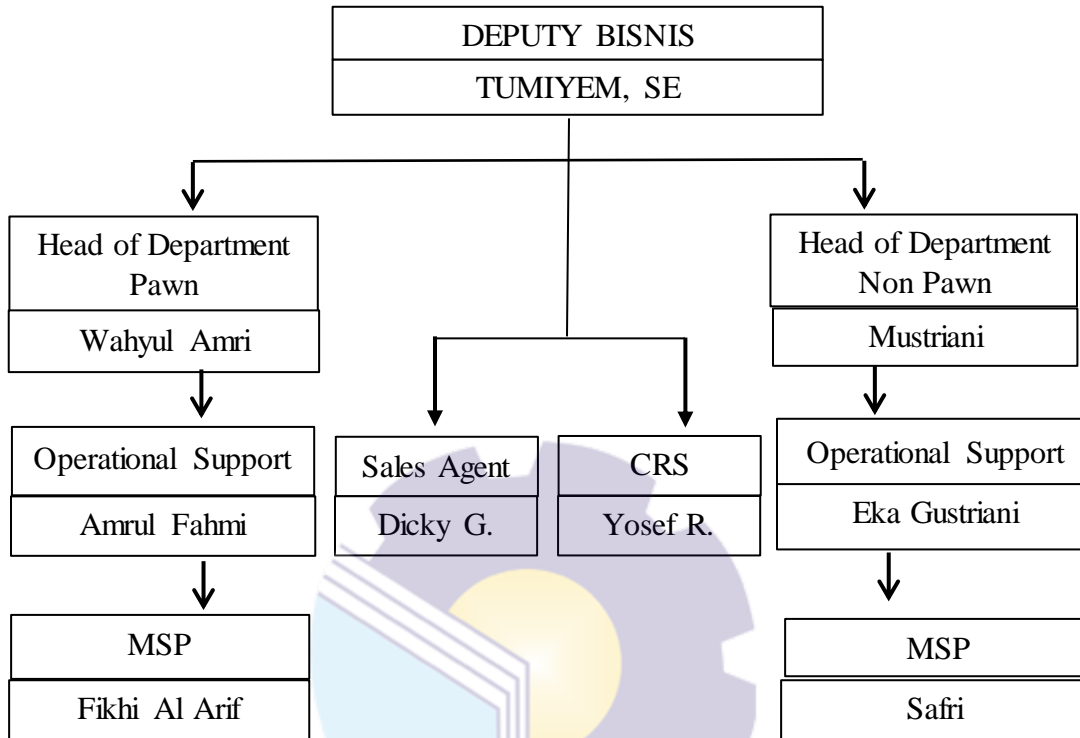


Figure 2.3 Organizational Structure of the PT Pegadaian Area Pekanbaru

Source: Processed Data 2022

Each of the job position in organizational structure has its own responsibility and duty to reach the goals of its organization. These are the description of each position:

1. Deputy Business

Deputy business task of coordinating existing policies in the company, monitoring and analyzing the work of each department or field.

2. Pawn Product Department

The Pawn Product Department was added to the Organizational Structure of the Area Office in order to increase the focus on managing pawn products, starting from managing marketing and sales activities, optimizing their potential, and ensuring the availability of resources needed to ensure sustainability and improve the performance of pawned products.

3. Non-Pledged Products Department

The Department of Non Pledged Products was added to the Regional Office Organizational Structure in order to support the acceleration of growth in the distribution of non-pawned products. The opportunity to increase the growth of the distribution of non mortgage products is very large because the growth of the market segment, especially for micro products, is getting bigger in line with the growth of the national economy.

4. Credit Risk Support

In connection with the increase in the product portfolio in the Company, it is necessary to focus on credit risk management within the Area Office. Therefore, Credit Risk Support was added to the Area Office Organizational Structure in order to minimize the impact and resolve credit risk

5. Sales Agent

In the context of efforts to develop sales agents from single agents to multi-agents. it is necessary to increase sales focus through non-physical outlets and improve services through agents and digital agents (Digital Pegadaian Applications) Therefore, Sales Agents were added to the Area Office

Organizational Structure in order to increase the focus of managing agents and sales channels to achieve the Company's business performance product sales targets.

6. Operational Support

Due to the rapid growth of the non-pledged product portfolio (micro fiduciary products), a more focused management is needed to maintain the sustainability of product growth with controlled NPLs. In order to ensure the operational management of un paused products runs more focused and effective, the Management has determined the establishment of Micro Business Branches (CBM) and Micro Business Units (UBM). In CBM and UBM there is a clear mapping of work units and responsibilities in their operations so that the non-pawned product portfolio is expected to grow bigger and healthier with controlled NPL.

7. Marketing sales and plan

In connection with the expansion of the Company's marketing strategy, new capabilities are needed in direct marketing and sales to the institutional segment. Therefore, Marketing Executives are added to the Area Office Organizational Structure in order to improve business performance/values of the Company's products through institutional cooperation with various institutions within the Area.

**2.5 General Activities (Products and Services)**

The products and services available at PT Pegadaian (Persero) Area Pekanbaru including:

2.5.1 Main Products

To further grow the economy, PT Pegadaian has prepared various main products to support the performance of customers in developing fields including:

1. Fast and Secure Credit

Fast and Secure Credit is a loan based on pawn law with easy, safe, and fast service procedures. Collateral goods that are used as collateral include gold jewelry, gold bars, cars, motorcycles, laptops, cellphones and other electronic goods. Loans are given starting from Rp. 50,000 to Rp. 500,000,000, with a maximum capital lease of 1.15% per 15 days, with a maximum credit term of 4 months but can be extended by installments or repeat the pledge and can be repaid at any time by calculation proportional interest over the term of the loan. Loans can be received in the form of cash or transfer to the customer's account.

2. Installment System Credit

Installment System Credit is a monthly installment for consumptive and productive purposes with a gold guarantee, the right solution to get credit facilities in a fast, easy and cheap way. Pegadaian Krasida is a trusted solution to get a fast, easy, and cheap credit facility. Loans start from IDR 1,000,000 to IDR 250,000,000. Loans can reach 95% of the estimated value of the collateral. Loan repayments are made through monthly installments with credit terms of 6, 12, 24, up to 36 months, and discounts for capital leases can be given if the customer pays off the credit at once. Interest is set at 1.0% per month, flat.

3. Fiduciary System

Loans with monthly installments granted to Small and Medium Enterprises, for business development with a Fiduciary system. The fiduciary system means that the collateral for the loan is sufficient so that the vehicle can still be used for business.

4. Pawn Securities

Lending services with maturities of up to 90 days with collateral in the form of shares and or script less bonds which are listed and traded on the Indonesia Stock Exchange.

### 2.5.2 Gold Investment

To further grow the economy, PT Pegadaian has prepared various products through gold investment, which include:

1. Noble

Selling gold bars to the public in cash or installments with an easy process and flexible timeframe. MULIA can be an alternative safe investment option to realize future needs, such as performing the pilgrimage, preparing for the cost of children's education, owning a dream house and a private vehicle.

2. Gold Savings

Gold Savings is a gold buying and selling service with a deposit facility at an affordable price. This service makes it easy for the public to invest in gold.

### 2.5.3 Sharia Products

To further grow the economy, PT Pegadaian has prepared various products through sharia products, including:

1. Rahn

Rahn or what is known as gold pawn financing is one of the products of sharia pawnshops. Rahn's products can be used with collateral in the form of gold, jewelry, gold bars, diamonds, smartphones, laptops, other electronic goods, motorcycles, cars or other movable goods. The minimum borrowing using Rahn's products is Rp. 50,000 and a maximum loan of 1 billion and above. Loans using Rahn products have a term of 4 months and can be extended many times.

2. Trustworthy

Sharia-based financing for civil servants and private employees to own a motorbike or car in installments.

3. Arrum

Arrum, which is a loan scheme with a sharia system for micro and small entrepreneurs with a repayment system in installments, uses the BPKB



guarantee for the car or motorcycle it owns and can also be gold. Flexible term, the vehicle remains with the owner so that it can be used to support daily business.

4. Arrum Haji

Arrum haji is a product in the form of financing to get a portion of the pilgrimage in sharia with an easy, fast and safe process. The customer only hands over 3.5 grams of precious metal or 5 grams of precious metal, and immediately gets a loan of IDR 25,000,000 which is used to obtain the Hajj portion number at the Ministry of Religion. The Gold and Haji documents are safely stored at the PT Pegadaian.



## CHAPTER III

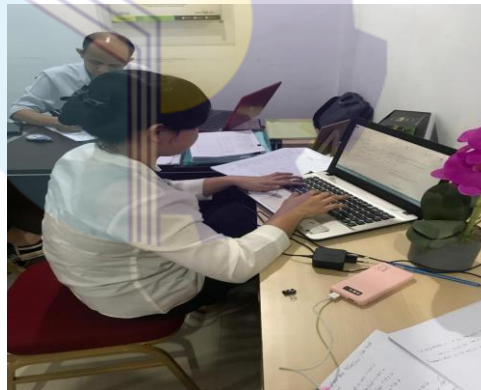
### SCOPE OF THE APPRENTICESHIP

#### 3.1 Job Description

Apprenticeship was carried out at PT Pegadaian (Persero) Pekanbaru Area which has been carried out and started on 1 March 2022 to 30 June 2022. During the internship, students are placed in the office and in the field. The description of the activities carried out during the implementation of the apprenticeship is as follows:

1. Complete the Registration Form

When a customer comes to make a transaction, usually the customer will be asked to fill in the identity on the required form and asked for a photocopy of his ID card or other identity card. In addition, in order to make it easier to find differences between customers, because in this case several customers have the same name and date of birth, it is necessary to add the columns "name of mother" and "mobile number".



**Figure 3.1 Complete the Registration Form**

*Source: Processed Data 2022*

2. Enter Customer Data

Entering customer data is the most important activity in the transaction process at the pawnshop because the purpose of entering the data is to store data from customers so that PT Pegadaian (Persero) can find out the owner of the

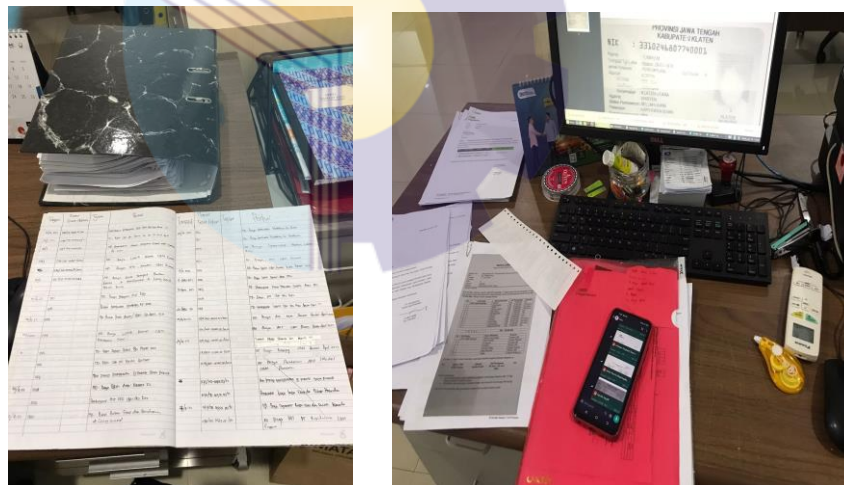
collateral goods. This is expected to minimize errors in the delivery of collateral goods when the collateral is redeemed by the customer concerned.



**Figure 3.2 Entering Customer Data**  
*Source: Processed Data 2022*

### 3. Counting Daily Activities

Daily subscriptions are used to record, find out and store the results of disbursement, credit extension, repayment and handovers that occur every day at the PT Pegadaian Area Pekanbaru branch office.



**Figure 3.3 Counting Daily Activities**  
*Source: Processed Data 2022*

### 4. Calling Customers

The customer's call is intended to ensure that the pawned goods are past due and must be redeemed immediately or extend the credit period so that they are not auctioned off by PT Pegadaian Pekanbaru Area.

5. Spread Brochures

The distribution of brochures is done by changing places every day. Such as in the market, Living World Mall, Activity Bazaar and many more places around the area of PT Pegadaian (Persero) Pekanbaru Area. The purpose of distributing the brochure itself is to run promotions while at the same time increasing the turnover of PT Pegadaian (Persero) Pekanbaru Area.



**Figure 3.4 Spread Brochures**  
*Source: Processed Data 2022*

6. Participate in the "Auction" bazaar of PT Pegadaian (Persero) Pekanbaru Area  
The auction bazaar itself is usually carried out by PT Pegadaian (Persero) Pekanbaru Area within a certain time and cannot be ascertained because the purpose of this bazaar activity is to sell auction goods caused by customers who do not pay off the proposed credit past the due date and stipulated for auction.



**Figure 3.5 Participate in the Bazaar**  
*Source: Processed Data 2022*

7. Participate in the "Ramadhan Bazaar" of PT Pegadaian (Persero) Pekanbaru Area

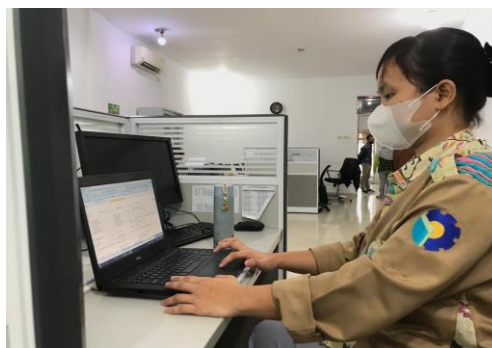
The Ramadhan Bazaar is usually held by PT Pegadaian (Persero) Pekanbaru Area in the month of Ramadhan, coinciding with 18-23 April 2022 with the aim of this bazaar activity being to help customers in cheap cooking oil activities in the event of a shortage of oil and high oil prices.



**Figure 3.6 Participate in the Ramadhan Bazaar**  
*Source: Processed Data 2022*

8. Processing data on NPL, OSL Position, Average OSL, and Turnover of PT Pegadaian Area Pekanbaru Work Units

Every week it is mandatory to process NPL data, OSL Position, OSL Average, and Work Unit Turnover on the EvHa application which aims to find out the percentage figures that have been obtained by branches in the Pekanbaru Area.



**Figure 3.7 Processing data on NPL, OSL, and Turnover**  
*Source: Processed Data 2022*



9. Processing data Marketing Executive PT Pegadaian Area Pekanbaru  
Every week it is mandatory to process Pegadaian's Marketing Executive data on the HBL Pegadaian application which aims to find out the marketing executive achievement figures of each branch for monthly growth.

NO	NAMA	TARGET		PENCAPAIAN		% PENCAPAIAN	
		INDIVIDUAL	TOTAL TARGET	INDIVIDUAL	TOTAL PENCAPAIAN	INDIVIDUAL	TOTAL
1	ARDIAN	Rp. 3.600.000.000	Rp. 8.400.000.000	Rp. 953.576.300	Rp. 953.576.300	0%	12%
2	YOKI SEPRIANTO	Rp. 3.600.000.000	Rp. 8.400.000.000	Rp. 728.726.985	Rp. 728.726.985	0%	9%
3	DICKY NOVIANTO	Rp. 3.600.000.000	Rp. 8.400.000.000	Rp. 707.736.000	Rp. 707.736.000	0%	8%
4	KHISAN ARIE WISNATA	Rp. 3.600.000.000	Rp. 8.400.000.000	Rp. 368.098.950	Rp. 368.098.950	0%	4%
5	DIDI FERNANDES	Rp. 3.600.000.000	Rp. 8.400.000.000	Rp. 280.300.050	Rp. 280.300.050	0%	3%
6	FEBRI SELLI	Rp. 3.600.000.000	Rp. 8.400.000.000	Rp. 233.247.669	Rp. 233.247.669	0%	3%
7	RIKA MAHADDA	Rp. 3.600.000.000	Rp. 8.400.000.000	Rp. 274.775.350	Rp. 274.775.350	0%	3%
TOTAL		Rp. 25.200.000.000	Rp. 56.800.000.000	Rp. 3.534.651.289	Rp. 3.534.651.289	0%	4%

**Figure 3.8 Processing data on Marketing Executive**  
Source: Processed Data 2022

10. Processing data Pefindo PT Pegadaian  
Every day, BPO ask to check the customer's Pefindo data through the NIK on the customer's ID card, with the aim of knowing the credit data that is on the customer.



**Figure 3.9 Processing data on Pefindo**  
Source: Processed Data 2022



13. Participate in Signing and Lunch Activities with PT Pegadaian Pekanbaru Area Partners

This activity is a marketing executive work program, with the aim of introducing pawnshops and PT Pegadaian products to the community. This activity is also done to strengthen PT Pegadaian Area Pekanbaru cooperation with partners.



**Figure 3.12 Participate in Signing and Lunch Activities**

*Source: Processed Data 2022*

14. Archive Documents

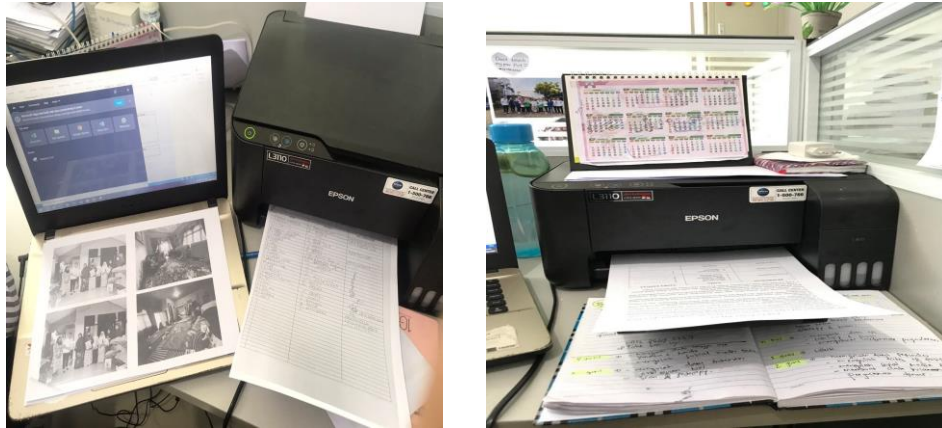


**Figure 3.13 Archive Documents**

*Source: Processed Data 2022*



- 15. Scan Documents
- 16. Photocopy of Documents

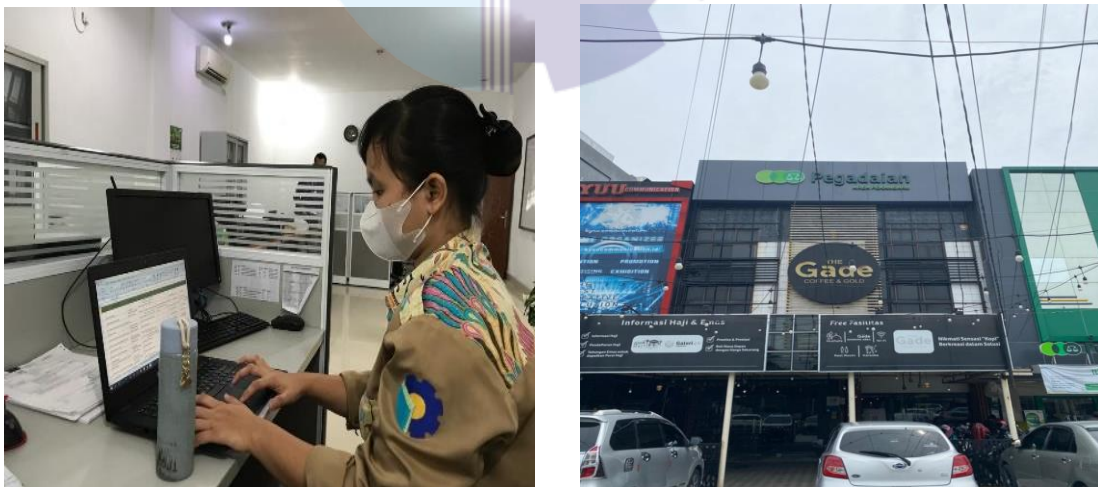


**Figure 3.14 Scan and Photocopy of Documents**

*Source: Processed Data 2022*

### **3.2 Place of Apprenticeship**

Practical work is carried out after students occupy semester VII, while the Job Training activities last for approximately 4 (four) months, starting from February 1, 2022 to June 30, 2022 at PT Pegadaian Area Pekanbaru located on Jl. Jenderal Sudirman No. 167, Pekanbaru City, as shown in figure 3.1 with entry conditions at 07:30 WIB to 16:00 WIB.



**Figure 3.15 PT Pegadaian Area Pekanbaru**

*Source: Processed Data 2022*

The following are the parts and Standard Operating Procedures of the PT Pegadaian Area Pekanbaru:

**Table 3.1 Standard Operating Procedures for PT Pegadaian Area**

No.	Part	Standard Operating Procedures
1	Building	Clean and Well Maintained
2	Building Terrace	<ul style="list-style-type: none"> <li>• The terrace is clean and dry.</li> <li>• Available mat that absorbs water.</li> <li>• Good working lamp.</li> <li>• Stainless trash can available, clean condition, no cigarette butt stains.</li> </ul>
3	Building Page	<ul style="list-style-type: none"> <li>• Clean</li> <li>• Well Maintained Garden</li> <li>• Fresh Plants</li> </ul>
4	Parking Directions	Clear Visible
5	Rubbish Bin	Clean and No Cigarette Butts available
6	Employee Work Area	<ul style="list-style-type: none"> <li>• The condition is clean, tidy and not dusty.</li> <li>• Available candies, vases, calendars, product brochures.</li> <li>• Work equipment is neatly arranged and easily accessible.</li> <li>• Allowed to put personal belongings (photos, makeup mirrors, drinking glasses, bags) on the work table.</li> </ul>
7	Rest Room	<ul style="list-style-type: none"> <li>• Directional signs must be clearly visible.</li> <li>• There is a mat that absorbs water in front of the toilet door, the mat is maintained and clean.</li> <li>• The floor must have no trash/no muddy/no shoe marks.</li> <li>• Circulation is maintained and odorless.</li> <li>• The toilet light is on brightly.</li> <li>• The condition of the rest room is clean / not mossy / crusty / not dusty including the walls / toilet / sink / bucket and dipper.</li> <li>• Restroom is given air freshener.</li> </ul>

		<ul style="list-style-type: none"> <li>• Employees are not allowed to put cleaning equipment in the restroom used by customers.</li> <li>• The water in the faucet/shower/closet is smooth.</li> <li>• Good toilet condition (tap/shower/closet holder/jet flash).</li> <li>• Liquid soap, tissue and closed trash cans are available.</li> <li>• Wet restroom provides a dipper, tub / bucket, tissue, soap and a closed trash can.</li> <li>• Dry restroom available jet shower, tissue, soap and a closed trash can.</li> </ul>
--	--	--

Source: Processed Data 2022

### 3.3 Kind and Description of the Activity

As long as the authors carry out the Job Training activities, the authors observe every work done for 4 (four months). So that the author makes conclusions about his work for the first month the author is at the introduction and learning stage, the second month the author is in the implementation stage, the third month is at the evaluation stage and the fourth month the author is at the teaching or mentoring stage.

In table 3.2 describes the daily activities of Job Training carried out by making specifications or specializing in monthly work.

**Table 3.2 Description of Daily Practical Work Activities for Four Months**

No.	Month	Specification	Description of Activities
1	March (26 Working Days)	Learning and Implementation	In the first month, the writer is still in the learning stage. Authors are taught to make OSL Position reports, Average OSL reports, NPL-LAR reports, Work Unit Turnover reports, registration and filling of Pegadaian Agent data, DANA top-ups, making logistical data archive bundles, calculating and processing OTR data for Vehicle Prices, shipping outgoing letters via email, archiving incoming and outgoing letters, archiving notes, folding brochures, customer

			forms, photocopies of documents to be archived and scanned letters and documents.
2	April (16 Working Days)	Implementation and Evaluation	<p>In the second month, the author began to apply the knowledge gained in the first month. On this occasion, initially the author adjusted to the office situation, work system and procedures at PT Pegadaian Pekanbaru Area, then the author worked on assignments every day, week and even month. Furthermore, the author also archives the documents ordered by the supervisor during the internship.</p> <p>In the previous month, many letters and documents were irregular, so the author took the initiative to tidy up the files by arranging them according to the file's archive folder. This makes the bundle look tidier and easier to stack.</p>
3	May (18 Working Days)	Implementation and Evaluation	<p>In the third month, the author evaluates how it works to make it easier and shorten the time the author changes the way things work on his part. As in making OSL, NPL-LAR, Work Unit Turnover reports, the author adds formulas to the Microsoft Excel file that is already available. This makes it easier for writers to make reports and data processing OSL, NPL-LAR, Work Unit Turnover.</p> <p>The author also took the initiative to tidy up the work area to match the standards that have been set, starting from tidying up the archives of document file bundles and brochures, tidying up the existing ATK inventory and also tidying up the area where the author carried out his work activities.</p>
4	June (26 Working Days)	Final Evaluation	In the last month, the author ensures that all important files are in their place and arranged

			<p>according to the system applied, making it easier for the next internship or employees of PT Pegadaian Area Pekanbaru to find files.</p> <p>The author provides notes on unfinished files, this is to make it easier for interns or subsequent employees to process files.</p> <p>The author also ensures that the final target is to tidy up all document files and arrange them according to the type of deposit and each type of product is arranged by product. Each type of product and file is organized in the available filing cabinets. And in the last month the author's target of 100% has been achieved, because all archive bundles have been tidied up and have also been organized by product type.</p>
--	--	--	--

Source: Processed Data 2022

In table 3.3 describes the work done by the author for each day from March 1 to March 5, 2022.

**Table 3.3 Daily Activities of March 1 to March 5, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Tuesday, March 1, 2022	1. Meetings and Introductions Related of Pegadaian	Operational Support Section
2.	Wednesday, March 2, 2022	1. Distribution of Internship Places (Area, Branch, and Unit) 2. Direction of tasks and activities	Operational Support Section
3.	Thursday, March 3, 2022	<b>National Day</b>	-
4.	Friday, March 4, 2022	1. Debriefing about Pegadaian and Agents of Pegadaian	Operational Support Section
5.	Saturday, March 5, 2022	1. Rapid Antigen as a condition for entry into the Job Training process	Operational Support Section

Source: Processed Data 2022

In table 3.4 describes the work done by the author for each day from March 7 to March 12, 2022.

**Table 3.4 Daily Activities of March 7 to March 12, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, March 7, 2022	<ol style="list-style-type: none"> <li>1. Introduction</li> <li>2. Direction of tasks and activities</li> <li>3. Participate in the Pegadaian Event at the MPW Youth Pancasila Entrepreneurship Agency Prov. Riau</li> <li>4. Serving visitors who attend Bazar activities</li> <li>5. Fill out the customer form present</li> <li>6. Maintain the activity bazaar stand</li> </ol>	Operational Support Section
2.	Tuesday, March 8, 2022	<ol style="list-style-type: none"> <li>1. Maintain the activity bazaar stand</li> <li>2. Serving bazaar visitors</li> <li>3. Provide information to visitors about Pawnshops and their products, namely Gold and Vehicles</li> <li>4. Fill out the bazaar visitor form</li> </ol>	Operational Support Section
3.	Wednesday, March 9, 2022	<ol style="list-style-type: none"> <li>1. Processing BPO, NPL, and LAR data</li> <li>2. Maintain the activity bazaar stand</li> <li>3. Serving bazaar visitors</li> <li>4. Fill out the bazaar visitor form</li> </ol>	Operational Support Section
4.	Thursday, March 10, 2022	<ol style="list-style-type: none"> <li>1. Processing monthly OSL Position data (December 2021, January 2022, and February 2022)</li> <li>2. Maintain the activity bazaar stand</li> <li>3. Serving bazaar visitors</li> <li>4. Distributing flyers to visitors to the bazaar</li> <li>5. Fill out the bazaar visitor form</li> </ol>	Operational Support Section
5.	Friday, March 11, 2022	<ol style="list-style-type: none"> <li>1. Processing monthly OSL Position data (December 2021, January 2022, and February 2022)</li> </ol>	Operational Support Section

		<ul style="list-style-type: none"> <li>2. Maintain the activity bazaar stand</li> <li>3. Serving bazaar visitors</li> <li>4. Distributing flyers to visitors to the bazaar</li> <li>5. Fill out the bazaar visitor form</li> </ul>	
6.	Saturday, March 12, 2022	<ul style="list-style-type: none"> <li>1. Processing monthly OSL Position data (December 2021, January 2022, and February 2022)</li> <li>2. Maintain the activity bazaar stand</li> <li>3. Serving bazaar visitors</li> <li>4. Distributing flyers to visitors to the bazaar</li> <li>5. Fill out the bazaar visitor form</li> </ul>	Operational Support Section

Source: Processed Data 2022

The table above is the author's first week practical work activities. This week the author is taught to make reports on the OSL Position, OSL Average, BPO, and Work Unit Turnover data, this week also, the author is directly directed to the field and maintaining stands at ongoing events.

In table 3.5 describes the work done by the author for each day from March 14 to March 19, 2022.

**Table 3.5 Daily Activities of March 14 to March 19, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, March 14, 2022	<ul style="list-style-type: none"> <li>1. Processing Position OSL data</li> <li>2. Archive documents</li> <li>3. Learn Applications of Pegadaian</li> <li>4. Print the processed documents</li> </ul>	Operational Support Section
2.	Tuesday, March 15, 2022	<ul style="list-style-type: none"> <li>1. Processing NPL and Turnover data</li> <li>2. Record DKS data (Approved Proposal Activities)</li> <li>3. Print documents</li> <li>4. Create employee activity reports</li> </ul>	Operational Support Section
3.	Wednesday, March 16, 2022	<ul style="list-style-type: none"> <li>1. Compile agency data -Government</li> </ul>	Operational Support Section

		2. Processing of MIS Pegadaian's 3. Brochure editing	
4.	Thursday, March 17, 2022	1. Compile agency data -Private Agencies 2. Processing of MIS Pegadaian's 3. Brochure editing	Operational Support Section
5.	Friday, March 18, 2022	1. Processing Position OSL data 2. Archive documents 3. Compile agency data -SOEs 4. Print the processed documents	Operational Support Section
6.	Saturday, March 19, 2022	1. Agency data compilation -Provincial government 2. Archiving of DKS data (Proposal Approved for Activities) 3. Print document 4. Create employee activity reports	Operational Support Section

Source: Processed Data 2022

In table 3.6 describes the work done by the author for each day from March 21 to March 26, 2022.

**Table 3.6 Daily Activities of March 21 to March 26, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, March 21, 2022	1. Processing data -OSL Position -Average OSL -Work Unit Turnover 2. Processing data of MIS Pegadaian's	Operational Support Section
2.	Tuesday, March 22, 2022	1. Processing vehicle prices 2. Processing data of MIS Pegadaian's 3. Photocopy of documents	Operational Support Section
3.	Wednesday, March 23, 2022	1. Processing Position OSL data 2. Participated in the opening of a stand at the Library Services Bazaar	Operational Support Section



4.	Thursday, March 24, 2022	1. Processing the Agent of Pegadaian website 2. Participate in the bazaar 3. Scan documents 4. Photocopy of archive documents	Operational Support Section
5.	Friday, March 25, 2022	1. Processing ME data through HBL Pegadaian 2. Print and photocopy documents 3. Correspondence	Operational Support Section
6.	Saturday, March 26, 2022	1. Preparation of Gold Bazaar 2. Participate in the Pegadaian Gold Bazaar in Living World	Operational Support Section

Source: Processed Data 2022

In table 3.7 describes the work done by the author for each day from March 28 to April 2, 2022.

**Table 3.7 Daily Activities of March 28 to April 2, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, March 28, 2022	1. Processing data -OSL Position -Average OSL -Work Unit Turnover 2. Processing data of HBL Pegadaian 3. Recap delta data weekly 4. Editing gold price brochure	Operational Support Section
2.	Tuesday, March 29, 2022	1. Processing NPL data (Branches – CBM) 2. Processing data of HBL Pegadaian 3. Archive documents 4. Confirming the data of the Agent Pegadaian	Operational Support Section
3.	Wednesday, March 30, 2022	1. Processing NPL data 2. Archiving customer documents 3. Brochure editing 4. Scanning data to be archived	Operational Support Section

4.	Thursday, March 31, 2022	1. Decorating for the 121 Years Anniversary of the Pegadaian	Operational Support Section
5.	Friday, April 1, 2022	1. Party of 121 years of Pegadaian	Operational Support Section
6.	Saturday, April 2, 2022	1. Processing NPL data 2. Scan data	Operational Support Section

Source: Processed Data 2022

The table above is an activity carried out by the author in the first month of practical work. In the first month, the author began to gain basic knowledge in practical activities and data processing. On this occasion, initially the author started the interaction in the office situation, work systems and procedures of PT Pegadaian Area Pekanbaru, then the author raised and taught assignments every day, week and even month. Furthermore, the author also learns some of the work done by the admin, namely archiving documents.

In table 3.8 describes the work done by the author for each day from April 4 to April 9, 2022.

**Table 3.8 Daily Activities of April 4 to April 9, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, April 4, 2022	1. Processing data -OSL Position -OSL Average -Work Unit Turnover 2. Scan data	Operational Support Section
2.	Tuesday, April 5, 2022	1. Archive data 2. Processing data of Pegadaian's MIS 3. Photocopy of documents	Operational Support Section
3.	Wednesday, April 6, 2022	1. Processing vehicle price details 2. Copy and scan documents	Operational Support Section
4.	Thursday, April 7, 2022	1. Correspondence 2. Vaccination from the office 3. Scan documents 4. Photocopy of archival documents	Operational Support Section

5.	Friday, April 8, 2022	1. Processing NPL data 2. Print and photocopy documents 3. Correspondence	Operational Support Section
6.	Saturday, April 9, 2022	<b>Permission</b>	-

Source: *Processed Data 2022*

In table 3.9 describes the work done by the author for each day from April 11 to April 16, 2022.

**Table 3.9 Daily Activities of April 11 to April 16, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, April 11, 2022	1. Processing data -OSL Position -OSL Average -Work Unit Turnover 2. Processing NPL data 3. Archive data 4. Scan data	Operational Support Section
2.	Tuesday, April 12, 2022	1. NPL data processing (Branch – CBM) 2. Editing Bazaar vouchers 3. Ramadan Bazaar Preparation	Operational Support Section
3.	Wednesday, April 13, 2022	1. Continuing preparations for Ramadan Bazar activities -Voucher -QR Attendance 2. Processing data of Position OSL	Operational Support Section
4.	Thursday, April 14, 2022	1. Processing data of Position OSL 2. Making absences from Ramadan Bazaar activities	Operational Support Section
5.	Friday, April 15, 2022	<b>National Day</b>	-
6.	Saturday, April 16, 2022	<b>National Day</b>	-

Source: *Processed Data 2022*

In table 3.10 describes the work done by the author for each day from April 18 to April 23, 2022.

**Table 3.10 Daily Activities of April 18 to April 23, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday - Saturday, April 18 - 23, 2022	GOLD AND CULINARY BAZAR RAMADAN PEGADAIAN 2022	Operational Support Section

Source: Processed Data 2022

In table 3.11 describes the work done by the author for each day from April 25 to April 30, 2022.

**Table 3.11 Daily Activities of April 25 to April 30, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, April 25, 2022	1. Processing data -OSL Position -OSL Average -Work Unit Turnover 2. Bazaar Visitor Registration 3. Archive attendance for bazaar activities 4. Photocopy of absence from Bazaar activities	Operational Support Section
2.	Tuesday, April 26, 2022	1. Correspondence 2. Photocopy of Employee Official Travel Letter 3. Archive documents 4. Making Brochures	Operational Support Section
3.	Wednesday, April 27, 2022	1. Processing data of NPL 2. Make PPT	Operational Support Section
4.	Thursday, April 28, 2022	1. Distribution of parcels to Pegadaian Branches, Units, Agents, Employees, and Customers	Operational Support Section
5.	Friday, April 29, 2022	<b>National Day</b>	-
6.	Saturday, April 30, 2022	<b>National Day</b>	-

Source: Processed Data 2022

In this second month the author got several new jobs, and immediately participated in the Ramadan Bazaar activities. The author is given the job of evaluating filing systems based on their field. In archiving, the author took the initiative to tidy up these files by isolating each outside of the archive folder of the file. This makes the bundle look tidier and easier to stack.

In table 3.12 describes the work done by the author for each day from May 2 to May 7, 2022.

**Table 3.12 Daily Activities of May 2 to May 7, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday - Saturday, May 2 - 7, 2022	<b>National Day</b>	-

Source: Processed Data 2022

In table 3.13 describes the work done by the author for each day from May 9 to May 14, 2022.

**Table 3.13 Daily Activities of May 9 to May 14, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, May 9, 2022	1. Processing data of Position OSL 2. Scan data 3. Processing the social media of SOEs in the Pekanbaru Region	Operational Support Section
2.	Tuesday, May 10, 2022	1. Processing data -OSL Position -OSL Average -Work Unit Turnover 2. Processing data of Pegadaian's MIS 3. Recap delta data weekly 4. Processing the social media of SOEs in the Pekanbaru Region and reporting	Operational Support Section
3.	Wednesday, May 11, 2022	1. Processing data of Pegadaian's MIS 2. Processing monthly employee data and official travel 3. Archive documents	Operational Support Section

		4. Processing the social media of SOEs in the Pekanbaru Region	
4.	Thursday, May 12, 2022	1. Processing data of BJDPL 2. Archiving customer documents 3. Processing inactive customer data 4. Processing data of Pegadaian's MIS	Operational Support Section
5.	Friday, May 13, 2022	1. Processing customer inactive data 2. Processing customer active data 3. Processing the social media of SOEs in the Pekanbaru Region	Operational Support Section
6.	Saturday, May 14, 2022	1. Processing the social media of the Pegadaian Agent in the Area Pekanbaru	Operational Support Section

Source: Processed Data 2022

In table 3.14 describes the work done by the author for each day from May 16 to May 21, 2022.

**Table 3.14 Daily Activities of May 16 to May 21, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, May 16, 2022	<b>National Day</b>	-
2.	Tuesday, May 17, 2022	1. Processing data of OSL Position 2. Processing Pegadaian data for Weekly Performance Evaluation -Outlet -All Products 3. Print the processed documents	Operational Support Section
3.	Wednesday, May 18, 2022	1. The receptionist at the Pekanbaru Pegadaian Agent Family Gathering 2. Scanning documents to be archived 3. Photocopy of documents	Operational Support Section
4.	Thursday, May 19, 2022	1. Become a Pefindo admin to process customer credit data 2. Scan documents	Operational Support Section

		<ul style="list-style-type: none"> <li>3. Making Employee Travel Official Letter</li> <li>4. Processing the social media of SOEs in the Pekanbaru Region</li> </ul>	
5.	Friday, May 20, 2022	<ul style="list-style-type: none"> <li>1. Become a Pefindo admin to process customer credit data</li> <li>2. Scan documents</li> <li>3. Uploading employee monthly data</li> <li>4. Correspondence</li> </ul>	Operational Support Section
6.	Saturday, May 21, 2022	<ul style="list-style-type: none"> <li>1. Processing Pefindo data</li> <li>2. Processing the social media of SOEs in the Pekanbaru Region</li> <li>3. Correspondence</li> </ul>	Operational Support Section

Source: Processed Data 2022

In table 3.15 describes the work done by the author for each day from May 23 to May 28, 2022.

**Table 3.15 Daily Activities of May 23 to May 28, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, May 23, 2022	1. Processing customer loan data for Dumai Branch	Operational Support Section
2.	Tuesday, May 24, 2022	1. Processing customer loan data for Duri Branch	Operational Support Section
3.	Wednesday, May 25, 2022	1. Processing customer loan data for Panam Branch	Operational Support Section
4.	Thursday, May 26, 2022	<b>National Day</b>	-
5.	Friday, May 27, 2022	1. Processing customer loan data for Kodim Branch	Operational Support Section
6.	Saturday, May 28, 2022	1. Processing customer loan data for Pekanbaru Branch	Operational Support Section

Source: Processed Data 2022

In table 3.16 describes the work done by the author for each day from May 30 to June 4, 2022.

**Table 3.16 Daily Activities of May 30 to June 4, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, May 30, 2022	1. Processing customer loan data for Syariah Ahmad Yani Branch	Operational Support Section
2.	Tuesday, May 31, 2022	1. Processing customer loan data for Syariah Subrantas Branch	Operational Support Section
3.	Wednesday, June 1, 2022	<b>National Day</b>	-
4.	Thursday, June 2, 2022	1. Processing Pefindo data 2. Processing Position OSL data 3. Create monthly official travel data 4. Processing SOE social media in the Pekanbaru Area	Operational Support Section
5.	Friday, June 3, 2022	1. Processing monthly OSL data for the month of May 2. Scan and copy documents	Operational Support Section
6.	Saturday, June 4, 2022	1. Processing OTR price data -Yahama -Honda 2. Processing the social media of SOEs in the Pekanbaru Region	Operational Support Section

Source: *Processed Data 2022*

In this third month the author got a new job, namely managing the social media account of the Pekanbaru Region BUMN, and also being the admin of the Pekanbaru Area of Pegadaian Agent. The new job is able to be managed by the author properly and according to the procedures given by the practical work assistant. Archiving and processing other data, is still done by the author on a daily, weekly, or monthly basis.

In table 3.17 describes the work done by the author for each day from June 6 to June 11, 2022.



**Table 3.17 Daily Activities of June 6 to June 11, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, June 6, 2022	<ol style="list-style-type: none"> <li>1. Processing Position OSL data</li> <li>2. Processing Yamaha and Honda OTR prices</li> <li>3. Brochure design</li> <li>4. Correspondence</li> </ol>	Operational Support Section
2.	Tuesday, June 7, 2022	<ol style="list-style-type: none"> <li>1. Processing Pefindo data</li> <li>2. Processing the social media of SOEs in the Pekanbaru Region</li> <li>3. Correspondence</li> </ol>	Operational Support Section
3.	Wednesday, June 8, 2022	<ol style="list-style-type: none"> <li>1. Processing Pefindo data</li> <li>2. Correspondence</li> <li>3. Scan and photocopy documents</li> <li>4. Archive monthly data</li> </ol>	Operational Support Section
4.	Thursday, June 9, 2022	<ol style="list-style-type: none"> <li>1. Processing account data of Pegadaian Agent</li> <li>2. Making activity absence</li> <li>3. Managing the email account of Pegadaian</li> <li>4. Become a guest at Agent activities</li> <li>5. Preparing discussion materials of Pegadaian Agent</li> </ol>	Operational Support Section
5.	Friday, June 10, 2022	<ol style="list-style-type: none"> <li>1. Processing recap data</li> <li>2. Making PPT for UMRI Pekanbaru student internships</li> <li>3. Maintain attendance sharing session with Branch Managers throughout the Pekanbaru Area</li> <li>4. Preparing discussion materials of Pegadaian Agent</li> </ol>	Operational Support Section
6.	Saturday, June 11, 2022	<ol style="list-style-type: none"> <li>1. Fill in the price details</li> <li>2. Archive documents</li> </ol>	Operational Support Section

Source: Processed Data 2022

In table 3.18 describes the work done by the author for each day from June 13 to June 18, 2022.

**Table 3.18 Daily Activities of June 13 to June 18, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, June 13, 2022	<ol style="list-style-type: none"> <li>1. Meeting on Anti-Bribery in the Pekanbaru Area Kerja</li> <li>2. Become an UMRI Internship Student Debriefing Operator</li> <li>3. Create activity attendance records</li> <li>4. Processing Position OSL data</li> </ol>	Operational Support Section
2.	Tuesday, June 14, 2022	<ol style="list-style-type: none"> <li>1. Processing monthly OSL Position data</li> <li>2. Sending employee fleet emails</li> <li>3. Arrange and archive goods BRI Unit</li> <li>4. Processing data per unit</li> </ol>	Operational Support Section
3.	Wednesday, June 15, 2022	<ol style="list-style-type: none"> <li>1. Making Employee Fleet Bundles</li> <li>2. Top up DANA for Pekanbaru Area Building activity</li> </ol>	Operational Support Section
4.	Thursday, June 16, 2022	<ol style="list-style-type: none"> <li>1. Duplicate the document to be archived</li> <li>2. Top up DANA</li> <li>3. Processing OSL data from MIS Application</li> <li>4. Correspondence</li> </ol>	Operational Support Section
5.	Friday, June 17, 2022	<ol style="list-style-type: none"> <li>1. Participate in Friday activities "Jum'at Berkah"</li> <li>2. Processing the social media of SOEs in the Pekanbaru Region</li> <li>3. Correspondence</li> </ol>	Operational Support Section
6.	Saturday, June 18, 2022	<ol style="list-style-type: none"> <li>1. Processing data on the list of Co-Location Units and Pekanbaru Area Managers</li> <li>2. Correspondence</li> <li>3. Scan and photocopy of documents</li> </ol>	Operational Support Section

		4. Processing the social media of SOEs in the Pekanbaru Region	
--	--	--	--

Source: Processed Data 2022

In table 3.19 describes the work done by the author for each day from June 20 to June 25, 2022.

**Table 3.19 Daily Activities of June 20 to June 25, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, June 20, 2022	<ol style="list-style-type: none"> <li>1. Processing Position OSL data</li> <li>2. Archiving branch customer data</li> <li>3. Make list of Pekanbaru Area co-location services</li> <li>4. Scan and photocopy of documents</li> </ol>	Operational Support Section
2.	Tuesday, June 21, 2022	<ol style="list-style-type: none"> <li>1. Processing Data Sampling Report Micro Customer Loans</li> <li>2. Proof of reporting on SOEs social media uploads for Pekanbaru Region</li> </ol>	Operational Support Section
3.	Wednesday, June 22, 2022	<ol style="list-style-type: none"> <li>1. Processing SOE social media in the Pekanbaru Area</li> <li>2. Logistics document archive, SPPD, HR, Official Note and Letter of Assignment</li> <li>3. Visiting the Regional Office of Pegadaian</li> <li>4. Make a list of Co-Location Area Pekanbaru</li> </ol>	Operational Support Section
4.	Thursday, June 23, 2022	<ol style="list-style-type: none"> <li>1. Wrapping a goody bag for the Arrum Haji Pegadaian</li> <li>2. Arrange Co-Location items</li> </ol>	Operational Support Section
5.	Friday, June 24, 2022	<ol style="list-style-type: none"> <li>1. Arrange the names of participants in the Pekanbaru Building Area activities</li> <li>2. Participate in Friday activities "Jum'at Berkah"</li> </ol>	Operational Support Section

		3. Activities Seminar of Arrum Haji Pegadaian Pekanbaru Area	
6.	Saturday, June 25, 2022	1. Preparing for departure for Pekanbaru Building Area activities 2. Participate in Pekanbaru Building Area activities	Operational Support Section

Source: Processed Data 2022

In table 3.20 describes the work done by the author for each day from June 27 to June 30, 2022.

**Table 3.20 Daily Activities of June 27 to June 30, 2022**

No.	Date and time	Description of Activities	Assignor
1.	Monday, June 27, 2022	1. Processing Position OSL data 2. Processing Pekanbaru City Branch customer data 3. Top up DANA for Pekanbaru Building Area activities 4. Processing the social media of SOEs in the Pekanbaru Region	Operational Support Section
2.	Tuesday, June 28, 2022	1. Photocopy of Pawnshop Agent documents 2. Processing Sampling Report data thanks to CP Duri Micro Customer Loans	Operational Support Section
3.	Wednesday, June 29, 2022	1. Processing the social media accounts of SOEs in the Pekanbaru Region 2. Check the location of the Gold Wardrobe 3. Top up DANA	Operational Support Section
4.	Thursday, June 30, 2022	1. Farewell with PT Pegadaian Area Pekanbaru	Operational Support Section

Source: Processed Data 2022

In the last month, the author ensures that all important files are in their place and arranged according to the system applied, making it easier for the next internship or employees of PT Pegadaian Area Pekanbaru to find files. The author provides notes

on unfinished files, this is to make it easier for interns or subsequent employees to process files.

The author also ensures that the final target is tidying up all saved files and arranging them according to product type and each type of field is arranged based on archive bundles. Each type of archive is organized in the available filing cabinets. And in this last month the author's target of 100% has been achieved, because all archive bundles, and data processing have been completed.

### **3.4 Obstacle and Solution**

In the implementation of this practical work activity, the author must have found several obstacles that made it difficult for the author to complete the task, with these obstacles the author also tried to find a solution to these obstacles so that the author could complete this internship, and was given the task well and smoothly.

#### **3.4.1 Obstacle**

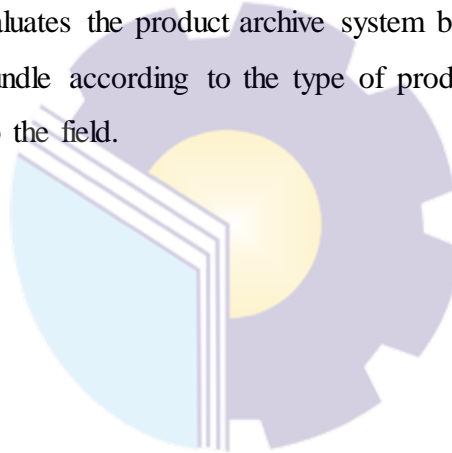
During the internship at PT Pegadaian Area Pekanbaru there were several obstacles experienced, namely as follows:

1. In terms of processing data, the laptop does not meet the capacity and does not support it, which causes delays in the data processing process that must be submitted.
2. The delay in data processing is also due to internet access (WiFi) which is not fast enough.
3. Difficulty in making archives of customer product archives due to a lot of incomplete data.
4. The number of documents that must be archived simultaneously at the same time.
5. Difficulty finding archives of product and activity archives because they are not arranged according to product type, archive folder color and field.

### 3.4.2 Solution

The author provides solutions for several obstacles at PT Pegadaian Area Pekanbaru so that in the future it will be even better, namely:

1. In processing data in order to maximize time as best as possible, the author sometimes uses a computer in the employee's office that is not used.
2. For problems with internet access, the author sometimes uses personal internet data, if there is a delay in internet access at the office.
3. The author ensures that all data for the storage file is complete before being archived and notes if any files are incomplete.
4. The author ensures that the documents to be archived have been prepared in accordance with the specified requirements.
5. The author evaluates the product archive system by organizing and rearranging the archive bundle according to the type of product, the color of the archive folder and also the field.



## CHAPTER IV

### CONCLUSION AND SUGGESTION

#### 4.1 Conclusion

Based on the explanation in the previous chapter, the author draws conclusions in several ways, namely as follows:

1. The author is given a task in the Operational Support Section which is taught to process data on OSL Position, OSL Average, NPL-LAR, Work Unit Turnover which is always paid in every week. The author also processes Pefindo data which aims to find out customer credit data, the author also works in the document archiving section, scanning documents, and also duplicating documents, as well as all activities related to the performance of Pegadaian products.
2. In carrying out this practical work, the author does practical work at one of the state-owned companies, namely PT Pegadaian Area Pekanbaru which lasts for 4 (four months), starting from March 1, 2022 to June 30, 2022.
3. Then in this practical work activities the author also understands the systems and procedures that apply in the implementation of practical work. Such as in data processing, document archiving, making activity reports, marketing, and also correspondence, as well as everything related to the performance of the operational support section department.
4. There are several obstacles experienced by the author, one of which is in data processing, weak internet access and in the archiving of documents that are not neat. Solutions for PT Pegadaian Area Pekanbaru to be even better in the future, especially in providing good advice and an orderly document filing system.

## 4.2 Suggestion

The author provides several suggestions for various parties, namely for the author himself, for students or younger levels who will carry out practical work in the next period, for companies and for the Bengkalis State Polytechnic:

1. Suggestions for writers to be more disciplined, neat, careful, thorough and concentrated in the implementation of internships. Get in the habit of reading first before acting, and think realistically and rationally.
2. The author also provides suggestions that may be useful for students who will carry out practical work for the next period, namely prioritizing occupational safety and health, making the best use of time, doing work according to their abilities and also in accordance with the instructions of the apprenticeship supervisor, thinking before acting, always be patient and obedient, must learn to manage all assigned tasks and have the initiative to evaluate the system and procedures for implementing the apprenticeship. And lastly, the most important thing is to do your best during this internship, because this opportunity can only be obtained once. Good performance in the implementation of practical work also has a positive impact, especially for students, campuses, and also companies.
3. After the authors carry out practical work activities at PT Pegadaian Pekanbaru Area, there are several suggestions to make it even better, namely when the company gives assignments that have great responsibility and high risk to interns so that they must be supervised, guided and taught the steps. As in the case of data collection, pricing and archiving product files containing very important data regarding the completeness of customer data. If in file archiving there is a loss of one of the files it will have an impact on performance. The solution to this problem is to check and reorganize the archived files to ensure completeness of the files.
4. Suggestions for the Bengkalis State Polytechnic campus so that the implementation of this internship can be used as evaluation material, and to



provide debriefing to students who will carry out practical work activities before carrying out practical work in accordance with fields or lecture materials related to the systems and procedures at the company where work practice is done.



## REFERENCES


Artha, S. A. P., & Fitriainingsih, I. (2021). *Laporan Kuliah Kerja Magang (Kkm) Prosedur Pelayanan Produk Pegadaian PT. Pegadaian (Persero) Cabang Jombang* (Doctoral dissertation, STIE PGRI Dewantara Jombang).



# APPENDICES

## Appendix 1: Letter of Acceptance for Apprenticeship

3/6/22, 10:00 PM <https://eoffice.pegadaian.co.id/nde/print/83989>

  
**Pegadaian**

06 Maret 2022

Nomor : e-14/00705.00/2022  
Lampiran : 1 (Satu) Berkas  
Urgensi : Segera

Kepada Yth.  
Pemimpin Cabang Kantor CPS Subrantas  
Pemimpin Cabang Kantor Cabang Pekanbaru Kota  
Pemimpin Cabang Kantor Cabang Pasar Kodim  
Pemimpin Cabang Kantor Cabang Panam  
Pemimpin Cabang Kantor CPS Ahmad Yani

Hal : **Penempatan Mahasiswa Praktek Kerja Lapangan Politeknik Negeri Bengkalis Di Kantor PT Pegadaian Area Pekanbaru**

Merujuk Surat dari Politeknik Negeri Bengkalis nomor: 0789/PL31/TU/2022 perihal kesediaan menerima mahasiswa PKL, maka kami sampaikan sebagai berikut :

1. Mahasiswa PKL akan melaksanakan pemagangan dengan periode 02 Maret – 30 Juni 2022 berjumlah 10 (Sepuluh) siswa dengan penempatan di Cabang PT Pegadaian Area Pekanbaru
2. Berikut penempatan mahasiswa PKL di PT Pegadaian Area Pekanbaru;

No	Nama Siswa	L/P	Penempatan
1	Delvani Silalahi	P	Area Pekanbaru
2	Risma Nurindah	P	Area Pekanbaru
3	Mira Ernila Wati	P	Cabang Panam
4	Siti Maulida Ningsih	P	Cabang Panam
5	Surya Erlangga	L	Cabang Pasar Kodim
6	Ameli Fristisyia Dheani	P	Cabang Pasar Kodim
7	Elvi Novianda	P	Cabang Syariah Ahmad Yani
8	Triwani	P	Cabang Pekanbaru Kota
9	Naatja Shahira	P	Cabang Syariah Subrantas
10	Azizatul Aulia	P	Cabang Syariah Subrantas

Keterangan : Pemimpin Cabang dapat menempatkan mahasiswa PKL sesuai kebutuhan Unit Kerja

3. Selama pelaksanaan pemagangan mahasiswa agar mematuhi semua peraturan dan tata tertib yang berlaku serta menjaga kerahasiaan data, password dan user, dan mengedepankan prinsip *Good Corporate Governance (GCG)*
4. Pelaksanaan magang tetap memperhatikan protokol kesehatan serta melampirkan surat keterangan bebas COVID-19 (Hasil *Rapid Test*)

PT PEGADAIAN Kantor Pusat [www.pegadaian.co.id](http://www.pegadaian.co.id)  
Jl. Kramat Raya 162 T +62-21 315 5550 (*Hunting*)  
Jakarta Pusat 10430 F +62-21 391 4221

<https://eoffice.pegadaian.co.id/nde/print/83989> 1/2



5. Selama kegiatan pelaksanaan pemagangan mahasiswa jika terdapat kendala atau informasi bisa menghubungi **Sdri. Eka Gustriani (082285715408)**

Demikian surat ini kami sampaikan untuk dapat dilaksanakan dengan penuh rasa tanggungjawab, atas perhatiannya diucapkan terima kasih.

PT Pegadaian



(TUMIYEM)

**Deputy Bisnis Kantor Area  
Pekanbaru**

**Tembusan**

Yth. Kepala Bagian Humas & Protokoler Kantor Wilayah II

Dicetak oleh : FIKHI AL ARIF/P92598/PGD  
Dokumen ini ditandatangani dan diterbitkan oleh sistem eoffice.pegadaian.co.id

## Appendix 2: References Letter



# Pegadaian

**SURAT KETERANGAN**  
Nomor : 0867/SK-00705.00/2022

Yang bertanda tangan di bawah ini :

Nama : **TUMIYEM**  
Jabatan : Deputi Bisnis Pekanbaru

Dengan ini menerangkan kepada :

No.	Nama	NIM	JURUSAN	Program Studi
1.	Delvani Silalahi	5404181127	Administrasi Niaga	D-IV Administrasi Bisnis Internasional
2.	Risma Nurindah	5404181157	Administrasi Niaga	D-IV Administrasi Bisnis Internasional

Menerangkan bahwa Mahasiswi tersebut telah melaksanakan Program Pemagangan di PT Pegadaian Area Pekanbaru terhitung mulai dari tanggal 01 Maret 2022 sampai dengan 30 Juni 2022 selama 4 (Empat) Bulan.

Demikian Surat Keterangan ini dibuat untuk dipergunakan sebagaimana mestinya dengan penuh tanggung jawab.

Pekanbaru, 19 Juli 2022  
PT Pegadaian (Persero)  
Deputi Bisnis Area Pekanbaru



**Pegadaian**  
TUMIYEM  
Vice President




PT Pegadaian Kantor Area Pekanbaru  
Jl. Jenderal Sudirman No. 168 F  
Pekanbaru

[www.pegadaian.co.id](http://www.pegadaian.co.id)

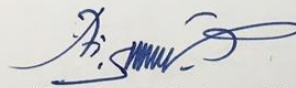
### Appendix 3: Revision Sheet

**CONSULTATION SHEET  
APPRENTICESHIP REPORT  
INTERNATIONAL BUSINESS ADMINISTRATION STUDY PROGRAM**

Name : Delvani Silalahi  
Student Number : 5404181127  
Place : PT. PEGADAIAN AREA PEKANBARU  
Advisor : Adrian Irnanda Pratama, S.Sos., M.BA

No	Day/Date	Revision	Advisor
1	21/7/2022	Latar Belakang	
2	1/8/2022	- Tujuan - Manfaat	
3	8/8/22	Acc	

Bengkalis, August 8 2022



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

**Appendix 4: Certificate of Apprenticeship**





## Appendix 5: List of the Apprenticeship Attendance

**LIST OF INTERNSHIP PARTICIPANT  
PT PEGADAIAN AREA PEKANBARU  
MARCH 2022**

Name : Delvani Silalahi  
Reg. Number : 5404181127

No	Day	Date	Signature
1	Tuesday	March 1 <sup>st</sup> , 2022	∫.
2	Wednesday	March 2 <sup>nd</sup> , 2022	∫.
3	Thursday	March 3 <sup>rd</sup> , 2022	National Day
4	Friday	March 4 <sup>th</sup> , 2022	∫.
5	Saturday	March 5 <sup>th</sup> , 2022	∫.
6	Sunday	March 6 <sup>th</sup> , 2022	Free
7	Monday	March 7 <sup>th</sup> , 2022	∫.
8	Tuesday	March 8 <sup>th</sup> , 2022	∫.
9	Wednesday	March 9 <sup>th</sup> , 2022	∫.
10	Thursday	March 10 <sup>th</sup> , 2022	∫.
11	Friday	March 11 <sup>th</sup> , 2022	∫.
12	Saturday	March 12 <sup>th</sup> , 2022	∫.
13	Sunday	March 13 <sup>th</sup> , 2022	Free
14	Monday	March 14 <sup>th</sup> , 2022	∫.
15	Tuesday	March 15 <sup>th</sup> , 2022	∫.
16	Wednesday	March 16 <sup>th</sup> , 2022	∫.
17	Thursday	March 17 <sup>th</sup> , 2022	∫.
18	Friday	March 18 <sup>th</sup> , 2022	∫.
19	Saturday	March 19 <sup>th</sup> , 2022	∫.
20	Sunday	March 20 <sup>th</sup> , 2022	Free
21	Monday	March 21 <sup>th</sup> , 2022	∫.
22	Tuesday	March 22 <sup>th</sup> , 2022	∫.
23	Wednesday	March 23 <sup>th</sup> , 2022	∫.
24	Thursday	March 24 <sup>th</sup> , 2022	∫.
25	Friday	March 25 <sup>th</sup> , 2022	∫.
26	Saturday	March 26 <sup>th</sup> , 2022	∫.
27	Sunday	March 27 <sup>th</sup> , 2022	Free
28	Monday	March 28 <sup>th</sup> , 2022	∫.
29	Tuesday	March 29 <sup>th</sup> , 2022	∫.
30	Wednesday	March 30 <sup>th</sup> , 2022	∫.
31	Thursday	March 31 <sup>th</sup> , 2022	∫.



**LIST OF INTERNSHIP PARTICIPANT  
PT PEGADAIAN AREA PEKANBARU  
APRIL 2022**

Name : Delvani Silalahi  
Reg. Number : 5404181127

No	Day	Date	Signature
1	Friday	April 1 <sup>st</sup> , 2022	∫.
2	Saturday	April 2 <sup>nd</sup> , 2022	∫.
3	Sunday	April 3 <sup>rd</sup> , 2022	free
4	Monday	April 4 <sup>th</sup> , 2022	∫.
5	Tuesday	April 5 <sup>th</sup> , 2022	∫.
6	Wednesday	April 6 <sup>th</sup> , 2022	∫.
7	Thursday	April 7 <sup>th</sup> , 2022	∫.
8	Friday	April 8 <sup>th</sup> , 2022	∫.
9	Saturday	April 9 <sup>th</sup> , 2022	∫.
10	Sunday	April 10 <sup>th</sup> , 2022	Free
11	Monday	April 11 <sup>th</sup> , 2022	∫.
12	Tuesday	April 12 <sup>th</sup> , 2022	∫.
13	Wednesday	April 13 <sup>th</sup> , 2022	∫.
14	Thursday	April 14 <sup>th</sup> , 2022	∫.
15	Friday	April 15 <sup>th</sup> , 2022	National Day
16	Saturday	April 16 <sup>th</sup> , 2022	National Day
17	Sunday	April 17 <sup>th</sup> , 2022	free
18	Monday	April 18 <sup>th</sup> , 2022	∫.
19	Tuesday	April 19 <sup>th</sup> , 2022	∫.
20	Wednesday	April 20 <sup>th</sup> , 2022	∫.
21	Thursday	April 21 <sup>th</sup> , 2022	∫.
22	Friday	April 22 <sup>th</sup> , 2022	∫.
23	Saturday	April 23 <sup>th</sup> , 2022	∫.
24	Sunday	April 24 <sup>th</sup> , 2022	Free
25	Monday	April 25 <sup>th</sup> , 2022	∫.
26	Tuesday	April 26 <sup>th</sup> , 2022	∫.
27	Wednesday	April 27 <sup>th</sup> , 2022	∫.
28	Thursday	April 28 <sup>th</sup> , 2022	∫.
29	Friday	April 29 <sup>th</sup> , 2022	∫.
30	Saturday	April 30 <sup>th</sup> , 2022	∫.

**A LIST OF INTERNSHIP PARTICIPANT  
PT PEGADAIAN AREA PEKANBARU  
MAY 2022**

Name : Delvani Silalahi  
Reg. Number : 5404181127

No	Day	Date	Signature
1	Sunday	May 1 <sup>st</sup> , 2022	National Day
2	Monday	May 2 <sup>nd</sup> , 2022	f
3	Tuesday	May 3 <sup>rd</sup> , 2022	
4	Wednesday	May 4 <sup>th</sup> , 2022	
5	Thursday	May 5 <sup>th</sup> , 2022	
6	Friday	May 6 <sup>th</sup> , 2022	
7	Saturday	May 7 <sup>th</sup> , 2022	
8	Sunday	May 8 <sup>th</sup> , 2022	Free
9	Monday	May 9 <sup>th</sup> , 2022	f.
10	Tuesday	May 10 <sup>th</sup> , 2022	f. f.
11	Wednesday	May 11 <sup>th</sup> , 2022	f. f.
12	Thursday	May 12 <sup>th</sup> , 2022	f. f.
13	Friday	May 13 <sup>th</sup> , 2022	f. f.
14	Saturday	May 14 <sup>th</sup> , 2022	f.
15	Sunday	May 15 <sup>th</sup> , 2022	Free
16	Monday	May 16 <sup>th</sup> , 2022	National Day
17	Tuesday	May 17 <sup>th</sup> , 2022	f.
18	Wednesday	May 18 <sup>th</sup> , 2022	f. f.
19	Thursday	May 19 <sup>th</sup> , 2022	f. f.
20	Friday	May 20 <sup>th</sup> , 2022	f. f.
21	Saturday	May 21 <sup>th</sup> , 2022	f.
22	Sunday	May 22 <sup>th</sup> , 2022	Free
23	Monday	May 23 <sup>th</sup> , 2022	f.
24	Tuesday	May 24 <sup>th</sup> , 2022	f. f.
25	Wednesday	May 25 <sup>th</sup> , 2022	f. f.
26	Thursday	May 26 <sup>th</sup> , 2022	National Day
27	Friday	May 27 <sup>th</sup> , 2022	f.
28	Saturday	May 28 <sup>th</sup> , 2022	f. f.
29	Sunday	May 29 <sup>th</sup> , 2022	Free
30	Monday	May 30 <sup>th</sup> , 2022	f.
31	Tuesday	May 31 <sup>th</sup> , 2022	f.



**LIST OF INTERNSHIP PARTICIPANT  
PT PEGADAIAN AREA PEKANBARU  
JUNE 2022**


Name : Delvani Silalahi  
Reg. Number : 5404181127

No	Day	Date	Signature
1	Wednesday	June 1 <sup>st</sup> , 2022	Notional Day
2	Thursday	June 2 <sup>nd</sup> , 2022	D.
3	Friday	June 3 <sup>rd</sup> , 2022	D.
4	Saturday	June 4 <sup>th</sup> , 2022	D.
5	Sunday	June 5 <sup>th</sup> , 2022	Free
6	Monday	June 6 <sup>th</sup> , 2022	D.
7	Tuesday	June 7 <sup>th</sup> , 2022	D.
8	Wednesday	June 8 <sup>th</sup> , 2022	D.
9	Thursday	June 9 <sup>th</sup> , 2022	D.
10	Friday	June 10 <sup>th</sup> , 2022	D.
11	Saturday	June 11 <sup>th</sup> , 2022	D.
12	Sunday	June 12 <sup>th</sup> , 2022	Free
13	Monday	June 13 <sup>th</sup> , 2022	D.
14	Tuesday	June 14 <sup>th</sup> , 2022	D.
15	Wednesday	June 15 <sup>th</sup> , 2022	D.
16	Thursday	June 16 <sup>th</sup> , 2022	D.
17	Friday	June 17 <sup>th</sup> , 2022	D.
18	Saturday	June 18 <sup>th</sup> , 2022	D.
19	Sunday	June 19 <sup>th</sup> , 2022	Free
20	Monday	June 20 <sup>th</sup> , 2022	D.
21	Tuesday	June 21 <sup>th</sup> , 2022	D.
22	Wednesday	June 22 <sup>th</sup> , 2022	D.
23	Thursday	June 23 <sup>th</sup> , 2022	D.
24	Friday	June 24 <sup>th</sup> , 2022	D.
25	Saturday	June 25 <sup>th</sup> , 2022	D.
26	Sunday	June 26 <sup>th</sup> , 2022	Free
27	Monday	June 27 <sup>th</sup> , 2022	D.

28	Tuesday	June 28 <sup>th</sup> , 2022	<i>[Signature]</i>
29	Wednesday	June 29 <sup>th</sup> , 2022	<i>[Signature]</i>
30	Thursday	June 30 <sup>th</sup> , 2022	<i>[Signature]</i>

Pekanbaru, June 30<sup>th</sup>, 2022

**Vice President of  
PT Pegadaian Area Pekanbaru**

 *[Signature]*  
**Pegadaian**  
**TUMIYEM**  
**P80178**

**Supervisor**

 *[Signature]*  
**Pegadaian**  
**FIKHYAL ARIE**  
**P92598**

## Appendix 6: Apprenticeship Assessment Sheet

**EVALUATION RESULTS FROM JOB TRAINING  
COMPANY APPRAISAL  
PT. PEGADAIAN AREA PEKANBARU**

Name : Delvani Silalahi  
Student's Identity No. : 5404181127  
Study Program : D4 – International Business Administration  
College : State Polytechnic of Bengkalis

No.	Assessment Aspect	Percentage	Scores
1.	Discipline	20%	100
2.	Responsibility	25%	100
3.	Adjustment Adaptation	10%	100
4.	Work Result	30%	100
5.	Behavior in General	15%	100
	Total (1+2+3+4+5)	100%	100


Explanation:

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

Notes:

*Sama kebetulan pegawai yang di hater dibayar  
dijam hata sama kadung dipa mangala  
sah-sah yg dipminal*

Pekanbaru, June 30<sup>th</sup>, 2022

Supervisor  
  
Pegadaian  
PEKANBARU  
P92598



**Appendix 7: Documentation of the Apprenticeship**









## WRITER BIOGRAPHY



The author was born on August 23, 2000 in Duri as the second child of third children, Mr Daslan Silalahi and Mrs Manti Sinaga. The author entered elementary school at SDS Advent Duri in 2006-2012. In 2015 the author completed his education at Junior High School at SMPN 02 Mandau, then continued his education to Senior High School at SMAN 5 Pinggir. After that, the author continues education at the Bengkalis State Polytechnic with a major in commerce administration with Diploma-IV International Business study program Administration. In August 2021 the author did Industrial Visit and Table Manner in Medan.

During college, the author actively took roles in various spheres, both in the classroom and organizational circles. In class, the writer is the president of the class 2019-2020. The author has served as the Head of the Polbeng Scholar Journalism UKM (2020-2021). The author also serves as Secretary of the Ministry of Communications and Information Technology of the Bengkalis State Polytechnic Synergy Cabinet (2020). The author is also a Public Relations Radio Bengkalis State Polytechnic.

With perseverance, high motivation and support from family. Lecturers and friends to continue learning and trying, the author managed to complete his internship at PT Pegadaian Area Bengkalis well under the guidance of Mr. Adrian Irnanda Pratama, S.Sos., M.BA. Hopefully this report can be a contribution in the world of education.