

APPRENTICESHIP REPORT

PT. BANK SYARIAH INDONESIA KCP DURI HANGTUAH 1

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APPLIED BACHELOR OF INTERNATIONAL BUSINESS

ADMINISTRATION STUDY PROGRAM

BUSINESS ADMINISTRATION DEPARTMENT

POLYTECHNIC STATE OF BENGKALIS

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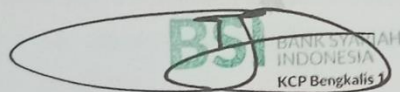
APPRENTICESHIP REPORT
PT. BANK SYARIAH INDONESIA KCP DURI
HANGTUAH 1

Written as one of the conditions for completing Apprenticeship

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Bengkalis, June 30th, 2022

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Nurul Afrina

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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

Bengkalis State Polytechnic is a higher education institution that produces State University (PTN) experts which was established in early 2000 in Bengkalis Regency under the auspices of the Bangun Insani Foundation (YBI). In 2001 the Bengkalis State Polytechnic accepted the first batch of new students. In 2011 the Bengkalis State Polytechnic changed its status to a State University (PTN) through the Minister of National Education Regulation No. 28 of 2011 concerning the Establishment of the Organization and Work Procedure of the Bengkalis State Polytechnic, until finally the Bengkalis State Polytechnic officially became the State Polytechnic on December 26, 2011.

Bengkalis State Polytechnic has 8 (eight) departments with 18 (eighteen) study programs consisting of 9 (nine) Diploma III (D3) including Naval Architecture, Mechanical Engineering, Electronic Engineering, Civil Engineering, Business Administration, Informatics Engineering, Languages English Business, Nautical, Commercial Shipping Management, and 9 (nine) Diploma IV (D4) including Marine Architectural Engineering Technology, Production and Maintenance Mechanical Engineering, Electrical Engineering, Road and Bridge Design Engineering, International Business Administration, Public Financial Accounting, Engineering Software, Information System Security, English For Business and Professional Communication.

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

Internship or better known as practical work is a learning process to get to know the scope of the real world of work. Students are required to go directly to

the world of work that is their field, so students are expected to be able to directly apply the theories they have learned in the previous semester into the world of work. Practical work can increase students' knowledge and skills as well as find out the profession and work atmosphere that is in accordance with the student's study program.

In this practical work program, specifically for 8th (eight) semester students of the international business administration study program. Practical work activities are carried out for 4 (four) months by choosing a place and location for practical work given by the practical work coordinator (KP). However, previously students were given the authority to choose their own place and location for practical work activities. Therefore, the authors are interested in carrying out practical work activities at PT. Bank Syariah Indonesia KCP Duri Hangtuh 1.

PT. Bank Syariah Indonesia is a combination of three state-owned Islamic banks, namely BRI Syariah, BNI Syariah, Mandiri Syariah which is headquartered on Jl. Gatot Subroto No. 27 Karet Semanggi Urban Village, Setiabudi District, South Jakarta 12930. The merger of the three Islamic banks is an effort to create a Sharia Bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community.

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

1.2 Purpose of the Apprenticeship

1. To describe job descriptions during practical work.
2. To find out the place and time of practical work.

3. To explain practical work place systems and procedures.
4. To find out the obstacles and solutions during practical work.

1.3 Significances of the Apprenticeship

The benefits of implementing practical work activities (KP) at the Bengkalis State Polytechnic are as follows:

1. As one of the requirements that must be met to complete vocational education at the Bengkalis State Polytechnic, especially Diploma IV in the International Business Administration Study Program.
2. Get the opportunity to apply theoretical knowledge / concepts obtained during lectures into 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 applied science in working in accordance with their study program.
5. Bengkalis State Polytechnic received feedback from the company for students who took part in the Job Training (KP) in the world of work.
6. Bengkalis State Polytechnic received feedback from the world of work for curriculum development and learning processes.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company Profile

On February 1, 2021, which coincided with 19 Jumadil Akhir 1442 H, it marked the history of the merging of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI) with its head office on Jl. Gatot Subroto No. 27 Kelurahan Karet Semanggi, Kecamatan Setiabudi, South Jakarta 12930. This merger will unite the advantages of the three Islamic banks so as to provide more complete services, wider reach, and have better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and the government's commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to compete at the global level.



Figure 2.1 Logo of Bank Syariah Indonesia

Source: Processed Data, 2022

The merger of the three Syariah Banks is an effort to create a Syariah Bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of Bank Syariah Indonesia is also a reflection of the face of Islamic banking in Indonesia which is modern, universal, and provides goodness for all nature (Rahmatan Lil Aalamiin).

Bank Syariah Indonesia received a permit from the OJK with Number SR-3/PB.1/2021 dated January 27, 2021 regarding the granting of a permit for the merger of PT Bank Syariah Mandiri and PT BNI Syariah into PT BRI Syariah

Tbk as well as a name change permit using a business license on behalf of PT Bank Syariah Indonesia Tbk as the merged bank.

The composition of the shareholders of Bank Syariah Indonesia consists of PT Bank Mandiri (Persero) Tbk at 51.2%, PT Bank Negara Indonesia (Persero) Tbk 25%. PT Bank Rakyat Indonesia (Persero Tbk) at 17.4%, DPLK BRI - Sharia Shares 2%, and the public 4%.

2.2 Vision and mission

2.2.1 Vision

Top 10 Global Islamic Banks

2.2.2 Mission

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

2.3 Kind of Business

Business is an activity carried out by individuals or organizations that involve the production, sale, purchase, or exchange of goods/services with the aim of generating profit or profit.

Bank Syariah Indonesia focuses on three business sectors, the three of which are Micro, Small and Medium Enterprises (MSMEs), retail and wholesale to support the development of a halal industrial ecosystem that is beneficial to the people. In terms of the retail segment, with the existence of sharia banking services, BSI will provide a banking experience based on digital banking, service quality, and products that exceed customer expectations. For example, BSI will

focus on the finance business, gold, gold installments, and other commodities. Development of sharia Islamic ecosystems such as hajj, umrah, community organizations, education and health ecosystems. Meanwhile, in the wholesale segment, BSI will create a large medium and medium scale financing syndicate. BSI encourages wholesale sharia product innovation by optimizing sharia cash contracts, such as musyarakah and mudharabah.

2.4 Organization Structure

The organizational structure is a chart that systematically describes the assignment of tasks, functions, authorities, and responsibilities so that effective and efficient cooperation can be established to achieve company goals. The company's organizational structure has an important meaning in a company to achieve the goals that have been set or planned by the company. Without a good organizational structure, the company's activities will not run smoothly. The organizational structure of Bank Syariah Indonesia KCP Duri Hangtuh I follows the following type of organization This is where the direct vertical and complete delegation of authority from leadership to subordinates. The following is a picture 2.2 of the organizational structure of Bank Syariah Indonesia KCP Duri Hangtuh I.

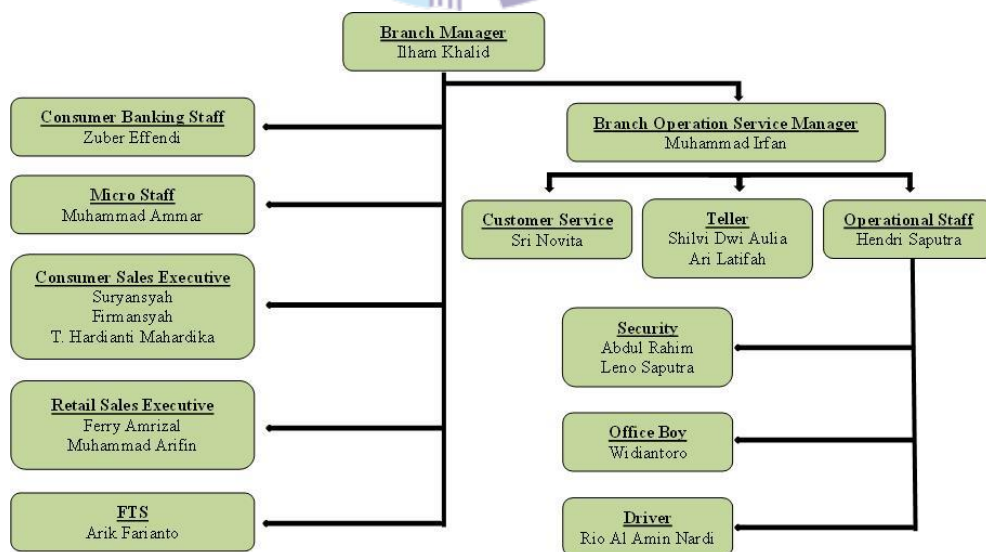


Figure 2.2 Organizational Structure of Bank Syariah Indonesia KCP Duri Hangtuh I.

Source: Processed Data 2022

Each position in the organizational structure has its own responsibilities and duties to achieve its organizational goals. The following is an explanation of each position at PT. Bank Syariah Indonesia KCP Bengkalis:

1. Branch Manager

The Branch Manager generally has a role as a management representative at Bank Syariah Indonesia KCP Duri Hangtuh I to lead the operational process and manage the strategy of an office to achieve the targets set by the head office.

The Branch Manager has the aim of leading, managing, supervising, controlling, developing activities and utilizing branch organization facilities to achieve effective and efficient levels and volumes of marketing, operational and branch service activities in accordance with prudently set targets. In addition, it has detailed duties, namely, having an obligation to formulate operational strategies at branch offices starting from making work programs and budgets, operational plans (*action plan*), workloads and targets for each part under it.

2. Branch Operation Service Manager

Branch Operational Service Manager (BOSM) consists of one person who is in charge of approving or authorizing transactions in accordance with the given authority and applicable procedures as well as managing operational procedures.

3. Consumer Banking Staff

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

4. Micro Staff

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

5. Consumer Sales Executive

Consumer Sales Executive (CSE) plays a role in assisting Consumer Sales Staff (CBS) to market products in order to achieve the targets set by the company. The main task of the Customer Sales Staff is to introduce and market banking products, find new customers, analyze customer loans both in banking and non-banking, and also process the disbursement of funds.

6. Retail Sales Executive

The Retail Sales Executive (RSE) is responsible for product promotion to support sales achievement, compiling work plans (achievement projections, sales planning, productivity plans, making lists of all clients in the system and required information such as prices, codes and segments, activities prospecting with groups or individuals, and also assisting Micro Staff in analyzing customer business, finding customers, processing, and also withdrawing funds.

7. Funding Transaction Staff

Funding Transaction Staff (FTS) is a profession engaged in banking or financing. A person who works as an FTS is usually tasked with finding customers, establishing good relationships with customers and prospective customers, promoting, marketing, and introducing the bank's own products.

8. Operational Staff

The main task of the Operational Staff is to assist the Branch Manager in branch operations to achieve production results in accordance with the set targets. Operational Staffer has the goal of ensuring the activities Managed branch operations in accordance with applicable regulations and targets Branch operational areas are achieved in accordance with the head office's stipulations.

9. Customer Service

The main task of customer service is to serve the customers of Bank Syariah Indonesia KCP Duri Hangtah I in the process of keeping the passbook as well as providing product and service information and helping to resolve customer complaints.

10. Teller

The main task of the teller is to serve related customers by depositing and withdrawing cash, both cash and non-cash, where the process is based on customer instructions and established policies and rules, recording and reporting transactions that occur every day.

11. Security

The main task of security at Bank Syariah Indonesia KCP Duri Hangtuh I is to maintain office security, welcome customers at the main door by greeting, assist every customer who comes in and out of the office, and is always ready to deal with situations that occur.

12. Office Boy

The main task of the office boy of Bank Syariah Indonesia KCP Duri Hangtuh I is to maintain the cleanliness of the office for the convenience of employees and customers and to help other employees when needed.

13. Driver

The main task of the *driver* of Bank Syariah Indonesia KCP Duri Hangtuh I is to escort the leaders and employees of the bank who want to travel related to bank operational activities and maintain operational vehicles.

2.5 The Working Process

In the implementation of this practical work, the author is placed in 2 (two) parts, namely the customer service section and the micro and consumer marketing section. The following are the duties and authorities of each of these sections:

1. Customer Service Section

Granted the authority and responsibility to perform the following tasks:

- a. Provide a smile and good service to all customers and prospective customers
- b. Provide an explanation of the products and services provided by the Bank to customers and prospective customers.

- c. Serving customers or prospective customers who want to open an online or offline account book at weform.bankbsi.co.id and also serving customers who change account books.
- d. Photocopy of KTP of customers who want to make transactions at customer service
- e. Assist customers in depositing loan installments through the website webform.bankbsi.co.id
- f. Write a Barsheet for issuing passbooks and ATM handover books create & reissue PIN
- g. Recap the customer's account number on the inventory barsheet at the BSI KCP Bengkalis 2022 ATM
- h. Complete a customer satisfaction survey to determine the level of customer satisfaction with services when transacting at Bank Syariah Indonesia KCP Duri Hangtuah I. Some of the services obtained from employees include Branch Manager, Branch Office and Service Manager, Teller, Customer Service, Security, and facilities.
- i. Recap daily transactions by providing a verification stamp on the customer service form and application for opening an individual fund product account and sample signature card (KCTT) and also completing incomplete customer data.

2. Micro and Consumer Marketing Section

- a. Make a BI Checking application to find out information about a customer's credit/loan history to a bank or non-bank financial institution. Before making BI Checking the author prints the customer's ID card.
- b. Input customer data that applies for loans in excel IRP (Instruction for Realization of Financing) disbursement of customer funds
- c. Entering customer data in the KUR (People's Business Credit) Data Entry and filling in customer biodata in the micro IB application application manually
- d. Archive document files for microfinance customers c cunsomer

- e. Make customer cash deposits for monthly installments on loans at Bank Syariah Indonesia KCP Duri Hangtuh I, both KUR loans and financing.
- f. Photocopies of documents such as KTP and KK customers, marriage books, customer guarantees, and other correspondence related to KUR lending and financing.
- g. Filling out the guarantee handover book from the micro to the back office is useful as evidence that the guarantee that the customer has given has been returned/taken to the owner.
- h. Make a power of attorney, SPRP letter (Financing Restructuring Approval Letter), and other letters relating to Micro KUR lending.

2.6 Indonesian Islamic Bank Products and Services

Bank Syariah Indonesia tries to maximize the products and services they have in order to realize the vision and mission that Bank Syariah Indonesia excels at. The products and services of Bank Syariah Indonesia are as follows:

1. Individual (Customer Service)

This individual service is a service provided to BSI customers, where there are several products that can be customers' choices to help in today's economic problems, such as:

- a. Savings, this product has several options such as, BSI Tabungan Valas, BSI Tabungan Haji Indonesia, BSI Tabungan Easy Mudharabah, BSI Savings Education, BSI Savings Business, BSI TabunganKu, BSI Tabungan Pensiun, BSI Savings Sharia Securities, Smart Savings, BSI Tabungan Prima , BSI Tapenas Collective Savings, Payroll Savings BSI, Student Savings BSI, Junior Savings BSI, Simple Savings BSI, Easy Wadiah Savings BSI, and BSI Plan Savings.
- b. For Hajj and Umrah, there are two options, namely BSI Savings Hajj Indonesia and BSI Savings Hajj Muda.
- c. Financing, BSI financing products are also no less superior, such as BSI Griya, BSI Griya Special Milad, BSI Multiguna Hasanah, BSI OTO,

BSI Pension Berakah, Multiguna Online, BSI Gold Backed Partners (non Qard), BSI Distributor Financing, BSI KPR Sejahtera , BSI Cash Collateral, BSI Umrah, BSI Small KUR, BSI KUR Micro, BSI KUR Super Micro, BSI Multipurpose Berakah, Bilateral Financing.

- d. Investment, investing as a customer of course requires products that can support well, such as, Bancassurance, BSI Foreign Exchange Deposits, Rupiah Deposits, BSI Sharia Mutual Funds, Bancassurance, Retail SBSN, Cash Waqf Linked Retail Sukuk, Retail Brokerage Referrals, State Sukuk SR016 Series Retail.
- e. Transactions, there are two options, namely, BSI Rupiah Current Account which makes it easy for business transactions and BSI Foreign Currency Demand Deposit to facilitate foreign currency transactions.
- f. Gold, there are two options where BSI Gold Installments with fixed and light installments without worrying about the price of gold in the future and BSI pawning gold.
- g. Business/Entrepreneurs, there are several products that can be chosen according to what we need, such as, BSI Giro Optima, BSI Cash Management, BSI Investment Financing, BSI Bank Guarantee, BSI Government Current Account, BSI Demand Deposit for Natural Resources, BSI Export Deposit for Natural Resources, Bank Guarantee Under Counter Guarantee, BSI Giro Vostro, collection services for interbank trade finance transactions, financing received, and SIF (Supply Infrastructure Financing) BPJS Health, BSI Entrepreneurial Talent.
- h. Priority, as a customer of course you want to be a priority and be served as well as possible. So that this priority service can be the choice of customers such as BSI Private, Safe Deposit Box (SDB), and BSI Priority.

2. Company

There are services provided for companies that cooperate with BSI, such as:

- a. Trade Finance and Service, the products provided are trustees, custodians, investment financing, export draft settlements, LC Issurance /SKDBN, Bank Guarantees, Supplier Financing, Financing distributors, Buyer Financing.
 - b. Financing, there are several products such as investment related to the Indonesian Islamic Bank, investment financing, refinancing, multi, working capital financing, clubdeal syndicated agency, sharia checking account financing, and Multifinance.
 - c. Deposits, there are SBSN Current Accounts, DHE SDA Time Deposits, DHE SDA Current Accounts, and Optima Current Accounts.
 - d. Cash Management, there are two options where CMS is a business transaction and Pertamina's OPBS (SO/DO).
 - e. In the Treasury, there are Foreign Exchange Transactions-Foreign Banknotes (Banknotes), Foreign Exchange Transactions-General Foreign Exchange/Telegraphic Transfers, Shariah Protected BSI, Deposits on Call (DOC), and Sukuk Transactions.
3. Digital Banking

Digital banking is one of the transaction systems using digital products in order to make it easier for customers in their activities. There are many options that can be used in this digital banking, such as:

- a. BSI Smart Agent
- b. BSI Mobile
- c. BSI Aisyah
- d. Golden Solution
- e. BSI ATM CRM
- f. BSI Merchant Business
- g. BSI API Platform
- h. BSI Cardless Withdrawal
- i. BSI Payment Point
- j. BSI Net
- k. BSI Debit Card

- l. BSI Debit OTP
 - m. Autosave and Qurban accounts, E-mas BSI Mobile
 - n. BSI QRIS
 - o. Open an Online Account
4. Card

Customers in using digital banking of course need several things that can make it easier for them to make withdrawal or delivery transactions without going through the bank, namely with a card that can be used in transactions, such as:

- a. For Financing Cards, there are three card options, namely BSI Hasanah Card Classic, BSI Hasanah Card Gold, and BSI Hasanah Card Platinum.
- b. Debit Card, on this debit card there are several choices, namely BSI Debit GPN, BSI Debit OTP, BSI Debit Visa, BSI Simple Debit Card, and BSI Visa Hajj Card.

2.7 Document Used for Activity

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

- 1. Sample Signature Card (KCTT)

Figure 2.3 Sample Card Signature

Source: Processed Data, 2022

Figure 2.3 above is an example of a signature card or called a signature card, which is a card that is signed by the customer when opening a bank account. This card is useful as a duplicate of the card stored at the branch office, serves as a layered control for customers who will access the safe deposit box or safe. To open the safe deposit box, two signatures are required, namely the customer's signature and the customer's signature. signature of a bank employee (signature card).

2. Product and Individual Fund Account Opening Application Form

Figure 2.4 Application for Opening Product Accounts and Individual Funds

Source : Processed Data, 2022

Figure 2.4 above is a product and individual fund account opening form useful for individuals or individuals who want to open an account at Bank Syariah Indonesia containing complete data of prospective customers. Other terms and conditions required by customers to open an individual account are photocopy of ID card, family card, photocopy of NPWP, and others.

3. Bi Checking Form

**FORMULIR PERMINTAAN INFORMASI DEBITUR (IDeb)
NASABAH INDIVIDUAL**

No : 02/156-ID-eb/227
Tanggal Permintaan : 06-06-2022
Perihal : Permohonan Informasi Debitur
Tujuan :

Mohon lakukan BI Checking dengan data sebagai berikut :

DIN : Bila sudah ada
Nama :
No. NPWP :
Tempat/Tgl. Lahir :
Alamat :

DIN : Bila sudah ada
Nama :
No. NPWP :
Tempat/Tgl. Lahir :
Alamat :

Maka kami mohon bantuan guna memperoleh informasi mengenai calon debitur tersebut diatas dari data yang ada di Otoritas Jasa Keuangan.

Pemohon/Penerima Data iDeb : Petugas Ideb : Mengetahui

Ferry Amrizal RSE : Hendri Saputra General Support Staff : Muhammad Irfan BOS Manager

Figure 2.5 BI Checking Form

Source: Processed Data, 2022

Figure 2.5 above is a BI Checking Form which contains a request for information on a prospective debtor to find out information about a customer's credit/loan history to a bank or non-bank financial institution. The conditions that must be met in making BI Checking are a photocopy of the husband's and wife's ID cards, a photocopy of NPWP if any.

4. Micro KUR Files

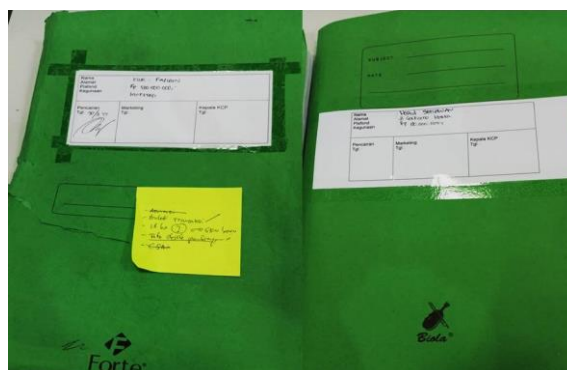


Figure 2.6 Micro KUR File

Source: Processed Data, 2022

Figure 2.6 above is a Micro KUR file containing important documents supporting the disbursement of customer loans. The documents include a photocopy of the husband's and wife's ID cards, family card, NPWP, photocopy of marriage certificate, business certificate, photocopy of collateral/guarantee,

business spending invoice, photo of husband and wife, debtor information, and other complementary documents. The size of the Micro KUR loan starts from 25,000,000 to 500,000,000.

5. Financing Review Form Fulfillment of Financing Restructuring Requirements

No	Uraian	Ya	Tidak	Salah Dokumen / Keterangan
1	1. Apakah dengan terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
2	2. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
3	3. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
4	4. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
5	5. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
6	6. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
7	7. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
8	8. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
9	9. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
10	10. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
11	11. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
12	12. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
13	13. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
14	14. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
15	15. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
16	16. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
17	17. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
18	18. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
19	19. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		
20	20. Apakah terdapat dalam proses restrukturisasi dengan putusan komisi pembiayaan restrukturisasi	Ada		

Figure 2.7 Financing Review Form Fulfillment of Financing Restructuring Requirements

Source: Processed Data, 2022

Figure 2.7 above is a Financing Review Form for Fulfillment of Financing Restructuring Requirements which is a monitoring activity financing in the form of an annual financing *review* before maturity financing. The Bank will conduct analysis and evaluation for determine analysis and evaluation to determine continuation financing whether the financing should be extended or should paid off .

6. IB Micro Financing Application Form

Figure 2.8 IB Micro Financing Application Form

Source: Processed Data, 2022

Figure 2.8 above is a threaded form of the Application for Micro IB Financing which is one of the requirements when a debtor submits a financing application. This form contains complete data on prospective debtors and spouses, as well as the size of the loan and the term of the loan.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

At PT. Bank Syariah Indonesia KCP Duri Hangtuh I, the author was placed in the Micro Marketing and Consumer Marketing sections, but the author was also asked to do some work in the Customer Service (CS) section. The Micro Marketing and Consumer Marketing sections are the sections where the funding, disbursement, and financing processes are carried out. In this section, employees are tasked with finding customers who want to make loans (debtors) and marketing Micro KUR products as well as financing products such as civil servant loans, pensions and others. In the Marketing section, the author is given several powers and responsibilities as follows:

- 1.1 BI Checking Application Form
- 1.2 Input debtor data in IRP (Instructions for Realization of Financing) and Data Entry KUR (People's Business Credit)
- 1.3 Complete the debtor's bio in the IB micro application application
- 1.4 Filing debtor documents
- 1.5 Debtor installment deposit
- 1.6 Photocopy and scan of ID card, family card, marriage book, collateral/guarantee, other documents
- 1.7 Fill out the guarantee handover book

In the customer service section, the author is given several powers and responsibilities as follows:

1. Opening a Bank Syariah Indonesia account book online and offline
2. Write a Barsheet for issuing passbooks and ATM handover books create & reissue PIN
3. Recap the customer's account number on the inventory barsheet at the BSI KCP Bengkalis 2022 ATM
4. Complete a customer satisfaction survey

5. Record monthly transaction documents
6. Verification of customer service forms, application forms for opening individual fund product accounts, and sample signature card forms (KCTT).

3.2 Place of Apprenticeship

Practical work is carried out after students occupy semester VIII, while internship activities last for 4 (four) months, starting from 01 March 2022 to 30 June 2022 at PT. Bank Syariah Indonesia KCP Duri Hangtuh I which is located on Jl. Hangtuh No.35 Kab. Bengkalis, Riau. With entry requirements starting at 07.30 to 17.00 WIB in shifts.

Table 3.1 Daily Activities of March 01st, 2022 to March 04th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Tuesday, 01 March 2022	<ol style="list-style-type: none"> 1. Directions from the Operational Section Leader (Pinsi) and self-introduction to staff 2. Photocopy of customer land certificate 3. Make letter endorsement sign proof self Taspen 4. Print Customer ID card 5. Making BI Checks 6. Delivered the file to be signed by the BSI KCP Bengkalis Manager 	Micro and Consumer Marketing
2.	Wednesday, 02 March 2022	Shift B	
3.	Thursday, 03 March 2022	Saka New Year's Holiday 1944	
4.	Friday, 04 March 2022	<ol style="list-style-type: none"> 1. Weekly religious lectures on the theme of isra' mi'raj 2. Making BI Checks 3. Make letter application name creditor at SHM & SHT customers WO 4. Open a Customer Account online 5. Make customer cash deposits 6. Make letter application change name receiver guarantee on documents related binding collateral customer financing 	Micro and Consumer Marketing

Source: Processed Data, 2022

Table 3.1 is the author's first week practical work activities. This week the author was given direction by the operational staff about all the rules that must be obeyed when doing practical work at Bank Syariah Indonesia KCP Duri Hangtuh I. Then the author was taught to input customer data, make BI Checking request forms, print customer ID cards. After that, the author is taught how to open an account and deposit cash online via the webform.bankbsi.co.id link and also the micro IB application form.

Table 3.2 Daily Activities of March 07th, 2022 to March 11th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 07 March 2022	Shift B	
2.	Tuesday, 08 March 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Making BI Checks 3. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information) 4. To do manual sorting of money 	Micro and Consumer Marketing
3.	Wednesday, 09 March 2022	Shift B	
4.	Thursday, 10 March 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. To do manual sorting of money 3. Archive Document Files for Micro Financing Customers 4. Making BI Checks 5. Photocopy of installment list Micro and Consumer 6. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information) 7. Delivered the file to be signed by the BSI KCP Bengkalis Manager 	Micro and Consumer Marketing
5.	Friday, March 11, 2022	Shift B	

Source: Processed Data, 2022

Table 3.2 is the second week of March the author attended the morning briefing with the employees of Bank Syariah Indonesia KCP Duri Hangtuh I and also the Branch Manager. This week the author is given the task of sorting the money based on appropriateness distribution and nominal respectively , then the author also performs archiving of documents that must be tidied up and moved space archive .

Table 3.3 Daily Activities of March 14th, 2022 to March 18th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, March 14, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Customer installment cash deposit 3. Making BI Checks 4. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information) 5. Print Customer ID card 6. Take the wadiah and mabrur hajj savings book at the Back Office 7. Customer home survey micro and retirement 	Micro and Consumer Marketing, Customer Service
2..	Tuesday, 15 March 2022	Shift B	
3.	Wednesday, March 16, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Photocopy of customer ID card for offline account opening 3. M change the customer's account book 4. Open account savings customer 5. Take a wadiah savings book , mudharabah and retire at the Back Office 	Customer Service
4.	Thursday, 17 March 2022	Shift B	
5.	Friday, March 18, 2022	<ol style="list-style-type: none"> 1. Weekly lectures with the theme "Get along with anyone and be flexible" 2. Customer installment cash deposit 3. Open account savings customer 4. Write a Barsheet for issuing passbooks, ATM handover books, create & reissue PIN 5. Verification on photocopy of ID card and customer account opening form BSI.co.id 	Customer Service

Source: Processed Data, 2022

Table 3.3 is the third week of March, the authors carried out the same activities as the first and second weeks. However, in this third week there is a little addition, namely the author helps customer service replace the existing account book run out and also make deposits of customer loan installments and payment for seminars on the STIE Bengkalis campus proposal . In addition, the author also participated in conducting a survey of retirement customers' homes together with the consumer marketing team.

Table 3.4 Daily Activities of March 21th, 2022 to March 25th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 21 March 2022	Shift B	
2.	Tuesday, 22 March 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Take mail guarantee customer at Back Office 3. Photocopy of land certificate customer 4. Photocopy of ID card and books account customer 5. Input customer data in KUR Data Entry 6. Create documents for the contract 7. Give a verification stamp on the land ownership certificate 	Micro and Consumer Marketing
3.	Wednesday, 23 March 2022	Shift B	
4.	Thursday, March 24, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Create a disbursement memo 3. Write a Barsheet for issuing passbooks, ATM handover books, create & reissue PIN 4. Complete a service satisfaction survey BSI employees via online 5. Helping Customer Service to record daily transactions 	Customer Service
5.	Friday, March 25, 2022	Shift B	

Source: Processed Data, 2022

Table 3.4 is the fourth week of March, the authors carried out the same activities as the previous week. However, in this third week there is a little addition, namely: write a barsheet for issuing ATM handover books, create & reissue PIN , verify and complete forms in every daily transaction, and also fill out a satisfaction survey service BSI employees via online .

Table 3.5 Daily Activities of March 28th, 2022 to March 31th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, March 28, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Creating Disbursement Memos 3. Give a verification stamp on the land ownership certificate 4. Photocopy Guarantee customer 5. Customer installment cash deposit 	Micro and Consumer Marketing
2.	Tuesday, 29 March 2022	Shift B	
3.	Wednesday, March 30, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Complete a customer service survey 	Customer Service

		<ol style="list-style-type: none"> 3. Open account savings customer 4. Replace book savings customer 5. Khataman Al-Qur'an with colleagues on the agenda to welcome the holy month of Ramadan 	
4.	Thursday, 31 March 2022	Shift B	

Source: Processed Data, 2022

Table 3.5 is the fifth week of March, the authors carry out the same activities as the fourth week. on Wednesday in the fifth week, after being ready for office work, the author participated in the khatam al-Qur'an together with employees of Bank Syariah Indonesia KCP Duri Hangtuh I in the agenda of welcoming the holy month of Ramadhan.

Table 3.6 Daily Activities of April 01st, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Friday, 01 April 2022	<ol style="list-style-type: none"> 1. Weekly Lectures 2. Complete a customer service survey 3. Open account savings customer 4. Photocopy of customer's ID card 5. Replace book savings customer 6. Customer installment cash deposit 7. Provide verification samples on customer documents 8. Making BI Checks 	Customer Service Marketing Micro and Consumer

Source: Processed Data, 2022

Table 3.6 is the first week of April, the authors carry out the same activities as the fourth week of March, namely making BI Checking , filling out customer service forms. Apart from that, it also makes installment payments and provides a verification sample on customer documents .

Table 3.7 Daily Activities of April 04th, 2022 to April 08th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 04 April 2022	Shift B	
2.	Tuesday, 05 April 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Survey satisfaction customer 3. Open account savings customer 4. Replace book savings customer 5. Print book savings customer at teller 	Customer Service

		6. Deposit customer cash _ 7. Archive BI Checking files and guarantee files and others 8. Create a map title on a bandex map 9. Making BI Checks 10. Print customer ID card 11. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information) 12. Create a disbursement memo	
3.	Wednesday, 06 April 2022	Shift B	
4.	Thursday, 07 April 2022	1. Morning Briefing 2. Create a disbursement memo 3. Making BI Checks 4. Photocopy of customer 's ID card 5. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information) 6. Make letter change name creditor at SHM & SHT customers WO	Micro and Consumer Marketing
5.	Friday, April 8, 2022	Shift B	

Source: Processed Data, 2022

Table 3.7 is the second week of April, the author is still doing the same activities as the previous week. However, this week there are a few additions, namely doing BI Checking archives that have been used, making bantex map titles, and making letters to change creditor names in SHM & SHT WO customers.

Table 3.8 Daily Activities of April 11th, 2022 to April 15th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, April 11, 2022	1. Morning Briefing 2. Open account savings customer 3. Replace book savings customer 4. Deposit of customer 's Hajj savings 5. recap hand over accept ATM and Savings Book 6. Survey satisfaction customer	Customer Service
2.	Tuesday, April 12 2022	Shift B	
3.	Wednesday, April 13,2022	1. Morning Briefing 2. Customer satisfaction survey 3. Deposit savings _ customer 4. Deliver file and request sign hand leader 5. Making BI Checks 6. Fill in the Outgoing Letter Number in the IDeb Book	Micro and Consumer Marketing

		(Debtor Information)	
4.	Thursday, April 14, 2022	Shift B	
5.	Friday, April 15, 2022	Isa Almasih's death holiday	

Source: Processed Data, 2022

Table 3.8 is the third week of April, the authors carry out the same activities as the second week of April. However , this week there is an additional job , namely depositing hajj savings .

Table 3.9 Daily Activities of April 18th, 2022 to April 22th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, April 18, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Fill out a customer satisfaction survey 3. Open account savings customer 4. Take ATM card at Back Office 5. Deposit payment _ school customer 6. Exchange new money customer at teller 7. Recap ATM and Savings Book disbursement 	Customer Service
2.	Tuesday, April 19, 2022	Shift B	
3.	Wednesday, April 20, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Serving customers for complete file loan 3. Sorting money manually _ 4. Making USI Monitoring on board write 	Micro and Consumer Marketing
4.	Thursday, April 21, 2022	Shift B	
5.	Friday, April 22, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Open account customer hajj savings 3. Deposit customer 's Hajj savings 4. Survey satisfaction service customer 5. Recap disbursement of customer 's ATM and Savings Book 	Customer Service

Source: Processed Data, 2022

Table 3.9 is the fourth week of April, the authors carry out the same activities as the third week of April. However, this week there is additional work, namely making USI monitoring on the board write .

Table 3.10 Daily Activities of April 18th, 2022 to April 22th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, April 25, 2022	Shift B	
2.	Tuesday, April 26, 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Fill out a customer 	Customer Service

		satisfaction survey 3. Open account savings customer 4. Deposit savings _ customer 5. Change book savings customer 6. Print book savings customer 7. Help customer sign up for mobile banking 8. recap hand over accept customer 's ATM and Savings Book 9. Delivering Eid Hampers at home customer BSI priority	
3.	Wednesday, 27 April 2022	Shift B	
4.	Thursday, April 28, 2022	1. Morning Briefing 2. Survey satisfaction service customer 3. Deposit savings _ customer 4. Deposit the bill loan customer 5. Fill out the guarantee handover book from Micro to BO 6. Delivering Eid Hampers at home customer BSI priority	Micro and Consumer Marketing
5.	Friday, April 29, 2022	Mass leave	

Source: Processed Data, 2022

Table 3.10 is the fifth week of April, this week apart from carrying out activities like the previous week, the author also carried out other activities such as filling out the handover of guarantee books from Micro to the Back Office, then delivering Eid Hampers at home customer BSI priority .

Table 3.11 Daily Activities of May 02nd, 2022 to April 06th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 02 May 2022	Eid Al-Fitr 1443 H/2022 CE	
2.	Tuesday, 03 May 2022	Eid Al-Fitr 1443 H/2022 CE	
3.	Wednesday, 04 May 2022	Mass leave	
4.	Thursday, 05 May 2022	Mass leave	
5.	Friday, 06 May 2022	Mass leave	

Source: Processed Data, 2022

Table 3.11 is the first week of May, this week is Eid al-Fitr week 1443 H/2022 M and three days of national collective leave.

Table 3.12 Daily Activities of May 09th, 2022 to May 13th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 09 May 2022	Shift B	
2.	Tuesday, 10 May 2022	1. Morning Briefing 2. Making BI Checks 3. Fill in the Outgoing Letter Number in the IDeb Book	Micro and Consumer Marketing

		(Debtor Information) 4. Customer cash deposit	
3.	Wednesday, 11 May 2022	Shift B	
4.	Thursday, 12 May 2022	1. Morning Briefing 2. Customer satisfaction survey 3. Open account savings customer 4. Deposit cash customer 5. Record daily transactions	Customer Service
5.	Friday, May 13, 2022	Shift B	

Source: Processed Data, 2022

Table 3.12 is the second week of May, the authors carry out the same activities as the first week of March, namely inputting customer data, making BI Checking request forms. After that, open an account and deposit customer money , then recap transaction daily

Table 3.13 Daily Activities of May 16th, 2022 to May 20th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, May 16, 2022	Vesak Day 2566	
2.	Tuesday, 17 May 2022	1. Morning Briefing 2. Making BI Checks 3. Photocopy of customer 's marriage book and letters soil 4. Create a disbursement memo	Micro and Consumer Marketing
3.	Wednesday, 18 May 2022	Shift B	
4.	Thursday, 19 May 2022	1. Morning Briefing 2. Deposit cash customer 3. Deposit cash customer 4. Recap transaction daily customer	Customer Service
5.	Friday, 20 May 2022	Shift B	

Source: Processed Data, 2022

Table 3.13 is the third week of May, the authors carry out the same activities as the second week of May. However, there is a little addition, namely the author complete document defrosting customer that is photocopy marriage book , letter soil and make scrap thawing .

Table 3.14 Daily Activities of May 23th, 2022 to May 27th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 23 May 2022	1. Morning Briefing 2. Customer cash deposit 3. Create a disbursement memo 4. Give a verification stamp on the land ownership certificate	Micro Marketing and Consumer Customer Service
2.	Tuesday, May 24, 2022	Shift B	
3.	Wednesday, May 25, 2022	1. Morning Briefing 2. Survey service customer 3. Customer cash deposit 4. Photocopy of customer's ID	Customer Service

		card	
		5. Replace book savings customer	
		6. Print book savings customer	
		7. Recap transaction daily	
4.	Thursday, 26 May 2022	Ascension Day of Jesus	
5.	Friday, 27 May 2022	Shift B	

Source: Processed Data, 2022

Table 3.14 is the fourth week of May, the authors carried out the same activities as the previous week.

Table 3.15 Daily Activities of May 30th, 2022 to May 31th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 30 May 2022	1. Morning Briefing 2. Recap the customer's loan number 3. Input customer data in the KUR data entry 4. Photocopy brochure chilem 5. Customer cash deposit 6. Making BI Checks 7. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information)	Micro and Consumer Marketing
2.	Tuesday, 31 May 2022	Shift B	

Source: Processed Data, 2022

Table 3.15 is the fifth week of May, the authors carry out the same activities as the previous week. However, there is a little extra that is writer recap the customer's loan number and input customer data in the KUR data entry

Table 3.16 Daily Activities of June 01st, 2022 to June 03rd, 2022

No	Day/ Date	Description of Activities	Assignor
1.	Wednesday, 01 June 2022	Ascension Day of Jesus	
2.	Thursday, 02 June 2022	PERMISSION	
3.	Friday, 03 June 2022	Shift B	

Source: Processed Data, 2022

Table 3.16 is the first week of June, writer ask permission to BOSM that there is constraint moment trip West Sumatra-Bengkalis .

Table 3.17 Daily Activities of June 06th, 2022 to June 10th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 06 June 2022	1. Morning Briefing 2. Survey service customer 3. Help customer sign up for mobile banking 4. Customer cash deposit 5. Print book customer 6. Recap transaction daily	Customer Service
2.	Tuesday, 07 June 2022	Shift B	
3.	Wednesday, 08 June 2022	1. Morning Briefing 2. Provide a BSI stamp on a	Back Office and Customer Service

		notary document 3. Fill out the handover of guarantee book from micro to BO 4. Photocopy book savings customer 5. Making BI Checks 6. Fill out the outgoing letter number in the IDeb Book (Debtor Information) 7. Survey to the house customer retired	
4.	Thursday, 09 June 2022	Shift B	
5.	Friday, 10 June 2022	1. Survey to MTSN and MAN Bukit Batu schools	

Source: Processed Data, 2022

Table 3.17 is the second week of June, the authors carry out the same activities as the fourth week of May. However, there is a little addition, namely the author conducts survey activities to MTSN and MAN Bukit Batu schools .

Table 3.18 Daily Activities of June 13th, 2022 to June 17th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 13 June 2022	Shift B	
2.	Tuesday, 14 June 2022	1. Morning Briefing 2. Replace book savings customer 3. Open account savings customer 4. Photocopy of ID card and books customer savings 5. Deposit cash customer 6. Deposit cash customer 7. Recap transaction daily customer	Customer Service
3.	Wednesday, 15 June 2022	Shift B	
4.	Thursday, June 16 2022	1. Morning Briefing 2. Recap form approval and grant power migration account 3. Help customer To do transaction withdrawal at ATM machine 4. Customer cash deposit 5. Making BI Checks 6. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information)	Micro and Consumer Marketing
5.	Friday, June 17, 2022	Shift B	

Source: Processed Data, 2022

Table 3.18 is the third week of June, the authors carry out the same activities as the fourth week of May, namely making customer data input, making BI Checking and recap form approval and grant power migration account

Table 3.1 9 Daily Activities of June 20th, 2022 to June 24th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 20 June 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Open account savings customer 3. Customer cash deposit 4. Survey service customer 5. Recap GPN silver instant ATM disbursement 6. Replace book savings customer 7. Recap transaction daily 8. Recap payment student / i new BEQR'ANIC 	Customer Service and Back Office
2.	Tuesday , 21 June 2022	Shift B	
3.	Wednesday, 22 June 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Making BI Checks 3. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information) 4. Look for file customer in the room record management 5. Recap payment student / i new BEQR'ANIC 6. Deposit cash customer 7. Photocopy of installment table financing retirees , kur and cilem 8. Complete form consumer loan 	Micro Marketing , Consumer and Back Office
4.	Thursday , 23 June 2022	Shift B	
5.	Friday, June 24 , 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Survey service customer 3. Open account savings customer 4. Deposit cash customer 5. Replace book savings customer 6. Print book savings customer 7. Recap GPN silver instant ATM disbursement 8. Take ATM card at Back Office 9. Recap transaction daily 	Customer Service

Source: Processed Data, 2022

Table 3.19 is the third week of June, the authors carried out the same activities as the previous week, but the authors were given additional work, namely recapitulating the payments of new BEQUR'ANIC students.

Table 3. 20 Daily Activities of June 27th, 2022 to June 30th, 2022

No.	Day/ Date	Description of Activities	Assignor
1.	Monday, 27 June 2022	Shift B	
2.	Tuesday , 28 June 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Making BI Checks 3. Fill in the Outgoing Letter Number in the IDeb Book (Debtor Information) 4. Photocopy of customer 's ID card 5. Photocopy letter guarantee customer 6. Photocopy marriage book and book account customer 7. Recap customer data in currency entry 8. Home survey pension customer 	Micro and Consumer Marketing
3.	Wednesday, 29 June 2022	Shift B	
4.	Thursday , 30 June 2022	<ol style="list-style-type: none"> 1. Morning Briefing 2. Survey service customer 3. Recap GPN instant ATM disbursement 4. Serve customer sign up for mobile banking 5. Open account savings customer 6. Take ATM card and Book Account in back office 7. To do saving money deposit customer 8. Replace book savings customer 9. Recap transaction daily customer 10. Farewell event with BSI employee 	Customer Service

Source: Processed Data, 2022

Table 3.20 is the fourth week of June, the authors carry out the same activities as the previous week, in the fourth week is the last week the authors conduct practical work observations at Bank Syariah Indonesia Duri Hangtuah 1.

3.3 System and Procedures

Systems and procedures that the author during the job Training at PT. Bank Syariah Indonesia Duri Hangtuh 1 in the micro and consumer marketing divisions are as follows:

1. BI Checking Application Form

In this activity the author got the task to make a BI Checking application form. The procedures for these activities are as follow:

- a. When the required document are received from the prospective debtor, the author will duplicate the file using a photocopy machine.
- b. After completion, the author will make a BI Checking application form by entering the name, NPWP number, place and date of birth, as well as the address of the debtor and spouse.

**FORMULIR PERMINTAAN INFORMASI DEBITUR (IDeb)
NASABAH INDIVIDUAL**

No : 02/156/IDeb/227
Tanggal Permintaan : 06-06-2022
Tujuan : Permohonan Informasi Debitur

Mohon lakukan BI Checking dengan data sebagai berikut :

DIN	:	Bila sudah ada
Nama	:	
No. NPWP	:	
Tempat Tgl. Lahir	:	
Alamat	:	
DIN	:	Bila sudah ada
Nama	:	
No. NPWP	:	
Tempat Tgl. Lahir	:	
Alamat	:	

Maka kami mohon bantuan guna memperoleh informasi mengenai calon debitur tersebut diatas dari data yang ada di Otoritas Jasa Keuangan.

Pemohon/Penerima Data IDeb	Petugas IDeb	Mengetahui
Fery Amrizal RSE	Hendri Saputra General Support Staff	Muhammad Irfan BOS Manager

Figure 3.1 BI Checking Request Form Result

Source: Processed Data, 2022

2. Input debtor data in IRP (Instructions for Realization of Financing) and Data Entry KUR (People's Business Credit)

In this activity the author got the task to make a Input debtor and Data Entry KUR data application form. The procedures for these activities are as follow:

- a. When the required documents are received from the debtor, the author will enter the debtor data directly into the Input debtor and Data Entry KUR form.
- b. When finished, the author will save the data to the debtor document and KUR Data Entry.

ID	Name	Address	Amount
28	Ilham Rizki Nugroho		3.000.000
29	Nandi Hidayah		3.000.000
30	Dewi Ananda Rini Dwi R		3.000.000
31	erry Pratomo Palda		3.000.000
32	Adha Ubaga Epi Satrio		3.000.000
33	Isah Nurhidayah		3.000.000
34	Hily Citraura		3.000.000
35	Asna Akbar Suryanto		3.000.000
36	Rick Paulrah Eriqo Paly		3.000.000
37	Asriana Kusni Cahayana Herangmat		3.000.000
38	Muhammad Wilas Suphan Adharmat		3.000.000
39	Rafika Lili Nur Alifia Palda		3.000.000
40	M Fala Daryasa Ismail		3.000.000
41	Adina Devi Christene		3.000.000
42	Zaini Anas Zaidi Akhdi		3.000.000
43	Andri Nugroho Rizki		3.000.000
44	Azmi Sahabul Durrana Mera Linda		3.000.000
45	Indya Putri Ayu Hanik		3.000.000
46	Rivald Hana Nuriana		3.000.000
47	Denny Dwi Kusnan M Sjahr Purnomo		3.000.000
48	Merya Dilla Adina		3.000.000
49	Sal Park Ushadana Dhanas		3.000.000
50	Nur Isyakh Kristiana		3.000.000
51	Chrya Ananda		3.000.000
52	Ah Rahn Quesia Hafidh		3.000.000
53	Andriana Rizki Nurida		3.000.000
54	Syahrul Muhammad Alfa Rafi		3.000.000
55	Rozanaryah Alif Prayoga		3.000.000
56	Syahrul M. Sofit Nurida		3.000.000

Figure 3.2 Input debtor and Data Entry KUR
Source: Processed Data, 2022

3. Complete the debtor's bio in the IB micro application

In this activity the author got the task to make a Complete the debtor's bio in the IB micro application form. The procedures for these activities are as follow:

- a. When the required documents are received from the prospective debtor, the author will duplicate the file using a photocopy machine.
- b. After completion, the author will fill in the debtor's personal data by entering the requested financing value, the requested period, name, TIN number, place and date of birth, income and addresses of the debtor and spouse.

Figure 3.3 IB micro application
Source: Processed Data, 2022

4. Filing debtor documents

In this activity the author got the task to make a Filing debtor documents.

The procedures for these activities are as follow:

- a. Before the document is archived, the author arranges the previous document according to the letters of the alphabet
- b. When finished, the author will make a list of debtor names on the computer and then print it using a printer machine and then move the document according to the name list.



Figure 3.4 IB micro application

Source: Processed Data, 2022

5. Debtor installment deposit

In this activity the author got the task to make a Debtor installment deposit. The procedures for these activities are as follow:

- a. Debtor installment deposits can use two ways, namely manually and online, usually the author uses an online system, but if there is network interference, it will use it manually.
- b. After that the author will enter the name, the debtor's account number, the amount of the installment, the cellphone number and the debtor's email
- c. Then a code will be issued and handed over to the teller for the transaction

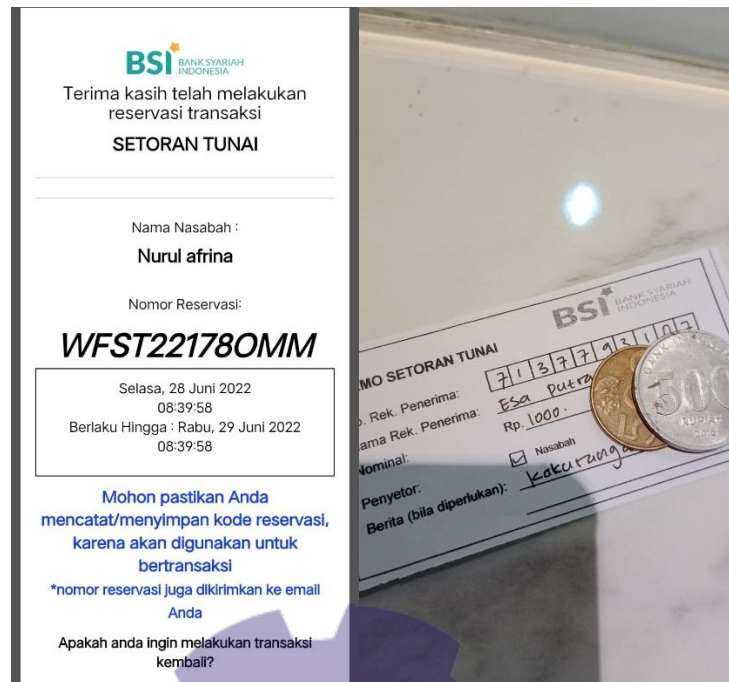


Figure 3.5 Debtor installment deposit

Source: Processed Data, 2022

6. Photocopy and scan of ID card, family card, marriage book, collateral/guarantee, other documents.

In this activity the author got the task to make a Photocopy and scan of ID card, family card, marriage book, collateral/guarantee, other documents. The procedures for these activities are as follow:

- a. When the required documents are received from the prospective debtor, the author will duplicate the file using a photocopy machine.
- b. After completion, the author will return the original file to the debtor



Figure 3.6 duplicate the file using a photocopy machine

Source: Processed Data, 2022

7. Fill out the guarantee handover book

In this activity the author got the task to make a Fill out the guarantee handover book. The procedures for these activities are as follow:

The author fills in the debtor's data in the guarantee handover book where the data are the name, date of birth, address, name of the spouse as well as the guarantee and the contents of the guarantee letter.

In the cutomer service section, the author is given several powers and responsibilities as follows:

1. Opening a Bank Syariah Indonesia account book online and offline
 - a. When the required documents are received from the prospective customer, the author will copy them using a photocopying machine.
 - b. After completion, the author will fill in the customer's personal data by entering, name, TIN number, place and date of birth, income, address, occupation, last education, name of biological mother, and others.

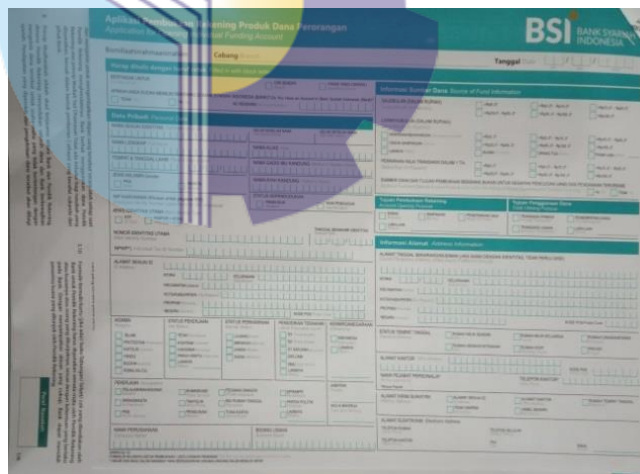


Figure 3.7 Opening a Bank Syariah Indonesia account book online and offline
Source: Processed Data, 2022

2. Write a Barsheet for issuing passbooks and ATM handover books create & reissue PIN.

In the cutomer service section, the author is given several powers and responsibilities as follows:

The author fills in the customer's name, account number, book number, and ATM card number then the author asks for a handover signature to the customer.



Figure 3.8 Barsheet for issuing passbooks and ATM handover books create & reissue PIN

Source: Processed Data, 2022

- Recap the customer's account number on the inventory barsheet at the BSI KCP Bengkulu 2022 ATM.

In the Recap the customer's account number on the inventory barsheet at the BSI KCP Bengkulu 2022 ATM.

The author fills in the name, account number, customer and then signed by customer service.

PENGELUARAN ATM INSTANT GPN			
5604			
GKALIS1			
NAMA REKENING	CIF	NO REKENING	
Salwa		71871307	
Mayang Sari		71871907	
Syarifah Tassa Pacindr		718721	
Bambang Suhardi		712719	
Maryati		7187	
Rosyafariz AL KAIF		7187	

Figure 3.9 Recap the customer's account number on the inventory barsheet at the BSI KCP Bengkulu 2022 ATM.

Source: Processed Data, 2022

4. Complete a customer satisfaction survey

In this activity the author got the task to make a Complete a customer satisfaction survey. The procedures for these activities are as follow:

The author asks for permission from the customer to fill out a customer service satisfaction survey for employees of the Indonesian sharia bank kcp thorn hangtuh 1, namely only entering the name, cellphone number and photo of the customer's face, then the author will ask whether the customer is satisfied with the service at the indonesian sharia bank kcp thorn hangtuh 1 .



Figure 3.10 Complete a customer satisfaction survey

Source: Processed Data, 2022

5. Record monthly transaction documents

In this activity the author got the task to make a Record monthly transaction documents. The procedures for these activities are as follow:

The author completes the customer's daily data first before being alienated into monthly transactions.

After that, the writing will be arranged according to the directions and put in a special place.

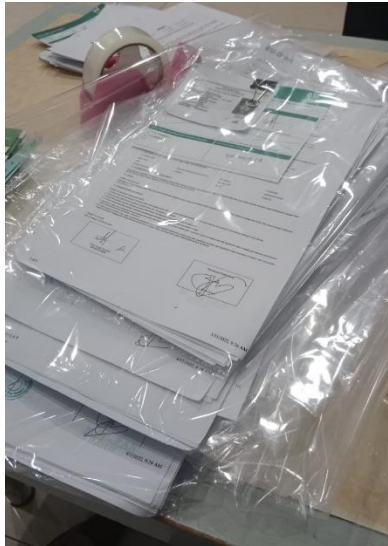


Figure 3.11 Complete a customer satisfaction survey
Source: Processed Data, 2022

6. Verification of customer service forms, application forms for opening individual fund product accounts, and sample signature card forms (KCTT).

In this activity the author got the task to make a Verification of customer service forms. The procedures for these activities are as follow:

Author: Verify customer service form, application form for opening an individual fund product account, and sample signature card form (KCTT). namely in the form of a verification stamp, date stamp and BSOM stamp, after which it is checked again by customer services



Figure 3.12 Verification of customer service forms, application forms for opening individual fund product accounts, and sample signature card forms (KCTT).
Source: Processed Data, 2022

3.4 Obstacles and Solution

Obstacles that the author encountered while carrying out the task of pioneering at PT. Indonesian Islamic Bank Kcp Thorns The first hangtuh is the narrow desk space and the few computers . So the author is a bit difficult to make some work that requires a lot document in the schedule, there is also some space in the schedule for the author to place it some stuff there. And also the room archives that are not neat so that difficult for look for file customer .

So, for completion we expect that at the nest period. When there are students new ones who will undergo the inauguration at PT. Indonesian Islamic Bank Syariah Indonesia Duri Hangtuh 1 They will provide more space for students to do easier profession them . And give more space to put stuff from the bank.



CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

Based on the explanation in the previous chapter, the authors draw conclusions in several ways, namely as follows:

1. At PT. Bank Syariah Indonesia KCP Duri Hangtuh I, the author was placed in the Micro Marketing and Consumer Marketing sections, but the author was also asked to do some work in the Customer Service (CS) section. The Micro Marketing and Consumer Marketing sections are the sections where the funding, disbursement, and financing processes are carried out. In this section, employees are tasked with finding customers who want to make loans (debtors) and marketing Micro KUR products as well as financing products such as civil servant loans, pensions and others. In the Marketing section, the author is given several powers and responsibilities that is.

BI Checking Application Form, Input debtor data in IRP (Instructions for Realization of Financing) and Data Entry KUR (People's Business Credit), Complete the debtor's biodata in the IB micro application application, Filing debtor documents, Debtor installment deposit, Photocopy and scan of ID card, family card, marriage book, collateral/guarantee, other documents, Fill out the guarantee handover book

In the customer service section, the author is given several powers and responsibilities that is:

Opening a Bank Syariah Indonesia account book online and offline, Write a Barsheet for issuing passbooks and ATM handover books create & reissue PIN, Recap the customer's account number in the inventory barsheet of the BSI KCP Duri Hangtuh 1 2022 ATM, Complete customer satisfaction survey, Record monthly transaction documents, Verification of customer service forms, application forms for opening an individual fund product account, and sample signature card forms (KCTT).

2. Practical work is carried out after students occupy semester VIII, while internship activities last for 4 (four) months, starting from 01 March 2022 to 30 June 2022 at PT. Bank Syariah Indonesia KCP Duri Hangtuh I which is located on Jl. Hangtuh No.35 Kab. Bengkalis, Riau. With entry requirements starting at 07.30 to 17.00 WIB in shifts.
3. Systems and procedures that the author uses while working at PT. Bank Syariah Indonesia Kcp Duri Hangtuh 1 is as follows:
Akad, Reward system, Credit targets.

4.2 Suggestion

Author provide some suggestions for various parties, namely for the author himself, for students or younger siblings who will do practical work in the next period, for companies and for the State Polytechnic of Bengkalis.

1. PT. Bank Syariah Indonesia Kcp Duri Hangtuh 1 in an effort to provide services in all fields, both in customer service, Tellers and other departments, should improve the quality of service to customers and continue to innovate and improve strategies.
2. Strive to provide and improve service quality in order to achieve customer satisfaction.
3. Giving trust to students to help with work and provide criticism or instructions for practical work students.
4. Field supervisors want to share some of their knowledge with practical work students.
5. In carrying out practical work, before going directly to the field, we must already have material provisions about what will be practiced, whether it is obtained from references or asking directly to the supervisor.
6. We must pay attention to the activity to obtain any information that we still do not know by asking the supervisor.
7. Equip yourself with sufficient skills as you have been taught
8. During practical work, you should carry out work sincerely, disciplined, and enterprisingly to achieve optimal results.

REFERENCES

Bank Syariah Indonesia <https://www.bankbsi.co.id/>. Access Juni 15, 2022



APPENDICES

Appendix 1: Apprenticeship Acceptance Letter

SURAT KETERANGAN MAGANG

<nomor surat keterangan dari persahaan>

Yang bertanda tangan dibawah ini menjelaskan bahwa:

Nama : Nurul Afrina
Tempat/ Tgl. Lahir : Muntai, 02 November 2000
Alamat : Jl. H. Ibrahim, Desa Muntai, Kab. Bengkalis, Riau

Telah melaksanakan Kerja Praktek (KP) di PT. Bank Syariah Indonesia Kcp Duri Hangtuh I selama 4 (empat) bulan dimulai dari tanggal 01 Maret 2022 sampai dengan 30 Juni 2022 sebagai tenaga Kerja Praktek.

Selama melaksanakan Kerja Praktek di PT. Bank Syariah Indonesia Kcp Duri Hangtuh I, mahasiswa tersebut telah menunjukkan ketekunan dan kesungguhan untuk bekerja dengan baik.

Demikian surat keterangan ini diberikan agar dapat digunakan sebagaimana mestinya.

Bengkalis, 30 Juni 2022
PT. Bank Syariah Indonesia
Kcp Duri Hangtuh I

An.



BSI BANK SYARIAH
INDONESIA
KCP Bengkalis 1

(Uham Khalid)
Branch Manager

Appendix 2: MOU



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

08 Juli 2022
No. 02/696-3/227
Lampiran : 1 Lembar

Kepada
Politeknik Negeri Bengkalis
Jl. Bathin Alam, Sungai Alam-Bengkalis
Bengkalis - Riau 28712

UP. Yth: Bapak Armada, ST., MT

Perihal : **Surat Keterangan Magang**

Ref :

Assalaamu'alaikum Wr. Wb.

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

Menunjuk perihal surat diatas, bersama ini kami sampaikan bahwa :

NO	Nama	NIM	Program Studi
1	Hafizah	5404181135	D4 Administrasi Bisnis Internasional
2	Nurul Afrina	5404181145	D4 Administrasi Bisnis Internasional
3	Fina	5304181177	D4 Akuntansi Keuangan Publik
4	Asih Laila Mazwa	5304181169	D4 Akuntansi Keuangan Publik

Benar telah melakukan Praktek Kerja Lapangan (Magang) di Bank Syariah Indonesia KCP Bengkalis dari tanggal 01 Maret 2022 s/d 30 Juni 2022.

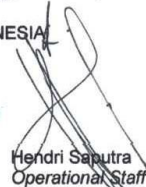
Demikian kami sampaikan, atas perhatian dan kerjasama Bapak kami ucapkan terima kasih.

Bapak kami ucapkan terima kasih.

Wassalaamu'alaikum Wr. Wb.

PT. BANK SYARIAH INDONESIA
KCP BENGKALIS


Muhammad Irfan
BOSM


Hendri Saputra
Operational Staff

Appendix 3: Apprenticeship Certificate



Appendix 4: List of Attendance



**KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS**



DAFTAR HADIR

Nama : Nurul Afrina
Program Studi : Administrasi Bisnis Internasional
Bulan : Maret
Tempat Kerja Praktek : Bank Syariah Indonesia KCP Duri Hangtuh I

No.	Hari/Tanggal	Pukul		Keterangan	Paraf
1.	Selasa, 01 Maret 2022	08.30	17.30		
2.	Rabu, 02 Maret 2022	Shift AKP			
3.	Kamis, 03 Maret 2022	Hari Raya Nyepi			
4.	Jum'at, 04 Maret 2022	08.30	17.10		
5.	Senin, 07 Maret 2022	Shift AKP			
6.	Selasa, 08 Maret 2022	08.30	17.00		
7.	Rabu, 09 Maret 2022	Shift AKP			
8.	Kamis, 10 Maret 2022	08.30	17.10		
9.	Jum'at, 11 Maret 2022	Shift AKP			
10.	Senin, 14 Maret 2022	08.30	17.15		
11.	Selasa, 15 Maret 2022	Shift AKP			
12.	Rabu, 16 Maret 2022	08.30	17.10		
13.	Kamis, 17 Maret 2022	Shift AKP			



KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS



14.	Jum'at, 18 Maret 2022	08.30	17.05		↳
15.	Senin, 21 Maret 2022	Shift AKP			
16.	Selasa, 22 Maret 2022	08.30	17.10		↳
17.	Rabu, 23 Maret 2022	Shift AKP			
18.	Kamis, 24 Maret 2022	08.30	17.30		↳
19.	Jum'at, 25 Maret 2022	Shift AKP			
20.	Senin, 28 Maret 2022	08.30	17.10		↳
21.	Selasa, 29 Maret 2022	Shift AKP			
22.	Rabu, 30 Maret 2022	08.30	18.30		↳
23.	Kamis, 31 Maret 2022	Shift AKP			

Mengetahui
General Support Staff



Hendri Saputra



**KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS**



DAFTAR HADIR

Nama : Nurul Afrina
Program Studi : Administrasi Bisnis Internasional
Bulan : April
Tempat Kerja Praktek : Bank Syariah Indonesia KCP Duri Hangtuh I

No.	Hari/Tanggal	Pukul		Keterangan	Paraf
1.	Jum'at, 01 April 2022	08.30	17.05		<i>h</i>
2.	Senin, 04 April 2022	Shift AKP			
3.	Selasa, 05 April 2022	07.30	16.00		<i>h</i>
4.	Rabu, 06 April 2022	Shift AKP			
5.	Kamis, 07 April 2022	07.30	16.00		<i>h</i>
6.	Jum'at, 08 April 2022	Shift AKP			
7.	Senin, 11 April 2022	07.30	16.05		<i>h</i>
8.	Selasa, 12 April 2022	Shift AKP			
9.	Rabu, 13 April 2022	07.30	16.00		<i>h</i>
10.	Kamis, 14 April 2022	Shift AKP			



KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
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11.	Jum'at, 15 April 2022	Wafat Isa Almasih			
12.	Senin, 18 April 2022	07.30	16.00		<i>h</i>
13.	Selasa, 19 April 2022	Shift AKP			
14.	Rabu, 20 April 2022	07.30	16.05		<i>h</i>
15.	Kamis, 21 April 2022	Shift AKP			
16.	Jum'at, 22 April 2022	07.30	16.05		<i>h</i>
17.	Senin, 25 April 2022	Shift AKP			
18.	Selasa, 26 April 2022	07.30	16.05		<i>h</i>
19.	Rabu, 27 April 2022	Shift AKP			
20.	Kamis, 28 April 2022	07.30	16.11		<i>h</i>
21.	Jum'at, 29 April 2022	Cuti Bersama			

Mengetahui
General Support Staff



Hendri Saputra



**KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS**



DAFTAR HADIR

Nama : Nurul Afrina
Program Studi : Administrasi Bisnis Internasional
Bulan : Mei
Tempat Kerja Praktek : Bank Syariah Indonesia KCP Duri Hangtuh I

No.	Hari/Tanggal	Pukul		Keterangan	Paraf
1.	Senin, 02 Mei 2022			Hari Raya Idul Fitri 1443 H/2022 M	
2.	Selasa, 03 Mei 2022			Hari Raya Idul Fitri 1443 H/2022 M	
3.	Rabu, 04 Mei 2022			Cuti Bersama	
4.	Kamis, 05 Mei 2022			Cuti Bersama	
5.	Jum'at, 06 Mei 2022			Cuti Bersama	
6.	Senin, 09 Mei 2022			Shift AKP	
7.	Selasa, 10 Mei 2022	07.30	17.10		↳
8.	Rabu, 11 Mei 2022			Shift AKP	
9.	Kamis, 12 Mei 2022	07.30	17.30		↳
10.	Jum'at, 13 Mei 2022			Shift AKP	
11.	Senin, 16 Mei 2022			Hari Raya Waisak 2566	



KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
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12.	Selasa, 17 Mei 2022	07.30	17.05		h
13.	Rabu, 18 Mei 2022	Shift AKP			
14.	Kamis, 19 Mei 2022	07.30	17.05		h
15.	Jum'at, 20 Mei 2022	Shift AKP			
16.	Senin, 23 Mei 2022	07.30	17.10		h
17.	Selasa, 24 Mei 2022	Shift AKP			
18.	Rabu, 25 Mei 2022	07.30	17.05		h
19.	Kamis, 26 Mei 2022	Kenikan Isa Al Masih			
20.	Jum'at 27 Mei 2022	Shift AKP			(
21.	Senin, 30 Mei 2022	07.30	17.10		h
22.	Selasa, 31 Mei 2022	Shift AKP			

Mengetahui
General Support Staff



Hendri Saputra



**KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS**



DAFTAR HADIR

Nama : Nurul Afrina
Program Studi : Administrasi Bisnis Internasional
Bulan : Juni
Tempat Kerja Praktek : Bank Syariah Indonesia KCP Duri Hangtuah I

No.	Hari/Tanggal	Pukul		Keterangan	Paraf
1.	Rabu, 01 Juni 2022	Hari Lahir Pancasila			
2.	Kamis, 02 Juni 2022	07.30	17.20	12.14	
3.	Jum'at, 03 Juni 2022	Shift AKP			
4.	Senin, 06 Juni 2022	07.30	17.10		f
5.	Selasa, 07 Juni 2022	Shift AKP			
6.	Rabu, 08 Juni 2022	07.30	17.10		f
7.	Kamis, 09 Juni 2022	Shift AKP			
8.	Jum'at, 10 Juni 2022	07.30	17.20		f
9.	Senin, 13 Juni 2022	Shift AKP			
10.	Selasa, 14 Juni 2022	07.30	17.10		f
11.	Rabu, 15 Juni 2022	Shift AKP			



KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS



12.	Kamis, 16 Juni 2022	07.30	17.10		h
13.	Jum'at, 17 Juni 2022	Shift AKP			
14.	Senin, 20 Juni 2022	07.30	17.30		h
15.	Selasa, 21 Juni 2022	Shift AKP			
16.	Rabu, 22 Juni 2022	07.30	17.10		h
17.	Kamis, 23 Juni 2022	Shift AKP			
18.	Jum'at, 24 Juni 2022	07.30	17.05		h
19.	Senin, 27 Juni 2022	Shift AKP			
20.	Selasa, 28 Juni 2022	07.30	17.10		h
21.	Rabu, 29 Juni 2022	Shift AKP			
22.	Kamis, 30 Juni 2022	07.30	17.30		h

Mengetahui
General Support Staff

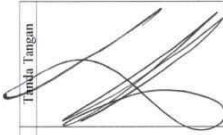
Hendri Saputra



Appendix 5 : Daily Activity

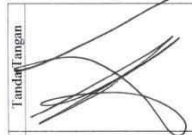
KEGIATAN HARIAN KERJA PRAKTEK (KP)

HARI : Selasa
TANGGAL : 01 Maret 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Arahkan diri Pimpinan Seksi (Pinsi) operasional dan pertekunan diri kepada staff	Hendri Saputra	
2.	Fotocopy sertifikat tanah Nisabah		
3.	Membuat surat permohonan perubahan nama pemilik rekening		
4.	Membuat surat pengesahan tanda buku diri Taspren		
5.	Print KTP Nisabah		
6.	Membuat BI Checking		
7.	Mengantar berkas untuk di tandatangan oleh Manager BSI KCP Bengkalis		
Catatan Pembimbing Industri:			

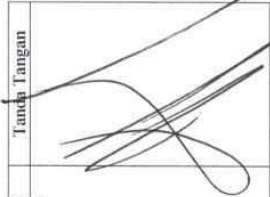
KEGIATAN HARIAN KERJA PRAKTEK (KP)

HARI : Jum'at
TANGGAL : 04 Maret 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Ceramah agama mingguan tema 'Isa' tu'ng	Hendri Saputra	
2.	Membuat BI Checking		
3.	Membuat surat permohonan nama kreditur di SHM & SHI nasabah MO		
4.	Pada Rekening Nisabah secara online		
5.	Berikan setoran tunar masalah		
6.	Membuat surat permohonan perubahan nama penerima jaminan pada dokumen terkait pengkajian agunan nasabah penyalayan		
Catatan Pembimbing Industri:			

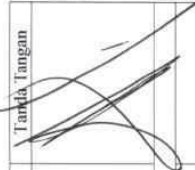
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Kamis
TANGGAL : 10 Maret 2022

No.	Uraian Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Breeding	Hendri Saputra	
2.	Melakukan penyortiran uang secara manual		
3.	Mengarsip Berkas Dokumen Nasabah Penbiayaan Mikro Consumer		
4.	Membuat BI Checking Fotocopy dadlar angsuran Mikro dan Consumer		
5.	Mengisi Nomor Surat keluar di Buku IDeb (Informasi Debitur)		
6.	Mengantar berkas untuk di tandatangani oleh Manager BSI KCP Bengkalis		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

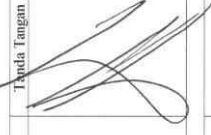
HARI : Selasa
TANGGAL : 08 Maret 2022

No.	Uraian Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Breeding	Hendri Saputra	
2.	Membuat BI Checking		
3.	Mengisi Nomor Surat keluar di Buku IDeb (Informasi Debitur)		
4.	Melakukan penyortiran uang secara manual		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Senin

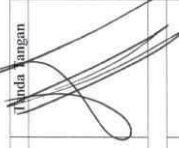
TANGGAL : 14 Maret 2022

No.	Uraian Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Setoran tunai asuransi nasabah		
3.	Membuat BI Checking		
4.	Mengisi Nomor Surat keluar di Buku IDB (Informasi Debitur)		
5.	Print KTP Nasabah		
6.	Mengambil buku tabungan wadiah dan haji mabrur di Back Office		
7.	Survei rumah nasabah pensiun		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

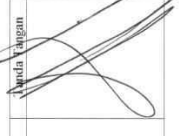
HARI : Rabu

TANGGAL : 16 Maret 2022

No.	Uraian Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Fotocopy KTP nasabah untuk pembukuan rekening offline		
3.	Menganti buku rekening nasabah		
4.	Memoda rekening tabungan nasabah Mengambil buku tabungan wadiah, mudharabah dan pensiun di Back Office		
Catatan Pembimbing Industri:			


**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Juni 'at
TANGGAL : 18 Maret 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tempa Tugan
1.	Ceramah mengenai dengan tema "Bergaul dengan supapun dan limes" Setoran lunat asuransi nasabah	Hendri Saptura	
2.	Membuka rekening tabungan nasabah		
3.	Mendis Barsheet pengeluaran buku tabungan buku serah terima ATM create & reissue PIN		
4.	verifikasi pada fotocopy KTP dan formulir pembukaan rekening, nasabah		
5.			
Catatan Pembimbing Industri:			

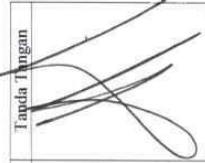
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Selasa
TANGGAL : 22 Maret 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tempa Tugan
1.	Morning Briefing	Hendri Saptura	
2.	Mengambil surat jaminan nasabah di Back Office		
3.	Fotocopy sertifikat tanah nasabah		
4.	Fotocopy KTP dan buku rekening nasabah		
5.	Input data nasabah di Data Entry KUR		
6.	Membuat dokumen untuk akad		
7.	Memberi stempel verifikasi pada surat kepemilikan tanah		
Catatan Pembimbing Industri:			

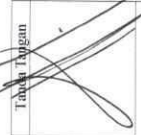
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Kamis
TANGGAL : 24 Maret 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Membuat memo pencatatan		
3.	Menulis Barcode pengeluaran buku tabungan buku serah terima ATM create & reissue PIN		
4.	Mengisi survei kepuasan layanan karyawan BSI via online		
5.	Membantu Customer Service merekap transaksi harian		
Catatan Pembimbing Industri:			

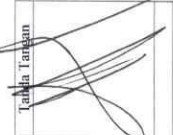
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Senin
TANGGAL : 28 Maret 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Breeding	Hendri Saputra	
2.	Membuat Memo Pencairan		
3.	Memberi stempel verifikasi pada surat kepemilikan tanah		
4.	Foto Copy Jaminan nasabah		
5.	Setoran tunai angsuran nasabah		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Rabu
TANGGAL : 30 Maret 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Breeding	Hendri Saputra	
2.	Mengisi survei layanan nasabah		
3.	Membuka rekening tabungan nasabah		
4.	Mengganti buku tabungan nasabah		
5.	Khataman alquran bersama rekan kerja dalam agenda menyambut bulan suci Ramadhan		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Jumat
TANGGAL : 01 April 2022

No.	Uraian Kegiatan	Pemberi Tugas Hendri Saputra	Tanda Tangan
1.	Ceramah Minggu		
2.	Mengisi survei layanan nasabah		
3.	Membuka rekening tabungan nasabah		
4.	Fotocopy KTP nasabah		
5.	Mengganti buku tabungan nasabah		
6.	Setoran tunai angsuran nasabah		
7.	Memberi sampel verifikasi pada dokumen nasabah		
8.	Membuat BI Checking		
Catatan Pembimbing Industri:			

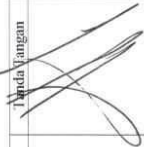
HARI : Selasa
TANGGAL : 05 April 2022

No.	Uraian Kegiatan	Pemberi Tugas Hendri Saputra	Tanda Tangan
1.	Morning Briefing		
2.	Survei layanan nasabah		
3.	Membuka rekening tabungan nasabah		
4.	Mengganti buku tabungan nasabah		
5.	Men cetak buku tabungan nasabah di teller		
6.	Setoran tunai uang nasabah		
7.	Mengarsip berkas BI Checking dan berkas jaminan dan lainnya		
8.	Membuat judul map pada map banalex		
9.	Membuat BI Checking		
10.	Print KTP nasabah		
11.	Mengisi Nomor Surat keluar di Buku Deb (Informasi Debitur		
12.	Membuat memo pencairan		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Kamis


TANGGAL : 07 April 2022

No.	Uraian Kegiatan	Pemberi Tugas	Muda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Membuat memo penawaran		
3.	Membuat BI Checking		
4.	Fotocopy KTP nasabah		
5.	Mengisi Nomor Surat keluar di Buku IDeb (Informasi Debitur)		
6.	Membuat surat perubahan nama kreditur di SHM & SHI nasabah WO		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

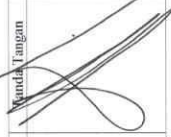
HARI : Senin

TANGGAL : 11 April 2022

No.	Uraian Kegiatan	Pemberi Tugas	Muda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Membuka rekening tabungan nasabah		
3.	Mengganti buku tabungan nasabah		
4.	Setoran uang tabungan haji nasabah		
5.	Rekap serah terima ATM dan Buku Tabungan		
6.	Survei kepuasan nasabah		
Catatan Pembimbing Industri:			


**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Rabu
TANGGAL : 13 April 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Survei kepuasan nasabah		
3.	Setoran uang tabungan nasabah		
4.	Mengantar berkas dan minta tanda tangan pimpinan		
5.	Membuat BI Checking		
6.	Mengisi Nomor Surat keluar di Buku IDeb (Informasi Debitur)		
Catatan Pembimbing Industri:			

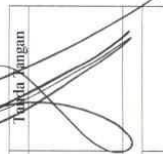
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Senin
TANGGAL : 18 April 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Mengisi survey kepuasan nasabah		
3.	Membuka rekening tabungan nasabah		
4.	Mengambil kartu ATM di Back Office		
5.	Menyetor uang pembayaran sekolah nasabah		
6.	Memutar uang kecil nasabah di teller		
7.	Merangkap pengeluaran ATM dan Buku Tabungan		
Catatan Pembimbing Industri:			


**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Rabu
TANGGAL : 20 April 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tempat Kegiatan
1.	Morning Briefing	Hendri Saputra	
2.	Melihat nasabah untuk melengkapi berkas pinjaman		
3.	Menyortir uang secara manual		
5.	Membantu Monitoring USI di papan tulis		
Catatan Pembimbing Industri:			

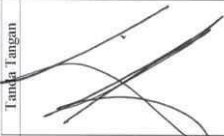
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Jumat
TANGGAL : 22 April 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tempat Kegiatan
1.	Morning Briefing	Hendri Saputra	
2.	Membuka rekening tabungan haji nasabah		
3.	Sector uang tabungan haji nasabah		
4.	Survei kepuasan layanan nasabah		
5.	Merekap pengeluaran ATM dan Buku Tabungan nasabah		
Catatan Pembimbing Industri:			

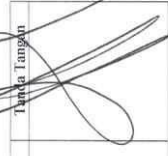
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Selasa
TANGGAL : 26 April 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Mengisi survey kepuasan nasabah		
3.	Membuka rekening tabungan nasabah		
4.	Setor uang tabungan nasabah		
5.	Ganti buku tabungan nasabah		
6.	Cetak buku tabungan nasabah		
7.	Membantu nasabah mendaftar mobile banking		
8.	Rekap serah terima ATM dan Buku Tabungan nasabah		
8.	Mengantar Hampers Lebaran dirumah nasabah prioritas BSI		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Kamis
TANGGAL : 28 April 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Survei kepuasan layanan nasabah		
3.	Setoran uang tabungan nasabah		
4.	Setoran uang tagihan pinjaman nasabah		
5.	Mengisi buku serah terima jaminan dari Mikro ke BO		
6.	Mengantar Hampers Lebaran dirumah nasabah prioritas BSI		
Catatan Pembimbing Industri:			

KEGIATAN HARIAN
KERJA PRAKTEK (KP)

HARI : Selasa
TANGGAL : 17 Mei 2022

No.	Urutan Kegiatan	Pemberi Tugas
1.	Morning Briefing	Hendra Saputra
2.	Membuat BI Checking	
3.	Photocopy Buku mikah masalah dan surat tanah	
4.	Membuat memo pencairan	

Catatan Pembimbing Industri:

[Signature]
Randa Wangan

KEGIATAN HARIAN
KERJA PRAKTEK (KP)

HARI : Kamis
TANGGAL : 19 Mei 2022

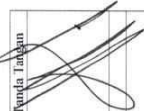
No.	Urutan Kegiatan	Pemberi Tugas
1.	Morning Briefing	Hendra Saputra
2.	Survei lapangan masalah	
3.	Setoran tunai masalah	
4.	Merekap transaksi harian masalah	

Catatan Pembimbing Industri:

[Signature]
Randa Wangan

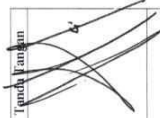
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Senin
TANGGAL : 23 Mei 2022

No.	Urutan Kegiatan	Pemberi Tugas	Penda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Setoran tunai nasabah		
3.	Membuat memo pencairan		
4.	Memberi stempel verifikasi pada surat kepemilikan tanah		
Catatan Pembimbing Industri:			

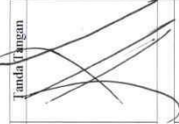
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Rabu
TANGGAL : 25 Mei 2022

No.	Urutan Kegiatan	Pemberi Tugas	Penda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Survei layanan nasabah		
3.	Fotocopy KTP nasabah		
4.	Mengganti buku tabungan nasabah		
5.	Mencetak buku tabungan nasabah		
6.	Setoran tunai nasabah		
7.	Merelap transaksi harian		
Catatan Pembimbing Industri:			

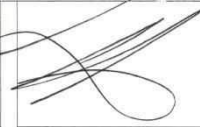
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Senin
TANGGAL : 30 Mei 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Meminta Birefring	Hendri Saputra	
2.	Memeriksa nomor loan nasabah		
3.	Input data nasabah di data entry KUR		
4.	Fotocopy surat-cicilan		
5.	Setoran tunai nasabah		
6.	Membuat BI Checking		
7.	Mengisi Nomor Surat keluar di Buku IDet (Informasi Debitur)		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

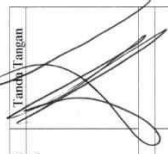
HARI : Kamis
TANGGAL : 02 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	IZIN	Hendri Saputra	
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Senin

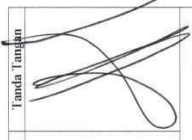
TANGGAL : 06 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Survei layanan nasabah		
3.	Membantu nasabah mendaftar mobile banking		
4.	Seorang tamu nasabah		
5.	Cetak buku nasabah		
6.	Merekap transaksi harian		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Rabu

TANGGAL : 08 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Memberikan stempel ESI pada dokumen nasabah		
3.	Membantu nasabah serah terima jaminan dari motor ke BO		
4.	Fotocopy buku tabungan nasabah		
5.	Membuat BI Checking		
6.	Mengisi Nomor Surat keluar di Buku IDBBI (Informasi Debitur)		
7.	Survei kerumahi nasabah penunjam		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Jumat
TANGGAL : 10 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas	Waktu Tindakan
1.	Morning Briefing	Hendri Saputra	
2.	Survei ke sekolah MTSS dan MAN Bukit Batu		
Catatan Pembimbing Industri:			

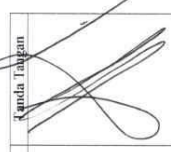
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Selasa
TANGGAL : 14 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas	Waktu Tindakan
1.	Morning Briefing	Hendri Saputra	
2.	Menganti buku tabungan nasabah		
3.	Mem buka rekening tabungan nasabah		
4.	Forecopy KTP dan buku tabungan nasabah		
5.	Seranan tunai nasabah		
6.	Survei layanan nasabah		
7.	Merekap transaksi harian nasabah		
Catatan Pembimbing Industri:			

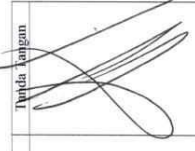
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Kamis
TANGGAL : 16 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Merekap formulir persetujuan dan pemberian kuasa migrasi rekening		
3.	Membantu nasabah melakukan transaksi penarikan di mesin ATM		
4.	Setoran tunai nasabah		
5.	Membuat BI Checking		
6.	Menjeksi Nomor Seri keluar di Buku IDob (Informasi Debitur)		
Catatan Pembimbing Industri:			

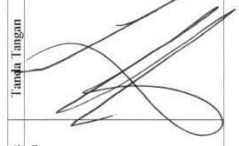
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Senin
TANGGAL : 20 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas	Tanda Tangan
1.	Morning Briefing	Hendri Saputra	
2.	Membuka rekening tabungan nasabah		
3.	Setoran tunai nasabah		
4.	Survei layanan nasabah		
5.	Merekap pengelutaran ATM instansit CPNS silver		
6.	Mengganti buku tabungan nasabah		
7.	Merekap transaksi harian		
8.	Merekap pembayaran siswa/i baru BEQR ANIC		
Catatan Pembimbing Industri:			

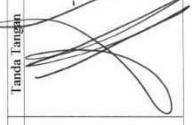
**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Rabu
TANGGAL : 22 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas Hendri Saputra	Tanda Tangan
1.	Morning Briefing		
2.	Membuat BI Checking		
3.	Mengisi Nomor Surat keluar di Buku IDeb (Informasi Debitur)		
4.	Mencari berkas nasabah di ruangan kearsipan		
5.	Merekap pembayaran siswa/ baru BEOUR/ANIC		
6.	Setoran tunai nasabah		
7.	Fotocopy table anggaran pembiayaan pensiunan, kur dan citem		
8.	Melengkapi formulir pinjaman consumer		
Catatan Pembimbing Industri:			

**KEGIATAN HARIAN
KERJA PRAKTEK (KP)**

HARI : Jumat
TANGGAL : 24 Juni 2022

No.	Urutan Kegiatan	Pemberi Tugas Hendri Saputra	Tanda Tangan
1.	Morning Briefing		
2.	Survei layanan nasabah		
3.	Membuka rekening tabungan nasabah		
4.	Setoran tunai nasabah		
5.	Mengganti buku tabungan nasabah		
6.	Mencetak buku tabungan nasabah		
7.	Merekap pengeluaran ATM instant GPN silver		
8.	Mengambil kartu ATM di Back Office		
9.	Merekap transaksi harian		
Catatan Pembimbing Industri:			

Appendix 7 : Gallery

Gallery 1: Morning Briefing



Gallery 2: Transfer file space record management



Gallery 3: Doing money sorting



Gallery 4: Gymnastics with BSI employees and the Bengkalis Religious Court



Gallery 5: Khatam Al- Qurän fellow BSI employees and children apprenticeship



Gallery 6: The process of exchanging riyals



Gallery 7: Make practical work reports when free time



Gallery 8: The process of arranging files alphabetically before being transferred to the archive room



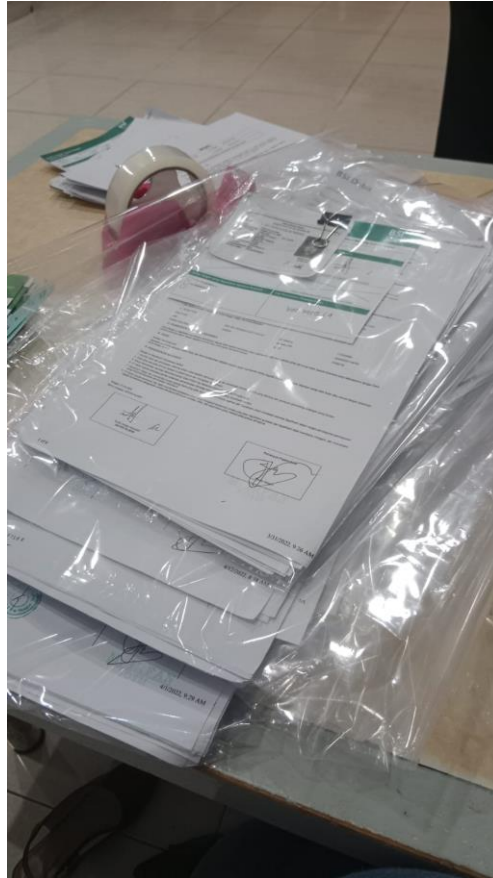
Gallery 9: Iftar event between BSI employees and interns



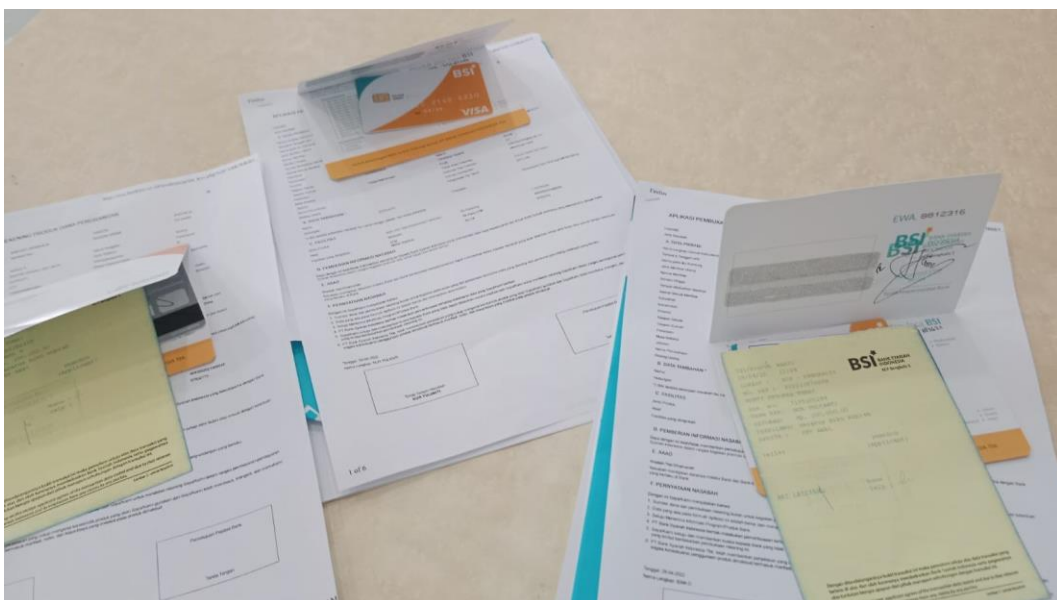
Gallery 10: Photo before iftar



Gallery 11: The process of recapitulating customer services daily customer files



Gallery 12: Open a customer savings account



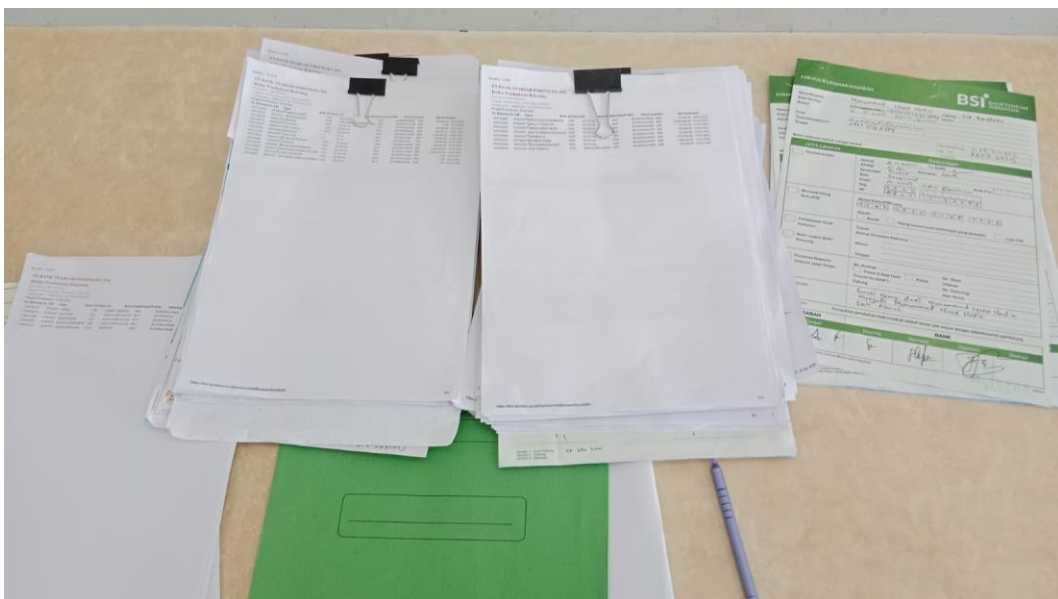
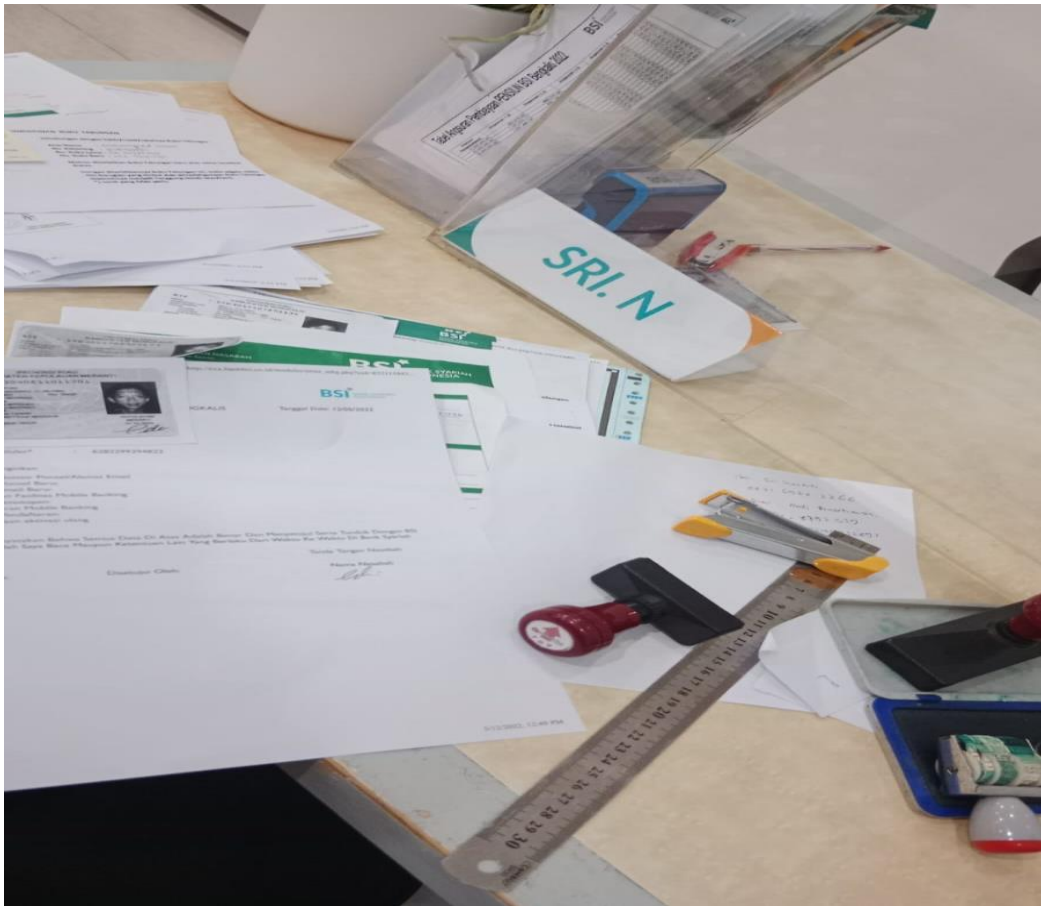
Gallery 13: Delivering THR to priority customer's



Gallery 14: Discussion about how to reach monthly target



Gallery 15: The process of recapitulating customer data



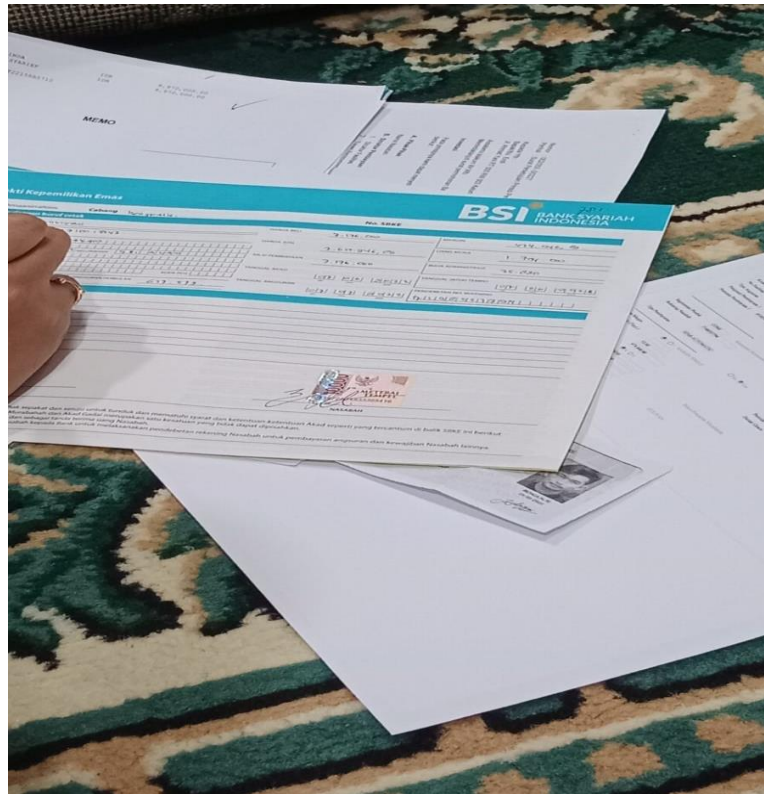
Gallery 16: Zoom meeting with central BSI



Gallery 17: Arrange customer files in the archive room



Gallery 18: Fill out the customer's gold installment file



Gallery 19: the leader gives the Qur'an to all BSI employees to recite together every morning



Gallery 20: Survey of retirement customers' homes



Gallery 21: Survey of MAN and MTSN schools in Pakning River



Gallery 22: The author does the work that has been assigned



Gallery 23: Friendship between wives of BSI employees



Gallery 24: Farewell ceremony between BSI employees and interns

