

# **CHAPTER I**

## **INTRODUCTION**

### **1.1 Background of the Apprenticeship**

Apprenticeship is a learning process by knowing firsthand the scope of the real working world. Each student is required to go directly to the working world which is their respective field, so that each student is expected to be able to directly apply the knowledge that has been studied previously into the working world. In addition with the apprenticeship students can increase their knowledge, skills, and work experience which can later be applied in the real working world.

Through the Gema Bahari Foundation, the Bengkalis Regency Government established the Bengkalis Shipping Polytechnic, a university that offers three distinct study programs: Ship Electrical Engineering, Ship Building Engineering, and Ship Mechanical Engineering. After that, the Bengkalis Marine Polytechnic was renamed Bengkalis Polytechnic under the sponsorship of the Bangun Insani Foundation (YBI) and five (five) new study programs were added: business administration, mechanical engineering, electrical engineering, civil engineering, and shipping engineering. Bengkalis Polytechnic had its first class of new students in July 2001. Bengkalis Polytechnic then introduced two (two) new study programs in 2006: Informatics Engineering and Business English.

Additionally, the Regulation of the Minister of National Education (Permendiknas) No. 28 of 2011 concerning the Establishment, Organization, and Work Procedure of the State Polytechnic of Bengkalis and Culture of the Republic of Indonesia made the Bengkalis Polytechnic a State University (PTN) on December 26, 2011, with the name State Polytechnic of Bengkalis. then, between 2013 and 2016, the State Polytechnic of Bengkalis added nine new study programs: D4 Public Financial Accounting, D4 Electrical Engineering, D4 Road & Bridge Design Engineering, D4 Mechanical Production and Maintenance, D3 Technic, D3 Nautics, D4 Software Engineering, and D4 International Business

Administration. And until 2021, the State Polytechnic of Bengkalis will again add 3 new study programs, namely D4 Marine Architecture Engineering Technology, D4 Information System Security, and D4 English. For Communication and Professionals.

The State Polytechnic of Bengkalis has had nine (eight) majors and twenty (20) study programs since 2000. The vocational campus of State Polytechnic of Bengkalis trains students to become competent in a variety of fields. All final semester students at State Polytechnic of Bengkalis are obliged to complete a practical work program. Apprenticeship can improve their knowledge and abilities through an apprenticeship, and they can solve scientific problems in line with the ideas they learn in college. The purpose of an apprenticeship is to help students gain a thorough understanding and practical application of the subject matter. Additionally, so that students are aware of the field and work environment that align with their course of study. Therefore, students can benefit from practical employment as a means of acquiring information and experience in the workplace. Another prerequisite for earning an applied bachelor's degree is practical work.

In this program, specifically for International Business Administration students in semester 8 (eight) Apprentenship activities are carried out for approximately 4 (four) months, by choosing their own place and location for practical work. However, before choosing a place to do this program, the Apprentenship coordinator gives students several choices or choices of Apprentenship places. Then from some of these options the author is interested in doing Apprentenship in the field of finance and investment, namely at PT Pegadaian (Persero) UPC Bengkalis. PT Pegadaian (Persero) is a subsidiary of Bank Rakyat Indonesia which is engaged in three business lines, namely financing, gold and various services which is located at the head office Jl.Ahmad Yani Bengkalis,Indonesia.

PT Pegadaian is a state-owned enterprise (SOE) in Indonesia that specializes in providing financial services, particularly in the form of loans secured by collateral, commonly known as the pawn system. The establishment of Pegadaian

was driven by the need to offer accessible, reliable, and legal financial solutions to the public, especially for those who are underserved by conventional banking institutions. the historical roots of Pegadaian can be traced back to the Dutch colonial era. During the 18th century, the colonial administration introduced a lending institution called "Bank van Leening," which aimed to provide credit to the public using personal valuables as collateral. However, due to widespread abuse and the proliferation of unregulated moneylenders, these institutions often became exploitative. In response to these challenges, the Dutch East Indies government formally established a state-owned pawnshop under the name "Pegadaian" on April 1, 1901 in Sukabumi West Java. Its primary mission was to protect the public from predatory lending practices and to provide a more just and structured financial service.

Since its founding, Pegadaian has undergone significant transformation. It has expanded its services beyond traditional pawn loans to include micro-financing, gold savings and investment, Islamic financing (sharia-based products), and a variety of digital financial services. Through these innovations, Pegadaian plays a vital role in supporting financial inclusion and empowering communities, particularly among low- to middle-income groups.

## **1.2 Purpose of the Apprenticeship**

The Apprenticeship activities State Polytechnic of Bengkalis, especially the Applied Bachelor of D-IV International Business Administration study program. The general purpose to be of Apprenticeship is introduced and prepare students for the world of work. have the following objectives:

1. To understand and identify the job description and product of the field of work being handled at the PT. Pegadaian UPC Bengkalis.
2. To understand and identify documents used in the work process at the PT. Pegadaian UPC Bengkalis.
3. To understand and identify the system and procedures for Apprenticeship used in carrying out work at the PT. Pegadaian UPC Bengkalis.

4. To understand and identify obstacles faced in completing the work at the PT. Pegadaian UPC Bengkalis.

### **1.3. Significance 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**

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

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

#### **2. For Companies**

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

- a. The company will receive labor assistance from students who do Apprenticeship so that the work becomes a little lighter and easier.
- b. The company will be recognized by academics and the world of education.
- c. Students are able to have experience from carrying out Apprenticeship out.
- d. When students enter the real world of work, they will get used to it because they already have practical work experience.

3. For State Polytechnic of Bengkalis

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

- a. There is good cooperation/relationship between the campus and the company where students do Apprentenship.
- b. State Polytechnic of Bengkalis can improve the quality of its graduates through student Apprentenship experience.
- c. State Polytechnic of Bengkalis will be better known in the industrial or corporate world.
- d. State Polytechnic of Bengkalis receives feedback from organizations/companies on the ability of students who take part in Apprentenship in the world of work.
- e. State Polytechnic of Bengkalis receives feedback from the world of work for curriculum development and learning processes.