#### **CHAPTER I**

### INTRODUCTION

### 1.1 Background of the Apprenticeship

The development of the global business and economy today requires every institution, both government and private, to have a strong, stable, and reliable financial system. A healthy financial system is not only the basis for maintaining the sustainability of an organization, but also helps determine the direction and pace of national development. One of the important institutions that is the driving force in this system is the bank. As a financial institution, banks play a vital role in collecting and distributing public funds, as well as providing various services that support economic activities. In carrying out this role, the existence of superior and professional Human Resources (HR) is the main key in maintaining the quality of banking services and operations.

Banks are not only a place for people to save or apply for loans, but also act as a driving force for the economy through a managed financial system. Behind all these processes, there are reliable and trained HR who are responsible for the smooth running of daily operations. Therefore, it is important for educational institutions to contribute to preparing prospective workers who have high competence and are ready to enter the world of work. One real form of this preparation is by carrying out apprenticeship activities, which aim to hone students' skills through direct experience in the workplace according to their field of knowledge.

The implementation of apprenticeship is one of the strategies applied in the world of vocational education to strengthen students' ability to apply the theories they have learned in college into real practice. Students are invited to experience the atmosphere of the world of work directly, observe professional work processes, and adapt to existing work routines and demands. Through this program, students can also understand the difference between theoretical concepts and reality in the

field, so that they are able to think more critically and flexibly in facing various work challenges.

The apprenticeship program also provides students with the opportunity to establish professional relationships and develop interpersonal skills. During the apprenticeship, students will interact with various parties in the organization or company, both colleagues and superiors. This is very useful in forming a professional attitude, building work ethics, and strengthening effective communication skills. In addition, students also learn to be responsible for the tasks given and manage their time well. All of these experiences will be valuable provisions when students actually enter the world of work after graduating from college.

At Bengkalis State Polytechnic, especially in the International Business Administration Study Program, Business Administration Department, apprenticeship is a compulsory course that must be taken by 8th semester students. This program has a duration of implementation for approximately 4 (four) months. Each student is required to choose and propose a workplace apprenticeship that is in accordance with their field of study, which will then be approved by the campus. The main objective is for students to be able to apply the knowledge they have learned in lectures directly in a real work environment, as well as gain new experiences that support the improvement of professional skills.

Based on these provisions, the author as a student of the International Business Administration Study Program, Business Administration Department, semester 8, has carried out apprenticeship at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Branch Office. The selection of BNI as a place for apprenticeship was based on the consideration that BNI is one of the government-owned banks that has a professional work system, and standardized services. The author views that BNI is the right place to learn directly about business administration practices in the banking world and to apply the theories that have been learned during the study period.

During the apprenticeship, the author was placed in the back office and customer service section. Through this experience, the author gained many new

insights into the work process in the banking sector, especially in terms of administration, customer service, and handling customer data. The author also learned about the importance of accuracy, responsibility, and effective communication. By participating in this apprenticeship, the author hopes to develop the skills needed in the world of work, strengthen mental readiness to face professional challenges, and become a competent graduate who is ready to compete in the global job market.

# 1.2 Purpose of the Apprenticeship

The apprenticeship activities State Polytechnic of Bengkalis, especially the D-IV International Business Administration study program have the following objectives:

- 1. Understanding and Identifying job descriptions within the work areas.
- 2. Understanding the apprenticeship system and procedures implemented in the work process at PT. Bank Negara Indonesia (Persero) Tbk
- 3. Bengkalis Knowing the place and working schedule at PT. Bank Negara Indonesia (Persero) Tbk
- 4. Apprenticeship period Explaining the kind and description of the activity carried out during the
- 5. Identifying the obstacles encountered and the solutions implemented throughout the apprenticeship

### 1.3 Significances of Apprenticeship

#### 1.3.1 Significances for Students of Bengkalis State Polytechnic

The implementation of an apprenticeship program at PT Bank Negara Indonesia (Persero) Tbk, Bengkalis Sub-Branch provides significant benefits for students of Bengkalis State Polytechnic. The significances for students can be explained as follows:

1. Students gain real work experience in the banking operational system directly.

- 2. Students understand the flow of customer service and work standards in the banking world.
- 3. Improve the ability to use banking application systems and administration.
- 4. Develop a disciplined attitude, professional communication, and work responsibility.
- 5. Increase self-confidence and readiness to face the world of work after graduation.

## 1.3.2 Significances for Bengkalis State Polytechnic

The apprenticeship program also brings strategic advantages for Bengkalis State Polytechnic as an educational institution. The benefits for the institution include:

- 1. The campus receives direct evaluation of student abilities from Bank BNI.
- 2. Improve the campus' image as an institution that produces graduates who are ready to work.
- 3. Become the basis for consideration in developing a curriculum that is relevant to the banking industry.
- 4. Establish good relations and long-term cooperation with partner institutions.
- 5. Provide opportunities for cooperation in implementing other educational programs.

#### 1.3.3 Significances for Companies

The apprenticeship program also provides tangible benefits for PT Bank Negara Indonesia (Persero) Tbk, Bengkalis Sub-Branch. The benefits for the company are as follows:

- 1. Get assistance from interns to support the bank's daily operational activities.
- 2. Get student contributions in back office and front office work.
- 3. Become an opportunity for BNI to get to know the potential of human resources from universities.
- 4. Increase the bank's active role in supporting education and development of young human resources.
- 5. Strengthen BNI image as an institution that is open to the world of education and workforce regeneration.