

**APPRENTICESHIP REPORT
PT. PEGADAIAN (PERSERO) CABANG PEKANBARU KOTA**



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POLYTECHNIC STATE OF BENGKALIS
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VALIDATION SHEET

APPRENTICESHIP REPORT PT. PEGADAIAN AREA PEKANBARU

Written as one of the requirements for completing the Apprenticeship

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Pekanbaru, June 20th, 2023

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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

The development of science and technology is getting faster day by day. Every company is required to prepare professional staff in every required field. One of the things that must be prepared to prepare for the need for professional staff is to develop potential, so that the next generation of the nation will lead and advance the Indonesian nation to become an advanced and better nation. Therefore, to increase our abilities and insights in the field of accounting in particular, we need to have a high intellectual level to compete in the demands of the world of work. Both ability demands and quality demands. So that universities are required to prepare quality human resources to face increasingly fierce competition.

The relationship between theory and practice in the world of education is important to compare and prove something that has been learned in theory with the actual situation in the world of work. The Bengkalis State Polytechnic has a responsibility in preparing its students to compete in the real world of work. Apprenticeship is a learning process to get to know the real world of work directly. This Apprenticeship is carried out annually and is mandatory for every Bengkalis State Polytechnic student with the aim of being able to implement the knowledge they have learned into the world of work. apprenticeship is a series of activities that include understanding scientific theories/concepts that are applied in work according to the profession in the field of study. apprenticeship can add insight, knowledge and abilities to students, and be able to solve scientific problems in accordance with the theory obtained while in college.

Polytechnic is a vocational college. Bengkalis State Polytechnic is a tertiary institution established by the Bengkalis Regency Government through the Gema Bahari Foundation in early 2000 which at that time was still called the Bengkalis Shipping Polytechnic. During its journey, the Bengkalis Shipping Polytechnic changed its name to Bengkalis Polytechnic and is under the auspices of the state polytechnic of Bengkalis Apprenticeship, with 5 (five) study programs namely: Naval Architecture and Shipbuilding Engineering, Mechanical Engineering, Electrical Engineering, Civil Engineering, and Business Administration.

In July 2001, the Bengkalis Polytechnic accepted its first batch of new students. In early 2008 Bengkalis Polytechnic asked for support from YBI Bengkalis, the Bengkalis Regency Government and the Bengkalis Regency DPRD to propose an increase in status from Private Higher Education (PTS) to State Higher Education (PTN). In 2009, the Bengkalis Polytechnic together with YBI Bengkalis and the Bengkalis Regency Government proposed an increase in status from PTS to PTN to the Ministry of National Education through the Directorate General of Higher Education. On February 9, 2011 the Bengkalis Polytechnic together with YBI Bengkalis and the Bengkalis Regency Government made a presentation to the Minister of Administrative Reform and Bureaucratic Reform to finalize the feasibility of the Bengkalis Polytechnic.

On July 29, 2011, the Bengkalis State Polytechnic officially became a PTN with the name Bengkalis State Polytechnic through the Regulation of the Minister of National Education (Permendiknas) Number 28 of 2011 concerning the Establishment, Organization and Work Procedures of the Bengkalis State Polytechnic. On December 26, 2011, the Bengkalis State Polytechnic was inaugurated by the Minister of Education and Culture of the Republic of Indonesia. Bengkalis State Polytechnic has 8 (eight) majors namely Marine Engineering, Mechanical Engineering, Electrical Engineering, Civil Engineering, Business Administration, Informatics Engineering, Language and Maritime. The 8 (eight) majors were then broken down into 18 (eighteen) study programs consisting of 9 (nine) D3 (diploma three) study programs, including Marine Engineering, Mechanical Engineering, Electronic Engineering, Civil Engineering, Business Administration.

The Department of Business Administration is one of the departments at the Bengkalis State Polytechnic. The Business Administration Department has 3 (three) study programs, 1 (one) of which is a D3 (diploma three) study program, namely D3 Business Administration. In 2016, 2 (two) study programs were added, one of which is D4-International Business Administration.

The International Business Administration Study Program is one of the study programs at the Bengkalis State Polytechnic campus which concentrates on the fields of Business Administration, Office Administration, Import Export. In accordance with the curriculum of the Bengkalis State Polytechnic International Business Administration study program, that every student who will complete the study is required to carry out Apprenticeship as stipulated in the decision of the Director of Bengkalis State Polytechnic in a special regulation.

PT. Pegadaian is a subsidiary of *Bank Rakyat Indonesia* which is engaged in three

business lines, namely financing, gold and various services. PT. Pegadaian city Pekanbaru branch on Jl. Jendral Sudirman, No 167, Pekanbaru Riau, Postal Code 28116, Indonesia. PT Pegadaian was founded on April 1, 1901 in Sukabumi, West Java. In 1905, Pawnshop took the form of an official "Javaan" entity, but based on Government Regulation (PP) No. 73 of 2021, the form of legal entity changes from "Persero" to "Limited Company" on September 23, 2021. After carrying out the apprenticeship for 15 (fifteen) weeks, students are required to make a apprenticeship report as a form of accountability for each activity carried out while carrying out the apprenticeship.

Based on the provisions above, this Field apprenticeship was carried out at PT. Pegadaian Branch Pekanbaru City, Pekanbaru Regency which was held for 15 (fifteen) weeks from 20 February 2023 to 20 June 2023.

1.2 Purpose of the Apprenticeship

The purpose of the apprenticeship program carried out at PT. Pegadaian Pekanbaru City Branch are as follows:

1. To find out the Job Description and Job Specifications that were carried out during apprenticeship at PT. Pegadaian Branch Pekanbaru city.
2. To find out the system and apprenticeship procedures carried out at PT. Pegadaian Pekanbaru City Branch
3. To find out the place and time of apprenticeship at PT. Pegadaian Branch Pekanbaru City.
4. To find out the obstacles faced and the solutions when doing apprenticeship at PT. Pegdaian Pekanbaru city branch.

1.3 Significances of the Apprenticeship

The apprenticeship carried out is expected to provide benefits to various parties. These benefits are as follows:

1. For Students

Students get the opportunity to apply the knowledge (theory/concept) they have learned to the real world of work and can improve their knowledge and skills through direct involvement in the world of work at PT. Pekanbaru City Pawnshop Branch. Students gain experience in the world of work to prepare themselves before being recruited into the world of work. Can recognize and operate various equipment used by companies, agencies and offices in carrying out activities in the real world of work.

2. For Companies

Can improve the company's image by giving a good impression and experience for students who do apprenticeship. In addition, the existence of cooperation between the world of education and the world of industry or companies can make it easier for companies to find prospective employees who are known to be qualified, dedicated and credible when carrying out apprenticeship.

3. For Campus

For the Bengkalis State Polytechnic, obtain input from an organization or company on the capabilities and outputs of apprenticeship students in the world of work.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History



Figure 2.1 PT.Pegadaian (Persero) Pekanbaru City Branch
Source: Processed Data 2023

Pegadaian was established on the basis of the Government's noble desire to help the wider community who need funding solutions, prevent debt bondage, moneylenders and other unreasonable loans to improve the welfare of the common people and support the Government's programs in the economic and national development sector. In its journey, *Pegadaian* is currently not only a financing institution, but has developed as an integrated business solution for the community through a variety of products and services provided, namely pawn and fiduciary financing products for people who need liquidity (funding), gold investment products easily and safe for people with excess liquidity, as well as various service products (remittances & payments) for people who need accelerated financial transaction services.

2.1.1 History of the Development of Ownership

The history of its establishment, *Pegadaian* was established by the Dutch East Indies government which was marked by the establishment of the Sukabumi Pawnshop Branch.

1. Pawnshops in the VOC Era (1745-1811)

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

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

When the British took over Indonesian rule from the Dutch (1811-1816), the government-owned Van Leening Bank was disbanded, and the public was free to have a pawnshop business license as long as it was obtained from the local government ("licentie stelsel"). However, this method has a negative impact on those who control the practice of moneylenders or moneylenders who are felt to be less profitable for the government in power. Therefore, the "licentie stelsel" method was changed to "patch stelsel" where the pawnshop establishment was given to people who were able to pay high taxes to the local government.

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

When the Dutch returned to power, the stelsel patch was maintained and had the same effect. It turns out that the right owner commits a lot of fraud in running his business. Furthermore, the Dutch East Indies government implemented what was called the "cultuur stelsel" where in the study of pawnshops it was suggested that pawnshop activities be handled solely by the government in order to provide more protection and benefits to the community. Based on the results of this research, the Dutch East Indies government issued Staatsblad No. 131 dated March 12, 1901 which stipulated that the pawnshop business was a government monopoly and on April 1, 1901 the first State Pawnshop was established in West Sukabumi. Java. Furthermore, every April 1 is celebrated as Pegadaian's birthday.

4. Pawnshops in the Japanese Era (1942-1945)

During the Japanese occupation the Pawnshop Bureau head office building located at *Jalan Kramat Raya* 162 Jakarta was used as a prisoner of war place and the Pawnshop Bureau head office was moved to *Jalan Kramat Raya* 132. Not much changed during the Japanese reign, both in terms of policy and structure. Bureau organization. Pawnshop.

The Pawnshop Bureau in Japanese is called 'Sitji Eigeikyuku', the Head of the Pawnshop Bureau is held by a Japanese named Ohno-San with a native named M. Saubari as his representative.

5. Pawnshops After Independence

During the early days of the Republic of Indonesia, the office of the Pawnshop Bureau had moved to Karanganyar, Kebumen due to the increasingly heated war situation. Dutch Military Aggression II forced the Pawnshop Bureau office to be moved again to Magelang. The post-war independence office of the Pawnshop Bureau returned to Jakarta and Pawnshops were managed by the Government of the Republic of Indonesia. During this period, Pegadaian has changed its status several times, namely as a State Company (PN) since January 1, 1961, then based on Government Regulation Number 7 of 1969 (Perjan), and then based on Government Regulation Number 10/1990 (which was changed to Government Regulation No. 103 of 2000) was changed again to become a Public Company (Perum). Then in 2011 there was another change in status, namely from Perum to Company which was regulated in Government Regulation Number 51 of 2011 which was signed on December 13, 2011. However, the change became effective after the basic price submitted to officials was determined. on April 1, 2012.

2.1.2 Logo of PT Pegadaian



Figure 2.2 PT. Pegadaian Logo's
Source : Processed Data 2023

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

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

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

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

2.2 Vission and Mission PT. Pegadaian (Persero) Cabang Pekanbaru Kota

Every company must have a vision and mission to know its goals and as a driving force to carry out their respective programs, Vision and Mission of PT *Pegadaian*:

a. Vission

Becoming The Most Valuable Financial Company in Indonesia and As the Community's First Choice Financial Inclusion Agent.

b. Mission

1. Providing optimal benefits and benefits for all stakeholders by developing the core business
2. Expanding the range of MSME services through Ultra Micro synergy to increase the value proposition to customers and stakeholders
3. Providing service excellence with a customer focus through:
 - a. Simpler and digital business processes
 - b. Reliable and up-to-date information technology
 - c. Strong risk management practices
 - d. Professional human resources with good performance culture

2.3 Kind Of Business

PT. *Pegadaian* has two types of business, namely conventional and sharia products,

namely:

1. Conventional Pawnshops

It is a loan product that provides distinct benefits for Pegadaian. The profit is obtained from administration fees and interest. However, this one product uses the principle of helping each other in accordance with what is recorded in civil law.

2. Sharia Pawnshops

Sharia Pawnshop is one of the products offered by this agency. The difference with conventional products is the loan interest rates. Sharia pawnshops are free from elements of interest or usury, in accordance with Islamic values. The following are 9 sharia pawnshop products offered.

a. *Amanah*

Sharia pawnshop products for motorized vehicles. The loan ceiling is between Rp. 5,000,000 to Rp. 45,000,000 with a payment tenor of 12-60 months. Borrowers are charged an administration fee of IDR 70,000 for motorbikes and IDR 200,000 for cars. In Amanah, there is a maintenance fee which is 0.9 percent of the vehicle price.

b. *Rahn*

A sharia pawnshop product whose financing is in the form of gold pawn, both in the form of jewelry and bars. The loan amount starts from IDR 50,000 to IDR 1,000,000,000 with a payment tenor of 4 months, and can still be extended. There is a maintenance fee of IDR 2,000 to IDR 120,000, depending on the loan amount.

c. *Arrum BPKB*

As the name implies, this product is intended for the development of MSMEs whose collateral uses the Motorized Vehicle Ownership Book (BPKB). The loan ceiling is between Rp. 1,000,000 to Rp. 400,000,000 with a tenor of 1-3 years. A maintenance fee will be charged at 1 percent of the total loan for a loan ceiling of under IDR 100,000,000. Meanwhile, above IDR 100,000,000 will be waived from the maintenance fee.

d. *Gold arrum*

Sharia pawnshop products in the form of cash funds guaranteed by jewelery, such as gold or diamonds. Administration fee of IDR 70,000 and maintenance fee of 0.95 percent of the estimated value of goods per month. The amount of the loan ceiling, which is 95 percent of the estimated value.

e. *Arrum haji*

This product is for financing so that you can get a haj queue number whose guarantee is gold. The loan ceiling is between IDR 1,900,000 to IDR 25,000,000 with a payment tenor of 1-5 years. Administrative costs of Rp. 270,000 and there is a maintenance fee that is used to look after the items deposited as collateral.

f. *Rahn hasan*

A sharia pawnshop product that uses gold, vehicles and jewelry as collateral. The loan ceiling is according to class A, which is a maximum of IDR 500,000 with a repayment period of 60 days. While the maintenance fee is 0 percent.

g. *Rahn flexi*

A loan product whose collateral is sharia-based movable goods, such as vehicles, jewelry and electronic devices. The maintenance fee is 0.1 percent of the estimated value of the goods with a repayment tenor of 5-60 days.

h. *Business Rahn*

A cash loan product offered by Islamic pawnshops with gold collateral, both jewelry and bars. The loan ceiling starts from IDR 100,000,000 to IDR 1,000,000,000 with a repayment tenor of up to 4 months. The administration fee is IDR 100,000, while the maintenance fee is 0.38-0.55 percent in 10 days.

Pegadaian syariah pawn certificates: Loan products provided to people with a fixed income. The collateralized goods are in the form of land certificates and Building Use Rights (HGB). The loan ceiling is IDR 1,000,000 to IDR 200,000,000.

2.4 Structure of Organization

The organizational structure that efficiently describes the duties and responsibilities within a company so that cooperation within the company can be established effectively and efficiently. The organizational structure within a company or organization plays an important role in achieving the goals set and planned by the company. Without a good organizational structure, it will affect the smooth running of the company's activities.

Organizational structure of PT. Pegadaian (Persero) Pekanbaru city branch whose division of authority is direct and complete from top to bottom. The following is a picture of organizational structure of PT Pegadaian (Persero) Pekanbaru City Branch :

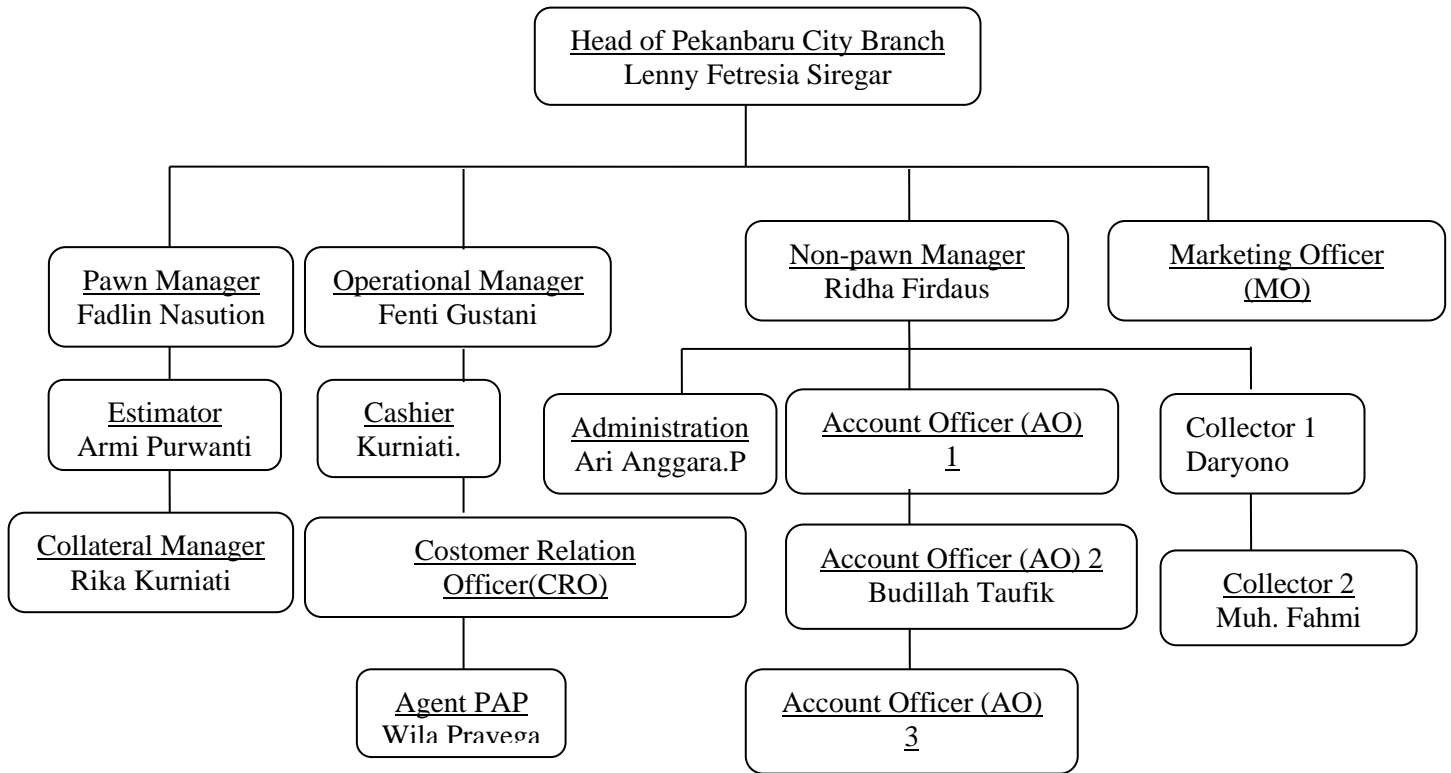


Figure 2.3 Organizational Structure of PT. Pegadaian (Persero) Pekanbaru City Branch
Source: processed data for 2023

PT. Pegadaian (Persero) Pekanbaru City Branch is engaged in providing loans with collateral for movable goods both conventionally and sharia, has various divisions or corporate unit bodies, as follows:

1. Vice President of PT. Pegadaian Area Pekanbaru
Assign tasks to the Vice President to assist the President in carrying out government functions and policies, especially in carrying out day-to-day government technical tasks and formulating decisions that contain policies approved by the President.
2. Head of Pekanbaru City Branch
The Head of the Pekanbaru City Branch is in charge of coordinating existing policies in the company, monitoring and analyzing the work of each department or field.
3. Pawn Manager
Pawnshops are tasked with managing the storage of pawned goods (whether gold, jewelery or other pawned goods), as well as other documents by receiving, tearing, caring for and issuing and administering them in accordance with the authority and applicable laws and regulations. regulation.
4. Assessor

Functions as Organizing pawning activities quickly, precisely and accurately, then Carrying out quick, precise and accurate assessments of pawns for auction to determine quality and value, in determining the cost of pawning to be auctioned as well as planning and preparing.

5. Collateral Manager

In charge of overseeing the receipt of goods, including controlling the quantity, quality (if necessary), visual appearance, stacking, and management of goods while they are stored in the specified warehouse.

6. Operations Manager

Plan, coordinate, implement and supervise the determination of estimated prices, determination of creditworthiness, determination of the amount of loan money, administration, finance, and preparation of reports on pawnshop operations and other businesses at branch offices.

7. Cashier

Carry out receipt of repayment of loan money from customers according to the provisions, Receive money from the sale of collateral by auction, Pay credit loans to customers according to the provisions and Make payments of all costs incurred

8. Customer Relations Office

Convey information, receive complaints, follow up on customers, maintain standardization of services and record customer records.

9. PAP

His job is to receive and pay money to customers.

10. Non-Pawnbroker Management

managing the storage of pawn goods (whether gold, jewelery or other pawned items), as well as other documents by receiving, storing, caring for and issuing and administering them in accordance with the authority and applicable laws and regulations.

11. Credit Administration

Credit administration duties Carry out, compile, help monitor and help evaluate public relations and protocol activities by compiling reports and reporting to the Head Office every month.

12. Account Officer 1

Account Officer or AO is a position in a company engaged in finance. AO's main task is to identify potential customers and assist banking customers in the best way possible. For the sake of facilitating AO in carrying out their duties.

13. Accounts Officer 2
Account Officer or AO is to identify potential customers and assist banking customers as well as possible. For the sake of facilitating AO in carrying out their duties.
14. Account Officer 3
Account Officer or AO is to identify potential customers and assist banking customers as well as possible. For the sake of facilitating AO in carrying out their duties.
15. Marketing officer
The job of a marketing officer is responsible for activities within the company related to creating, communicating and delivering offerings that have value for customers, clients or business partners.
16. Billing Officer 1
Carry out Collection Officer activities in accordance with a predetermined handling strategy (phone, letter, email, visit). Monitor/billing/withdrawal of units for outstanding customer contracts.
17. Billing Officer 1
Carry out Collection Officer activities in accordance with a predetermined handling strategy (phone, letter, email, visit). Monitor/billing/withdrawal of units for outstanding customer contracts.

2.5 The Working Process

In carrying out apprenticeship, the author is placed in two parts namely service department, micro marketing. Here are the assignments and authority of each section:

1. Service Department
The service section or commonly called the frontliner is the front keep it at the pawnshop. Frontliner is someone whose job is to serve customer needs, provide explanations to customers or prospective customers. The following is frontliner duties:
 - a. Providing a smile and the best service to all customers and prospective customers customer.
 - b. Provide an explanation of the products and services provided by PT. Pawnshop to customers and potential customers.
 - c. Provide services to customers or potential customers when they wish to make payments offline or through online pawnshop agents.
 - d. Provide services to customers if they want to extend the pawn.

- e. Provide services to customers when they want to redeem pawned goods.
- f. Provide services to customers when they want to make deposit transactions, both cash and non-cash.
- g. Provide services to customers when they want to make a KUR product loan
- h. Bring your KTP and fill out the forms provided if you want to pawn.
- i. Recap customer account numbers on the account opening barsheet.
- j. Recap and complete daily transactions and provide verification stamps customer transaction sheet.

2. Micro Marketing and Consumer Marketing Section

The micro marketing department is generally in charge of seeking financing customers, the following are the tasks in the micro-marketing department:

- a. Checking at Pefindo to find out information on credit history or prospective customer loans at other banks or other non-banks.
- b. Input data of customers who apply for credit/loans at other banks or other non-bank institutions.
- c. Complete the KUR (People's Business Credit) customer data on the financing form in writing.
- d. Archiving KUR (People's Business Credit) financing files.
- e. Photocopy of documents or files of financing requirements or customer disbursement loans and contact customers who have or want to mature.
- f. separate customer data per product.

2.6 Document used for Activity

In carrying out an internship at PT. Pegadaian Pekanbaru City Branch there several documents needed to complete a transaction, Documents used are as follows:

1. Register



Figure 3.1 Register

Source: Processed Data 2023

When the customer comes to conduct a transaction, the cashier usually asks the customer's needs. Like making a pawn of goods, extending, or also repayment. When the customer wants to do a pawn of goods, usually the customer will be asked to fill in their identity on the form that is and asked for photocopy of KTP or other identities. In addition, to make it easier to find differences between other customers, because in this case some customers have the same name and date of birth, it is necessary to fill in the "name of the biological mother" and "cellphone number".

2. Offers customers saving and gold installments



Figure 3.2 Offers customers saving and gold installments

Source: Processed Data 2023

This activity is usually when there are customers who want to do the redemption of goods in the pawn, payment, or pawn, then can offer gold installments or save gold, and in this activity it explains to customers what is the difference between saving and installing gold.

3. Example of a gold passbook



Figure 3.3 Example of a gold passbook

Source: Processed Data 2023

The picture above is an example of a savings book used by customers for gold balance deposit services that make it easier for people to invest in gold.

4. Gold auction bazaar



Figure 3.4 Gold auction bazaar
Source: Processed Data 2023

The auction bazaar itself is usually carried out by PT Pegadaian (Persero) Pekanbaru City Branch in a certain time and cannot be ascertained because the purpose of this bazaar activity is to sell auctioned goods caused by customers who do not pay off credit submitted over the due date and are determined to be auctioned .

5. Doing Daily Bendelan.



Figure 3.5 Doing Daily Bendelan
Source: Processed Data 2023

The author during his internship at PT. Pegadaian did the preparation and filing and recorded files such as disbursement, redemption, mortgage files, loss/damage letters, and customer data files every day. The author also performs the preparation and archiving of daily cash data recapitulation. The data will be recorded every day, compiled and archived by the author and will be stored in a safe at the end of each month. And the author is required to check and ensure whether the office's daily transaction data recapitulation is complete to be checked later by the internal control unit (SPI).

6. WhatsApp social media.

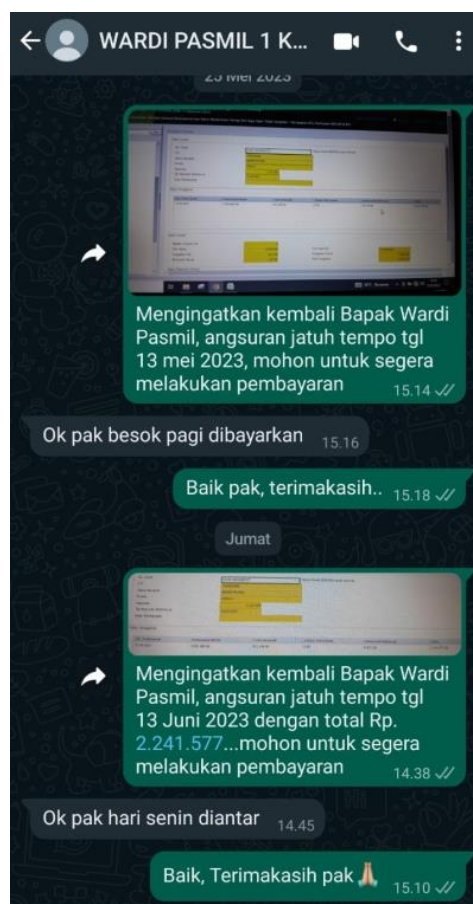


Figure 3.6 Whatsapp social media
Source: Processed Data 2023

PT. Pegadaian (Persero) Pekanbaru City Branch has a social media account that is actively used, namely the whatsapp application platform. Using the WhatsApp application aims to make it easier for customers to ask for good information about products in more detail in the form of sending messages or calling and regarding installments as well as disseminating interesting information such as attractive promos. In addition, pawnshops also contact customers proactively by telephone and WhatsApp

chat to provide notification regarding payment obligations that are due.

7. Input and complete customer data and data needed

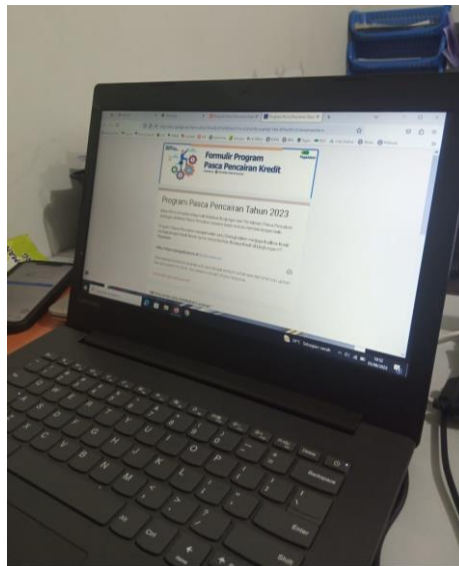


Figure 3.7 Input and complete customer data and data needed

Source: Processed Data 2023

The author inputs customer data, as well as activity data, which consists of: Inputting customer loan application data both KUR, Amanah, and Creations in Prime Applications, and Input evidence of the activity of visiting or guidance after the disbursement.

8. Input customer data



Figure 3.8 Input Customer Data

Source: Processed Data 2023

In addition, the author also complements and checks the customer form file submission form both KUR, Amanah, and Creation in accordance with the original situation after the field survey to be carried out to be processed.

9. Become an agent at PT. Pegadaian

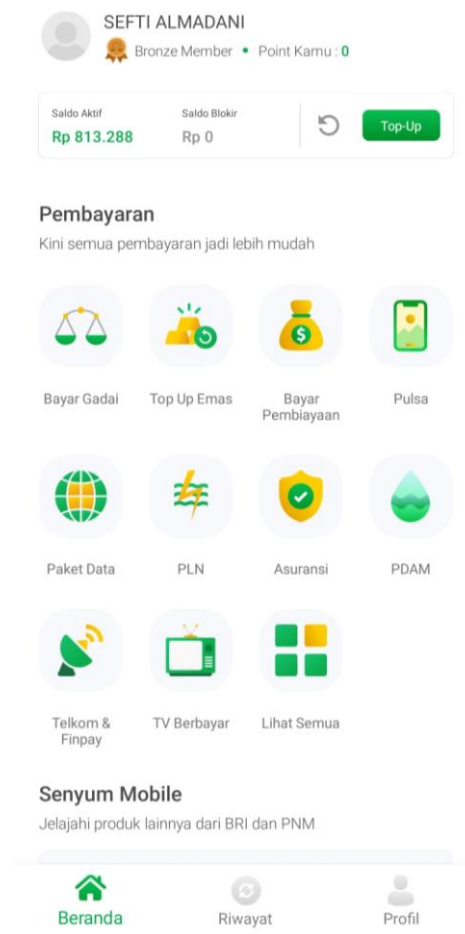


Figure 3.9 Become an agent at PT. Pegadaian

Source: Processed Data 2023

The author becomes an agent at PT. Pegadaian, where the main function and purpose is to facilitate the transaction of a pawnshop product for the community with the concept of sharing fees. In addition, a pawnshop agent provides payment and topup features such as topup pulses and data packages, e-wallet, electricity payments, etc. For this reason, the author has succeeded in becoming a forum in facilitating access to products and sales from PT. Padaian itself.

10. Helping customers to use pawn agent application



Figure 3.10 Helping customers to use pawn agent application
Source: Processed Data 2023

The picture above is the author way of teaching customers to use the pawnshop agent application.

11. Customer collect and remainder



Figure 3.11 Customer collect and remainder
Source: Processed Data 2023

Before notifying the customer that the loan is or will be due, The writer will make a separation between collect and reminder.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

The apprenticeship was carried out for 4 months, starting from 20 February to 20 June 2023 at Pt. Pegadaian (Persero) Pekanbaru City Branch. The author is placed in two parts, namely in the service, operational and in the Micro section. The service department is the part in charge of serving customers and explaining the products and services that will be offered to customers or prospective customers. In the service section, the author is given the following responsibilities and authority:

1. serving customers who want to make mortgages, payments, extensions and repayments.
2. Promoting credit loans to customers.
3. Enter customer data that wants to make transactions in the pawnshop agent application.
4. Offline opening of a gold passbook.
5. Write down the CIP number of the customer who wants to make redemption.
6. Prepare forms for customers who have never made a mortgage.
7. Assist customers in making payment transactions using debit.
8. Compile and archive as well as record files such as disbursement, redemption, mortgage files, loss/damage letters, and customer data files every day.
9. Performing the preparation and archiving of daily cash data recapitulation.

The second part of the author does the micro and consumer part. The marketing department is the part of the financing, disbursement and funding process. In this section Employees are assigned to find customers such as entrepreneurs, civil servants and Pension. In the marketing department, the author is given the following tasks:

1. Create a BI examination form.
2. Complete customer data for KUR micro financing.
3. Input PTPN V customer data that has gold savings.
4. Input data on customer loan application both KUR, trustworthy, and creation in the Prime application.

5. Input evidence of the activity of visiting or guidance after the disbursement.
6. Duplicate document requirements for KUR micro financing.
7. Separating consumer documents KUR, trustworthy, and creation.

3.2 System and Procedure

Procedure is a systematic sequence of work that has several people in a section that aims to make rules and the same treatment of everything that happens. The procedures that are usually carried out at PT. Pegadaian (Persero) Pekanbaru City Branch when carrying out apprenticeship are as follows:

1. Working Hours

Internship working hours are carried out in accordance with the provisions regulations from PT. Pegadian (Persero) Pekanbaru city branch. The work schedule for practicing at PT. Pegadaian (Persero) Pekanbaru city branch is as follows:

Table 3.1 Office Hours Schedule

No	Day	Office Hours	Break
1	Monday to Friday	08.00 s/d 16.00 WIB	12.00 s/d 13.00 WIB
2	Saturday	08.00 s/d 13.00 WIB	-
3	Sunday	Off	-

Source: Processed Data 2023

From the table above it is explained that the working hours of PT. Pegadaian (Persero) Pekanbaru City Branch Monday to Saturday from 08:00 to 16:00 WIB. Break time from Monday to Thursday from 12.00 to 13:00, on Friday the break starts at 11:30 until 13:30 WIB, but on Saturday it starts at 80:00 until 13:00.

2. Work uniform

Every company has a different work uniform. At PT. Pegadaian (Persero) Pekanbaru city branch, uses several work uniforms as follows:

Table 3.2 Work Uniform

No	Day	Type of Clothes
1.	Monday	White Clothes
2.	Tuesday	Formal Clothes
3.	Wednesday	Batik Clothes
4.	Thursday	Casual Clothes
5.	Friday	Casual Clothes
6.	Saturday	Casual Clothes

Source: Processed Data 2023

Table 3.2 above describes the uniforms worn at work. it's a different uniform every day. Monday wearing a white uniform, Tuesday wearing a formal uniform, Wednesday wearing a batik uniform, Thursday, Friday and Saturday wearing simple clothes.

3.3 Place of Apprenticeship

The internship is carried out in a company engaged in the field of non-banking financial institutions. PT. Pegadaian (Persero) Pekanbaru City Branch is managed by the Branch Manager. A brief description of the company as follows:

Pratikakan is placed at PT. Pegadaian (Persero) Pekanbaru city branch located on Jl. General Sudirman No. 167, Pekanbaru, Riau. Internships are held every Monday to Saturday. Enter at 08:00 and depart at 16:00, but on Saturday enter from 80:00 to 13:00. The internship is carried out for 4 months. starting from 20 February to 20 June 2023. The author's internship is divided into two parts, namely the service and micro sections. Details of activities can be seen in the following table:

Table 3.3 Daily Activitas of February 20 to February 25 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / February 20, 2023	<ol style="list-style-type: none"> 1. Introduction and adaptation to employees and the field of work. 2. Assist customers in debit payments. 3. complete the service customer transaction form. 4. Enter the CIP Number who wants to make a redemption. 5. fill out the cash book. 	Service
2.	Tuesday / February 21, 2023	<ol style="list-style-type: none"> 1. promote gold auctions to customers who come to the office who want to make transactions. 2. Assist customers in debit payments. 3. Enter the CIP Number who wants to make a redemption. 4. fill out the cash book. 	Service
3.	Wednesday / February 22, 2023	<ol style="list-style-type: none"> 1. promote gold auctions to customers who come to the office who want to make transactions. 2. Enter the CIP Number who wants to make a redemption. 	Service

No	Day/date	Description of Activities	Place of execution
		3. fill out the cash book.	
4.	Thursday / February 23, 2023	<ol style="list-style-type: none"> 1. promote gold auctions to customers who come to the office who want to make transactions. 2. Assist customers in debit payments. 3. Enter the CIP Number who wants to make a redemption. 4. fill out the cash book. 	Service
5.	Friday / February 24, 2023	<ol style="list-style-type: none"> 1. promote gold auctions to customers who come to the office who want to make transactions. 2. Assist customers in debit payments. 3. Enter the CIP Number who wants to make a redemption. 4. fill out the cash book. 	Service
6.	Saturday/ February 25, 2023	<ol style="list-style-type: none"> 1. promote gold auctions to customers who come to the office who want to make transactions. 2. Assist customers in debit payments. 3. complete the service customer transaction form. 4. Enter the CIP Number who wants to make a redemption. 5. fill out the cash book. 	Service

Source : Processed Data 2023

Table 3.3 is a table of the author internship activities during the first (one) week, namely the author the Service and marketing section. in the first week the writer is still in the stage of introducing and adapting employees and their field of work. then the author helps customers in debit payments, completes customer service transaction forms, records the customer's CIP number who wants to make redemption of pawned gold and fills out the cash book.

Table 3.4 Daily Activitas of February 27 to March 4 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / February 27, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to 	Service

No	Day/date	Description of Activities	Place of execution
		<ol style="list-style-type: none"> make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	
2.	Tuesday / February 28, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
3.	Wednesday / March 1, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 	Service

		6. fill out the cash book.	
4.	Thursday / March 2, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants 	Service
No	Day/date	Description of Activities	Place of execution
		to make a redemption. 6. fill out the cash book.	
5.	Friday / March 3, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
6.	Saturday / March 4, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service

Source : Processed Data 2023

Table 3.4 is a table of the author internship activities for the second week, namely the author the Service and marketing section. in the second week the author Assists customers in debit payments, completes customer service transaction forms, records CIP numbers of customers who wish to make redemption of pawned gold and fills out cash books.

Table 3.5 Daily Activitas of March 6 to March 11 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / March 6, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 	Service
No	Day/date	Description of Activities	Place of execution
		<ol style="list-style-type: none"> 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	
2.	Tuesday / March 7, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
3.	Wednesday / March 8, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 	Service

		<ol style="list-style-type: none"> 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	
4.	Thursday / March 9, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
No	Day/date	Description of Activities	Place of execution
5.	Friday / March 10, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
6.	Saturday / March 11, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants 	Service

		to make a redemption. 6. fill out the cash book.	
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Source : Processed Data 2023

Table 3.5 is a table of the author apprenticeship activities for the third week, namely the author assisting the Service and marketing section. this week the author helps customers in debit payments, completes customer service transaction forms, records CIP numbers of customers who wish to withdraw pawned gold and fills out cash books.

Table 3.6 Daily Activitas of March 13 to March 18 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / March 13, 2023	<ol style="list-style-type: none"> 1. Promoting culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 	Service
No	Day/date	Description of Activities	Place of execution
		<ol style="list-style-type: none"> 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	
2.	Tuesday / March 14, 2023	<ol style="list-style-type: none"> 1. Promoting culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
3.	Wednesday /March 15, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office 	Service

		<p>who want to make transactions.</p> <ol style="list-style-type: none"> 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	
4.	Thursday / March 16, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
5.	Friday / March 17, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers 	Service
No	Day/date	Description of Activities	Place of execution
		<p>who come to the office who want to make transactions.</p> <ol style="list-style-type: none"> 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	
6.	Saturday / March 18, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit 	Service

		payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book.	
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Source : *Processed Data 2023*

Table 3.6 is a table of the author apprenticeship activities during the fourth week, namely the author assisting the Service and marketing section. this week the author customers in debit payments, completes customer service transaction forms, records CIP numbers of customers who wish to withdraw pawned gold and fills out cash books.

Table 3.7 Daily Activitas of March 20 to March 25 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / March 20, 2023	1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption.	Service
		6. fill out the cash book.	
2.	Tuesday / March 21, 2023	1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption.	Service

		6. fill out the cash book.	
3.	Wednesday /March 22, 2023	HOLIDAY	-
4.	Thursday / March 23, 2023	HOLIDAY	-
5.	Friday / March 24, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
6.	Saturday / March 25, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service

Source : Processed Data 2023

Table 3.7 is a table of the author internship activities for one week. Fifth, the writer the service and marketing section. this week the author helps customers in debit payments, completes customer service transaction forms, records CIP numbers of customers who wish to withdraw pawned gold and fills out cash books.

Table 3.8 Daily Activitas of March 27 to April 1 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / March 27, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
2.	Tuesday / March 28, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
3.	Wednesday /March 29, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 	Service
No	Day/date	Description of Activities	Place of execution
		6. fill out the cash book.	
4.	Thursday / March 30, 2023	1. Promote culinary products to	Service

		<p>customers.</p> <ol style="list-style-type: none"> 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	
5.	Friday / March 31, 2023	<ol style="list-style-type: none"> 1. Promote culinary products to customers. 2. promote gold auctions to customers who come to the office who want to make transactions. 3. Assist customers in debit payments. 4. complete the service customer transaction form. 5. Enter the CIP Number who wants to make a redemption. 6. fill out the cash book. 	Service
6.	Saturday / April 1, 2023	<ol style="list-style-type: none"> 1. Create a pawn agent account and get to know pawn products. 2. Promote culinary products to customers. 3. promote gold auctions to customers who come to the office who want to make transactions. 4. Assist customers in debit payments. 5. complete the service customer transaction form. 6. Enter the CIP Number who wants to make a redemption. 7. fill out the cash book. 	Service

Source : Processed Data 2023

Table 3.8 is a table of the author apprenticeship activities for one sixth week, namely the author the Service and marketing section. in the Sixth week the author Helps create pawn agent accounts and identify pawn products, Promote culinary products to customers, promote gold auctions to customers who come to the office who want to make transactions, Assist customers in debit payments, complete customer service transaction forms, Record CIP Numbers who wish to make redemptions and fill out cash books.

Table 3.9 Daily Activitas of April 3 to April 8 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / April 3, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
2.	Tuesday / April 4, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
3.	Wednesday / April 5, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing

No	Day/date	Description of Activities	Place of execution
4.	Thursday / April 6, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. <p>Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.</p>	Marketing
5.	Friday / April 7, 2023	HOLIDAY	-
6.	Saturday / April 8, 2023	HOLIDAY	-

Source : Processed Data 2023

Table 3.9 is a table of the author apprenticeship activities for one seventh week, namely the author Service and marketing section. in the seventh week the author helps enter customer data in the pawn agent application, contact customers who have or will be due, upload evidence that you have contacted customers via WhatsApp on the link provided and complete customer data that applies for Arrum Loans E-Loan Kur.

Table 3.10 Daily Activitas of April 10 to April 15 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / April 10, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
2.	Tuesday / April 11, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 	Marketing

No	Day/date	Description of Activities	Place of execution
		4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	
3.	Wednesday / April 12, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
4.	Thursday / April 13, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
5.	Friday / April 14, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
6.	Saturday / April 15, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing

Source : *Processed Data 2023*

Table 3.10 is a table of the author internship activities for one week. This week the author enter customer data in the pawn agent application, contact customers who are or will be due, upload evidence that you have contacted customers via WhatsApp on the link provided and complete customer data that applies for Arrum Loan E-Loan Kur.

Table 3.11 Daily Activitas of April 17 to April 22 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / April 17, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
2.	Tuesday / April 18, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
3.	Wednesday / April 19, 2023	HOLIDAY	-
4.	Thursday / April 20, 2023	HOLIDAY	-
5.	Friday / April 21, 2023	HOLIDAY	-
6.	Saturday / April 22, 2023	HOLIDAY	-

Source : *Processed Data 2023*

Table 3.11 is a table of the author apprenticeship activities during the ninth week. This week only Monday and Tuesday are scheduled to welcome the Eid holidays, so the joint holidays start on Wednesday 19 to Saturday 22. The author helps serve requests for disbursement of customer financing. the author assists in inputting customer data into the pawn agent application, contacting customers who are or are due, uploading evidence of contacting

customers via WhatsApp on the link provided and completing customer data applying for E-Lending Arrum Loan Kur.

Table 3.12 Daily Activitas of April 24 to April 29 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / April 24, 2023	HOLIDAY	-
2.	Tuesday / April 25, 2023	HOLIDAY	-
3.	Wednesday / April 26, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
4.	Thursday / April 27, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
5.	Friday / April 28, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
6.	Saturday / April 29, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or 	Marketing

No	Day/date	Description of Activities	Place of execution
		<p>will</p> <p>be due.</p> <p>3. Upload evidence that you have contacted the customer via WhatsApp on the link provided.</p> <p>4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.</p>	

Source : Processed Data 2023

Table 3.12 is a table of the author apprenticeship activities during the tenth week. because I still have Eid holidays on April 24-25 and return on April 26. On Wednesdays, Thursdays, Fridays and Saturdays the writer helps prepare customer financing disbursement requests. the author input customer data into the pawn agent application, contacts customers who are or are due, uploads proof of contacting customers via WhatsApp on the link provided and completes customer data that applies to E-Lending Arrum Loan Kur.

Table 3.13 Daily Activitas of May 1 to May 6 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / May 1, 2023	<p>1. Enter customer data in the pawn agent application.</p> <p>2. Contact customers who have or will be due.</p> <p>3. Upload evidence that you have contacted the customer via WhatsApp on the link provided.</p> <p>4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.</p>	Marketing
2.	Tuesday / May 2, 2023	<p>1. Enter customer data in the pawn agent application.</p> <p>2. Contact customers who have or will be due.</p> <p>3. Upload evidence that you have contacted the customer via WhatsApp on the link provided.</p> <p>4. Complete the data of the customer who submitted the Arrum Loan E-</p>	Marketing

No	Day/date	Description of Activities	Place of execution
3.	Wednesday / May 3, 2023	<p>Loan Kur.</p> <ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. <p>Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.</p>	Marketing
4.	Thursday / May 4, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
5.	Friday / May 5, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
6.	Saturday May 6, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 3. 	Marketing

Source : Processed Data 2023

Table 3.13 is a table of the author apprenticeship activities during the eleventh week. on May 1-6 the author prepare customer financing disbursement requests. the author input customer data into the pawn agent application, contacts customers who are or are due, uploads proof of contacting customers via WhatsApp on the link provided and completes customer data that applies to E-Lending Arrum Loan Kur.

Table 3.14 Daily Activitas of May 8 to May 13 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / May 8, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
2.	Tuesday / May 9, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
3.	Wednesday / May 10, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
No	Day/date	Description of Activities	Place of execution

4.	Thursday / May 11, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
5.	Friday / May 12, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
6.	Saturday May 13, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing

Source : Processed Data 2023

Table 3.14 is a table of the author internship activities during the twelfth week. the author's work is still the same as the previous week, which prepare customer financing disbursement requests. the author helps input customer data into the pawn agent application, contacts customers who are or will be due, upload evidence of contacting customers via WhatsApp on the link provided and complete customer data that applies to E-Lending Arrum Loan Kur.

Table 3.15 Daily Activitas of May 15 to May 20 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / May 15, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
2.	Tuesday / May 16, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
3.	Wednesday / May 17, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
4.	Thursday / May 18, 2023	HOLIDAY	-
5.	Friday / May 19, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn 	Marketing
No	Day/date	Description of Activities	Place of execution

		<p>agent application.</p> <ol style="list-style-type: none"> 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	
6.	Saturday May 20, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing

Source : Processed Data 2023

Table 3.15 is a table of the author internship activities for thirteen weeks. the author Enter customer data in the pawn agent application, Contact customers who have or will be due, Upload evidence that you have contacted customers via WhatsApp on the link provided, enter data on customer loan applications on the Prime link and Complete customer data that submitted Arrum Loans E-Loan Kur.

Table 3.16 Daily Activitas of May 22 to May 27 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / May 22, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or 	Marketing

No	Day/date	Description of Activities	Place of execution
		<p>will be due.</p> <p>3. Upload evidence that you have</p>	
		<p>contacted the customer via WhatsApp on the link provided.</p> <p>4. input customer loan application data on the Prime link.</p> <p>5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.</p>	
2.	Tuesday / May 23, 2023	<p>1. Enter customer data in the pawn agent application.</p> <p>2. Contact customers who have or will be due.</p> <p>3. Upload evidence that you have contacted the customer via WhatsApp on the link provided.</p> <p>4. input customer loan application data on the Prime link.</p> <p>5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.</p>	Marketing
3.	Wednesday / May 24, 2023	<p>1. Enter customer data in the pawn agent application.</p> <p>2. Contact customers who have or will be due.</p> <p>3. Upload evidence that you have contacted the customer via WhatsApp on the link provided.</p> <p>4. input customer loan application data on the Prime link.</p> <p>5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.</p>	Marketing
4.	Thursday / May 25, 2023	<p>1. Enter customer data in the pawn agent application.</p> <p>2. Contact customers who have or will be due.</p> <p>3. Upload evidence that you have contacted the customer via</p>	Marketing

No	Day/date	Description of Activities	Place of execution
		WhatsApp on the link provided. 4. input customer loan application	
		data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	
5.	Friday / May 26, 2023	1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing
6.	Saturday May 27, 2023	1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing

Source : Processed Data 2023

Table 3.16 is a table of the author internship activities for fourteen weeks. the work that the author does is still the same, namely to enter customer data in the pawn agent application, contact customers who have or will be due, upload evidence that you have contacted customers via WhatsApp on the link provided, enter data on customer loan applications on the Prime link and complete customer data that submits Arrum Loans E-Loan Kur.

Table 3.17 Daily Activitas of May 29 to June 3 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / May 29, 2023	<ol style="list-style-type: none">1. Enter customer data in the pawn agent application.2. Contact customers who have or will be due.3. Upload evidence that you have contacted the customer via WhatsApp on the link provided.4. input customer loan application data on the Prime link.5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing
2.	Tuesday / May 30, 2023	<ol style="list-style-type: none">1. Enter customer data in the pawn agent application.2. Contact customers who have or will be due.3. Upload evidence that you have contacted the customer via WhatsApp on the link provided.4. input customer loan application data on the Prime link.5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing
3.	Wednesday / May 31, 2023	<ol style="list-style-type: none">1. Enter customer data in the pawn agent application.2. Contact customers who have or will be due.3. Upload evidence that you have contacted the customer via WhatsApp on the link provided.4. input customer loan application data on the Prime link.5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing

4.	Thursday / June 1, 2023	HOLIDAY	-
No	Day/date	Description of Activities	Place of execution
5.	Friday / June 2, 2023	HOLIDAY	-
6.	Saturday June 3, 2023	HOLIDAY	-

Source : Processed Data 2023

Table 3.17 is a table of the author apprenticeship activities for fifteen weeks. the author customer data in the pawn agent application, Contact customers who have or will be due, Upload evidence that you have contacted customers via WhatsApp on the link provided, enter data on customer loan applications on the Prime link and Complete customer data that submitted Arrum Loans E-Loan Kur.

Table 3.18 Daily Activitas of June 5 to June 10 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / June 5, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
2.	Tuesday / June 6, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
3.	Wednesday / June 7, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn 	Marketing

No	Day/date	Description of Activities	Place of execution
		agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	
4.	Thursday / June 8, 2023	1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing
5.	Friday / June 9, 2023	1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing
6.	Saturday June 10, 2023	1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due.	Marketing

No	Day/date	Description of Activities	Place of execution
		3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	

Source : Processed Data 2023

Table 3.18 is a table of the author apprenticeship activities for sixteen weeks. the author customer data in the pawn agent application, Contact customers who have or will be due, Upload evidence that you have contacted customers via WhatsApp on the link provided, enter data on customer loan applications on the Prime link and Complete customer data that submitted Arrum Loans E-Loan Kur.

Table 3.19 Daily Activitas of June 12 to June 17 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / June 12, 2023	1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing
2.	Tuesday / June 13, 2023	1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application	Marketing

No	Day/date	Description of Activities	Place of execution
		5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	
3.	Wednesday / June 14, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
4.	Thursday / June 15, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing
5.	Friday / June 16, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. promote gold auctions to customers who come to the office 	Marketing

No	Day/date	Description of Activities	Place of execution
		6. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	
6.	Saturday June 17, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. promote gold auctions to customers who come to the office who want to make transactions. 6. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur. 	Marketing

Source : *Processed Data 2023*

Table 3.19 is a table of the author apprenticeship activities for seventeen weeks. the author customer data in the pawn agent application, Contact customers who have or will be due, Upload proof that you have contacted customers via WhatsApp on the link provided, enter customer loan application data on the Prime link, promote gold auctions to customers who come to the office who want to make transactions and Complete customer data that submits Arrum Loans E-Loan Kur.

Table 3.20 Daily Activitas of June 19 to June 20 2023

No	Day/date	Description of Activities	Place of execution
1.	Monday / June 19, 2023	<ol style="list-style-type: none"> 1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 	Marketing

No	Day/date	Description of Activities	Place of execution
		5. promote gold auctions to customers	
		who come to the office who want to make transactions. 6. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	
2.	Tuesday / June 20, 2023	1. Enter customer data in the pawn agent application. 2. Contact customers who have or will be due. 3. Upload evidence that you have contacted the customer via WhatsApp on the link provided. 4. input customer loan application data on the Prime link. 5. promote gold auctions to customers who come to the office who want to make transactions. 6. Complete the data of the customer who submitted the Arrum Loan E-Loan Kur.	Marketing

Source : Processed Data 2023

Table 3.20 is a table of the author apprenticeship activities for eighteen weeks. the work that the author does is still the same, namely customer data in the pawn agent application, contact customers who have or will be due, upload evidence that you have contacted customers via WhatsApp on the link provided, input customer loan application data on the Prime link, promote gold auctions to customers who come to the office who want to make transactions and complete customer data that submits Arrum Loans E-Loan Kur.

3.4 Kind and Description of the Activity

In a company, each has its own kind. The following is a description of every work that the author did during his internship at PT. Pegadaian (Persero) Pekanbaru City Branch, namely:

1. Serving customers in completing the Registration Form



Figure 3.12 serving customers in completing the Registration Form
Source: Processed Data 2023

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

2. Offer gold auctions to customers



Figure 3.13 Offer gold auctions to customers
Source: Processed Data 2023

The picture above is an illustration of the author's activities when bidding for auctions to customers, the auction bazaar itself is usually carried out by PT Pegadaian (Persero) Pekanbaru City Branch within a certain time and cannot be ascertained because the purpose of this bazaar activity is to sell auction items caused by customers who do not pay off the credit submitted beyond the due date and are determined to be auctioned.

3. Doing Daily Bendelan



Figure 3.14 Doing Daily Bendelan

Source: Processed Data 2023

The picture above is an illustration of the author's activities when preparing and archiving and recording files such as disbursements, repayments, mortgage files, loss/damage letters, and customer data files every day. The author also performs the preparation and archiving of daily cash data recapitulation. The data will be recorded daily, compiled and archived by the author and will be stored in a safe at the end of each month. And the author is required to check and ensure whether the office's daily transaction data recapitulation is complete to then be checked by the Internal Control Unit (SPI).

4. Helping customers to use pawn agent applications



Figure 3.15 helping customers to use pawn agent applications

Source: Processed Data 2023

The picture above is a description of the author's current activity helping customers to use pawn agent applications, where this application makes it easier for customers to make mortgage payments, top up gold, pay financing, credit and others.

5. Complete KUR micro customer data

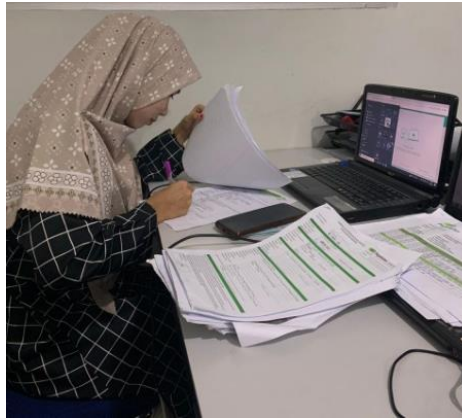


Figure 3.16 Complete KUR micro customer data

Source: Processed Data 2023

The picture above is a description of the author's activities during apprenticeship, namely completing the Micro KUR customer data that has been made expenses in Microsoft Ex. The data that is completed is in the form of customer data customer's name, place and date of birth, customer's address, spouse's name, marriage book number, business name, business address, mobile number, identification number, NPWP number, type of guarantee, installment amount, length of installments and others.

6. Performing BI Checks.



Figure 3.17 Performing BI Checks

Source: Processed Data 2023

The picture above is an illustration of the author activities when creating for BI Inspect. The BI Checking form is a form required to find out data or loan history of the prospective

customer. Usually the information obtained is about the smooth running of customers in paying installments and where customers are still have outstanding financing. So customers who still have installments elsewhere bank can be seen and must pay off first to be able to do financing at PT. Pegadaian (Persero) Pekanbaru city branch.

7. Telemarketing to Customers.



Figure 3.18 Telemarketing to Customers
Source: Processed Data 2023

The picture above is a picture when the author makes a phone call (telemarketing) to customers to provide information or offer products at PT. Pegadaian (Persero) Pekanbaru city branch. Usually the author does telemarketing inform the customer to make loan payments that the customer is or will be due.

8. Offers customers saving and gold installments

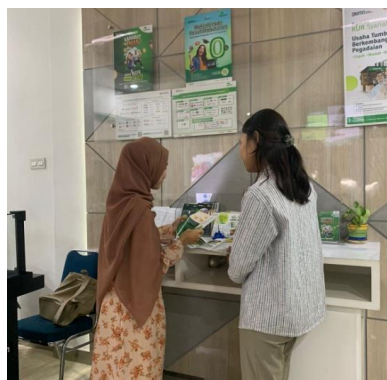


Figure 3.19 offers customers of saving and gold installments
Source: Processed Data 2023

This activity is usually when there are customers who want to do the redemption of goods in the pawn, payment, or pawn, then can offer gold installments or save gold, and in this activity it explains to customers what is the difference between saving and installing gold.

9. Input Customer data in the prime application



Figure 3.20 Input customer data in the Prime application

Source: Processed Data 2023

The picture above is a description of the author current activity inputting customer data in the Prime application, in which the customer loan disbursement process is faster.

10. Disbursement of Customer Arrum E-Loan KUR.



Figure 3.21 Disbursement of customer KUR Arrum E-Loan loans

Source: Processed Data 2023

The picture above is a picture of the author activities when serving customers where the customer's Arrum E-Loan KUR has been disbursed.

BAB IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

After carrying out an internship at PT. Pegadaian (Persero) Pekanbaru City Branch, the authors can draw the following conclusions:

1. Intern at PT. Pegadaian (Persero) Pekanbaru City Branch will be held for four (4) months from 20 February to 20 June 2023.
2. The apprenticeship is for 6 days a week, from Monday to Saturday.
3. In carrying out the apprenticeship, the author is placed in 2 places at PT. Pegadaian (Persero) Pekanbaru City Branch, namely in micro services and marketing.
4. During the apprenticeship, the author did a lot of work at PT. Pegadaian (Persero) Pekanbaru City Branch, namely as follows:
 - a. Promote gold auctions to customers who come to the office to make transactions.
 - b. Assist customers in debit payments.
 - c. Complete the customer service transaction form.
 - d. Note down the CIP Number that you wish to make the redemption.
 - e. Fill out the cash book.
 - f. Promote Pegadaian products to customers.
 - g. Enter customer data in the Pegadaian agent application.
 - h. Contact customers who have or will be due.
 - i. Upload proof that you have contacted the customer via WhatsApp on the link provided.
 - j. Input customer loan application data on the Prime link.
 - k. Completing the data of the customer who submitted the Arrum Loan E-Loan Kur.
 - l. Claiming the customer's motorbike data.

5. During the apprenticeship, the writer experienced several obstacles, namely the writer was overwhelmed with all the work given at one time, because the intern students only consist of two people. Then, the entry time is very fast so the writer has to get rid of the boarding house because the distance between the boarding house and the apprenticeship location is quite far, especially during the rainy season.

4.2 Suggestion

After carrying out an internship at PT. Pegadaian (Persero) Pekanbaru City Branch, there are several suggestions from the author, namely as following:

1. For the Author
 - a. The author carries out Field apprenticeship at PT. Pegadaian (Persero) Pekanbaru City Branch, students must become more familiar with and adapt to the characteristics of each employee in the company because at first they are usually preoccupied with their respective office work so that we personally as interns are required to be more active and take the initiative to ask questions . supervisor or coordinator where we carry out Field apprenticeship as well as our opportunity to introduce ourselves and adapt.
 - b. Writers please maintain an attitude in talking or joking, this is done to avoid saying things that offend employees.
 - c. The author has been entrusted with holding employee passwords or account passwords in carrying out daily activities, the author must maintain this trust and confirm with his superiors if a problem occurs or a password changes.
 - d. Considering that company data is an important confidential asset, so that unwanted errors do not occur, accuracy and understanding are needed in data input. Therefore, follow the guidelines that have been taught and do the apprenticeship with focus and thoroughness.
2. For the Students
 - a. Increase knowledge about the company where students are accepted to carry out apprenticeship activities before the apprenticeship begins.
 - b. It is hoped that students will be able to implement the knowledge and competencies acquired during the apprenticeship and develop them in the future.


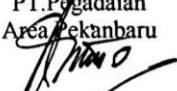
3. For the Company
 - a. It is hoped that good relations will be established between students and company employees in the long term.
 - b. Can establish good cooperation between the company and the campus.
 - c. It is hoped that the company can place students according to their areas of expertise.
 - d. It is necessary to improve the company's internet access so that it does not hinder the work of employees because they use online applications so that company goals can be achieved more optimally.
4. For the Institution
 - a. Able to establish cooperation and good relations with various companies where students do apprenticeship.
 - b. It is hoped that in the future the department will provide prior debriefing regarding the apprenticeship activities that will be carried out by students.

REFERENCES

- PT. Pegadaian (Persero) Cabang Pekanbaru kota <https://www.pegadaian.co.id/> ., accessed on April 25, 2023.
- Vision And Mission Pegadaian <https://www.pegadaian.co.id/profil/visi-dan-misi.>, accessed on April 20, 2023.

ATTACHMENT


Appendix 1: Application for Apprenticeship

 Pegadaian	Pekanbaru, 07 Februari 2023																
Nomor : 0082/00705.00/2023																	
Lampiran : -																	
Urgensi : Segera																	
Kepada Yth. Wakil Direktur I Politeknik Negeri Bengkalis Di Tempat.																	
Hal : Persetujuan Kerja Praktek Politeknik Negeri Bengkalis. Menindaklanjuti surat dari POLITEKNIK NEGERI BENGKALIS No.529/PL31/TU/2023 tanggal 25 Januari 2023 Perihal Surat Permohonan Kerja Praktek (KP), dengan ini disampaikan hal-hal sebagai berikut :																	
1. Bahwa dalam rangka mempersiapkan lulusan yang memiliki keahlian dan keterampilan kerja yang baik, maka kepada yang namanya tersebut dibawah ini diberikan izin untuk melaksanakan Magang pada PT Pegadaian terhitung mulai tanggal 20 Februari s/d 20 Juni 2023 :																	
<table border="1"><thead><tr><th>No</th><th>Nama</th><th>NIM</th><th>Penempatan Sementara</th></tr></thead><tbody><tr><td>1</td><td>Alika Hernisa</td><td>5404191209</td><td>Kantor Area Pekanbaru</td></tr><tr><td>2</td><td>Sefti Almadani</td><td>5404191229</td><td>Kantor Area Pekanbaru</td></tr><tr><td>3</td><td>Ufitri Szalano</td><td>5404191214</td><td>Kantor Area Pekanbaru</td></tr></tbody></table>	No	Nama	NIM	Penempatan Sementara	1	Alika Hernisa	5404191209	Kantor Area Pekanbaru	2	Sefti Almadani	5404191229	Kantor Area Pekanbaru	3	Ufitri Szalano	5404191214	Kantor Area Pekanbaru	
No	Nama	NIM	Penempatan Sementara														
1	Alika Hernisa	5404191209	Kantor Area Pekanbaru														
2	Sefti Almadani	5404191229	Kantor Area Pekanbaru														
3	Ufitri Szalano	5404191214	Kantor Area Pekanbaru														
2. Sebelum dan selama melakukan Praktek Kerja Lapangan yang bersangkutan diminta:																	
a. Menggunakan salah satu produk PT. Pegadaian dan menginstall Aplikasi Pegadaian Digital Service (PDS) pada Handphone pribadi yang nantinya dipandu oleh petugas Pegadaian Cabang Pekanbaru Kota ;																	
b. Mematuhi semua peraturan dan tata tertib yang berlaku pada PT. Pegadaian, menggunakan seragam/pakaian yang telah ditentukan atau menyesuaikan dengan pakaian seragam kerja di PT Pegadaian, serta menggunakan tanda pengenalan/ ID Card yang mencantumkan Nama dan Asal Kampus;																	
c. Menjaga kerahasiaan Perusahaan serta dilarang keras untuk memberikan data nasabah kami kepada pihak lain, dan semua data yang diperoleh tidak diperkenankan untuk dipublikasikan kecuali semata-mata hanya untuk kepentingan Praktek Kerja Lapangan;																	
d. Menyerahkan copy 1 (satu) eksemplar hasil Praktek Kerja Lapangan ke PT Pegadaian Area Pekanbaru berikut bukti bahwa yang bersangkutan telah menggunakan salah satu produk PT Pegadaian.																	
e. Pada akhir periode Praktek Kerja Lapangan akan dilakukan evaluasi dan penilaian sesuai dengan standar/format Sekolah serta akan diberikan Surat Keterangan / Sertifikat bagi yangtelah melaksanakan Praktek Kerja Lapangan di PT Pegadaian.																	
Demikian izin ini diberikan untuk dapat dipergunakan sebagaimana mestinya.																	
<p style="text-align: right;">PT. Pegadaian Area Pekanbaru  (<u>BUL TRISNO</u>) Vice President</p>																	
PT Pegadaian (Persero) Kantor Area Pekanbaru Jl. Jenderal Sudirman No. 168 F Pekanbaru	www.pegadaian.co.id																

Appendix 2: Certificate of Carrying out Apprenticeship



Appendix 3: Attendance List of Apprenticeship



Pegadaian
Mengatasi Masalah Tanpa Masalah

LOGBOOK MAGANG

Program Study : Administrasi Bisnis Internasional
 jurusan : Administrasi Niaga

Nama : Sefti Almadani
 Nim : 5404191229
 Lokasi Magang : Jl. Jend.Sudirman
 Pembimbing Magang : Lenny Fetresia Siregar, SE
 Dosen Pembimbing : Armita Novriana Rambe, M.Hum

Hari dan Tanggal	Jam Masuk	Jam Pulang	Kegiatan	Paraf
Senin, 20 Februari 2023	08:00	16:00	Pengenalan serta beradaptasi dengan Pegawai dan bidang Pekerjaan	
Selasa, 21 Februari 2023	08:00	16:00	membuat akun agen Pegadaian dan mengenal Produk Pegadaian	
Rabu, 22 Februari 2023	08:00	16:00	melayani Nasabah	
Kamis, 23 Februari 2023	08:00	16:00	melayani Nasabah dan mengisi buku kas	
Jumat, 24 Februari 2023	08:00	16:00	melayani nasabah dan mengisi buku kas	
Sabtu, 25 Februari 2023	08:00	13:00	melayani Nasabah, mempromosikan emas lelang, mengisi buku kas	
Minggu				
Senin, 27 Februari 2023	08:00	16:00	melayani nasabah, mempromosikan produk kur, mengisi buku kas	
Selasa, 28 Februari 2023	08:00	16:00	melayani Nasabah, mengisi buku kas	
Rabu, 1 Maret 2023	08:00	16:00	melayani Nasabah, mengisi buku kas, mempromosi produk kur	
Kamis, 2 Maret 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Jumat, 3 Maret 2023	08:00	16:00	melayani Nasabah mengisi buku kas	
Sabtu, 4 Maret 2023	08:00	13:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Minggu				
Senin, 6 Maret 2023	08:00	16:00	melayani nasabah, mengisi buku kas, mempromosikan mas lelang	
Selasa, 7 Maret 2023	08:00	15:50	melayani nasabah, mengisi buku kas	
Rabu, 8 Maret 2023	08:00	15:50	melayani nasabah, mempromosikan produk kur dan motor	
Kamis, 9 Maret 2023	08:00	16:00	melayani nasabah, menghubungi nasabah yang sudah jatuh tempo	
Jumat, 10 Maret 2023	08:00	16:00	melayani nasabah, mengisi buku kas, promosi produk kur.	
Sabtu, 11 Maret 2023	08:00	13:00	melayani Nasabah, mengisi buku kas	
Minggu				
Senin, 13 Maret 2023	08:00	16:00	melayani Nasabah, mempromosikan produk kur dan promosi motor	
Selasa, 14 Maret 2023	08:00	16:00	melayani Nasabah, mengisi buku kas	
Rabu, 15 Maret 2023	08:00	15:40	melayani Nasabah, mengisi buku kas dan SBG	
Kamis, 16 Maret 2023	08:00	15:45	melayani Nasabah, mengisi buku kas dan promosi mas lelang	
Jumat, 17 Maret 2023	08:00	15:50	melayani Nasabah, mempromosikan produk kur	
Sabtu, 18 Maret 2023	08:00	12:50	menghubungi nasabah yang sudah atau akan jatuh tempo	
Minggu				
Senin, 20 Maret 2023	08:00	16:00	menghubungi Nasabah yang sudah atau akan jatuh tempo	
Selasa, 21 Maret 2023	08:00	16:00	melayani Nasabah, mengisi buku kas dan SBG.	
Rabu, 22 Maret 2023			Cuti (Hari Cuti Nyepi Tahun Baru Saka 1945)	
Kamis, 23 Maret 2023			Cuti (Cuti Bersama Nyepi)	
Jumat, 24 Maret 2023	08:00	16:00	melayani nasabah mempromosikan produk kur dan motor	
Sabtu, 25 Maret 2023	08:00	13:00	melayani Nasabah, mengisi buku kas.	
Minggu				
Senin, 27 Maret 2023	08:00	16:00	melayani Nasabah, promosi produk kur dan mas lelang	
Selasa, 28 Maret 2023	08:00	15:40	melayani Nasabah, mempromosikan produk kur	
Rabu, 29 Maret 2023	08:00	15:45	melayani Nasabah, mempromosikan motor dan produk kur	
Kamis, 30 Maret 2023	08:00	15:50	menghubungi nasabah yang sudah atau akan jatuh tempo	
Jumat, 31 Maret 2023	08:00	16:00	melayani Nasabah, mempromosikan produk kur.	
Sabtu, 1 April 2023	08:00	13:00	melayani Nasabah, mempromosikan motor dan produk kur	
Minggu				

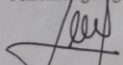
Sabtu, 4 Maret 2023	08:00	13:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Minggu				
Senin, 6 Maret 2023	08:00	16:00	melayani nasabah, mengisi buku kas, mempromosikan mas lelang	
Selasa, 7 Maret 2023	08:00	15:50	melayani nasabah, mengisi buku kas	
Rabu, 8 Maret 2023	08:00	15:50	melayani nasabah, mempromosikan produk kur dan motor	
Kamis, 9 Maret 2023	08:00	16:00	melayani nasabah, menghubungi nasabah yang sudah jatuh tempo	
Jumat, 10 Maret 2023	08:00	16:00	melayani nasabah, mengisi buku kas, promosi produk kur	
Sabtu, 11 Maret 2023	08:00	12:00	melayani nasabah, mengisi buku kas	
Minggu				
Senin, 13 Maret 2023	08:00	16:00	melayani nasabah, mempromosikan produk kur dan promosi motor	
Selasa, 14 Maret 2023	08:00	16:00	melayani nasabah, mengisi buku kas	
Rabu, 15 Maret 2023	08:00	15:40	melayani nasabah, mengisi buku kas dan SBG	
Kamis, 16 Maret 2023	08:00	15:45	melayani nasabah, mengisi buku kas dan promosi mas lelang	
Jumat, 17 Maret 2023	08:00	15:50	melayani nasabah, mempromosikan produk kur	
Sabtu, 18 Maret 2023	08:00	12:50	menghubungi nasabah yang sudah atau akan jatuh tempo	
Minggu				
Senin, 20 Maret 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Selasa, 21 Maret 2023	08:00	16:00	melayani nasabah, mengisi buku kas dan SBG	
Rabu, 22 Maret 2023			Cuti (Hari raya Nyepi Tahun Baru 1945)	
Kamis, 23 Maret 2023			Cuti (Cuti Bersama Nyepi)	
Jumat, 24 Maret 2023	08:00	16:00	melayani nasabah, mempromosikan produk kur dan motor	
Sabtu, 25 Maret 2023	08:00	13:00	melayani nasabah, mengisi buku kas	
Minggu				
Senin, 27 Maret 2023	08:00	16:00	melayani nasabah, promosi produk kur dan mas lelang	
Selasa, 28 Maret 2023	08:00	15:40	melayani nasabah, mempromosikan produk kur	
Rabu, 29 Maret 2023	08:00	15:45	melayani nasabah, mempromosikan motor dan produk kur	
Kamis, 30 Maret 2023	08:00	15:50	menghubungi nasabah yang sudah atau akan jatuh tempo	
Jumat, 31 Maret 2023	08:00	16:00	melayani nasabah, mempromosikan produk kur	
Sabtu, 1 April 2023	08:00	13:00	melayani nasabah, mempromosikan motor dan produk kur	
Minggu				

Senin, 3 April 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Selasa, 4 April 2023	08:00	16:00	memeriksa data nasabah yang sudah atau akan jatuh tempo	
Rabu, 5 April 2023	08:00	16:00	melengkapi data nasabah yang melakukan pengajuan kur	
Kamis, 6 April 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Jumat, 7 April 2023			Cuti (Wafat Isa Al Mariah)	
Sabtu, 8 April 2023			Cuti	
Minggu				
Senin, 10 April 2023	08:00	16:00	melengkapi data nasabah yang melakukan pengajuan kur	
Selasa, 11 April 2023	08:00	16:00	menginput data nasabah di aplikasi Agen Pengadilan	
Rabu, 12 April 2023	08:00	16:00	menginput data nasabah di prime or ptd	
Kamis, 13 April 2023	08:00	16:00	memeriksa data nasabah yang sudah atau akan jatuh tempo	
Jumat, 14 April 2023	08:00	16:00	menginput data nasabah di prime or ptd	
Sabtu, 15 April 2023	08:00	12:50	menginput data nasabah yang melakukan gadai di aplikasi Agen Pengadilan	
Minggu				
Senin, 17 April 2023	08:00	16:50	menghubungi nasabah yang sudah atau akan jatuh tempo	
Selasa, 18 April 2023	08:00	16:00	melengkapi data nasabah yang melakukan pengajuan kur	
Rabu, 19 April 2023			Cuti (Cuti Bersama Hari Raya Idul Fitri 144 H)	
Kamis, 20 April 2023			Cuti (Cuti Bersama Hari Raya Idul Fitri 144 H)	
Jumat, 21 April 2023			Cuti (Cuti Bersama Hari Raya Idul Fitri 144 H)	
Sabtu, 22 April 2023			Cuti (Hari Raya Idul Fitri 144 H)	
Minggu				
Senin, 24 April 2023			Cuti (Hari Raya Idul Fitri 144 H)	
Selasa, 25 April 2023			Cuti (Hari Raya Idul Fitri 144 H)	
Rabu, 26 April 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Kamis, 27 April 2023	08:00	16:00	melengkapi data nasabah yang melakukan pengajuan kur	
Jumat, 28 April 2023	08:00	16:00	melengkapi data nasabah yang melakukan pengajuan Amandah	
Sabtu, 29 April 2023	08:00	13:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Minggu				
Senin, 1 Mei 2023			Cuti (Hari Buruh Internasional)	
Selasa, 2 Mei 2023	08:00	16:00	melengkapi data nasabah yang melakukan pengajuan Amandah	


Rabu, 3 Mei 2023	08:00	16:00	melengkapi data nasabah Pengajuan Pinjaman kur	
Kamis, 4 Mei 2023	08:00	16:00	melengkapi data nasabah Pengajuan Pinjaman Amanah	
Jumat, 5 Mei 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Sabtu, 6 Mei 2023	08:00	13:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Minggu				
Senin, 8 Mei 2023	08:00	16:00	membuat salinan dan mengsortir dokumen	
Selasa, 9 Mei 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Rabu, 10 Mei 2023	08:00	15:40	meriksa riwayat kredit nasabah	
Kamis, 11 Mei 2023	08:00	15:50	meriksa riwayat kredit nasabah	
Jumat, 12 Mei 2023	08:00	15:50	meriksa riwayat kredit nasabah dan melengkapi data kupeds	
Sabtu, 13 Mei 2023	08:00	13:30	menghubungi nasabah yang sudah atau akan jatuh tempo	
Minggu				
Senin, 15 Mei 2023	08:00	16:00	menginput data nasabah yang sudah diaplikasi Agen Pegadaian	
Selasa, 16 Mei 2023	08:00	16:00	menginput data nasabah yang sudah diaplikasi Agen Pegadaian	
Rabu, 17 Mei 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Kamis, 18 Mei 2023			Cuti (Kenaikan Isal Al Math)	
Jumat, 19 Mei 2023	08:00	16:00	membuat salinan dan mengsortir dokumen	
Sabtu, 20 Mei 2023	08:00	13:00	membuat salinan dan mengsortir dokumen	
Minggu				
Senin, 22 Mei 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Selasa, 23 Mei 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Rabu, 24 Mei 2023	08:00	16:30	menginput data nasabah yang sudah diaplikasi Agen Pegadaian	
Kamis, 25 Mei 2023	08:00	16:00	menginput data nasabah yang sudah diaplikasi Agen Pegadaian	
Jumat, 26 Mei 2023	08:00	16:00	menginput data nasabah yang sudah diaplikasi Agen Pegadaian	
Sabtu, 27 Mei 2023	08:00	13:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Minggu				
Senin, 29 Mei 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Selasa, 30 Mei 2023	08:00	16:00	menghubungi nasabah yang sudah atau akan jatuh tempo	
Rabu, 31 Mei 2023	08:00	16:00	meriksa riwayat kredit nasabah.	
Kamis, 1 Juni 2023			Cuti (Hari Libur Pancasila)	

Jumat, 2 Juni 2023			Cuti (Cuti bersama Waisak)	
Sabtu, 3 Juni 2023			Cuti (Cuti bersama Hari Raya Waisak)	
Minggu				
Senin, 5 Juni 2023	08:00	16:00	mengupload bukti telah menghubungi nasabah melalui wa di link diraha	
Selasa, 6 Juni 2023	08:00	16:00	melengkapi data pengajuan pinjaman Arrum e-Loan Kur.	
Rabu, 7 Juni 2023	08:00	16:30	mengupload bukti aktivitas kunjungan atau pembinaan pasca Pencatatan	
Kamis, 8 Juni 2023	08:00	16:00	menginput data nasabah diaplikasi agen Pegadaian dan Amanah	
Jumat, 9 Juni 2023	08:00	16:00	menginput data nasabah di link Prime.	
Sabtu, 10 Juni 2023	08:00	13:30	melengkapi data pengajuan pinjaman Arrum E-Loan kur	
Minggu				
Senin, 12 Juni 2023	08:00	16:30	melengkapi data pengajuan pinjaman Kupeds dan Arrum-Loan	
Selasa, 13 Juni 2023	08:00	16:30	melengkapi data pengajuan pinjaman Kerasi dan Amanah	
Rabu, 14 Juni 2023	08:00	16:20	mengfotocopy klaim meninggal.	
Kamis, 15 Juni 2023	08:00	16:10	menghubungi nasabah yang sudah atau akan jatuh tempo	
Jumat, 16 Juni 2023	08:00	16:10	menghubungi nasabah yang sudah atau akan jatuh tempo	
Sabtu, 17 Juni 2023	08:00	13:00	melengkapi data pengajuan pinjaman Arrum E-Loan kur	
Minggu				
Senin, 19 Juni 2023	08:00	16:30	menghubungi nasabah yang sudah atau akan jatuh tempo	
Selasa, 20 Juni 2023	08:00	16:50	menghubungi nasabah yang sudah atau akan jatuh tempo	

Pekanbaru, 20 Februari 2023
Mengetahui,
Pembimbing Mengajar


Lenny Fetresia Sregar, SE

Appendix 4 : Apprenticeship assessment sheet



Pegadaian

Mengatasi Masalah Tanpa Masalah

PENILAIAN DARI PERUSAHAAN KERJA PRAKTEK
PT. Pegadaian (Persero), Cabang Pekanbaru Kota
Jl. Jend Sudirman No. 168


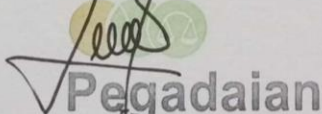
Nama : Sefti Almadani
NIM : 5404191229
Program Studi : Administrasi Bisnis Internasional

No.	Aspek Penilaian	Bobot	Nilai	Persentase Nilai
1.	Disiplin	20%	100	20%
2.	Tanggung-jawab	25%	98	24,5%
3.	Penyesuaian diri	10%	98	9,8%
4.	Hasil Kerja	30%	98	29,4%
5.	Perilaku secara umum	15%	98	14,7%
	Total Jumlah (1+2+3+4+5)	100%	98.4	98.4%

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

Catatan: *Teruslah belajar untuk meningkatkan value diri!*


Pekanbaru, 20 Juni 2023

Pegadaian

Lenny Fetresia Siregar, S.E
Pimpinan Cabang

Appendix 5: Statement of completion of apprenticeship


Pegadaian
Mengatasi Masalah Tanpa Masalah

SURAT KETERANGAN
Nomor: 111/19/06/2023

Yang bertanda tangan dibawah ini menerangkan bahwa:

Nama : Sefti Almadani

Tempat/Tgl. Lahir : Bantan Tua, 22 September 2000

Alamat : Jl. Lebai Wahid, Kel. Bantan Tua, Kec Bantan, Kab. Bengkalis, Riau

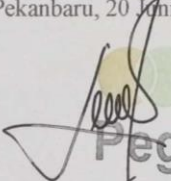

Telah melakukan Kerja Praktek pada perusahaan kami, PT. Pegadaian (Persero) Cabang Pekanbaru Kota sejak tanggal 20 Februari 2023 sampai dengan 20 Juni 2023 sebagai tenaga Kerja Praktek (KP).

Selama bekerja diperusahaan kami, yang bersangkutan telah menunjukkan ketekunan dan kesungguhan bekerja dengan baik.

Surat keterangan ini diberikan untuk dipergunakan sebagaimestinya.

Demikian agar yang berkepentingan maklum.

Pekanbaru, 20 Juni 2023



Pegadaian

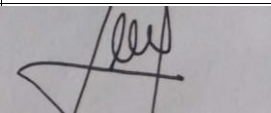
Lenny Fetresia Siregar, S.E
Pimpinan Cabang


Appendix 6: Daily Apprenticeship Activities

DAILY ACTIVITIES OF THE APPRENTICESHIP

DAY : Thursday

DATE : February 20th, March 1th, and April 1th 2023

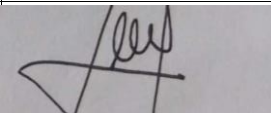
No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1.	Serving customers in completing the Registration Form.	Lenny Fetresia Siregar	
	Company Advisory Notes:		


No	WORKING	EXPLANATION
1.		When a customer arrives to make a transaction, the customer will usually ask for identity on the requested form and be asked for a photocopy of KTP or other identity card. In addition, to make it easier to find differences between customers, because in this case several customers have the same name and date of birth, it is necessary to add the columns "mother's name" and "mobile number".

DAILY ACTIVITIES OF THE APPRENTICESHIP

DAY : Tuesday


DATE : February 22th and March 3th 2023

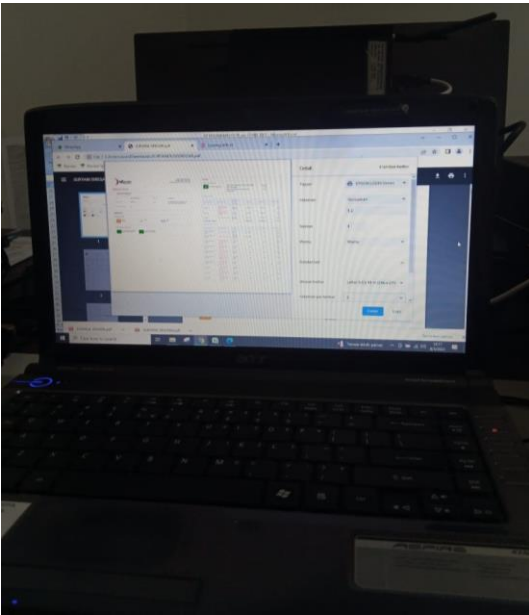
No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1.	Doing Daily Bendelan	Lenny Fetresia Siregar	
	Company Advisory Notes:		

No	WORKING	EXPLANATION
1.		<p>The author during his internship at PT. Pegadaian did the preparation and filing and recorded files such as disbursement, redemption, mortgage files, loss/damage letters, and customer data files every day. The author also performs the preparation and archiving of daily cash data recapitulation. The data will be recorded every day, compiled and archived by the author and will be stored in a safe at the end of each month. And the author is required to check and ensure whether the office's daily transaction data recapitulation is complete to be checked later by the internal control unit (SPI).</p>

DAILY ACTIVITIES OF THE APPRENTICESHIP


DAY : Monday, Thursday, Tuesday
DATE : May 10th 2023 and June 9th 2023


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1.	Performing BI Checks	Ridha Firdaus	
	Company Advisory Notes:		

No	WORKING	EXPLANATION
1.		<p>The picture above is an illustration of the author's activities when creating for BI Inspect. The BI Checking form is a form required to find out data or loan history of the prospective customer.</p> <p>Usually the information obtained is about the smooth running of customers in paying installments and where customers are still have outstanding financing. So customers who still have installments elsewhere bank can be seen and must pay off first to be able to do financing at PT. Pegadaian (Persero) Pekanbaru city branch.</p>

DAILY ACTIVITIES OF THE APPRENTICESHIP


DAY : Monday, Thursday, Tuesday
DATE : May 10th 2023 and June 9th 2023


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1.	input customer data in the Prime application	Ridha Firdaus	
	Company Advisory Notes:		

No	WORKING	EXPLANATION
1.		input customer data in the Prime application, when the data of the customer making the loan is complete, the customer loan disbursement process will be faster.

DAILY ACTIVITIES OF THE APPRENTICESHIP


DAY : Monday, Thursday, Tuesday
DATE : May 10th 2023 and June 9th 2023


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1.	Complete KUR micro customer data	Ridha Firdaus	
	Company Advisory Notes:		

No	WORKING	EXPLANATION
1.		The picture beside is an illustration of the author's activities during the internship, namely complete the data on Micro KUR customers who have spent on Microsoft Ex. The data to be filled in is in the form of customer data, customer name, place and date of birth, customer address, spouse's name, marriage book number, business name, business address, mobile phone number, KTP number, NPWP number, type of collateral, amount of installments, length of installments and so on. other.

DAILY ACTIVITIES OF THE APPRENTICESHIP


DAY : Monday, Thursday, Tuesday
DATE : May 10th 2023 and June 15th 2023

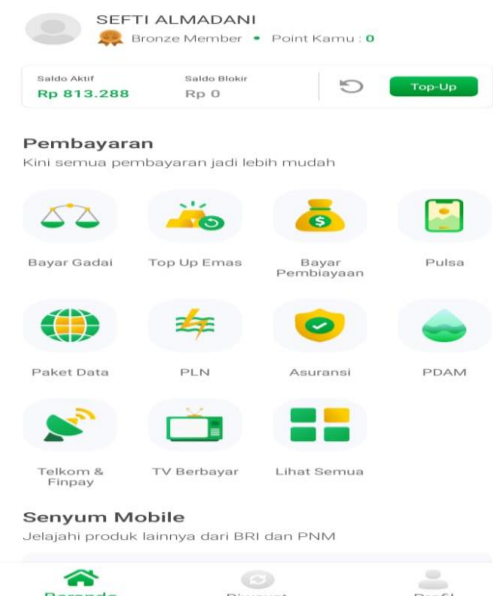
No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1.	Offer gold auctions to customers	Lenny Fetresia Siregar	
Company Advisory Notes:			

No	WORKING	EXPLANATION
1.		The auction bazaar itself is usually carried out by PT Pegadaian (Persero) Pekanbaru City Branch in a certain time and cannot be ascertained because the purpose of this bazaar activity is to sell auctioned goods caused by customers who do not pay off credit submitted over the due date and are determined to be auctioned.

DAILY ACTIVITIES OF THE APPRENTICESHIP


DAY : Monday, Thursday, Tuesday
DATE : May 10th 2023 and June 9th 2023

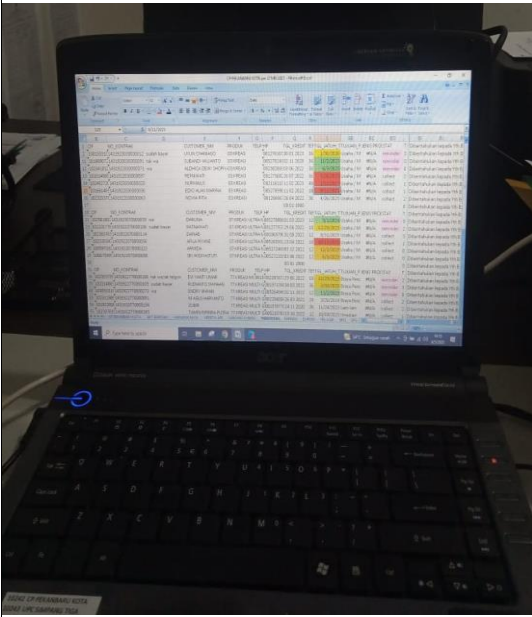
No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1.	Helping customers to use pawn agen applications	Ridha Firdaus	
	Company Advisory Notes:		

No	WORKING	EXPLANATION
1.		<p>The author becomes an agent at PT. Pegadaian, where the main function and purpose is to facilitate the transaction of a pawnshop product for the community with the concept of sharing fees. In addition, a pawnshop agent provides payment and topup features such as topup pulses and data packages, e-wallet, electricity payments, etc. For this reason, the author has succeeded in becoming a forum in facilitating access to products and sales from PT. Padaan itself.</p>

DAILY ACTIVITIES OF THE APPRENTICESHIP

DAY : Monday, Thursday, Tuesday
DATE : May 10th 2023 and June 17th 2023

No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1.	customer collect and remainder	Ridha Firdaus	
	Company Advisory Notes:		

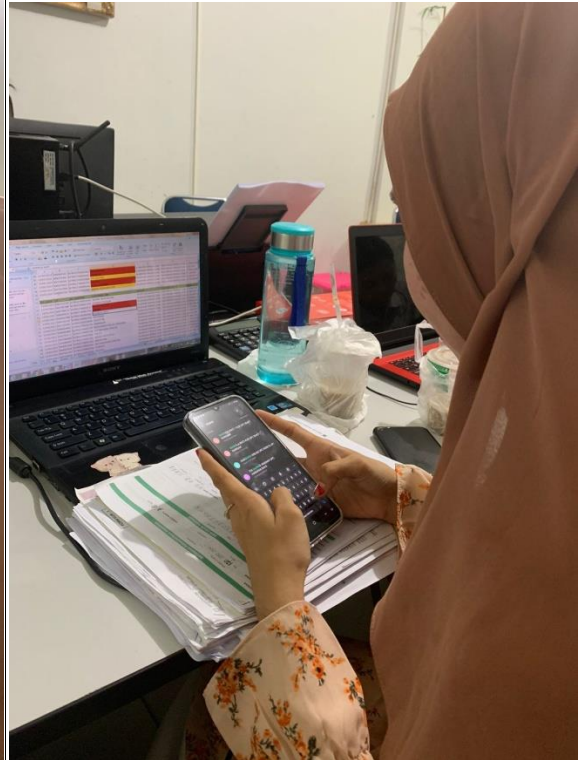
No	WORKING	EXPLANATION
1.		the picture on the side is a picture of collectibility, in which customers have experienced late payments of principal and interest that exceed the due date. so the authors directly contact customers via telephone or WhatsApp.

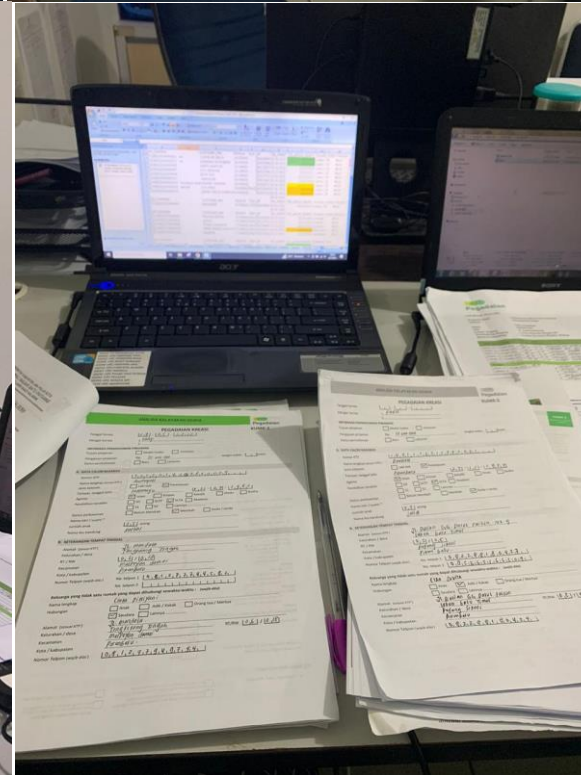
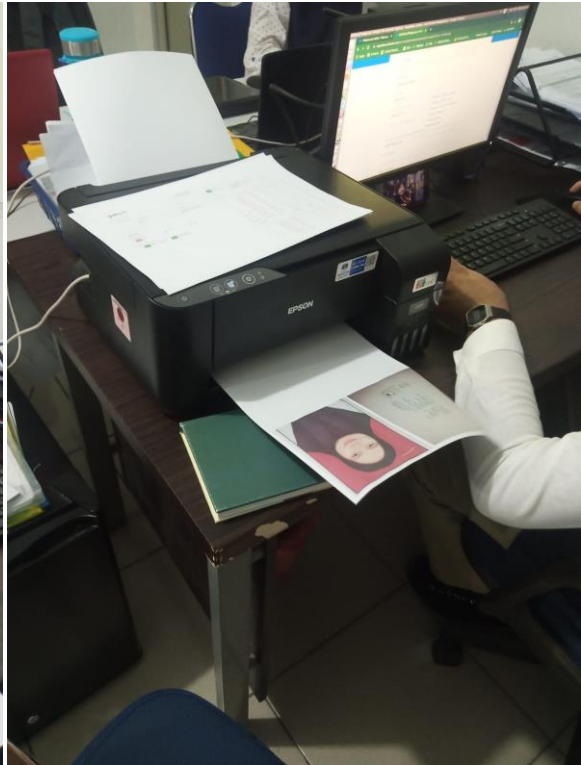
Appendix 7: with managers and employees of PT. Pegadaian (Persero) Branch of Pekanbaru City.















The author of this Apprenticeship report is Sefti Almdani, daughter of Mr. Azwar and Mrs. Harmida. The author was born on September 22, 2000 in Old Bantan, Bengkalis Regency, Riau. Educational history starts from elementary school (2007-2013) at SDN 13 Bantan Tua, junior high school (2013-2016) at SMPN 5 Bantan Tua, and high school (2016-2019) at SMKN 1 Bengkalis. After completing high school education, the author continued his undergraduate

education (S1) Administration Study Program International Business at Bengkalis State Polytechnic (2019-2023). The author has a lot of experience in organizing while studying at the Bengkalis State Polytechnic, and also actively participates in several campus events and activities. And in August 2021 the author made an industrial visit and table manners at Favehotel S. Parman Medan. With persistence, high motivation, and support from both parents, family, friends, and lecturers to continue studying, trying and praying to complete Diploma IV (D-IV) education, the author successfully completed the study program he was involved in. 2023, The author did an internship for 4 months at " PT. Pegadaian (Persero) Pekanbaru City Branch" under the guidance of Mrs. Armita Novriana Rambe, M.Hum and I hope this thesis can be useful and contribute to the world of education.