

CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

Apprenticeship is a form of learning that provides students the opportunity to apply the knowledge, skills, and theories acquired during their studies to the real workplace. Apprenticeship activities can help and provide students with the chance to deepen their knowledge and skills in accordance with their field of study (Aksa, 2023). Through apprenticeship, students can gain direct work experience, understand workplace culture and ethics, improve communication skills, build confidence, foster teamwork, and develop the professional competencies needed to face the world of work.

This program was conducted specifically for eighth-semester International Business Administration students at State Polytechnic of Bengkalis. The apprenticeship lasted approximately four months, with several locations recommended by the apprenticeship coordinator or chosen independently by the students. From these options, the author chose to pursue an apprenticeship in the field of finance and investment at PT Pegadaian in Pekanbaru, at one of the Panam units, namely UPC Garuda Sakti.

PT Pegadaian is a non-bank financial institution in Indonesia that is authorized by law to provide financing in the form of credit based on pawn (*Gadai*) law (Oktavia et al., 2023). The company operates in financial services by providing various products and services to the public, with pawn services as its primary product. In addition to pawn services, PT Pegadaian also offers other services such as Gold Savings, Gold Installments, business financing, and various digital services that have been updated from the previous application to Tring. These products and services aim to provide simple, secure, and affordable financial solutions for the public while supporting increased financial inclusion in Indonesia.

Along with developments in information technology, PT Pegadaian continues its digital transformation to improve service quality for customers. Before Tring,

PT Pegadaian had initiated digital transformation with Pegadaian Digital Service (PDS). Tring represents Pegadaian's rebranding with a more modern and relevant interface. The Tring application now supports both conventional and Sharia pawn services on a single platform (Nikmah & Rohana., 2025).

Through the Tring application, the public can perform various transactions such as pawn payments, pawn extensions, pawn redemptions, installment payments, opening Gold Savings accounts, and other services more practically without having to visit the office in person. Therefore, staff can provide both service and education to customers so they can utilize these digital services optimally.

During the apprenticeship at PT Pegadaian UPC Garuda Sakti, the author had the opportunity to be directly involved in various operational and administrative activities. These activities included assisting with cashbook recording, archiving documents, supporting pawn administration processes, guiding customers in using the Tring application for pawn and non-pawn transactions, promoting Pegadaian products to customers, and participating in literacy and promotional activities for the surrounding community. These experiences provided a deeper understanding of the company's operational processes, customer service, and the application of business administration in the workplace.

Based on the description above, the apprenticeship at PT Pegadaian UPC Garuda Sakti became a highly beneficial experience in connecting the theories learned in lectures with practical work. Through this activity, the author not only gained real work experience but also developed administrative, communication, customer service, marketing, digital technology utilization, and workplace adaptability skills. It is hoped that this four-month apprenticeship experience will serve as a valuable foundation in preparing for the workforce and in enhancing professional competencies.

1.2 Purpose of the Apprenticeship

The apprenticeship activities are carried out with several goals that are aimed to be achieved as well as benefits expected by students. Through the Apprenticeship

at PT Pegadaian UPC Garuda Sakti, the author gets the opportunity to understand the company's operational processes, apply the knowledge gained during college, and develop professional competencies as a preparation for entering the workforce. The goals and benefits of the internship are explained as follows:

1.2.1 Purpose of Apprenticeship

The apprenticeship activities at PT Pegadaian UPC Garuda Sakti has the general purpose as follows:

1. To understand and identify the operational and administrative processes, as well as the products and services available at PT Pegadaian UPC Garuda Sakti.
2. To understand and identify the systems and work procedures implemented at PT Pegadaian UPC Garuda Sakti, including customer service and the use of the Tring application to support transaction processes.
3. To apply the knowledge and skills acquired during university studies to the workplace, and to improve communication, teamwork, and responsibility within the work environment.
4. To gain experience in providing customer service, assisting with company administrative activities, and understanding the challenges encountered in job performance and methods for resolving them.

1.2.2 Benefits of Apprenticeship

The apprenticeship activities at PT Pegadaian UPC Garuda Sakti offers the following benefits:

1. It enhances understanding of the operational processes, administrative procedures, and the products and services available at PT Pegadaian UPC Garuda Sakti.
2. It improves comprehension of the systems and work procedures implemented at PT Pegadaian UPC Garuda Sakti, including the use of the Tring application in delivering customer service.
3. It develops abilities in providing customer service, communicating effectively, collaborating with staff, and performing company administrative tasks professionally.

4. It adds practical work experience and trains the ability to handle various problems that arise during the internship, thereby improving critical thinking skills and problem-solving capacity in the workplace.

1.3 Significance of the Apprenticeship

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

1. For Student

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

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

2. For Company

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

- a. The company will receive labor assistance from students who do apprenticeship so that the work becomes a little lighter and easier.
- b. The company will be recognized by academics and the world of education.
- c. The company can use the internship program as a means to assess and recruit potential employees who match the company's needs.
- d. The company gains new ideas, perspectives, and innovations from students that can help improve the company's performance and development.

- e. The company can enhance its image and positive reputation as an institution contributing to human resource development through the internship program.

3. For State Polytechnic of Bengkalis

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

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