

APPRENTICESHIP REPORT
PT. BANK RIAU KEPRI SYARIAH (PERSERODA)
PEKANBARU SUDIRMAN

ATIKA MARLA YUESHA
NIM. 54042011352



APPLIED BACHELOR OF INTERNATIONAL BUSINESS
ADMINISTRATION STUDY PROGRAM
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF BENGKALIS
2025

APPROVAL SHEET

PT. BANK RIAU KEPRI SYARIAH (PERSERODA) PEKANBARU SUDIRMAN

Written as one of the conditions for completing the Apprenticeship

ATIKA MARLA YUESHA
NIM. 5404211352

Pekanbaru June 05th, 2025



Branch Manager Of
PT. Bank Riau Kepri Syariah
(Perseroda) Pekanbaru Sudirman


Mohd. Zamroni Fathoni
NIP: 010594

Advisor


Yanisha Dwi Astari, S.S., M. Hum
NIP. 199301142022032010

Approved by
Head of International Business Administration
Study Program
State Polytechnic of Bengkalis



Wan Junita Rahmah, B. Sc., M.Ec.Dev
NIP. 198406142018032001

ACKNOWLEDGEMENT

Praise and gratitude for the blessings and gifts of God Almighty who has given health and opportunity to the author so that he can complete apprenticeship activities and have completed the apprenticeship report that the writer did at PT. Bank Riau Kepri Syariah Bengkalis Batupanjang meeting on time, from 03 February 2025 to 06 June 2025.

The author also thanks all of employees PT. Bank Riau Kepri Syariah Pekanbaru Sudirman is very nice and kind, and it welcomes writers to join and become part of the PT community Bank Riau Kepri Syariah Pekanbaru Sudirman

In preparing this apprenticeship report, the author realizes that without guidance from various parties this Apprenticeship report will not be completed within a

certain time, and the author would like to thank all those who have been involved and helped the author, related parties include:

1. Mr. Johny Custer ST., M.T as the Director of State Polytechnic of Bengkalis.
2. Mr. Romadoni ST., M.T as Vice Director I of State Polytechnic of Bengkalis.
3. Ms. Supriati, M.Si as Head of Business Administration the Department.
4. Ms. Wan Junita Raflah, B.Sc., M.Ec.Dev as Head of International Business Administration Study Program.
5. Ms. Yanisha Dwi Astari, S.S., M.Hum as the advisor of the apprenticeship report of International Business Administration Study Program.
6. Mr. Alkadri Perdana, B.IT., M.Sc as the coordinator of Apprenticeship of International Business Administration Study Program.
7. All lecturers, especially the bachelor of the International Business Administration Study Program who have taught during the lecturer.
8. Mr. Mohd. Zamroni Fathoni as the Branch Manager of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman.

9. Ms. Aiga Wandana as the supervisor of practical work at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman.
10. All employees of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman who have provided guidance to the author and a lot of experience during the intership.
11. Especially for both perents, my father Marwan and my mother yunismanidar who have provided a lot of support for prayer, time, energy and material to help and provide convenience during the lecture process and hopefully all of them will get a reward that is appropriate with Allah SWT.
12. Thank you to my sister Rian Marla Yuesha S.IP for their unwavering support and prayers during these difficult times.
13. My friends from Politeknik Negeri Bengkalis, especially the International Business Administration Study Program, thank you for your support and cooperation in completing this Apprenticeship report.

The author recognizes that this Apprenticeship report is far from excellent, both in terms of preparation, terminology, and writing. As a result, the author eagerly awaits critical feedback and recommendations that will serve as a future reference for him. Hopefully, this Apprenticeship report will be useful to writers and readers.

Bengkalis, June 07 2025
Author



Atika Marla Yuesha
NIM. 5404211352

TABLE OF CONTENTS

APPROVAL SHEET	ii
ACKNOWLEDGEMENT	iii
TABLE OF CONTENTS	v
LIST OF FIGURES.....	vii
LIST OF TABLES	viii
LIST OF APPENDICES.....	ix
CHAPTER I INTRODUCTION	1
1.1 Background of the Apprenticeship	1
1.2 Purpose of Apprenticeship.....	2
1.3 Significant of the Apprenticeship	3
CHAPTER II GENERAL DESCRIPTION OF THE COMPANY	5
2.1 Company Profile	5
2.2 Vision and Mission of PT. Bank Riau Kepri Syariah	7
2.2.1 Vision of PT. Bank Riau Kepri Syariah	7
2.2.2 Mission of PT Bank Riau Kepri Syariah.....	7
2.3 Kind Of Business	8
2.4 Organizationalal Structure.....	9
2.5 The Working Process.....	15
2.6 Documents used for Activitiy.....	17
CHAPTER III SCOPE OF THE APPRENTICESHIP	21
3.1 Job Description.....	21
3.2 System and Procedure.....	21
3.2.1 System	21
3.2.2 Procedure.....	21
3.3 Place Of Apprenticeship	29
3.4 Kind And Description Of the Activitiy	30
3.5 Obstacles And Solution	42
3.5.1 Obstacles	42
3.5.2 Solution	42

CHAPTER IV CONCLUSION AND SUGGESTIONS	44
4.1 CONCLUSION	44
4.2 SUGGESTIONS	44
REFERENCES	47
APPENDICES.....	48

LIST OF FIGURES

Figure3. 1 Credit note number registration.....	22
Figure3. 2 Scan of Customer Collateral Agreement	22
Figure3. 3 Stamp the passbook and indicate that the passbook	23
Figure3. 4 Entering letter numbers in BRKSyariah	23
Figure3. 5 Completing a request for office item pickup	24
Figure3. 6 Stock Checking.....	24
Figure3. 7 Bank Reference Registration.....	25
Figure3. 8 Upload <i>Wakalah</i> documents of Hajj candidates	26
Figure3. 9 Scan Speciment	26
Figure3. 10 Registration of Savings Book replacement request	27
Figure3. 11 Customer guarantee registration	27
Figure3. 12 Input payment command BRKSyariah system	28
Figure3. 13 Clearing Check Stamp	29
Figure3. 14 Address of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman	29

LIST OF TABLES

Table 3. 1 Time of Apprenticeship.....	30
Table 3. 2Daily activities of the first week	30
Table 3. 3Daily activities of the second week	31
Table 3. 4daily activities of the third week.....	31
Table 3. 5 daily activities of the fourth week	32
Table 3. 6daily Activities of the Fifth Week	33
Table 3. 7Daily Activities of the Sixth Week.....	33
Table 3. 8Seventh Week Daily Activities	34
Table 3. 9 Daily activities for the eighth week	34
Table 3. 10 Daily Activities of the Tenth Week	35
Table 3. 11 Daily activities of the eleventh week	35
Table 3. 12 Daily Activities in the Twelfth Week	36
Table 3. 13 Daily Activities in the Thirteenth Week	37
Table 3. 14 Daily Activities in the Fourteenth Week.....	38
Table 3. 15 Daily Activities of the Fifteenth Week	38
Table 3. 16 Daily Activities in the Sixteenth Week.....	39
Table 3. 17 Daily Activities in the Seventeenth Week	40
Table 3. 18 Daily Activities in the Eighteenth Week.....	41

LIST OF APPENDICES

Appendix 1 Apprenticeship Acceptance Letter.....	48
Appendix 2 Apprenticeship Statement Letter	49
Appendix 3 Apprenticeship Certificate	50
Appendix 4Apprenticeship Assesment Sheet.....	51
Appendix 5List of Apprenticeship Attendance Sheet.....	50
Appendix 6 Daily Activities	57
Appendix 7 Documentation of the Awarding Plaque	89

CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

Apprenticeship are very important in the context of education and career development. In this increasingly competitive era, many students and recent graduates realize that having practical work experience is one of the keys to getting the job they want. Apprenticeship provide an opportunity for students to apply the theories they have learned in college to real-world situations.

Through Apprenticeship programs, students can learn directly from professionals in their field, understand the dynamics of teamwork, and develop skills that are not always taught in class. In addition, Apprenticeship also help students to build a professional network that can be useful in the future. By interacting with various parties in the industry, students can open wider job opportunities. Overall, Apprenticeship are not just an additional activity but an important step in preparing to enter the world of work. The experience gained during an Apprenticeship can be a significant added value in helping students to be more confident in facing future challenges.

Politeknik Negeri Bengkalis requires its students to undergo an Apprenticeship program as a graduation requirement. This activity is important because education and knowledge are not only obtained through theory but must also be supported by practical experience in the world of work. Apprenticeship and final project are two important components that must be fulfilled by students at Politeknik Negeri Bengkalis. The Apprenticeship program must be carried out in semester VII for Diploma IV students.

In the International Business Administration Study Program, practical work is a compulsory course that must be taken in semester 8. Each student is required to go directly to the field or to a predetermined practical work location. The implementation of practical work is important because it is the first step for students to enter the real world of work. Through this experience, students can understand the difference between theory and practice by interacting with professionals in their

fields and proving that these students have high quality and competence. The International Business Administration Study Program requires students to undergo an Apprenticeship for 4 (four) months, where students can choose the place and location of the Apprenticeship as desired. Before making a choice, the Apprenticeship coordinator provides several options for Apprenticeship places that students can choose from. From the various choices available, the author decided to carry out an Apprenticeship at PT Bank Riau Kepri Syariah, located in Pekanbaru Sudirman.

Bank Riau Kepri Syariah is a regionally owned bank owned by the Provincial Government of Riau and Riau Islands, headquartered in Pekanbaru, Riau, Indonesia, which operates based on sharia principles. PT Bank Riau established a Sharia Business Unit (UUS) through a board of directors' decision of BPD Riau No. 44/KEPDIR/2002 on October 1, 2002. Bank Riau Kepri Syariah focuses on processes and products based on Sharia principles and waives monthly administrative fees (*Akad Wadiah*), which is a unique advantage compared to conventional banks.

1.2 Purpose of Apprenticeship

Apprenticeship activities for students of the Bengkalis State Polytechnic, specifically for the D-IV International Business Administration study program, were carried out at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman for 4 months with the following purposes:

1. Describe all work performed during the Apprenticeship
2. Explain the work processes used to complete each task during the Apprenticeship
3. Identify and describe the types and descriptions of work activities during the Apprenticeship
4. Identify various obstacles encountered during the Apprenticeship process, and demonstrate a plan to address these obstacles, as well as demonstrate problem-solving skills.

1.3 Significant of the Apprenticeship

The benefits of an Apprenticeship at PT Bank Riau Kepri Syariah Pekanbaru Sudirman.

1. For Students

The importance of implementing Apprenticeship activities at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman for Bengkalis State Polytechnic students is as follows:

- a. Students have the opportunity to apply theoretical knowledge/concepts to the real world of work.
- b. Students gain practical experience in applying knowledge and concepts in accordance with the study program.
- c. Students have the opportunity to work in a team consisting of several people so that the author can convey ideas based on knowledge applied in work in accordance with their study program.
- d. Students can create and develop an attitude of responsibility, professionalism, and discipline in entering the real world of work.

2. For Bengkalis State Polytechnic

The importance of implementing Apprenticeship activities at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman for Politeknik Negeri Bengkalis is as follows:

- a. Apprenticeship can strengthen cooperation and socialization Wat PT Bank Riau Kepri Syariah Pekanbaru Sudirman.
- b. Apprenticeship activities can improve the competence of Bengkalis State Polytechnic student graduates.
- c. Understand the extent to which the role of teaching staff in delivering lecture material to students is in accordance with developments in the world of work.
- d. Knowing the ability of students in business science, especially international business administration, which is obtained during lectures, and applying it in the world of work.

3. For companies

- a. Apprenticeship is one of the links of cooperation between the company and the campus. This creates a forum where theoretical knowledge from the bench can be practiced directly in the field while allowing companies to contribute to the development of competencies in accordance with industry needs.
- b. Through this Apprenticeship program, students are expected to make a real contribution to the company. Students are expected to be able to ease the workload of employees by helping to complete various tasks and ongoing projects, in addition to active participation in the problem-solving process with analytical skills and critical thinking honed during lectures.
- c. Help agencies find and recruit potential new graduates who are ready to fill positions in government or companies.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company Profile

PT Bank Pembangunan Daerah Riau (BPD Riau), or Bank Riau, was established in 1966, which was then included in the bank owned by the Riau Provincial Government due to the regulation that Regional Development Banks must have the status of Regional Companies (PD) in 1962. Then it was approved again to change its status to a Limited Liability Company (PT) in 2002.

The application for the principal permit to establish Bank Riau Syariah was submitted to Bank Indonesia on January 29, 2004, and the principal approval from Bank Indonesia was obtained on February 27, 2004, through BI letter No. 6/7/Dpbs/Pbr KBI Pekanbaru. Prior to this approval in principle, Bank Riau Syariah also undertook various actions to smooth the way for the establishment of Bank Riau Syariah, including the rehabilitation of buildings for the Syariah Branch Office and UUS, the preparation of Syariah IT applications, etc. The operational permit was sent to Bank Indonesia on May 21, 2004. The operational license was received in June 2004, which allowed for the commencement of operations of Bank Riau Syariah.

In 2010, the name of PT Bank Pembangunan Daerah Riau changed to PT Bank Pembangunan Daerah Riau and Riau Islands/PT Bank Riau Kepri in accordance with the decision of the EGMS dated April 26, 2010. This name change was inaugurated jointly by the Governor of Riau and the Governor of Riau Islands on October 13, 2010, in Batam.

Several aspects were behind the establishment of Bank Riau Syariah. First, the regulatory aspect, with the issuance of Law No. 10 of 1998 concerning amendments to Law No. 7 of 1992 concerning banking, which has provided opportunities for conventional commercial banks to participate in handling Islamic banking transactions. Second, the marketing aspect, where Islamic banks have considerable market potential in Riau and Riau Islands considering the majority of the population in the two provinces are Muslim. Third, the sharia aspect: there are still many

Muslims who are reluctant to transact and use conventional bank services. Fourth, empirical aspects: from several experiences, it is proven that Islamic banking has various advantages in overcoming the impact of the economic crisis. Fifth, the aspect of product differentiation, the presence of Bank Riau Kepri Syariah to meet the needs of the community segment and provide alternative choices to the community, both those who are already customers of Bank Riau and those who are not.

Then in 2022, PT Bank Pembangunan Daerah Riau and Riau Islands successfully converted from a general conventional bank to an Islamic commercial bank, namely becoming PT Bank Pembangunan Daerah Riau and Riau Islands Syariah (Perseroda), or abbreviated as PT Bank Riau Kepri Syariah (BRK Syariah). Menara Dang Merdu Bank Riau Kepri is the head office of Bank Riau Kepri, which is located at Jl. Jenderal Sudirman No. 462 Pekanbaru. Can be seen in Figure 2.1 below:



Figure 2. 1 Dang Merdu Tower of Bank Riau Kepri Syariah
Source : brksyariah.co.id

Since obtaining permission to change business activities to become a sharia commercial bank, Bank Riau Kepri Syariah will no longer carry out any conventional activities except in order to complete the activities of existing rights and obligations. So that everything switches to Sharia-principled activities.

On August 25, 2022, Vice President Ma'ruf Amin inaugurated Bank Riau Kepri Syariah (BRK Syariah); according to him, the successful conversion of Bank Riau Kepri from a conventional bank to sharia is a significant achievement in the development of Islamic economics and finance in Indonesia.



Figure 2. 2Logo Bank Riau Kepri Syariah

Source : brksyariah.co.id

2.2 Vision and Mission of PT. Bank Riau Kepri Syariah

2.2.1 Vision of PT. Bank Riau Kepri Syariah

Realizing an inclusive, resilient, and modern Islamic bank that is the first choice of the community and contributes significantly to sustainable regional development.

2.2.2 Mission of PT Bank Riau Kepri Syariah

1. Promoting sustainable regional economic growth towards national economic development
2. Providing sharia-based financial services solutions with the support of the latest technology
3. Strengthening the development of micro, small, and medium enterprises to achieve community welfare
4. Managing regional and national business funds optimally and professionally
5. Developing quality SDI that is ready to face transformation in universal sharia value

Source : https://www.brksyariah.co.id/brkweb_syariah

2.3 Kind Of Business

In general, business is any activity and Organizational that creates goods and services for daily needs. In short, business includes four important things: producing goods and services, seeking profit, the existence of business activities, and meeting people's daily needs.

PT Bank Riau Kepri Syariah conducts its operations based on sharia principles and applicable laws. Its main objective is to provide relevant banking services, by offering a variety of sharia-compliant products and services that can be utilized by its customers. As an Islamic bank, its main focus is to avoid the practices of *riba* (interest), *maysir* (gambling), and *gharar* (uncertainty or excessive speculation). BRKSyariah runs various types of businesses, such as:

1. Fund Raising
 - a. Current Account: A current account using *wadiah* (entrustment) or *mudharabah* (profit sharing) contracts, suitable for daily transactions for individuals and businesses
 - b. Sharia Savings: Various types of savings with *wadiah* or *mudharabah* contracts, such as education, Hajj, or general savings. Customers get profit sharing according to the agreed ratio if using a *mudharabah* contract.
 - c. Sharia Deposit: Investment for a certain period of time with a *mudharabah* contract. Customers will receive competitive profit sharing from the bank's investment profits.
2. Fund Disbursement (Financing)
 - a. Murabahah (Sale and Purchase): Financing for the purchase of goods where the bank buys the goods needed by the customer, then sells them back to the customer at an agreed price (cost price + bank profit margin). Generally for consumptive financing such as motor vehicles, houses, or electronic goods

- b. *Mudharabah* (Profit Sharing): The bank provides all the capital, and the customer acts as the business manager. Profits are shared based on the agreed ratio, while losses are fully borne by the bank.
- 3. Other banking services
 - a. Fund Transfer: Money transfer services between banks or fellow BRKSyariah.
 - b. Bill Payment: Payment of electricity, water, telephone, or other bills.
 - c. ATM and Mobile Banking Services: Ease of transactions through anjungan tunai mandiri and smartphone applications.
 - d. Waqaf and Zakat: Facilitate the distribution of waqf and zakat from customers to the rightful parties.
 - e. Foreign Exchange Services: For sharia-compliant international transactions.
 - f. Safe Deposit Box: Storage service for valuables

All BRKSyariah products and services are supervised by the Sharia Supervisory Board (DPS) to ensure compliance with Sharia principles. This is a key differentiator from conventional banks, where every transaction must be free from elements that are forbidden in Islam.

2.4 Organizational Structure

An Organizational structure is a framework that governs how work is formally divided, grouped, and arranged within a company or institution. It shows how information flows and who is in charge and how each part or division works together and is controlled.

The Organizational structure of PT Bank Riau Kepri Syariah Pekanbaru Sudirman consists of several levels of management and work units that carry out the main functions of the bank in an organized manner. The following is Figure 2.3, Organizational Structure of PT Bank Riau Kepri Syariah Pekanbaru Sudirman

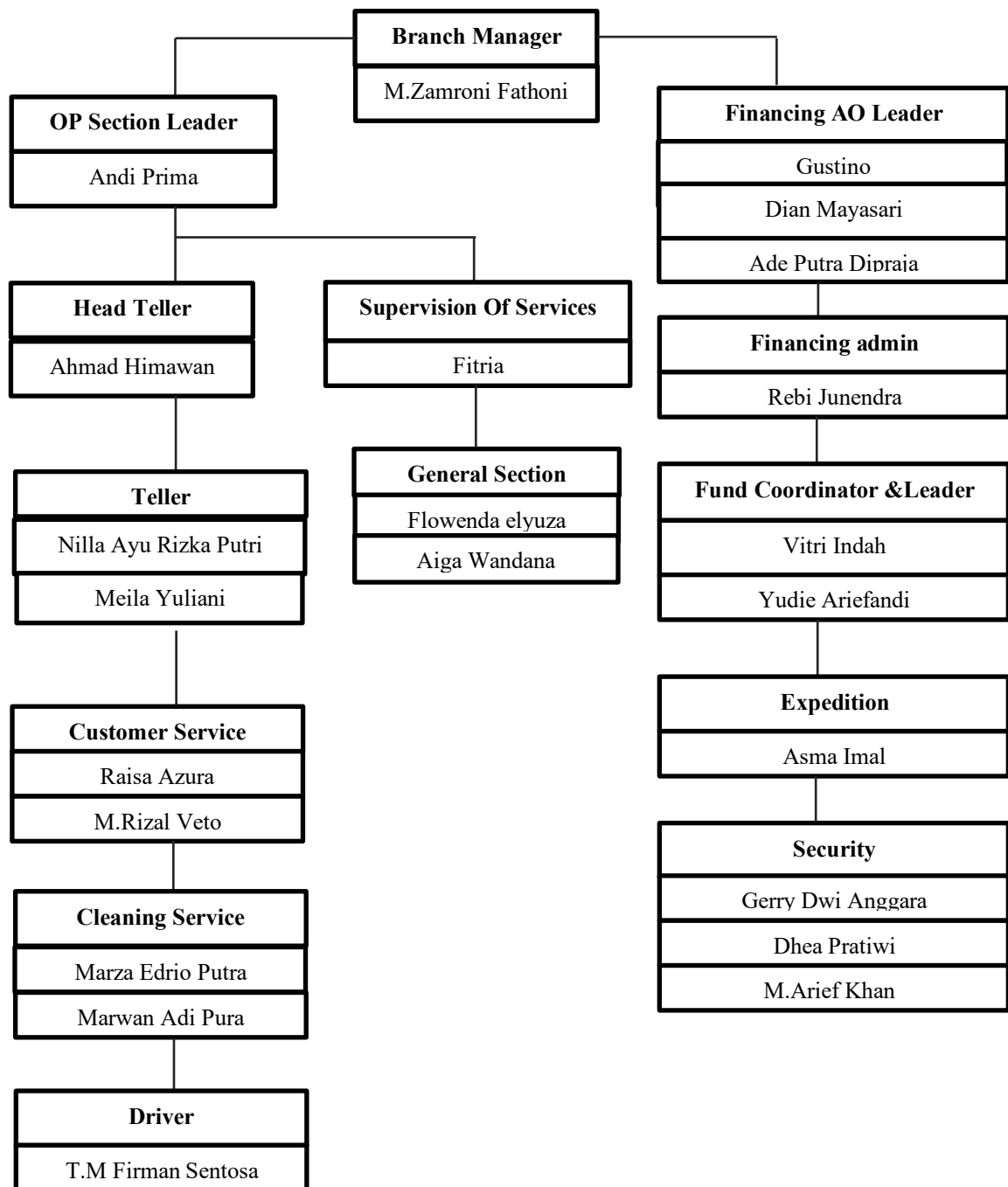


Figure 2. 3 Organizational Structure PT. Bank Riau Kepri Syariah Pekanbaru Sudirman
Source: PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

Based on the picture above, the duties and authorities at PT Bank Riau Syariah Pekanbaru Branch can be explained from the Organizational structure as follows:

1. Branch Manager

The duties of the Branch Manager are:

- a. Representing the bank in its region, the branch manager is the highest leader in Bank Riau Kepri Syariah in Pekanbaru. will represent the bank in various events and establish good relations with local communities and local government.
- b. Making Operational Decisions The branch manager has the right to make decisions related to the daily operations of the branch, for example, approving customer transactions (within certain limits of authority), setting employee work schedules, or deciding on work priorities.
- c. Achieving Business Targets The branch manager is fully responsible for ensuring that the branch achieves sales targets for bank products (e.g., financing, savings, deposits), revenue targets, and other targets set by the head office.

2. OP Section Leader

The duties of the OP Section Leader are:

- a. Providing Transaction Approval, the head of the OP has a certain limit of authority to approve large customer transactions, or transactions that require special approval, in accordance with bank policies.
- b. Controlling Service Quality, Although customer service is directly dealing with customers, the OP Leader ensures that operational service standards are met and will check whether the account opening process is fast, lines are not long, and customer complaints related to transactions can be resolved properly.
- c. Ensuring Smooth Daily Operations The OP leader must *ensuring* that all transactions (deposits, withdrawals, transfers), new account openings, account closings, and other services run without a hitch.

3. Financing AO Leader

The duties of Financing AO Leader are:

- a. Lead and guide the AO team; must ensure that each member of the AO team understands the targets, strategies, and work procedures. And provide direction and guidance in negotiations with customers.

- b. Approve Leave or Permission of Employees in His Team: AO Leaders have the authority to approve leave requests or daily permits from their AO team members, of course by ensuring operations continue to run smoothly.
- c. Establishing Relationships with External Parties: AO leaders also need to go to the field to meet large customers or key persons who can bring many prospective customers.
- d. Making Reports and Evaluations, AO Leaders must make regular reports on team performance, progress in achieving targets, and problems faced to the Branch Manager. From this report, we will also conduct an evaluation to find ways to improve performance.

4. Head Teller

The duties of head teller are:

- a. Ensure all tellers work according to Standard Operating Procedures (SOP) and predetermined targets.
- b. Maintain the security of cash, important documents, and bank assets in the teller area.
- c. Ensure the completeness of administrative requirements for account bookings and other documentation.
- d. Serving various customer transactions such as deposits, withdrawals, transfers, bill payments, and checks, according to sharia principles.e. Identify and manage risks related to teller operations, such as fraud or error risks.

5. Supervision Of Services

The duties Supervision Of Services are:

- a. Verify and authorize certain transactions that require supervisory approval.
- b. Compile daily, weekly, or monthly performance reports related to customer service and operations.
- c. Ensurng cash availability at tellers and completeness of forms or documents required by customers.

- d. Supervise and ensure that services provided by staff, including customer service, meet operational standards and sharia principles.

6. General Section

The duties of general are:

- a. Record all bank assets, such as buildings, vehicles, office furniture, and electronic equipment, on a regular basis. (inventory).
- b. Manage the procurement process of goods and services needed by all work units, ranging from furniture and stationery to technology equipment, in accordance with sharia procurement procedures.
- c. Manage the provision and payment of utility bills (electricity, water, telephone, and internet) and ensure their availability.
- d. Managing official vehicles, including maintenance, licensing, and scheduling their use for the bank's operational purposes.
- e. Arrange the delivery of documents or goods between branches or to external parties.
- f. Manage the entry and exit of official letters, memos, and other internal documents.
- g. Store important bank documents in an organized and safe manner.
- h. Manage insurance policies for bank assets (buildings, vehicles).
- i. Assist in the preparation of internal bank events such as large meetings, training, and other events that require logistical support and facilities.

7. Teller

The duties of teller are:

- a. Serving the needs of customer withdrawal and deposit transactions as well as other financial transactions.
- b. Performing customer transaction services based on the sharia system and applicable regulations.
- c. Ensuring the correctness and authenticity of cash or securities received.
- d. Carry out bookkeeping and validation correctly.
- e. Maintain the security and confidentiality of customer signature specimen cards.

8. Customer service

The duties of Customer service are:

- a. Explain the terms and conditions of opening an account.
- b. Receive, listen to, and record complaints or problems faced by customers (failed transactions, balance discrepancies, card blocking, or application problems).
- c. Assist customers in updating account data.
- d. Process replacement of lost or damaged ATM/debit cards.
- e. Assist when processing customers who want to close and open accounts.
- f. Verifying customer identity and transaction-related documents.
- g. Recommend other products or services to customers based on their needs analysis.

9. Cleaning Service

The duties of Cleaning Service are:

- a. Access all areas of the office that require cleaning, except those specifically restricted for security or confidentiality reasons.

10. Driver

The duties of driver are:

- a. Report any vehicle defects, damage, or maintenance/repair needs to the appropriate authorities (e.g., general or administration).
- b. Drive the bank's operational vehicles in accordance with the schedule and destinations determined by the superior.

11. Financing admin

The duties of Financing admin are:

- a. Recording all collateral and store collateral properly.
- b. Processing financing applications
- c. Provide the financing application file to the head of the operational department.
- d. Make a list and date of realization of financing disbursement.
- e. Provide lighting and explanation of financing to customers.

12. Fund Coordinator &Leader

The duties of Fund Coordinator & Leader are:

- a. Actively seek new prospective customers for fund products (savings, deposits, Islamic current accounts).
- b. Assist prospective customers in the account opening process, including completing administrative documents and requirements.
- c. Propose promotional programs or new strategies for fundraising.
- d. Prepare regular reports on the realization of fundraising, trend analysis, and future projections for superiors.

13. Expedition

The duties of Expedition are:

- a. Access confidential and important bank documents, but with strict limitations and clear procedures to maintain confidentiality.
- b. Recording details of each delivery and pickup, including time, recipient, sender, and type of goods/documents.

14. Security

The duties of Security are:

- a. Guarding the security of the office building
- b. Coordinate with the picket police at PT Bank Riau Syariah Pekanbaru Branch and the local police station.
- c. Conduct security of office activities.

2.5 The Working Process

PT Bank Riau Kepri Syariah Pekanbaru Sudirman is one of the branch offices that conducts sharia banking operations. The work process generally follows Islamic banking standards with an emphasis on Islamic sharia principles. The following is an overview of the work process

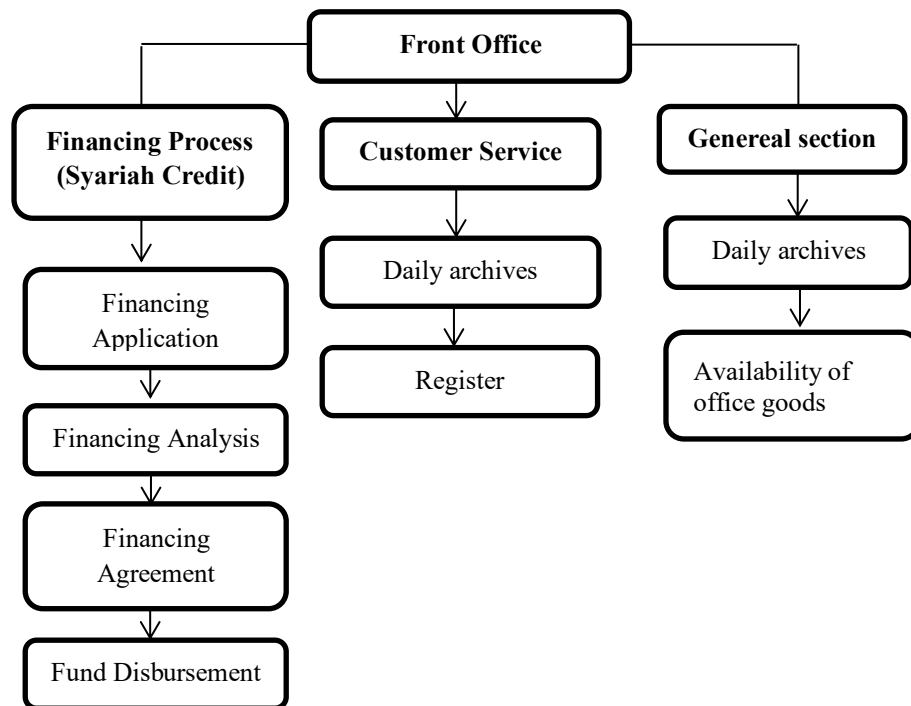


Figure 2. 4 The Working Process of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

Source: PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

Figure 2.4 shows the workflow of employees at PT Bank Riau Kepri Syariah Pekanbaru Sudirman who work together, starting from the Financing Process (Syariah Credit) to the general section :

1. Financing Process (Syariah Credit)
 - a. Financing application: Customers who need funds submit a financing application to the financing department by completing the required documents (ID card, pay slip, collateral).
 - b. Financing analysis: Financing officers (account officers/AO) will analyze the customer's eligibility for the business or collateral and verify the documents.
 - c. Financing agreement: If approved, the customer will sign a syariah-compliant agreement (*mudharabah* agreement for buy-sell transactions). This agreement outlines the rights and obligations of both parties and the principles of sharia.

- d. Disbursement of funds: After the agreement is signed, the financing funds are disbursed in accordance with the agreement or transferred to the customer's account.
- 2. Customer Service
 - a. Daily archives: After the customer completes a transaction or interaction that requires filling out a form, bank riau kepri syariah customer service staff are responsible for ensuring that all forms are neatly and systematically archived. Forms that have been neatly arranged will be stored in a special gobi that has been labeled according to category .
 - b. Register : recroding or registering forms into a manual register book and some forms may need to be stamped or pre-signed as proof that they have been registered.
- 3. General section
 - a. Daily archives: managing document archives that are very important in maintaining the order and availability of information. This can include archiving customer documents, internal and external correspondence and other important reports in physical form.
 - b. Availability of office goods : Regularly check warehouse stock and record items such as stationery, paper, printer ink, and other office supplies that are running low or about to run out. Ensure that items received match orders, are undamaged, and are accurate in quantity.

2.6 Documents used for Activitiy

The documents produced during the Apprenticeship in the operations department of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman are as follows:

1. Customer Complaint and Request Form

This document describes the operational work process at PT. Bank Riau Kepri Syariah where a customer comes to make changes to their BRKS Mobile service involving device replacement and/or adjustments related to ATM cards.

Figure 2. 5 Customer Complaint and Request Form
Source: PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

2. BRK Syariah ATM Card Creation/Change Request Form

An official document used by Bank Riau Kepri Syariah customers to submit requests related to their ATM cards. This document serves as a means of recording and verifying customer data and the type of request submitted, ensuring that every process of creating or changing ATM cards is carried out in a structured manner and in accordance with bank procedures.

Figure 2. 6 BRK Syariah ATM Card Creation/Change Request Form
Source: PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

3. Syariah Compliance Document

Internal bank documents that serve as a means of verification and confirmation that the deposit products offered and selected by customers comply with Islamic Sharia principles. This document ensures that every deposit transaction at BRK Syariah does not contain elements prohibited under Sharia law, such as usury (*riba*), uncertainty (*gharar*), or gambling (*maysir*).

Figure 2. 7Syariah Compliance Document

Source: PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

4. Mudharabah Akad

This *Mudharabah* Agreement document is an official agreement between the customer as the business owner and Bank Riau Kepri Syariah as the capital owner. It specifies the type of business or project to be financed with the amount of capital disbursed by the bank, as well as the profit-sharing ratio agreed upon by both parties. This ratio represents a fair and transparent profit-sharing percentage, in accordance with Sharia principles that prohibit the charging of interest (*riba*).

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

The assignments carried out during the Apprenticeship of PT Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, are as follows:

1. Creating a credit note number
2. Scanning the customer's disbursement contract file.
3. Stamp the savings book
4. Entering Letter Numbers in BRKSyariah
5. Completing a request for office item pickup
6. Stock Checking
7. Bank Reference Registration.
8. Uploading *wakalah* contracts for prospective pilgrims
9. Scanning specimen
10. Registration of Savings Book Replacement Request
11. Customer guarantee registration
12. Input Pay Order in Pocket
13. Clearing check stamp

3.2 System and Procedure

3.2.1 System

A system is a series of interrelated procedures that together form a function aimed at achieving the company's objectives. The system used by Bank Riau Kepri Syariah is modern banking based on Sharia law, ensuring that every transaction is not only efficient and profitable but also blessed and in accordance with Islamic teachings.

3.2.2 Procedure

During the Apprenticeship program at Bank Riau Kepri Syariah, the author was assigned to several departments, including the financing administration department, customer service, and the general section.

1. Credit note number registration

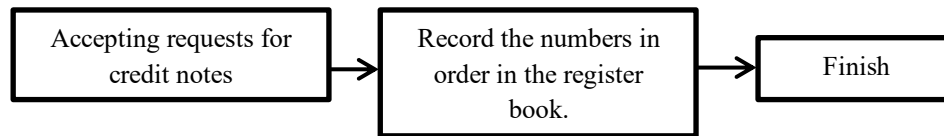


Figure3. 1 Credit note number registration

Source: Processed data 2025

Registering a credit note number means officially recording every credit note issued by BRKSyariah Pekanbaru Sudirman. A credit note is a document that indicates that BRKSyariah has an obligation to reduce the amount of a customer's bill or provide a refund. It aims to ensure that each credit note has a sequential number. Thus, all transactions related to credit notes can be tracked easily and accounted for.

2. Scanning of Customer Collateral Agreement

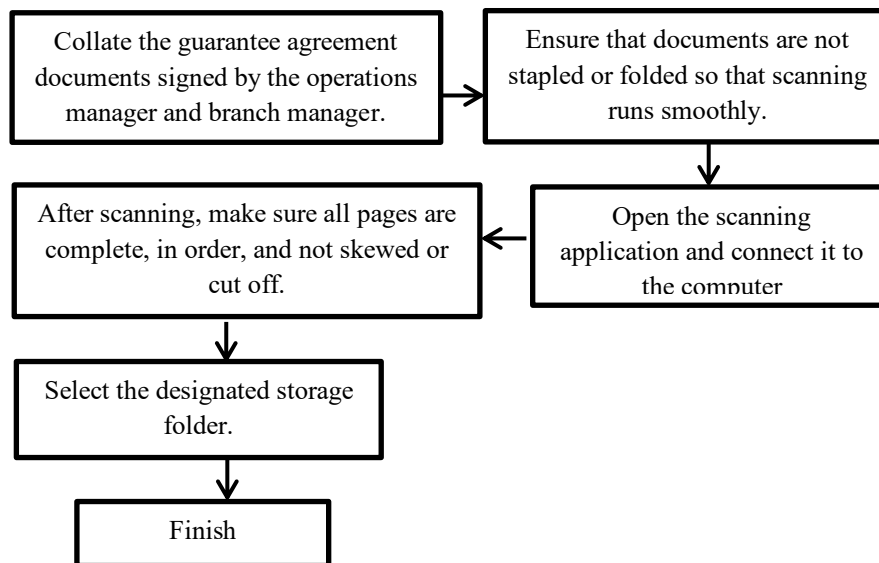


Figure 3. 2 Scanning of Customer Collateral Agreement

Source: Processed data 2025

When the financing contract has been signed by the customer and bank officials, and collateral documents such as land certificates, vehicle BPKB, or other proof of ownership are complete, the officer will start scanning. Each document, starting from the contract agreement letter and attachments to legalized copies of certificates or BPKB, will be scanned one by one using a special scanner. With this

digital archive, banks can access documents at any time quickly, reduce the risk of losing physical documents, and support operational and audit efficiency. It is also an important backup in case of damage to the original documents.

3. Stamp the passbook and indicate that the passbook

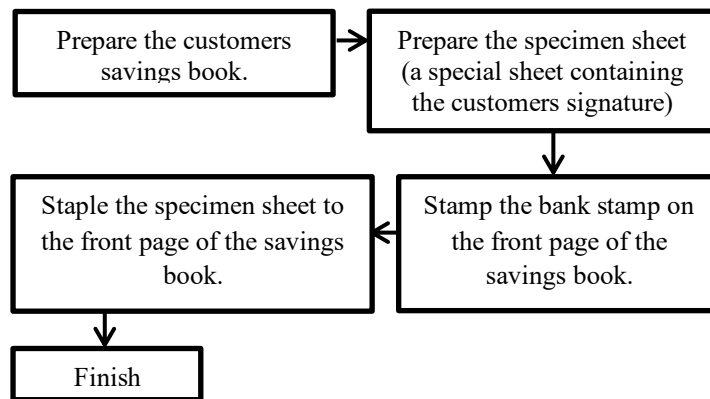


Figure3. 3 Stamp the passbook and indicate that the passbook

Source: Processed data 2025

Official bank stamp or seal on the relevant page, usually on the first page or account information page. This stamp is important as proof of authorization from the bank. In addition to the stamp, it is also necessary to attach special stickers or fill in other required fields, such as account numbers or signatures of bank officials. The main objective of this process is to ensure the customer's passbook is complete, accurate, and ready for use according to Bank Riau Kepri Syariah's operational standards.

4. Entering Letter Numbers in BRKSyariah

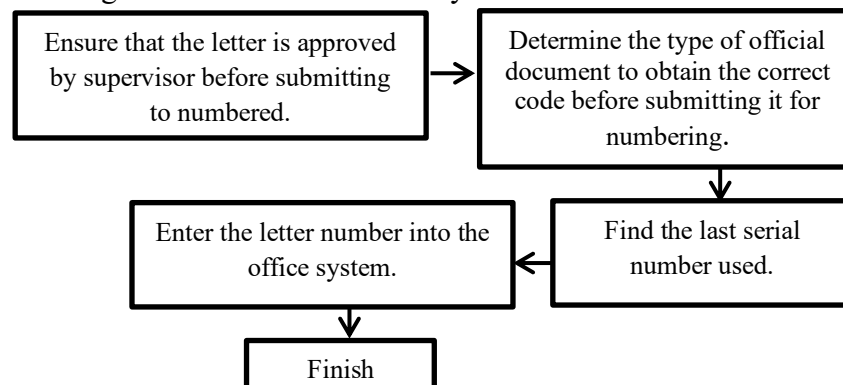


Figure3. 4 Entering letter numbers in BRKSyariah

Source: Processed data 2025

Office Manuscripts Inputting letter numbers in BRKSyariah official documents is an important process in managing official documents. The letter number functions as an identification for each script issued, making it easier to search and archive. With a letter number, each official script can be traced and accounted for, a code that indicates the category of the official script (for example, circulars, decision letters, minutes, or internal letters). And the letter number is also sequential for each letter issued.

5. Completing a request for office item pickup

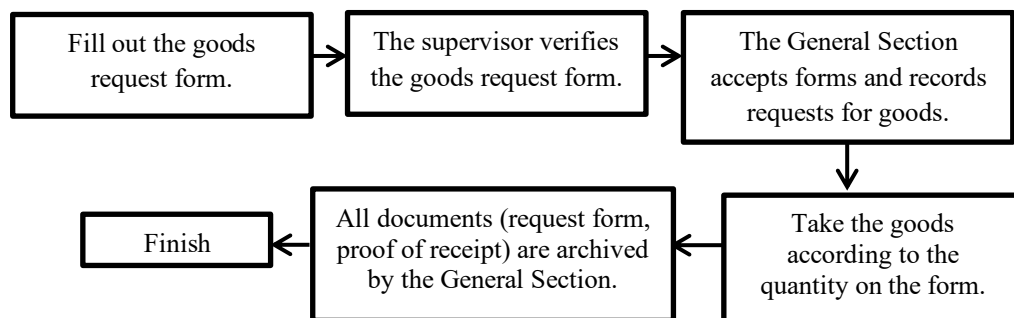


Figure3. 5 Completing a request for office item pickup

Source: Processed data 2025

Completing a request for office item pickup at BrkSyariah involves a systematic process. This involves filling out verification request forms by the relevant parties, as well as scheduling the collection of goods to ensure smooth and efficient operations. If the items are available, they are immediately prepared and packed neatly. However, if an item is empty or the quantity is insufficient, it will be coordinated with the general department to ensure that the item is immediately ordered at the head office.

6. Stock Checking

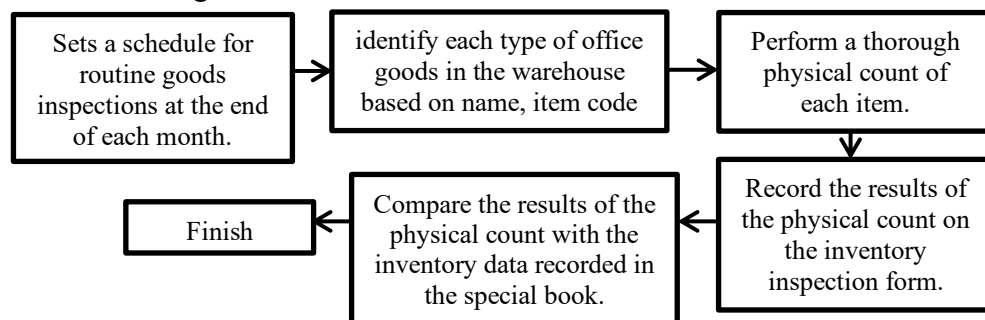


Figure3. 6 Stock Checking

Source: Processed data 2025

Checking the stock of office goods at BRK Syariah is an important process carried out to ensure that all items required for office operations are available in sufficient quantities. The executor will carry out a thorough count of each inventory item stored in the warehouse. The physical count will be matched with the data recorded in the BRK Syariah inventory information system. If differences are found between the physical data and the system data, the differences will be recorded in detail as findings for follow-up.

7. Bank Reference Registration

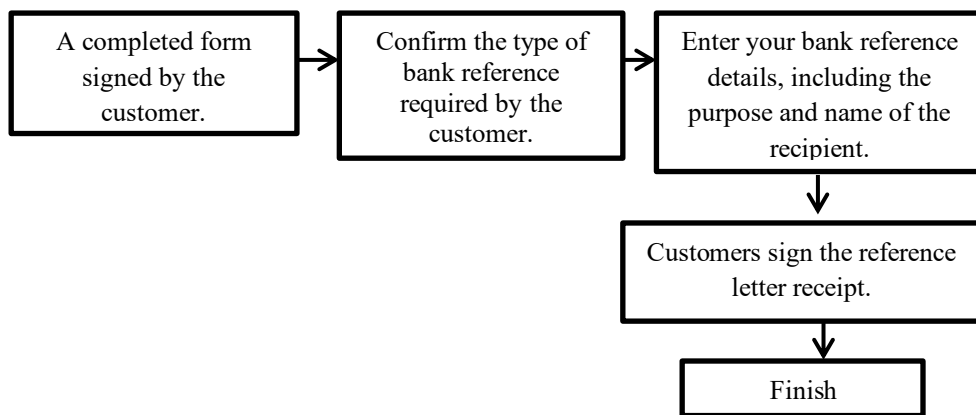
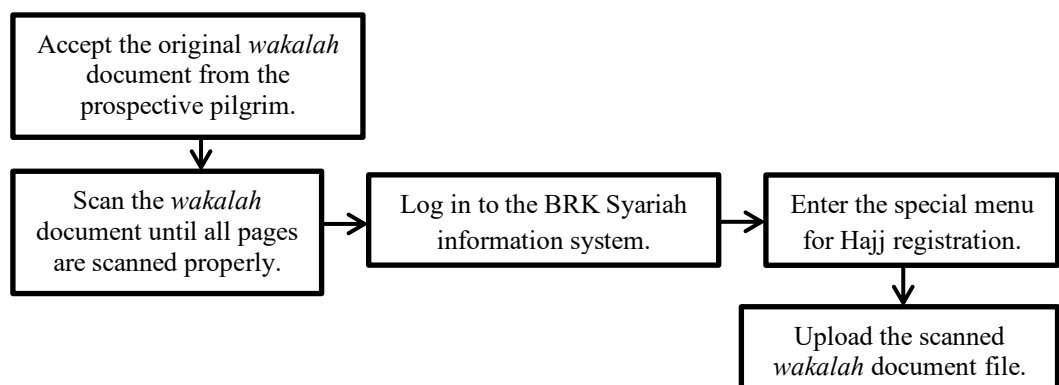


Figure3. 7 Bank Reference Registration

Source: Processed data 2025

Enter and record all data relating to parties who refer or recommend new customers to the bank. This is very important to validate and complete the customer's profile. Receive documents or information from prospective customers that contain reference details, such as name, type of business, or even other banks that have worked with the customer. All these reference details will be entered into the bank's system, which can be an internal database or specialized software used by BRK Syariah.

8. Upload *wakalah* documents of Hajj candidates



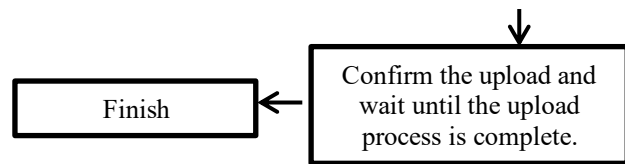


Figure3. 8 Upload *Wakalah* documents of Hajj candidates

Source: Processed data 2025

This process involves official documents from prospective Hajj pilgrims granting power of attorney to the bank. The author is responsible for ensuring that every *wakalah* document received is scanned clearly and stored in the bank's digital system. Thoroughness is needed so that data is not lost or misplaced, as this document will be the basis for the bank to manage the initial deposit and subsequent Hajj registration process for customers. This assignment also trained the author in digital document management and understanding the importance of data accuracy in Islamic banking operations, especially in Hajj services.

9. Scanning Speciment

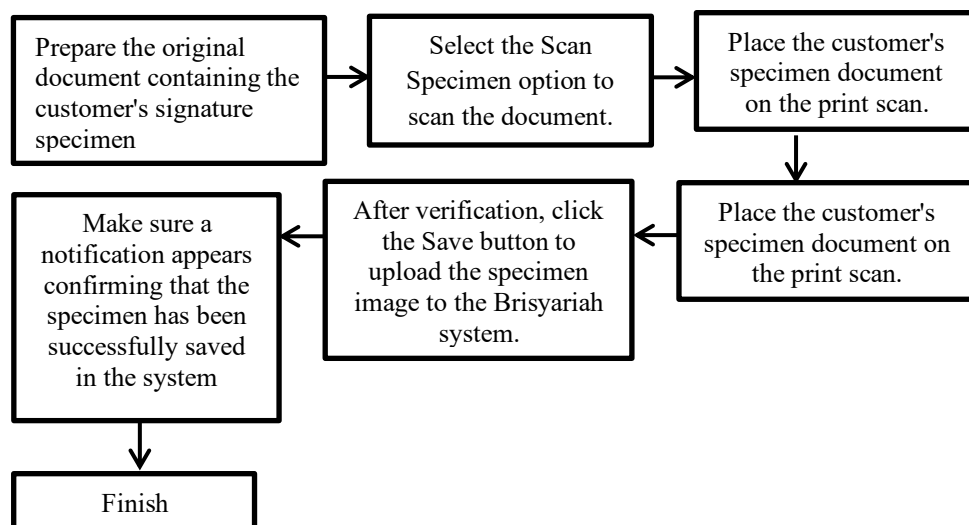


Figure3. 9 Scanning Speciment

Source: Processed data 2025

Scan a specimen of a customer's signature to convert a physical document containing a sample of the customer's signature into a digital format. The purpose is to update and store the customer's signature data electronically in the bank's system. This digital data is crucial for future verification of the customer's identity, especially when they make transactions or require services that require signature

confirmation. This ensures that every transaction made by the customer is legitimate and authentic, as well as simplifying the process of searching and matching data by the bank.

10. Registration of Savings Book Replacement Request

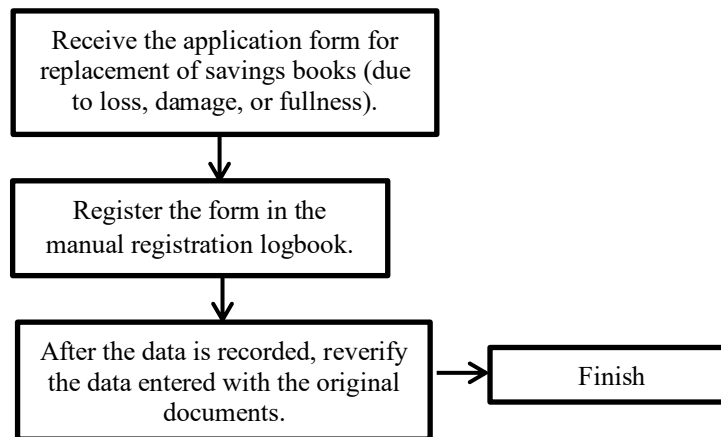


Figure3. 10 Registration of Savings Book replacement request

Source: Processed data 2025

Recording and verification of data of customers who want to replace their savings book. Usually, customers come to the bank with their old passbook and identity card. The task is to ensure that the customer's identity matches the data in the system, fill out the passbook replacement application form carefully, and record the reason for the replacement (for example, the book is lost, damaged, or full). Once all the data is filled in completely and verified, the application will be submitted for further processing until the customer can get a new passbook.

11. Customer guarantee registration

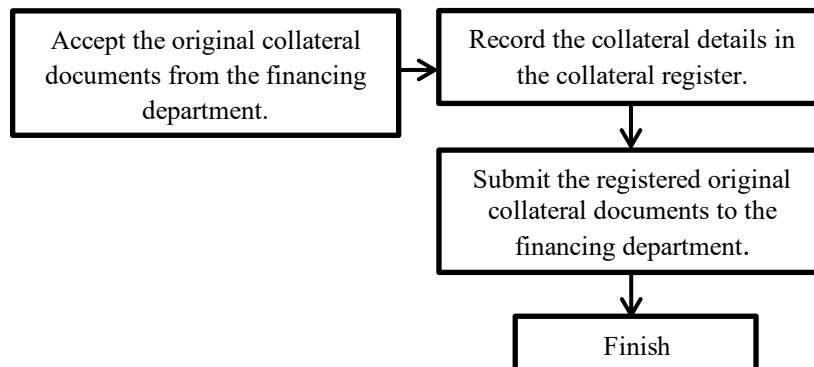


Figure3. 11 Customer guarantee registration

Source: Processed data 2025

At BRKSyariah Pekanbaru Sudirman, the customer guarantee registration work activity is an important process carried out to ensure the security of the guarantee provided by the customer in applying for financing. This process begins with the collection of necessary documents such as customer identity, collateral ownership documents, and other related information. Then will verify the authenticity and completeness of the document. Once confirmed valid, it will enter the collateral data into the bank's system. This includes details such as collateral type, appraised value, owner's name, and serial number or asset identification.

12. Input payment command BRKSyariah system

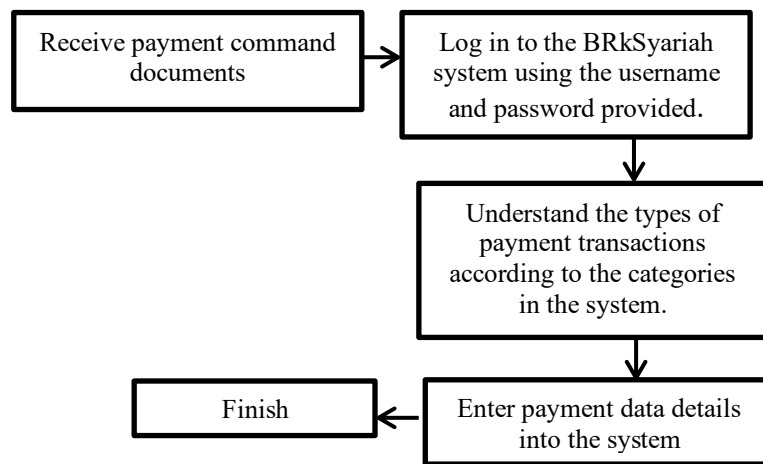
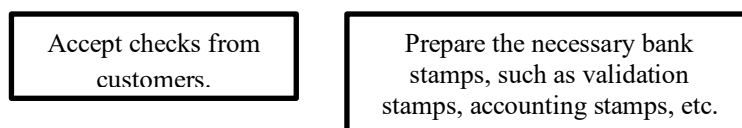


Figure3. 12 Input payment command BRKSyariah system

Source: Processed data 2025

Pay command Input in system BRK Syariah, where the bank notifies to make a certain payment on behalf of the person concerned with all the necessary details. This is not just an ordinary transfer from the account concerned to another account but rather the submission of a planned payment instruction.

13. Clearing check stamp



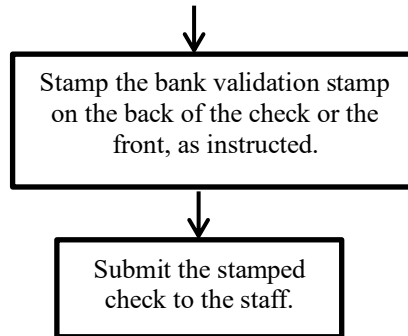


Figure3. 13 Clearing Check Stamp
Source: Processed data 2025

Ensure the validity and completeness of documents before further processing in the interbank clearing system. Accuracy and thoroughness are essential in this task to avoid errors that may hinder transactions and cause delays for customers while maintaining compliance with applicable banking procedures.

3.3 Place Of Apprenticeship

PT Bank Riau Kepri Syariah Pekanbaru Sudirman (Perseroda) is located at Jl. Jend. Sudirman, Simpang Empat, Kec. Pekanbaru Kota, Pekanbaru City, Riau. The location of the Apprenticeship can be seen in the figure3.14

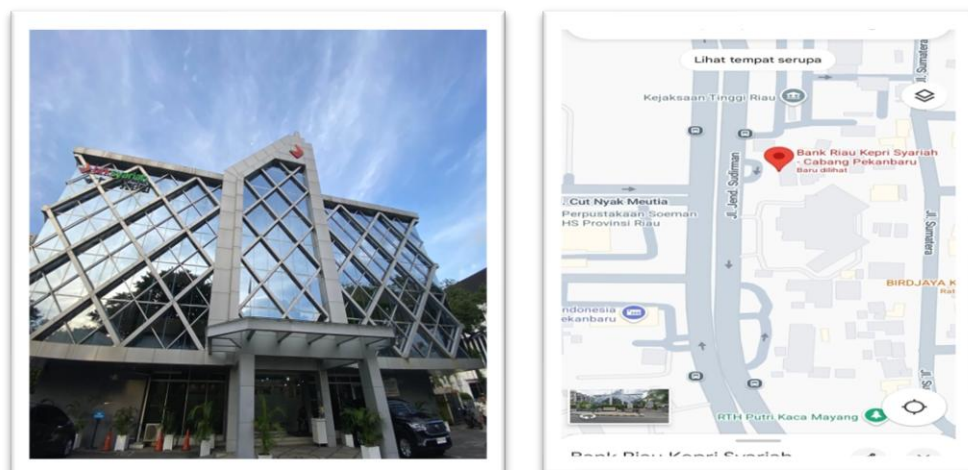


Figure3. 14 Address of PT. Bank Riau Kepri Syariah Pekanbaru Sudirman
Source: PT Bank Riau Kepri Syariah Pekanbaru Sudirman

Apprenticeship activities were carried out for four months, starting from February 03 to June 06, 2025. The work schedule of PT Bank Riau Kepri Syariah Pekanbaru Sudirman can be seen in the following table:

No	Day	Working Hours	Rest.
1	Monday-Thursday	08.00-17.00	12.00-13.00
2	Friday	08.00-17.00	11.30-13.30
3	Saturday-Sunday	Off	Off

Table 3. 1 Time of Apprenticeship
Source: PT. Bank Riau Kepri Syariah Pekanbaru Sudirman

3.4 Kind And Description Of the Activitiy

The agenda of activities carried out by the author during the apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the first week from February 03 to February 07 2025, can be see in the following table:

No	Date and Time	Name of activity	Place
1.	Monday February 03 th 2025	- Signing the Apprenticeship agreement letter - Registration of credit note number - Running credit notes and payment orders to tellers	General section
2.	Tuesday, February 4 th , 2025	- Filling in document archives - Running credit note and pay order to teller - Running official letters to the branch manager's office for signature	General section
3.	Wednesday, February 5 th , 2025	- Registration of credit note numbers - Running credit notes and payment orders to tellers - Running the file to the branch manager's office for signature - Registration of official letter number - Filling in document archives	General section
4.	Thursday, February 6 th , 2025	- Registration of goods retrieval - Registration of purchase quotations for office supplies - Running credit notes and pay orders to tellers	General section
5.	Friday, February 7 th , 2025	- Filling in document archives - Running credit notes and pay orders to tellers - registration vocer teller	General section

Table 3. 2Daily Activities of the First Week (03 February-07 February 2025)
Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the second week from February 10-14, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, February 10 th 2025	<ul style="list-style-type: none"> - Filling out document archives - Registration of goods collection - Running credit notes and pay orders to tellers - Routine checking of customer accounts 	General section
2.	Tuesday, February 11 th , 2025	<ul style="list-style-type: none"> - Inputting official manuscript numbers - Running credit notes and payment orders to tellers - Running official letters to the branch manager's office for signature 	General section
3.	Wednesday, February 12 th , 2025	<ul style="list-style-type: none"> - Create a format for retrieving letter numbers in Excel. - Running credit notes and payment orders to tellers - Running files to the branch manager's office for signature 	General section
4.	Thursday, February 13 th , 2025	<ul style="list-style-type: none"> - Registering purchase receipts for office supplies - Running credit notes and pay orders to tellers - Generate credit note number 	General section
5.	Friday, February 14 th , 2025	<ul style="list-style-type: none"> - Fill out document archive. - Running credit notes and pay orders to tellers - Registering passbook 	General section

Table 3. 3 Daily Activities of the Second Week (February 10-February 14th, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the third week from February 17-21, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, February 17 th 2025	<ul style="list-style-type: none"> - Running official letters to the branch manager's office for signature - Registration of goods pickup - Running credit notes and pay orders to tellers - Routine checking of customer accounts 	General section

2.	Tuesday, February 18 th , 2025	<ul style="list-style-type: none"> - Input official script number. - Running credit notes and payment orders to tellers - Running official letters to the branch manager's office for signature 	General section
3.	Wednesday, February 19 th , 2025	<ul style="list-style-type: none"> - Complete customer request form. - Running credit note and pay order to teller 	General section
4.	Thursday, February 20 th , 2025	<ul style="list-style-type: none"> -Running credit notes and pay orders to tellers - Register a new passbook request due to loss. 	General section
5.	Friday, February 21 th , 2025	<ul style="list-style-type: none"> - Fill out document archive. - Running credit notes and payment orders to tellers - Registering passbook 	General section

Table 3. 4 Daily Activities of the Third Week (February 17-February 21, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, activities carried out during the fourth week from February 24-28, 2025, the implementation of the Apprenticeship Program can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, February 24 th 2025	- Sick	General section
2.	Tuesday, February 25 th , 2025	- Sick	General section
3.	Wednesday, February 26 th , 2025	<ul style="list-style-type: none"> - Running credit notes and pay orders to tellers - Input official manuscript 	General section
4.	Thursday, February 27 th , 2025	<ul style="list-style-type: none"> - Running credit notes and pay orders to tellers - Complete the contents of the passbook for customers opening an account. 	General section
5.	Friday, February 28 th , 2025	<ul style="list-style-type: none"> - Running credit notes and payment orders to tellers - Checking goods in the warehouse 	General section

Table 3. 5 Daily Activities of the Fourth Week February 24-February 28, 2025

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, activities carried out during the fifth week from March 03-07, 2025, the implementation of the Apprenticeship Program can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, March 03 th 2025	- Making deposits - Customer guarantee registration	Customer Service
2.	Tuesday, March 04 th , 2025	- Registration of application for change passbook - Registration of wadiah savings - making customer deposits	Customer Service
3.	Wednesday, March 05, 2025	- Routine checking of customer accounts making customer deposits - Complete the form. - Filling in document archives	Customer Service
4.	Thursday, March 06 th , 2025	- Running credit notes and pay orders to tellers - Complete the contents of the passbook for customers opening an account.	Customer Service
5.	Friday, March 07 th , 2025	- Fill out document archives. - Make customer deposit. - Stamp the bank reference	Customer Service

Table 3. 6 Daily Activities of the Fifth Week (03 March–07 March 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, activities carried out during the sixth week from March 10-14, 2025, the implementation of the Apprenticeship Program can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, March 10 th 2025	- Making deposits - Input of official manuscripts - Filing documents - Complete the form	Customer Service
2.	Tuesday, March 11 th , 2025	- Register application for savings book replacement. - Scan specimen file. - conduct customer deposit	Customer Service
3.	Wednesday, March 12 th , 2025	- Rechecking the change of specimens - Make customer deposit. - Complete the form. - Fill in the document archives - Register for passbook collection.	Customer Service

4.	Thursday, March 13 th , 2025	<ul style="list-style-type: none"> - Make customer deposits. - Make deposits for bank reference registration. - Fill out document archives. 	Customer Service
5.	Friday, March 14 th , 2025	<ul style="list-style-type: none"> - Filling out document archives - Make customer deposits. - Perform passbook registration. - printing checks using a special machine 	Customer Service

Table 3. 7 Daily Activities of the Sixth Week(10-March 14, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the seventh week from March 17-21, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, March 17 th 2025	<ul style="list-style-type: none"> - Making deposits - filing bank references - Filing documents - Complete form 	Customer Service
2.	Tuesday, March 18 th , 2025	<ul style="list-style-type: none"> - Conducting customer deposits - Perform a bundle search for specimen replacement. - Filing documents 	Customer Service
3.	Wednesday, March 19 th , 2025	<ul style="list-style-type: none"> - Completing customer specimen form - Fill in the document archive. - Make customer deposits for new account openings. 	Customer Service
4.	Thursday, March 20 th , 2025	<ul style="list-style-type: none"> - Make a customer deposit. - Fill in the document archive. - Upload <i>wakalah</i> contract for hajj candidates. 	Customer Service
5.	Friday, March 21 th , 2025	<ul style="list-style-type: none"> - Fill in the document archive. - Fill out deposit form for bank reference. - Make deposits for customers. 	Customer Service

Table 3. 8 Daily Activities of the Seventh Week (March 17-March 21 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, activities carried out during the eighth week from March 24-27, 2025, during the Apprenticeship Program can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, March 24 th 2025	<ul style="list-style-type: none"> - Complete passbook contents for new account opening customers 	Customer Service

		<ul style="list-style-type: none"> - Complete customer request form. - Archiving documents 	
2.	Tuesday, March 25 th , 2025	<ul style="list-style-type: none"> - Make customer deposits. - filing documents - Upload <i>wakalah</i> contract for hajj candidate. 	Customer Service
3.	Wednesday, March 26 th , 2025	<ul style="list-style-type: none"> - Complete and stamp the ATM application form. - Fill in document archive. - Make customer deposits for new account openings. 	Customer Service
4.	Thursday, March 27 th , 2025	<ul style="list-style-type: none"> - Make a customer deposit. - Fill in the document archive. - Upload <i>wakalah</i> contract for hajj candidates. 	Customer Service

Table 3. 9 Daily Activities of the eighth week (March 24-March 27, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, activities carried out during the tenth week from April 8-11, 2025, during the Apprenticeship Program can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Tuesday , April 08 th 2025	<ul style="list-style-type: none"> - Scan employee files. - Filing documents - Searching for bundles of customer contract files 	Customer Service
2.	Wednesday, April 09 th 2025	<ul style="list-style-type: none"> - canning customer disbursement contract files - Filing documents - registration of customer guarantee documents 	Customer Service
3.	Thursday, April 10 th 2025	<ul style="list-style-type: none"> - Scan employee report file. - Scan employee files to make disbursements. - archive document 	Customer Service
4.	Thursday, April 11 th 2025	<ul style="list-style-type: none"> - Sign the minutes of the customer guarantee to the head of the OP department. - Scan files for disbursement. 	Customer Service

Table 3. 10 Daily Activities of the Tenth Week (April 08 - April 11, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, activities carried out during the eleventh week from April 14-18, 2025, during the Apprenticeship Program can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, April 14 th 2025	<ul style="list-style-type: none"> - Creating a format for taking letter numbers - Searching for customer files in the warehouse - Scanning customer disbursement agreement files - Signing the guarantee minutes to the head of the OP section 	Customer Service
2.	Tuesday, April 15 th , 2025	<ul style="list-style-type: none"> - Searching for customer files in the warehouse - Scanning customer disbursement agreement files - Signing the guarantee minutes to the head of the OP section 	Customer Service
3.	Wednesday, April 16 th , 2025	<ul style="list-style-type: none"> - filling in customer guarantee registration - Signing the guarantee minutes to the head of the OP section - Scanning employee files for customer disbursement . 	Financing Admin
4.	Thursday, April 17 th , 2025	<ul style="list-style-type: none"> - Scanning customer loan agreements - Signing customer disbursement agreements to the branch manager . 	Financing Admin
5.	Friday, April 18 th , 2025	<ul style="list-style-type: none"> - Scanning customer loan agreements - Signing customer disbursement agreements to the branch manager - Compiling customer disbursement files into bundles 	Financing Admin

Table 3. 11 Daily Activities of the Eleventh Week (April 14–April 18, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the twelfth week from April 21-25, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, April 21 th 2025	<ul style="list-style-type: none"> - Scan customer specimens. - Look for customer files in the warehouse. - Scan customer disbursement agreement files. - Sign the guarantee minutes to the head of the OP section. 	Financing Admin
2.	Tuesday, April 22 th , 2025	<ul style="list-style-type: none"> - Look for customer files in the warehouse. - Register customer guarantees. - Create a letter number in the customer guarantee minutes. 	Financing Admin

3.	Wednesday, April 23 th , 2025	<ul style="list-style-type: none"> - Fill in the customer guarantee registration. - Sign the guarantee minutes to the head of the OP section. - Scan employee files for customer disbursement. 	Financing Admin
4.	Thursday, April 24 th , 2025	<ul style="list-style-type: none"> - Scan customer loan agreements. - Sign customer disbursement agreements to the branch manager. 	Financing Admin
5.	Friday, April 25 th , 2025	<ul style="list-style-type: none"> - Scan customer loan agreements. - Sign customer disbursement agreements to the branch manager. 	Financing Admin

Table 3. 12Daily Activities of the Twelfth Week (April 21 - April 25, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the thirteenth week from April 28 to May 2, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, April 28 th 2025	<ul style="list-style-type: none"> - Looking for customer files in the warehouse - Scanning customer disbursement agreement files - Signing the guarantee minutes to the head of the OP Admin Financing section 	Financing Admin
2.	Tuesday, April 29 th , 2025	<ul style="list-style-type: none"> - Customer guarantee registration - Scanning customer disbursement agreement files - Making a letter number in the customer guarantee minutes of the financing Admin. 	Financing Admin
3.	Wednesday, April 30 th , 2025	<ul style="list-style-type: none"> - filling in customer guarantee registration - Signing the guarantee minutes to the head of the OP section - Scanning employee files for customer disbursement - Checking teller vouchers for the Financing Admin 	Financing Admin
4.	Thursday, May 01 th , 2025	INTERNATIONAL LABOR DAY HOLIDAY.	Financing Admin
5.	Friday, May 02 th , 2025	<ul style="list-style-type: none"> - Scanning the loan agreement - Signing the customer disbursement agreement to the branch manager 	Financing Admin

Table 3. 13 Daily Activities of the Thirteenth Week (April 28 - May 2, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the fourteenth week from May 5 to 9, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, May 05 th 2025	<ul style="list-style-type: none"> - Scan customer disbursement agreement files. - Sign the guarantee minutes to the head of the OP section. - Sign the customer disbursement agreement for the branch manager. - Archive files 	Financing Admin
2.	Tuesday, May 06 th , 2025	<ul style="list-style-type: none"> - Look for customer files in the warehouse. - Register customer guarantees. - Create a letter number in the customer guarantee minutes. - Fill in the customer guarantee registration. 	Financing Admin
3.	Wednesday, May 07 th , 2025	<ul style="list-style-type: none"> - Scan customer loan agreements. - Sign customer disbursement agreements to the branch manager 	Financing Admin
4.	Thursday, May 08 th , 2025	<ul style="list-style-type: none"> - Scanning customer loan agreements - Signing customer disbursement agreements to the branch manager 	Financing Admin
5.	Friday, May 09 th , 2025	<ul style="list-style-type: none"> - Scanning customer loan agreements - Signing customer disbursement agreements to the branch manager - Compiling customer disbursement files into bundles 	Financing Admin

Table 3. 14 Daily Activities of the Fourteenth Week (May 5 - May 9, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the fifteenth week from May 12-16, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, May 12 th 2025	PUBLIC HOLIDAY VESAK	Financing Admin
2.	Tuesday, May 13 th , 2025	VESAK LEAVE	Financing Admin

3.	Wednesday, May 14 th , 2025	<ul style="list-style-type: none"> - Fill out the customer guarantee registration form - Sign the guarantee minutes for the OP department head - Scan employee files for customer fund disbursement 	Financing Admin
4.	Thursday, May 15 th , 2025	<ul style="list-style-type: none"> - Customer loan agreement file archives - Completing customer agreement files, both complete and incomplete - Processing customer loan files for signature by superiors 	Financing Admin
5.	Friday, May 16 th , 2025	<ul style="list-style-type: none"> - Scanning customer loan agreements - Signing customer disbursement agreements to the branch manager - Compiling customer disbursement files into bundles 	Financing Admin

Table 3. 15 Daily Activities of the Fifteenth Week (May 12–May 16, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the sixteenth week from May 19-23, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, May 19 th 2025	<ul style="list-style-type: none"> - filling in customer guarantee registration - Signing the guarantee minutes to the head of the OP section - Scanning employee files for customer disbursement . 	Financing Admin
2.	Tuesday, May 20 th , 2025	<ul style="list-style-type: none"> - Scanning customer loan agreements - Signing customer disbursement agreements to the branch manager - Compiling customer disbursement files into bundles 	Financing Admin
3.	Wednesday, May 21 th , 2025	<ul style="list-style-type: none"> - filling in customer guarantee registration - Signing the guarantee minutes to the head of the OP section - Scanning employee files for customer disbursement . 	Financing Admin
4.	Thursday, May 22 th , 2025	<ul style="list-style-type: none"> - Serving customers to submit collateral - Managing archived documents - Recording collateral 	Financing Admin

5.	Friday, May 23 th , 2025	<ul style="list-style-type: none"> - Signing the guarantee minutes to the head of the OP section - Scanning employee files for customer disbursement . - Recording collateral 	Financing Admin
----	--	--	-----------------

Table 3. 16 Daily Activities of the Sixteenth Week (May 19 - May 23, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the seventeenth week from May 26 to 30, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, May 26 th 2025	<ul style="list-style-type: none"> - Check up on office goods at the warehouse. - Sign credit notes and payment orders to the branch manager.. - run credit notes & payment orders to the teller.. - upload payment orders & credit notes to the pocket.. - Register letter numbers to official documents 	General section
2.	Tuesday, May 27 th , 2025	<ul style="list-style-type: none"> - check up on office goods at the warehouse. - run credit notes & payment orders to the teller. - create and input letter numbers in official documents. - archive files according to bundle. 	General section
3.	Wednesday, May 28 th , 2025	<ul style="list-style-type: none"> - Register credit note numbers.. - Register letter numbers in official documents.. - Run credit notes & payment orders to the teller.. - Archive files to the bundle.. - Complete receipt of teller transaction vouchers - Check office goods at the warehouse. 	General section
4.	Thursday, May 29 th , 2025	(Ascension Day Leave)	General section
5.	Friday, May 30 th , 2025	(Ascension Day Leave)	General section

Table 3. 17 Daily Activities of the Seventeenth Week (May 26 - May 30, 2025)

Source: Processed Data 2025

The agenda of activities carried out by the author during the Apprenticeship Program at PT. Bank Riau Kepri Syariah, located in Pekanbaru Sudirman, during the eighteenth week from June 2 to 6, 2025, can be seen in the following table:

No	Date and Time	Name of activity	Place
1.	Monday, June 02 th 2025	<ul style="list-style-type: none"> - Picking up office goods at the warehouse - Signing credit notes and payment orders to the branch manager - Running credit notes & payment orders to the teller - Uploading payment orders & credit notes to the pocket - Inputting external incoming letters to official documents 	General section
2.	Tuesday, June 03 th , 2025	<ul style="list-style-type: none"> - Completing the stock list for picking up office goods - Running credit notes & payment orders to the teller - Creating and inputting letter numbers in official documents - Archive files according to the bundle. 	General section
3.	Wednesday, June 04 th , 2025	<ul style="list-style-type: none"> - Registering credit note numbers - Registering official document letter numbers - Running credit notes & payment orders to the teller - Archive files to the bundle. - Registering customer complaints 	General section
4.	Thursday, June 05 th , 2025	<ul style="list-style-type: none"> - Registering employee sick letters - Registering official document letter numbers - Running credit notes & payment orders to the teller - Archive files to bundle 	General section
5.	Friday, June 06 th , 2025	IDUL ADHA DAY	General section

Table 3. 18 Daily Activities of the Eighteenth Week (June 2–June 6, 2025)

Source: Processed Data 2025

In the daily apprenticeship program, the author mostly performed daily tasks such as administration, customer service, and document archiving. Starting from recording incoming and outgoing letters and compiling documents, the author was also tasked with serving customers by providing information and assisting them in the service process. In addition, there were also archiving tasks, such as tidying up and grouping documents so that they were easy to find.

The purpose of all these activities is to provide real-world work experience, help the author learn about workplace ethics, and develop communication skills, teamwork, and time management. This report also details weekly activities, where

the author records what they did over the course of approximately eighteen weeks of the apprenticeship.

3.5 Obstacles And Solution

3.5.1 Obstacles

There were several obstacles that hindered the author performance during his Apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, namely:

1. Tasks are often not accompanied by clear instructions, making it difficult to understand the actual task or the quality criteria that must be met. This can lead to confusion, errors, and ultimately require additional time to complete the task.
2. Sudden and repeated requests for tasks from some employees to expedite the work process can cause several problems. This can disrupt interns' focus and reduce the quality of work due to rushed work.
3. Limited computer availability, especially in public areas and the Customer Service (CS) department, has become a constraint that directly impacts the smooth running of interns' work. This situation often forces them to postpone tasks that should be completed quickly simply because there are no devices available. As a result, a backlog of tasks occurs, hindering individual progress.

3.5.2 Solutions

The solution for the obstacles that the author while doing the Apprenticeship are:

1. Before starting an assignment, it is recommended to hold a comprehensive briefing session. This session should provide space for interns to ask questions and seek clarification on points they do not understand.
2. It's important to establish open and clear communication between interns and permanent employees. Interns need to be given the space to express if they feel overwhelmed by the sudden surge of demands. Permanent employees should also be made aware of the need to avoid rushing assignments, which could impact the quality of the work. Regularly evaluate interns' workloads.

Ask if they are experiencing any difficulties or stress in completing their tasks. These evaluations can provide a platform for improving overly busy or inefficient work systems.

3. The company should conduct a comprehensive evaluation of work equipment needs, especially in the General Section and Customer Service (CS) sections, which are the places most frequently used by interns to complete administrative tasks. so that each intern has a regular working time. With this system, work time becomes more organized, and no one feels disadvantaged by having to wait too long.

CHAPTER IV

CONCLUSIONS AND SUGGESTIONS

4.1 Conclusions

Based on the Apprenticeship activities that have been carried out at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman for 4 (four) months starting from February 3, 2025, to June 6, 2025, several conclusions can be drawn, including:

1. During the Apprenticeship, various types of work were gradually carried out at the Apprenticeship location. This work included administrative tasks, customer service, document archiving, and data input. In the administration section, work included recording incoming and outgoing mail, compiling documents, and assisting with computerized data processing. Meanwhile, in the service sector, the intern's role was more about directly dealing with customers, such as providing information and assisting with service processes that require two-way interaction. Furthermore, archiving activities were also an important part of the routine, where interns were asked to organize and group documents according to categories for easy retrieval. All of these experiences provided a real-world understanding of the workplace, fostering a good work ethic and developing communication skills, teamwork, and time management.
2. During the apprenticeship, the work process for completing each task follows a structured flow to ensure timely completion. The process begins with work instructions, typically provided by the responsible staff member. This process demonstrates that each task assigned during the Apprenticeship is not solely aimed at completing the work but also serves as a learning experience to understand professional workflows and develop discipline, accuracy, communication skills, and responsibility in the workplace.
3. During the apprenticeship, it is crucial to identify and clearly define the type and description of each work activity performed. This ensures that interns thoroughly understand their responsibilities and how each activity contributes to the company's overall operations. By identifying the type of work, interns

can understand the differences between administrative tasks, customer service, document filing, and the use of the company's computer system. Furthermore, describing work activities helps provide a clear picture of the steps involved in carrying out the tasks, the tools or equipment used, and the expected results.

4. It's crucial for interns to identify any obstacles that arise to ensure an optimal work experience. By clearly identifying these challenges, interns can devise appropriate solutions, such as scheduling work equipment, actively communicating with their supervisors, independently seeking additional information, or collaborating with fellow interns to assist them. The ability to navigate these challenges demonstrates that interns possess strong problem-solving skills, critical thinking skills, and proactive approaches to efficiently resolving obstacles. This not only improves the quality of their work during the Apprenticeship but also provides essential tools for facing challenges in the real world.

4.2 Suggestions

After completing an Apprenticeship at PT. Bank Riau Kepri Syariah Pekanbaru Sudirman, here are some suggestions that can be given as follows:

1. To avoid recurring issues such as unclear instructions in task allocation, it is highly recommended that every assignment given to interns or staff be accompanied by a detailed and structured explanation. Each assignment should be accompanied by clear implementation instructions, including the purpose of the assignment, the steps to be taken, the deadline, and the expected quality standards. With clear instructions and open communication, work processes will be more efficient, the risk of errors can be minimized, and work results will be more in line with company expectations.
2. To address the issue of sudden and recurring task requests from multiple employees, companies need to implement a more structured communication and task management system. This way, each assigned task will be more organized and won't be given out of the blue, which could disrupt the focus of other work. This way, the quality of the Apprenticeship's work can be

maintained through focused and unhurried work while also meeting the company's needs efficiently and professionally.

3. To overcome the constraint of limited computer availability in the future, it is recommended that the company conduct more thorough and well-planned work facility planning, focusing on the efficiency of all human resources, including interns. Additionally, the company can provide laptop devices fairly and in a structured manner so that each individual has well-planned working hours. By implementing these suggestions, it is hoped that the work process of the interns can run more smoothly, effectively, and productively in the future.

REFERENCES

- Marina Zulfa. (2024). ANALISIS PERSEPSI MASYARAKAT INDUSTRI KECIL TERHADAP PELAKSANAAN PEMBIAYAAN BAGI HASIL. *Fakultas Agama Islam (FAI), Universitas Islam Riau (UIR)*, 1-11.
- Nalanwal, K. (2024). Kedudukan Hukum Antara Bank Dan Nasabah Pada Akad Murabahah Di Bank Riau Kepri Syariah. *Prosiding Seminar Hukum Aktual Fakultas Hukum Universitas Islam Indonesia*, 214-225.
- Nadhea, Z. . (2024). PENGARUH LITERASI KEUANGAN SYARIAH DAN PROMOSI TERHADAP KEPUTUSAN NASABAH DALAM MEMILIH PRODUK BANK RIAU KEPRI SYARIAH. *Jurnal Ekonomi Syariah*, 12-28.
- Oktaviani G. (2025). EFEKTIVITAS PEMASARAN DIGITAL PADA BANK SYARIAH DIINDONESIA. *Jurnal Imagine*, 28-36
- Official Website of Bank Riau Kepri Syariah. (2025). PT. Bank Riau Kepri Syariah Produk dan Layanan https://www.brksyariah.co.id/brk_web_syariah/produk. Accessed on May 30th , 2025

APPENDICES

Appendix 1 Apprenticeship Acceptance Letter



KEMENTERIAN PENDIDIKAN, KEBUDAYAAN,
RISET, DAN TEKNOLOGI
POLITEKNIK NEGERI BENGKALIS
Jalan Bathin Alam, Sungai Alam, Bengkalis, Riau 28711
Telepon: (+62766) 24566, Fax: (+62766) 800 1000
Laman: <http://www.polbeng.ac.id>, E-mail: polbeng@polbeng.ac.id

Nomor : 601/PL31/TU/2024
Hal : Permohonan Kerja Praktek (KP)

18 November 2024

Yth. Pimpinan Cabang Bank Riau Kepri Syariah Pekanbaru
Jln. Jend. Sudirman No.377 Pekanbaru

Dengan hormat,

Sehubungan akan dilaksanakannya Kerja Praktek untuk mahasiswa Politeknik Negeri Bengkalis yang bertujuan untuk meningkatkan pengetahuan & keterampilan mahasiswa melalui keterlibatan secara langsung dalam berbagai kegiatan di perusahaan, maka kami mengharapkan kesediaan dan kerjasamanya untuk dapat menerima mahasiswa kami guna melaksanakan kerja praktek di Cabang Bank Riau Kepri Syariah yang Bapak/Ibu pimpin. Pelaksanaan kerja praktek mahasiswa Politeknik Negeri Bengkalis akan dimulai pada bulan 03 Febuari s/d 06 Juni 2025, adapun nama mahasiswa sebagai berikut:

No	Nama	Nim	Prodi
1.	Atika Marla Yuesha	5404211352	D4 Administrasi Bisnis Internasional
2.	Ardea Ramadhanir Riadhah	5404211357	D4 Administrasi Bisnis Internasional

Kami sangat mengharapkan informasi lebih lanjut dari Bapak/Ibu melalui balasan surat atau menghubungi contact person dalam waktu dekat.


Demikian permohonan ini disampaikan, atas perhatian dan kerjasama kami ucapkan terimakasih.

An., Direktur,
Wakil Direktur III

Marbudi Sastra, S.T., M.Sc.
NIP. 198903142013041001

Contact Person:
M.Alkadri Perdana, B.IT, M.Sc (0812 7648 4321)

Appendix 2 Apprenticeship Statement Letter

 **brksyariah**
berkah untuk semua

SURAT KETERANGAN MAGANG
No : 023/KET/2025

Yang bertanda tangan dibawah ini :

Nama : Andi Prima
Nik : 010875
Jabatan : Pinbag Operasional PT. BRKS Pekanbaru Sudirman

Dengan ini menerangkan bahwa :

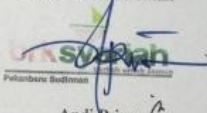
Nama : Atika Marla Yuesha
Nim : 5404211352
Fakultas : Administrasi Bisnis Internasional
Universitas : Politeknik Negeri Bengkalis

Mahasiswa tersebut diatas telah melakukan aktivitas magang kerja periode 03 Februari s/d 05 Juni 2025 di PT Bank Riau Kepri Syariah (Perseroda) Pekanbaru Sudirman.

Selama magang mahasiswa tersebut telah mempelajari administrasi Perbankan serta melaksanakan tugas dan tanggung jawabnya dengan baik dengan nilai A.

Demikian surat keterangan ini dibuat untuk digunakan dengan semestinya.

Pekanbaru, 05 Juni 2025
PT Bank Riau Kepri Syariah (Perseroda)
Pekanbaru Sudirman


Andi Prima
Pinbag Operasional

Appendix 3 Apprenticeship Certificate



Appendix 4 Apprenticeship Assesment Sheet


**EVALUATION RESULTS FROM JOB TRAINING
PT. BANK RIAU KEPRI SYARIAH PEKANBARU SUDIRMAN**

Name : Atika Marla Yuesha
Student's Identity No. : 5404211352
Study Program : D4 International Business Administration

No.	Assessment Aspect	Percentage	Scores
1.	Disciplin	20%	90
2.	Responsibility	25%	92
3.	Adjustment/Adaptation	10%	90
4.	Work Result	30%	90
5.	Behavior in General	15%	90
Total (1+2+3+4+5)		100%	452

Explanation :
Score : **Criteria**
 81 – 100 : Excellence
 71 – 80 : Very Good
 66 – 70 : Good
 61 – 65 : Good Enough
 56 – 60 : Enough

Notes :

Pekanbaru, June 05th 2025

 Mohd. Zamroni Fathoni
 Branch Manager


Appendix 5 List of Apprenticeship Attendance Sheet

Nama : Atika Marla Yuesha
Jurusan: Administrasi Niaga
Alamat : Jl.Terubuk Gg.bajapal
No Rek : 108-31-08822

Hari / Tanggal	Masuk		Istirahat		Pulang		Ket
	Pukul	Paraf	Pukul S/D Pukul	Pukul	Paraf		
Senin, 03 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Selasa, 04 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Rabu, 05 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Kamis, 06 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Jumat, 07 Febuari 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB			
Sabtu, 08 Febuari 2025	LIBUR						
Minggu, 09 Febuari 2025	LIBUR						
Senin, 10 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Selasa, 11 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Rabu, 12 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Kamis, 13 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Jumat, 14 Febuari 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB			
Sabtu, 15 Febuari 2025	LIBUR						
Minggu, 16 Febuari 2025	LIBUR						
Senin, 17 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Selasa, 18 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Rabu, 19 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Kamis, 20 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Jumat, 21 Febuari 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB			
Sabtu, 22 Febuari 2025	LIBUR						
Minggu, 23 Febuari 2025	LIBUR						
Senin, 24 Febuari 2025	SAKIT						
Selasa, 25 Febuari 2025	SAKIT						
Rabu, 26 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Kamis, 27 Febuari 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB			
Jumat, 28 Febuari 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB	17.30 WIB			

Jumlah Kehadiran : 18

Pekanbaru, 10 Maret 2025


Aiga Wandana
Support Assistance Umum

Nama : Atika Maria Yuesha
 Jurusan: Administrasi Niaga
 Alamat : Jl.Terubuk Gg.bajapal
 No Rek : 108-31-08822

Hari / Tanggal	Masuk		Istirahat		Pulang		Ket
	Pukul	Paraf	Pukul S/D Pukul		Pukul	Paraf	
Senin, 03 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 04 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 05 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 06 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 07 Maret 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.30 WIB		
Sabtu, 08 Maret 2025	LIBUR						
Minggu, 09 Maret 2025	LIBUR						
Senin, 10 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 11 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 12 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 13 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 14 Maret 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.30 WIB		
Sabtu, 15 Maret 2025	LIBUR						
Minggu, 16 Maret 2025	LIBUR						
Senin, 17 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 18 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 19 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 20 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 21 Maret 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.30 WIB		
Sabtu, 22 Maret 2025	LIBUR						
Minggu, 23 Maret 2025	LIBUR						
Senin, 24 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 25 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 26 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 27 Maret 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 28 Maret 2025	CUTI IDUL FITRI						
Sabtu, 29 Maret 2025	LIBUR						
Minggu, 30 Maret 2025	LIBUR						
Sabtu, 31 Maret 2025	HARI RAYA IDUL FITRI						

Jumlah Kehadiran : 19

Pekanbaru, 10 April 2025



Fitria
 Supervisor Pelayanan

Nama : Atika Maria Yuesha
 Jurusan : Administrasi Ningsa
 Alamat : Jl.Terubuk Gg.bajapa1
 No Rek : 108-31-08822

Hari / Tanggal	Masuk		Istirahat		Pulang		Ket
	Pukul	Paraf	Pukul S/D Pukul		Pukul	Paraf	
Selasa, 01 April 2025	LIBUR LEBARAN						
Rabu, 02 April 2025	LIBUR LEBARAN						
Kamis, 03 April 2025	LIBUR LEBARAN						
Jumat, 04 April 2025	LIBUR LEBARAN						
Sabtu, 05 April 2025	LIBUR						
Minggu, 06 April 2025	LIBUR						
Senin, 07 April 2025	LIBUR LEBARAN						
Selasa, 08 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Rabu, 09 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Kamis, 10 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Jumat, 11 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Sabtu, 12 April 2025	LIBUR						
Minggu, 13 April 2025	LIBUR						
Senin, 14 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Selasa, 15 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Rabu, 16 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Kamis, 17 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Jumat, 18 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Sabtu, 19 April 2025	LIBUR						
Minggu, 20 April 2025	LIBUR						
Senin, 21 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Selasa, 22 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Rabu, 23 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Kamis, 24 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Jumat, 25 April 2025	07.30 WIB		12.00 WIB S/D	13.00 WIB	17.30 WIB		
Sabtu, 26 April 2025	LIBUR						
Minggu, 27 April 2025	LIBUR						
Senin, 28 April 2025	07.30 WIB		11.30 WIB S/D	13.30 WIB	17.30 WIB		
Selasa, 29 April 2025	07.30 WIB		11.30 WIB S/D	13.30 WIB	17.30 WIB		
Rabu, 30 April 2025	07.30 WIB		11.30 WIB S/D	13.30 WIB	17.30 WIB		

Jumlah Kehadiran :17

Pekanbaru, 14 Mei 2025


 Rebi Junendra
 Support Assistance

Nama: Atika Maria Yuesha
 Jurusan : Administrasi Niaga
 Alamat : Jl.Terubuk Gg.bnjapan
 No Rek : 108-31-08822

Hari/Tanggal	Masuk		Istirahat		Pulang		Ket
	Pukul	Paraf	Pukul S/D	Pukul	Pukul	Paraf	
Kamis, 01 Mei 2025	HARI BURUH INTERNASIONAL						
Jumat, 02 Mei 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.30 WIB		
Sabtu, 03 Mei 2025	LIBUR						
Minggu, 04 Mei 2025	LIBUR						
Senin, 05 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 06 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 07 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 08 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 09 Mei 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.30 WIB		
Sabtu, 10 Mei 2025	LIBUR						
Minggu, 11 Mei 2025	LIBUR						
Senin, 12 Mei 2025	HARI RAYA WAISAK						
Selasa, 13 Mei 2025	CUTI BERSAMA HARI RAYA WAISAK						
Rabu, 14 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 15 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 16 Mei 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.30 WIB		
Sabtu, 17 Mei 2025	LIBUR						
Minggu, 18 Mei 2025	LIBUR						
Senin, 19 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 20 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 21 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 22 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Jumat, 23 Mei 2025	07.30 WIB		11.30 WIB S/D 13.30 WIB		17.30 WIB		
Sabtu, 24 Mei 2025	LIBUR						
Minggu, 25 Mei 2025	LIBUR						
Senin, 26 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Selasa, 27 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Rabu, 28 Mei 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB		17.00 WIB		
Kamis, 29 Mei 2025	KENAIKAN YESUS KRISTUS						
Jumat, 30 Mei 2025	CUTI BERSAMA KENAIKAN YESUS KRISTUS						
Sabtu, 31 Mei 2025	LIBUR						

Jumlah Kehadiran : 17

Pekanbaru, 10 Juni 2025


 Aiga Wardana
 Support Assistance Umum

Nama : Ailka Maria Yuesha
 Jurusan : Administrasi Niaga
 Alamat : Jl.Terbuk Gg.bajipal
 No Rek : 108-31-08822

Hari / Tanggal	Masuk		Istirahat	Pulang		Ket
	Pukul	Paraf		Pukul	Paraf	
Senin, 02 Juni 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Selasa, 03 Juni 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Rabu, 04 Juni 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		
Kamis, 05 Juni 2025	07.30 WIB		12.00 WIB S/D 13.00 WIB	17.00 WIB		

Jumlah Kehadiran : 4

Pekanbaru, 10 Juli 2025






 Alga Wanda
 Support Assistance U:


Appendix 6 Daily Activities


DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Friday

Date : February 03th, 2025 to February 07th 2025

Date	Description of Activities	Task assignor	Signature
Monday, February, 03 th , 2025	<ol style="list-style-type: none"> 1. Signing the Apprenticeship agreement letter 2. Registration of credit note number 3. Running credit notes and payment orders to tellers 	Aiga Wandana	
Tuesday, February, 04 th , 2025	<ol style="list-style-type: none"> 1. Filling in document archives 2. Running credit note and pay order to teller 3. Running official letters to the branch manager's office for signature 	Aiga Wandana	
Wednesday, February, 05 th , 2025	<ol style="list-style-type: none"> 1. Registration of credit note numbers 2. Running credit notes and payment orders to tellers 3. Running the file to the branch manager's office for signature 4. Registration of official letter number 5. Filling in document archives 	Aiga Wandana	
Thursday, February, 06 th , 2025	<ol style="list-style-type: none"> 1. Registration of goods retrieval 2. Registration of purchase quotations for office supplies 3. Running credit notes and pay orders to tellers 	Aiga Wandana	






Friday, February, 07 th , 2025	<ol style="list-style-type: none"> 1. Filling in document archives 2. Running credit notes and pay orders to teller 3. Registration vocer teller 	Aiga Wandana	
---	---	--------------	---

No	Working	Explanation
1.		Record important details related to credit notes in sequential order, such as note number, date, name of related parties, amount, and other relevant information in a register book. This is important to maintain accurate and organized records of credit note transactions carried out by BRKSyariah, ensuring transparency and ease of tracking in the future.

DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Friday






Date : February 10th, 2025 to February 14th 2025

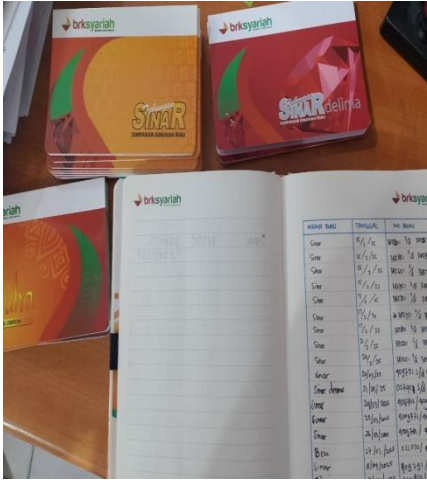

Date	Description of Activities	Task assignor	Signature
Monday, February, 10 th , 2025	<ol style="list-style-type: none"> 1. Filling out document archives 2. Registration of goods collection 3. Running credit notes and pay orders to tellers 4. Routine checking of customer accounts 	Aiga Wandana	
Tuesday, February, 11 th , 2025	<ol style="list-style-type: none"> 1. Inputting official manuscript numbers 2. Running credit notes and payment orders to tellers 3. Running official letters to the branch manager's office for signature 	Aiga Wandana	
Wednesday, February, 12 th , 2025	<ol style="list-style-type: none"> 1. Create a format for retrieving letter numbers in Excel. 2. Running credit notes and payment orders to tellers 3. Running files to the branch manager's office for signature 	Aiga Wandana	
Thursday, February, 13 th , 2025	<ol style="list-style-type: none"> 1. Registering purchase receipts for office supplies 2. Running credit notes and pay orders to tellers 3. Generate credit note number 	Aiga Wandana	
Friday, February, 14 th , 2025	<ol style="list-style-type: none"> 1. Fill out document archive. 2. Running credit notes and pay orders to tellers 3. Registering passbook 	Aiga Wandana	

DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Friday

Date : February 17th, 2025 to February 21th 2025






Date	Description of Activities	Task assignor	Signature
Monday, February, 17 th , 2025	<ol style="list-style-type: none"> 1. Running official letters to the branch manager's office for signature 2. Registration of goods pickup 3. Running credit notes and pay orders to tellers 4. Routine checking of customer accounts 	Aiga Wandana	
Tuesday, February, 18 th , 2025	<ol style="list-style-type: none"> 1. Input official script number. 2. Running credit notes and payment orders to tellers 3. Running official letters to the branch manager's office for signature 	Aiga Wandana	
Wednesday, February, 19 th , 2025	<ol style="list-style-type: none"> 1. Complete customer request form. 2. Running credit note and pay order to teller 	Aiga Wandana	
Thursday, February, 20 th , 2025	<ol style="list-style-type: none"> 1. Running credit notes and pay orders to tellers 2. Register a new passbook request due to loss. 	Aiga Wandana	
Friday, February, 21 th , 2025	<ol style="list-style-type: none"> 1. Fill out document archive. 2. Running credit notes and payment orders to tellers 3. Registering passbook 	Aiga Wandana	


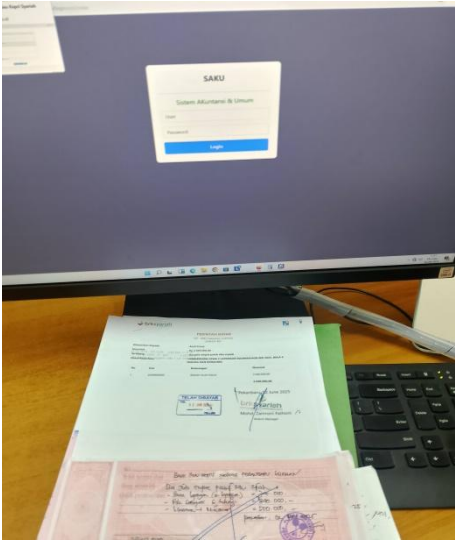
No	Working	Explanation
1.		<p>Every withdrawal of a passbook will be recorded in a special register, which includes the date of withdrawal, the name of the passbook required, and the passbook number. Once all data has been recorded and verified, the passbook will be prepared for direct delivery to the customer. This registration process is crucial for maintaining accountability, preventing errors, and ensuring that every passbook reaches the customer.</p>
2.		<p>The process of verifying or entering specified numbers for letters into the document management system or special application for recording is very important. This is important to ensure that every official document has a clear identification, facilitating tracking, archiving, and efficient management of letters in the BRKSyariah environment.</p>

**DAILY ACTIVITY
OF THE APPRENTICESHIP**

Day : Monday – Friday

Date : February 24th, 2025 to February 28th 2025






Date	Description of Activities	Task assignor	Signature
Monday, February, 24 th , 2025	Sick	Aiga Wandana	
Tuesday, February, 25 th , 2025	Sick	Aiga Wandana	
Wednesday, February, 26 th , 2025	1. Running credit notes and pay orders to tellers 2. Input official manuscript	Aiga Wandana	
Thursday, February, 27 th , 2025	1. Running credit notes and pay orders to tellers 2. Complete the contents of the passbook for customers opening an account.	Aiga Wandana	
Friday February, 28 th , 2025	1. Running credit notes and payment orders to tellers 2. Checking goods in the warehouse	Aiga Wandana	

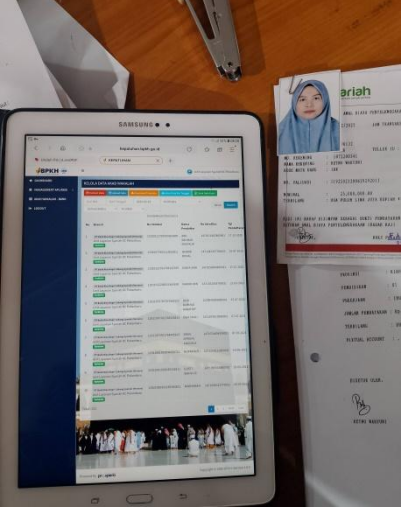

No	Working	Explanation
1.		<p>At Bank Riau Kepri Syariah, document archiving is part of daily operations that ensure smooth and orderly administration. It usually begins with classifying documents based on type, date, or letter number so that they can be easily found later. Thus, archiving at Bank Riau Kepri Syariah is not only about storing paper but also about maintaining data integrity.</p>
2.		<p>One of the activities of customers and bank staff is managing payment transactions. This feature allows customers to easily and quickly create payment instructions from their accounts to various parties, whether it be routine bill payments, fund transfers to other accounts, or other transactions that require payment authorization.</p>

DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Friday

Date : March 03th, 2025 to March 07th 2025






Date	Description of Activities	Task assignor	Signature
Monday, March , 03 th , 2025	<ol style="list-style-type: none"> 1. Making deposits 2. customer guarantee registration 	Fitria	
Tuesday, March, 04 th , 2025	<ol style="list-style-type: none"> 1. Registration of application for change passbook 2. Registration of wadiah savings 3. making customer deposits 	Fitria	
Wednesday, March, 05 th , 2025	<ol style="list-style-type: none"> 1. Routine checking of customer accounts 2. making customer deposits 3. Complete the form. 4. Filling in document archives 	Fitria	
Thursday, March 06 th , 2025	<ol style="list-style-type: none"> 1. Running credit notes and pay orders to tellers 2. Complete the contents of the passbook for customers opening an account. 	Fitria	
Thursday, March 07 th , 2025	<ol style="list-style-type: none"> 1. Fill out document archives. 2. Make customer deposit. 3. Stamp the bank reference 	Fitria	

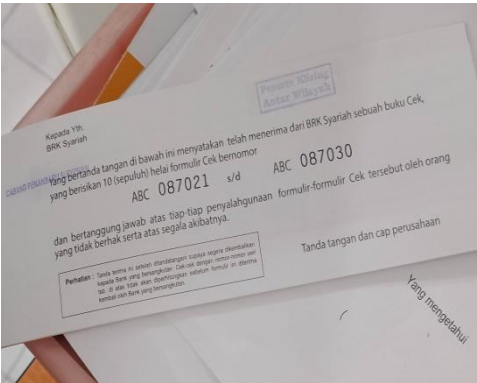

No	Working	Explanation
1.		<p>When processing the hajj contract at Bank Riau Kepri Syariah, the bank records the data of the <i>wakalah</i> or representative of prospective hajj pilgrims who wish to register. In the context of Bank Riau Kepri Syariah, this <i>wakalah</i> is granted by prospective pilgrims to the bank to handle their Hajj registration, including the payment of the initial deposit and the processing of documents related to the Ministry of Religious Affairs. The information entered includes full name, identification number, address, and details of the initial deposit that has been or will be paid.</p>
2.		<p>This log is done manually in a register book and involves the physical recording and verification of each voucher (proof of transaction) used by the teller during operating hours. These vouchers are then submitted to the operations department for verification. This manual registration process includes recording the voucher number, transaction type, nominal amount, transaction date, and the identity of the teller who conducted the transaction..</p>

DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Friday

Date : March 10th, 2025 to March 14th 2025






Date	Description of Activities	Task assignor	Signature
Monday, March , 10 th , 2025	1. Making deposits 2. Input of official manuscripts 3. Filing documents 4. Complete the form	Fitria	
Tuesday, March, 11 th , 2025	1. Register application for savings book replacement. 2. Scan specimen file. 3. conduct customer deposit	Fitria	
Wednesday, March, 12 th , 2025	1. Rechecking the change of specimens 2. Make customer deposit. 3. Complete the form. 4. Fill in the document archives 5. Register for passbook collection.	Fitria	
Thursday, March 13 th , 2025	1. Make customer deposits. 2. Make deposits for bank reference registration. 3. Fill out document archives.	Fitria	
Friday, March 14 th , 2025	1. Filling out document archives 2. Make customer deposits. 3. Perform passbook registration. 4. printing checks using a special machine	Fitria	

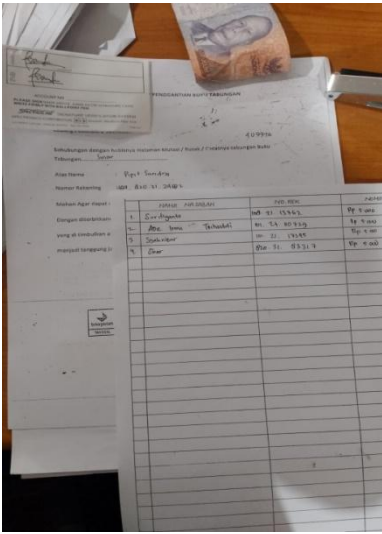
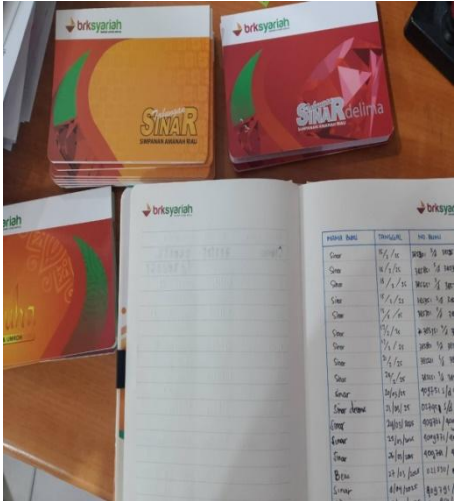
No	Working	Explanation
1.		<p>When Bank Riau Kepri Syariah receives a check from a customer issued by another bank for cashing or deposit, the check must go through a clearing process. The clearing stamp affixed to the check serves as an initial validation and indicator that the check has been received and will be processed for clearing. This stamp typically includes important information such as the date of receipt, bank code, and possibly the signature or initials of the officer who processed it.</p>
2.		<p>Scanning customer specimens ensures transaction security by comparing the signature on the transaction slip with the specimen stored by the bank, thereby preventing fraud and unauthorized authorization. Scanning specimens also serves as legal evidence or proof in the event of future disputes, as the recorded specimen constitutes the customer's consent.</p>

DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Friday

Date : March 17th, 2025 to March 21th 2025





Date	Description of Activities	Task assignor	Signature
Monday, March , 10 th , 2025	<ol style="list-style-type: none"> 1. Making deposits 2. Input of official manuscripts 3. Filing documents 4. Complete the form 	Fitria	
Tuesday, March, 11 th , 2025	<ol style="list-style-type: none"> 1. Register application for savings book replacement. 2. Scan specimen file. 3. conduct customer deposit 	Fitria	
Wednesday, March, 12 th , 2025	<ol style="list-style-type: none"> 1. Rechecking the change of specimens 2. Make customer deposit. 3. Complete the form. 4. Fill in the document archives 5. Register for passbook collection. 	Fitria	
Thursday, March 13 th , 2025	<ol style="list-style-type: none"> 1. Make customer deposits. 2. Make deposits for bank reference registration. 3. Fill out document archives. 	Fitria	
Friday March 14 th , 2025	<ol style="list-style-type: none"> 1. Filling out document archives 2. Make customer deposits. 3. Perform passbook registration. 4. printing checks using a special machine 	Fitria	

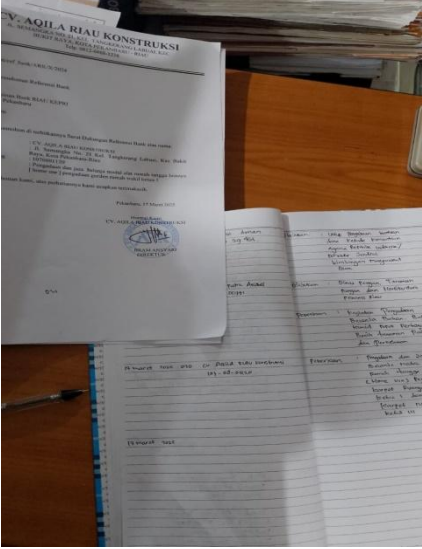

No	Working	Explanation
1.		<p>Record requests for the replacement of damaged, lost, or expired books through a physical administrative process. This process involves verifying the identity of the applicant and the relevant book details to ensure that only valid requests are processed. The process begins when the customer submits a request directly to the staff. The data collected from the registration can be used to analyze book damage or loss.</p>
2.		<p>.Every withdrawal or replacement of passbooks is recorded neatly and accurately using a manual system. This recording is done in a logbook or registration form that has been provided. This step is crucial to maintain accountability and ensure that every passbook withdrawal transaction has a clear audit trail and helps manage the inventory of passbooks issued by the bank.</p>

DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Thursday

Date : March 24th, 2025 to March 27th 2025





Date	Description of Activities	Task assignor	Signature
Monday, March , 24 th , 2025	<ol style="list-style-type: none"> 1. Complete passbook contents for new account opening customers 2. Complete customer request form. 3. Archiving documents 	Fitria	
Tuesday, March, 25 th , 2025	<ol style="list-style-type: none"> 1. Make customer deposits. 2. filing documents 3. Upload <i>wakalah</i> contract for hajj candidate. 	Fitria	
Wednesday, March, 26 th , 2025	<ol style="list-style-type: none"> 1. Complete and stamp the ATM application form. 2. Fill in document archive. 3. Make customer deposits for new account openings. 	Fitria	
Thursday, March 27 th , 2025	<ol style="list-style-type: none"> 1. Make a customer deposit. 2. Fill in the document archive. 3. Upload <i>wakalah</i> contract for hajj candidates. 	Fitria	


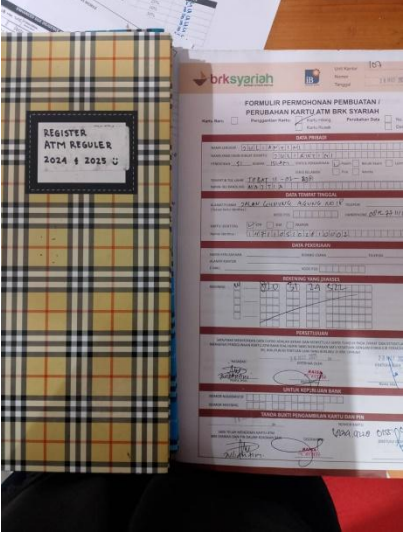
No	Working	Explanation
1.		<p>Helping the customer service team to ensure that all bank reference letters received, whether for project tender purposes or for third-party verification, are neatly recorded. This includes verifying the details of the letter, including the reference number, date of issue, name of the bank, and the addressee, as well as ensuring that the documents are stored systematically.</p>
2.		<p>Scanning customer specimens ensures transaction security by comparing the signature on the transaction slip with the specimen stored by the bank, thereby preventing fraud and unauthorized authorization. Scanning specimens also serves as legal evidence or proof in the event of future disputes, as the recorded specimen constitutes the customer's consent.</p>

**DAILY ACTIVITY
OF THE APPRENTICESHIP**

Day : Monday – Thursday

Date : April 08th, 2025 to April 11th 2025






Date	Description of Activities	Task assignor	Signature
Monday, April 08 th 2025	<ol style="list-style-type: none"> 1. Scan employee files. 2. Filing documents 3. Searching for bundles of customer contract files 	Fitria	
Tuesday, April 09 th 2025	<ol style="list-style-type: none"> 1. Canning customer disbursement contract files 2. Filing documents 3. Registration of customer guarantee documents 	Fitria	
Wednesday, April 10 th 2025	<ol style="list-style-type: none"> 1. Scan employee report file. 2. Scan employee files to make disbursements. 3. Archive document 	Fitria	
Thursday, April 11 th 2025	<ol style="list-style-type: none"> 1. Sign the minutes of the customer guarantee to the head of the OP department. 2. Scan files for disbursement. 	Fitria	

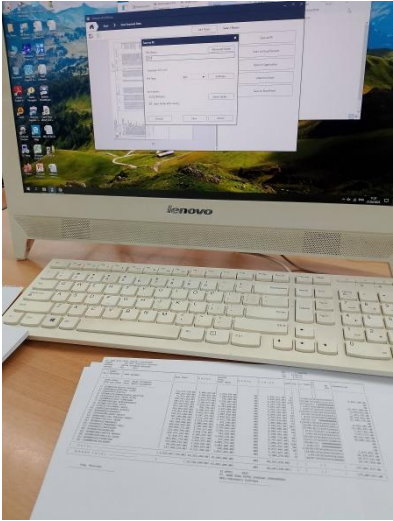

No	Working	Explanation
1.		<p>Assigning a registration number to the notification letter to customers regarding the blocking. In addition to filling in the task number, this may also include rechecking relevant customer data, ensuring that the letter is ready to be sent in accordance with applicable procedures, and maintaining the confidentiality of customer data during the process.</p>
2.		<p>Record every transaction or activity that occurs when a new customer opens an account and needs an ATM card or when an existing customer wants to reactivate a blocked card or obtain a replacement card. Then enter the data into the system, which includes information on the location of the ATM, the type of ATM, and its connectivity status. This process is crucial because accurate data will facilitate the monitoring and maintenance of ATMs in the future.</p>

DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Friday

Date : April 14th, 2025 to April 18th 2025






Date	Description of Activities	Task assignor	Signature
Monday, April , 14 th , 2025	<ol style="list-style-type: none"> 1. Creating a format for taking letter numbers 2. Searching for customer files in the warehouse 3. Scanning customer disbursement agreement files 4. Signing the guarantee minutes to the head of the OP section 	Fitria	
Tuesday, April 15 th , 2025	<ol style="list-style-type: none"> 1. Searching for customer files in the warehouse 2. Scanning customer disbursement agreement files 3. Signing the guarantee minutes to the head of the OP section 	Fitria	
Wednesday, April, 16 th , 2025	<ol style="list-style-type: none"> 1. filling in customer guarantee registration 2. Signing the guarantee minutes to the head of the OP section 3. Scanning employee files for customer disbursement 	Rebi Junendra	
Thursday, April 17 th , 2025	<ol style="list-style-type: none"> 1. Scanning customer loan agreements 2. Signing customer disbursement agreements to the branch manager . 	Rebi Junendra	
Friday April 18 th , 2025	<ol style="list-style-type: none"> 1. Scanning customer loan agreements 2. Signing customer disbursement agreements to the branch manager 3. Compiling customer disbursement files into bundles 	Rebi Junendra	

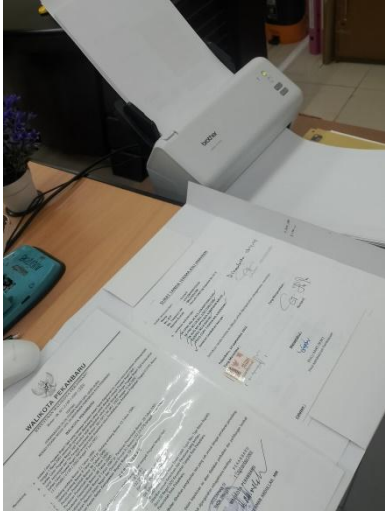

No	Working	Explanation
1.		<p>The process involves gathering physical files containing records of deductions, including salary, insurance, and tax deductions, and transforming them into digital format. The aim is to secure important company data by transferring it from a physical form that is susceptible to damage or loss to a digital form that is easier to manage and access.</p>
2.		<p>Manually record every request or application submitted by customers in a special book, and, to ensure the completeness of the data provided by customers prior to the recording process, assign a unique registration number to each request.</p>

**DAILY ACTIVITY
OF THE APPRENTICESHIP**

Day : Monday – Friday

Date : April 21th, 2025 to April 25th 2025





Date	Description of Activities	Task assignor	Signature
Monday, April , 21 th , 2025	<ol style="list-style-type: none"> 1. Scan customer specimens. 2. Look for customer files in the warehouse. 3. Scan customer disbursement agreement files. 4. Sign the guarantee minutes to the head of the OP section. 	Rebi Junendra	
Tuesday, April 22 th , 2025	<ol style="list-style-type: none"> 1. Look for customer files in the warehouse. 2. Register customer guarantees. 3. Create a letter number in the customer guarantee minutes. 	Rebi Junendr	
Wednesday, April, 23 th , 2025	<ol style="list-style-type: none"> 1. Fill in the customer guarantee registration. 2. Sign the guarantee minutes to the head of the OP section. 3. Scan employee files for customer disbursement. 	Rebi Junendra	
Thursday, April 24 th , 2025	<ol style="list-style-type: none"> 1. Scan customer loan agreements. 2. Sign customer disbursement agreements to the branch manager. 	Rebi Junendra	
Friday April 25 th , 2025	<ol style="list-style-type: none"> 1. Scan customer loan agreements. 2. Sign customer disbursement agreements to the branch manager. 	Rebi Junendra	



No	Working	Explanation
1.		<p>Scan all agreements signed by customers and convert them into digital format. The scanned results will be carefully checked to ensure that no parts are cut off, blurred, or missing. The files will be uploaded to a secure, dedicated data storage system to ensure long-term data safety and speed up the search process.</p>
2.		<p>Accept collateral documents from the land/building, vehicle, or other financial certificate department and record each collateral received. When returning collateral to customers, verify the customer's identity, match the collateral data, and record the return. Each return must be properly documented, including the customer's signature as proof of acceptance.</p>

**DAILY ACTIVITY
OF THE APPRENTICESHIP**

Day : Monday – Friday

Date : April 28th, 2025 to May 02th 2025






Date	Description of Activities	Task assignor	Signature
Monday, April , 28 th , 2025	<ol style="list-style-type: none"> 1. Looking for customer files in the warehouse 2. Scanning customer disbursement agreement files 3. Signing the guarantee minutes to the head of the OP Admin Financing section 	Rebi Junendra	
Tuesday, April 29 th , 2025	<ol style="list-style-type: none"> 1. Customer guarantee registration 2. Scanning customer disbursement agreement files 3. Making a letter number in the customer guarantee minutes of the financing Admin. 	Rebi Junendra	
Wednesday, April, 30 th , 2025	<ol style="list-style-type: none"> 1. filling in customer guarantee registration 2. Signing the guarantee minutes to the head of the OP section 3. Scanning employee files for customer disbursement 4. Checking teller vouchers for the Financing Admin 	Rebi Junendra	
Thursday, May 01 th , 2025	INTERNATIONAL LABOR DAY HOLIDAY.	-	-
Friday May 02 th , 2025	<ol style="list-style-type: none"> 1. Scanning the loan agreement 2. Signing the customer disbursement agreement to the branch manager 	Rebi Junendra	

No	Working	Explanation
1.		<p>Check each bundle carefully to ensure that all required documents are present and correctly filled out. If any documents are incomplete, follow up with the customer and enter the customer's specimen, which is usually their signature and photo, into the appropriate system or archive.</p>
2.		<p>Check each bundle carefully to ensure that all required documents are present and correctly filled out. If any documents are incomplete, follow up with the customer and enter the customer's specimen, which is usually their signature and photo, into the appropriate system or archive.</p>

DAILY ACTIVITY OF THE APPRENTICESHIP

Day : Monday – Friday




Date : May 05th, 2025 to May 09th 2025



Date	Description of Activities	Task assignor	Signature
Monday, May, 05 th , 2025	<ol style="list-style-type: none"> 1. Scan customer disbursement agreement files. 2. Sign the guarantee minutes to the head of the OP section. 3. Sign the customer disbursement agreement for the branch manager. 4. Archive files 	Rebi Junendra	
Tuesday, May 06 th , 2025	<ol style="list-style-type: none"> 1. Look for customer files in the warehouse. 2. Register customer guarantees. 3. Create a letter number in the customer guarantee minutes. 4. Fill in the customer guarantee registration 	Rebi Junendra	
Wednesday, May, 07 th , 2025	<ol style="list-style-type: none"> 1. Scan customer loan agreements. 2. Sign customer disbursement agreements to the branch manager 	Rebi Junendra	
Thursday, May 08 th , 2025	<ol style="list-style-type: none"> 1. canning customer loan agreements 2. Signing customer disbursement agreements to the branch manager . 	Rebi Junendra	
Friday May 09 th , 2025	<ol style="list-style-type: none"> 1. Scanning customer loan agreements 2. Signing customer disbursement agreements to the branch manager 3. Compiling customer disbursement files into bundles 	Rebi Junendra	

**DAILY ACTIVITY
OF THE APPRENTICESHIP**

Day : Monday – Friday

Date : May 12th, 2025 to May 16th 2025






Date	Description of Activities	Task assignor	Signature
Monday, May, 12 th , 2025	VESAK DAY	-	-
Tuesday, May 13 th , 2025	JOINT VESAK LEAVE	-	-
Wednesday, May, 14 th , 2025	<ol style="list-style-type: none"> 1. Fill out customer guarantee registration form 2. Sign the guarantee minutes for the OP department head 3. Scan employee files for customer fund disbursement 	Rebi Junendra	
Thursday, May 15 th , 2025	<ol style="list-style-type: none"> 1. Customer loan agreement file archives 2. Completing customer agreement files, both complete and incomplete 3. Processing customer loan files for signature by superiors 	Rebi Junendra	
Friday May 16 th , 2025	<ol style="list-style-type: none"> 1. Scanning customer loan agreements 2. Signing customer disbursement agreements to the branch manager 3. Compiling customer disbursement files into bundles 	Rebi Junendra	

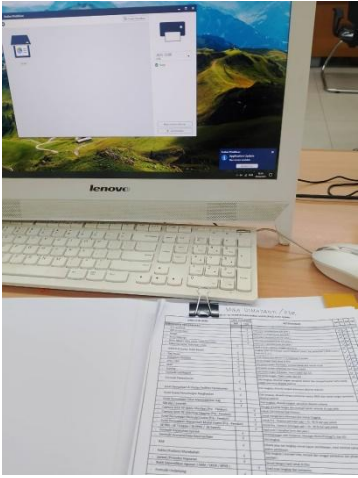
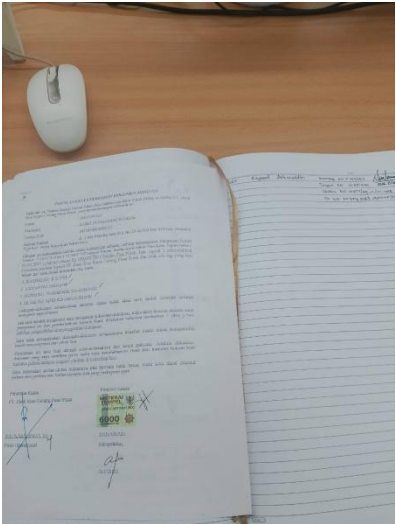
No	Working	Explanation
1.		<p>The collection and management of contract files, which are signed by customers and stored in the archive warehouse, is essential. Each contract file contains important information about the agreement between the bank and the customer, including the agreed terms and conditions. To ensure that the documents retrieved are in accordance with customer requests and needs, verification or additional service requests.</p>
2.		<p>Scanning various files related to customer agreements, such as identity documents, agreement letters, and other supporting documents. This scanning process aims to digitize these documents to facilitate storage, retrieval, and data management. With the BRK Syariah digital system, operational efficiency can be improved, the risk of losing physical documents can be reduced, and it can be ensured that all customer information is stored securely and easily accessed.</p>

**DAILY ACTIVITY
OF THE APPRENTICESHIP**

Day : Monday – Friday

Date : May 19th, 2025 to May 23th 2025




Date	Description of Activities	Task assignor	Signature
Monday, May, 19 th , 2025	<ol style="list-style-type: none"> 1. Filling in customer guarantee registration 2. Signing the guarantee minutes to the head of the OP section 3. Scanning employee files for customer disbursement 	Rebi Junendra	
Tuesday, May 20 th , 2025	<ol style="list-style-type: none"> 1. Scanning customer loan agreements 2. Signing customer disbursement agreements to the branch manager 3. Compiling customer disbursement files into bundles 	Rebi Junendra	
Wednesday, May, 21 th , 2025	<ol style="list-style-type: none"> 1. Filling in customer guarantee registration 2. Signing the guarantee minutes to the head of the OP section 3. Scanning employee files for customer disbursement 	Rebi Junendra	
Thursday, May 22 th , 2025	<ol style="list-style-type: none"> 1. Serving customers to submit collateral 2. Managing archived documents 3. Recording collateral 	Rebi Junendra	
Friday May 23 th , 2025	<ol style="list-style-type: none"> 1. Signing the guarantee minutes to the head of the OP section 2. Scanning employee files for customer disbursement 3. Recording collateral 	Rebi Junendra	

No	Working	Explanation
1.		<p>Scan all agreements signed by customers and convert them into digital format. The scanned results will be carefully checked to ensure that no parts are cut off, blurred, or missing. The files will be uploaded to a secure, dedicated data storage system to ensure long-term data safety and speed up the search process</p>
2.		<p>Manual recording in a special registration book. This recording includes all important information, such as the type of collateral, identification number, customer name, and date of registration. Sometimes, this process also involves numbering the physical collateral files and recording the serial numbers in the registration book to facilitate tracking in the future.</p>



DAILY ACTIVITY **OF THE APPRENTICESHIP**

Day : Monday – Friday

Date : May 26th, 2025 to May 30th 2025

Date	Description of Activities	Task assignor	Signature
Monday, May, 26 th , 2025	<ol style="list-style-type: none"> 1. Check up on office goods at the warehouse. 2. Sign credit notes and payment orders to the branch manager.. 3. Run credit notes & payment orders to the teller. 4. Upload payment orders & credit notes to the pocket. 5. Register letter numbers to official documents 	Aiga Wandana	
Tuesday, May 27 th , 2025	<ol style="list-style-type: none"> 1. Check up on office goods at the warehouse. 2. Run credit notes & payment orders to the teller. 3. Create and input letter numbers in official documents. 4. Archive files according to bundle. 	Aiga Wandana	
Wednesday, May, 28 th , 2025	<ol style="list-style-type: none"> 1. Register credit note numbers. 2. Register letter numbers in official documents. 3. Run credit notes & payment orders to the teller. 4. Complete receipt of teller transaction vouchers 5. Check office goods at the warehouse. 	Aiga Wandana	
Thursday, May 29 th , 2025	(Ascension Day Leave)	-	-




Friday May 30 th , 2025	(Ascension Day Leave)	-	-
--	-----------------------	---	---


No	Working	Explanation
1.		<p>The process of recording and managing vouchers received from tellers to ensure that all transactions are accurately recorded on the vouchers, such as serial numbers, nominal amounts, and dates of delivery.</p>
2.		<p>Physical inspection of available items such as stationery, office equipment, and other supplies to ensure that the quantity of items recorded in the system matches the physical quantity in the warehouse. This process begins with taking inventory, recording each item, and then comparing it with the data in the database.</p>

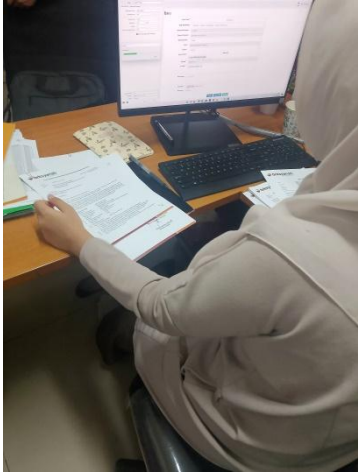

**DAILY ACTIVITY
ON THE APPRENTICESHIP**

Day : Monday – Friday

Date : June 02th, 2025 to June 06th 2025

Date	Description of Activities	Task assignor	Signature
Monday, June, 02 th 2025	<ol style="list-style-type: none"> 1. Signing credit notes and payment orders to the branch manager 2. Running credit notes & payment orders to the teller 3. Uploading payment orders & credit notes to the pocke 4. Inputting external incoming letters to official documents 	Aiga Wandana	
Tuesday, June, 03 th , 2025	<ol style="list-style-type: none"> 1. Running credit notes & payment orders to the teller 2. Creating and inputting letter numbers in official documents 3. Archive files according to the bundle. 	Aiga Wandana	
Wednesday, June, 04 th , 2025	<ol style="list-style-type: none"> 1. Registering credit note numbers 2. Registering official document letter numbers 3. Running credit notes & payment orders to the teller 4. Archive files to the bundle. 	Aiga Wandana	

Thursday, June, 05 th , 2025	<ol style="list-style-type: none"> 1. Registering employee sick letters 2. Registering official document letter numbers 3. Running credit notes & payment orders to the teller 	Aiga Wandana	
Friday, June 06 th , 2025	IDUL ADHA DAY	-	-

No	Working	Explanation
1.		The process of verifying or entering specified numbers for letters into the document management system or special application for recording is very important. This is important to ensure that every official document has a clear identification, facilitating tracking, archiving, and efficient management of letters in the BRKSyariah environment.
2.		Archiving important documents according to specific categories such as financial reports, customer documents, and correspondence. Ensuring that all files are stored neatly and are easily accessible, thereby facilitating the process of searching for information in the future.

Appendix 7: Documentation of the Awarding Plaque

