

CHAPTER I

INTRODUCTION

1.1. Background of the Apprenticeship

Apprenticeship is a learning process that provides direct experience in the real working environment, where students are required to be actively involved in an institution or company that is relevant to their field of study, enabling them to apply the theoretical knowledge obtained during their academic studies into practice and to understand the workflow, systems, and responsibilities within a professional setting more comprehensively.

The apprenticeship program also serves as a means for students to enhance skills relevant to their field of expertise, develop discipline, responsibility, and work ethics, as well as to understand the standard operating procedures applied in the industry. In addition, through this program, students are able to recognize workplace dynamics, understand organizational communication patterns, and adapt to real job demands, so that they are better prepared to enter the professional world in the future.

This concept is applied comprehensively at the Bengkalis State Polytechnic as the only state polytechnic in Riau Province, making the apprenticeship program an important, mandatory, and integrated part of the academic curriculum. The institution believes that optimal understanding and maximum work preparedness can not only be achieved through theoretical learning in the classroom but also through direct experience in the real working world. Therefore, every student is required to complete an apprenticeship program and a final project as one of the main graduation requirements, so that they have a balanced foundation of knowledge and experience between theory and practice.

Diploma III program students generally carry out apprenticeship in the fifth semester, while Diploma IV students undertake them in the seventh or eighth semester, according to the learning stages designed by the institution. Through this activity, students not only gain real work experience but also learn to

understand work culture, improve technical and non-technical skills, and practice adapting to a professional environment. This practical experience becomes a strategic step in preparing graduates to meet the demands of the ever-evolving industrial world, enhance competitiveness, and provide tangible and professional contributions in accordance with their respective areas of expertise.

In this program, especially for semester 8 (Eight) International Business Administration students, the apprenticeship activities are carried out for approximately 4 (four) months as part of a structured learning process. The apprenticeship was conducted from February 2, 2026, to May 30, 2026. This program provides students with the opportunity to independently determine the apprenticeship place and location according to their interests and areas of expertise. Nevertheless, before students make their choice, the apprenticeship coordinator first provides several alternatives or recommended apprenticeship places that can be used as consideration. Based on the various options that were given, the author then decided to carry out the apprenticeship in the field of finance and investment. The chosen place was PT. Pegadaian Panam Pekanbaru Branch Office, located on HR. Soebrantas Street, which was considered suitable for the author's learning needs and interest in gaining a deeper understanding of practices in the financial services sector.

PT.Pegadaian is a subsidiary of PT Bank Rakyat Indonesia (Persero) Tbk. (BRI) and operates in the financial services sector, with a primary focus on providing pawn-based financing services. As part of the Ultra Micro Holding (UMi) led by BRI, Pegadaian plays an important role in expanding financial access for the public, particularly micro and small business owners. Currently, BRI, as Pegadaian's parent company, is part of the Danantara Indonesia ecosystem. Consequently, Pegadaian is also part of this ecosystem, contributing to asset management and the strengthening of Indonesia's national financial services.

The history of Pegadaian itself can be traced back to the Dutch colonial era. In the 18th century, the colonial government established a lending institution known as the 'Bank van Leening,' which aimed to provide loans to the public using goods as collateral. However, over time, uncontrolled practices and the

prevalence of usurers caused the institution to be frequently misused and tended to harm the public. In response to these issues, the Dutch East Indies government officially established a state-owned pawnshop institution called 'Pegadaian' on April 1, 1901, in Sukabumi, West Java. This institution was founded with the main purpose of protecting the public from harmful lending practices and providing financial services that are fairer, safer, and more structured.

PT. Pegadaian continues to make updates and developments in various aspects of its services. Not only focusing on the pawn system, Pegadaian now also provides a variety of products such as micro-business financing, gold savings and investment services, Sharia-based financing, as well as digital financial facilities that are increasingly accessible to the public. These various developments demonstrate Pegadaian's active role in expanding financial access and helping to improve the living standards of the community, especially for the lower to middle economic groups.

1.2. Purpose of the Apprenticeship

The apprenticeship program at the State Polytechnic of Bengkalis, particularly in the Applied Bachelor (D-IV) of International Business Administration study program, is designed to introduce students to the professional work environment and prepare them for their future careers. In general, the apprenticeship aims to equip students with the necessary readiness for the workplace and has several key objectives:

1. To understand the job descriptions and products related to the activities carried out at PT. Pegadaian Panam Pekanbaru Branch Office.
2. To identify and describe the operational documents used during the apprenticeship.
3. To understand the working systems and procedures applied during the apprenticeship.
4. To identify the obstacles encountered during the apprenticeship and the solutions implemented.

1.3. Significances of the Apprenticeship

1.3.1. Significances for Students of Bengkalis State Polytechnic

The apprenticeship program carried out at PT. Pegadaian Panam Pekanbaru Branch Office offers substantial advantages for students of Bengkalis State Polytechnic. The benefits gained by students can be described as follows:

1. Obtaining a certificate from the company after successfully completing the apprenticeship program.
2. Students can build work relationships and gain experience to include on their resumes.
3. Students have the opportunity to apply theoretical/conceptual knowledge in the real work environment.
4. Students gain practical experience in applying knowledge according to their study program.
5. Students also have the opportunity to analyze problems related to the knowledge applied in the work according to their study program.

1.3.2. Significances for Companies

The apprenticeship program also offers clear and measurable advantages for PT. Pegadaian Panam Branch Office Pekanbaru. The benefits gained by the company can be outlined as follows:

1. The company receives labor assistance from apprenticeship students, making the work lighter and more efficient.
2. The company gains wider recognition among academics and the educational world.
3. The company can use the apprenticeship program as a means to assess and recruit potential employees who match the company's needs.
4. The company gains new ideas, perspectives, and innovations from students that can help improve the company's performance and development.
5. The company can enhance its image and positive reputation as an institution contributing to human resource development through the apprenticeship program.

1.3.3. Significance for Bengkalis State Polytechnic

The apprenticeship program also provides strategic benefits for Bengkalis State Polytechnic as an educational institution. The advantages for the institution can be outlined as follows:

1. A strong partnership is established between the campus and the companies where students undertake their apprenticeships.
2. Bengkalis State Polytechnic can enhance the quality of its graduates through the practical experience gained by students during the apprenticeship program.
3. Bengkalis State Polytechnic becomes more widely recognized within the industrial and corporate sectors.
4. Bengkalis State Polytechnic obtains feedback from organizations or companies regarding the competencies of students participating in the apprenticeship program.
5. Bengkalis State Polytechnic also receives input from the professional world to support improvements in curriculum development and the learning process.