

APPRENTICESHIP REPORT

**PT. BANK RIAU KEPRI SYARIAH (PERSERODA)
PEKANBARU SUDIRMAN**

**ARDEA RAMADHANIR RIADHAH
NIM. 5404211357**



**APPLIED BACHELOR DEGREE OF INTERNATIONAL
BUSINESS ADMINISTRATION STUDY PROGRAM
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Written as one of the conditions for completing the Apprenticeship

ARDEA RAMADHANIR RIADHAH
NIM. 5404211357

Pekanbaru, June 05th, 2025

**PT. Bank Riau Kepri Syariah
(Perseroda) Pekanbaru Sudirman**





Mohd. Zamroni Fathoni
Pekanbaru Sudirman
Branch Manager

Advisor


Yanisha Dwi Astari, S.S., M. Hum
NIP. 199301142022032010

Approved by:
Head of International Business Administration Study Program



Wan Junita Raflah, B. Sc., M. Ec. Dev
NIP. 198406142018032001

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Author



Ardea Ramadhanir Riadhah

NIM. 5404211357

TABLE OF CONTENTS

COVER

APPRENTICESHIP REPORT	ii
------------------------------------	-----------

ACKNOWLEDGEMENT	iii
------------------------------	------------

TABLE OF CONTENTS	v
--------------------------------	----------

LIST OF FIGURES	vii
------------------------------	------------

LIST OF TABLES	viii
-----------------------------	-------------

LIST OF APPENDICES	ix
---------------------------------	-----------

CHAPTER I INTRODUCTION

1.1 Background of the Apprenticeship	1
--	---

1.2 Purpose of the Apprenticeship	3
---	---

1.3 Significances of the Apprenticeship	3
---	---

CHAPTER II GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History	5
---------------------------	---

2.2 Vision and Mission of PT. Bank Riau Kepri Syariah.....	7
--	---

2.2.1 Vision	7
--------------------	---

2.2.2 Mission	7
---------------------	---

2.3 Kind of Business	7
----------------------------	---

2.4 Organizational Structure	9
------------------------------------	---

2.5 The Working Process.....	17
------------------------------	----

2.6 Documents Used for Activity	18
---------------------------------------	----

CHAPTER III SCOPE OF THE APPRENTICESHIP

3.1 Job Description.....	22
--------------------------	----

3.2 System and Procedure	22
--------------------------------	----

3.3 Place of Apprenticeship	28
-----------------------------------	----

3.4 Kind and Description of the Activity	29
--	----

3.5	Obstacles and Solution	46
3.5.1	Obstacles	46
3.5.2	Solution	47
CHAPTER IV CONCLUSIONS AND SUGGESTIONS		
4.1	Conclusions	48
4.2	Suggestions	49
REFERENCES		51
APPENDICES.....		52

LIST OF FIGURES

Figure 2.1 Dang Merdu Tower of Bank Riau Kepri Syariah.....	6
Figure 2.2 Bank Riau Kepri Syariah Logo	7
Figure 2.3 Organizational Struture PT Bank Riau Kepri Syariah Pekanbaru Sudirman.....	10
Figure 2.4 The Working Process of PT Bank Riau Kepri Syariah Pekanbaru Sudirman.....	17
Figure 2.5 Sharia Opening Form	19
Figure 2.6 Outgoing Book and Incoming Book	20
Figure 2.7 Silk Form (Financial Services Information System).....	20
Figure 2.8 Customer Request Form.....	21
Figure 3.1 The Process Stamping a Clearing Check	23
Figure 3.2 The Process Registering and Stamping a Savings Book.....	23
Figure 3.3 The Process of Registering Banking References	24
Figure 3.4 The Process of Uploading the Wakalah Contract for Prospective Pilgrims.....	24
Figure 3.5 The Process of Scanning Speciment	25
Figure 3.6 The Process of Archiving Form	25
Figure 3.7 The Process Scanning of Disbursement Contract File	26
Figure 3.8 The Process of Checking Stock Items.....	26
Figure 3.9 The Process of Creating a Letter Number	27
Figure 3.10 The Process of Filling Out the Account Opening Form.....	27
Figure 3.11 The Process of Registering Customer Guarantees	28
Figure 3.12 The Process of Creating Credit Note Number	28
Figure 3.13 Place of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman.....	28

LIST OF TABLES

Table 3.1 Working Schedule at PT. Bank Riau Kepri Syariah	29
Table 3.2 Daily Activities of February 03 th , to February 07 th , 2025.....	29
Table 3.3 Daily Activities of February 10 th , to February 14 th , 2025.....	30
Table 3.4 Daily Activities of February 17 th , to February 21 th , 2025.....	31
Table 3.5 Daily Activities of February 24 th , to February 28 th , 2025	32
Table 3.6 Daily Activities of March 03 th , to March 07 th , 2025.....	33
Table 3.7 Daily Activities of March 10 th , to March 14 th , 2025.....	34
Table 3.8 Daily Activities of March 17 th , to March 21 th , 2025.....	35
Table 3.9 Daily Activities of March 24 th , to March 28 th , 2025.....	36
Table 3.10 Daily Activities of March 31 th , to April 04 th , 2025	37
Table 3.11 Daily Activities of April 07 th , to April 11 th , 2025	38
Table 3.12 Daily Activities of April 14 th , to April 18 th , 2025	39
Table 3.13 Daily Activities of April 21 th , to April 25 th , 2025	40
Table 3.14 Daily Activities of April 28 th , to May 02 th , 2025	41
Table 3.15 Daily Activities of May 05 th , to May 09 th , 2025.....	42
Table 3.16 Daily Activities of May 12 th , to May 16 th , 2025.....	43
Table 3.17 Daily Activities of May 19 th , to May 23 th , 2025.....	43
Table 3.18 Daily Activities of May 26 th , to May 30 th , 2025.....	45
Table 3.19 Daily Activities of June 02 th , to June 06 th , 2025.....	45

LIST OF APPENDICES

Appendix 1 Apprenticeship Request Letter.....	52
Appendix 2 Statement Letter.....	53
Appendix 3 Apprenticeship Assessment Sheet.....	54
Appendix 4 Apprenticeship Certificate	55
Appendix 5 Apprenticeship Attendance List.....	56
Appendix 6 Daily Activity of the Apprenticeship	61
Appendix 7 Documentation.....	96

CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

Apprenticeship is a form of learning process carried out through direct experience in the world of work. Each student is required to go directly to the field of work in accordance with their discipline, in order to be able to apply the knowledge that has been obtained during the lecture period into real practice. In addition, through apprenticeship activities, students can also improve their knowledge, skills, and gain useful work experience as a provision for entering the professional world in the future. This program not only helps students adapt to the dynamics of the workplace but also builds a strong foundation of professionalism, responsibility, and work ethic that will be valuable in their future careers.

Apprenticeship is a particularly useful moment to consider the more-than-visual nature of this complex and multifaceted enskilment, because of its relational and sensory intensity and because it is often analyzed and made overt by masters and peers when they try to explicitly guide their pupils through particularly significant learning moments. Additionally, it works as a usefully “thick” metaphor, because visual enskilment is in essence an apprenticeship—in both sensory and social terms.

State Polytechnic of Bengkalis is the only State Polytechnic in Riau Province and requires all students to carry out practical work as part of the study completion process. This apprenticeship activity is an obligation because education is not only obtained through theory in the classroom, but also through direct experience in the world of work. As one of the graduation requirements, apprenticeship and final project are two important components that must be fulfilled by students. The apprenticeship program is carried out in the fifth semester for Diploma III students and the seventh semester for Diploma IV students.

The International Business Administration Study Program is part of the Economics and Business field, where students learn various aspects of the business world, including mail management, administration, management, finance, human resources, to a general understanding of the business world. To prepare students to be ready to enter the world of work, this program requires each student to undergo an apprenticeship program for 4 (four) months, both in government and private agencies, with apprenticeship locations that can be chosen by students themselves. Before choosing an apprenticeship site, the apprenticeship coordinator will provide several choices of agencies as references. From these several choices, the author is interested in carrying out an apprenticeship at PT Bank Riau Kepri Syariah Pekanbaru Sudirman.

PT Bank Riau Kepri Syariah is a regional banking financial institution owned by the Riau Provincial Government and the Riau Islands Provincial Government. Its head office is located at Menara Dang Merdu, Jalan Jenderal Sudirman No. 462, Pekanbaru, Riau. The bank was originally established in 1961 under the name Bank Pembangunan Daerah Riau (BPDR), which is also known as BAPERI, and is a legal entity of Regional Company (PD). The establishment of this bank aims to encourage regional economic growth through banking services that support development activities in various sectors. Along with the development of the business world and the demand for institutional efficiency, based on the decision of the General Meeting of Shareholders (GMS) held on June 26, 2002, the status of the company's legal entity was officially changed to a Limited Liability Company (PT).

PT Bank Riau Kepri Syariah has approximately 169 (one hundred forty nine) office networks spread across several regions, especially Riau Province and Riau Islands. Consisting of 1 (One) head office, 21 (Twenty One) branch offices, 41 (Forty One) sub-branch offices, 35 (Thirty Five) stores, 56 (Fifty Six) cash offices, 4 (Four) Boutiques, and 11 (Eleven) payment points. The author conducts an apprenticeship in one of the branch office networks, namely the Bank Riau Kepri Syariah Pekanbaru Sudirman Office which is located at Jend. Sudirman street No. 377 Pekanbaru.

1.2 Purpose of the Apprenticeship

Students of the D-IV International Business Administration Study Program at Bengkalis State Polytechnic underwent a four-month apprenticeship program at PT Bank Riau Kepri Syariah Pekanbaru Sudirman Office, with the following :

1. Understanding and Identifying job descriptions within the work areas.
2. Understanding the apprenticeship system and procedures implemented in the work process at BRK Syariah Pekanbaru Sudirman.
3. Knowing the place and working schedule at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman
4. Explaining the kind and description of the activity carried out during the apprenticeship period
5. Identifying the obstacles encountered and the solutions implemented throughout the apprenticeship.

1.3 Significances of the Apprenticeship

The apprenticeship carried out is very beneficial for several parties such as students, companies and State Polytechnic of Bengkalis:

1. For Students
 - a. Students are given the opportunity to implement theoretical knowledge and concepts in the context of the real world of work.
 - b. Students gain practical experience in applying knowledge and skills in accordance with their study program.
 - c. Students can increase their sense of responsibility and discipline in carrying out their duties, as well as their ability to adapt to the world of work.
 - d. Students can expand their knowledge, insights, experiences, and skills in the field of office administration that are not obtained during lectures.

- e. Students have the opportunity to work in teams, allowing them to contribute with creative ideas.
- 2. For State Polytechnic of Bengkalis
 - a. Apprenticeship programs can strengthen collaboration and social interaction between the State Polytechnic of Bengkalis and PT. Bank Riau Kepri Syariah Pekanbaru Sudirman.
 - b. Apprenticeship provide insight into the crucial role of teaching staff in delivering lecture materials that align with current developments in the professional world.
 - c. Apprenticeship allow for the assessment of students' abilities in business studies, particularly in international business administration, as gained during lectures and applied in real work environments.
 - 3. For Companies

The apprenticeship program serves as a bridge of cooperation between the company and the campus, which provides an opportunity for students to be directly involved in the world of work. Through apprenticeship activities, students are expected to assist company employees in completing tasks, contributing ideas, and providing useful input in solving various problems. In addition, this program is also beneficial for companies in attracting new qualified graduates to be recruited and placed in various government institutions and private companies.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

PT Bank Pembangunan Daerah Riau (BPD Riau), known as Bank Riau, was established in 1966. The bank was then owned by the Riau Provincial Government, in line with the provisions that required Regional Development Banks to have the status of Regional Companies (PD) since 1962. In 2002, Bank Riau's status officially changed to a Limited Liability Company (PT).

The application for the principle permit to establish Bank Riau Syariah was submitted to Bank Indonesia on January 29, 2004. Approval in principle was obtained on February 27, 2004 through Bank Indonesia letter No. 6/7/DpbS/Pbr KBI Pekanbaru. Prior to the principle approval, Bank Riau Syariah had made various preparations, such as building rehabilitation for the Syariah Branch Office and Syariah Business Unit (UUS), as well as preparing a syariah-based IT application system. An application for an operational license was submitted to Bank Indonesia on May 21, 2004 and approved in June 2004, which became the official start of Bank Riau Syariah's operations.

In 2010, the name of PT Bank Pembangunan Daerah Riau was changed to PT Bank Pembangunan Daerah Riau and Riau Islands (PT Bank Riau Kepri) based on the decision of the Extraordinary General Meeting of Shareholders (EGMS) on April 26, 2010

The establishment of Bank Riau Syariah was driven by several important aspects, including the regulatory aspect with the issuance of Law No. 10 of 1998 which opened opportunities for conventional banks to manage Islamic banking services. In terms of marketing, the market potential in the Riau and Riau Islands region is very large considering the majority of the population is Muslim. In addition, from the sharia aspect, there are still many Muslims who are reluctant to

use conventional bank services. Empirically, Islamic banking has also proven to have advantages in dealing with the impact of the economic crisis. The presence of Bank Riau Kepri Syariah is expected to be able to meet the needs of the community and provide alternative banking service options in accordance with sharia principles.

In 2022, PT Bank Pembangunan Daerah Riau and Riau Islands successfully converted from a conventional commercial bank to an Islamic commercial bank, under the new name PT Bank Pembangunan Daerah Riau and Riau Islands Syariah (Perseroda), abbreviated to PT Bank Riau Kepri Syariah (BRK Syariah). The head office of Bank Riau Kepri Syariah, known as Menara Dang Merdu, is located at Jl. Jenderal Sudirman No. 462, Pekanbaru. The location of the head office can be seen in Figure 2.1 below: :



Figure 2.1 Dang Merdu Tower of Bank Riau Kepri Syariah

Source : brksyariah.co.id

Since obtaining a license to change its business activities to become a sharia commercial bank, Bank Riau Kepri Syariah no longer carries out conventional banking activities, except to settle pre-existing rights and obligations. All bank operations have officially switched to activities based on sharia principles. On August 25, 2022, Vice President Ma'ruf Amin inaugurated Bank Riau Kepri Syariah (BRK Syariah). He stated that the successful conversion of Bank Riau Kepri from a conventional bank to an Islamic bank was an

important achievement in encouraging the development of Islamic economics and finance in Indonesia.



Figure 2.2 Logo Bank Riau Kepri Syariah
Source : brksyariah.co.id

2.2 Vision and Mission of PT. Bank Riau Kepri Syariah

2.2.1 Vision of PT. Bank Riau Kepri Syariah

Creating an Inclusive, Resilient and Modern Sharia Bank, the Community's First Choice, Contributing Significantly to Sustainable Regional Development.

2.2.2 Mission of PT. Bank Riau Kepri Syariah

The mission of PT. Bank Riau Syariah Pekanbaru Sudirman are as follows:

1. Encourage sustainable regional economic growth towards national economic development.
2. Providing sharia-based financial service solutions with the latest technology support.
3. Strengthen the development of micro, small and medium enterprises to achieve the welfare of the people.
4. Manage regional and national business funds optimally and professionally.
5. Develop quality SDI that is ready to face transformation in universal sharia values.

Source: <https://www.brksyariah.co.id>

2.3 Kind of Business

In general, business is all activities and organizational that aim to create goods and services to meet people's daily needs. In short, business includes four important elements, namely the process of producing goods and services, seeking profits, the existence of business activities, and meeting the needs of society. PT

Bank Riau Kepri Syariah carries out its operational activities based on sharia principles and in accordance with applicable laws and regulations. The main objective is to provide banking services in accordance with sharia values through various products and services that can be utilized by customers. As a sharia-based financial institution, BRK Syariah avoids prohibited practices such as riba (interest), maysir (gambling), and gharar (uncertainty or excessive speculation). In running its business, BRK Syariah offers a variety of Islamic financial services and products that support the needs of the community and the business world.

1. Fund Raising:
 - a. Sharia Current Account: A current account using wadi'ah (entrustment) or mudharabah (profit sharing) contracts, suitable for daily transactions for individuals and businesses.
 - b. Sharia Savings: Various types of savings with wadi'ah or mudharabah contracts, such as education, Hajj, or general savings. Customers get profit sharing according to the agreed ratio if using a mudharabah contract.
 - c. Sharia Deposit: Investment for a certain period of time with a mudharabah contract. Customers will receive competitive profit sharing from the bank's investment profits.
2. Distribution of Funds (Financing)
 - a. Murabahah (Sale and Purchase): Financing for the purchase of goods where the bank buys the goods needed by the customer, then resells them to the customer at an agreed price (cost + bank profit margin). Generally for consumptive financing such as motor vehicles, houses, or electronic goods.
 - b. Mudharabah (Profit Sharing): The bank provides all the capital, and the customer acts as the business manager. Profits are shared based on the agreed ratio, while losses are fully borne by the bank.
3. Other Banking Services
 - a. Fund Transfer: Money transfer services between banks or fellow BRKSyariah.

- b. Bill Payment: Payment of electricity, water, telephone, or other bills.
- c. ATM and Mobile Banking Services: Ease of transactions through anjungan tunai mandiri and smart phone applications.
- d. Waqf and Zakat: Facilitate the distribution of waqf and zakat from customers to the rightful parties.
- e. Foreign Exchange Services: For sharia-compliant international transactions.
- f. Safe Deposit Box: Storage service for valuables.

All BRK Syariah products and services are supervised by the Sharia Supervisory Board (DPS) to ensure compliance with sharia principles. This is a key differentiator with conventional banks, where every transaction must be free from elements that are forbidden in Islam.

2.4 Organizational Structure

The organizational structure is a systematic framework used by a company to define the allocation, classification, and formal arrangement of tasks, roles, and responsibilities within the organizational. It serves as a blueprint that outlines how activities such as task execution, coordination, and supervision are directed toward the achievement of organizational goals. Through this structure, the company establishes a clear hierarchy of authority and communication, ensuring that information flows efficiently from one level to another. It also clarifies reporting lines and delineates the specific functions of each department or division, allowing for better accountability and performance tracking. Furthermore, a well-designed organizational structure helps streamline decision-making processes, minimizes redundancy, and facilitates collaboration among team members by setting clear expectations and responsibilities.

Through this organizational structure, the lines of authority and the relationships of responsibility between different positions in the company become clear and well-defined. It shows who is responsible for specific tasks and how each role is connected in carrying out the company's operations. The

organizational structure of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman can be seen in Figure 2.3, which illustrates the framework of the company as follows:

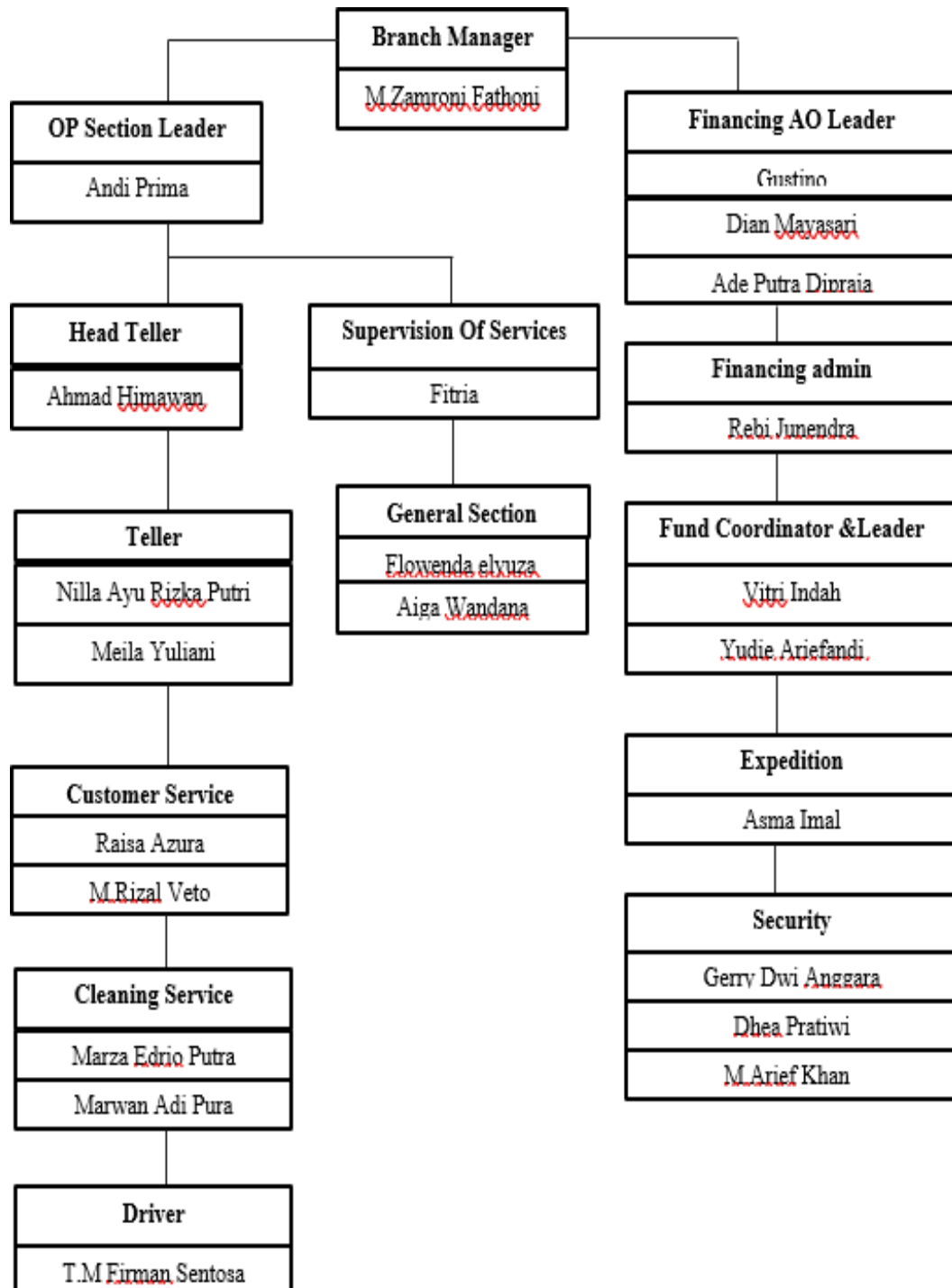


Figure 2.3 Organizational Structure PT. Bank Riau Kepri Syariah Pekanbaru Sudirman
Source: PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

Based on the organizational structure above, the following will describe the main tasks and functions of the existing organizational structure at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, Referring to the organizational structure, the duties and authorities are in accordance with the position, namely:

1. Branch Manager

The Branch Manager has several important tasks in carrying out his role. First, the Branch Manager acts as the official representative of Bank Riau Kepri Syariah in the region, especially in Pekanbaru, and is the highest leader in the branch. In his role, the Branch Manager represents the bank in various activities, and is tasked with establishing good relations with the local community and local government. In addition, the Branch Manager has the authority to make daily branch operational decisions, such as approving customer transactions within certain authority limits, managing employee work schedules, and determining work priorities in the branch. Not only that, the Branch Manager is also fully responsible for ensuring that the branch is able to achieve business targets set by the head office, including sales targets for banking products such as financing, savings, and deposits, as well as other revenue targets.

2. OP Section Leader

The head of operations (OP) has an important role in ensuring the smooth running of activities at the branch. One of his main duties is to approve transactions within certain limits of authority, especially for large customer transactions or transactions that require special approval, in accordance with applicable bank policies. In addition, the OP Leader is responsible for controlling the quality of service provided. Although customer service interacts directly with customers, the OP Leader ensures that operational service standards are met, such as the speed of the account opening process, smooth queuing, and timely resolution of customer complaints. Not only that, the OP Leader must also ensure that all daily operational activities, including deposits, withdrawals, transfers, account

opening and closing, and other banking services can run smoothly without problems.

3. Fund Coordinator & Leader

Funds officers have a strategic role in increasing the number of customers and third-party funds in the bank. Their main task is to actively seek new prospective customers for fund products, such as savings, deposits, and Islamic current accounts, through direct approaches and promotional activities. In addition, the officers also assist prospective customers in the account opening process by ensuring the completeness of the required documents and administrative requirements. In order to increase the effectiveness of fund raising, officers also propose promotional programs or new strategies that are in line with market needs and sharia principles. Equally important, they are also responsible for preparing routine reports related to the realization of fund raising, analyzing trends in fund development, and submitting future projections to superiors as a basis for strategic decision-making.

4. Leader Account Officer

he tasks include checking and ensuring that the credit application has been fully completed and signed by the prospective debtor, conducting interviews to gather necessary information, and observing the prospective debtor's place of business and residence. A thorough verification of the submitted application must be carried out, along with a feasibility assessment of the prospective debtor. Recommendations regarding the eligibility of the prospective debtor are then provided and forwarded to credit analysts for further processing. Additionally, the role involves monitoring credit installments that are due, collecting all loan payments including deposits and arrears, as well as prioritizing and scheduling the resolution of problem loans in coordination with relevant parties.

5. Financing Admin

The task of managing financing involves several important activities that support smooth administrative and operational processes. First, all

collateral received must be recorded in detail and stored properly to maintain its security. Next, officers are responsible for processing financing applications from customers in accordance with applicable procedures. After processing, the financing application file is submitted to the head of the operational section for review and approval. In addition, listing and recording the date of realization of the financing disbursement is also part of the important tasks, to ensure that the entire process is clearly documented and can be monitored properly.

6. Head Teller

The duties of the teller section include various important responsibilities that must be carried out in accordance with Standard Operating Procedures (SOP) and targets set by the bank. One of the main tasks is to ensure that all transactions carried out by tellers run accurately and in accordance with sharia principles, including services such as deposits, withdrawals, transfers, bill payments, and check cashing. In addition, tellers are also responsible for maintaining the security of cash, important documents, and bank assets in their work area. Thoroughness in verifying the completeness of account opening administration and other supporting documents is also very necessary. Equally important, tellers must be able to recognize and manage potential operational risks, such as fraud and human error, in order to maintain customer trust and the integrity of banking services.

7. Service Supervisor

Supervisors have an important role in ensuring the smooth running of daily operations in the customer service environment. His main duties include verifying and authorizing certain transactions that require special approval in accordance with applicable procedures. In addition, supervisors are also responsible for preparing daily, weekly or monthly performance reports relating to customer service activities and internal operations. In doing so, supervisors must ensure that cash at the teller is always available in sufficient quantities, and that all forms or documents

required by customers are available and complete. Equally important, supervisors are also tasked with overseeing all services provided by staff, including customer service, so that they always comply with operational standards and adhere to sharia principles.

8. General

General tasks performed include recording and registering all bank assets such as buildings, vehicles, office furniture, and electronic equipment on a regular basis as part of inventory activities. In addition, it also manages the procurement process of goods and services needed by all work units, ranging from furniture, office stationery (ATK), to technology equipment in accordance with sharia-based procurement procedures. Other duties include managing the provision and payment of utility bills such as electricity, water, telephone, and internet, and ensuring their availability; managing official vehicles, including maintenance, licensing, and scheduling their use for bank operations; and arranging the delivery of documents or goods between branches and to external parties. In addition, the job also includes managing incoming and outgoing mail such as official letters, memos, and other internal documents, storing important bank documents in an organized and secure manner, managing insurance policies for bank assets such as buildings and vehicles, and assisting in the preparation of internal bank events, such as large meetings, training, and other activities that require logistical and facility support.

9. Customer Service (CS)

The tasks include opening customer savings accounts and promoting Bank Riau Kepri Syariah savings products. This also involves opening deposit accounts and activating SMS Banking and Mobile Banking services provided by Bank Riau Kepri Syariah. Additionally, providing clear explanations to customers who require information regarding account balances, transaction histories, bank products, required documents, terms, and procedures is essential. Another key responsibility is to attract and encourage customers to promptly open savings and deposit accounts.

10. Teller

The responsibilities include handling cash deposits, cash withdrawals, and direct transfers made by customers. Providing excellent service is essential to build strong relationships and attract customer interest. The role also involves giving clear explanations to customers who need information regarding account balances, transaction histories, bank products, as well as the required documents, terms, and procedures. Additionally, the tasks cover assisting customers with banking services such as transfers, inter-account transfers, controlling daily cash inflow and outflow, and facilitating the opening of customer accounts and deposit placements.

11. Security

The responsibilities include assisting customer service in carrying out transactions and providing important information to ensure smooth operations, thereby creating a safe, conducive, and comfortable atmosphere. The role also involves maintaining security both inside and outside the building, offering excellent service to ensure customers feel comfortable, safe, and secure during their transactions. Additional duties include maintaining cleanliness within and around the premises, organizing customer queues, guiding customers to understand their purposes for visiting the Pekanbaru Sudirman office, and preparing daily reports. Furthermore, the position requires confirming security conditions with the nearest police station, safeguarding office assets and inventory, supervising and monitoring any criminal activities within the work environment, and remaining alert and responsive to critical situations. The role also includes assisting in emergencies that occur outside the office premises, such as accidents, and conducting night patrols around the Pekanbaru Sudirman office building.

12. Cleaning Service

The responsibilities include assisting customer service in processing transactions and providing important information to ensure smooth operations, thereby creating a safe, conducive, and comfortable

atmosphere. Delivering excellent service is essential to ensure that customers feel comfortable, safe, and secure when conducting transactions at PT. Bank Riau Kepri Syariah, Pekanbaru Sudirman Branch. Additional duties involve maintaining cleanliness inside and outside the building, organizing customer queues during transactions, and ensuring the office space, archives, and other important documents are kept clean, neat, and well-organized.

13. Driver

The responsibilities include assisting customer service in processing transactions and providing important information to ensure smooth operations, thereby creating a safe, conducive, and comfortable atmosphere. Delivering excellent service is essential to ensure that customers feel comfortable, safe, and secure when conducting transactions at PT. Bank Riau Kepri Syariah, Pekanbaru Sudirman Branch. Additional duties involve maintaining cleanliness inside and outside the building, organizing customer queues during transactions, and ensuring the office space, archives, and other important documents are kept clean, neat, and well-organized.

14. Expeditions

Officers who handle important documents and items in the banking environment have a great responsibility in maintaining confidentiality and administrative order. One of the main tasks is to access confidential and important bank documents, while adhering to strict restrictions and following established procedures to maintain the security and confidentiality of information. In addition, officers are also required to make detailed records of each delivery and pickup process, including information on the time, the names of the recipient and sender, and the type of goods or documents sent. This accurate recording aims to ensure transparency, accountability, and smoothness in the bank's internal administrative processes.

2.5 The Working Process

PT Bank Riau Kepri Syariah Pekanbaru Sudirman is one of the branch offices that conducts sharia banking operations. The work process generally follows Islamic banking standards with an emphasis on Islamic sharia principles. The following is an overview of the work process:

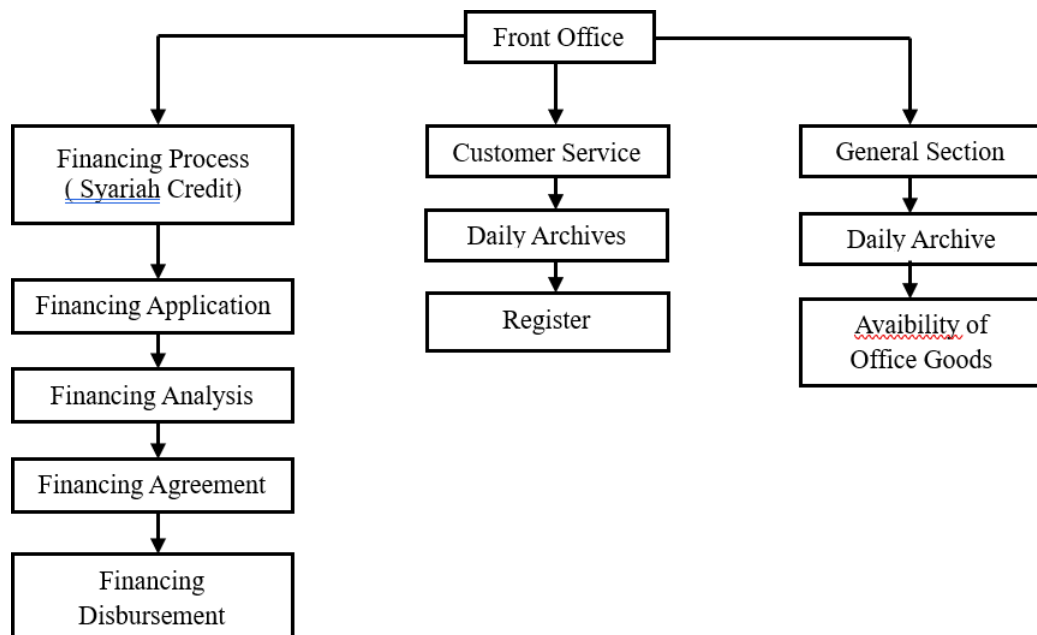


Figure 2.4 The Working Process of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

Source: PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

Figure 2.4 illustrates the workflow of employees at PT Bank Riau Kepri Syariah Pekanbaru Sudirman, starting from the Sharia-compliant financing process (credit) through to the general affairs division, highlighting the collaboration between departments.

1. Financing Process (Syariah Credit)
 - a. Financing application: To obtain funding, customers submit a financing application to the financing department, accompanied by required documents including an ID card, salary slip, and collateral.
 - b. Financing Analysis: Financing officers (Account Officers/AOs) will analyze the customer's eligibility based on their business or collateral and verify the submitted documents.

- c. Financing Agreement: Upon approval, the customer signs a Sharia-based mudharabah agreement, which defines the rights, obligations, and Islamic principles applicable to the financing.
 - d. Disbursement of Funds: After the agreement is signed, the financing funds are disbursed in accordance with the agreed terms or transferred directly to the customer's account.
2. Customer Service
- a. Daily Archives: After customers complete transactions or interactions involving forms, the Customer Service staff at Bank Riau Kepri Syariah are responsible for ensuring that all forms are properly and systematically archived. The organized forms are then stored in designated cabinets, each labeled according to its category.
 - b. Register: Forms are recorded or registered manually in a register book, and some forms may require stamping or pre-signing as proof of registration.
3. General section
- a. Daily Archives: Managing documents archives is crucial for maintaining the order and accessibility of information. This includes archiving customer documents, internal and external correspondence, and other important reports in physical form.
 - b. Availability of Office goods: Regularly monitor warehouse stock and record items such as stationery, paper, printer ink, and other office supplies that are low or nearly depleted. Ensure that received items match the orders, are undamaged, and have the correct quantities.

2.6 Documents Used for Activity

During the Apprenticeship at the Operations Department of PT Bank Riau Kepri Syariah Pekanbaru Sudirman, the following documents were produced:

1. Sharia Account Opening Form

This form contains customer personal data, financial information, and the desired type of sharia product. The form is the main basis for the verification and activation process of new accounts in accordance with sharia banking regulations.

During my apprenticeship, The author was tasked with thoroughly checking this form, from verifying compliance with internal sharia regulations to validating the accuracy of customer information before further processing. Additionally, the author was involved in ensuring data confidentiality in accordance with OJK guidelines, coordinating with branch staff if data discrepancies were found, documentsing findings and feedback for procedure development, and providing recommendations for administrative process improvements to enhance efficiency.

Figure 2.5 Sharia Account Opening Form

Source : Processed Data 2025

2. Outgoing Book and Incoming Documents Book

During apprenticeship at Bank Riau Kepri Syariah, the recording of operational documents, both incoming and outgoing, was carried out through an official web application called Naskah Dinas, replacing the traditional manual method based on notebooks. Was responsible for ensuring that each data entry was accurate and consistent with company standards, systematically monitoring the approval workflow, and ensuring that user access rights were strictly regulated so that only authorized personnel could process certain documents to maintain data confidentiality. The implementation of this system has proven to accelerate archive searches through digital search features, improve administrative accuracy, streamline documents workflow tracking, and simplify internal bureaucracy, all of which operate more efficiently than the previous manual system.

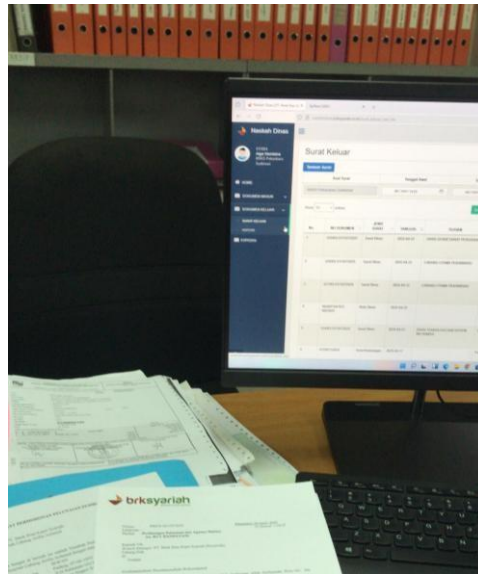


Figure 2.6 Outgoing Book and Incoming Book
Source : Processed Data 2025

3. Silk Form (Financial Services Information System)

SILK (Financial Services Information System) forms are used for transactions such as withdrawals, deposits, remittances, and overbooking, as well as updates to customer data-address, phone number, or employment status. This form must be filled out by the customer or bank staff as an official documents to ensure the process goes according to procedure and is recorded correctly. During the apprenticeship, apprenticeship often help fill out, verify, and prepare attachments to these notes before the transaction is processed further.

Figure 2.7 Silk Form (Financial Services Information System
Source : Processed Data 2025

4. Customer Request Form

The Customer Request Form is completed by customers who wish to make changes to their account information, such as updating their PIN, changing their registered mobile number, replacing a damaged or expired ATM card, or making other data modifications. The information required on the form includes the customer's full name, account number, identity card (KTP) number, date of birth, and details of the specific request being made. During the apprenticeship, The author assisted in verifying the completeness of the form and helped customers fill out the necessary information to ensure smooth processing of their requests.

The image shows a 'FORMULIR PERMINTAAN NASABAH' (Customer Request Form) from BRK Syariah. The form is filled out with handwritten information. The top section, 'DATA NASABAH', includes fields for 'Unit Kantor' (10), 'Nomor' (1109-1114400), 'Tanggal' (05 JUL 2025), 'Nama Nasabah' (H. SY. Y.), 'Nomor KTP' (11111111111111111111), 'Tempat & Tgl Lahir' (Mekong, 11 JUL 1980), 'Jenis Kelamin' (Laki-laki), 'Alamat Domisili' (Jl. Sumatera No. 100 Rm 10), 'Email' (Toko12345@gmail.com), 'No. Hp Nasabah' (081234567890123456789), 'Nama Ganti Bca Karyawan' (Toko123456789), and 'Alamat Kantor' (Jl. Sudirman No. 100 Rm 10). The 'PERMINTAAN' section includes 'Nomor Kartu' (1109-1114400), 'Nomor HP' (081234567890123456789), 'Tanggal Baku' (05 JUL 2025), and a request for 'Perubahan Rekening Rami'. The 'PERNYATAAN' section includes a statement of understanding and a signature. The bottom section, 'DIISI OLEH PETUGAS', includes fields for 'Petugas' (R. S. Y.), 'Jenis Tindakan' (PERUBAHAN REKENING), 'Tanggal' (05 JUL 2025), and 'Tanda Tangan' (R. S. Y.).

Figure 2.7 Customer Request Form

Source : Processed Data 2025

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

Tasks carried out while carrying out practical work at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman is as follows:

1. Stamping of Clearing Check
2. Registering and Stamping a Savings Book
3. Registering Banking References
4. Uploading the *Wakalah* Contract for Prospective Pilgrims
5. Scanning Speciment
6. Archiving Forms
7. Scanning Customer Disbursement Contract File
8. Checking Stock Items
9. Creating Letter Numbers
10. Filling Out The Account Opening Forms
11. Registering Customer Guarantees
12. Creating credit note numbers

3.2 System and Procedure

3.2.1 System

A system is a series of interrelated procedures that together form a function aimed at achieving the company's objectives. The system used by Bank Riau Kepri Syariah is modern banking based on Sharia law, ensuring that every transaction is not only efficient and profitable but also blessed and in accordance with Islamic teachings.

3.2.2 Procedure

There are several work systems and procedures carried out in the operational section as duties and responsibilities which are explained as follows:

1. Stamping a Clearing Check

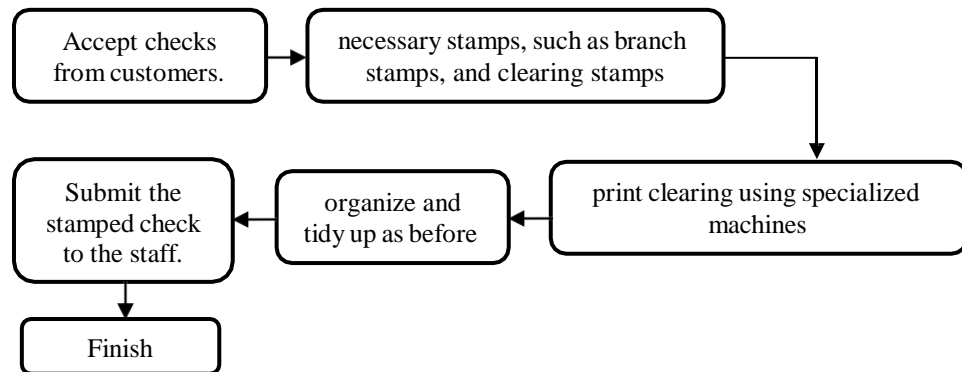


Figure 3.1 The Process Stamping of Clearing Check

Source: Processed data 2025

Before processing documents through the interbank clearing system, officers must ensure all documents are complete and valid. Thoroughness and accuracy are required to check the name, amount, and suitability of transaction data because a single error can delay the completion of clearing. This rigorous verification ensures that transactions are carried out in accordance with applicable banking procedures and prevents delays or customer disputes.

2. Registering and Stamping a Savings book

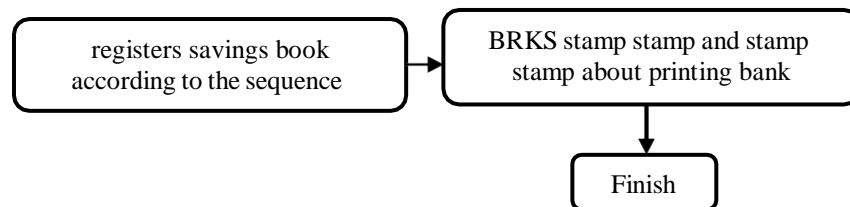


Figure 3.2 The Process Registering and Stamping a Savings book

Source: Processed data 2025

Registering and Stamping a Savings Book is done when the customer first opens an account at the bank to ensure that the data recorded is appropriate and valid, and to avoid errors or deficiencies (minus) in recording transactions. At the time of registration, the saving book will be given an official stamp from the bank as a sign that the book has been activated and legally recognized. The function of this stamp is as proof of the authenticity and validity of the savings book, as well as an attestation that the account is actually registered at the bank concerned.

3. Registering Banking References

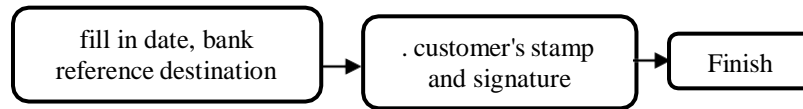


Figure 3.3 The Process of Registering Banking References

Source: Processed data 2025

Registering Banking References involves recording all information about parties who recommend or refer prospective customers to the bank. Data such as the referee's name, type of business, and previous cooperation experience is recorded in BRK Syariah's internal database or specialized system. The aim is to verify and enrich the customer's profile, ensure data is accurate, and assist the bank in risk analysis and credit or other service decision-making.

4. Uploading The *Wakalah* Contract For Prospective Pilgrims

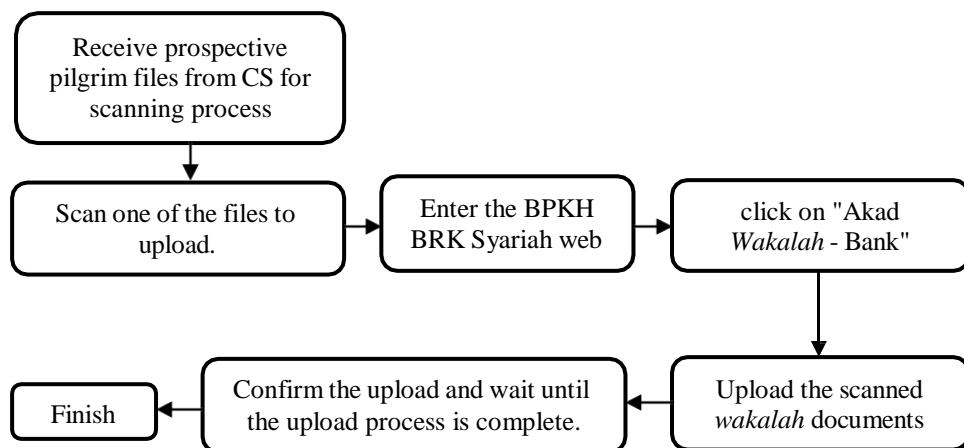


Figure 3.4 The Process of Uploading the *Wakalah* Contract For Prospective Pilgrims

Source: Processed data 2025

This process involves official documents from prospective Hajj pilgrims granting power of attorney (*wakalah*) to the bank. The author is responsible for ensuring that every *wakalah* documents received is scanned clearly and stored in the bank's digital system. Accuracy is very important so that data is not lost or confused, because this documents is the basis for managing the initial deposit and the Hajj registration process. This assignment also trained the author in digital documents management and understanding the importance of data accuracy in Islamic banking operations, especially Hajj services.

5. Scanning specimen

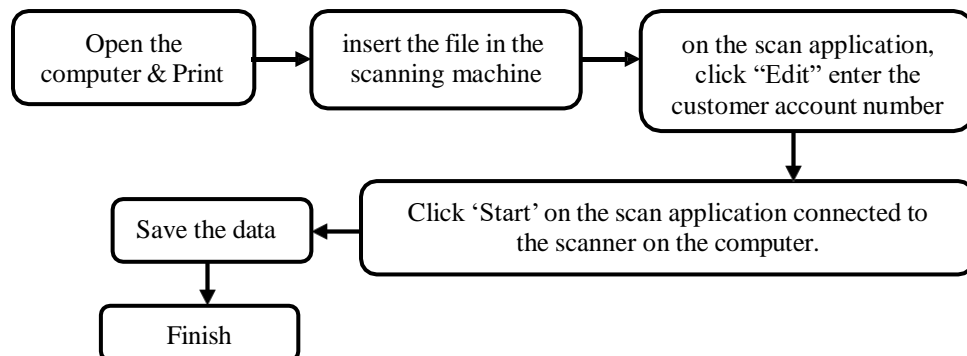


Figure 3.5 The process of Scanning Speciment

Source: Processed data 2025

The customer's signature specimen is scanned to convert the physical documents containing the signature into a digital format. This step aims to update and store the customer's signature electronically in the bank's system. The digital data is very important for future identity verification processes, especially when customers make transactions or need services that require signature confirmation. Thus, the bank can ensure the validity of each transaction and facilitate the search and matching of signature data.

6. Archiving Form

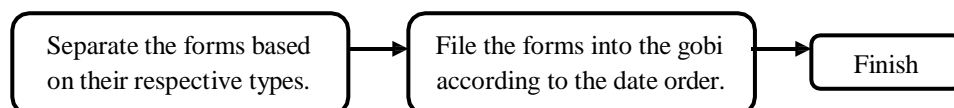


Figure 3.6 The process of Archiving Form

Source: Processed data 2025

Archiving forms by type and date ensures documents are systematically organized for easy retrieval, improves operational efficiency by reducing storage time and space, and supports security and compliance through access control and audit trail. This arrangement also minimizes the risk of documents loss or damage, and speeds up the reporting or decision-making process when needed.

7. Scanning of customer disbursement contract file

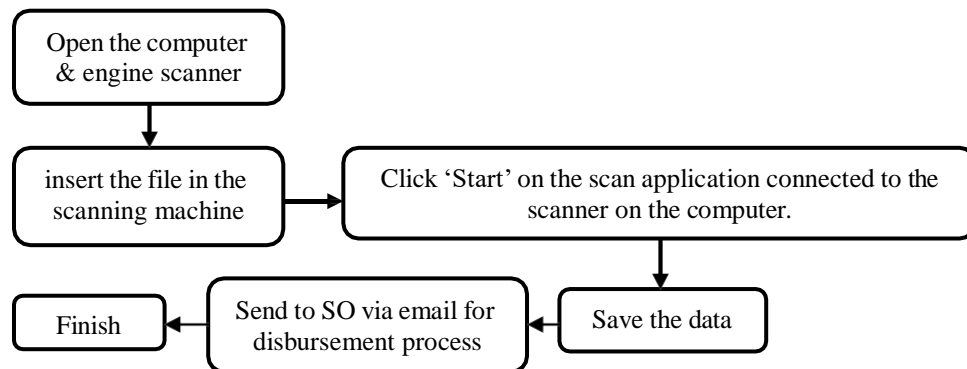


Figure 3.7 The process scanning of disbursement contract file

Source: Processed data 2025

After the financing contract has been signed and all collateral documents such as land certificates, or other proof of ownership are complete, the officer uses a special scanner to scan each file, from the agreement letter and its attachments to the legalized copy of the collateral. After that, the digital files are stored in an electronic archive system to facilitate quick searches, sharing between departments, and ensure security through access control and audit trails. As such, the risk of losing or damaging physical documents is minimized, and the system also serves as an important backup

8. Checking Stock Items

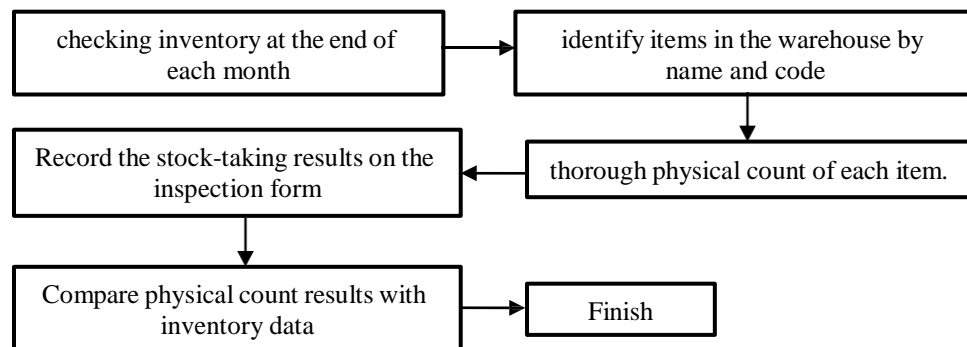


Figure 3.8 The Process of Checking Stock Items

Source: Processed data 2025

At BRK Syariah, the executor conducts a thorough stock-taking of the warehouse inventory, matches the results of the physical count with the inventory system data, and records any discrepancies as detailed findings for follow-up.

9. Creating Letter Number

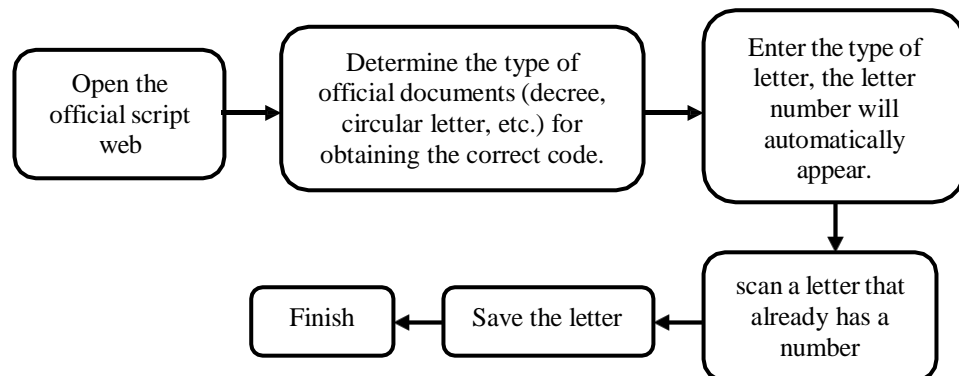


Figure 3.9 The Process of Creating a Letter Number

Source: Processed data 2025

Letter numbering in official BRKSyariah documents plays a crucial role in archive management. The letter number serves as a unique identifier for each issued documents, simplifying the search and archiving process. Through this number, each official documents can be tracked and accounted for. The code also indicates the documents category, such as circulars, decisions, minutes, or internal letters, and the numbering is done sequentially according to the order of publication.

10. Filling out account opening form

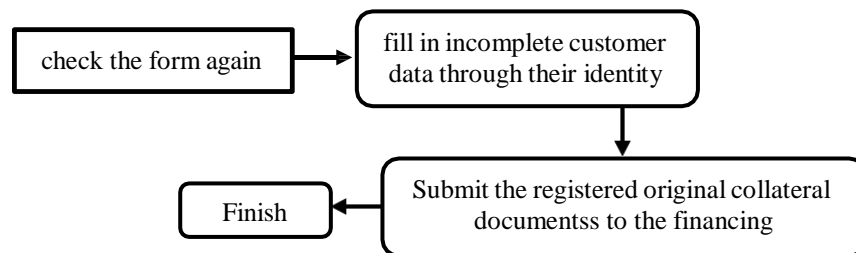


Figure 3.10 The Process of Filling out the account opening form

Source: Processed data 2025

Completing customer information in the account opening form such as personal data, identity, employment, and incomplete supporting documents is essential to accurately verify identity, minimize the risk of fraud and process failure, and speed up account opening. Comprehensive data ensures customer legitimacy, supports a better risk analysis process, and facilitates access to banking services from the initial application.

11. Registering Customer Guarantees

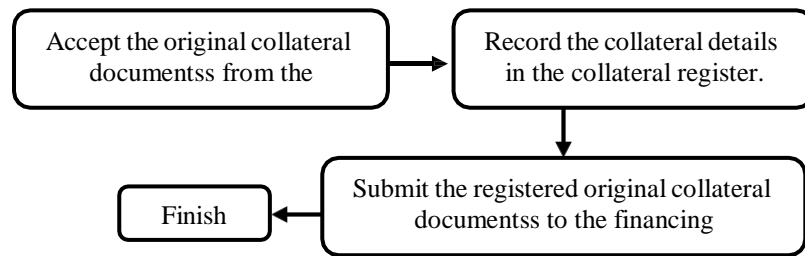


Figure 3.11 The Process of Registering Customer Guarantees

Source: Processed data 2025

At BRK Syariah Pekanbaru Sudirman branch, the customer collateral registration process is a crucial step to ensure the security of collateral at the time of financing application. The process begins with the collection of documents such as customer identity, proof of collateral ownership, and other supporting data, which are then verified for authenticity and completeness. Once the documents are declared valid, collateral information including type, appraisal value, owner's name, and serial number or asset identification is entered into the banking system.

12. Creating credit note number

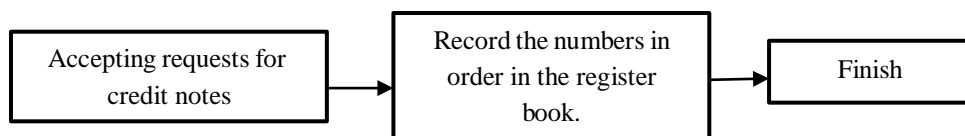


Figure 3.12 The Process of Creating Credit Note Number

Source: Processed data 2025

Recording the credit note number means officially recording every credit note issued by BRK Syariah Pekanbaru Sudirman. Credit note is a documents that shows BRK Syariah's obligation to reduce customer bills or provide refunds. The goal is to ensure that each credit note has a sequential number so that all transactions can be tracked and accounted for easily.

3.3 Place of Apprenticeship

PT. Bank Riau Kepri Syariah (Perseroda) Pekanbaru Sudirman is located at Jend. Sudirman No.377 Street, Riau. Apprenticeship location can be seen in the figure:

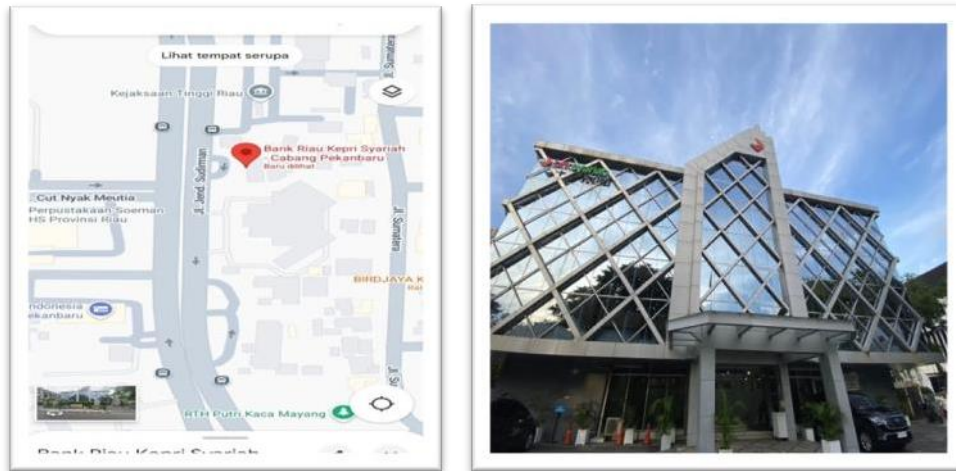


Figure 3.12 Place of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

Source: PT Bank Riau Kepri Syariah Pekanbaru Sudirman

Apprenticeship activities are carried out for four months starting from February 3 to June 06, 2025. The work schedule at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman can be seen in table 3.1 below:

Table 3.1 Working Schedule at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

No	Day	Working Hours	Break Time
1	Monday to Thursday	08:00 to 17:00	12:00 to 13:00
2	Friday	08:00 to 17:30	11:30 to 13:30
3	Saturday to Sunday	Holiday	Holiday

Source : Processed Data 2025

3.4 Kind and Description of the Activity

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah (Perseroda) Pekanbaru Sudirman, The activities carried out during the first week of undergoing apprenticeship can be seen in the following table:

No	Date and time	Name of activity	Place
1	Monday February, 03 th 2025	<ul style="list-style-type: none"> - Signed the apprenticeship agreement letter - Stamp the savings book sinar - Stamp the savings book simple - Stamp the savings book dhuha 	Operational section
2	Tuesday February, 04 th 2025	<ul style="list-style-type: none"> - Compile non-individual current account requirement forms - File forms according to bundles - Customer cash deposit - Archive all forms - Clearing check stamps 	Operational section

3	Wednesday February, 05 th 2025	<ul style="list-style-type: none"> - Bundle search for specimen changeover - Customer cash deposit - Stock taking for customer service - Archive all forms 	Operational section
4	Thursday February, 06 th 2025	<ul style="list-style-type: none"> - Bundle search for specimen changeover - Embossed stamp on bank reference - Initial customer deposit - Archive all forms 	Operational section
5	Friday February, 07 th 2025	<ul style="list-style-type: none"> - Bundle search for specimen changeover - Clearing check stamps - Scan the contract file for prospective pilgrims - Archive all forms 	Operational section

Table 3. 2 Daily Activities of the First Week (February 03st until 07nd, 2025)

Source: Processed Data 2025

During the first week of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, activities focused on introducing operational tasks such as signing apprenticeship agreements, stamping various types of savings books, filing forms, processing customer cash deposits, and searching for specimen files. Additionally, activities included inspecting and stamping clearing checks, as well as scanning contract documents for prospective Hajj pilgrims.

Activities that have been carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman for the second week, can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday February 10 th 2025	<ul style="list-style-type: none"> - Sinar passbook registration - Duplicate documents - Archive the reference bank - Archive all forms 	Operational Section
2	Tuesday February, 11 th 2025	<ul style="list-style-type: none"> - Specimen rechecking - Initial customer deposit - Scan documents - Archive all forms 	Operational Section
3	Wednesday	<ul style="list-style-type: none"> - Archive all forms - Scan Documents - Duplicate Documents - Upload <i>wakalah</i> contract for 	

	February, 12 th 2025	prospective pilgrims - Fill in the stamp ink - Fill out the individual account opening form	Operational Section
4	Thursday February, 13 th 2025	- Upload <i>wakalah</i> contract for prospective pilgrims - Filling paper in the printer - Search for deposits on bundles to cash out - Archive all forms	Operational Section
5	Friday February, 14 th 2025	- Stamp the savings book sinar - Gather requirements for offices that change specimens - Fill out the form for making a customer passbook - Scan documents - Archive all forms	Operational Section

Table 3. 3 Daily Activities of the First Week (February 10st until 14nd, 2025)

Source: Processed Data 2025

The second week consists of activities including savings account registration, document duplication, specimen checks, initial customer deposits, and scanning and uploading of *wakalah* contracts for prospective pilgrims. Administrative tasks such as filing forms and refilling stamp ink are also part of the routine duties.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, The activities carried out during the third week of the apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday February 17 th 2025	- Check clearing stamp - Print checks on special machine - Scan specimen - Duplicate documents - Archive all forms	Operational Section
2	Tuesday February, 18 th 2025	- Embossed stamp on bank reference - Scan specimen - Arrange bundles in order - Archive all forms	Operational Section
3		- Scan specimen - Arrange bundles in order	Operational Section

	Wednesday February, 19 th 2025	<ul style="list-style-type: none"> - Duplicate documents - Initial customer deposit - Bundle search for specimen changeover - Archive all forms 	
4	Thursday February, 20 th 2025	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - Archive the reference bank - Filling paper in the printer - Archive all forms 	Operational Section
5	Friday February, 21 th 2025	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - Duplicate documents - Print checks on special machine 	Operational Section

Table 3. 4 Daily Activities of the First Week (February 17th until 21th, 2025)

Source: Processed Data 2025

The focus of work in the third week was scanning specimens, organizing document bundles, duplicating documents, initial customer deposits, and searching for specimens to be replaced. In addition, embossed stamps were affixed to bank references and checks were printed using a special machine.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, The activities carried out during the fourth week of the apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday February 24 th 2025	<ul style="list-style-type: none"> - Bundle search for specimen changeover - Scan specimen - Arrange bundles in order - Archive all forms 	Operational Section
2	Tuesday February, 25 th 2025	<ul style="list-style-type: none"> - Stamp the savings book sinar - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims - Compile non-individual current account requirement forms - Archive all forms 	Operational Section
3		<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims 	Operational Section

	Wednesday February, 26 th 2025	<ul style="list-style-type: none"> - Embossed stamp on bank reference - Fill out the form for making a customer passbook - Archive all forms 	
4	Thursday February, 27 th 2025	<ul style="list-style-type: none"> - Stamp the savings book sinar - Initial customer deposit - Scan specimen - Arrange bundles in order - Archive all forms 	Operational Section
5	Friday February, 28 th 2025	<ul style="list-style-type: none"> - Stamp the savings book sinar - Check clearing registration - Print checks on special machine - Duplicate documents 	Operational Section

Table 3. 5 Daily Activities of the First Week (February 24th until 28th, 2025)

Source: Processed Data 2025

The fourth week's activities included searching for specimens for replacement, scanning specimens, organizing bundles, initial customer deposits, scanning wakalah agreements, uploading wakalah contracts, printing checks, checking clearing registrations, and filing documents. Several other administrative tasks such as filling out savings account forms and duplicating documents were also carried out.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, The activities carried out during the fifth week of the apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday March, 03 th 2025	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - Initial customer deposit - Take stock of customer service inventory - Archive all forms 	Operational Section
2	Tuesday March, 04 th 2025	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims - Bundle search for specimen changeover - Embossed stamp on bank reference 	Operational Section

3	Wednesday March, 05 th 2025	Off Day (Permission)	
4	Thursday March, 06 th 2025	Off Day (Permission)	
5	Friday March, 07 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Duplicate documents - Leader's signature on file and contract - Run the financing voucher to the teller - Take stock of customer service inventory 	Operational Section

Table 3. 6 Daily Activities of the First Week (March 03th until 07th, 2025)

Source: Processed Data 2025

In the fifth week, the work included scanning specimens, organizing bundles, initial customer deposits, checking customer service inventory, scanning wakalah agreements, and uploading wakalah contracts. There were two days off, and on the last day, the disbursement contract files were scanned, documents were duplicated, and financing vouchers were sent to the teller.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, The activities carried out during the sixth week of apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday March, 10 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Duplicate documents - Leader's signature on file and contract - Regis letter number - Execute leader's signature on open and block letters 	Operational Section
2	Tuesday March, 11 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Duplicate documents - Leader's signature on file and contract - Retrieval of paid-up customer guarantee files 	Operational Section

3	Wednesday March, 12 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Scan the loan application file - Regis letter number - Execute leader's signature on open and block letters - Retrieval of paid-up customer guarantee files 	Operational Section
4	Thursday March, 13 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Scan the loan application file - regis letter number - Retrieval of paid-up customer guarantee files 	Operational Section
5	Friday March, 14 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Execute leader's signature on open and block letters - Retrieval of paid-up customer guarantee files - Regis letter number - Run the financing voucher to the teller 	Operational Section

Table 3. 7 Daily Activities of the First Week (March 10th until 14th, 2025)

Source: Processed Data 2025

Work in the sixth week focused on scanning disbursement contracts and loan application files, registering letter numbers, executing executive signatures, collecting customer collateral files, and sending financing vouchers. Document duplication tasks were also carried out routinely.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, The activities carried out during the seventh week of apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday March, 17 th 2025	<ul style="list-style-type: none"> - Retrieval of paid-up customer guarantee files - Scan the disbursement contract file - Scan the loan application file - Fill in the stamp ink - Filling paper in the printer 	Operational Section

2	Tuesday March, 18 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Scan the loan application file - Duplicate documents - Run the financing voucher to the teller 	Operational Section
3	Wednesday March, 19 th 2025	<ul style="list-style-type: none"> - Retrieval of paid-up customer guarantee files - Scan the disbursement contract file - Duplicate documents - Run the financing voucher to the teller 	Operational Section
4	Thursday March, 20 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Scan the loan application file - Duplicate documents - Run the financing voucher to the teller - Filling paper in the printer 	Operational Section
5	Friday March, 21 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Scan the loan application file - Retrieval of paid-up customer guarantee files - Duplicate documents 	Operational Section

Table 3.8 Daily Activities of the First Week (March 17th until 21th, 2025)

Source: Processed Data 2025

The seventh week includes collecting collateral files, scanning disbursement contracts and loan applications, duplicating documents, refilling stamp ink, refilling printer paper, and sending financing vouchers to tellers.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the eighth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday March, 24 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Filling paper in the printer - Run the financing voucher to the teller 	Operational Section
2		<ul style="list-style-type: none"> - Scan the disbursement 	Operational Section

	Tuesday March, 25 th 2025	<ul style="list-style-type: none"> contract file - Scan the loan application file - Run the financing voucher to the teller 	
3	Wednesday March, 26 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Scan the loan application file - Regis letter number - Execute leader's signature on open and block letters 	Operational Section
4	Thursday March, 27 th 2025	<ul style="list-style-type: none"> - Scan the disbursement contract file - Scan the loan application file - Execute leader's signature on open and block letters - Filling paper in the printer 	Operational Section
5	Friday March, 28 th 2025	Off Day (EID AL-FITR 1446 H)	Operational Section

Table 3.9 Daily Activities of the First Week (March 24th until 28th, 2025)

Source: Processed Data 2025

In the eighth week, activities included scanning disbursement contracts, scanning loan application files, duplicating documents, refilling stamp ink, registering letter numbers, executing executive signatures, collecting collateral files, and one day off for Eid al-Fitr celebrations.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the ninth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday March, 31 th 2025	Off Day (EID AL-FITR 1446 H)	Operational Section
2	Tuesday April, 01 th 2025		
3	Wednesday April, 02 th 2025		
4	Thursday April, 03 th 2025		
5	Friday		

	April, 04 th 2025	
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Table 3.10 Daily Activities of the Ninth Week (March 31th until 04th, 2025)

Source: Processed Data 2025

The ninth week was mostly marked by the Eid al-Fitr holiday, so there were not many operational activities carried out other than a limited work schedule.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the tenth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday April, 07 th 2025	Off Day (EID AL-FITR 1446 H)	Operational Section
2	Tuesday April, 08 th 2025	<ul style="list-style-type: none"> - Retrieval of paid-up customer guarantee files - Scan the disbursement contract file - Scan the loan application file - Duplicate documents - Run the financing voucher to the teller 	Operational Section
3	Wednesday April, 09 th 2025	<ul style="list-style-type: none"> - Duplicate documents - Run the financing voucher to the teller 	Operational Section
4	Thursday April, 10 th 2025	<ul style="list-style-type: none"> - Retrieval of paid-up customer guarantee files - Scan the disbursement contract file - Duplicate documents 	Operational Section
5	Friday April, 11 th 2025	<ul style="list-style-type: none"> - Retrieval of paid-up customer guarantee files - Scan the disbursement contract file 	Operational Section

Table 3. 11 Daily Activities of the First Week (April 07th until 11th, 2025)

Source: Processed Data 2025

In the tenth week, activities resumed with the collection of collateral files, scanning of disbursement contracts, scanning of loan application files, duplication of documents, and delivery of financing vouchers to tellers.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah

Pekanbaru Sudirman, the activities carried out during the eleventh week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday April, 14 th 2025	<ul style="list-style-type: none"> - Retrieval of paid-up customer guarantee files - Scan the disbursement contract file - Scan the loan application file - Duplicate documents - Run the financing voucher to the teller 	Operational Section
2	Tuesday April, 15 th 2025	<ul style="list-style-type: none"> - Retrieval of paid-up customer guarantee files - Scan the disbursement contract file - Scan the loan application file - Duplicate documents - Run the financing voucher to the teller 	Operational Section
3	Wednesday April, 16 th 2025	<ul style="list-style-type: none"> - Letter number registration - Run debit note - Run credit note - Run pay order - Stock-taking in the warehouse 	Operational Section
4	Thursday April, 17 th 2025	<ul style="list-style-type: none"> - Letter number registration - Run debit note - Run credit note - Run pay order - Incoming mail archive - Outgoing mail archive - Chief's signature on debit, credit and pay order notes 	Operational Section
5	Friday April, 18 th 2025	<ul style="list-style-type: none"> - Letter number registration - Run debit note - Run credit note - Run pay order - Incoming mail archive - Outgoing mail archive - Duplicate documents - Chief's signature on debit, credit and pay order notes 	Operational Section

Table 3.12 Daily Activities of the Eleventh Week (April 14th until 18th, 2025)

Source: Processed Data 2025

The focus of the eleventh week is the management of letters and memos, including letter number registration, debit and credit note recording,

incoming/outgoing letter archiving, signing by management, and document duplication. A warehouse stock take is also carried out.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the twelfth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday April 21 th 2025	<ul style="list-style-type: none"> - Letter number registration - Incoming mail archive - Outgoing mail archive - Take stock of inventory in the warehouse for the over booking unit 	Operational Section
2	Tuesday April 22 th 2025	<ul style="list-style-type: none"> - Official memorandum registration - Payment collection registration - External internal outgoing letter archive - Running nota pay order 	Operational Section
3	Wednesday April 23 ^h 2025	<ul style="list-style-type: none"> - Letter number registration - External internal incoming letter archive - External internal outgoing letter archive - Running nota pay order 	Operational Section
4	Thursday April 24 th 2025	<ul style="list-style-type: none"> - External internal outgoing letter archive - Running nota pay order - External internal incoming letter archive - Letter number registration - Duplicate documents 	Operational Section
5	Jumat 25 April 2025	<ul style="list-style-type: none"> - Official memorandum registration - Payment collection registration - Account open and block registration - Letter number registration - Chief's signature on debit, credit and pay order notes 	Operational Section

Table 3. 13 Daily Activities of the Twelfth Week (April 21th until 25th, 2025)

Source: Processed Data 2025

The twelfth week was filled with various administrative activities such as letter registration, internal and external filing, recording official memoranda,

opening and blocking accounts, stock taking in several units, and signing notes by leaders.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the thirteenth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday April 28 nd 2025	<ul style="list-style-type: none"> - Take stock of inventory in the warehouse for the teller unit - Chief's signature on debit, credit and pay order notes - Letter number registration - Duplicate documents 	Operational Section
2	Tuesday April 29 rd 2025	<ul style="list-style-type: none"> - Take stock of inventory in the warehouse for the teller unit - Chief's signature on debit, credit and pay order notes - Letter number registration - Duplicate documents - Take stock of inventory in the warehouse for the umum unit 	Operational Section
3	Wednesday April 30 th 2025	<ul style="list-style-type: none"> - Dissemination of invitations to customers for temporary blocking notification - Take stock of inventory in the warehouse for the teller unit - Letter number registration - Duplicate documents 	Operational Section
4	Thursday May 01 th 2025	Off day	Operational Section
5	Friday May 02 th 2025	<ul style="list-style-type: none"> - Chief's signature on debit, credit and pay order notes - Running nota pay order - Run debit note - Run credit note - Incoming mail archive - Outgoing mail archive - Letter number registration - Duplicate documents 	Operational Section

Table 3. 14 Daily Activities of the Thirteenth Week (April 28nd until 02th, 2025)

Source: Processed Data 2025

The activities for the thirteenth week include warehouse stock taking in various units, managing incoming/outgoing mail, registering mail numbers,

duplicating documents, distributing invitations to customers, and signing memos by management.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the fourteenth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday May 05 th 2025	<ul style="list-style-type: none"> - Letter number registration - Chief's signature on debit, credit and pay order notes - Running nota pay order - Take stock of inventory in the warehouse for the CS unit 	Operational Section
2	Tuesday May 06 th 2025	<ul style="list-style-type: none"> - Chief's signature on debit, credit and pay order notes - Checking and handing over vouchers per month from the teller. - Duplicate documents 	Operational Section
3	Wednesday May 07 st 2025	<ul style="list-style-type: none"> - Stamp the savings book sinar - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims - Take stock of customer service inventory 	Operational Section
4	Thursday May 08 nd 2025	<ul style="list-style-type: none"> - Duplicate documents - Initial customer deposit - Bundle search for specimen changeover - Complete the form to change specimen 	Operational Section
5	Friday May 09 rd 2025	<ul style="list-style-type: none"> - Duplicate documents - Initial customer deposit - Bundle search for specimen changeover 	Operational Section

Table 3. 15 Daily Activities of the Fourteenth Week (may 05th until May 09rd, 2025)

Source: Processed Data 2025

Work in the fourteenth week includes recording letters, signing debit/credit notes by management, checking and submitting vouchers from tellers, scanning and uploading wakalah agreements, organizing document bundles, and filling out specimen change forms.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the fifteenth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday May 12 th 2025	Off Day (Vesak Day)	Operational Section
2	Tuesday May 13 th 2025	Off Day (Vesak Day collective leave)	Operational Section
3	Wednesday May 14 th 2025	<ul style="list-style-type: none"> - Archive all forms - Scan Documents - Duplitate Documents - Upload <i>wakalah</i> contract for prospective pilgrims - Fill out the individual account opening form 	Operational Section
4	Thursday May 15 th 2025	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims - Embossed stamp on bank reference - Print checks on special machine - Archive all forms 	Operational Section
5	Friday May 16 th 2025	<ul style="list-style-type: none"> - Embossed stamp on bank reference - Help customers change pin password - Archive all forms 	Operational Section

Table 3. 6 Daily Activities of the Fifteenth Week (May 12th until 16th, 2025)

Source: Processed Data 2025

The fifteenth week began with two days off for Vesak Day. Work activities included filing forms, scanning documents, uploading wakalah contracts, creating savings books, printing checks, and assisting customers with initial deposits and PIN changes.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the sixteenth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday	- Scan specimen	Operational Section

	May 19 rd 2025	<ul style="list-style-type: none"> - Arrange bundles in order - Initial customer deposit - Bundle search for specimen changeover - Duplicate documents - Stamp on clearing check - Print checks on special machine - Archive all forms 	
2	Tuesday May 20 th 2025	<ul style="list-style-type: none"> - Embossed stamp on bank reference - Fill out the form for making a customer passbook - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims - Archive all forms 	Operational Section
3	Wednesday May 21 th 2025	<ul style="list-style-type: none"> - Arrange bundles in order - Initial customer deposit - Initial customer deposit - Scan Documents - Duplicate Documents - Archive all forms 	Operational Section
4	Thursday May 22 th 2025	<ul style="list-style-type: none"> - Bundle search for specimen changeover - Initial customer deposit - Assist customers in replacing pin passwords - Archive all forms 	Operational Section
5	Friday May 23 th 2025	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims - Print checks on special machine - Archive all forms - Pasbook registration 	Operational Section

Table 3. 17 Daily Activities of the Sixteenth Week (May 19rd until 23th, 2025)

Source: Processed Data 2025

The sixteenth week's activities included specimen collection, scanning and organizing bundles, initial customer deposits, check printing, uploading wakalah agreements, refilling stamp ink, and helping customers change their PINs.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the seventeenth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday May 26 th 2025	<ul style="list-style-type: none"> - Scan specimen - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims - Fill out the form for making a customer passbook 	Operational Section
2	Tuesday May 27 st 2025	<ul style="list-style-type: none"> - Stamp the savings book sinar - Duplicate documents - Take stock of customer service inventory 	Operational Section
3	Wednesday May 28 nd 2025	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - Upload <i>wakalah</i> contract for prospective pilgrims - Assist customers in replacing pin passwords - Archive all forms 	Operational Section
4	Thursday May 29 rd 2025	Off day (ascension of isa almasih)	Operational Section
5	Friday May 30 th 2025	Off day (joint leave of the ascension of isa almasih)	Operational Section

Table 3. 18 Daily Activities of the Seveenth Week (May 26th until 30th, 2025)

Source: Processed Data 2025

In the seventeenth week, activities included scanning wakalah agreements, uploading wakalah contracts, stamping savings books for various products, conducting a stock take of customer services, initial customer deposits, and two days off for Ascension Day.

To find out more clearly the description of the activities carried out during the implementation of the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, the activities carried out during the eighteenth week of undergoing apprenticeship can be seen in the following table:

No	Date and Time	Name of Activity	Place
1	Monday June 02 th 2025	<ul style="list-style-type: none"> - Bundle search for specimen changeover - Scan specimen - Assist customers in replacing pin passwords - Archive all forms 	Operational Section
2	Tuesday June 03 th 2025	<ul style="list-style-type: none"> - Bundle search for specimen changeover - Scan specimen - Initial customer deposit - Archive all forms 	Operational Section

3	Wednesday June 04 th 2025	<ul style="list-style-type: none"> - Embossed stamp on bank reference - Arrange bundles in order - Archive all forms 	Operational Section
4	Thursday June 05 th 2025	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - Farewell to employees and leaders of BRK syariah Pekanbaru Sudirman 	Operational Section
5	Friday June 06 st 2025	Off day (Eid al-Adha)	Operational Section

Table 3. 19 Daily Activities of the Eighteenth Week (June 02th until 06st, 2025)

Source: Processed Data 2025

The focus of the eighteenth week was specimen search, scanning and bundle arrangement, initial customer deposits, document filing, assisting customers in changing their PIN, and a farewell event for BRK Syariah Pekanbaru Sudirman employees. The last day coincided with the Eid al-Adha holiday.

3.5 Obstacles and Solution

3.5.1 Obstacles

An obstacle is something that hinders a person from accomplishing what should be done. In many situations, obstacles arise as valuable lessons that contribute to personal and professional growth. This also applies to the apprenticeship program undertaken by the practitioner. During the apprenticeship period, several challenges were encountered that affected the practitioner's performance in the workplace. The following are some of the obstacles faced by the practitioner during the apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman:

1. Apprenticeship often receive sudden assignments from colleagues when their previous tasks are not yet completed. Because the new tasks are considered urgent and must be submitted immediately, work in progress is often interrupted, priorities are disrupted, tasks pile up, and the effectiveness and quality of work decline.
2. The number of computers is very limited, especially in the CS and General Affairs departments. This means that apprenticeship often have to delay

their work until equipment becomes available, which hinders task efficiency and causes work to pile up.

3. Some customers fill out forms with incomplete or incorrect data, such as missing signatures, incomplete personal information, or inaccurate account numbers, which slows down the verification process and requires administrative follow-up to complete.

3.5.2 Solution

As for the various obstacles faced, the author continues to strive to minimize errors so that quality can be improved. Field work practice activities are one of the conditions for obtaining graduation, then it becomes a motivation for the individual practitioner to do the best during the apprenticeship process. How to overcome the obstacles that occur during the practitioner running the apprenticeship program is as follows:

1. What employees should do is give assignments with clear communication and not urgent, respect the priority of the work being done by apprenticeship, and coordinate assignments through supervisors so that the workload is well managed and does not cause confusion.
2. Providing computers for each section so that apprenticeship can do their work without having to wait for computers to become available.
3. Apprenticeship can conduct an initial check when the forms are collected, verifying that all important fields have been filled in correctly (including signatures, account numbers, and personal data). If any deficiencies are found, apprenticeship can immediately notify the customer or customer service officer to complete the information before the forms are processed further.

CHAPTER IV

CONCLUSIONS AND SUGGESTIONS

4.1 Conclusions

Based on apprenticeship that has been carried out at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman for 4 (four) months starting from 03 February 2025 to 06 June 2025, several conclusions can be drawn, including:

1. The apprenticeship at BRK Syariah Pekanbaru Sudirman successfully provided participants with a comprehensive understanding of the workplace environment and working schedule. Through active observation and participation, they became familiar with daily operational routines, the organizational structure, and effective time management practices. Participants also learned the importance of adhering to institutional norms such as attendance discipline, dress code, and professional behavior. This exposure not only helped develop good work habits but also enhanced their readiness to integrate into a structured and professional Islamic banking environment. Overall, the experience laid a strong foundation for their future careers by combining practical knowledge with workplace expectations.
2. During the apprenticeship, participants performed various tasks including administrative duties, customer service, document handling, data entry, and observing financial operations. These activities gave practical experience and improved their understanding of banking processes. Participants also enhanced their technical and communication skills. This experience bridged academic theory with real-world practice. It prepared them well for future roles in Islamic banking.
3. During the apprenticeship, participants faced challenges like incomplete customer forms, limited computer access, and sudden urgent tasks. To overcome these, they performed repeated checks on forms, coordinated

computer use, and prioritized tasks effectively. Open communication with colleagues helped manage work schedules smoothly. Although productivity was sometimes affected, these experiences strengthened their problem-solving skills, adaptability, and time management. Overall, the apprenticeship improved their readiness to handle real work pressures in a professional Islamic banking environment.

4.2 Suggestions

After carrying out apprenticeship (KP) at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, several suggestions can be given as follows:

1. Dealing with sudden tasks when previous work is not yet completed is a common challenge in a dynamic work environment. To manage this situation effectively, it is important to apply the right time management techniques. One of these is using the Eisenhower Matrix, which helps categorize tasks based on their urgency and importance, making it easier to determine priorities. Additionally, implementing the Pomodoro Technique working focused for 25 minutes followed by a 5-minute break can enhance concentration and productivity. It is also important to proactively communicate with supervisors or colleagues about workload and deadlines to manage expectations effectively. With this approach, you can reduce stress, improve efficiency, and maintain work quality even when facing the pressure of sudden tasks.
2. It is recommended that BRK Syariah consider adding more computers, given the high turnover of apprenticeship from various educational institutions. With this additional facility, it is hoped that work processes will become more efficient, reduce waiting times, and enhance the productivity of apprenticeship and staff. This will also support the implementation of programs such as the Sharia Digital Center (SDC), which has been launched by BRK Syariah to improve service quality and human resources.
3. During their apprenticeship at BRK Syariah's Pekanbaru Sudirman Branch, apprenticeship faced challenges related to customers filling out

forms that were often incomplete or incorrect, such as missing signatures, incomplete personal information, or inaccurate account numbers. This slowed down the verification process and required administrative follow-up to resolve. To address this issue, it is recommended that Customer Service (CS) be more thorough in assisting and guiding customers when filling out forms. CS can provide clear and comprehensive instructions for each section of the form, such as examples of proper completion, to help customers understand the expected format and avoid writing errors. With this approach, it is hoped that the form filling process will become more efficient, reduce errors, and speed up the customer data verification process.

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APPENDICES

Appendix 1: Apprenticeship Acceptance Letter



Nomor : 2921/BRKS/107/2024
Lampiran : -
Perihal : **Persetujuan Magang**

Pekanbaru, 26 November 2024
24 Jumadil Awwal 1446 H

Kepada Yth:
Direktur Politeknik Negeri Bengkalis
Jl. Bathin Alam
di -
Bengkalis

Assalamualaikum Warahmatullahi Wabarokatuh,

Alhamdulillah, salam dan do'a semoga kita selalu dalam lindungan Allah SWT dan dimudahkan dalam menjalankan aktivitas. Amiin.

Menunjuk surat dari Politeknik Negeri Bengkalis No: 5296/PL.31/TU/2024 tanggal 18 Oktober 2024 perihal Permohonan Kerja Praktek (KP), dapat kami sampaikan bahwa pada prinsipnya permohonan Izin magang Mahasiswa Saudara periode magang **Tanggal 13 Januari s/d 16 Juni 2025** di PT. Bank Riau Kepri Syariah Pekanbaru Sudirman dapat kami Setujui. Kepada peserta magang diwajibkan mendapatkan nasabah tabungan baru sesuai jangka waktu magang > 3 bulan minimal 10 nasabah tabungan.

Adapun nama Mahasiswa yang diizinkan magang tersebut adalah :

1. Atika Marla Yuesha
2. Ardea Ramadhanir Riadhah

Demikian di sampaikan, atas perhatian dan kerjasama yang baik diucapkan terima kasih.

Wassalamu'alaikum Warahmatullahi Wabarokatuh.

PT. Bank Riau Kepri Syariah (Perseroda)
Pekanbaru Sudirman



Mhd. Zamroni Fathoni
Branch Manager

Appendix 2: Apprenticeship Statement Letter



SURAT KETERANGAN MAGANG

No :025/KET/2025

Yang bertanda tangan dibawah ini :

Nama : Andi Prima
Nik : 010875
Jabatan : Pinbag Operasional PT. BRKS Pekanbaru Sudirman

Dengan ini menerangkan bahwa :

Nama : Ardea Ramadhanir Riadhah
Nim : 5404211357
Fakultas : Administrasi Bisnis Internasional
Universitas : Politeknik Negeri Bengkalis

Mahasiswa tersebut diatas telah melakukan aktivitas magang kerja periode 03 Februari s/d 05 Juni 2025 di PT Bank Riau Kepri Syariah (Perseroda) Pekanbaru Sudirman.

Selama magang mahasiswa tersebut telah mempelajari administrasi Perbankan serta melaksanakan tugas dan tanggung jawabnya dengan baik dengan nilai A.

Demikian surat keterangan ini dibuat untuk digunakan dengan semestinya.

Pekanbaru, 05 Juni 2025
PT Bank Riau Kepri Syariah (Perseroda)
Pekanbaru Sudirman

Andi Prima
Pinbag Operasional

Appendix 3: Apprenticeship Certificate



Appendix 4: Apprenticeship Assesment Sheet

EVALUATION RESULTS FROM JOB TRAINING PT. BANK RIAU KEPRI SYARIAH PEKANBARU SUDIRMAN

Name : Ardea Ramadhanir Riadhah
Student's Identity No. : 5404211357
Study Program : D4 International Business Administration

No.	Assessment Aspect	Percentage	Scores
1.	Disciplin	20%	90
2.	Responsibility	25%	95
3.	Adjustment/Adaptation	10%	90
4.	Work Result	30%	95
5.	Behavior in General	15%	90
	Total (1+2+3+4+5)	100%	460

Explanation :

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

Notes :

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Pekanbaru, , June 05th 2025


Pekanbaru Sudirman

Mohd. Zamroni Fathoni
Branch Manager

Appendix 5: Apprenticeship Attendance Sheet

Nama : Ardea Ramadhanir Riadhah
Jurusan: Administrasi Niaga
Alamat : Jl pepaya jadirejo

Hari / Tanggal	Masuk		Istirahat	Pulang		Ket
	Pukul	Paraf	Pukul S/D Pukul	Pukul	Paraf	
Senin, 03 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 04 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 05 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 06 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Jumat, 07 Febuari 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB		
Sabtu, 08 Febuari 2025	LIBUR					
Minggu, 09 Febuari 2025	LIBUR					
Senin, 10 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 11 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 12 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 13 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Jumat, 14 Febuari 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB		
Sabtu, 15 Febuari 2025	LIBUR					
Minggu, 16 Febuari 2025	LIBUR					
Senin, 17 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 18 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 19 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 20 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Jumat, 21 Febuari 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB		
Sabtu, 22 Febuari 2025	LIBUR					
Minggu, 23 Febuari 2025	LIBUR					
Senin, 24 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 25 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 26 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 27 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Jumat, 28 Febuari 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB		

Jumlah Kehadiran : 20

Pekanbaru, 10 Maret 2025


Fitria
Supervisor Pelayanan

Nama : Ardea Ramadhanir Riadhah
 Jurusan: Administrasi Niaga
 Alamat : Jl pepaya jadirejo

Hari / Tanggal	Masuk		Istirahat	Pulang		Ket
	Pukul	Paraf	Pukul S/D Pukul	Pukul	Paraf	
Senin, 03 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 04 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 05 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 06 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Jumat, 07 Maret 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB		
Sabtu, 08 Maret 2025	LIBUR					
Minggu, 09 Maret 2025	LIBUR					
Senin, 10 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 11 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 12 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 13 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Jumat, 14 Maret 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB		
Sabtu, 15 Maret 2025	LIBUR					
Minggu, 16 Maret 2025	LIBUR					
Senin, 17 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 18 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 19 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 20 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Jumat, 21 Maret 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB		
Sabtu, 22 Maret 2025	LIBUR					
Minggu, 23 Maret 2025	LIBUR					
Senin, 24 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 25 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 26 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 27 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Jumat, 28 Maret 2025	CUTI IDUL FITRI					
Sabtu, 29 Maret 2025	LIBUR					
Minggu, 30 Maret 2025	LIBUR					
Sabtu, 31 Maret 2025	HARI RAYA IDUL FITRI					
Jumlah Kehadiran : 19			Pekanbaru, 10 April 2025			

Jumlah Kehadiran : 19

Pekanbaru, 10 April 2025

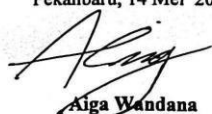

Rebi Junendra
 Support Assistance

Nama : Ardea Ramadhanir Riadhah
 Jurusan : Administrasi Niaga
 Alamat : Jl. Pepaya, jadirejo, 55
 No Rek : 108-31-08081

Hari / Tanggal	Masuk		Istirahat		Pulang		Ke
	Pukul	Paraf	Pukul S/D Pukul		Pukul	Paraf	
Selasa, 01 April 2025	LIBUR LEBARAN						
Rabu, 02 April 2025	LIBUR LEBARAN						
Kamis, 03 April 2025	LIBUR LEBARAN						
Jumat, 04 April 2025	LIBUR LEBARAN						
Sabtu, 05 April 2025	LIBUR						
Minggu, 06 April 2025	LIBUR						
Senin, 07 April 2025	LIBUR LEBARAN						
Selasa, 08 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 09 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 10 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 11 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.30 WIB		
Sabtu, 12 April 2025	LIBUR						
Minggu, 13 April 2025	LIBUR						
Senin, 14 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 15 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 16 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 17 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 18 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.30 WIB		
Sabtu, 19 April 2025	LIBUR						
Minggu, 20 April 2025	LIBUR						
Senin, 21 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 22 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 23 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 24 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 25 April 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.30 WIB		
Sabtu, 26 April 2025	LIBUR						
Minggu, 27 April 2025	LIBUR						
Senin, 28 April 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.00 WIB		
Selasa, 29 April 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.00 WIB		
Rabu, 30 April 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.00 WIB		

Jumlah Kehadiran : 17

Pekanbaru, 14 Mei 2025



Aiga Wandana
 Support Assistance Umum

Nama : Ardea Ramadhanir Riadhah
 Jurusan : Administrasi Niaga
 Alamat : Jl. Pepaya, jadirejo, 55
 No Rek : 108-31-08081

Hari/Tanggal	Masuk		Istirahat		Pulang		Ket
	Pukul	Paraf	Pukul	S/D Pukul	Pukul	Paraf	
Kamis, 01 Mei 2025							HARI BURUH INTERNASIONAL
Jumat, 02 Mei 2025	07.30 WIB		11.30 WIB	S/D 13.30 WIB	17.30 WIB		
Sabtu, 03 Mei 2025							LIBUR
Minggu, 04 Mei 2025							LIBUR
Senin, 05 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Selasa, 06 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Rabu, 07 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Kamis, 08 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Jumat, 09 Mei 2025	07.30 WIB		11.30 WIB	S/D 13.30 WIB	17.30 WIB		
Sabtu, 10 Mei 2025							LIBUR
Minggu, 11 Mei 2025							LIBUR
Senin, 12 Mei 2025							HARI RAYA WAISAK
Selasa, 13 Mei 2025							CUTI BERSAMA HARI RAYA WAISAK
Rabu, 14 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Kamis, 15 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Jumat, 16 Mei 2025	07.30 WIB		11.30 WIB	S/D 13.30 WIB	17.30 WIB		
Sabtu, 17 Mei 2025							LIBUR
Minggu, 18 Mei 2025							LIBUR
Senin, 19 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Selasa, 20 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Rabu, 21 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Kamis, 22 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Jumat, 23 Mei 2025	07.30 WIB		11.30 WIB	S/D 13.30 WIB	17.30 WIB		
Sabtu, 24 Mei 2025							LIBUR
Minggu, 25 Mei 2025							LIBUR
Senin, 26 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Selasa, 27 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Rabu, 28 Mei 2025	07.30 WIB		12.00 WIB	S/D 13.00 WIB	17.00 WIB		
Kamis, 29 Mei 2025							KENAIKAN YESUS KRISTUS
Jumat, 30 Mei 2025							CUTI BERSAMA KENAIKAN YESUS KRISTUS
Sabtu, 31 Mei 2025							LIBUR

Jumlah Kehadiran : 17

Pekanbaru, 10 Juni 2025


Fitri
 Pgs. Supervisor Pelayanan

Nama : Ardea Ramadhanir Riadhah
 Jurusan : Administrasi Niaga
 Alamat : Jl. Pepaya, jadirejo, 55
 No Rek : 108-31-08081

Hari / Tanggal	Masuk		Istirahat	Pulang		Ket
	Pukul	Paraf	Pukul S/D Pukul	Pukul	Paraf	
Senin, 02 Juni 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 03 Juni 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 04 Juni 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 05 Juni 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		

Jumlah Kehadiran : 4

Pekanbaru, 10 juli 2025








Fitria
 Supervisor Pelayanan

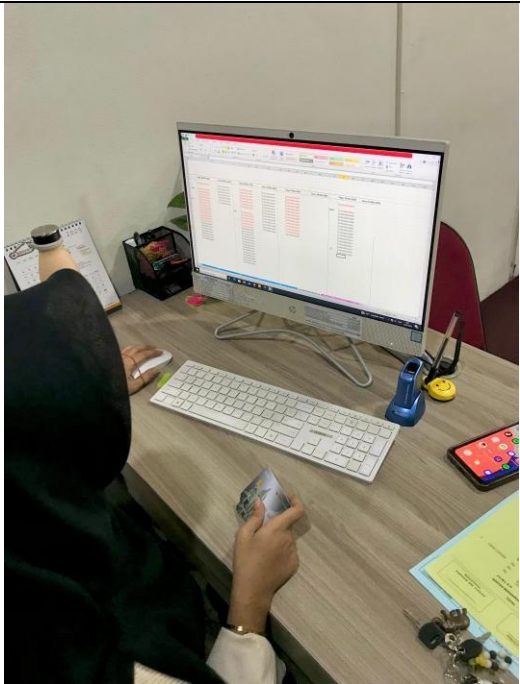

Appendix 6: Daily Activities

DAILY ACTIVITIES ON THE APPRENTICESHIP

Day : Monday - Friday

Date : February 03 – February 07, 2025






NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - signed the apprenticeship agreement letter - Stamp the savings book sinar - Stamp the savings book simple - Stamp the savings book dhuha 	Fitria	
2	<ul style="list-style-type: none"> - compile non-individual current account requirement forms - file forms according to bundles - customer cash deposit - Register ATM 	Fitria	
3	<ul style="list-style-type: none"> - bundle search for specimen changeover - customer cash deposit - stock taking for customer service - archive all forms 	Fitria	
4	<ul style="list-style-type: none"> - bundle search for specimen changeover - embossed stamp on bank reference - initial customer deposit - archive all forms 	Fitria	
5	<ul style="list-style-type: none"> - bundle search for specimen changeover - clearing check stamps - scan the contract file for prospective pilgrims - archive all forms 	Fitria	
Noted by industrial Coach			

No	Working	Explanation
1.		<p>1. Before using the ATM, registration is required because every day after closing, a count will be made of the number of transactions using Wadiah and Mudharabah accounts. This process is important to ensure recording accuracy, prevent errors, and avoid potential loss of funds.</p>
2.		<p>2. Filing this form is mandatory every day because the form contains complete customer data, starting from the creation of savings books, complaints, dormant status, and so on. With organized filing, the process of searching and tracing data by date becomes easier and more efficient when needed.</p>
2		

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : February 10 – February 14, 2025






NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Sinar passbook registration - Duplicate documents - Archive the reference bank - Archive all forms 	Fitria	
2	<ul style="list-style-type: none"> - Specimen rechecking - Initial customer deposit - Scan documents - Archive all forms 	Fitria	
3	<ul style="list-style-type: none"> - Archive all forms - Scan Documents - Duplitate Documents - upload <i>wakalah</i> contract for prospective pilgrims - Fill in the stamp ink - Fill out the individual account opening form 	Fitria	
4	<ul style="list-style-type: none"> - upload <i>wakalah</i> contract for prospective pilgrims - filling paper in the printer - search for deposits on bundles to cash out - Archive all forms 	Fitria	
5	<ul style="list-style-type: none"> - Stamp the savings book sinar - gather requirements for offices that change specimens - Fill out the form for making a customer passbook - Scan documents - Archive all forms 	Fitria	
Noted by industrial Coach			

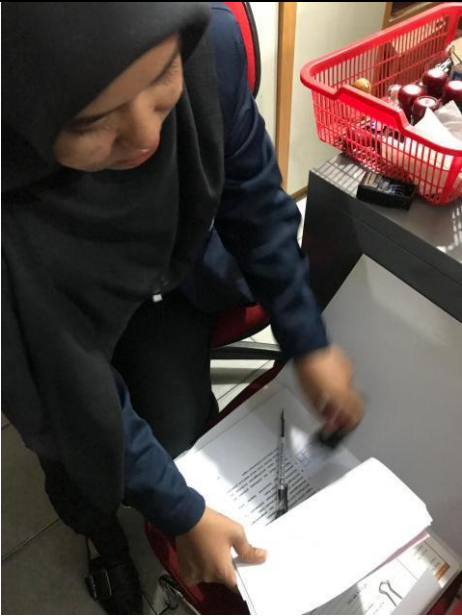
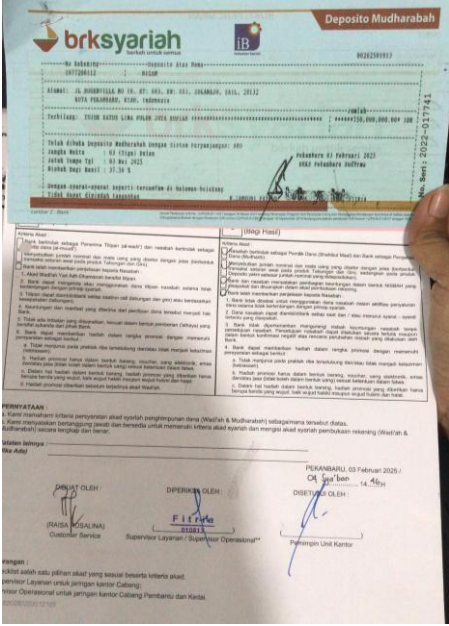
No	Working	Explanation
1.		<p>1. Passbook registration is carried out as an important step to record every book that will be used by customers, so that the use of passbooks can be well controlled and in accordance with applicable procedures at the bank. This process aims to ensure that each passbook is recorded in the inventory neatly, facilitate management, and help supervision to avoid misuse or loss. With an orderly registration, banks can maintain accountability and transparency in the management of these important documents.</p>
2.		<p>2. Completing the specimen change requirements includes several important documents such as non-individual account opening forms, agreement letters, statement letters, mudharabah contracts, and new signature specimens. As an intern, when asked by the customer service sister to help complete these documents, there is no need to feel difficult because the process is familiar and can be done easily.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : February 17 – February 21, 2025






NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Check clearing registration - Print checks on special machine - Scan specimen - Duplicate documents - Archive all forms 	Fitria	
2	<ul style="list-style-type: none"> - Embossed stamp on bank reference - Scan specimen - Arrange bundles in order - Archive all forms 	Fitria	
3	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - Duplicate documents - initial customer deposit - bundle search for specimen changeover - Archive all forms 	Fitria	
4	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - Archive the reference bank - search for deposit archives - file stamp 	Fitria	
5	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - initial customer deposit - bundle search for specimen changeover - Duplicate documents - Print checks on special machine - Archive all forms 	Fitria	
Noted by industrial Coach			


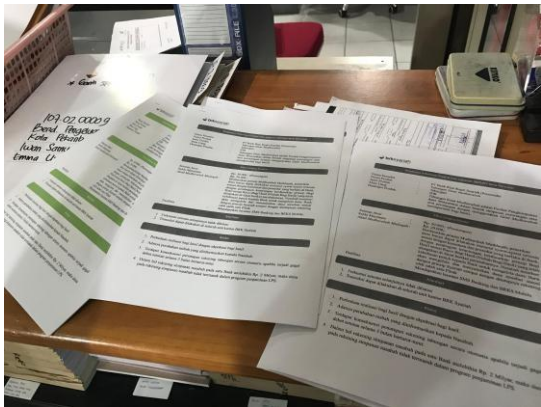
No	Working	Explanation
1.		<p>1. As an intern, it is mandatory to double-check the specimen replacement form whether it has been stamped by the Customer Service sister. If there is no stamp, we must first stamp the form before continuing the process of scanning the latest specimen.</p>
2.		<p>2. search for mudharabah deposits according to the account number and customer name, this is sought because the customer wants to withdraw the deposit.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : February 24 – February 28, 2025




NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Bundle search for specimen changeover - Scan specimen - Arrange bundles in order - Duplicate documents - initial customer deposit - Archive all forms 	Fitria	
2	<ul style="list-style-type: none"> - Stamp the savings book sinar - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - compile non-individual current account requirement forms - take stock of customer service inventory - Archive all forms 	Fitria	
3	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - embossed stamp on bank reference - Fill out the form for making a customer passbook - Check clearing registration - Print checks on special machine - Archive all forms 	Fitria	
4	<ul style="list-style-type: none"> - Stamp the savings book sinar - initial customer deposit - Scan specimen - Arrange bundles in order - Archive all forms 	Fitria	
5	<ul style="list-style-type: none"> - Stamp the savings book sinar - Check clearing registration - Print checks on special machine - Duplicate documents - Archive all forms 	Fitria	
Noted by industrial Coach			

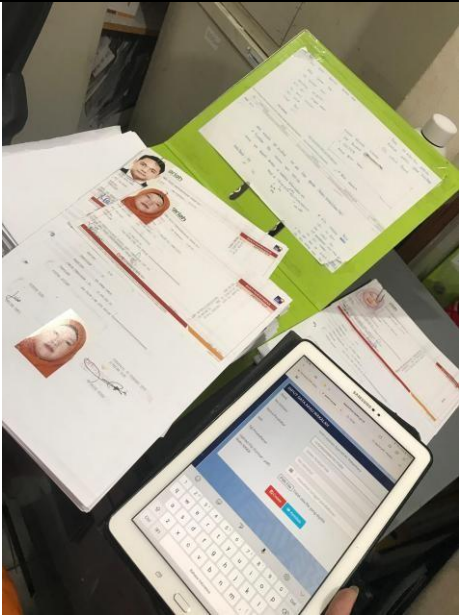
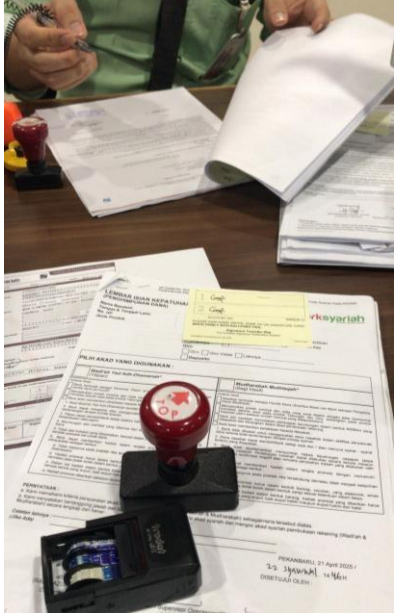
No	Working	Explanation
1.		<p>1. Performing a bundle search according to the account number is carried out for the purposes of agencies that want to make changes to the signature specimen. This search aims to ensure that related documents can be found appropriately and the specimen change process can be carried out according to applicable procedures.</p>
2.		<p>2. Photocopies of RIPLAY Wadiah and Mudharabah are prepared as inventory to speed up the process of opening new accounts by customers. This documents contains terms and conditions that must be read and signed by the customer when opening an account. With the stock of RIPLAY that has been photocopied in advance, officers do not need to reprint every time a customer wants to open an account, so the service process becomes faster, more efficient, and does not make customers wait too long.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : March 03 – March 07, 2025






NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - initial customer deposit - take stock of customer service inventory - Duplicate documents - Archive all forms 	Fitria	
2	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - bundle search for specimen changeover - embossed stamp on bank reference - Archive all forms 	Fitria	
3	Off Day (Permission)	Fitria	
4	Off Day (Permission)	Fitria	
5	<ul style="list-style-type: none"> - scan the disbursement contract file - Duplicate documents - leader's signature on file and contract - run the financing voucher to the teller - take stock of customer service inventory 	Rebi Junendra	
Noted by industrial Coach			

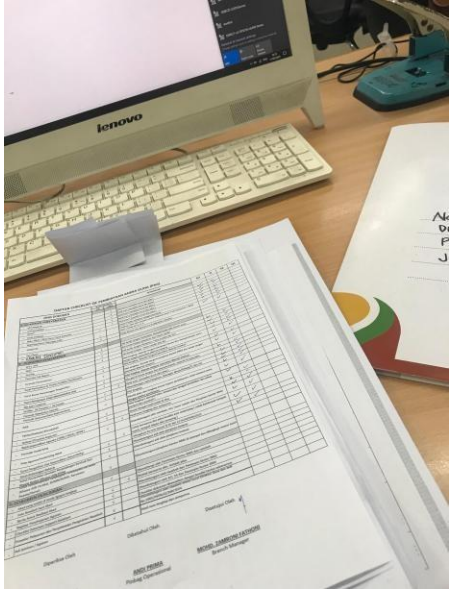

No	Working	Explanation
1.		<p>1. Uploading the files of prospective pilgrims is done through the official website that has been provided. Before uploading, the files must be scanned first so that they are stored in a neat and clear digital format. The function of this upload process is to ensure that all documents of prospective pilgrims are well-documented, fully recorded, and can be easily accessed by related parties for verification purposes and further processes.</p>
2.		<p>2. Double-checking the customer form aims to ensure that all parts of the form have been filled in completely and correctly. In addition, it is also important to check whether all the required documents have been stamped by the Customer Service brother. This step is done to avoid errors or lack of documents before further processing.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : March 10 – March 14, 2025






NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - scan the disbursement contract file - Duplicate documents - leader's signature on file and contract - regis letter number - execute leader's signature on open and block letters 	Rebi Junendra	
2	<ul style="list-style-type: none"> - scan the disbursement contract file - Duplicate documents - leader's signature on file and contract - retrieval of paid-up customer guarantee files - run the financing voucher to the teller 	Rebi Junendra	
3	<ul style="list-style-type: none"> - scan the disbursement contract file - scan the loan application file - regis letter number - execute leader's signature on open and block letters - retrieval of paid-up customer guarantee files 	Rebi Junendra	
4	<ul style="list-style-type: none"> - scan the disbursement contract file - scan the loan application file regis letter number - retrieval of paid-up customer guarantee files 	Rebi Junendra	
5	<ul style="list-style-type: none"> - scan the disbursement contract file - execute leader's signature on open and block letters - retrieval of paid-up customer guarantee files - regis letter number - run the financing voucher to the teller 	Rebi Junendra	
Noted by industrial Coach			

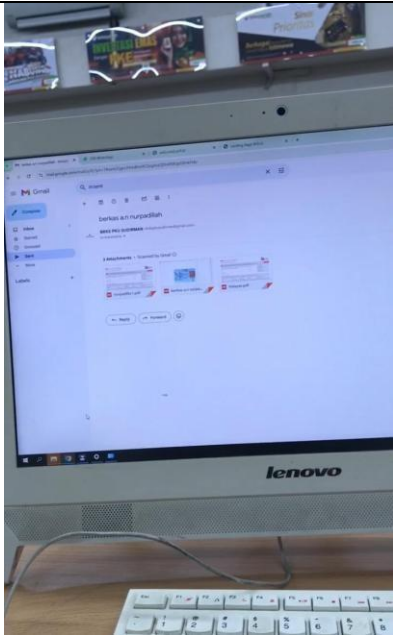
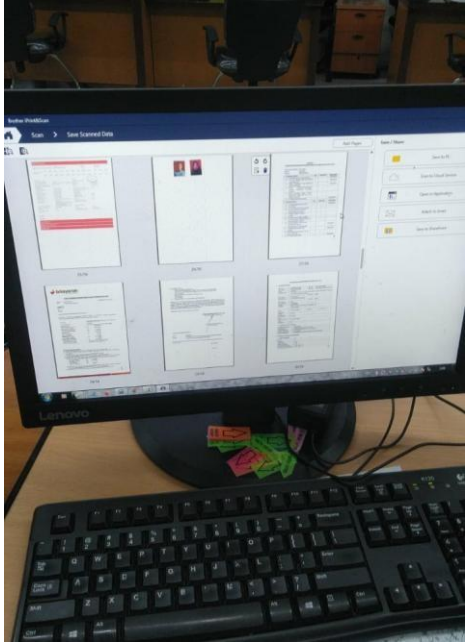
No	Working	Explanation
1.		<p>1. Scanning the loan application file is done as part of the initial verification process. After the file is scanned, the documents will be sent to the SO (Sales Officer) email at the head office to be checked for completeness. The aim is to ensure that all customer documents applying for a loan are complete before being processed to the next stage.</p>
2.		<p>2. Compile customer loan files to review bad documents such as land certificates, SKs, photos of houses or photos of gardens as collateral for side businesses and also RAB.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : March 17 – March 21, 2025





NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - retrieval of paid-up customer guarantee files - scan the disbursement contract file - scan the loan application file - Fill in the stamp ink - Filling paper in the printer 	Rebi Junendra	
2	<ul style="list-style-type: none"> - scan the disbursement contract file - scan the loan application file - Duplicate documents - run the financing voucher to the teller 	Rebi Junendra	
3	<ul style="list-style-type: none"> - retrieval of paid-up customer guarantee files - scan the disbursement contract file - Duplicate documents - run the financing voucher to the teller 	Rebi Junendra	
4	<ul style="list-style-type: none"> - scan the disbursement contract file - scan the loan application file - Duplicate documents - Run the financing voucher to the teller - Filling paper in the printer 	Rebi Junendra	
5	<ul style="list-style-type: none"> - scan the disbursement contract file - scan the loan application file - retrieval of paid-up customer guarantee files - Duplicate documents 	Rebi Junendra	
Noted by industrial Coach			


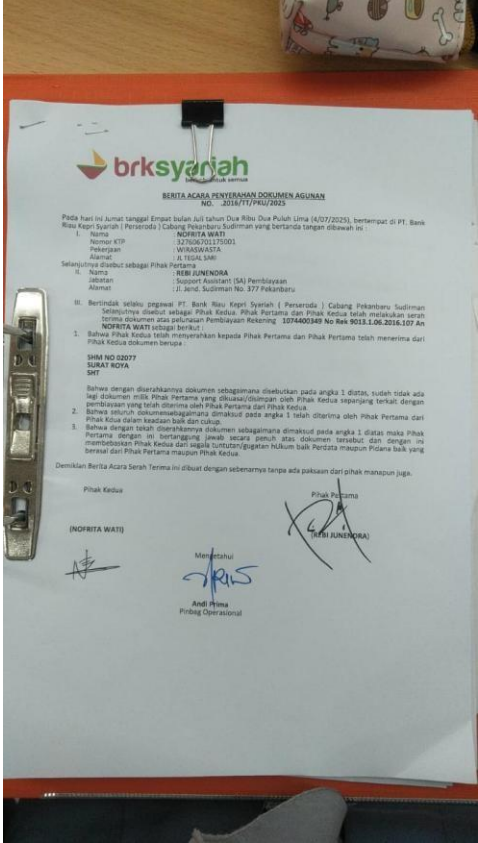
No	Working	Explanation
1.		<p>1. The process of sending the application file to the Sales Officer (SO) at the head office is an important stage in the financing procedure. After the customer file is complete and verified, all documents will be sent via email or internal system for further review by the SO. This submission aims to allow the head office to conduct a final check on documents completeness, data validity, and collateral suitability before the contract and disbursement process is carried out. This stage ensures that all applications are processed carefully, according to procedures, and fulfill the applicable provisions.</p>
2.		<p>2. The scanning process of customer application and contract files is carried out using the iPrint&Sign application which is integrated with a special scanning machine. The customer's physical documents are placed on the scanner, then scanned through the Brother iPrint&Scan application to ensure the scan results are of good quality and according to standards. After the scanning process is complete, the digital file will be automatically saved and can be used for the verification process or digital archive according to the company's internal procedures.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : March 24 – March 28, 2025

NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - scan the disbursement contract file - Filling paper in the printer - Duplicate documents - Run the financing voucher to the teller 	Rebi Junendra	
2	<ul style="list-style-type: none"> - scan the disbursement contract file - scan the loan application file - Fill in the stamp ink - Duplicate documents - Run the financing voucher to the teller 	Rebi Junendra	
3	<ul style="list-style-type: none"> - scan the disbursement contract file - scan the loan application file - regis letter number - execute leader's signature on open and block letters 	Rebi Junendra	
4	<ul style="list-style-type: none"> - scan the disbursement contract file - scan the loan application file - retrieval of paid-up customer guarantee files - execute leader's signature on open and block letters - Filling paper in the printer 	Rebi Junendra	
5	Off Day (EID AL-FITR 1446 H)	-	
Noted by industrial Coach			

No	Working	Explanation
1.		<p>1. The scanning of application and contract files is done using a specialized scanning machine to ensure the digital results are of high quality and in line with electronic archive standards. Physical documents are placed on the scanner, then scanned one by one or in batches, depending on the type of documents and equipment specifications. The scans are then used for the verification process, digital storage, and to support efficiency and security in managing customer documents.</p>
2.		<p>2. Minutes of collateral documents submission is an official documents made as proof that the financial institution or bank has handed back the customer's collateral documents (such as land certificates or BPKB) after the customer has completed his obligations, namely paying off all financing or credit obligations. This documents is signed by both parties as a sign that the collateral return process has been carried out completely and legally.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : March 31 – April 04, 2025





NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	Off Day (EID AL-FITR 1446 H)	-	
2	Off Day (EID AL-FITR 1446 H)	-	
3	Off Day (EID AL-FITR 1446 H)	-	
4	Off Day (EID AL-FITR 1446 H)	-	
5	Off Day (EID AL-FITR 1446 H)	-	
Noted by industrial Coach			

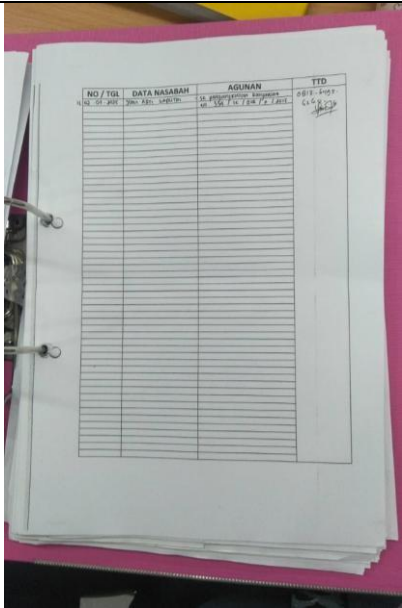
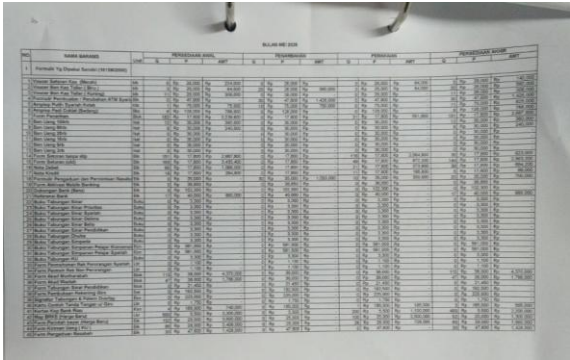
No	Working	Explanation
1		
2		

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : April 07 – April 11, 2025






NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	Off Day (EID AL-FITR 1446 H)	-	
2	<ul style="list-style-type: none"> - retrieval of paid-up customer guarantee files - scan the disbursement contract file - scan the loan application file - create stock inventory monitor records - Run the financing voucher to the teller 	Rebi Junendra	
3	<ul style="list-style-type: none"> - Duplicate documents - Run the financing voucher to the teller - scan the disbursement contract file - scan the loan application file - retrieval of paid-up customer guarantee files 	Rebi Junendra	
4	<ul style="list-style-type: none"> - retrieval of paid-up customer guarantee files - scan the disbursement contract file - Duplicate documents - Run the financing voucher to the teller 	Rebi Junendra	
5	<ul style="list-style-type: none"> - retrieval of paid-up customer guarantee files - scan the disbursement contract file - scan the disbursement contract file 	Rebi Junendra	
Noted by industrial Coach			

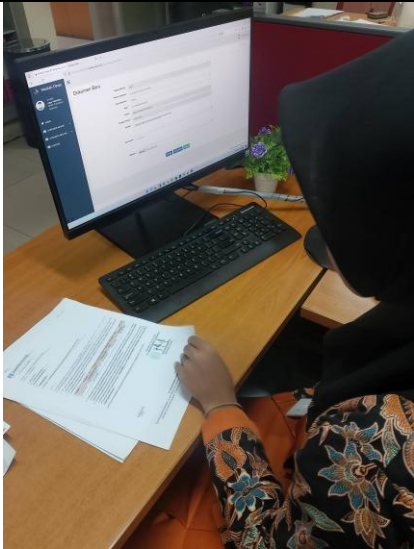
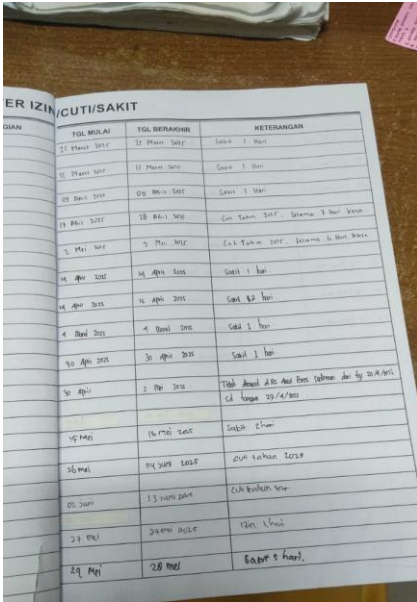
No	Working	Explanation
1.		<p>1. Recording multiple collateral for loans is the process of recording and recording more than one asset submitted by customers as collateral for loans, in order to strengthen the value of collateral and ensure smooth financing.</p>
2.		<p>2. Stock inventory in May is recorded and monitored regularly, where at the end of the month a check is carried out to match the inventory data recorded with the physical condition of the goods in the warehouse. If there is a difference or the stock of goods in the warehouse runs out, an inventory request will be made for the following month and submitted to the head office to ensure the availability of goods is maintained.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : April 14 – April 18, 2025






NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - retrieval of paid-up customer guarantee files - scan the disbursement contract file - scan the loan application file - Duplicate documents Run the financing voucher to the teller 	Rebi Junendra	
2	<ul style="list-style-type: none"> - retrieval of paid-up customer guarantee files - scan the disbursement contract file - scan the loan application file - Duplicate documents Run the financing voucher to the teller 	Rebi Junendra	
3	<ul style="list-style-type: none"> - Letter number registration - Run debit note - Run credit note - Run pay order 	Aiga Wandana	
4	<ul style="list-style-type: none"> - Letter number registration - Run debit note - Run credit note - Run pay order - incoming mail archive - outgoing mail archive 	Aiga Wandana	
5	<ul style="list-style-type: none"> - Letter number registration - Run debit note - Run credit note - Run pay order - incoming mail archive - outgoing mail archive - Duplicate documents 	Aiga Wandana	
Noted by industrial Coach			

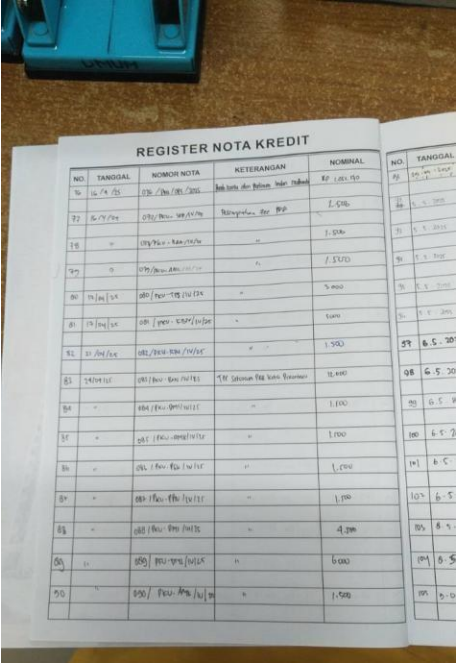
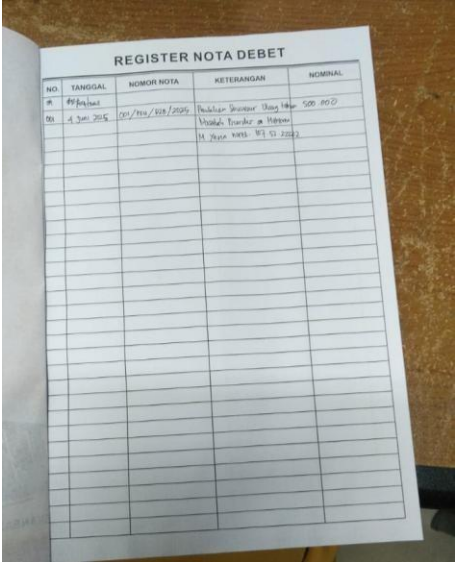
No	Working	Explanation
1.		1. Registering incoming and outgoing letters is done through the official web used by the agency, namely the Naskah Dinas application. This process aims to record each documents digitally so that it is well documentsed, facilitates tracking, and ensures that all letters are recorded in an orderly manner and in accordance with applicable administrative procedures.
2.		2. Registering sick letters from office employees and apprenticeship is done to officially record absences in the administration system. Sick letters received will be registered so that they are well documentsed as proof of permission to be absent, as well as making it easier for the staffing department to monitor attendance and prepare attendance reports.

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : April 21 – April 25, 2025





NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Letter number registration - Run pay order - incoming mail archive - outgoing mail archive - Chief's signature on debit, credit and pay order notes 	Aiga Wandana	
2	<ul style="list-style-type: none"> - Payment collection registration - Account open and block registration - Letter number registration - External internal incoming letter archive - External internal outgoing letter archive 	Aiga Wandana	
3	<ul style="list-style-type: none"> - Letter number registration - External internal incoming letter archive - External internal outgoing letter archive - Running nota pay order - Official memorandum registration 	Aiga Wandana	
4	<ul style="list-style-type: none"> - External internal outgoing letter archive - Running nota pay order - External internal incoming letter archive - Letter number registration - take stock of inventory in the warehouse 	Aiga Wandana	
5	<ul style="list-style-type: none"> - Official memorandum registration - Payment collection registration - Account open and block registration - Letter number registration - External internal incoming letter archive - External internal outgoing letter archive 	Aiga Wandana	
Noted by industrial Coach			


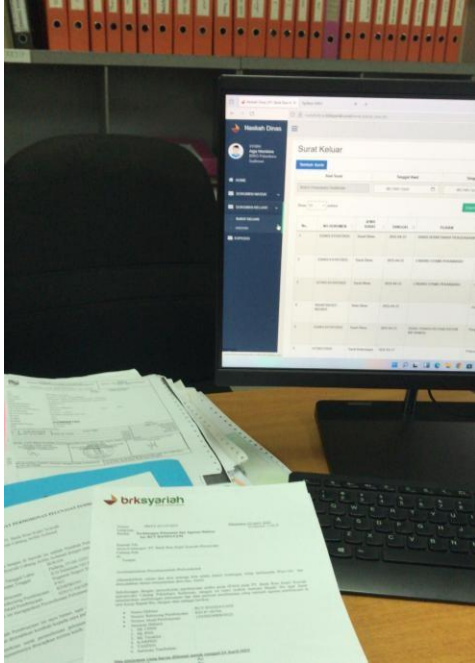
No	Working	Explanation
1.		<p>1. Registering credit note numbers aims to systematically record and identify each credit note. This process helps ensure that all transactions are neatly recorded, facilitates documents tracking, and supports more organized and accurate financial administration management.</p>
2.		<p>2. Registering numbers on debit notes aims to record each debit transaction in an organized and systematic manner. With this process, each debit note can be identified easily, making it easier to track, manage financial administration, and ensure transaction data is recorded accurately and neatly.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : April 28 – May 02, 2025




NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Take stock of inventory in the warehouse for the teller unit - Chief's signature on debit, credit and pay order notes - Running nota pay order - Incoming mail archive - Outgoing mail archive - Letter number registration - Duplicate documents 	Aiga Wandana	
2	<ul style="list-style-type: none"> - Take stock of inventory in the warehouse for the teller unit - Letter number registration - Duplicate documents - Running nota pay order - Take stock of inventory in the warehouse for the customer service unit - Take stock of inventory in the warehouse for the umum unit - Duplicate documents 	Aiga Wandana	
3	<ul style="list-style-type: none"> - dissemination of invitations to customers for temporary blocking notification - Take stock of inventory in the warehouse for the teller unit - Chief's signature on debit, credit and pay order notes - Running nota pay order - Letter number registration - Duplicate documents 	Aiga Wandana	
4	Off Day (International Workers' Day)	-	
5	<ul style="list-style-type: none"> - Chief's signature on debit, credit and pay order notes - Running nota pay order - Letter number registration 	Aiga Wandana	
Noted by industrial Coach			


No	Working	Explanation
1.		<p>1. Taking stock of each unit according to demand is an important part of inventory management that aims to meet operational needs appropriately and efficiently. This process ensures that each work unit obtains the required goods in the appropriate quantities, so as to support the smooth running of daily activities without shortages or overstocks. With planned and controlled picking, companies can maintain inventory stability, avoid waste, and facilitate accurate monitoring and recording of outgoing goods.</p>
2.		<p>2. Registering incoming and outgoing letters is done through the official web used by the agency, namely the Naskah Dinas application. This process aims to record each documents digitally so that it is well documentsed, facilitates tracking, and ensures that all letters are recorded in an orderly manner and in accordance with applicable administrative procedures.</p>

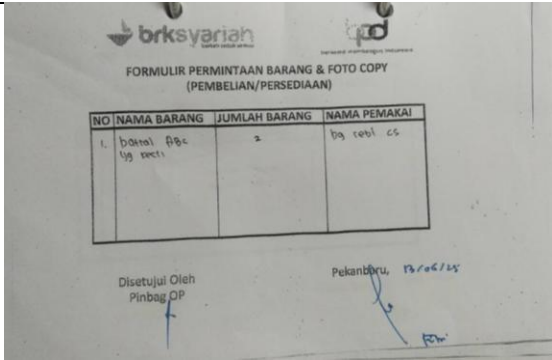
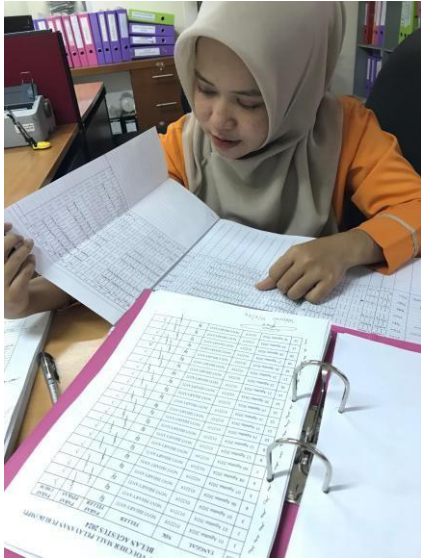
DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : May 05 – May 09, 2025

NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Letter number registration - Chief's signature on debit, credit and pay order notes - Running nota pay order - Run debit note - Run credit note - Take stock of inventory in the warehouse for the teller unit - Take stock of inventory in the warehouse for the CS unit - Take stock of inventory in the warehouse for the AO unit 	Aiga Wandana	
2	<ul style="list-style-type: none"> - Chief's signature on debit, credit and pay order notes - Running nota pay order - Run debit note - Run credit note - Checking and handing over vouchers per month from the teller. - Duplicate documents 	Aiga Wandana	
3	<ul style="list-style-type: none"> - Stamp the savings book sinar - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - compile non-individual current account requirement forms - take stock of customer service inventory - Archive all forms 	Fitria	
4	<ul style="list-style-type: none"> - initial customer deposit - bundle search for specimen changeover - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims 		
5	<ul style="list-style-type: none"> - Duplicate documents - initial customer deposit 		




	<ul style="list-style-type: none"> - bundle search for specimen changeover - Complete the form to change specimen Archive all forms 	Fitria	
Noted by industrial Coach			


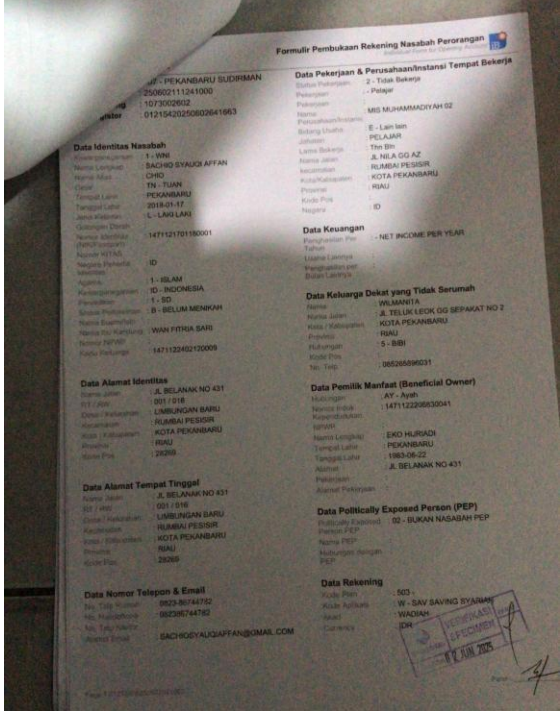
No	Working	Explanation
1.		1. Every unit that wants to submit a request for goods must use the goods request form as official evidence. The form must be filled in completely and accompanied by an approval signature from the leader or head of the relevant unit.
2.		2. Rechecking the voucher handover file from the teller to the general unit aims to ensure that all documents and vouchers submitted are complete and in accordance with the recorded amount. This process is important so that there are no errors or shortcomings in administration, thus facilitating supervision and accurate recording between the two parties.

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : May 12 – May 16, 2025






NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	Off Day (Vesak Day)	-	
2	Off Day (Vesak Day collective leave)	-	
3	<ul style="list-style-type: none"> - Archive all forms - Scan Documents - Duplitate Documents - upload <i>wakalah</i> contract for prospective pilgrims - Fill in the stamp ink - Fill out the individual account opening form 	Fitria	
4	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - embossed stamp on bank reference - stamp on new account opening form 	Fitria	
5	<ul style="list-style-type: none"> - embossed stamp on bank reference - Stamp the savings book sinar - help customers make an initial deposit - help customers change pin password - Archive all forms 	Fitria	
Noted by industrial Coach			



No	Working	Explanation
1.		<p>1. Embossing a bank reference aims to provide an official mark and authentic identification of the documents or reference. This embossing process helps to ensure the authenticity of the documents, prevents forgery, and adds trust value in banking administration and transactions.</p>
2.		<p>2. Rechecking every customer who opens a new account aims to ensure that all documents and requirements are complete and in accordance with the provisions. After the verification process is completed and all files are declared complete, the documents, called a voucher, will be sent to the head office for further processing and as part of the bank's official administration.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : May 19 – May 23, 2025




NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - initial customer deposit - bundle search for specimen changeover - Duplicate documents - stamp on clearing check - Print checks on special machine - Archive all forms 	Fitria	
2	<ul style="list-style-type: none"> - embossed stamp on bank reference - Fill out the form for making a customer passbook - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - Archive all forms 	Fitria	
3	<ul style="list-style-type: none"> - Arrange bundles in order - Initial customer deposit - Bundle search for specimen changeover - initial customer deposit 	Fitria	
4	<ul style="list-style-type: none"> - bundle search for specimen changeover - Scan specimen - Arrange bundles in order - Duplicate documents - Archive all forms 	Fitria	
5	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - embossed stamp on bank reference - Check clearing stamp - Print checks on special machine - Archive all forms - Pasbook registration 	Fitria	
Noted by industrial Coach			

No	Working	Explanation
1.		<p>1. Replacing the archive GOBI is done every time one form or one archive container is full to maintain the neatness and smoothness of documents management. By replacing GOBI archives regularly, the process of storing and finding documents becomes easier and more organized, and minimizes the risk of losing or damaging important documents.</p>
2.		<p>2. Before stamping, the most important thing is to register the passbook. This registration aims to officially record passbook data so that its use and distribution can be properly controlled according to applicable procedures.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : May 26 – May 30, 2025





NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Scan specimen - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - Archive all forms - Duplicate documents - record the money for replacing the customer's book 	Fitria	
2	<ul style="list-style-type: none"> - Stamp the savings book sinar - Stamp the savings book delima - Stamp the savings book dhuha - Archive all forms - Duplicate documents - take stock of customer service inventory 	Fitria	
3	<ul style="list-style-type: none"> - Scan akad <i>wakalah</i> - upload <i>wakalah</i> contract for prospective pilgrims - embossed stamp on bank reference - initial customer deposit - assist customers in replacing pin passwords - Archive all forms 	Fitria	
4	Off day (Ascension Of Isa Almasih)	-	
5	Off day (Joint Leave Of The Ascension Of Isa Almasih)	-	
Noted by industrial Coach			


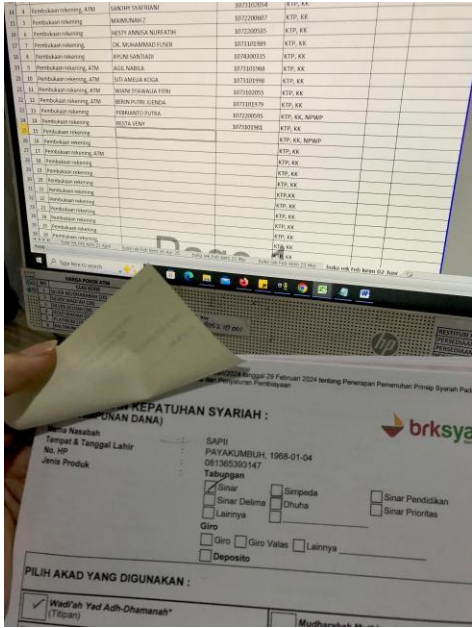
No	Working	Explanation
1.		<p>1. Sorting out forms according to their respective titles is an important step before the archiving process. After being separated based on the category or type of form, the documents are then stored neatly in GOBI archives so that they are easy to find when needed and well organized in the administrative system.</p>
2.		<p>2. Assisting customers to make an initial deposit means providing services for the first time depositing funds when opening a new account. This task includes assisting customers in filling out deposit forms, receiving cash or transfers, and ensuring transactions are recorded correctly according to bank procedures. With this assistance, customers can make their initial deposit easily and conveniently.</p>

DAILY ACTIVITIES
ON THE APPRENTICESHIP

Day : Monday - Friday

Date : June 02 – June 06, 2025

NO	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - bundle search for specimen changeover - Scan specimen - Arrange bundles in order - Duplicate documents - initial customer deposit - assist customers in replacing pin passwords - Archive all forms 	Fitria	
2	<ul style="list-style-type: none"> - bundle search for specimen changeover - Scan specimen - Arrange bundles in order - customer account opening voucher check - initial customer deposit - Archive all forms 	Fitria	
3	<ul style="list-style-type: none"> - Embossed stamp on bank reference - Scan specimen - Arrange bundles in order - Archive all forms 	Fitria	
4	<ul style="list-style-type: none"> - Scan specimen - Arrange bundles in order - Archive the reference bank - Archive all forms - Farewell to employees and leaders of BRK syariah Pekanbaru Sudirman 	Fitria	
5	Off day (Eid al-Adha)	-	
Noted by industrial Coach			

	Working	Explanation
1.		<p>1. Scanning a specimen using the VisionSign application is the process of digitizing a customer's signature or official stamp for bank administration purposes. By using this application, the specimen can be stored in a digital format that is easily accessible and used in various electronic transactions or documents, thus speeding up the verification process and increasing work efficiency.</p>
2.		<p>2. Checking the customer account opening voucher file before sending it to the head office aims to ensure that all documents and requirements are complete and in accordance with applicable regulations. This process is important so that the delivery of files can run smoothly without problems, and facilitate the verification and recording process at the head office.</p>

Appendix 7: Documentstion of Apprenticeship

