

APPRENTICESHIP REPORT
PT. BANK RAKYAT INDONESIA
UNIT BENGKALIS KOTA

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**APPLIED BACHELOR DEGREE OF INTERNATIONAL
BUSINESS ADMINISTRATION STUDY PROGRAM
BUSINESS ADMINISTRATION DEPARTMENT
POLYTECHNIC STATE OF BENGKALIS
2023**

VALIDITY SHEET

PT. BANK RAKYAT INDONESIA UNIT BENGKALIS KOTA

Written as one of the conditions for completing Job Training

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Bengkalis, June 20, 2023

**The Head of
PT. Bank Rakyat Indonesia
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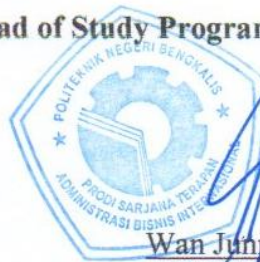
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PREFACE

Assalamu'alaikum Wr. Wb

By saying Alhamdulillah all the praise and gratitude the author of the presence Allah SWT, because of the blessings of mercy and guidance so that author can complete the Apprenticeship Report PT. Bank Rakyat Indonesia Unit Bengkalis Kota. It intends to complete one of the academic requirements to obtain a Bachelor's degree in the Department of Commerce in the International Business Administration Study Program in Bengkalis State Polytechnic.

The author has traveled a long journey in order to complete this Apprenticeship Report writing. Many obstacles faced in its preparation, but thanks to his will so that the writer successfully completed the preparation of this Apprenticeship Report. Therefore with great humility, on this occasion the author wishes to thank:

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Hopefully the good morals and sincerity given will be rewarded by Allah SWT. The author realizes that in the preparation of this Apprenticeship Report is still far from perfect, therefore the author really expects criticism and suggestions. Finally, I hope this Apprenticeship Report can be useful for all parties who need it in the future.

Bengkalis, June 20, 2023

Author



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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

The Bengkalis Regency Government through the Gema Bahari Foundation established a university called the Bengkalis Shipping Polytechnic, which has 3 (three) study programs, namely, Ship Electrical Engineering, Ship Building Engineering and Ship Mechanical Engineering. Then, under the auspices of the Bangun Insani Foundation (YBI), the Bengkalis Marine Polytechnic changed its name to Bengkalis Polytechnic by adding 5 (five) study programs, namely: Shipping Engineering, Mechanical Engineering, Electrical Engineering, Civil Engineering and Business Administration.

In July 2001, Bengkalis Polytechnic accepted the first batch of new students. Then in 2006, Bengkalis Polytechnic added 2 (two) new study programs, namely Business English and Informatics Engineering. Furthermore, on December 26, 2011, the Bengkalis Polytechnic officially became a State University (PTN) under the name State Polytechnic of Bengkalis through the Regulation of the Minister of National Education (Permendiknas) No. 28 of 2011 concerning the Establishment, Organization and Work Procedure of the State Polytechnic of Bengkalis and Culture of the Republic of Indonesia.

Then, from 2013 to 2016 the State Polytechnic of Bengkalis has added 9 (nine) new study programs, namely D4 Mechanical Production and Maintenance, D4 Electrical Engineering, D4 Road & Bridge Design Engineering, D3 Nautics, D3 Teknik, Management and Trading Ports, D4 Software Engineering, D4 International Business Administration and D4 Public Financial Accounting. And until 2021, the State Polytechnic of Bengkalis will again add 3 new study programs, namely D4 Marine Architecture Engineering Technology, D4 Information System Security, and D4 English For Communication and Professionals. Thus, since 2000 until now the State Polytechnic of Bengkalis has 8 (eight) majors with 18 (eighteen) study programs. State Polytechnic of Bengkalis is a vocational campus that

educates its students to create a competent spirit in various fields. State Polytechnic of Bengkalis implements a practical work program that is required to be followed by all final semester students.

Apprenticeship or better known as "Practice Work" or also abbreviated as KP is a series of activities that include an understanding of scientific theories/concepts applied in work according to the field of study. Apprenticeship can increase students' knowledge and skills and can solve scientific problems according to the theories they get to college. Apprenticeship is carried out so that students can understand and apply well about the field of study. In addition, so that students can know the profession and work atmosphere in accordance with their study program. So, practical work is a useful place for students to use as a tool to gain knowledge and work experience. Practical work is also one of the requirements for obtaining an applied bachelor's degree.

In this program, specifically for International Business Administration students in semester 8 (eight) practical work activities are carried out for approximately 4 (four) months, by choosing their own place and location for practical work. However, before choosing a place to do this program, the practical work coordinator provides several options or options for practical work places for students. Then, from some of these options the author is interested in carrying out practical work in the financial sector, namely banking at PT. Bank Rakyat Indonesia Bengkalis Branch Office, more precisely at the BRI Sub Branch Office Bengkalis.

Bank Rakyat Indonesia (BRI) is one of the largest state-owned banks in Indonesia. Bank Rakyat Indonesia (BRI) was founded in Purwokerto, Central Java by Raden Bei Aria Wirjaatmadja on December 16, 1895. PT Bank Rakyat Indonesia Tbk is a state-owned company that continues to grow until it has subsidiaries that focus on different types of services , such as pension funds, insurance, pawnshops, and so on.

With more than 120 years of experience, BRI always provides convenience and speed in responding to various customer needs. Supported by

excellent banking services, millions of customer transactions are managed 24 hours a day 7 days a week through service facilities that are widely spread throughout the country. Along with the development of this country, Bank BRI dynamically continues to innovate to meet all forms of banking service needs while remaining consistent with its determination to become the main partner for the Indonesian people in developing their economy.

PT. Bank Rakyat Indonesia is spread in almost all parts of Indonesia. Among them include Regional Office Work Units, Branch Offices, Sub-Branch Offices, Cash Offices, BRI Units and BRI Teras, all of which are connected in real-time online. In Bengkalis Regency itself, there is one Bank Rakyat Indonesia (BRI) branch office which is located at Jl. Gen. Sudirman, Bengkalis City, district. Bengkalis, Bengkalis Regency, Riau 28713. In this one branch office, there are 3 Unit offices, including BRI nit Sungai Pakning, BRI Unit Selat Baru, and BRI Unit Bengkalis Kota. Which BRI Unit Bengkalis Kota has 1 BRI terrace which is located in the Terubuk Bengkalis market with the name BRI Pasar Terubuk Terrace.

1.2 Purpose of the Apprenticeship

The practical work activities of the State Polytechnic of Bengkalis for students majoring in international business administration, the International Business Administration study program are as follows:

1. To describe job descriptions at the BRI Unit Bengkalis Kota
2. To find out the place and time of the implementation of the work of actors at the BRI Unit Bengkalis Kota
3. To explain the system procedures and procedures that exist in the BRI Unit Bengkalis Kota
4. To find out the obstacles and solutions during the implementation of practical work

1.3 Significances of the Apprenticeship

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

1. For Students

There are several benefits from the implementation of practical work programs obtained by students, namely as follows:

- a. Get a certificate from the company if you have completed the practical work program.
- b. Get pocket money and transportation according to the agreement between the practical work participants and the company.
- c. Students can develop work relationships and add experience to their resumes.
- d. Students have the opportunity to apply theoretical/conceptual knowledge in the real world of work.
- e. Students gain practical experience in applying theoretical or conceptual science according to their study program.
- f. Students have the opportunity to be able to analyze problems related to science that are applied in work according to their study program.

2. For Companies

The benefits of implementing practical work programs are also obtained by companies/institutions that accept practical work students, such as:

- a. The company will receive labor assistance from students who do practical work so that the work becomes a little lighter and easier.
- b. The company will be recognized by academics and the world of education.

3. For State Polytechnic of Bengkalis

There are several benefits from implementing the practical work program obtained by the State Polytechnic of Bengkalis, which are as follows:

- a. There is good cooperation/relationship between the campus and the company where students do practical work.
- b. State Polytechnic of Bengkalis can improve the quality of its graduates through practical student work experience.
- c. State Polytechnic of Bengkalis will be better known in the industrial or corporate world.

- d. State Polytechnic of Bengkalis receives feed back from organizations/companies on the abilities of students who take part in practical work in the world of work.
- e. State Polytrechnic of Bengkalis receives feedback from the world of work for curriculum development and learning processes.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPENY

2.1 Company Profiles

PT. Bank Rakyat Indonesia (BRI) is one of the largest state-owned banks in Indonesia. Bank Rakyat Indonesia (BRI) Established in Purwokerto by Raden Aria Wiriatmaja under the name of *De Poerwokertosche Hulp-en Spaarbank der Indlandsche Hoofden*, which was initially an institution that managed mosque cash funds channeled to the people through a simple scheme. On December 16, 1895 the *Hulpen Spaarbank der Indlandsche Bestuurs Ambtenareen* was officially formed that eventually became known as the first “Bank Percreditan Rakyat” in Indonesia. The Bank eventually went through a number of name changes, such as in 1897 when it changed its name to *De Poerwokertosche Hulpen Spaar-en Landbouw Creditbank (Volksbank)* or known as “Bank Rakyat”, which became *Centrale Kas Voor Volkscredietwezen Algemene* in 1912, and the *Algemene Volkscredietbak (AVB)* in 1934. AVB subsequently became *Syomin Ginko* during the Japanese occupation in 1942.



Figure 2.1 BRI Central Jakarta Head Office
Source: Processed Data, 2023

On February 22, 1946, the Indonesian Government changed this institution's name to Bank Rakyat Indonesia (BRI) on the basis of Government Regulation No. 1 of 1946 and BRI became the first bank owned by the Government of the Republic of Indonesia. The Government afterward changed

the name of BRI to become Bank for Farmers and Fishermen Cooperatives (BKTN) in 1960, which constituted a merger of BRI, Bank for Farmers and Fishermen (BTN) and *Nederlandsche Handels Maatschapij (NHM)*. The Bank was then integrated into Bank Indonesia in 1965 under the name of Bank Indonesia for Cooperatives, Farmers and Fishermen Affairs (BIUKTN) and Bank Negara Indonesia Unit II for the Export-Import Sector. Based on Law No. 21 of 1968, the Government renamed it to Bank Rakyat Indonesia as a commercial bank.

Bank BRI changed its legal status to become PT. Bank Rakyat Indonesia (Persero) on the basis of Banking Law No.7 of 1992. Bank BRI became a Publicly Listed Company on November 10, 2003 through its share listing with the Indonesia Stock Exchange under the share code of BBRI. A strategic step was carried out through the acquisition of Bank Jasa Artha (BJA) in 2007, which was subsequently converted to become PT. BRI Syariah Bank. BRI's Sharia Business Unit was eventually spun off from Bank BRI and merged into PT. Bank Syariah BRI on January 1, 2009.

There are 3 important dates for Bank BRI in 2011, namely: On January 11, 2011, when Bank BRI carried out a stock split namely by breaking down the nominal share that initially amounted to IDR 500 per share to IDR 250 per share. The stock split carried out by Bank BRI seeks to enhance the share's trading liquidity and broaden the Company's share ownership in the Indonesia Stock Exchange. Subsequently on March 3, 2011, Bank BRI carried out a corporate action through the signing of the Acquisition Deed with the Plantation Pension Fund (Daperbun) to acquire and become the controlling shareholders of PT Bank Agroniaga Tbk.

An important moment in 2011 was sealed on December 16, 2016. On that date, in addition to Bank BRI's 116th anniversary, BRI also carried out a corporate action through the signing of the Instrument of Transfer and Bought and Sold Notes between Bank BRI and BRIngin Life Insurance Sejahtera Life over shares of BRIngin Remittance Co. Ltd (Hong Kong).

Bank BRI in 2013 became the first to provide self-service banking services in Indonesia through BRI Hybrid Banking. To provide the best services to its customers, Bank BRI continued to increase the number of ATM's to 20,792 ATM units as well as EDC machines to 131,204 units. This achievement led Bank BRI to become the Bank with the largest ATM and EDC networks in Indonesia. Moreover, on April 28 2014, Bank BRI carried out a major step, not only for Bank BRI itself but also for Indonesia. Bank BRI signed the BRI Satellite (BRIsat) Procurement and Launching Contract with Space Systems/ Loral (SSL) and Arianespace. Bank BRI will afterward become the first and only bank in the world to operate its own satellite

As part of its efforts to expand and strengthen its banking networks in Asia, Bank BRI expanded its conventional networks by opening offices in the heart of Singapore at OUE Bayfront, 50 Collyer Quay, Singapore. Prior to this, BRI already has a number of overseas units in a number of countries, namely BRI New York Agency, BRI Cayman Island Branch, Hong Kong Representative Office, and BRI Remittance Hong Kong. Another innovation that was equally important in 2015 was when Bank BRI became the only bank that operated a work unit from a ship known as 'Teras BRI Kapal'. Teras BRI Kapal is backed by sophisticated information technology along with reliable human resources and is equipped with tellers and customer service personnel as well as micro credit staff. Most importantly, Teras BRI Kapal also launched 1 Automated Teller Machine (ATM) unit on the ship that operates online 24 hours a day.

BRI will record a historical feat in 2016, precisely on June 9, 2016 whereby Bank BRI launched a satellite under the name BRIsat that will transform Bank BRI to become the first and only bank in the world to own and operate its own satellite. Since it was first established until now, PT Bank Rakyat Indonesia Tbk, which is more commonly known as BRI, continues to be consistent in providing the best banking services for the public. The banking services provided by PT Bank Rakyat Indonesia Tbk include deposits, loans, payments and investment services.

PT Bank Rakyat Indonesia Tbk is one of the BUMNs that continues to grow so that it has subsidiaries that focus on different types of services, such as pension funds, insurance, pawn shops, and so on. With more than 120 years of experience, Bank BRI always provides convenience and speed in responding to various customer needs. Supported by excellent banking services, millions of customer transactions are managed 24 hours a day 7 days a week through service facilities that are widely spread throughout the country. Along with the development of this country, Bank BRI dynamically continues to innovate to meet all forms of banking service needs while remaining consistent with its determination to become the main partner for the Indonesian people in developing their economy.

2.1.1 Bank Rakyat Indonesia Logo

The BRI has changed its logo several times, the following is the latest BRI logo which looks very simple compared to the previous logo:



Figure 2.2. Logo of BRI
Source: Processed Data, 2023

2.1.2 Philosophy PT. Bank Rakyat Indonesia Logo

The Bank Rakyat Indonesia logo indicates that BRI is a company that is open to anyone. In terms of color, sea blue signifies trust and serenity. So that the blue color in the BRI logo signifies stability, can be trusted and is expected to provide peace of mind to its customers. While the white color in a company logo can give the impression of courtesy and high integrity. A closed rectangle that houses a BRI bank logo inscription, indicates that BRI is a safe and secure company. So customers don't have to worry when placing their trust in the BRI logo. Meanwhile, the combination of straight lines and curves used in making the logo indicates that BRI is a bank that has gone through various historical

events, is always flexible (curved) and can adapt. However, stick to things that are principles (straight lines).

2.2 Vision and Mission

In carrying out operational activities, Bank BRI is guided by the vision and mission that helps the Company to stay focused on achieving success. This vision and mission helps Bank BRI to always strive to achieve idealism by reminding management and employees that they work together for the same goals, which will contribute to the company's success in the long term.

2.2.1 Vision

Become The Most Valuable Banking Group in Southeast Asia and Champion of Financial Inclusion

2.2.2 Mission

The mission of PT. Bank Rakyat Indonesia Tbk has three, as follows:

1. Carry out the best banking activities by prioritizing services to Micro, Small and Medium Enterprises to support the improvement of the people's economy
2. Providing excellent service to customers through a wide-spread network supported by professional human resources and reliable information technology by implementing proper risk management and good corporate governance practices
3. Providing optimal benefits and benefits to interested parties (stake holders)

2.2.3 Brilliant (BRI with Five Values)

Like seeds and soil, seeds are the system in the company and land are the values of the work culture that is adhered to. It doesn't matter how well the seeds are planted, if the soil is not fertile, the seeds will never grow well. Likewise for companies, a system that has been painstakingly compiled will not be implemented properly if the work cultural values espoused by its HR are not appropriate. Known as BRILian or BRI with Five Values, Bank BRI

implements corporate values which become the basis for thinking, acting, and behaving for the employees who work under it. The five values upheld by Bank BRI are Integrity, Professionalism, Exemplary, Customer Satisfaction and Respect for Human Resources. Comprehensive implementation of Bank BRI's work cultural values will further enable Bank BRI to achieve its goals in accordance with the company's vision and mission as well as the principles of Good Corporate Governance.

2.3 Kind of Business

In accordance with the vision and mission carried out by BRI Consistent in developing Micro, Small and Medium Enterprises. This consistency results in brilliant business performance and received international recognition such as ADB and World Bank. To respond to market developments and diverse needs public about banking products and services, Bank BRI elaborating this business segment into: Micro and Program Business, Retail Business, Corporate Business, International Business, Treasury and Services Capital Market Support, as well as Subsidiaries that focus on Sharia business, Agribusiness and Remittance business .

2.3.1 Micro, Small and Medium Business

The Micro, Small and Medium Enterprises segment is our core strength Bank BRI. Through the development of information systems and technology reliable banking, professional human resources, complete tiered monitoring system, implementation method marketing that is in accordance with micro customer culture but still adhering to the principles of good corporate governance, BRI has been able to serve the MSME sector commercially for more than 3 decades. To meet customer needs, BRI innovates and development of banking products and services.

BRI serves credit all sectors of the economy with the aim of using capital work and investment that are designed according to needs (customized). Products such as Franchise Loans, Gas Station Loans, Construction Loans. “The Micro, Small and Medium Business Segment is BRI's core business and

will always be us maintain and develop. Along with growth market, opening up opportunities for BRI to developing the Consumer Business unit.”

BRI always supports the Government in developing and boost the economy. Through the Business Program dedicated specifically to support government programs particularly in the areas of food security, plantation revitalization and supply of bio-energy raw materials, BRI is always here to serve on every side of society.

2.3.2 Consumer Business

Consumer financing is a financing segment with the growth rate is quite high, this is related to the increasing welfare of the Indonesian population, so that creating demand for consumer financing services. BRI implements a comprehensive development strategy for reach various segments ranging from rural areas to residential areas in satellite cities as well as commercial centers in the city big.

BRI has developed consumer product features that packaged attractively and according to customer needs such as products Savings, Current Accounts, Time Deposits, e-banking, Priority BRI, KPR, KKB, Credit Multi-Use, or Credit Card. Marketing communications strategy designed according to the intended target market, one example BRI BritAma Savings communication strategy aimed at urban community, carried out by holding a lottery Lucky BritAma Pickaxe.

2.3.3 Corporate Business

The Corporate Business is aimed at corporate customers, both in agribusiness and non-agribusiness economic sectors. Purpose Bank BRI develops Commercial Business is to support national economic growth and create a trickle down effect for the Micro, Small and Medium Enterprises segment, which is Bank BRI's business focus.

2.3.4 Institutional Business and BUMN

As a bank that serves all layers, BRI also participates actively in economic development through the provision of loan facilities to the Company Potential SOEs. Institutional Business as a niche market is a business opportunity that must be exploited as optimal as possible to improve business performance.

2.3.5 International Business & Treasury

The focus of BRI's International Business is on exploiting opportunities a very large business of export-related activities imports and remittances. Ease of service owned by the BRI is a lot of cooperation with foreign correspondent banks country and with two BRI offices in New York and Cayman Island and Bank BRI representative office in Hong Kong. The treasury's important role is related to the stability of the liquidity position, optimization of interest income and optimal composition of intermediates assets and liabilities. The services provided are in the form of fund management DPLK, custodian services, trustee services and securities selling agent services. "Capture opportunities for growth in international transactions and maintain the composition of the company's financial structure."

2.4 Organization Structure

The organization structure is a framework that describes the relationship of authority and responsibility for every level within the scope. To achieve the goal is an organizational structure then good coordination occurs and provides clarity in providing assigned task sets. The company's organizational structure can be interpreted as a linehierarchical which contains the components that make up the company. The structure clearly describes the position, function, rights and obligations of each position within the scope of the company.

**ORGANIZATIONAL STRUCTURE OF
PT. BANK RAKYAT INDONESIA UNIT BENGKALIS KOTA OFFICE**

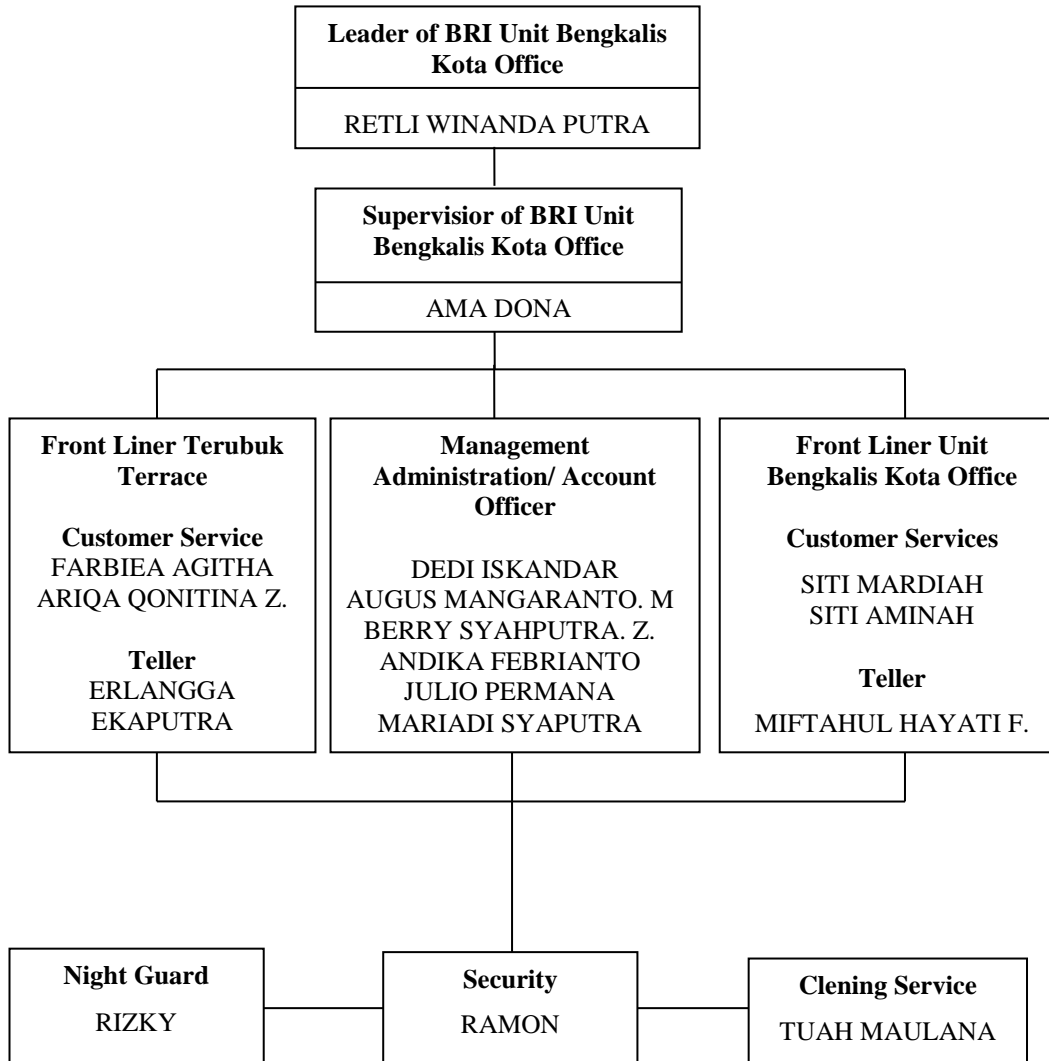


Table 2.1 Organization Structure of BRI Bengkalis Unit Office

Source: Processed Data, 2023

Based on the table above, the duties and responsibilities of each pition namely

1. Leader of BRI Unit Bengkalis Kota

The duties and responsibilities of a BRI leader as follow:

- a. Responsible for all operations at Bit Unit
- b. As full Supervisor of BRI Unit operations
- c. BRI Unit password holder
- d. Responsible for data processing at BRI Unit

- e. Responsible for BRI Unit employees
- f. Develop, monitor and evaluate BRI Business Units and their working areas to achieve targets
- g. Carry out coaching for BRI Unit customers, both hans as well as savings.

While the authority that must be carried out by the leader of BRI Unit Bengkalis Kota as follows:

- a. Decide on requests for Kupedes, KUR, BRIGuna according to the given powers
- b. Cut off promotions cos
- c. Deciding on the disbursement or withdrawal of customer deposits

2. Supervision of BRI Unit Bengkalis Kota

The duties and responsibilities of Supervisor BRI as follow:

- a. Manage co-workers who are subordinate (customer service and teller)
- b. Teller password holder
- c. Lead and organize the work team well the work runs smoothly and achieves maximum results, and is safe and does not interfere with the safety of the subordinates
- d. Explain the job description to well
- e. Cheers out control and evaluation
- f. Motivate his co-workers for his team

While the authority that must be carried out by the leader of the BRI Unit Bengkalis Kota as follows:

- a. Give a firm warning to subordinates staff (Customer service and teller) if their performance is deemed not good and out of the SOP.
- b. Provide an assessment and appreciation of the performance of the staff (Customer Service and Teller)
- c. Can provide proposals or promotions to leaders of Unit Bengkalis Kota offices related to career paths.

3. Management Administration (MANTRI) or Account Officer

The duties and responsibilities of Management Administration or BRI account officers as follow:

- a. Carry out marketing of BRI Unit products (savings, loans, and other banking services).
- b. Responsible for the loan process.
- c. Responsible for the guarantee.
- d. Initiate a proposal for a BRI Unit loan decision in accordance with applicable regulations, the loan given worthy.
- e. Carry out coaching, billing, and supervision of loans starting when the loan is disbursed until it is paid off.
- f. Responsible for arrears that occur as a result of customer delays in paying loans.
- g. Responsible for the authenticity of the loan and guarantee check.

While the authority that must be carried out by the Management Administration or Account Officer BRI Unit Bengkalis Kota as follows:

- a. Initiating a loan request.
- b. Process and propose loan requests.

4. Customer Service (CS)

BRI Unit Bengkalis Kota The duties and responsibilities of Customer Service CS BRI as follow:

- a. Providing information to customers or prospective customers regarding BRI products to support BRI product marketing.
- b. Provide information on loan balances, transfers and loans for customers who need to provide satisfactory loan service to customers.
- c. Serving requests for copies of bank statements for customers who need it (excluding the routine delivery each time) months) in order to provide satisfactory customer service.

- d. Provide special services to core customers who need (such as delivering or picking up money to place of residence or place of business of the customer) provide services that satisfy customers.
- e. Helping customers who need to fill out an application BRI funds and services to provide services that satisfy customers.
- f. Receive customer complaints to be forwarded to authorized officials to provide services that satisfy customers.
- g. Carry out other assigned duties superiors in order to support business interests and BRI Unit operations.

While the authority that must be carried out by the BRI Customer Service Unit Bengkalis Kota as follows:

- a. Provide deposit and loan balance information for customers who need it.
 - b. Resolve customer problems and problems related to transactions
 - c. Take care of administration for customers
 - d. Opening accounts and blocking customer accounts approved by the Supervisor
 - e. Maintain good relationship with customers
5. Teller of BRI Sub Branch Office Bengkalis.

The duties and responsibilities of Teller BRI as follow:

- a. Perform additional cash for smooth service to customers can run well and satisfactorily.
- b. Serving customer withdrawals and other transactions that customers want
- c. Receive deposit money from customers and match with a deposit receipt to ensure the correctness of the transaction and the authenticity of the money received.
- d. Ensure paying money to eligible customers to avoid harmful mistakes.

- e. Checking the validity of the cash receipts received in order to ensure the correctness of transaction security
- f. Manage and deposit physical cash to Supervisor/AMO (Assistant Operations Manager) good cash during hours and end-of-day services then the cash security can be awake.
- g. Paying debt costs, credit realization and other transactions, whose receipts have been approved by the authorized official authorized for smooth operations.
- h. Serving buying and selling transactional bank notes (foreign banknotes) in order to provide good service to customers.

While the authority that must be carried out by the Teller BRI Unit Bengkalis Kota as follows:

- a. Carry out the function Checker for the above transaction is authority.
- b. Validate in the system and sign cash receipts for cash payment transactions that are within the limits of his authority.
- c. Do entry opening Open Branch into the system.

6. security

The security guard (Security Unit) has the main task of maintaining order and security in the workplace environment, which includes aspects of personnel, physical security, information and other technical security. The roles and responsibilities in detail for all security guards are the same, including security guards for bank financial institutions.

7. Cleaning Service

Cleaning Service is an officer who provides cleaning services. In general, the definition of Cleaning Service is an officer in charge of providing cleaning, tidiness and Hygenization services in a building / building both inside the building or building and outside the building / building which aims to create a comfortable atmosphere in supporting daily activities as a short-term goal. and while the long-term goal is to maintain the life of all objects within the cleaning service's scope of work.

8. Night Guard

maintain the security of the company or agency at night until the morning when the office hours reopen. and record important events that occur at night.

2.5 Products of BRI

BRI's commitment to constantly maintain close relationships and fulfill the requirements of its customers wherever they are has made BRI the leader in terms of innovating the best banking services for the customers.

1. Savings

There are various types of savings including:

a. Simpedes

Simpedes savings are public deposits in the form of savings in Rupiah which can be served at KC/KCP/BRI Units/Cash Offices/Teras BRI where deposits and withdrawals are not limited in terms of frequency or amount as long as they comply with applicable regulations

b. BritAma

A savings product that provides various conveniences in conducting banking transactions supported by e-banking facilities and a real time online system that will enable customers to transact anytime and anywhere.

c. Britama Business

BRI savings products are prioritized for use in business by providing more flexibility in transactions, more clarity in recording transactions and more benefits to support customer business transaction needs.

d. BritAma X

A savings product with an elegant special debit card design for young people and providing a variety of conveniences in conducting banking transactions supported by e-banking facilities and a real

time online system that will enable customers to transact anytime and anywhere.

e. Simpedes TKI

Savings intended for Indonesian Migrant Workers to facilitate their transactions, including for distributing/collecting Indonesian Migrant Workers' salaries

f. Hajj Savings

Products intended for individuals to prepare for Hajj Pilgrimage Implementation Fees (BPIH).

g. Britama Plan

Investment savings with monthly fixed deposits equipped with life insurance protection facilities for customers.

h. BritAma Forex

Savings in foreign currencies that offer easy transactions and competitive exchange rates. Available in 10 types of currencies including USD, AUD, SGD, CNY, EUR, AED, HKD, JPY, SAR, and GBP.

i. BRI Junio

This is a BRI Savings product specifically aimed at the children segment with facilities and features that are attractive to children.

j. BRI Simple Savings

Savings for students/students is regulated by Bank BRI with easy and simple requirements and attractive features, in the context of education and financial inclusion to encourage a culture of saving from an early age.

k. my savings

Tabunganku is a savings product for individual customers with easy and light requirements that is jointly issued by banks in Indonesia with the aim of fostering a culture of saving and improving people's welfare.

2. Deposits

a. Rupiah deposits

A time deposit in Rupiah that can only be withdrawn at a certain time by providing attractive interest rates and various other benefits

b. Forex Deposits

time deposits in foreign currencies that can only be withdrawn at a certain time by providing attractive interest rates and various other benefits.

c. BRI Internet Banking Deposits

BRI Internet Banking Deposit is a time deposit product that offers competitive interest rates

3. Giro

a. Giro BRI Rupiah

This type of deposit is denominated in rupiah, where withdrawals can be made at any time using a check (cheque/bilyet giro), an ATM card or other orders.

b. Foreign Currency BRI Giro

Types of deposits in foreign currencies that can be withdrawn at any time with a withdrawal order determined by BRI.

**THE OVERALL PRODUCT
PT BANK RAKYAT INDONESIA PERSERO, Tbk**

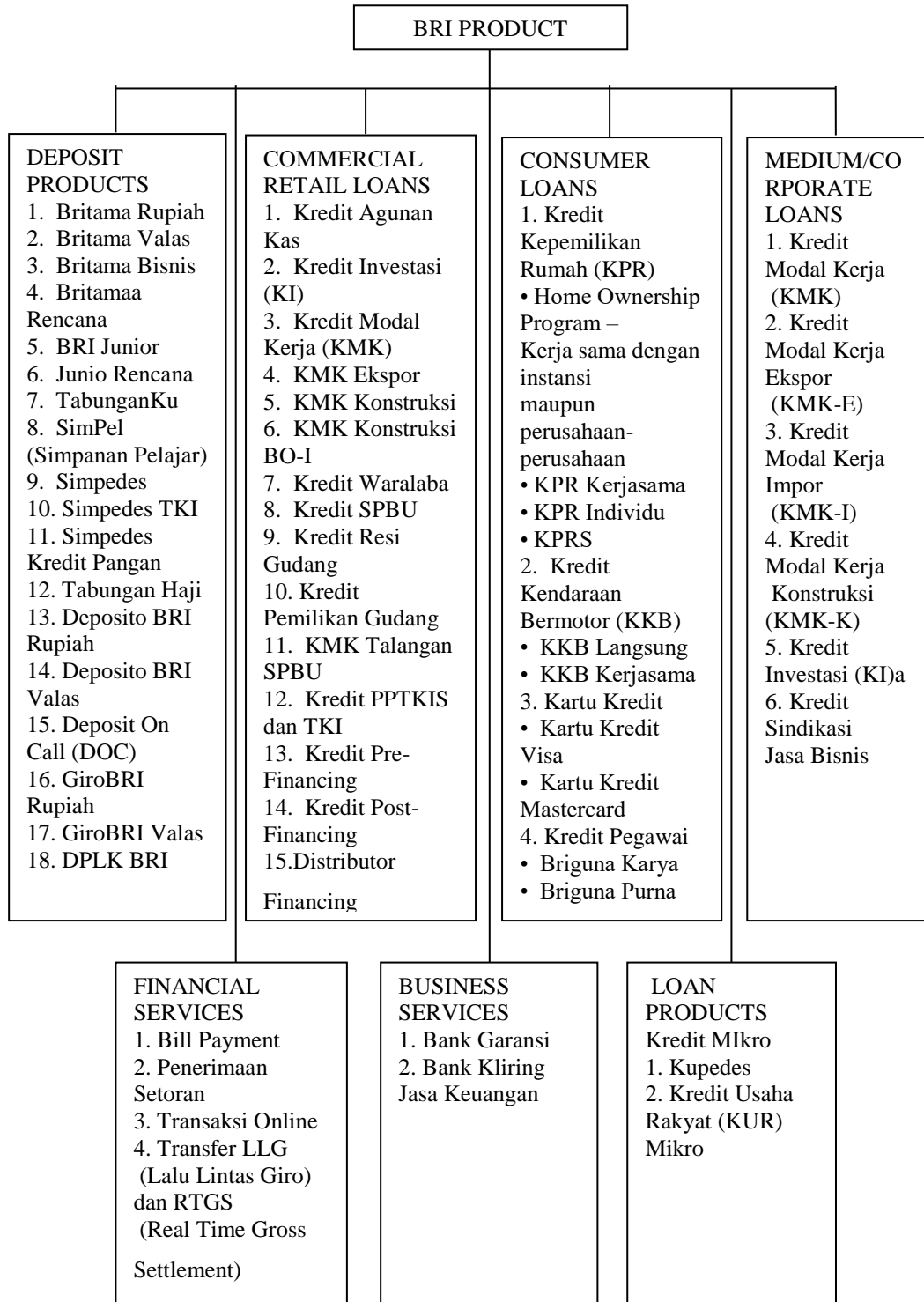


Table 2.2 BRI Product
Source: Processed Data, 2023

2.6 Working Process

On BRI sub branch office Bengkalis, The Author was placed in the Customer Service section. In the Customer Service section, the Author was also asked to do some work in the Management Administration/Account Officer Section, General Section, and Teller Section. The Author was given several powers and responsibilities to carry out the following tasks

1. Make a location file and archive loan credit file
2. CIF Maintenance
3. Make a warning letter
4. Copy of collateral tiles
5. Scan loan credit files
6. Digital saving

In the Management Administration/Account Officer Section, The Author was given the following powers and responsibilities:

1. Looking for customer loan files.
2. Print the loan list table.
3. Receive a new loan application file.

In the General and Staffing section, The Author was given the following powers and responsibilities:

1. Make a nominal tire.
2. Approve Maintenance CIF

In the Teller section, The Author was given the following authorities and responsibilities:

1. Sort money.
2. Re-check cash tellers.
3. Make a deposit slip.
4. PIP disbursement.

2.7 Documents Used for Activities

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

1. Customer loan credit file



Figure 2.3. Customer loan credit file
Source: Processed Data, 2023

Figure 2.3. A customer loan credit file is a form of loan customer document in which there is the customer's personal data along with other valuable documents which is also a place for placing collateral stored in the Brimen room, this document will be used as long as the customer loan still has obligations, which is then the collateral contained in the document will be returned if the loan customer has paid off the obligation or made the payment.

2. Individual Account Application Form (AR)

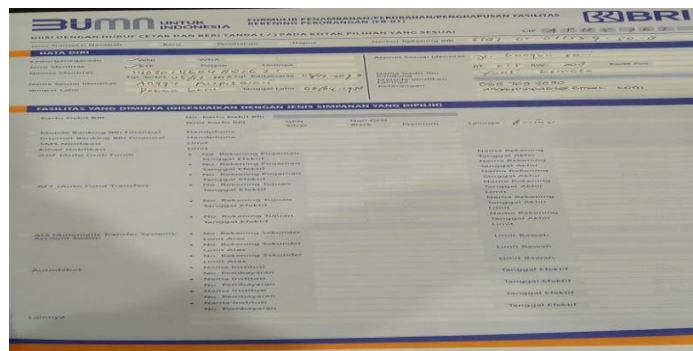


Figure 2.4. Individual Account Application Form (AR)
Source: Processed Data, 2023

Figure 2.4 The Individual Account Application Form (AR) is a form that must be filled out by applicants who wish to open an individual account

at a bank. This form contains various information, such as the personal information of the applicant's name, address, telephone number, and other information.

3. Deposit Slip

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.		SLIP PENYETORAN DEPOSIT SLIP	
Direktor ke-Deposit to Nomor Rekening / Acc. No. / Kode Bank / Branch Code Nama/BName 3207 01 01222 S. 6. 2 NETI MULYANTI		Tunas/Cek/MBG/ Cash/Cheque	Jumlah / Amount
Mata Uang / Currency <input type="checkbox"/> Rupiah <input type="checkbox"/> Valas/Forex		Sub Total	
Pengejar/Depositor Nama/Name Alamat/Address No. Telepon/Phone Number Mendaftar / Date of Birth of Follower Mendaftar / Date of Birth of Follower		Kurs/Rate	
		Biaya/Charges *	
		Total	Rp.
		Terbilang / Amount in words	
		Teller	Depositor's Signature

Figure 2.5. Deposit slip
Source: Processed Data, 2023

Figure 2.5 is a form of deposit slip that is used when a customer deposits cash to be put into an account, this deposit slip contains the customer's name, account number, deposit amount, and also the depositor's and teller's signatures.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Descriptions

On BRI sub branch office Bengkalis, The author is placed in four section, among others, in the AMO Section, Customer Service Section, Teller Section, and Administration/Account Officer Section, the Author was also asked to do some work to carry out the following tasks:

1. Supervisor/Assistant Manager Operational (AMO) Section

Given the trust and responsibility by AMO to carry out the following tasks:

- a. Maintain the secrecy of Passwords
- b. Perform Teller cash checks
- c. Approve customer card

2. Customer Service Section

At Customer Services given the authority and responsibility to carry out the following tasks:

- a. Providing excellent service to customers and prospective customers at BRI Teras Pasar Terubuk when an employee is on leave.
- b. Perform CIF maintenance
- c. Request customer cards and savings books
- d. Activate the customer's ATM card
- e. Photocopy of customer collateral if needed
- f. Make a location file and archive loan credit file
- g. Import customer data into LW BRImen
- h. Numbering customer data into BRImen
- i. Finding the required customer documents
- j. Doing Cross Selling
- k. Replacing customer data that has already made credit payments
- l. Assist with Askrindo and Jamkrindo Claims
- m. Check customer savings books

- n. Check advanced repayment on the Loan Approval System
- o. Splitting AR documents
- p. Entering files into the BRImen room
- q. Helping CRM
- r. Scan loan credit files
- s. Digital saving

3. Tellers Section

At the Front Liner teller, the author is entrusted with the following duties and responsibilities:

- a. Receive deposits of customer money during peak hours
- b. Counting Teller money
- c. Make money tires
- d. Putting tires on money
- e. Counting money with a calculating machine
- f. Sort money according to Bank Indonesia standards
- g. Put a stamp on the money to be deposited at the Branch Office

4. Management Administration/Account Officer Section

In Management Administration, the author is given the following responsibilities and duties:

- a. Issue loan customer files from BRImen
- b. Receive files from customers who will make loans
- c. Download customer data on LAS
- d. Print the loan list table.

3.2 Place of Apprenticeship

Practical Work was carried out after students occupied semester VIII, while the Apprenticeship activities last for approximately four (4) months, starting from February 20, 2023 to June 20, 2023 at PT Bank Rakyat Indonesia Unit Bengkalis Kota Persero tbk located on Jl. Ahmad Yani.



Figure 3.1. BRI Bengkalis Sub Branch Office

Source: Processed Data, 2023

3.3 Kind and Description of the Activities

To find out more the description of activities carried out on the apprenticeship at PT. Bank Rakyat Indonesia Unit Bengkalis Kota, in general, it can be seen in the following table:

Table 3.1 Daily Activities February 20-24, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, February 20, 2023	<ol style="list-style-type: none"> 1. Morning Briefings 2. Self introduction 3. Separate and categorize documents AR and FR 	BRI Cabang Bengkalis
2	tuesday, February 21, 2023	<ol style="list-style-type: none"> 1. Morning Briefings 2. Find the loan Customer documents required 	BRI Unit Bengkalis Kota
3	wednesday, February 22, 2023	<ol style="list-style-type: none"> 1. Morning Briefings 2. Continue Find the loan Customer documents required 3. Learn how BRI men works 4. Found a loan customer documents with BRI men 	BRI Unit Bengkalis Kota
4	thursday, February 23, 2023	<ol style="list-style-type: none"> 1. Morning Briefings 2. Continue to Find the loan Customer documents required 3. Found a loan customer documents with BRI men in Computer Mantri 	BRI Unit Bengkalis Kota
5	friday, February 24, 2023	<ol style="list-style-type: none"> 1 Morning Briefings 2 Splitting AR documents 3 Find the loan Customer documents required 	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on February 27- March 3, 2023 can be seen in the table as follows:

Table 3.2 Daily Activities February 27- March 3, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, February 27, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Separate customer documents that open student savings books and regular savings books 3. Helping to find customer account numbers on printed passbooks 	BRI Unit Bengkalis Kota
2	tuesday, February 28, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Find the loan Customer documents required 3. Help and learn to enter the supply of money at the BRI ATM machine (CRM) 4. Learn to make money tires 5. Continue to prepare ready-to-use stock tires 6. Find the loan Customer documents required of Mantri 	BRI Unit Bengkalis Kota
3	wednesday, march 1, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Learn to input customer data into BRImen data 3. Learn to place documents that don't have a number and place of storage 4. Replacing customer data that has been paid off with new customer data 	BRI Unit Bengkalis Kota
4	thursday, March 2, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Separate customer files that have been paid off 3. Separating customer data that has not been inputted into BRImen 4. Separates swapped file covers 	BRI Unit Bengkalis Kota
5	friday, March 3, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Check CIF (customer information file) 3. Help find customer savings books that have been printed 4. Helping to check customer savings books on the BRI terrace 5. Help count money with a counting machine and attach money tires to the money that has been counted 	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on March 6-10, 2023 can be seen in the table as follows:

Table 3.3 Daily Activities March 6-10, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, March 6, 2023	Permissions	BRI Unit Bengkalis Kota
2	tuesday, march 7, 2023	Permissions	BRI Unit Bengkalis Kota
3	wednesday, march 8, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Removing the files requested by the orderlies from the BRImen room 3. Separating the customer's ATM card number 4. Assist supervisors in checking customer ATM card numbers that have been printed 	BRI Unit Bengkalis Kota
4	thursday, march 9, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Removing the files requested by the magician from the BRImen room 3. Helping customer services prepare files for submitting KUR claims to Jamkrindo 	BRI Unit Bengkalis Kota
5	friday, march 10, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Importing files on BRImen 3. Perform advanced repayment checks on the loan approval system (LAS) 4. Entering files into the loan customer file storage room 5. Help tellers make money tires 	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on March 13-17, 2023 can be seen in the table as follows:

Table 3.4 Daily Activities March 13-17, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, March 13, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Make money tires 3. Sort money 4. Copy of collateral files 	BRI Unit Bengkalis Kota
2	tuesday, march 14, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Sort money 3. Perform advanced repayment checks on the loan approval system (LAS) 4. collection of claim files from BRImen room 	BRI Unit Bengkalis Kota
3	wednesday, March 15, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Continuing the collection of claim files 3. Find the loan Customer documents required 	BRI Unit Bengkalis Kota
4	thursday, march 16, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Putting back the customer files that have met the claim requirements in their original position 	BRI Unit Bengkalis Kota

		3. Maintenance CIF	
5	friday, march 17, 2023	1. Morning Briefing 2. Make a location file and archive loan credit file 3. Learn Digital saving	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on March 20-24, 2023 can be seen in the table as follows:

Table 3.5 Daily Activities March 20-24, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, March 20, 2023	1. Morning Briefing 2. Helping the orderlies remove loan customer files from the BRI men room 3. Make card requests for customers who will print passbooks and ATM cards 4. Activate the customer's ATM card 5. Make digital savings	BRI Unit Bengkalis Kota
2	tuesday, March 21, 2023	1. Morning Briefing 2. Maintenance CIF 3. Make money tires 4. Help tellers count money 5. Help put tires on money	BRI Unit Bengkalis Kota
3	wednesday, March 22, 2023	Holidays	BRI Unit Bengkalis Kota
4	thursday, March 23, 2023	1. Morning Briefing 2. Make card requests for customers who will print passbooks and ATM cards 3. activate the customer's ATM card	BRI Unit Bengkalis Kota
5	friday, March 24, 2023	1. Morning Briefing 2. Helping the orderlies remove loan customer files from the BRI men room 3. Make card requests for customers who will print passbooks and ATM cards 4. Activate the customer's ATM card	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on March 27-31, 2023 can be seen in the table as follows:

Table 3.6 Daily Activities March 27-31, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, March 27, 2023	1. Morning Briefing 2. Serving customers checking savings books at Teras BRI Pasar Terubuk 3. Perform CIF maintenance	BRI Unit Bengkalis Kota
2	tuesday,	1. Morning Briefing	BRI Unit

	March 28, 2023	2. Continuing to check customer savings books at Teras BRI Terubuk market 3. CIF maintenance	Bengkalis Kota
3	wednesday, March 29, 2023	1. Morning Briefing 2. CIF maintenance 3. Activate the customer's ATM card 4. Issuing documents for orderlies	BRI Unit Bengkalis Kota
4	thursday, March 30, 2023	1. Morning Briefing 2. Activate atm card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance	BRI Unit Bengkalis Kota
5	friday, March 31, 2023	1. Morning Briefing 2. CIF maintenance 3. Activate the customer's ATM card 5. Helping the orderlies remove loan customer files from the BRI men room	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on April 3-7, 2023 can be seen in the table as follows:

Table 3.7 Daily Activities April 3-7, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, April 3, 2023	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP)	BRI Unit Bengkalis Kota
2	tuesday, April 4, 2023	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP)	BRI Unit Bengkalis Kota
3	wednesday, April 5, 2023	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP) 3. CIF maintenance	BRI Unit Bengkalis Kota
4	thursday, April 6, 2023	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP)	BRI Unit Bengkalis Kota
5	friday, April 7, 2023	Holidays	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on April 10-14, 2023 can be seen in the table as follows:

Table 3.8 Daily Activities April 10-14, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, April 10, 2023	1. Morning Briefing 2. Activate the customer's ATM card	BRI Unit Bengkalis Kota

		3. Serving deposit customers 4. Serving loan customers paying installments	
2	tuesday, April 11, 2023	1. Morning Briefing 2. Activate the customer's ATM card 3. Serving deposit customers 4. Serving loan customers paying installments	BRI Unit Bengkalis Kota
3	wednesday, April 12, 2023	1. Morning Briefing 2. CIF maintenance 3. Make money tires 4. Help tellers count money 5. Help put tires on money	BRI Unit Bengkalis Kota
4	thursday, April 13, 2023	1. Morning Briefing 2. Splitting AR documents 3. Separation of printed simpedes savings books 4. CIF maintenance	BRI Unit Bengkalis Kota
5	friday, April 14, 2023	1. Morning Briefing 2. Help CS do CRM 3. CIF maintenance 4. Helping the orderlies remove loan customer files from the BRImen room	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on April 17-21, 2023 can be seen in the table as follows:

Table 3.9 Daily Activities April 17-21, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, April 17, 2023	1. Morning Briefing 2. Make requests for ATM cards and passbooks 3. ATM card activation 5. CIF maintenance 4. Help tellers count money	BRI Unit Bengkalis Kota
2	tuesday, April 18, 2023	1. Morning Briefing 2. Serving customers making loan installment payments 3. Help tellers count and charge money 4. Issuing customer files requested by the orderlies	BRI Unit Bengkalis Kota
3	wednesday, April 19, 2023	Holidays	BRI Unit Bengkalis Kota
4	thursday, April 20, 2023	Holidays	BRI Unit Bengkalis Kota
5	friday, April 21, 2023	Holidays	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on April 24-28, 2023 can be seen in the table as follows:

Table 3.10 Daily Activities April 24-28, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, April 24, 2023	Holidays	BRI Unit Bengkalis Kota
2	tuesday, April 25, 2023	Holidays	BRI Unit Bengkalis Kota
3	Wednesday, April 26, 2023	1. Morning Briefing 2. CIF maintenance 3. Help tellers count and charge money 4. Sort money according to BI standards	BRI Unit Bengkalis Kota
4	Thursday, April 27, 2023	1. Morning Briefing 2. CIF maintenance 3. Sort money according to BI standards 4. Entering customer files into the BRI men room	BRI Unit Bengkalis Kota
5	Friday, April 28, 2023	1. Morning Briefing 2. CIF maintenance 3. Issuing customer files requested by the orderlies 4. Re-check cash tellers. 5. Make a deposit slip	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on May 1-5, 2023 can be seen in the table as follows:

Table 3.11 Daily Activities May 1-5, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, May 1, 2023	1. Morning Briefing 2. CIF Maintenance 3. Make money tires 4. Help tellers count money 5. Help put tires on money	BRI Unit Bengkalis Kota
2	tuesday, May 2, 2023	1. Morning Briefing 2. Cif Maintenance 3. Make money tires 4. Help tellers count money 5. Help put tires on money	BRI Unit Bengkalis Kota
3	wednesday, May 3, 2023	1. Morning Briefing 2. Digital saving 3. CIF Maintenance	BRI Unit Bengkalis Kota
4	thursday, May 4, 2023	1. Morning Briefing 2. CIF maintenance 3. Doing cross selling 4. Issue the requested file	BRI Unit Bengkalis Kota

5	friday, May 5, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. CIF maintenance 3. Doing cross selling 4. Issue the requested file 	BRI Unit Bengkalis Kota
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Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on May 8-12, 2023 can be seen in the table as follows:

Table 3.12 Daily Activities May 8-12, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, May 8, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Help Cs implement CRM 3. Calculating Money CRM 4. CIF maintenance 	BRI Unit Bengkalis Kota
2	tuesday, May 9, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Loading files into brimen 3. CIF maintenance 	BRI Unit Bengkalis Kota
3	wednesday, May 10, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance 	BRI Unit Bengkalis Kota
4	thursday, May 11, 2023	Permissions	BRI Unit Bengkalis Kota
5	friday, May 12, 2023	Permissions	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on May 15-19, 2023 can be seen in the table as follows:

Table 3.13 Daily Activities May 15-19, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, May 15, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Help CS implement CRM 3. Calculating Money of CRM 4. CIF maintenance 	BRI Unit Bengkalis Kota
2	tuesday, May 16, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Re-check cash tellers. 3. Make a deposit slip 	BRI Unit Bengkalis Kota
3	wednesday, May 17, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Importing files on BRImen 3. Perform advanced repayment checks on the loan approval system (LAS) 4. Entering files into the loan customer file storage room 5. Help tellers make money tires 	BRI Unit Bengkalis Kota

4	thursday, May 18, 2023	Holidays	BRI Unit Bengkalis Kota
5	friday, May 19, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Check customer data through LAS 3. Download customer data needed by the Mantri 4. CIF maintenance 5. Doing cross selling 	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on May 22-26, 2023 can be seen in the table as follows:

Table 3.14 Daily Activities May 22-26, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, May 22, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance 	BRI Unit Bengkalis Kota
2	tuesday, May 23, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Digital saving 3. CIF maintenance 	BRI Unit Bengkalis Kota
3	wednesday, May 24, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance 	BRI Unit Bengkalis Kota
4	thursday, May 25, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Check customer data through LAS 3. Download customer data needed by the Mantri 4. CIF maintenance 5. Doing cross selling 	BRI Unit Bengkalis Kota
5	friday, May 26, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Digital saving 3. CIF maintenance 4. Re-check cash tellers. 	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on May 29- June 2, 2023 can be seen in the table as follows:

Table 3.15 Daily Activities May 29- June 2, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, May 29, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Helping the orderlies remove customer files from the BRI men room 	BRI Unit Bengkalis Kota

		<ol style="list-style-type: none"> 3. Make card requests for customers who will print passbooks and ATM cards 4. Activate the customer's ATM card 5. Make digital savings 	
2	tuesday, May 30, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Loading files into brimen 3. Scan the brimen file 4. CIF maintenance 	BRI Unit Bengkalis Kota
3	wednesday, May 31, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Helping the orderlies remove customer files from the BRImen room 3. Make card requests for customers who will print passbooks and ATM cards 4. Activate the customer's ATM card 5. Make digital savings 	BRI Unit Bengkalis Kota
4	thursday, June 1, 2023	Holidays	BRI Unit Bengkalis Kota
5	friday, June 2, 2023	Holidays	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on June 5-9, 2023 can be seen in the table as follows:

Table 3.16 Daily Activities June 5-9, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, June 5, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. CIF maintenance 3. Doing cross selling 4. Issue the requested file 	BRI Unit Bengkalis Kota
2	tuesday, June 6, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance 	BRI Unit Bengkalis Kota
3	wednesday, June 7, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance 	BRI Unit Bengkalis Kota
4	thursday, June 8, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. CIF maintenance 3. Help tellers count and charge money 4. Perform standard BI banknote sorting 	BRI Unit Bengkalis Kota
5	friday, June 9, 2023	<ol style="list-style-type: none"> 1. Morning Briefing 2. Cif maintenance 3. Help tellers count and charge money 4. Perform standard BI banknote sorting 	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on June 12-16, 2023 can be seen in the table as follows:

Table 3.17 Daily Activities June 12-16, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, June 12, 2023	1. Morning Briefing 2. CIF maintenance 3. Issue the requested file	BRI Unit Bengkalis Kota
2	Tuesday, June 13, 2023	1. Morning Briefing 2. CIF maintenance 3. Issue the requested file	BRI Unit Bengkalis Kota
3	Wednesday, June 14, 2023	1. Morning Briefing 2. CIF maintenance 3. Doing cross selling 4. Issue the requested file	BRI Unit Bengkalis Kota
4	Thursday, June 15, 2023	1. Morning Briefing 2. CIF Maintenance 3. Putting files into the BRI men cupboard 4. Serving deposit customers	BRI Unit Bengkalis Kota
5	Friday, June 16, 2023	1. Morning Briefing 2. CIF maintenance 3. Help tellers count and charge money 4. Perform standard BI banknote sorting	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Bengkulu Kota on June 19-20, 2023 can be seen in the table as follows:

Table 3.18 Daily Activities June 19-20, 2023

No.	date and time	Description of Activities	Assignor
1	Monday, 19, June 2023	1. Morning Briefing 2. CIF Maintenance 3. Remove the files requested by CS from the BRI men room	BRI Unit Bengkalis Kota
2	Tuesday, 20, June 2023	Saying goodbye and handing over memories to the BRI BO Bengkulu bank	BRI Unit Bengkalis Kota

Source: Processed Data, 2023

3.4 Systems and Procedures

The systems and procedures that the writers used while working at BRI Sub Branch office Bengkulu are as follows:

1. Make a location file and Archive loan credit

File In this activity, The Author got the task to make a file location by room, cupboard, shelf, and serial number (1.A.3.25). And then the file is archived to a document on the customer service portal. How to archive loan credit customer as follow: Open LW321 single row in KUR's computer, click Ctrl + f to search consumer name, add a serial number in the available column.

NOMOR REKREKING	NAMA DEBITUR	PLAIDNO	RUANG	LEHAKI	BAK	NO. UNIT
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
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98						
99						
100						

Figure 3.2. LW321
Source: Processed Data, 2023

If there is the same number as the one created, then copy the account number and then switch to BRInet, login to BRInet then type 4077 in the column below. Add an account number and submit, then see account status, back to LW324 Single Row, give a red color to the account number the status has been checked. The way to determine the color for the status is by looking at the status column on the BRInet. If paid off means red, if past due means white, and if changed off means yellow. And click save

2. Maintenance CIF (Customer Information File)

In this activity, The Author got the task to maintain CIF. CIF maintenance is the process of helping customer service to perform changes or updates to the data contained in the CIF of individual customers by logging in via brinet express with the customer's user and

password. How to do CIF maintenance as follows: Open BRInet and log in, click Non-Monetary and there is a CIF option, input CIF number from the file and the customer's name and address will appear, click maintenance in below column and customer personal data will appear, fill in each data section in yellow.

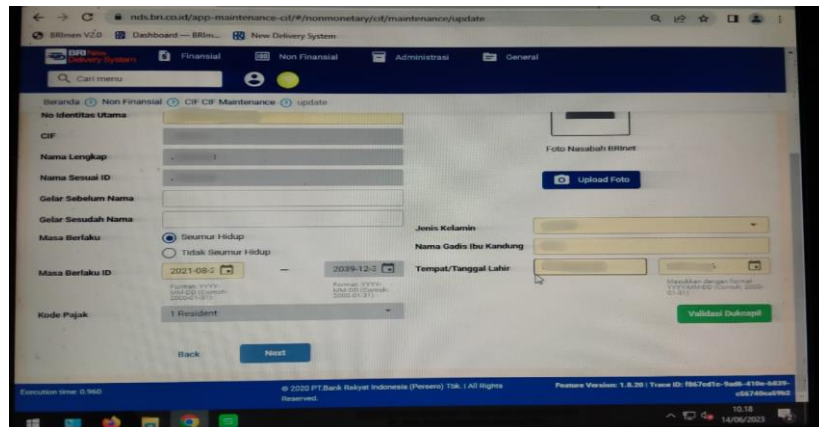


Figure 3.3. Maintenance CIF (Customer Information File)

Source: Processed Data, 2023

In the address section, make sure there is no special sign (...). click Print. If there is an error when inputting, a red warning will appear and must be changed. If nothing goes wrong, it will turn green. Then click

3. Cross Selling

After carrying out CIF maintenance, it is continued by conducting cross selling, which is an additional or complementary BRI product offering to its customers, this is done to increase BRI product sales. You do this by entering the customer's mobile number which is then followed by entering a note, in which there is already the customer's personal data such as NIK, customer name, education, date of birth, type of job, amount of income, and so on.

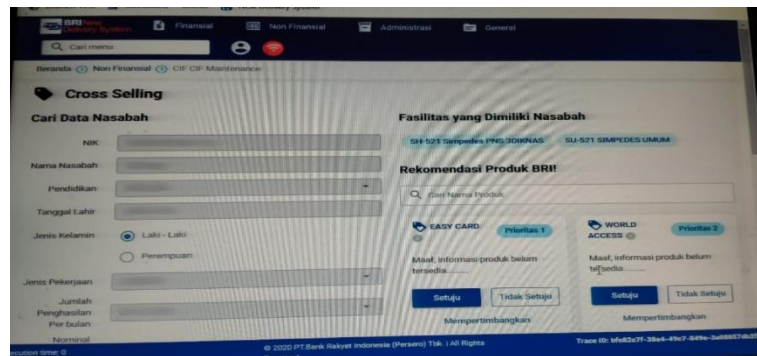


Figure 3.4 Cross Selling
Source: Processed Data, 2023

4. Warning letter for claim submission

After The Author has entered the claim submission input, then The Author makes a warning letter. A warning letter is created simply by changing the name, account number and pays off the customer. Printing a news claim and warning letter After the Author has entered the claim submission input and make a warning letter, The Author prints all documents that have been entered.

5. Copy of collateral files

After the Author has printed all documents, then the Author carries out photocopies of other documents required for claim submissions such as, Id card (KTP), family card (KK), business certificate (SKU/business certificate), debt warning letter (SPH/ letter of acknowledgment of debt), loan application form, financial information service system (SLIK/financial information service system). And then re-entered all document to file.

6. Digital saving

In this activity, the Author got the task opening savings via digital saving. This is so customers can open an account anywhere and anytime without having to wait for long lines at the bank. How to do digital savings as follows; Open <https://bukareking.bri.co.id> in chrome, click open account.



Figure 3.5. Digital Savings
Source: Processed Data, 2023

Choose the type of savings (BRItama, BRItama X, BRItama Bisnis, Simpedes, Simpedes Bisa, BRItama Pro, or Giro BRI. But, in BRI sub-branch office Bengkalis there are 4 namely: BRItama, BRItama Bisnis, Simpedes and Simpedes Bisa), after choosing, there will be advantages and requirements. click select account, search location BRI sub branch office Bengkalis, take a picture ID card (KTP), record a video for verification, transfer the deposit scording to the selected saving book. Use BRIVA number in the teller, customer service will print the account book

3.5 Obstacles and Solutions

3.5.1 Obstacles

The obstacle that the authors get while doing the apprenticeship at BRI Unit Bengkalis Kota Offices are:

1. Table space is a bit small. The Author is a bit difficult to make some jobs that require a lot of documents in the table, there is also a few spaces in the table for the writer to put some stuff in there.
2. It is hampered to print the claim file because it only has one printer in back that can print the report.

3. Difficulty in finding loan credit file DH (black list) and restructuring archives because it's messy and if it's taken it won't be returned to the cabinet again.

3.5.2 Solutions

The Author provides a solution for BRI Sub Branch Office Bengklais that in the future it will be even better, namely:

1. If there are new students who will do the internship at PT. Bank Rakyat Indonesia Unit Bengkalis Kota Office, they will provide a wider space for the students to do their job easier. And give it more space to put the stuff from the Bank.
2. The Author takes advantage of the customer service break time as best as possible to work on the claim file
3. The Author evaluates the loan credit file DH and Restruct archive system by adjusting and rearranging the loan credit file according to number series, shelves and cupboards.

CHAPTER IV

CONCLSION AND SGESTION

4.1 Conclusion

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

1. The Author is given tasks in 4 (four) areas, namely the customer service section, which is Archive loan credit file, Savings Account Opening Form, Maintennce CIF, Copy of collateral files, Management Administration/ Account Officer Section, Looking for customer loan files, Receive a new loan application file, and Print the loan list table. Make a nominal tire, and CIF Approve Maintenance. And Teller Section, which is Sort money, Re-check teller cash. Make a deposit slip, and PIP disbursement.
2. In the implementation of this Aprenticeship, the Author carried out an Aprenticeship in one of the regional-owned companies in Riau, namely BRI Sub Branch Office Bengkalis, which lasted for 4 (four) months, starting from February 20, 2023 to June 20, 2023.
3. Then, in this Aprenticeship activity The Author also understands how the systems and procedures in Efforts to Provide Credit such as Credit granting systems and procedures and Documents are used.
4. The obstacle that the writers got while doing the internship at BRI Unit Bengkalis Kota which one, Difficulty in finding a loan credit file DH (balck list) and restructuring archives because it's messy and if it's taken it won't be returned to the cabinet again. Then, for the solution, The Author evaluates the loan credit file DH and Restruct archive system by adjusting and rearranging the loan credit file according to number series, shelves and cupboards.

4.2 Suggestions

The author provides 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. Suggestions for The Author are to be more disciplined, neat, careful, thorough and concentrated in the implementation of apprenticeship.
2. The Author also provides suggestions that may be useful for students who will carry out practical work for the next period, namely prioritizing safety and health, making the best use of time, doing work according to ability and also in accordance with the instructions of the apprenticeship supervisor, thinking before taking action, always patient and obedient, must learn to manage all the tasks given and there is an initiative to evaluate the system and procedures for implementing apprenticeship. And lastly, the most important thing is to do your best during the implementation of this apprenticeship, because this opportunity may only be obtained once. Good performance in the implementation of practical work also has a positive impact, especially for students, campuses, and also companies.
3. After The Author carried out practical work activities at BRI Unit Bengkalis Kota. There are several suggestions to make it even better, namely when the company gives assignments that have great responsibility and high risk to apprenticeship students that they should be supervised, guided and taught the steps. Such as in the scanning file and archiving loan credit file. If in archiving the file there is a loss of one of the files, it will have an impact on the performance of the customer service department.
4. Suggestions for the Bengkalis State Polytechnic campus is that the implementation of this apprenticeship can be used as an evaluation, and to provide debriefing to students who will carry out practical work activities before carrying out practical work in accordance with the field

or course material related to systems and procedures at the company where the work is carried out practice.


REFERENCES

- BRI. (2023). *Company Profile Reaching New Height*. Available from: https://bri.co.id/document/20123/56789/CP_Bank_BRI_27Juni.pdf. (Accessed June 20, 2023).
- Politeknik Negeri Bengkalis. (2023). *Sejarah Politeknik Negeri Bengkalis*. Available From: <http://www.polbeng.ac.id/official/sejarah-politeknik-negeri-bengkalis>. (Accessed June,20 2023).

APPENDIX

Appendix I Apprenticeship Reference Letter

Model 54

 **PT. BANK RAKYAT INDONESIA (PERSERO) Tbk**
UNIT BENGKALIS KOTA
Jl. Ahmad Yani No.082 Tlp. (0766)23323, Fax (0766)21616
BENGKALIS

REFERENCE LETTER

Number : B. (26) -3387/Unit/Mikro/07/2023
Subject : Reference letter

The undersigned below explains that :

Name : Erdayani
Place/Date of Birth : Sekodi 4-8-1999
Address : Dusun Nyatuh, Desa Sekodi, Kec. Bengkalis

Has done Job Training in uor company, PT. Bank Rakyat Indonesia (PERSERO) Tbk, Since date February 20, 2023 up to June 20, 2023 as a Trainee.
While Working in our Company, the person Concerned has shown perverance and seriousness to work well.

This certivicate is given to be used appropriately.

Bengkalis, June 20, 2023
PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.
UNIT BENGKALIS KOTA


Retli Winanda Putra, S.IP
NIK.0F08848915

Appendix II Apprenticeship Assesment Sheet

EVALUATION RESULTS FROM JOB TRAINING PT. BANK RAKYAT INDONESIA BENGGALIS SUB BRANCHES

Name : Erdayani
Student's Identity No : 5404191248
Study Program : International Business Administration
Politeknik Bengkalis

No.	Assessment Aspect	Percentage	Scores
1.	Disciplin	20%	100
2.	Responsibility	25%	100
3.	Adjustment/Adaptation	10%	100
4.	Work Result	30%	100
5.	Behavior in General	15%	100
	Total:	100%	100


Explanation :

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

Notes:

nilai sesuai dengan apa yg di lakukan oleh
Pemogang semoga sukses kedepannya.

Bengkalis, June 20, 2023


Amadona, S.E.Sy
Supervisors



Appendix III Apprenticeship Certificate



Appendix IV Apprenticeship Revision List


REVISION SHEET
STUDENT PRACTICE PRACTICE GUIDANCE
INTERNATIONAL BUSINESS ADMINISTRATION D-IV STUDY PROGRAM
STATE POLYTECHNIC BENGKALIS

Name : Erdayani
 Student's Identity No. : 5404191248
 Apprenticeship Place : PT. Bank Rakyat Indonesia Bengkulu Sub Branche
 Advisor : Teguh Widodo, S.Sos., M.SM., M.Rech

No	Date and time	Revision	Advisor Initials
1	27-7-2023	- Revise the writing of the your undergraduate thesis	
2			
2	3-8-2023	- belum ada nomor halaman	
4		- dan juga nomor halamannya	
5		Halaman i maupun halaman dafta →. Masih belum ada lampirannya untuk lampiran 2	

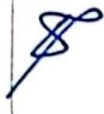

Bengkalis, July , 2023

Advisor


Teguh Widodo, S.Sos., M.SM., M.Rech
 NIP.197303182021211001

REVISION SHEET
STUDENT PRACTICE PRACTICE GUIDANCE
INTERNATIONAL BUSINESS ADMINISTRATION D-IV STUDY PROGRAM
STATE POLYTECHNIC BENGKALIS

Name : Erdayani
 Student's Identity No. : 5404191248
 Apprenticeship Place : PT. Bank Rakyat Indonesia Unit Bengkalis Kota
 Advisor : Teguh Widodo, S.Sos., M.SM., M.Rech

No	Date and time	Revision	Advisor Initials
1 3	8-8-2023	- Revise one again to the writing system - make distance for next paragraph after numbering.	
2 4	9-8-2023.	Ace untuk Ardang Rp.	
3			

Bengkalis, August , 2023

Advisor



Teguh Widodo, S.Sos., M.SM., M.Rech
 NIP. 197303182021211001

Appendix V Apprenticeship Statement Letter

FORM TSIPSS-007
Lampiran 6 Nose : S. 16 -DIR/L.YN/06/2009

SURAT PERNYATAAN

Yang bertanda tangan dibawah ini :

Nama : Erdayani
NIM : 5404191248
Fakultas : Politeknik Negeri Bengkalis
Prodi : Administrasi Bisnis Internasional
Unit Kerja : BRI Unit Bengkalis Kota
Alamat : Jl. Ahmad Yani Bengkalis Kota

Dengan ini menyatakan dengan sesungguhnya bahwa saya akan memegang teguh rahasia sesuatu yang menurut sifatnya atau menurut perintah harus saya rahasiakan termasuk Rahasia Bank selama saya menjalani Pekerja Praktek Lapangan di BRI BO Bengkalis.

Demikian surat pernyataan ini saya buat dengan penuh kesadaran dan saya laksanakan dengan penuh rasa tanggung jawab.

Mengetahui,

Yusti Herdianingsih
Supervisor

Bengkalis, 20 Februari 2023
Yang menyatakan Pernyataan,


ED0AAKX215647261
Erdayani

Tindakan :
1. Untuk Yang Bersangkutan.
2. Arsip

Appendix VI Absence Apprenticeship

LIST PRESENT OF THE JOB TRAINING PT. BANK RAKYAT INDONESIA UNIT BENGKALIS KOTA

Name : Erdayani
NIM : 5404191248
Month : February

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1.	February 20, 2023	07:10	12:00	13:00	17:00	
2.	February 21, 2023	07:10	12:00	13:00	16:45	
3.	February 22, 2023	07:10	12:00	13:00	17:00	
4.	February 23, 2023	07:10	12:00	13:00	17:45	
5.	February 24, 2023	07:10	12:00	13:00	17:00	
6.	February 25, 2023	Weekend				
7.	February 26, 2023	Weekend				
8.	February 27, 2023	07:10	12:00	13:00	17:30	
9.	February 28, 2023	07:10	12:00	13:00	20:00	

LIST PRESENT OF THE JOB TRAINING
PT. BANK RAKYAT INDONESIA UNIT BENGKALIS KOTA

Name : Erdayani
 NIM : 5404191248
 Month : March

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1.	March 1, 2023	07:10	12:00	13:00	17:00	A
2.	March 2, 2023	07:10	12:00	13:00	17:45	A
3.	March 3, 2023	07:10	12:00	13:00	17:00	A
4.	March 4, 2023	Weekend				
5.	March 5, 2023	Weekend				
6.	March 6, 2023	Permissions				A
7.	March 7, 2023	Permissions				A
8.	March 8, 2023	07:10	12:00	13:00	17:30	A
9.	March 9, 2023	07:10	12:00	13:00	20:00	A
10.	March 10, 2023	07:10	12:00	13:00	19:00	A
11.	March 11, 2023	Weekend				
12.	March 12, 2023	Weekend				
13.	March 13, 2023	07:10	12:00	13:00	17:00	A
14.	March 14, 2023	07:10	12:00	13:00	19:00	A
15.	March 15, 2023	07:10	12:00	13:00	17:30	A
16.	March 16, 2023	07:10	12:00	13:00	19:00	A
17.	March 17, 2023	07:10	12:00	13:00	19:15	A
18.	March 18, 2023	Weekend				
19.	March 19, 2023	Weekend				
20.	March 20, 2023	07:10	12:00	13:00	17:00	A
21.	March 21, 2023	07:10	12:00	13:00	19:00	A
22.	March 22, 2023	Holiday				
23.	March 23, 2023	Holiday				

24.	March 24, 2023	07:10	12:00	13:00	19:15	A
25.	March 25, 2023	Weekend				
26.	March 26, 2023	Weekend				
27.	March 27, 2023	07:10	12:00	13:00	17:00	A
28.	March 28, 2023	07:10	12:00	13:00	19:00	A
29.	March 29, 2023	07:10	12:00	13:00	17:30	A
30.	March 30, 2023	07:10	12:00	13:00	19:00	A
31.	March 31, 2023	07:10	12:00	13:00	20:00	A

**LIST PRESENT OF THE JOB TRAINING
PT. BANK RAKYAT INDONESIA UNIT BENGKALIS KOTA**

Name : Erdayani
NIM : 5404191248
Month : April

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1.	April 1, 2023	Weekend				
2.	April 2, 2023	Weekend				
3.	April 3, 2023	07:10	12:00	13:00	17:00	A
4.	April 4, 2023	07:10	12:00	13:00	17:00	A
5.	April 5, 2023	07:10	12:00	13:00	19:00	A
6.	April 6, 2023	07:10	12:00	13:00	17:00	A
7.	April 7, 2023	Holiday				
8.	April 8, 2023	Weekend				
9.	April 9, 2023	Weekend				
10.	April 10, 2023	07:10	12:00	13:00	19:00	A
11.	April 11, 2023	07:10	12:00	13:00	19:00	A
12.	April 12, 2023	07:10	12:00	13:00	19:15	A
13.	April 13, 2023	07:10	12:00	13:00	17:00	A
14.	April 14, 2023	07:10	12:00	13:00	19:00	A
15.	April 15, 2023	Weekend				
16.	April 16, 2023	Weekend				
17.	April 17, 2023	07:10	12:00	13:00	19:15	A
18.	April 18, 2023	07:10	12:00	13:00	19:00	A
19.	April 19, 2023	Holiday				
20.	April 20, 2023	Holiday				
21.	April 21, 2023	Holiday				
22.	April 22, 2023	Weekend				
23.	April 23, 2023	Weekend				

24.	April 24, 2023	Holiday				
25.	April 25, 2023	Holiday				
26.	April 26, 2023	07:10	12:00	13:00	19:00	A
27.	April 27, 2023	07:10	12:00	13:00	17:00	A
28.	April 28, 2023	07:10	12:00	13:00	19:00	A
29.	April 29, 2023	Weekend				
30.	April 30, 2023	Weekend				

**LIST PRESENT OF THE JOB TRAINING
PT. BANK RAKYAT INDONESIA UNIT BENGKALIS KOTA**

Name : Erdayani
NIM : 5404191248
Month : May

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1.	May 1, 2023	Holiday				
2.	May 2, 2023	07:10	12:00	13:00	17:00	A
3.	May 3, 2023	07:10	12:00	13:00	17:00	A
4.	May 4, 2023	07:10	12:00	13:00	17:00	A
5.	May 15, 2023	07:10	12:00	13:00	19:00	A
6.	May 6, 2023	Weekend				
7.	May 7, 2023	Weekend				
8.	May 8, 2023	07:10	12:00	13:00	19:15	A
9.	May 9, 2023	07:10	12:00	13:00	19:00	A
10.	May 10, 2023	07:10	12:00	13:00	19:00	A
11.	May 11, 2023	Permissions				A
12.	May 12, 2023	Permissions				A
13.	May 13, 2023	Weekend				
14.	May 14, 2023	Weekend				
15.	May 15, 2023	07:10	12:00	13:00	19:15	A
16.	May 16, 2023	07:10	12:00	13:00	17:00	A
17.	May 17, 2023	07:10	12:00	13:00	19:15	A
18.	May 18, 2023	Holiday				
19.	May 19, 2023	07:10	12:00	13:00	19:15	A
20.	May 20, 2023	Weekend				
21.	May 21, 2023	Weekend				
22.	May 22, 2023	07:10	12:00	13:00	19:15	A
23.	May 23, 2023	07:10	12:00	13:00	17:00	A

24.	May 24, 2023	07:10	12:00	13:00	19:15	A
25.	May 25, 2023	07:10	12:00	13:00	17:00	A
26.	May 26, 2023	07:10	12:00	13:00	19:00	A
27.	May 27, 2023	Weekend				
28.	May 28, 2023	Weekend				
29.	May 29, 2023	07:10	12:00	13:00	19:15	A
30.	May 30, 2023	07:10	12:00	13:00	17:00	A
31.	May 31, 2023	07:10	12:00	13:00	19:00	A

**LIST PRESENT OF THE JOB TRAINING
PT. BANK RAKYAT INDONESIA UNIT BENGKALIS KOTA**






Name : Erdayani
NIM : 5404191248
Month : June





No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1.	June 1, 2023	Holiday				
2.	June 2, 2023	07:10	12:00	13:00	16:45	<i>A</i>
3.	June 3, 2023	Weekend				
4.	June 4, 2023	Weekend				
5.	June 5, 2023	07:10	12:00	13:00	17:00	<i>A</i>
6.	June 6, 2023	07:10	12:00	13:00	17:30	<i>A</i>
7.	June 7, 2023	07:10	12:00	13:00	20:00	<i>A</i>
8.	June 8, 2023	07:10	12:00	13:00	17:30	<i>A</i>
9.	June 9, 2023	07:10	12:00	13:00	20:00	<i>A</i>
10.	June 10, 2023	Weekend				
11.	June 11, 2023	Weekend				
12.	June 12, 2023	07:10	12:00	13:00	17:00	<i>A</i>
13.	June 13, 2023	07:10	12:00	13:00	17:30	<i>A</i>
14.	June 14, 2023	07:10	12:00	13:00	20:00	<i>A</i>
15.	June 15, 2023	07:10	12:00	13:00	17:30	<i>A</i>
16.	June 16, 2023	07:10	12:00	13:00	20:00	<i>A</i>
17.	June 17, 2023	Weekend				
18.	June 18, 2023	Weekend				
19.	June 19, 2023	07:10	12:00	13:00	17:30	<i>A</i>
20.	June 20, 2023	07:10	Farewell			<i>A</i>

Appendix VII Daily Activities

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday - Friday
Date : February 20-24, 2023






No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefings 2. Self introduction 3. Separate and categorize documents AR and FR	Ama Dona	
2.	1. Morning Briefings 2. Find the loan Customer documents required	Ama Dona	
3.	1. Morning Briefings 2. Continuing the search for customer documents 3. Study BRImen 4. Found a customer file in BRImen	Ama Dona	
4.	1. Morning Briefings 2. Continuing to search for customer documents that are not yet in BRImen 3. Learn to operate and use a quick way to find out the placement of customer data and documents in the BRImen room on the Mantri computer	Ama Dona	
5.	1 Morning Briefings 2 Splitting AR documents 3 Find the loan Customer documents required	Ama Dona	
6.	Notes by Industrial Coach		


Documentation	Explanation
   	<p>The author's activities in the first week, on the first week of the first day the Athors learns how to separate and categorize AR and FR documents at the BRI Bengkalis Branch Office, then the second day and then the writer moves to the BRI unit Bengkalis Kota, learns to operate LW or BRImen to find documents or loan customer files, apart from that separate AR files, and Find the loan Customer documents required</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday - Friday

Date : February 27- March 3, 2023






No.	Description of Activities	Assignore	Signature
1.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Separate customer documents that open student savings books and regular savings books 3. Helping to find customer account numbers on printed passbooks 	Ama Dona	
2.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Find the loan Customer documents required 3. Help and learn to enter the supply of money at the BRI ATM machine (CRM) 4. Learn to make money tires 5. Continue to prepare ready-to-use stock tires 6. Find the loan Customer documents required of Mantri 	Ama Dona	
3.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Learn to input customer data into BRImen data 3. Learn to place documents that don't have a number and place of storage 4. Replacing customer data that has been paid off with new customer data 	Ama Dona	
4.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Seperate customer files that have been paid off 3. Separating customer data that has not been inputted into BRImen 4. Separates swapped file covers 	Ama Dona	
5.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Check CIF (customer information file) 3. Help find customer savings books that have been printed 4. Helping to check customer savings 	Ama Dona	
6.	Notes by Industrial Coach		

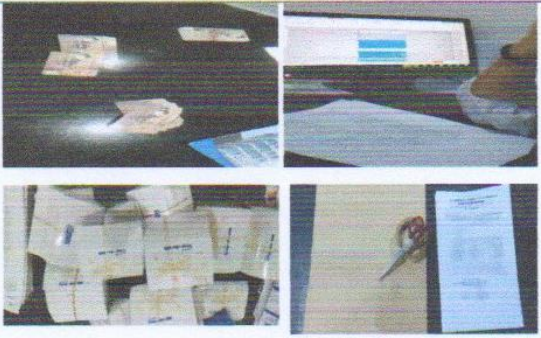
Documentation	Explanation
	<p>The authors activities in the second week, learns to input customer data into BRImen, separate customer documents that open student savings books and regular savings book, Find files requested by the Mantri, learns to put tires.on money and learns how to count money with a calculating machine.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday - Friday






Date : March 6-10, 2023

No.	Description of Activities	Assignore	Signature
1.	Permissions	Ama Dona	
2.	Permissions	Ama Dona	
3.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Removing the files requested by the orderlies from the BRI men room 3. Separating the customer's ATM card number 4. Assist supervisors in checking customer ATM card numbers that have been printed 	Ama Dona	
4.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Removing the files requested by the magician from the BRI men room 3. Helping customer services prepare files for submitting KUR claims to Jamkrindo 	Ama Dona	
5.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Importing files on BRI men 3. Perform advanced repayment checks on the loan approval system (LAS) 4. Entering files into the loan customer file storage room 5. Help tellers make money tires 	Ama Dona	
6.	Notes by Industrial Coach		

Documentation	Explanation
	<p>The author's activities for the third week, in the third week the writer helps the supervisor separate the ATM numbers that have been printed, Helping customer services prepare files for submitting KUR claims to Jamkrindo, issues loan customer documents requested by the Mantri, checks advanced payments at LAS, helps make money tires.</p>

DAILY ACTIVITIES OF APPRENTICESHIP






Day : Monday - Friday
Date : March 13-17, 2023

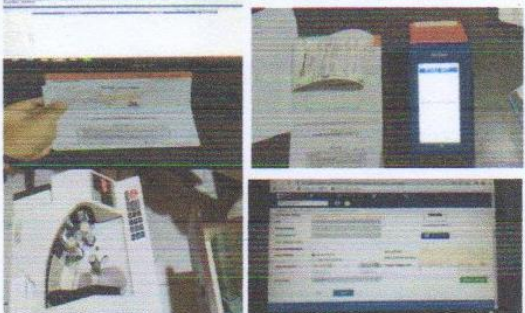
No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. Make money tires 3. Sort money 4. Copy of collateral tiles	Ama Dona	
2.	1. Morning Briefing 2. Sort money 3. Perform advanced repayment checks on the loan approval system (LAS) 4. collection of claim files from BRImen room	Ama Dona	
3.	1. Morning Briefing 2. Continuing the collection of claim files 3. Find the loan Customer documents required	Ama Dona	
4.	1. Morning Briefing 2. Putting back the customer files that have met the claim requirements in their original position 3. Maintenance CIF	Ama Dona	
5.	1. Morning Briefing 2. Make a location file and archive loan credit file 3. Learn Digital saving	Ama Dona	
6.	Notes by Industrial Coach		

Documentation	Explanation
	<p>Week fourth activities, inputting customer data into Brimen, sorting money, helping to make banknotes, putting back documents that have been used by Mantri into the Brimen room, followed by CIF maintenance.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday - Friday
Date : March 20-24, 2023






No.	Description of Activities	Assignore	Signature
1.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Helping the orderlies remove loan customer files from the BRImen room 3. Make card requests for customers who will print passbooks and ATM cards 4. Activate the customer's ATM card 5. Make digital savings 	Ama Dona	
2.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Maintenance CIF 3. Make money tires 4. Help tellers count money 5. Help put tires on money 	Ama Dona	
3.	Holidays	Ama Dona	
4.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Make card requests for customers who will print passbooks and ATM cards 3. activate the customer's ATM card 	Ama Dona	
5.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Helping the orderlies remove loan customer files from the BRImen room 3. Make card requests for customers who will print passbooks and ATM cards 4. Activate the customer's ATM card 	Ama Dona	
6.	Notes by Industrial Coach		

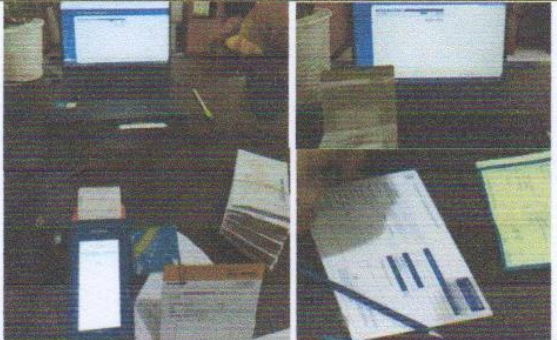
Documentation	Explanation
	<p>Activities for the fifth week, learning to make card requests, activating customer ATM cards, distributing files for orderlies, packing files used by orderlies, continuing to sort money, and putting tires on money.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday

Date : March 27-31, 2023






No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. Serving customers checking savings books at Teras BRI Pasar Terubuk 3. Perform CIF maintenance	Ama Dona	
2.	1. Morning Briefing 2. Continuing to check customer savings books at Teras BRI Terubuk market 3. CIF maintenance	Ama Dona	
3.	1. Morning Briefing 2. CIF maintenance 3. Activate the customer's ATM card 4. Issuing documents for orderlies	Ama Dona	
4.	1. Morning Briefing 2. Activate atm card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance	Ama Dona	
5.	1. Morning Briefing 2. CIF maintenance 3. Activate the customer's ATM card 4. Helping the orderlies remove loan customer files from the BRImen room	Ama Dona	
6.	Notes by Industrial Coach		

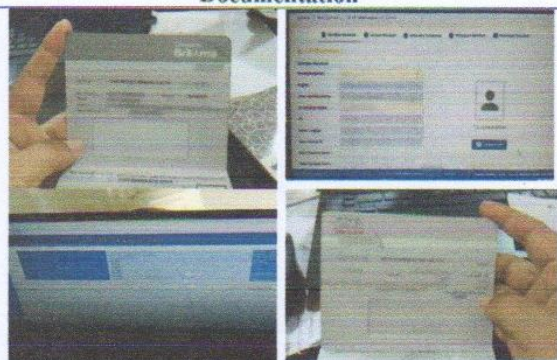
Documentation	Explanation
	<p>Activities of the sixth week, the author's activities in the sixth week are checking PIP passbooks, CIF maintenance, activating ATM cards, replacing loan customer files, and issuing documents for Mantri</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday - Friday






Date : April 3-7, 2023


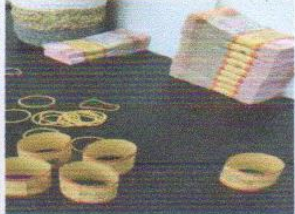


No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP)	Ama Dona	
2.	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP)	Ama Dona	
3.	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP) 3. CIF maintenance	Ama Dona	
4.	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP) 3. CIF maintenance	Ama Dona	
5.	1. Morning Briefing 2. Checking customer savings books at the BRI Terrace Pasar Terubuk (PIP)	Ama Dona	
6.	Notes by Industrial Coach		

Documentation	Explanation
	<p>Activities for the seventh week, including checking the regular bank savings accounts and PIP savings books at open market core BRI, then the author also performs CIF maintenance.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday - Friday
Date : April 10-14, 2023







No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. Activate the customer's ATM card 3. Serving deposit customers 4. Serving loan customers paying installments	Ama Dona	
2.	1. Morning Briefing 2. Activate the customer's ATM card 3. Serving deposit customers 4. Serving loan customers paying installments	Ama Dona	
3.	1. Morning Briefing 2. CIF maintenance 3. Make money tires 4. Help tellers count money 5. Help put tires on money	Ama Dona	
4.	1. Morning Briefing 2. Splitting AR documents 3. Separation of printed simpedes savings books 4. CIF maintenance	Ama Dona	
5.	1. Morning Briefing 2. Help CS do CRM 3. CIF maintenance 4. Helping the orderlies remove loan customer files from the BRImen room	Ama Dona	
6.	Notes by Industrial Coach		

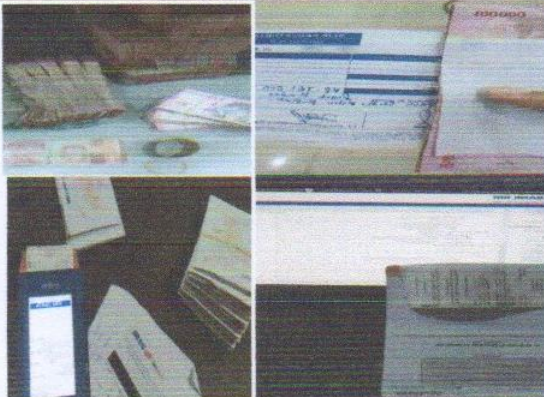
Documentation	Explanation
   	<p>Activities of the eighth week, the author activates ATM cards, serves regular deposit customers, serves deposit customers for loan payments, CIF maintenance, counts money and pairs money tires, separates AR documents, separates simpedes savings books, helps do CRM, and issues files for orderlies.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday - Friday

Date : April 17-18, 2023






No.	Description of Activities	Assignore	Signature
1.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Make requests for ATM cards and passbooks 3. ATM card activation 4. CIF maintenance 5. Help tellers count money 	Ama Dona	
2.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Serving customers making loan installment payments 3. Help tellers count and charge money 4. Issuing customer files requested by the orderlies 	Ama Dona	
3.	Holidays	Ama Dona	
4.	Holidays	Ama Dona	
5.	Holidays	Ama Dona	
6.	Notes by Industrial Coach		

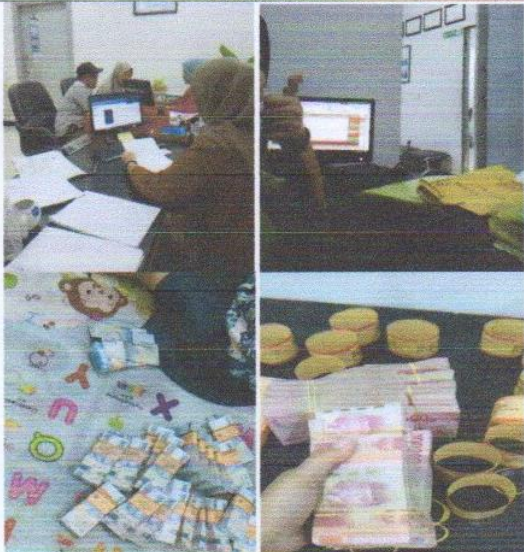
No.	Documentation	Explanation
		<p>Activities for week nine, the writer makes a card request, activates an ATM card, CIF maintenance, serves customer deposits, helps sort money and pairs money, distributes files for orderlies, which is then followed by the Eid holiday.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday

Date : April 24-28, 2023






No.	Description of Activities	Assignore	Signature
1.	Holidays	Ama Dona	
2.	Holidays	Ama Dona	
3.	1. Morning Briefing 2. CIF maintenance 3. Help tellers count and charge money 4. Sort money according to BI standards	Ama Dona	
4.	1. Morning Briefing 2. CIF maintenance 3. Sort money according to BI standards 4. Entering customer files into the BRImen room	Ama Dona	
5.	1. Morning Briefing 2. CIF maintenance 3. Issuing customer files requested by the orderlies 4. Re-check cash tellers. 5. Make a deposit slip	Ama Dona	
6.	Notes by Industrial Coach		

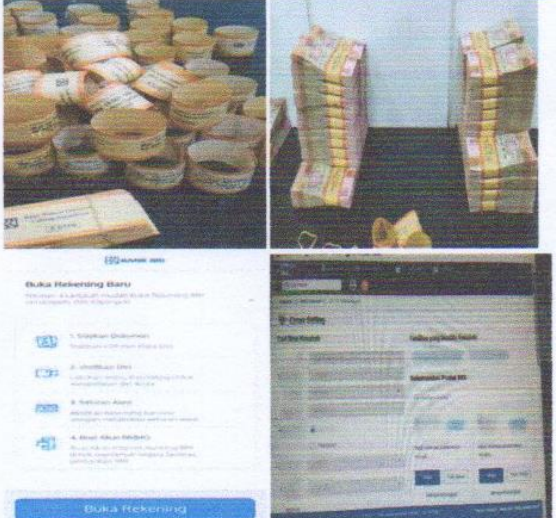
Documentation	Explanation
	<p>The activities of the tenth week, the author performs CIF maintenance, sorts money according to Indonesian bank standards, puts tires on money, issues documents to Mantri, re-checks cash tellers, makes a deposit slip.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday

Date : May 1-5, 2023






No.	Description of Activities	Assignore	Signature
1.	<ol style="list-style-type: none"> 1. Morning Briefing 2. CIF Maintenance 3. Make money tires 4. Help tellers count money 5. Help put tires on money 	Ama Dona	
2.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Cif Maintenance 3. Make money tires 4. Help tellers count money 5. Help put tires on money 	Ama Dona	
3.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Digital saving 3. CIF Maintenance 	Ama Dona	
4.	<ol style="list-style-type: none"> 1. Morning Briefing 2. CIF maintenance 3. Doing cross selling 4. Issue the requested file 	Ama Dona	
5.	<ol style="list-style-type: none"> 1. Morning Briefing 2. CIF maintenance 3. Doing cross selling 4. Issue the requested file 	Ama Dona	
6.	Not es by Industrial Coach		

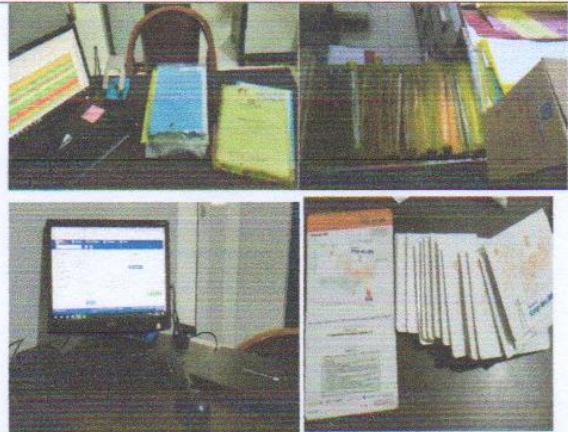
Documentation	Explanation
	<p>Activities of the eleventh week, the author performs CIF maintenance, calculates and puts tires on money, makes money tires, makes digital savings, does cross selling, issues files for Mantri.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday

Date : May 8-12, 2023






No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. Help Cs implement CRM 3. Calculating Money CRM 4. CIF maintenance	Ama Dona	
2.	1. Morning Briefing 2. Loading files into brimen 3. CIF maintenance	Ama Dona	
3.	1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance	Ama Dona	
4.	Permissions	Ama Dona	
5.	Permissions	Ama Dona	
6.	Notes by Industrial Coach		


Documentation	Explanation
	<p>Twelfth week activities, helping to do CRM, CIF maintenance, ATM card activation, replacing customer files, checking customer data at LAS, downloading customer data needed by paramedics, and doing Cross Selling</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday

Date : May 15-19, 2023






No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. CIF maintenance	Ama Dona	
2.	1. Morning Briefing 2. Re-check cash tellers. 3. Make a deposit slip	Ama Dona	
3.	1. Morning Briefing 2. Importing files on BRImen 3. Perform advanced repayment checks on the loan approval system (LAS) 4. Entering files into the loan customer file storage room 5. Help tellers make money tires	Ama Dona	
4.	Holidays	Ama Dona	
5.	1. Morning Briefing 2. Check customer data through LAS 3. Download customer data needed by the Mantri 4. CIF maintenance 5. Doing cross selling	Ama Dona	
6.	Notes by Industrial Coach		

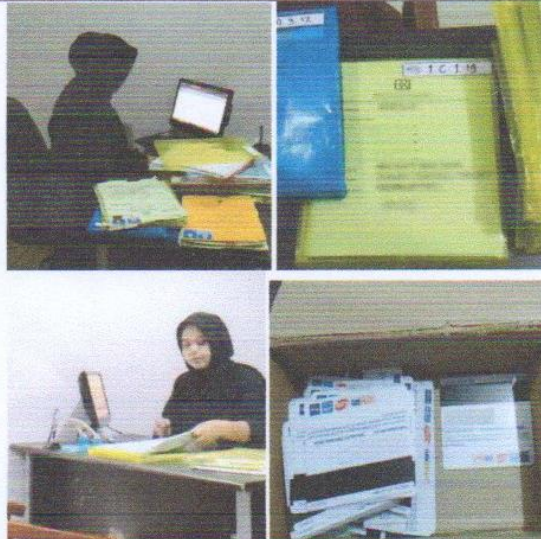
Documentation	Explanation
	<p>Activities of the thirteenth week, the author helps do CRM, CIF maintenance, recheck cash tellers, make a deposit slip, check advanced repayment, input customer files, download customer data, and do cross selling.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday






Date : May 22-26, 2023

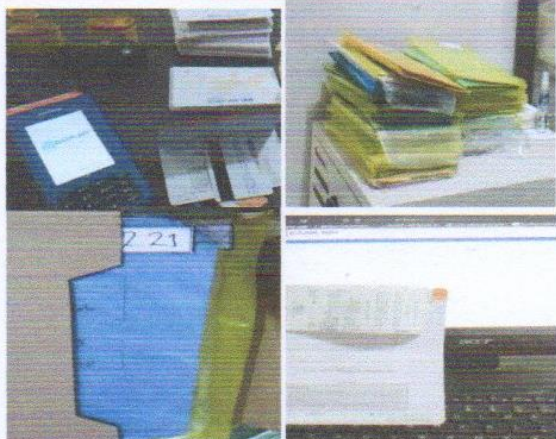
No.	Description of Activities	Assignore	Signature
1.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collatera 4. CIF maintenance 	Ama Dona	
2.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Digital saving 3. CIF maintenance 	Ama Dona	
3.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance 	Ama Dona	
4.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Check customer data through LAS 3. Download customer data needed by the Mantri 4. CIF maintenance 5. Doing cross selling 	Ama Dona	
5.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Digital saving 3. CIF maintenance 4. Re-check cash tellers. 	Ama Dona	
6.	Notes by Indstrial Coach		

Documentation	Explanation
	<p>Activities of the fourteenth week, the author activates the card, replaces customer files, maintains CIF, makes digital savings, checks customer data via LAS, downloads customer data, performs Cross Selling, re-checks cash tellers.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday
Date : May 29- June 2, 2023






No.	Description of Activities	Assignore	Signature
1.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Helping the orderlies remove customer files from the BRImen room 3. Make card requests for customers who will print passbooks and ATM cards 4. Activate the customer's ATM card 5. Make digital savings 	Ama Dona	
2.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Loading files into brimen 3. Scan the brimen file 4. CIF maintenance 	Ama Dona	
3.	<ol style="list-style-type: none"> 1. Morning Briefing 2. Helping the orderlies remove customer files from the BRImen room 3. Make card requests for customers who will print passbooks and ATM cards 4. Activate the customer's ATM card 5. Make digital savings 	Ama Dona	
4.	Holidays	Ama Dona	
5.	Holidays	Ama Dona	
6.	Notes by Industrial Coach		

Documentation	Explanation
	<p>Activities of the fifteenth week, the author requests cards, activates cards, issues documents for paramedics, makes digital savings.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday

Date : June 5-9, 2023






No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. CIF maintenance 3. Doing cross selling 4. Issue the requested file	Ama Dona	
2.	1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance	Ama Dona	
3.	1. Morning Briefing 2. Activate ATM card 3. Replacing customer files that have made payments and taken collateral 4. CIF maintenance	Ama Dona	
4.	1. Morning Briefing 2. CIF maintenance 3. Help tellers count and charge money 4. Perform standard BI banknote sorting	Ama Dona	
5.	1. Morning Briefing 2. Cif maintenance 3. Help tellers count and charge money 4. Perform standard BI banknote sorting	Ama Dona	
6.	Notes by Industrial Coach		

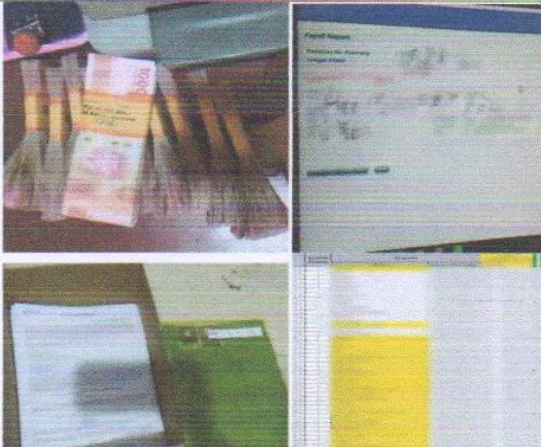
Documentation	Explanation
	<p>Activities of the sixteenth week, carrying out CIF maintenance, followed by cross selling, distributing files for paramedics, activating ATM cards, replacing files, counting and installing tires on money, sorting money according to Indonesian bank standards.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday

Date : June 12-16, 2023



No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. CIF maintenance Issue the requested file	Ama Dona	
2.	1. Morning Briefing 2. CIF maintenance 3. Issue the requested file	Ama Dona	
3.	1. Morning Briefing 2. CIF maintenance 3. Doing cross selling 4. Issue the requested file	Ama Dona	
4.	1. Morning Briefing 2. CIF Maintenance 3. Putting files into the BRImen cupboard 4. Serving deposit customers	Ama Dona	
5.	1. Morning Briefing 2. Cif maintenance 3. Help tellers count and charge money 4. Perform standard BI banknote sorting	Ama Dona	
6.	Notes by Industrial Coach		


Documentation	Explanation
	<p>Activities of the seventeenth week, CIF maintenance writer, replacing customer files, conducting cross selling, serving deposit customers, helping to count money by sorting BI standards.</p>

DAILY ACTIVITIES OF APPRENTICESHIP

Day : Monday – Friday

Date : June 19-20, 2023

No.	Description of Activities	Assignore	Signature
1.	1. Morning Briefing 2. CIF Maintenance 3. Remove the files requested by CS from the BRI men room	Ama Dona	
2.	Saying goodbye and handing over memories to the BRI BO Bengkalis bank	Ama Dona	
3.	Notes by Industrial Coach		

Documentation	Explanation
	<p>Last week's activities, the author carried out CIF maintenance, issued documents for CS, and said goodbye to BRI BO Bengkalis bank employees and also BRI sub branches, followed by handing over of mementos and group photos</p>

Appendix VIII Photo with PT. BRI Unit Bengkulu Kota





