

APPRENTICESHIP REPORT
PT. BANK RIAU KEPRI SYARIAH (PERSERODA)
BENGKALIS BATUPANJANG RUPAT

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**ENGLISH FOR BUSINESS AND PROFESSIONAL
COMMUNICATION STUDY PROGRAM
LANGUAGE DEPARTMENT
STATE POLYTECHNIC OF BENGKALIS
2025**

APPROVAL SHEET

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APPRENTICESHIP REPORT PT. BANK RIAU KEPRI SYARIAH
(PERSERODA) BENGKALIS BATUPANJANG RUPAT

Written as one of the conditions for completing Apprenticeship

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Bengkalis, January 7th, 2025

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ACCAPTENCE SHEET

ACCEPTENCE SHEET

This is to certify that we have examined the apprenticeship report of Mela Safira, Reg Number 5504211026 who did the apprenticeship at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert, started from August 1st to December 31st 2024. This report is used for partial fulfillment of the State Polytechnic of Bengkalis. This report is complete and satisfactory in all respect, and all revision required by the apprenticeship report examination committee have been made.

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ACKNOWLEDGEMENT

Grateful praise is extended to God Almighty, whose blessings and grace have enabled the successful completion of this job training activity and report. Throughout the preparation of this report, the author deeply appreciates the contributions of various parties who provided guidance, assistance, and support during the job training period. On this occasion, I would like to sincerely express my gratitude to:

1. Mr. Johny Custer, ST, MT, as the Director of the State Polytechnic of Bengkalis.
2. Ms. Diah Paramita Sari, M. Pd as the Head of the Language Department.
3. Mrs. Fanalisa Elfa, M.Pd, as the Head of the English for Business and Professional Communication Study Program.
4. Mrs. Arita Destianingsih, M., as the Apprenticeship Coordinator.
5. Mr. Aswandi, M. Pd, as an Apprenticeship Advisor in the English for Business and Professional Communication
6. Mr. Zulkarnain, S.T, as the Head of the PT. Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert
7. Mr. Muhammad Suib, S. E, as Admin as well as mentor, for their guidance, motivation, and contribution.
8. All employees of PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert, for their kindness in welcoming and assisting me during the internship.
9. My family members, especially my parents, and friends who have provided immense support, prayers, energy, and material assistance.

I am aware that this job training report is still far from perfect in terms of content, language, and presentation. Therefore, I welcome any constructive criticism and suggestions to improve my work in the future. I hope this report will be beneficial for both the author and the readers.

Bengkalis, Januari 12th 2025

Mela Safira
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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

In the era of globalization and increasingly fierce business competition, the ability to communicate professionally and effectively in various languages, especially English, is one of the important abilities needed in the world of work. One of the vocational education institutions that supports practical work based learning is State Polytechnic of Bengkalis. As one of the vocational colleges in Riau Province, supervised by the Ministry of Education and Culture, which was established in early 2000, the Bengkalis Regency Government established a college called the Bengkalis Shipbuilding Polytechnic through the Gema Bahari Foundation. At that time, the polytechnic had three study programs, such as Ship Electrical Engineering, Ship Building Engineering, and Ship Mechanical Engineering. Over time, Bengkalis Shipbuilding Polytechnic changed its name to Bengkalis Polytechnic and was under the auspices of Yayasan Bangun Insani (YBI) Bengkalis. The college then added study programs to have five departments, namely Shipbuilding Engineering, Mechanical Engineering, Electrical Engineering, Civil Engineering, and Business Administration.

In July 2001, Bengkalis Polytechnic began accepting new students for its first batch. In 2006, the polytechnic added two new study programs, namely Business English and Informatics Engineering. In early 2008, Bengkalis Polytechnic asked for support from Yayasan Bangun Insani (YBI) Bengkalis, the Bengkalis Regency Government, and the Bengkalis Regency Regional People's Representative Council to propose a change in status from a Private College (PTS) to a State College (PTN). Bengkalis Polytechnic together with YBI Bengkalis and the Bengkalis Regency Government submitted a proposal to improve the status from PTS to PTN to the Ministry of National Education through the Directorate General of Higher Education in 2009. To complete the eligibility, Bengkalis Polytechnic submitted this proposal to the Minister of Administrative Reform and Bureaucratic Reform on February 9, 2011. The Regulation of the Minister of National Education (Permendiknas) Number 28 of 2011 concerning the Establishment, Organization, and Work Procedures of the State Polytechnic of Bengkalis was officially stipulated on July 29, 2011.

In 2013, State Polytechnic of Bengkalis added two new study programs for the D4 level, namely Production and Maintenance Mechanical Engineering and Electrical

Engineering, as well as three D2 study programs (Welding Engineering, Power Plant System Engineering, and Computer Accounting) which are part of the Study Program Outside Domicile (PDD). Then, in 2014 and 2015, the polytechnic expanded its options by opening two new study programs, namely D4 Road & Bridge Design Engineering and D3 for Nautics, Engineering, and Port Management and Commerce. In 2016, Politeknik Negeri Bengkalis again added several study programs, including D4 Software Engineering, International Business Administration, and Public Financial Accounting. Furthermore, in 2020, the polytechnic added new study programs, namely D4 Information Systems, and D4 English for Business and Professional Communication.

State Polytechnic of Bengkalis focuses on education that produces graduates who are ready to work, competent, and competitive in the industrial and business world. Bengkalis Polytechnic, also offers various study programs that are in accordance with the needs of the labor market through competency-based education programs. One of them is the D4 English for Business and Professional Communication Study Program. This program not only equips students with English language skills, but also teaches various competencies needed in the modern business world, such as negotiation, presentation, business correspondence, and cross-cultural communication. In addition, the program also focuses on mastering management skills, data analysis, and business report writing. One way to meet these needs is through the internship program.

An internship program is experiential learning conducted by students in companies, institutions, or organizations over a period of time. The purpose of the internship program is to provide students with a hands on understanding of industrial or professional work processes as well as practical skills and intuition, where students can plunge directly into the world of work to gain real experience. Internships bridge the gap between theory learned in college and practice in the field, and provide an opportunity for students to understand the dynamics and challenges in a professional environment. Internships are an important part of education, especially in preparing students to enter the world of work. Through internships, students can apply the knowledge gained during lectures to real situations in the work environment. In addition, internships also provide opportunities for students to understand business processes, gain experience, and build professional networks.

In undergoing an internship program, choosing the right internship location is one of the important steps to gain relevant experience and support the development of professional skills. The author chose PT Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupat

as an internship site for several strong and fundamental reasons. First, PT Bank Riau Kepri Syariah is an Islamic financial institution that has a good reputation in Riau Province and Riau Islands. As a regional bank that applies sharia principles, Bank Riau Kepri Syariah not only carries out financial functions, but also applies ethical values in every service provided. Secondly, being at Bank Riau Kepri Syariah allowed them to improve their ability to communicate in a business and professional manner, especially in terms of financial services. This practice starts from August 1st to December 28th, 2024. The author is a student of D4 English for Business and Professional Communication Study Program at State Polytechnic of Bengkalis, who has academic experience in correspondence, customer service, and business communication. The author was able to apply these skills at Bank Riau Kepri Syariah by communicating directly with customers and related parties and learning how to communicate business in a professional banking environment. This provides an excellent opportunity to improve your ability to draft business documents, handle inquiries or complaints, and convey information.

These skills are indispensable in facing the dynamics and complexity of the modern business world, especially in the Islamic banking industry, which involves transactions and cooperation with various international partners. In the context of the Islamic banking industry, business communication skills in English are becoming increasingly important given the number of transactions and business cooperation that are global in nature. PT Bank Riau Kepri Syariah, as one of the regional banks committed to implementing sharia principles in its operations, has the potential to continue to grow in the international financial market. Therefore, communication skills in English can be an important asset in improving competitiveness and building business relationships with international partners, both in terms of customers and investors.

During the internship program at PT Bank Riau Kepri Syariah Batupanjang Rupat Branch, Bengkalis, the author as a student of the D4 English for Business and Professional Communication Study Program, State Polytechnic of Bengkalis, had the opportunity to apply the language and communication skills that had been learned during the lecture period. The author can be directly involved in activities that require good communication skills, such as providing services to customers, compiling documents related to bank operations, and understanding how business communication is implemented in a professional banking environment.

In addition, this internship also gave the author direct experience in interacting with

various parties in the bank environment, both with employees, customers, and business partners. The ability to communicate effectively is very important in ensuring the smooth running of daily banking operations, especially in terms of customer service. Thus, this internship experience not only enriches the author's understanding of Islamic banking operations, but also provides an opportunity to apply professional communication skills that have been obtained during lectures, so that it is expected to be a valuable provision for the author in facing the real world of work.

1.2 Purpose of the Apprenticeship

The purpose of the Job Training program conducted at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert are :

1. Developing Business Communication Skills
2. Improving Competence in Customer Service and Information Delivery
3. Applying Cross-Cultural Communication Skills
4. Understand Business Correspondence and Documentation Process in Banking

1.3 Significances of the Apprenticeship

1. For Student

Internships provide students with relevant hands on work experience, strengthen technical and communication skills, and build professional networks. They can also apply theory in real situations and develop a good work ethic such as discipline and responsibility.

2. For Companies

Internships are beneficial for companies as an additional workforce, a source of new ideas, a fulfillment of social responsibility, and a means of building partnerships with educational institutions for long-term collaboration.

3. For State Polytechnic of Bengkalis

It benefits State Polytechnic of Bengkalis by strengthening the relevance of the curriculum to industry needs, building closer links with the world of work for research collaboration, and enhancing its reputation as an institution that produces competent graduates.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

PT Bank Pembangunan Daerah Riau Kepri Syariah (Perseroda), or better known as BRK Syariah, is headquartered at Menara Dang Merdu, Jl. Jenderal Sudirman No. 462, Pekanbaru 28116. Email: corsec@brksyariah.co.id, telephone number (0761) 47070, or by fax at (0761) 42389.



Figure 2. 1 PT. Bank Riau Kepri Syariah (Perseroda)
Source : PT. Bank Riau Kepri Syariah (Perseroda)

On April 1, 1966, Bank Pembangunan Daerah Riau (BPD Riau) was established as a bank owned by the Riau Regional Government, in accordance with the provisions of Law No. 113 of 1962 concerning Regional Development Banks. Subsequently, in 1975, the status was adjusted by Riau Level I Regional Regulation No. 10 of 1975. Then, in 1986, further changes were made with reference to Riau Province Regional Regulation No. 18 of 1986. Furthermore, in 1992, the establishment status of BPD Riau was again adjusted with Regional Regulation No. 14 of 1992 which refers to Law No. 7 of 1992 concerning Banking.

A significant change occurred on June 26, 2002, when BPD Riau's status was approved for transformation from a Regional Company (PD) to a Limited Liability Company (PT) through the decision of the General Meeting of Shareholders (GMS). This process was then authorized by the Minister of Justice and Human Rights on May 5, 2003, with Decree No. C-09851.HT.01.01.TH.2003. Not only that, this change of legal entity was also approved at the GMS which took place on June 13, 2003, and on July 22, 2003, Bank Indonesia approved the change through Decree No. 5/30/KEP.DGS/2003.

Along with the development of banking regulations, on July 16, 2008, the government established a provision that requires the separation of Sharia Business Units (UUS) owned by conventional banks. Therefore, the bank must convert itself into an Islamic Commercial Bank by 2023, in accordance with the provisions in Law No. 21 of 2008 on Islamic Banking.

Continuing its transformation journey, on April 26, 2010, Bank Pembangunan Daerah Riau changed its name to PT Bank Pembangunan Daerah Riau Kepri (PT Bank Riau Kepri). The name change was approved by the Minister of Law and Human Rights through Decree No. AHU-36488.AH.01.02 Year 2010. Furthermore, on September 24, 2010, Bank Indonesia approved the name change through Decree No. 12/59/KEP.GBI/2010.

On January 27, 2016, PT Bank Riau Kepri inaugurated its head office and main branch at Menara Dang Merdu, Riau Kepri. Furthermore, on April 22, 2019, the GMS approved the conversion of Bank Riau Kepri into a Sharia Commercial Bank. As part of this step, on May 17, 2019, a Project Management Team was formed to lead the conversion process, which progressed through various stages, including the latest revision in Decree No. 082/KEPDIR/2021 on November 12, 2021.

On May 24, 2022, an amendment was made to Regional Regulation No. 10 of 2002 which regulates the change in the legal form of Riau Regional Development Bank into a Limited Liability Company. Then, on June 14, 2022, the Shareholders' Meeting circularly ratified the changes to the Company's articles of association. As a follow-up, on July 4, 2022, the Financial Services Authority (OJK) approved the change in business status of Bank Riau Kepri to become a Sharia Commercial Bank through Decree No. KEP-93/D.03/2022.

In line with this, on August 19, 2022, the conventional system cut-off process and data migration to the new Bank Riau Kepri Syariah system were carried out. On August 22, 2022, the operational activities of Bank Riau Kepri Syariah began, and on August 25, 2022, the bank was officially inaugurated by the Vice President of the Republic of Indonesia, Mr. KH Ma'ruf Amin.



Figure 2. 2 Logo of Bank Riau Kepri Syariah
Source: *id.wikipedia.org*

The organizational structure of PT Bank Riau Kepri Syariah consists of several main levels. At the top of the structure is the General Meeting of Shareholders (RUPS), which coordinates with the Board of Commissioners and Sharia Supervisory Board. The Board of Commissioners is assisted by several committees, namely the Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee. The Syariah Supervisory Board is also linked to several committees, namely the Sharia Compliance Audit (SHALMA) Committee, Risk Management Committee, Information Technology Committee, Human Resources Committee, Financing Policy Committee, and Financing Committee. Under the RUPS, there is a President Director who leads four directorates: Financing Director, Funds & Services Director, Operations Director, and Compliance & Risk Management Director.

Each directorate has divisions with specific responsibilities according to their fields. The Financing Director is responsible for the Commercial Division, Micro, Small & Medium Division, Consumer Division, and Special Asset Management Division. The Director of Funds & Services oversees the Funds & Digital Banking Division, Treasury & International Banking Division, and Planning & Finance Division. The Operations Director oversees the Operations & Accounting Division, Information Technology & Systems Division, and General Division. The Compliance & Risk Management Director oversees the Compliance Division, Risk Management Division, Legal Division, and Procedure & Service Quality System Division.

In addition, there are other divisions that support the company's operations, namely the Internal Audit & Anti-Fraud Division, the Human Resources Management Division, and the Corporate Secretariat Division. In the regions, there are Regional Coordinators who work closely with Branch Offices, Sub-Branch Offices, and Store Offices. Special functions are also carried out by Special Staff of the Board of Directors to assist with certain tasks directly instructed by the board of directors. This structure is marked with a solid line to indicate the instruction line and a dotted line for the coordination line.

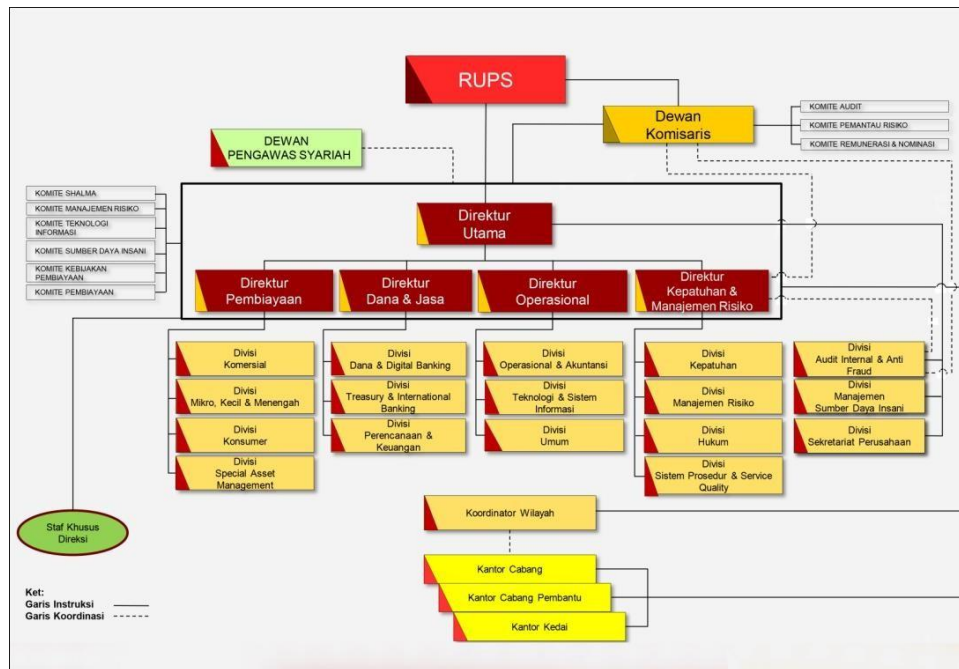


Figure 2.3 Organization Structure BRK Syariah
 Source : PT. Bank Riau Kepri Syariah (Perseroda)

2.2 Vision and Mission of PT. Bank Riau Kepri Syariah

2.2.1 Vision

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

2.2.1 Mission

The mission of PT. Bank Riau Syariah Bengkalis Batupanjang Rupert 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.

2.3 Kind of Business

Business refers to a series of activities conducted by individuals or groups involving the provision of goods and services with the aim of generating profit. It can also be understood as the process of offering goods and services to support the functioning of the economic system, as described in *Introduction to Business* by Hadion Wijoyo et al. (2021). Broadly, business encompasses all activities and institutions involved in producing goods and services essential for daily life. In summary, business entails four key aspects: producing goods and services, generating profit, engaging in business activities, and meeting societal needs.

Businesses come in various forms, such as agrarian, industrial, trade, service sector, mining, tourism, agriculture, raw material production, manufacturing, construction, transportation, communication, and financial businesses. In practice, PT Bank Riau Kepri Syariah operates as a financial or banking business. This type of business focuses on the financial sector, assisting the community with capital credit, insurance, planning, and property loans.

PT Bank Riau Kepri Syariah conducts its operations based on sharia principles, in accordance with legal guidelines, to meet the demand for banking services. It offers products and services under a sharia-compliant system, including the Sinar Savings product. This savings product, available in rupiah, is based on mudharabah and wadiah contracts, requires a minimal initial deposit, and provides facilities such as ATM cards, BRK Mobile, SMS Banking, and participation in prize draws.

The company's operations align with Law No. 21 of 2008 on Islamic Banking, which defines Islamic banks as institutions conducting business based on Islamic law principles. These principles include justice and balance (*'adl wa tawazun*), benefit (*maslahah*), universalism (*alamiyah*), and the prohibition of elements like uncertainty (*gharar*), gambling (*maysir*), usury (*riba*), injustice, and unlawful goods. These guidelines are reinforced by the fatwas of the Indonesian Ulema Council.

Furthermore, the law mandates Islamic banks to perform social functions, such as acting as *baitul mal* institutions. A *baitul mal* is tasked with collecting and distributing social funds, such as zakat, infaq, alms, grants, and waqf, in accordance with the donor's wishes. Key business activities of Islamic banks include:

1. **Funding** : Gathering public funds through current accounts, deposits, savings, and similar mechanisms.
2. **Loans**: Disbursing credit and placing funds with other banks.

3. **Banking services:** Managing remittances, collections, bank guarantees, pension payments, and utility services such as electricity and tax payments.

PT Bank Riau Kepri Syariah also carries out its activities without providing payment traffic services. It offers various credit products aimed at addressing customer banking needs and supporting economic activities in society. These credit offerings include Various Purpose Financing (PAG), Micro Business Credit (KUM), and People's Business Credit (KUR), all of which adhere to sharia principles.

PT Bank Riau Kepri Syariah Pekanbaru Branch offers a variety of financial services, including clearing, iB Bank Guarantee, Bank Reference, Bank Support Letter, Inkaso, and Transfer. In its operations and development, the bank provides products managed in accordance with Islamic principles and teachings. Below are the main products and services offered:

1. Sector Fundraising:
 - Wadiah Demand Deposits: Third-party deposits that can be withdrawn at any time without prior notice.
 - Wadiah Dhuha Savings: A pure deposit that must be safeguarded and can be returned at any time upon the customer's request.
 - Mudharabah Deposits: Third-party deposits managed by the bank with a specific agreed upon period between the customer and the bank.
2. Fund Financing Sector:
 - Mudharabah Financing: A sale and purchase transaction with profit-sharing and risk agreements between the bank and the customer.
 - Mudharabah and Musyarakah Financing: Investment cooperation with profit or risk sharing based on agreements.
 - Prima Syariah Commercial Financing: Financing for business sectors such as trade, heavy equipment, and pharmaceuticals.
 - Karya Prima Syariah Financing: Working capital financing for contract-based projects.
 - Bina Prima Syariah Financing: Productive financing for acquiring machinery, transportation services, and developing business facilities.
3. Other Types of Financing:
 - Includes Ijarah, Salam, and other financing schemes.
4. Deposits and Transaction Convenience:

- The bank provides deposits based on Mudharabah and Wadiah, along with debit card facilities and access to the BRK Mobile application. This application supports various transactions such as interbank transfers, prepaid payments, Telkom Pay, and vehicle tax payments.

With its diverse range of services grounded in Islamic principles, Bank Riau Kepri Syariah ensures ease and convenience for customers in meeting their financial needs.

2.4 Organization Structure

The organizational structure is a framework that defines the allocation, classification, and formal arrangement of tasks within an organization. It outlines the flow of information and specifies the responsibilities that each division manages, coordinates, and oversees.

In this structure, the roles and responsibilities between positions are clearly defined, ensuring a transparent relationship among various roles in carrying out company activities. The organizational structure of PT. Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert is illustrated in Figure 2.4 and can be described as follows:

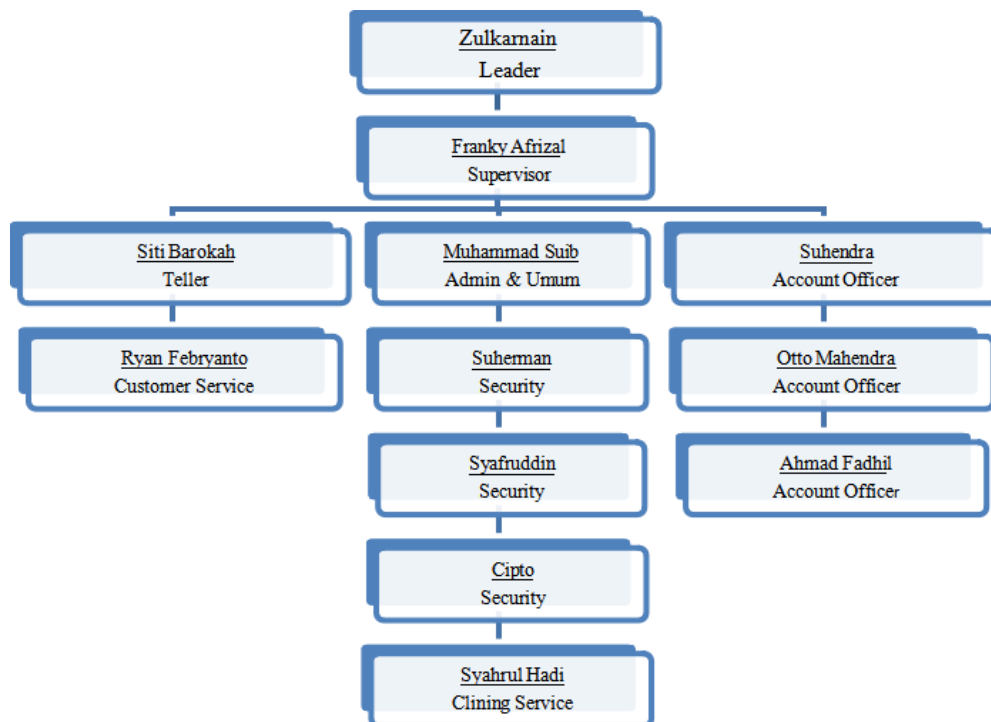


Figure 2. 4 Organization Structure BRK Syariah Batupanjang Rupert
 Source : PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert

Based on the above organizational structure, the following will describe the main tasks and functions of the current organizational structure at PT. Bank Riau Kepri Syariah Batupanjang Rupert: When referring to the organizational structure, duties and authority are in accordance with the position, namely:

1. Store Manager

The Store Manager has the primary responsibility of leading and overseeing all operational activities of the branch office. This position is responsible for designing and implementing strategies to achieve set business targets. In addition, a Store Manager must ensure that the team's performance is in accordance with the company's procedures and policies, and monitor that each employee works effectively and efficiently. Good relations with major customers and business partners are also one of the priorities that must be maintained, in addition to analyzing the financial and operational reports of the branch for evaluation purposes. In the event of problems, both internally and externally, the Store Manager is expected to be able to provide the right solution.

2. Operation Supervisor

The Operations Supervisor has an important role in ensuring the smooth running of the daily operations of the branch office, including overseeing administrative and transaction processes. The main duties of this position include ensuring that all operational activities comply with applicable procedures and rules. The Operation Supervisor is also responsible for handling operational reports and providing recommendations for improvement where necessary. In addition, the operations supervisor plays a role in coordinating activities between divisions in the branch office to improve work efficiency. Managing operational risks and maintaining data and transaction security are also the main focus of his duties. To perform this role, an Operation Supervisor must have good analytical and operational management skills. Experience in leading a team and attention to detail are also essential to support smooth branch operations. This position is key in maintaining the sustainability and effectiveness of operational activities in the company.

3. Account Officer (AO)

Account Officers are tasked with establishing good relationships with customers, both individuals and companies, to support the achievement of the company's business objectives. One of the main responsibilities of this position is to offer various banking

products, such as sharia financing, savings, or deposits, that suit the customer's needs. In addition, the Account Officer conducts in-depth analysis of the customer's financial needs and provides appropriate solutions to meet those needs. This position is also responsible for managing customer portfolios, ensuring their satisfaction with the services provided, and monitoring customer payments and credit activities to keep them on track. To perform this role effectively, an Account Officer must have a customer service orientation, good communication skills, and in-depth knowledge of Islamic banking products and services. With these responsibilities and qualifications, the Account Officer becomes a vital link between the customer and the company in supporting the success of banking services.

4. Customer Service (CS)

Customer Service has a major role in providing the best experience to customers who come to the branch office. This officer is tasked with welcoming customers in a friendly and polite manner, as well as providing complete information regarding the bank's products and services, such as account opening, product features, or the latest promos. In addition, Customer Service also handles customer complaints by providing appropriate solutions to resolve their problems. This position is responsible for managing administrative documentation, such as filling out account opening forms or changing customer data. To maintain service quality, Customer Service works closely with other divisions to ensure customer satisfaction is maintained. A Customer Service must have good interpersonal skills, be customer service-oriented, and understand the basics of banking and related regulations. With these duties and qualifications, Customer Service is at the forefront of creating a positive impression of bank services.

5. Teller

Teller has an important role in serving customers' financial transactions, such as deposits, withdrawals, transfers, and bill payments. In addition, the teller is responsible for ensuring the accuracy of recording every transaction made, so as to maintain customer confidence in bank services. Teller also provides information related to account balances, mutations, or other transactions to customers who need it. In daily operations, Teller manages cash carefully and performs cash reconciliation at the end of the working day to ensure the balance is correct. If there is a suspicious transaction, the teller must report it in accordance with the bank's security procedures. To perform this task, Teller must have a high level of accuracy, work quickly, and show integrity

in every activity. Good mathematical skills are also required to minimize the risk of errors in transactions. With these responsibilities, tellers are an important part of supporting efficient and secure banking operations.

6. Security

Security has the main role in maintaining security and order in the branch office environment. Their main duties include monitoring activities in and around the office to prevent crime. Security is also responsible for monitoring the entry and exit of customers and employees, ensuring that everyone in the office area is properly monitored. In addition, they assist in the orderly parking of customer and employee vehicles. In an emergency situation, such as a fire or suspicious incident, Security is expected to act quickly and appropriately to secure the situation. To carry out this role, a Security officer must have security training certification, physical fitness, and the ability to manage emergency situations well. With these duties and responsibilities, Security is an important element in creating a safe and conducive work environment.

7. Cleaning Service

Cleaning Service has the primary responsibility of maintaining the cleanliness and tidiness of all office areas, including workspaces, waiting rooms, toilets, and parking areas. In addition, Cleaning Service also performs routine maintenance on office facilities, such as ensuring that cleaning supplies are always available and maintained. They also support the smooth running of operational activities by ensuring that the office environment remains comfortable, clean, and healthy for use by employees and customers. If there are facilities that are damaged or require repair, Cleaning Service is tasked with reporting them to the supervisor so that they can be dealt with immediately. To perform this task well, cleaning service must be hardworking, have a great concern for cleanliness, and be friendly and able to work together with other teams. With their vital role, cleaning services ensure a clean and pleasant working environment, which supports comfort and productivity in the office.

2.5 The Working Process

1. Preparation Stage

- Understand the company's operational system, policies, and guidelines.
- Attend orientation or training sessions to familiarize with work processes.
- Coordinate with supervisors to clarify roles and responsibilities.

2. Daily Activities

- Perform assigned tasks, such as customer service, document preparation, or data entry.
- Communicate with customers, colleagues, or other stakeholders to ensure smooth operations.
- Utilize business communication skills to handle correspondence and meetings.
- Ensure adherence to company policies and procedures in every task.

3. Observe and learn from experienced staff.

- Take initiative to improve skills and contribute ideas to optimize processes.

4. Evaluation

- Participate in feedback sessions with supervisors to assess performance.
- Reflect on strengths and areas for improvement.

2.6 Document Used the Activity

During the internship, several documents were used to support various tasks and responsibilities at PT Bank Riau Kepri Syariah. These documents played a crucial role in ensuring accuracy, efficiency, and compliance with operational procedures. Below is an explanation of the documents frequently utilized for the listed activities:

1. KUR and PAG Disbursement Agreement Sheets

These sheets include details of disbursement agreements for KUR (People's Business Credit) and PAG (Multipurpose Financing). They also contain amendment agreements for contracts under murabahah principles, KUR Amor Recap Document

2. Activity Registration Log

Used to document various operational activities, such as disbursement transactions, incoming and outgoing mail, teller cash buy/sell transactions,

ATM cash management, and customer services including savings books, BRKS mobile services, and ATM card creation.

3. Individual Account Opening Form, stamp the saving book to show it has been received by the teller
This form is filled out for opening personal accounts, containing customer information, account type, and supporting documents like ID cards and tax numbers.
4. Scanning for Approval Documents and Duplicate Document
Scanned documents required for the approval process of KUR (People's Business Credit) and PAG (Multipurpose Financing) applications, ensuring that all necessary forms and agreements are submitted accurately.

A document used to confirm the amount of cash handled during transactions, ensuring accuracy and alignment with customer and teller records.

These documents are essential for managing daily banking activities efficiently. They ensure that each task, from financing disbursement to customer service, is performed in compliance with banking standards and regulations. Through these processes, interns gain valuable experience in operational workflows and document management.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3. 1. Job Description

The tasks performed during the practical work at PT. Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert are as follows:

1. Separating the KUR (People's Business Credit) and PAG (Multipurpose Financing) disbursement agreement sheets and the amendment agreement (murabahah), Recap of KUR amor,
2. Registering activities such as disbursement, incoming and outgoing mail, buying and selling teller cash, ATM cash, savings books, BRKS mobile services, creating ATM cards, and handling customer requests.
3. Fill out the Individual account opening form, stamp the savings book to show it has been received by the teller
4. Scanning for approval of KUR (People's Business Credit) and PAG (Multipurpose Financing) applications, duplicate Document

3. 2. System and Procedure

The cultural values upheld by PT. Bank Riau Kepri Syariah are as follows:

1. Integrity
The personnel at BRKS are deeply committed to the company's values and ethical code, consistently exhibiting responsible behavior in alignment with religious, moral, ethical, and cultural principles.
2. Synergy
The modern concept of synergy was first introduced by chemists, who noted that when atoms or molecules of complex compounds are separated, the behavior of the individual parts cannot explain the behavior of the whole interconnected system.
3. Honesty
Honesty is a way of life. It goes beyond being a characteristic practiced occasionally; it is a reflection of our true self. We value honesty not only when it is advantageous but especially when it is difficult, even in challenging circumstances.

4. Adaptiveness

Adaptiveness refers to the willingness and ability to embrace change, align the company with its evolving environment, and continuously improve internal processes to sustain success in a dynamic landscape.

5. Respect

Respect involves unconditional appreciation, fostering a constructive environment. It means recognizing, valuing, and remaining open to customers' opinions, ensuring their psychological safety, and providing them with a positive experience.

6. Excellence

Excellence is a professional mindset that involves striving for the highest quality, persevering through challenges, seeking the best outcomes, and maintaining enthusiasm and pride in one's work.

3.3 Place and Time of Apprenticeship

Practical Work activities are carried out in accordance with the provisions of the Practical Work implementation regulations. The period of practical work is 5 (five) months, starting from August 1 to December 28, 2024. The schedule for the implementation of practical work at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert is as follows:

Tabel 3. 1 Office Hours Schdule

No	Day	Office Hours	Break
1	Monday to Friday	08.00-17.00	12.00-13.30
2	Saturday to Sunday	OFF	

Source: PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert

This practical work activity was carried out at PT Bank Riau Kepri Syariah (Perseroda) PG89+G5P, Pelajar Street, Batu Panjang, Rupert Distric, Bengkalis Regency Riau 28781 Tel: 0811-7077-174.



Figure 3. 1 Address of Bank Riau Kepri Syariah Batupanjang Rupert
Source : PT. Bank Riau Kepri Syariah (Perseroda)Bengkalis Batupanjang Rupert

3.4 Kind and Description of the Activity

To get a clearer understanding of the activities carried out during the internship at PT Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert, the tasks performed in the first week of the internship are outlined in the following table:

Tabel 3. 2 Daily Activities of the First Week (August 01st until 02nd, 2024)

No	Date and Time	Name of Activity	Place
1	Thursday August 01 st 2024	<ul style="list-style-type: none"> - Socialization at SDN 24 Rupert with the theme of saving for my Indonesia, as well as the introduction of Simpel (Simpanan Pelajar) savings, and distributing brochures for saving requirements. - ATM Card Registration - Dormant registration 	Operational Section
2	Friday August 02 nd 2024	<ul style="list-style-type: none"> - A brief socialization at SDN2 Batupanjang Rupert, with the theme Saving for my Indonesia. As well as distributing Simpel (Student Savings) brochures. - ATM card registration, - Dormant registration. - Document filing - People's Business Credit (KUR) Financing Registration 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 3 Daily Activities of the Second Week (August 05th until 09th, 2024)

No	Date and Time	Name of Activity	Place
1.	Monday August 5 th 2024	OFF	-
2	Tuesday August 6 th 2024	<ul style="list-style-type: none"> - ATM card register - Dormant Register - Document Archive - Fill out customer insurance form - fill out withdrawal form - separate loan disbursement agreement sheet - KUR Fund Disbursement Register 	Operational Section
3	Wednesday Augusts 7 th 2024	<ul style="list-style-type: none"> - ATM Register - Dormant Account Register, - Document Archive - ATM Lock book Register - Input data of amor kur. 	Operational Section
4.	Thursday Augusts 8 th 2024	<ul style="list-style-type: none"> - BRKS stamp - fill in withdrawal form and life insurance - separate loan agreement sheet - KUR fund disbursement register 	Operational Section
5.	Friday Augusts 9 th 2024	<ul style="list-style-type: none"> - Copy data and photos of KUR collateral - KUR AMOR data input - ATM card registration 	Operational Section

Source: Processed Data 2024

To get a clearer understanding of the activities carried out during the internship at PT Bank Riau Kepri Syariah Batupanjang Rupert, the tasks performed in the third week of the internship are detailed in the table below:

Tabel 3. 4 Daily Activities of the Thirdd (August 12nd until 16th, 2024)

No	Date and Time		Place
1	Monday Augusts 12 nd 2024	<ul style="list-style-type: none"> - Input customer collateral data, - Register ATM cards - Document archive 	Operational Section
2	Tuesday August 13 rd 2024	<ul style="list-style-type: none"> - Fill out an individual account opening form - stamp the passbook - Disbursement registration 	Operational Section
3	Wednesday August 14 th 2024	<ul style="list-style-type: none"> - Fill out an individual account opening form - ATM card register - document archive 	Operational Section

4	Thursday August 15 th 2024	<ul style="list-style-type: none"> - Open customer savings account manually, - - Register ATM card, - Register ATM card logbook. 	Operational Section
5	Friday February 16 th 2024	<ul style="list-style-type: none"> - ATM card register, - Branch outgoing letter register, - Money tire glue. 	Operational Section

Source: Processed Data 2024

To get a clearer understanding of the activities carried out during the internship at PT Bank Riau Kepri Syariah Batupanjang Rupert, the tasks performed in the fourth week of the internship are detailed in the table below:

Tabel 3. 5 Daily Activities of the fourth Week (August 19th until 23rd, 2024)

No	Date and Time	Name of Activity	Place
1	Monday August 19 th 2024	<ul style="list-style-type: none"> - ATM card register, - duplicate documents, - Print location maps and photos of customer collateral 	Operational Section
2	Tuesday August 20 th 2024	<ul style="list-style-type: none"> - Fill out the individual update form, - Register the application form for making changes to the BRKS Syariah ATM card 	Operational Section
3	Wednesday August 21 st 2024	ATM card register, Document Archive Scan of Miscellaneous Financing Customer data (PAG).	Operational Section
4	Thursday August 22 nd 2024	<ul style="list-style-type: none"> - Fill out an individual account opening form, - fill in the Mudharabah contract 	Operational Section
5	Friday August 23 nd 2024	<ul style="list-style-type: none"> - ATM card register, - ATM card logbook register, - separate KUR agreement 	Operational Section

Source: Processed Data 2024

To get a clearer understanding of the activities carried out during the internship at PT Bank Riau Kepri Syariah Batupanjang Rupert, the tasks performed in the fifth week of the internship are detailed in the table below:

Tabel 3. 6 Daily Activities of the Fifth Week (August 26th until August 30th, 2024)

No	Date and Time	Name of activity	Place
1	Monday August 26 th 2024	<ul style="list-style-type: none">- Fill out teller voucher reports,- ATM card register,- Branch office outgoing letter register	Operational Section
2	Tuesday August 27 th 2024	<ul style="list-style-type: none">- Separate the KUR agreement contract,- Fill out the Health Statement of Financing Protection Insurance Participants- KUR loan disbursement register	Operational Section
3	Wednesday August 28 th 2024	<ul style="list-style-type: none">- Filing documents- ATM card register- Register ATM card lock box	Operational Section
4	Thursday August 29 th 2024	<ul style="list-style-type: none">- Duplicate documents- Scan documents- Register KUR disbursement- Input outgoing official documents- Tidy up teller vouchers	Operational Section
5	Friday August 30 th 2024	<ul style="list-style-type: none">- Tire money- Scan documents- Stamp the savings book- Tidy up teller vouchers	Operational Section

Source: Processed Data 2024

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

Tabel 3. 7 Daily Activities of the Sixht Week (September 2nd until 6th, 2024)

No	Date and Time	Name of activity	Place
1	Monday September 2 nd 2024	<ul style="list-style-type: none"> - ATM card register, - ATM card lock book register, - Separate KUR agreement 	Operational Section
2	Tuesday September 3 rd 2024	<ul style="list-style-type: none"> - Fill out an individual account opening form for Simpanan Pelajar (Simpel) savings. - - opening a manual customer savings account. 	Operational Section
3	Wednesday September 4 th 2024	<ul style="list-style-type: none"> - ATM card register, - Dormant registers, - Archive documents 	Operational Section
4	Thursday September 5 th 2024	<ul style="list-style-type: none"> - Separate KUR agreement, - Mudharabah savings register. - Document archive 	Operational Section
5	Friday September 6 th 2024	<ul style="list-style-type: none"> - PAG fund disbursement register, - - separate loan agreement. - - ATM card register, - - archiving documents 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 8 Daily Activities of the Seventh Week (September 9th until 13th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday September 9 th 2024	<ul style="list-style-type: none"> - Inputting KUR loan data, - Register customer complaint 	Operational Section

		forms. - Print photos of collateral and customer location.	
2	Tuesday September 10 th 2024	- ATM Card registration - Document Archive - Money tire glue	Operational Section
3	Wednesday September 11 th 2024	- Have a Briefing - Register outgoing mail - Scan documents - Input outgoing official documents - Fill out the customer update form - Tidy up teller vouchers	Operational Section
4	Thursday September 12 th 2024	- Fill out the customer request form (bukadormant) - Separate disbursement contract sheets - Fill out the ATM card creation form - Scan documents - Tire money	Operational Section
5	Friday September 13 th 2024	- Separate disbursement contract sheets - Scan documents - Fill in ink for the stamp - Tidy up teller vouchers - Fill out the withdrawal form, deposit slip and disbursement insurance -	Operational Section

Source: Processed Data 2024

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

Tabel 3. 9 Daily Activities of the eight Week (September 16th until 20th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday September 16 th 2024	<ul style="list-style-type: none"> - Have a Briefing - ATM register - Register customer requests - Register outgoing mail - Tidy up teller vouchers 	Operational Section
2	Tuesday September 17 th 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the customer request form - Dormant ATM Registration - ATM register 	Operational Section
3	Wednesday September 18 th 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - Register outgoing mail - Stamp the savings book - Tidy up teller vouchers 	Operational Section
4	Thursday September 19 st 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal form, deposit slip and disbursement insurance - Separate disbursement contract sheets - Tire money - Input outgoing official documents 	Operational Section
5	Friday September 20 th 2024	<ul style="list-style-type: none"> - Fill out the customer request form (ATM Dormant) - Fill out the customer update form - Separate disbursement contract sheets - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 10 Daily Activities of the Ninth Week (September 23th until 27th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday September 23 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Fill out the withdrawal form, deposit slip and insurance - Fill out the individual account opening form - Scan documents - Tidy up teller vouchers - Stamp indicating receipt by teller and date 	Operational Section
2	Tuesday September 24 th 2024	<ul style="list-style-type: none"> - Scan documents - Separate disbursement contract sheets - Tidy up teller vouchers 	Operational Section
3	Wednesday September 25 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Fill out the individual account opening form - Fill out the sharia compliance 	Operational Section
4	Thursday September 26 th 2024	<ul style="list-style-type: none"> - Tidy up teller vouchers - Fill out the withdrawal form - Register KUR disbursement - Set aside the documents and put them in the envelope (original disbursement documents) - Check stock taking - Register incoming mail 	Operational Section
5	Friday September 27 th 2024	<ul style="list-style-type: none"> - Scan documents - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 11 Daily Activities of the Tenth Week (September 30th until October 04th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday September 30 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Register KUR disbursement - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday October 1 st 2024	<ul style="list-style-type: none"> - Stamp the savings book - Separate disbursement contract sheets - Register incoming mail - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section
3	Wednesday October 2 nd 2024	<ul style="list-style-type: none"> - Scan documents - Duplicate documents - Tidy up teller vouchers 	Operational Section
4	Thursday October 3 rd 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Register incoming mail - Tire money - Tidy up teller vouchers 	Operational Section
5	Friday October 4 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Make money transfers - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 12 Daily Activities of the Eleventh Week (October 7th until 11th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday October 7 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Scan the disbursement agreement sheet - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday October 8 th 2024	<ul style="list-style-type: none"> - Input outgoing official documents - Input official document certificate - Tidy up teller vouchers 	Operational Section
3	Wednesday October 9 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Archive outgoing letters - Separate disbursement contract sheets - Duplicate documents - Tidy up teller vouchers 	Operational Section
4	Thursday October 10 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Stamp the savings book - Register KUR disbursement - Fill in the stamp ink - Tidy up teller vouchers 	Operational Section
5	Friday October 11 th 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal and insurance disbursement form - Duplicate documents 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 13 Daily Activities of the Twelfth Week (October 14th until 18th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday October 14 th 2024	<ul style="list-style-type: none">- Have a Briefing- Fill out the individual account opening form- Fill out the withdrawal form, deposit slip and insurance- ATM register- Register outgoing mail	Operational Section
2	Tuesday October 15 th 2024	<ul style="list-style-type: none">- ATM register- Register customer requests- Input outgoing official documents	Operational Section
3	Wednesday October 16 th 2024	<ul style="list-style-type: none">- Fill out the individual account opening form- Scan documents- Register for making ATM cards- Stamp of receipt by teller and date- Tidy up teller vouchers	Operational Section
4	Thursday October 17 th 2024	<ul style="list-style-type: none">- Register for making ATM cards- Register customer requests- Large cash register (cash teller buying and selling)- Stamp of receipt by teller and date- Tidy up teller vouchers	Operational Section
5	Friday October 18 th 2024	<ul style="list-style-type: none">- Fill out the individual account opening form- Register for making ATM cards- Register savings book- Tidy up teller vouchers	Operational Section

Source: Processed Data 2024

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

Tabel 3. 14 Daily Activities of the Thirteenth Week (October 21st until 25th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday October 21 st 2024	OFF	Operational Section
2	Tuesday October 22 nd 2024	OFF	Operational Section
3	Wednesday October 23 th 2024	<ul style="list-style-type: none">- Register outgoing mail- Scan documents- Duplicate documents- Stamp indicating receipt by teller and date- Tidy up teller vouchers	Operational Section
4	Thursday October 24 th 2024	<ul style="list-style-type: none">- Fill out the withdrawal form, deposit slip and insurance- Separate disbursement contract sheets- Scan documents- Fill out the sharia motor vehicle insurance coverage request form- Tidy up teller vouchers	Operational Section
5	Friday October 25 th 2024	<ul style="list-style-type: none">- Fill out the withdrawal form, deposit slip and insurance- Separate disbursement contract sheets- Scan documents- Stamp indicating receipt by teller and date- Tidy up teller vouchers	Operational Section

Source: Processed Data 2024

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

Tabel 3. 15 Daily Activities of the Fourteenth Week (October 28th until November 1st, 2024)

No	Date and Time	Name of Activity	Place
1	Monday October 28 th 2024	<ul style="list-style-type: none">- Register ATM lock book- Fill out the application form for making an ATM card- Duplicate documents- Tidy up teller vouchers	Operational Section
2	Tuesday October 29 th 2024	<ul style="list-style-type: none">- Duplicate documents- Scan documents- Tidy up teller vouchers	Operational Section
3	Wednesday October 30 th 2024	<ul style="list-style-type: none">- Separate disbursement contract sheets- Scan documents- Stamp indicating receipt by teller and date	Operational Section
4	Thursday October 31 st 2024	<ul style="list-style-type: none">- Duplicate documents- Rekap amor (kafalah certificate policy number)- Stamp indicating receipt by the seller and date- Duplicate documents- Tidy up teller vouchers	Operational Section
5	Friday November 1 st 2024	<ul style="list-style-type: none">- Input outgoing official documents- Duplicate documents- Stamp indicating receipt by teller and date- Tidy up teller vouchers	Operational Section

Source: Processed Data 2024

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

Tabel 3. 16 Daily Activities of the Fifteenth Week (November 4th until 8th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday November 4 th 2024	<ul style="list-style-type: none"> - Have a Briefng - Register ATM - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday November 5 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Fill out the withdrawal form, deposit slip and insurance - Scan documents - Tidy up teller vouchers 	Operational Section
3	Wednesday November 6 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 	Operational Section
4	Thursday November 7 th 2024	<ul style="list-style-type: none"> - Stamp indicating receipt by the seller and date - Duplicate documents 	Operational Section
5	Friday November 8 th 2024	<ul style="list-style-type: none"> - Laminating money starp - Stamp the savings book - Stamp indicating receipt by teller and date 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 17 Daily Activities of the Sixteenth Week (November 11th until 15th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday November 11 th 2024	<ul style="list-style-type: none"> - Have a briefing - ATM Register - ATM Dormant Register - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday November 12 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Scan documents - Tidy up teller vouchers 	Operational Section

3	Wednesday November 13 th 2024	<ul style="list-style-type: none"> - Scan documents - Stamp indicating receipt by teller and date - Separate disbursement contract sheets 	Operational Section
4	Thursday November 14 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Rekap amor (kafalah certificate policy number) - Stamp indicating receipt by the seller and date - Duplicate documents - Tidy up teller vouchers 	Operational Section
5	Friday November 15 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 18 Daily Activities of the Seveenteenth Week (November 18th until 22nd, 2024)

No	Date and Time	Name of Activity	Place
1	Monday November 18 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Register outgoing mail - Scan documents - Duplicate documents - Tidy up teller vouchers 	Operational Section
2	Tuesday November 19 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Scan documents - Tidy up teller vouchers 	Operational Section
3	Wednesday November 20 th 2024	<ul style="list-style-type: none"> - Separate disbursement contract sheets - Scan documents - Stamp indicating receipt by teller and date 	Operational Section

4	Thursday November 21 st 2024	<ul style="list-style-type: none"> - Duplicate documents - Stamp indicating receipt by the seller and date - Document Archive - Tidy up teller vouchers 	Operational Section
5	Friday November 22 nd 2024	<ul style="list-style-type: none"> - Stamp indicating receipt by teller and date - Tidy up teller vouchers - Fill in stamp ink 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 19 Daily Activities of the Eighteenth Week (November 25th until 29th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday November 25 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Scan documents - Duplicate documents - Tire money - Stamp the savings book - Tidy up teller vouchers 	Operational Section
2	Tuesday November 26 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Separate disbursement contract sheets - Scan documents - Tidy up teller vouchers 	Operational Section
3	Wednesday November 27 th 2024	OFF	Operational Section
4	Thursday November 28 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 	Operational Section
5	Friday November 29 th 2024	<ul style="list-style-type: none"> - Register ATM - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 20 Daily Activities of the Nineteenth Week (December 2nd until 6th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday December 2 nd 2024	<ul style="list-style-type: none"> - Have a Briefng - Register ATM - Tidy up teller vouchers 	Operational Section
2	Tuesday December 3 rd 2024	<ul style="list-style-type: none"> - Employee Education - Archive Document - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Tidy up teller vouchers 	Operational Section
3	Wednesday December 4 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 	Operational Section
4	Thursday December 5 th 2024	<ul style="list-style-type: none"> - Lock book ATM Registration - ATM Registration - Duplicate Document 	Operational Section
5	Friday December 6 th 2024	<ul style="list-style-type: none"> - Laminating money starp - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 21 Daily Activities of the Twenty Week (December 9th until 13th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday December 9 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Rekap amor (kafalah certificate policy number) - Tidy up teller vouchers - Stamp the savings book 	Operational Section
2	Tuesday December 10 th 2024	<ul style="list-style-type: none"> - Laminating money starp - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section
3	Wednesday December 11 th 2024	<ul style="list-style-type: none"> - Duplicate documents - Tidy up teller vouchers - Archive Document 	Operational Section
4	Thursday December 12 th 2024	OFF	-
5	Friday December 03 rd 2024	<ul style="list-style-type: none"> - Stamp indicating receipt by teller and date - Tidy up teller vouchers - Scan Document 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 22 Daily Activities of the Twentyone Week (December 16th until 20th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday December 16 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Duplicate documents - Register ATM - Stamp the savings book 	Operational Section
2	Tuesday December 17 th 2024	<ul style="list-style-type: none"> - Employee Education - Tire money - Stamp indicating receipt by teller and date - Stamp the savings book - Tidy up teller vouchers 	Operational Section
3	Wednesday December 18 th 2024	<ul style="list-style-type: none"> - Fill out the individual account opening form - Scan documents 	Operational Section

		<ul style="list-style-type: none"> - Register ATM - Stamp indicating receipt by teller 	
4	Thursday December 19 th 2024	<ul style="list-style-type: none"> - Rekap amor (kafalah certificate policy number) - Stamp indicating receipt by the seller and date - Money tire glue - Tidy up teller vouchers 	Operational Section
5	Friday December 20 th 2024	<ul style="list-style-type: none"> - Input outgoing official documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section

Source: Processed Data 2024

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

Tabel 3. 23 Daily Activities of the Twentytwo Week (December 23rd until 27th, 2024)

No	Date and Time	Name of Activity	Place
1	Monday December 23 rd 2024	<ul style="list-style-type: none"> - Have a briefing - Scan documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section
2	Tuesday December 24 th 2024	<ul style="list-style-type: none"> - Register outgoing mail - Fill out the application form for making an ATM card - Duplicate documents - Scan documents - KUR amor recap (summing up all financing values) - Tidy up teller vouchers 	Operational Section
3	Wednesday December 25 th 2024	OFF	Operational Section
4	Thursday December 26 th 2024	OFF	Operational Section

5	Friday April 27 th 2024	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Fill out the sharia motor vehicle insurance coverage request form - Tidy up teller vouchers 	Operational Section
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Source: Processed Data 2024

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

Tabel 3. 24 Daily Activities of the Twentythree Week (December 30th until 31st, 2024)

No	Date and Time	Name of Activity	Place
1	Monday December 30 th 2024	<ul style="list-style-type: none"> - Have a Briefing - Register ATM - Archive Document - Duplicate Document - Stamp the savings book - Tidy up teller vouchers 	Operational Section
2	Tuesday December 31 st 2024	<ul style="list-style-type: none"> - Employee Education - Tire money - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Operational Section

The operational section carries out a number of work systems and procedures as roles and obligations, which are described as follows:

1. Separate the KUR (People's Business Credit) and PAG (Multipurpose Financing) disbursement agreement sheets and the amendment agreement (murabahah), and KUR Amor Recap
- (a) The Change Agreement (murabahah) sheet and the PK sheet that have been approved by the relevant client and signed by management shall be kept apart. The dot matrix paper used for the PK sheet (Credit Agreement) and amendment agreement (murabahah) has three layers and will be divided into three copies. The Bank will hold 2 (two), while the worried consumer will hold 1 (one).

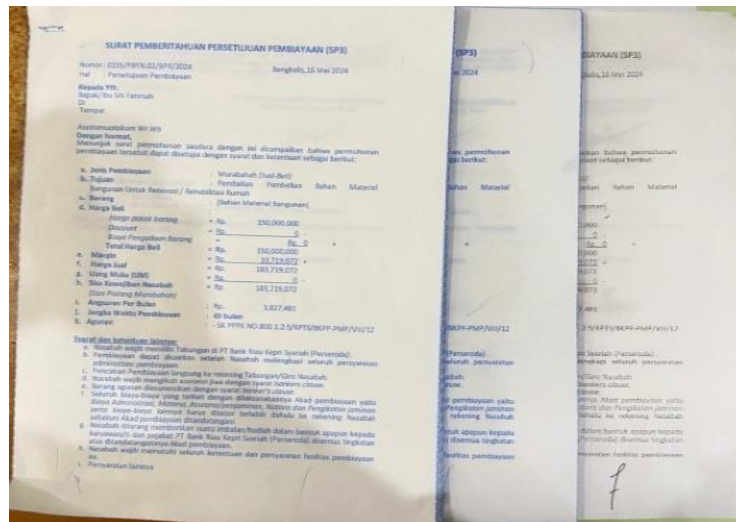


Figure 3. 2 Separating the KUR (People's Business Credit) and PAG (Multipurpose Financing) disbursement agreement sheets and the amendment agreement (murabahah)
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

- (b) KUR amor recap (financing amount and certificate policy number)

The KUR amortization recapitulation is a summary of People's Business Credit (KUR) loan customers, which involves totaling the installment amounts for each customer along with the kafalah certificate number, also known as the collateral recipient. This process ensures the financing provided to customers who have received disbursements is properly guaranteed.



Figure 3.3 KUR Amor Recap
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

2. Registering activities such as disbursement, incoming and outgoing mail, buying and selling teller cash, ATM cash, savings books, creating ATM cards, and Register of disbursements

(a) Disbursement register

When entering customer data that has been approved for processing by management, the disbursement register is used. To provide a PK number, the disbursement registration is completed. The registration number, name, address, ceiling/term, and guarantee are the details needed to register.



Figure 3.4 Register of Disbursement
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

(b) Register incoming and outgoing mail

When mail is coming in and going out, this register is used. The letter must be numbered and entered into the register book as part of the registration procedure. Incoming mail must be registered with the following information:

number, sender, date, number, and brief content; outgoing mail must be registered with the following information: date, address, number, and brief content.

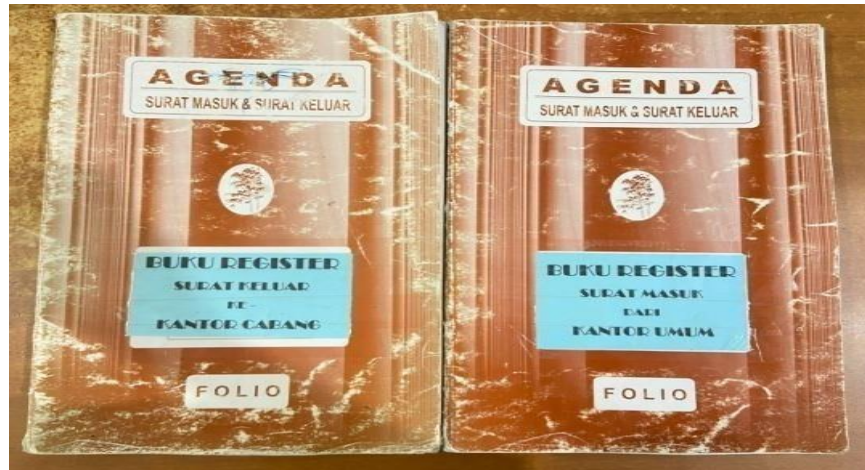


Figure 3. 5 Register Incoming and Outgoing Mail
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

(c) Cash teller buying and selling register

The transaction between the management and the teller involves the buying and selling of teller currency. In the Teller's cash sale and purchase register book, the cash sale and purchase register is manually entered.



Figure 3. 6 Cash Teller Buying and Selling Register
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

(d) ATM Card Registration

This process is carried out when a customer wishes to obtain an ATM card after opening an individual account. The information needed for ATM card registration includes the customer's account number, name, address, date of birth, mother's maiden name, and the type of ATM card requested.

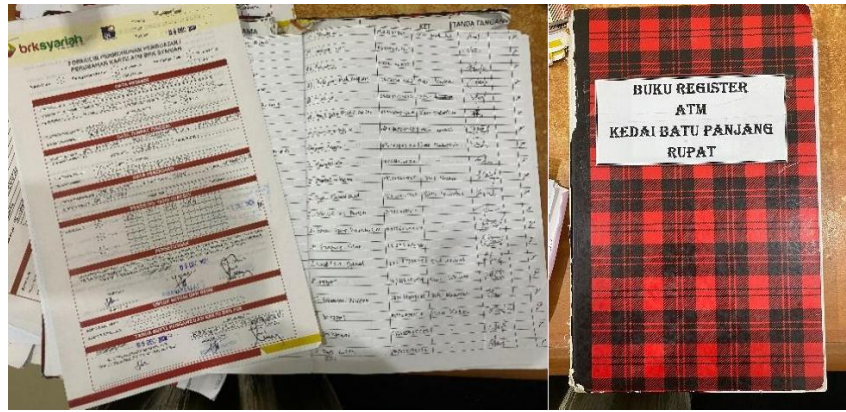


Figure 3. 7 Register for ATM Creation
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

(e) Dormant ATM Registration

ATM Dormant Registration refers to the process of activating or managing an ATM account or card that has been in dormant status. Dormant status occurs when the account or ATM card is not used for a certain period of time, according to the bank's policy, so it is considered inactive.

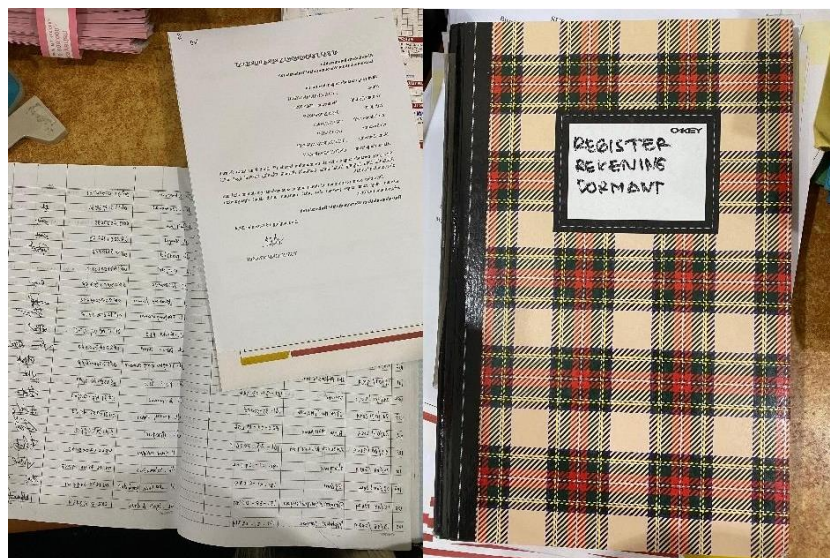


Figure 3. 8 Dormant ATM Registration
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

(f) ATM lock book register

This registration is conducted during cash replenishment or withdrawal at an ATM, The information required for the ATM cash register includes the transaction number, date, time, Cash In, Cash Out, BV, any discrepancies, and the name of the ATM officer.



Figure 3. 9 ATM Cash Register
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

1. Fill out the individual account opening form and stamp saving book
 - (a) The individual account opening form is filled out when a customer opens a new savings account. The information required includes the customer's name, alias/nickname, date of birth, mother's maiden name, address, phone number, tax identification number (NPWP), identity card, supporting documents, religion, education level, marital status, house ownership status, name of heir, heir's address, and heir's phone number.

Figure 3. 10 Individual Account Opening Form
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupat

- (b) Savings book stamp and sign that the Teller has received it

To stamp the savings book, a stamp and an official Bank Riau Kepri seal are required, which will be signed by the management. For the Teller receipt, a dedicated official stamp specifically for the Teller is used.



Figure 3.11 Savings book stamp sign that the teller has received it
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

2. Scanning for KUR (People's Business Credit) and PAG (Multipurpose Financing) Approvals, and Duplicate Document

- (a) The scanning process for KUR and PAG approvals involves copying customer data and storing it on a computer. This is done using a smartphone application, specifically CamScanner. The documents required for scanning include the necessary files and requirements submitted by the debtor applying for credit.

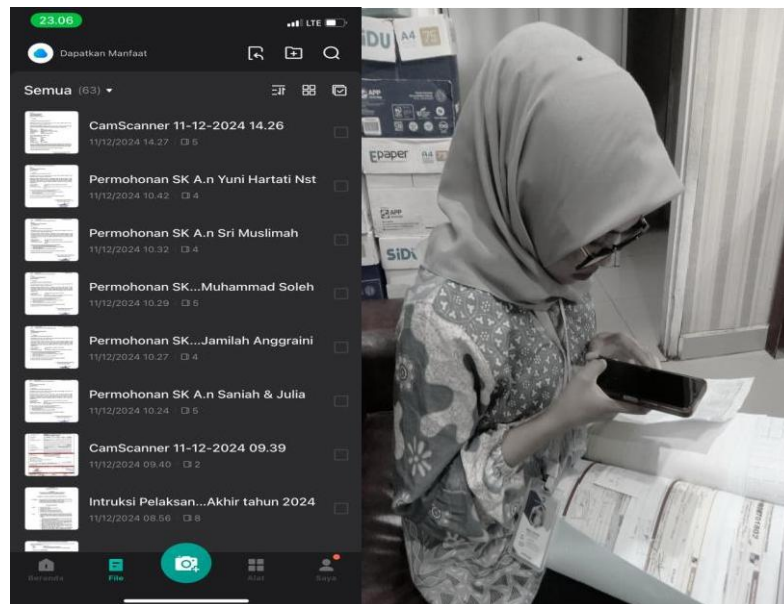


Figure 3.12 Scan for KUR (People's Business Credit) approval and PAG (Multipurpose Financing) approval
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

(b) Duplicate documents and Scan Document

The documents typically duplicated are those submitted by customers as requirements for applying for a credit loan. One example of such a document is a KTP (Identity Card). The data needed for duplication consists of the credit loan requirement files provided by the customer.



Figure 3. 13 Duplicate documents and Scan Document
Source: PT. Bank Riau Kepri Syariah Batupanjang Rupert

3. 5 Constraint of the Apprenticiship

3.5.1 Constraint

Constraint is something that hinders a person from completing what should have been done. Constraint often arise in various situations, serving as valuable lessons. Similarly, during the internship, practitioners may encounter challenges that affect their performance. The obstacles faced by practitioners during their internship at PT. Bank Riau Kepri Syariah Batupanjang Rupert include:

1. Incomplete Customer Data: Some customers failed to provide complete personal identity information, causing delays in processing their data.
2. Limited Workspace: The lack of a dedicated space for interns resulted in delays in completing tasks.

3. 5.1 Solution

To address these challenges, efforts were made to minimize errors and improve work quality. Since fieldwork practice is a requirement for graduation, it motivated the practitioner to give their best during the internship. The solutions implemented include:

1. Allocating a dedicated workspace for interns to ensure tasks are completed on time.
2. Verifying and completing customer documents before registration to prevent delays.

CHAPTER IV

CONCLUSIONS AND SUGGESTION

4.1 Conclusions

The internship conducted at PT. Bank Riau Kepri Syariah Batupanjang Rupert from August 1, 2024, to December 31, 2024, provided valuable insights into the operational processes of an Islamic bank. The internship allowed the application of theoretical knowledge to practical tasks, including account opening, credit processing, document management, and other administrative activities. This experience not only enhanced technical and operational skills but also developed problem-solving and professional work ethics. Despite its success, the internship faced challenges such as the lack of a dedicated workspace for interns and incomplete customer data, which caused delays. However, these challenges were addressed through solutions like providing a designated workspace and verifying customer documents before processing. Overall, this internship was a significant learning experience and a stepping stone toward future professional growth.

4.2 Suggestion

1. For the Company:
 - a. Provide a dedicated workspace for interns to enhance efficiency and productivity.
 - b. Ensure better coordination with customers to complete all required documents before registration or processing.
2. For Future Apprenticeship:
 - a. Prepare thoroughly by understanding the banking operations and sharia principles.
 - b. Focus on improving communication skills to handle customers and resolve issues effectively.
3. For Universities:
 - a. Collaborate with companies to ensure better internship placements.
 - b. Conduct pre-internship training to familiarize students with workplace requirements and expectations.

By addressing these suggestions, the internship program can become more effective and beneficial for all parties involved.

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bar. Accessed February 11, 2020.

APPENDICES

Appendix 1. Apprenticeship Acceptance Letter



No : 193 /KS.01/BPR/2024
Lamp :-
Hal : Persetujuan Magang

Batupanjang, 17 Juli 2024
10 Muharram 1446 H

Kpd Yth,
POLITEKNIK NEGERI BENGKALIS
Di -
Bengkalis

Assalamualaikum Warahmatullahi Wabarokatuh

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

Sehubungan dengan Permohonan Magang/Praktek Kerja Mahasiswa dari POLITEKNIK NEGERI BENGKALIS sesuai surat 3297/PL31/TU/2024 tanggal 04 Juli 2024, dapat disampaikan bahwa:

1. Peserta magang Siswa/Mahasiswa di PT Bank Riau Kepri Syariah Bengkalis Batupanjang Rupat atas nama Mela Safira 5504211026 dapat disetujui.
2. Peserta magang adalah pihak-pihak terafiliasi, sehingga harus menjaga kerahasiaan Bank.
3. Kepada peserta magang diwajibkan melengkapi dan menandatangani Surat Pernyataan bersedia menjaga nama baik dan kerahasiaan PT Bank Riau Kepri Syariah (Perseroda).
4. Peserta magang wajib menerapkan protokol kesehatan didalam maupun diluar kantor.
5. Peserta magang masuk sesuai jadwal kantor, Senin s/d Kamis Masuk Jam 07:30 WIB dan Pulang Jam 16:30 WIB, untuk Hari Jumat Masuk Jam 07:30 WIB Istirahat Jam 11:30 WIB dan masuk lagi Jam 13:30 WIB Pulang Jam 17:00 WIB.
6. Untuk pakaian dinas peserta magang menyesuaikan dengan pakaian dinas pegawai dan memakai almamater kampus, Senin & Selasa pakaian dinas, Rabu menggunakan baju Batik Riau, Kamis menggunakan baju kasual bebas rapi, Jumat menggunakan baju koko.
7. Kepada peserta magang diwajibkan mendapatkan nasabah tabungan baru sebagai berikut:
 - Jangka waktu magang \leq 3 bulan : minimal 5 nasabah tabungan
 - Jangka waktu magang $>$ 3 bulan : minimal 10 nasabah tabungan
8. Peserta magang wajib membuat laporan progress pekerjaan yang dilakukan.

Demikian disampaikan atas perhatian dan kerjasamanya diucapkan terimakasih.

Wassalamualaikum Warahmatullahi Wabarokatuh

PT. Bank Riau Kepri Syariah (Perseroda)
Bengkalis Batu Panjang Rupat


Bengkalis Batu Panjang Rupat
Zulkarnain, S.T
Pemimpin

Appendix 2. Apprenticeship Statement Letter



SURAT KETERANGAN MAGANG

Nomor : 002/KET/2025

Yang bertanda tangan dibawah ini:

Nama : Zulkarnain, S.T
NIK : 011068
Jabatan : Pemimpin Kedai

Dengan ini Menerangkan Bahwa:

Nama : Mela Safira
NIM : 5504211026
Program Studi : D-IV English for Business and Professional Communication
Perguruan Tinggi : POLITEKNIK NEGERI BENGKALIS

Yang bersangkutan telah menyelesaikan Program Magang di PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert terhitung mulai tanggal 01 Agustus s/d 31 Desember 2024, dan selama melaksanakan magang tersebut, **Sdri. Mela Safira** telah melaksanakan tugasnya dengan baik dan penuh tanggung jawab.

Demikianlah Surat Keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Batupanjang, 08 Januari 2025
PT. Bank Riau Kepri Syariah (Perseroda)
Bengkalis Batupanjang Rupert


Bengkalis Batupanjang Rupert
Zulkarnain, S.T
Pemimpin

Appendix 3. Apprenticeship Certificate



Appendix 4. Apprenticeship Assessment Sheet

**ASSESSMENT OF THE PRACTICAL WORK
PT BANK RIAU KEPRI SYARIAH (PERSERODA)
BENGKALIS BATUPANJANG RUPAT**

Name : Mela Safira
NIM : 5504211026
Study Program : D-IV English for Business and Professional Communication
College : State Polytechnic of Bengkalis

No	Assesment Aspect	Percentage Score	Nilai
1	Discipline	20%	97
2	Responsibility	25%	98
3	Adjusment/Adaptation	10%	95
4	Work Result	30%	95
5	Behavior in General	15%	98
	Amount	100%	

ExplanationS:

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

Note:


.....
.....
.....

Bengkalis, January 7th, 2025


Bengkalis Batu Panjang Rupat
Zulkarnain, S.T
NIK: 011068

ABSENSI MAHASISWA MAGANG																					
PERIODE 01 Agustus S/D 31 Agustus 2024																					
Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
														01 Agustus 2024				02 Agustus 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Mela Safira	5504211026																				
		05 Agustus 2024				06 Agustus 2024				07 Agustus 2024				08 Agustus 2024				09 Agustus 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		S	S	S	S																
		12 Agustus 2024				13 Agustus 2024				14 Agustus 2024				15 Agustus 2024				16 Agustus 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		19 Agustus 2024				20 Agustus 2024				21 Agustus 2024				22 Agustus 2024				23 Agustus 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		26 Agustus 2024				27 Agustus 2024				28 Agustus 2024				29 Agustus 2024				30 Agustus 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore

S : Sakit
 I : Izin
 TA : Tidak Absen
 TH : Tidak Hadir
 TMK : Tidak Masuk Tanpa Keterangan
 LN : Libur Nasional

Batupanjang, 31 Agustus 2024
 Mengetahui,

brkswatuk
 Batupanjang Peminpin Keda

		ARSENSI MAHASISWA MAGANG, PERIODE 02 September 5/D 30 September 2024																			
Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		02 September 2024				03 September 2024				04 September 2024				05 September 2024				06 September 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Mela Safira	5504211026	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
		09 September 2024				10 September 2024				11 September 2024				12 September 2024				13 September 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
		16 September 2024				17 September 2024				18 September 2024				19 September 2024				20 September 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
		23 September 2024				24 September 2024				25 September 2024				26 September 2024				27 September 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
		30 September 2024																			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		Q	Q	Q	Q	Q															

S : Sakit

I : Izin

TA : Tidak Absen


TH : Tidak Hadir

TMK : Tidak Masuk Tanpa Keterangan

LN : Libur Nasional

Batupanjang, 02 September 2024

Mengetahui,



Berkas Karyawan
Berkas Karyawan
Berkas Karyawan

ABSENSI MAHASISWA MAGANG
PERIODE 01 Oktober 5/D 31 Oktober 2024

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Mela Safira	5504211026																				
		07 Oktober 2024				08 Oktober 2024				09 Oktober 2024				10 Oktober 2024				11 Oktober 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		14 Oktober 2024				15 Oktober 2024				16 Oktober 2024				17 Oktober 2024				18 Oktober 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		21 Oktober 2024				22 Oktober 2024				23 Oktober 2024				24 Oktober 2024				25 Oktober 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		28 Oktober 2024				29 Oktober 2024				30 Oktober 2024				31 Oktober 2024							
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore

S : Sakit
I : Izin
TA : Tidak Absen
TH : Tidak Hadir
TMK : Tidak Masuk Tanpa Keterangan
LN : Libur Nasional

Batu panjang, 01 November 2024

Mengetahui,

Zulkarnain S.T.
Pemimpin Kadal

ABSENSI MAHASISWA MAGANG
PERIODE 01 November 2024 5/D 30 November 2024

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Mela Safira	5504211026																				
		11 November 2024				12 November 2024				13 November 2024				14 November 2024				15 November 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		18 November 2024				19 November 2024				20 November 2024				21 November 2024				22 November 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		25 November 2024				26 November 2024				27 November 2024				28 November 2024				29 November 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore

S : Sakit
I : Izin
TA : Tidak Absen
TH : Tidak Hadir
TMK : Tidak Masuk Tanpa Keterangan
LN : Libur Nasional

Batu panjang, 01 November 2024

Mengetahui,

Zulkarnain S.T.
Pemimpin Kadal

ABSENSI MAHASISWA MAGANG
PERIODE 01 Desember 5/D 31 Desember 2024

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		02 Desember 2024				03 Desember 2024				04 Desember 2024				05 Desember 2024				06 Desember 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Mela Salfra	5504211026																				
		09 Desember 2024				10 Desember 2024				11 Desember 2024				12 Desember 2024				13 Desember 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		16 Desember 2024				17 Desember 2024				18 Desember 2024				19 Desember 2024				20 Desember 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		23 Desember 2024				24 Desember 2024				25 Desember 2024				26 Desember 2024				27 Desember 2024			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		30 Desember 2024				31 Desember 2024															
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore

S : Sakit
I : Izin
TA : Tidak Absen
TH : Tidak Hadir
TMK : Tidak Masuk Tanpa Keterangan
LN : Libur Nasional


Batupanjat, 27 Desember 2024
Mengetahui,


Zulkarnain S.T.
Pemimpin Kadal

Appendix 6. Daily Activities

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Thursday - Friday
Date : August 01 – August 02, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Socialization at SDN 24 Rupert with the theme of saving for my Indonesia, as well as the introduction of Simpel (Simpanan Pelajar) savings, and distributing brochures for saving requirements. - ATM Card Registration - Dormant registration 	Internship Mentor	
2	<ul style="list-style-type: none"> - A brief socialization at SDN2 Batupanjang Rupert, with the theme Saving for my Indonesia. As well as distributing Simpel (Student Savings) brochures. - ATM card registration, - Dormant registration. - Document filing - People's Business Credit (KUR) Financing Registration 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - Socialization at SDN 24 Rupert with the theme of saving for my Indonesia, as well as the introduction of Simpel (Simpanan Pelajar) savings, and distributing brochures for saving requirements.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : August 05 – August 09, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	OFF	Internship Mentor	
2	<ul style="list-style-type: none"> - ATM card register - Dormant Register - Document Archive - Fill out customer insurance form - fill out withdrawal form - separate loan disbursement agreement sheet - KUR Fund Disbursement Register 		
3	<ul style="list-style-type: none"> - ATM Register - Dormant Account Register, Document Archive - ATM Lock book Register - Input data of amor kur. 		
4	<ul style="list-style-type: none"> - BRKS stamp - fill in withdrawal form and life insurance - separate loan agreement sheet - KUR fund disbursement register 		
5	<ul style="list-style-type: none"> - Copy data and photos of KUR collateral - KUR AMOR data input - ATM card registration 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - KUR amor recapitulation is a recapitulation of People's Business Credit (KUR) loan customers which must add up all the recapitulations for each customer's installment amount and the kafalah certificate number or what is called the collateral recipient, in order to guarantee guaranteed financing to customers who have disbursed it.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : August 12 – February 16, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Input customer collateral data, - Register ATM cards - Document archive 	Internship Mentor	
2	<ul style="list-style-type: none"> - Fill out an individual account opening form - stamp the passbook - Disbursement registration 		
3	<ul style="list-style-type: none"> - Fill out an individual account opening form - ATM card register - Document archive 		
4	<ul style="list-style-type: none"> - Open customer savings account manually - Register ATM card, - Register ATM card logbook. 		
5	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal and insurance disbursement form - Duplicate documents - Separate disbursement contract sheets - Tidy up teller vouchers 		


No	WORKING	EXPLANATION
1		<p>1. Fill out the customer account book opening form for each customer who wants to open a new account book, to make it easier for customers and customer service to fill out the account opening form</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : August 19 – August 23, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - ATM card register, - Duplicate documents, - Print location maps and photos of customer collateral 	Internship Mentor	
2	<ul style="list-style-type: none"> - Fill out the individual update form, - Register the application form for making changes to the BRKS Syariah ATM card 		
3	<ul style="list-style-type: none"> - ATM card register, - Document Archive - Scan of Miscellaneous Financing Customer data (PAG). 		
4	<ul style="list-style-type: none"> - Fill out an individual account opening form - fill in the Mudharabah contract 		
5	<ul style="list-style-type: none"> - ATM card register - ATM card logbook register - separate KUR agreement 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - Photocopies of letters to duplicate customer documents needed for transactions or for customers who want to apply for a credit loan

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : August 26 – August 30, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out teller voucher reports, - ATM card register, - Branch office outgoing letter register 	Internship Mentor	
2	<ul style="list-style-type: none"> - Separate the KUR agreement contract, - Fill out the Health Statement of Financing Protection Insurance Participants - KUR loan disbursement register 		
3	<ul style="list-style-type: none"> - Filing documents - ATM card register - Register ATM card lock box 		
4	<ul style="list-style-type: none"> - Duplicate documents - Scan documents - Register KUR disbursement - Input outgoing official documents - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Laminating money stamp - Scan documents - Stamp the savings book - Tidy up teller vouchers 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - This picture shows me performing the teller voucher registration process at Bank Riau Kepri Syariah. This process involves recording voucher data, such as the serial number, date of receipt, and number of vouchers into the system or registration book to ensure the accuracy and security of transactions. This process is important to support the smooth operation of tellers and maintain the security of bank administration.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : September 02 – September 06, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - ATM card register, - ATM card lock book register, - Separate KUR agreement 	Internship Mentor	
2	<ul style="list-style-type: none"> - Fill out an individual account opening form for Simpanan Pelajar (Simpel) savings. - opening a manual customer savings account. 		
3	<ul style="list-style-type: none"> - ATM card register, - Dormant registers, - Archive documents 		
4	<ul style="list-style-type: none"> - Separate KUR agreement, - Mudharabah savings register. - Document archive 		
5	<ul style="list-style-type: none"> - PAG fund disbursement register, - separate loan agreement. - ATM card register, - archiving documents 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - This image shows me organizing and separating loan agreement sheets at Bank Riau Kepri Syariah. This process includes categorizing agreements based on types such as KUR (People's Business Credit) and PAG (Multipurpose Financing), as well as amendments like murabahah contracts.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : September 09 – September 13, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Inputting KUR loan data - Register customer complaint forms - Print photos of collateral and customer location. 	Internship Mentor	
2	<ul style="list-style-type: none"> - ATM Card registration - Document Archive - Laminating Money strap 		
3	<ul style="list-style-type: none"> - Have a Briefing - Register outgoing mail - Scan documents - Input outgoing official documents - Fill out the customer update form - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the customer request form (bukadormant) - Separate disbursement contract sheets - Fill out the ATM card creation form - Scan documents - Tire money 		
5	<ul style="list-style-type: none"> - Separate disbursement contract sheets - Scan documents - Fill in ink for the stamp - Tidy up teller vouchers - Fill out the withdrawal form, deposit slip and disbursement insurance 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - This image shows me handling the registration process for incoming and outgoing mail at Bank Riau Kepri Syariah. This involves recording mail details, including sender, recipient, subject, and date, ensuring accurate documentation and proper archiving.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : September 16 – September 20, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a Briefing - ATM register - Register customer requests - Register outgoing mail - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the customer request form - Dormant ATM Registration - ATM register 		
3	<ul style="list-style-type: none"> - Fill out the individual account opening form - Register outgoing mail - Stamp the savings book - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal form, deposit slip and disbursement insurance - Separate disbursement contract sheets - Tire money - Input outgoing official documents 		
5	<ul style="list-style-type: none"> - Fill out the customer request form (ATM Dormant) - Fill out the customer update form - Separate disbursement contract sheets - Tidy up teller vouchers 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - The savings book stamp is done every time the savings book is used to open a customer savings account, the activity continues to repeat when the savings book is no longer at the customer service desk.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : September 23 – September 27, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a Briefing - Fill out the withdrawal form, deposit slip and insurance - Fill out the individual account opening form 	Internship Mentor	
2	<ul style="list-style-type: none"> - Scan documents - Separate disbursement contract sheets - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Fill out the individual account opening form - Fill out the sharia compliance 		
4	<ul style="list-style-type: none"> - Tidy up teller vouchers - Fill out the withdrawal form - Register KUR disbursement - Set aside the documents and put them in the envelope (original disbursement documents) - Check stock taking - Register incoming mail 		
5	<ul style="list-style-type: none"> - Scan documents - Tidy up teller vouchers 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - This picture shows me scanning a document at Bank Riau Kepri Syariah. This document is being digitized for further recording or processing. Scanning is done to create digital copies of important documents, ensuring they are safely stored and easily accessible for future reference. It also helps in maintaining proper documentation for bank transactions.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : September 30 – October 4, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Register KUR disbursement - Separate disbursement contract sheets - Scan documents - Duplicate documents - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Stamp the savings book - Separate disbursement contract sheets - Register incoming mail - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Scan documents - Duplicate documents - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Register incoming mail - Tire money - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Duplicate documents - Make money transfers - Tidy up teller vouchers 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - This picture shows me registering a loan at Bank Riau Kepri Syariah. This process involves verifying the loan application, entering borrower information, and ensuring all required documents are complete and accurate before final approval. This is to ensure the loan is processed in accordance with the bank's procedures and regulations.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : October 7 – October 11, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a Briefing - Scan the disbursement agreement sheet - Duplicate documents - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Input outgoing official documents - Input official document certificate - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Archive outgoing letters - Separate disbursement contract sheets 		
4	<ul style="list-style-type: none"> - Fill out the withdrawal and insurance disbursement form - Stamp the savings book 		
5	<ul style="list-style-type: none"> - Fill out the individual account opening form - Fill out the withdrawal and insurance disbursement form 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - This picture shows me archiving an outgoing letter at Bank Riau Kepri Syariah. This process involves organizing and storing copies of outgoing letters in an orderly system, so they are easily accessible for future reference or audit. Proper filing is important for maintaining an organized record of communication.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : October 21 – October 25, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	OFF	-	-
2	OFF	-	-
3	<ul style="list-style-type: none"> - Register outgoing mail - Scan documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Internship Mentor	
4	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Fill out the sharia motor vehicle insurance coverage request form - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - This image shows me filling out a withdrawal form for a loan transaction at Bank Riau Kepri Syariah. The form is completed with details such as the loan number, the amount to be withdrawn, and customer information.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : October 28– November 01, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Register ATM lock book - Fill out the application form for making an ATM card - Duplicate documents - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Duplicate documents - Scan documents - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Separate disbursement contract sheets - Scan documents - Stamp indicating receipt by teller and date 		
4	<ul style="list-style-type: none"> - Duplicate documents - Rekap amor (kafalah certificate policy number) - Stamp indicating receipt by the seller and date - Duplicate documents - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Input outgoing official documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 		

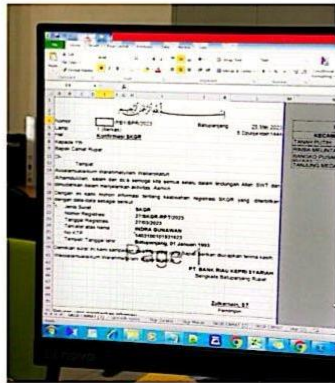
No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - This picture shows me registering information on the ATM key book at Bank Riau Kepri Syariah, the ATM key book is used to record details of Cash in, cash out, BV, and difference.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : November 11 – November 15, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a briefing - ATM Register - ATM Dormant Register - Duplicate documents - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Duplicate documents - Scan documents - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Scan documents - Stamp indicating receipt by teller and date - Separate disbursement contract sheets 		
4	<ul style="list-style-type: none"> - Duplicate documents - Rekap amor (kafalah certificate policy number) - Stamp indicating receipt by the seller and date - Duplicate documents - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Duplicate documents - Tidy up teller vouchers 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - The recapitulation of the SKGR confirmation letter is carried out in order to send a letter of application to the sub-district or village sub-district head to request information about the validity of the SKGR or SPORADIK registration

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : November 25 – November 29, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a Briefing - Scan documents - Duplicate documents - Tire money - Stamp the savings book - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Duplicate documents - Separate disbursement contract sheets - Scan documents - Tidy up teller vouchers 		
3	OFF		
4	<ul style="list-style-type: none"> - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Register ATM - Tidy up teller vouchers 		


No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - Archive Document at the end of each month, by separating original collateral and photocopies.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : December 2 – December 6, 2024


No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a Briefng - Register ATM - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Employee Education - Archive Document - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Duplicate documents - Register outgoing mail - Tidy up teller vouchers 		
4	<ul style="list-style-type: none"> - Lock book ATM Registration - ATM Registration - Duplicate Document 		
5	<ul style="list-style-type: none"> - Laminating money sharp - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 		

No	WORKING	EXPLANATION
1		<ul style="list-style-type: none"> - Employee education is done after briefing and once a week with the theme Say No to Fraud.

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday


Date : December 9 – December 13, 2024

No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a Briefing - Rekap amor (kafalah certificate policy number) - Tidy up teller vouchers - Stamp the savings book 	Internship Mentor	
2	<ul style="list-style-type: none"> - Laminating money stamp - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Duplicate documents - Tidy up teller vouchers - Archive Document 		
4	OFF		
5	<ul style="list-style-type: none"> - Stamp indicating receipt by teller and date - Tidy up teller vouchers - Scan Document 		

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday


Date : December 16 – December 20, 2024

No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a Briefing - Duplicate documents - Register ATM - Stamp the savings book 	Internship Mentor	
2	<ul style="list-style-type: none"> - Employee Education - Tire money - Stamp indicating receipt by teller and date - Stamp the savings book - Tidy up teller vouchers 		
3	<ul style="list-style-type: none"> - Fill out the individual account opening form - Scan documents - Register ATM - Stamp indicating receipt by teller 		
4	<ul style="list-style-type: none"> - Rekap amor (kafalah certificate policy number) - Stamp indicating receipt by the seller and date - Money tire glue - Tidy up teller vouchers 		
5	<ul style="list-style-type: none"> - Input outgoing official documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Friday


Date : December 23 – December 27, 2024

No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a briefing - Scan documents - Duplicate documents - Stamp indicating receipt by teller and date - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Register outgoing mail - Fill out the application form for making an ATM card - Duplicate documents - Scan documents - KUR amor recap (summing up all financing values) - Tidy up teller vouchers 		
3	OFF		
4	OFF		
5	<ul style="list-style-type: none"> - Fill out the withdrawal form, deposit slip and insurance - Separate disbursement contract sheets - Scan documents - Fill out the sharia motor vehicle insurance coverage request form - Tidy up teller vouchers 		

**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Monday - Tuesday

Date : December 30 – December 31, 2024

No	DESCRIPTION OF ACTIVITIES	TASK ASSIGNOR	SIGNATURE
1	<ul style="list-style-type: none"> - Have a Briefing - Register ATM - Archive Document - Duplicate Document - Stamp the savings book - Tidy up teller vouchers 	Internship Mentor	
2	<ul style="list-style-type: none"> - Employee Education - Tire money - Stamp the savings book - Stamp indicating receipt by teller and date - Tidy up teller vouchers 		

Appendix 7. Photo with Company Employee

