

APPRENTICESHIP REPORT

PRACTICAL EXPERIENCE IN GENERAL AFFAIRS DIVISION
AT BANK TABUNGAN NEGARA SYARIAH
PEKANBARU

RYAN HIDAYAT

5404211428



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

2025

VALIDITY SHEET

**APPRENTICESHIP REPORT
PRACTICAL EXPERIENCE IN GENERAL AFFAIRS DIVISION
AT BANK TABUNGAN NEGARA SYARIAH
PEKANBARU**

Written One of the Conditions for Completing Apprenticeship

RYAN HIDAYAT

5404211428

Bengkalis, August 01, 2025


**DBM Supporting
Bank Tabungan Negara
KCS Pekanbaru**


Abdul Ridha
NIP. 5264

Advisor


Yunelly Asra, S.E., M.M
NIP. 197507012012122001

**Approved by,
Head of International Business Administration
Study Program**


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

PREFACE

Praise for the blessings and grace of Almighty God, who has provided health, strength, and opportunity to the author, so that the practical work activities could be carried out smoothly and this apprenticeship report could be completed properly at Bank Tabungan Negara Syariah Pekanbaru Branch, on time, from March 10th to June 28th, 2025.

The author would also like to express sincere gratitude to all employees of Bank Tabungan Negara Syariah Pekanbaru Branch, especially those in the General Affair division, for their kindness, support, and warm welcome throughout the internship period. Their guidance and willingness to share knowledge have greatly contributed to the author's learning experience.

In compiling this Apprenticeship Report, the author realizes that its completion would not have been possible without the support and encouragement from various parties. Therefore, the author would like to extend heartfelt thanks to:

1. Mr. Johny Custer, S.T., M.T., as the Director of the State Polytechnic of Bengkalis.
2. Mr. Romadhoni, S.T., N.T., as Deputy Director I of the State Polytechnic of Bengkalis.
3. Mrs. Supriati, S.St., M.Si., as the Head of the Business Administration Department.
4. Mrs. Wan Junita Raflah, B.Sc., M.Ec. Dev., as the Head of International Business Administration Study Program.
5. Mrs. Yunelly Asra, S.E., M.M., as the Advisor of this Apprenticeship report.
6. Mr. M. Alkadri Perdana, B.IT., M.Sc., as the Apprenticeship Coordinator of the International Business Administration Study Program.
7. All Lecturers, especially the Bachelor of Applied International Business Administration Study Program who have taught during the lecture.

8. Mr. Edwin Barki, as the Branch Manager of Bank Tabungan Negara KCS Pekanbaru, for granting permission and the opportunity to carry out this internship
9. Mr. Ahmad Ridha, as the DBM Supporting of Bank Tabungan Negara KCS Pekanbaru.
10. Mrs. Mutia Prima Dinda, Mr. Rahmad Budi, Mrs. Syuria Kharenni, Mrs. Meilani Farlina Utami, Mrs. Laila Mayasari, Ms. Nony Indah Pratiwi, Mr. Andy Suhendra and Ms. Fitri Ernalisa as the Operation Unit and Sekretary of Bank Tabungan Negara KCS Pekanbaru, who provided guidance throughout the internship.

The author realizes that in the preparation of this Apprenticeship Report, it is still far from perfect, both in terms of preparation, language, and writing. Therefore, the Author really expect constructive criticism and suggestions to become a reference for writers in the future. Hopefully this Apprenticeship Report is useful for the writer and the reader.

Bengkalis, August 01, 2025



RYAN HIDAYAT

5404211428

TABLE OF CONTENTS

APPRENTICESHIP REPORT	i
VALIDITY SHEET	ii
ACKNOWLEDGEMENT	iii
TABLE OF CONTENT.....	v
LIST OF FIGURES.....	vi
LIST OF TABLES	vii
CHAPTER I INTRODUCTION	1
1.1 Background of the Apprenticeship	1
1.2 Purpose of the Apprenticeship.....	3
1.3 Significance of the Apprenticeship.....	3
CHAPTER II GENERAL DESCRIPTION OF THE COMPANY.....	5
2.1 Company History	5
2.2 Vision and Mission	7
2.3 Kind of Business	9
2.4 Organizational Structure.....	12
2.5 The Working Process	13
2.6 Document Used for Activity.....	15
CHAPTER III SCOPE OF THE APPRENTICESHIP.....	17
3.1 Job Description.....	17
3.2 System and Procedures.....	18
3.3 Place of Apprenticeship.....	22
3.4 Kind and Description of the Activity	35
3.5 Obstacles and Solution	37
CHAPTER IV CONCLUSION AND SUGESTION	39
4.1 Conclusion.....	39
4.2 Suggestion	39
REFERENCES	41
APPENDICES	42

LIST OF FIGURES

Figure 2.1 Bank Tabungan Negara	5
Figure 2.2 Organizational Structure of BTN KCS Pekanbaru	12
Figure 3.1 Flowchart of Payment Order Letter (SPM) System.....	19
Figure 3.2 Flowchart of Document Circulating and Filling Procedure.....	20
Figure 3.3 Flowchart of Internal Coordination System.....	21
Figure 3.4 Flowchart of Confidentiality and Compliance.....	21

LIST OF TABLES

Table 3.1 The Working Schedule for Intern at BTN Syariah Pekanbaru.....	22
Table 3.2 Daily Activities of March 10 to March 14, 2025	23
Table 3.3 Daily Activities of March 17 to March 21, 2025	23
Table 3.4 Daily Activities of March 24 to March 28, 2025	24
Table 3.5 Daily Activities of March 31 to April 04, 2025	25
Table 3.6 Daily Activities of April 07 to April 11, 2025	26
Table 3.7 Daily Activities of April 14 to April 18, 2025	26
Table 3.8 Daily Activities of April 21 to April 25, 2025	27
Table 3.9 Daily Activities of April 28 to May 02, 2025	28
Table 3.10 Daily Activities of May 05 to May 09, 2025	29
Table 3.11 Daily Activities of May 12 to May 16, 2025	30
Table 3.12 Daily Activities of May 19 to May 23, 2025	30
Table 3.13 Daily Activities of May 26 to May 30, 2025	31
Table 3.14 Daily Activities of June 02 to June 06, 2025	32
Table 3.15 Daily Activities of June 09 to June 13, 2025	33
Table 3.16 Daily Activities of June 16 to June 20, 2025	33
Table 3.17 Daily Activities of June 23 to June 27, 2025	34

CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

Education plays a vital role in shaping individuals to become competent and skilled professionals who are ready to face the challenges of the real working world. In higher education, especially in vocational institutions such as the State Polytechnic of Bengkalis, the learning process is not only focused on theoretical understanding but also emphasizes practical application in the field. One of the key methods implemented to achieve this balance between theory and practice is through an apprenticeship program.

The apprenticeship program is a compulsory academic requirement for students of the International Business Administration Study Program. It aims to provide students with the opportunity to gain real-world work experience, apply the knowledge and skills they have learned during lectures, and understand the professional work environment in a more comprehensive manner. It also helps students improve essential soft skills such as communication, discipline, problem-solving, teamwork, and adaptability—skills that are highly valued in today’s competitive job market.

In today’s dynamic and growing financial sector, administrative management plays a crucial role in supporting the smooth operation of institutions. One such institution is Bank Tabungan Negara Syariah (BTNS), a Sharia-based banking institution committed to providing inclusive and ethical financial services in Indonesia. BTNS focuses on facilitating services that align with Islamic principles, while also ensuring customer satisfaction and operational efficiency. The bank operates with various divisions, including General Affairs, which is responsible for managing internal administrative support, document handling, logistics, correspondence, and daily operational needs.

To support the goal of gaining meaningful practical experience, the author carried out an apprenticeship at Bank Tabungan Negara Syariah (BTNS), Pekanbaru Branch, from March 10th to June 28th, 2025. During this period, the author was assigned to the General Affair Division, where the author had the opportunity to engage in a wide range of tasks. These included preparing and recording payment orders (surat perintah membayar), photocopying and organizing documents, delivering and retrieving files between departments, assisting with internal office needs, and obtaining approvals and signatures from division heads such as the DBM Supporting and DBM Manager.

This apprenticeship experience provided the author with valuable exposure to how a financial institution operates internally, especially in terms of administrative and general support functions. It also allowed the author to observe and participate in how Sharia banking principles are applied in daily operations, further enriching the author's understanding of the industry. Through interactions with professional staff, the author was also able to enhance communication skills, develop time management abilities, and improve work discipline.

Furthermore, the internship fostered a sense of responsibility, professionalism, and confidence in the workplace. It helped the author gain insight into the importance of teamwork and coordination across departments to ensure smooth and efficient service delivery. All of these experiences serve as a valuable foundation for the author to prepare for future career endeavors in the fields of business administration and finance, both in conventional and Sharia-based institutions.

In conclusion, the apprenticeship program at Bank Tabungan Negara Syariah Pekanbaru Branch has not only fulfilled academic requirements but has also provided the author with meaningful lessons and professional experiences that will serve as a strong stepping stone for personal and career development.

1.2 Purpose of the Apprenticeship

The purpose of the apprenticeship conducted at Bank Tabungan Negara Syariah Pekanbaru Branch, a Sharia-based financial institution, is as follows:

1. To find out the job description during the internship at the General Affair unit.
2. Explain work practice systems and procedures in the General Affair unit at Bank BTN Syariah Pekanbaru.
3. To find out the work schedule for the General Affair unit.
4. To find out the kind and description of the activity during the internship at the General Affair unit.
5. To find out the obstacles and solutions during the internship at the General Affair unit.

1.3 Significant of the Apprenticeship

The apprenticeship is one of the important academic activities that must be undertaken by every student of the State Polytechnic of Bengkalis as a requirement to complete their study. In order to achieve meaningful outcomes, it is necessary to understand the benefits or significances of carrying out the apprenticeship program. The benefits are described as follows:

1. For Students

The internship serves as a critical transition phase from academic learning to real-world professional environments. It challenges students to step beyond theoretical understanding and apply knowledge within actual work settings. This experience fosters discipline, resilience, independent problem-solving, and the ability to operate under real organizational demands—skills that are often underdeveloped in classroom-based learning

2. Significances for State Polytechnic of Bengkalis

For companies, internship programs are more than just a source of temporary assistance they represent a long-term investment in human capital. Through structured mentorship and hands-on involvement, companies

contribute to shaping future professionals while gaining access to fresh perspectives. Furthermore, internships provide a valuable opportunity to identify and evaluate potential recruits before committing to long-term employment

3. For State Polytechnic of Bengkalis

For educational institutions, internship outcomes offer a tangible measure of curriculum relevance and effectiveness. Positive student performance in the field indicates strong alignment between academic content and industry expectations. Conversely, when gaps are identified between classroom instruction and practical application, curriculum revision becomes necessary to ensure graduates are not only theoretically competent but also professionally prepared.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History



Figure 2.1 Bank Tabungan Negara

Source: Flip.com

Bank Tabungan Negara (BTN) is one of Indonesia's oldest and most reputable state-owned banks, with a long and rich history dating back to the colonial era. The bank was first established in 1897 under the name Postspaarbank, a Dutch savings bank that was intended to serve the financial needs of the Dutch East Indies society.

After Indonesia gained its independence, the Indonesian government took over Postspaarbank and officially renamed it Bank Tabungan Pos in 1950. Later, in 1963, it became Bank Tabungan Negara (BTN). Since then, BTN has evolved into a key player in the country's banking industry, with a particular focus on mortgage services and financing for housing development. The bank has contributed significantly to supporting the Indonesian government's housing programs and has played a central role in facilitating access to home ownership for middle- and lower-income communities.

In response to the growing awareness and demand for Islamic financial services in Indonesia, BTN established its Sharia Business Unit, known as BTN Syariah, on February 14, 2005. This move was in line with national

financial development strategies and the increasing preference of the Indonesian Muslim population for banking services that comply with Islamic law (Sharia).

BTN Syariah operates under the dual banking system, where conventional and Sharia-compliant banking services are provided simultaneously but managed separately to ensure full adherence to Sharia principles. All of its products and services are supervised by an independent Sharia Supervisory Board (Dewan Pengawas Syariah), which ensures that all financial operations comply with Islamic values and ethical principles.

BTN Syariah provides a range of services, including savings, deposits, financing, and other financial products based on Islamic contracts such as Mudharabah (profit-sharing), Musyarakah (joint venture), Murabahah (cost-plus financing), and Ijarah (leasing). These services are designed to meet the needs of both individual and business clients who seek ethical, transparent, and interest-free financial solutions.

As part of its expansion strategy, BTN Syariah has established several branch offices across Indonesia, including the Pekanbaru Branch, which serves as one of its regional representatives in Riau Province. The BTN Syariah Pekanbaru Branch is committed to delivering excellent Sharia-based financial services, focusing on customer satisfaction, professional service, and social responsibility. It serves a diverse range of clients, including personal banking customers, entrepreneurs, and institutions seeking Islamic financing alternatives.

BTN Syariah continues to improve its services and products in line with technological advancements and market demands. It also plays a key role in promoting financial inclusion by offering accessible and affordable banking services to underbanked communities.

In its journey, BTN Syariah has earned recognition for its commitment to Islamic finance, innovation, and contribution to national economic growth. With strong corporate governance, continuous employee development, and customer-centered strategies, BTN Syariah aspires to become one of the

leading Sharia banks in Indonesia, supporting sustainable economic development while adhering to Islamic values.

2.2 Vision and Mission

Every organization requires a clear and focused vision and mission to serve as the foundation for its operations, growth, and future direction. The vision represents the long-term goals and aspirations of the company, while the mission describes how those goals will be achieved through concrete actions, strategies, and values.

As a Sharia-based financial institution, Bank Tabungan Negara Syariah (BTN Syariah) upholds Islamic principles in all aspects of its operations. The bank is committed not only to providing financial services, but also to promoting ethical banking practices that contribute to economic growth, social equity, and national development—especially in the housing sector.

2.2.1 Vision of the Company

"To become the leading and most trusted Sharia-based bank in Indonesia, particularly in supporting housing financing and contributing to improving the quality of life of the Indonesian people through excellent and ethical Islamic banking services."

This vision reflects BTN Syariah's commitment to being a pioneer in the Islamic banking industry while maintaining high standards of trustworthiness, service, and customer satisfaction. It emphasizes the bank's specialized role in housing finance and its goal to become a pillar of financial empowerment for society through Sharia principles.

2.2.2 Mission of the Company

To achieve its vision, BTN Syariah has established several key missions, which serve as the foundation for all its programs, services, and internal development efforts. The missions are:

1. To provide comprehensive, innovative, and competitive Sharia-compliant financial products and services, tailored to meet the evolving needs of customers while upholding Islamic ethical standards.
2. To actively support government programs, especially those related to housing development, by offering affordable and accessible Sharia-based financing options for individuals and families across Indonesia.
3. To conduct banking operations with a focus on transparency, accountability, and prudence, in accordance with Sharia principles and in alignment with the regulations set by national and Sharia financial authorities.
4. To build and maintain customer trust and satisfaction, through high-quality service, professionalism, and a customer-centered approach in all business processes.
5. To develop a strong internal culture based on integrity, teamwork, continuous improvement, and social responsibility, ensuring that all employees contribute meaningfully to the organization's growth and the public good.
6. To enhance human resource quality and competence by implementing training programs, career development strategies, and ethical leadership development, ensuring that employees are capable of achieving the bank's objectives.
7. To become a socially responsible financial institution, by contributing to community development, supporting environmental sustainability, and providing solutions that promote financial inclusion and economic justice.

BTN Syariah believes that by staying true to its vision and mission, it can become a key player in shaping a more inclusive, ethical, and sustainable financial ecosystem in Indonesia. The vision and mission not only guide the organization internally but also serve as a commitment to its customers, employees, partners, and the broader society.

2.3 Kind of Business

Bank Tabungan Negara Syariah (BTN Syariah) is a Sharia-compliant banking unit operating under Bank Tabungan Negara (Persero) Tbk, one of Indonesia's oldest and most reputable state-owned banks. As a Sharia Business Unit (Unit Usaha Syariah) established on February 14, 2005, BTN Syariah was created to meet the increasing demand for Islamic financial services in Indonesia, particularly from customers who seek to manage their finances based on the principles of Islamic law (Sharia).

Sharia banking is distinct from conventional banking in that it prohibits *riba* (interest) and encourages ethical and socially responsible financial practices. Instead of charging or paying interest, Islamic banks earn profits through trade-based or partnership contracts, such as *Murabahah* (cost-plus financing), *Mudharabah* (profit-sharing), *Musarakah* (joint venture), and *Ijarah* (leasing). All products and transactions in BTN Syariah are supervised by an independent Sharia Supervisory Board (*Dewan Pengawas Syariah*) to ensure strict compliance with Islamic law and ethics.

As a business unit, BTN Syariah plays an important role in advancing Sharia banking across the country. It operates under a dual banking system, where it functions within the same institution as the conventional BTN, but with separate management, operational systems, and financial reporting to maintain the integrity of its Sharia operations.

BTN Syariah focuses on several core business segments:

1. Sharia-Compliant Savings and Deposit Products

BTN Syariah offers various savings and deposit products based on *Wadi'ah* (safekeeping) and *Mudharabah* (profit-sharing) contracts. These include:

- a. BTN iB Savings – A general savings account based on *Mudharabah* principles.
- b. BTN iB Hajj Savings – A special account for Hajj funds accumulation in compliance with Sharia rules.

- c. BTN iB Junior – A child-friendly savings product designed to promote financial education at an early age.
- d. BTN iB Deposits – A time deposit product with profit-sharing mechanisms, offering competitive returns without involving interest.

These products are designed to provide flexibility, safety, and transparency for customers who want to manage their funds in line with Islamic values.

2. Sharia Mortgage Financing (KPR BTN iB)

As BTN's core strength lies in housing finance, BTN Syariah continues this mission by offering KPR BTN iB, a Sharia-compliant mortgage financing scheme that helps low- and middle-income households obtain affordable housing.

The financing is typically structured under Murabahah, where the bank buys the property and resells it to the customer at an agreed profit margin, or Musyarakah Mutanaqisah, a joint ownership model where the customer's ownership portion increases over time.

This product directly supports the Indonesian government's program of "Sejuta Rumah" (One Million Houses) and aligns with BTN Syariah's vision of contributing to national development through ethical finance.

3. Consumer and Micro Financing

BTN Syariah also provides consumer financing for individual needs such as education, motor vehicles, and renovations through Murabahah contracts, ensuring the transaction remains Sharia-compliant. Meanwhile, micro and SME financing is also available through Musyarakah and Mudharabah, enabling small businesses to grow without the burden of interest.

This business line aims to support entrepreneurship and financial inclusion, especially for micro-enterprises and communities with limited access to conventional financing.

4. Transactional Banking and Cash Management

For both individual and corporate clients, BTN Syariah offers transaction-based services such as:

- a. Payroll management
- b. Online bill payments
- c. Mobile banking
- d. Zakat, Infaq, and Sadaqah payments
- e. ATM network access

These services are designed to enhance convenience while ensuring that all transactional flows are in line with Sharia values.

5. Digital Banking Services

In response to the rapid development of digital technology in the banking sector, BTN Syariah has developed digital services such as:

- a. Mobile Banking BTN Syariah
- b. Internet Banking
- c. SMS Banking
- d. QR Code-based transactions

These platforms provide customers with seamless access to their Sharia banking services anytime and anywhere, with guaranteed compliance to Islamic financial principles.

BTN Syariah continues to strengthen its market position by offering inclusive, competitive, and ethical financial solutions. It contributes to national economic growth, especially in the housing sector, and supports community welfare through sustainable and Sharia-compliant business practices.

The integration of Islamic values, technological innovation, and customer-centric strategies ensures that BTN Syariah remains one of the most trusted Islamic banking institutions in Indonesia.

2.4 Organizational Structure

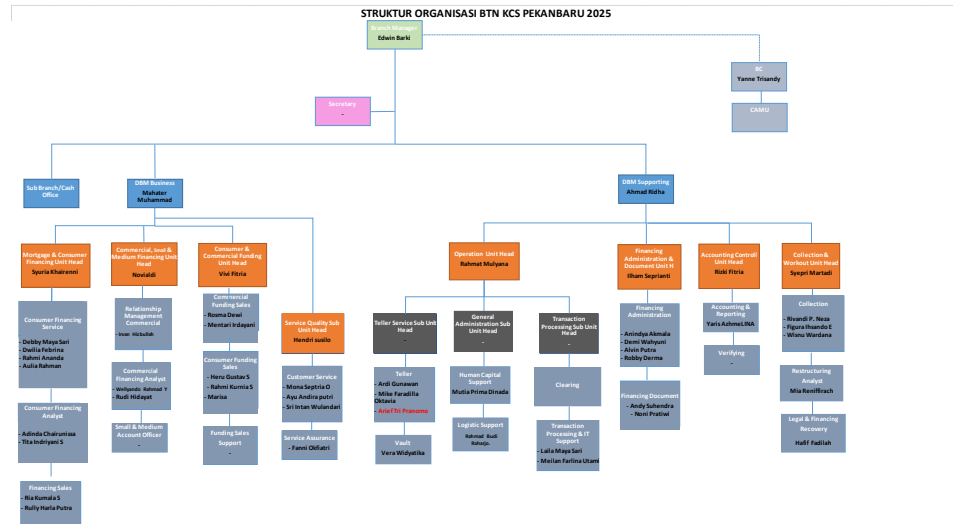


Figure 2.2 Organizational Structure of BTN KCS Pekanbaru

Source: BTN KCS Pekanbaru archive

Bank Tabungan Negara Syariah (BTN Syariah) Pekanbaru Branch is led by a clear and well-defined organizational structure designed to support operational effectiveness and excellent service delivery in accordance with Islamic banking principles.

At the top of the branch's hierarchy is the Branch Manager, Mr. Edwin Barki, who holds the primary responsibility for leading the entire branch. He oversees all strategic decisions and ensures that the branch operates in compliance with corporate standards and Sharia regulations.

Assisting him are two Deputy Branch Managers:

1. Deputy Branch Manager of Business (DBM Business)

Mr. Mahater Muhammad, who supervises the business-side operations of the branch. This includes units related to financing and funding such as:

- a. Mortgage and Consumer Financing Unit
- b. Commercial Financing Unit
- c. Small and Medium Financing Unit
- d. Consumer and Commercial Funding Unit
- e. Service Quality Unit

2. Deputy Branch Manager of Supporting (DBM Supporting)

Mr. Ahmad Ridha, who is in charge of supporting departments, ensuring smooth internal processes and administrative functions. Units under his supervision include:

- a. Operational Unit Head
- b. Financing Administration & Document Unit
- c. Collection and Workout Unit
- d. Accounting Control Unit
- e. Consumer Service Unit
- f. Teller Services
- g. Financing Service Unit
- h. Human Capital Support Unit
- i. Logistic Support Unit
- j. Transaction Processing and IT Support Unit
- k. Vault Unit
- l. Financing Document Unit

This organizational setup allows BTN Syariah Pekanbaru Branch to function efficiently with clear division of tasks and responsibilities. Each unit works collaboratively under the guidance of the Branch Manager and the two Deputy Branch Managers to provide optimal services to customers while adhering to Islamic banking principles.

2.5 The Working Process

At Bank Tabungan Negara Syariah (BTN Syariah) Pekanbaru Branch, the working process is structured and guided by Standard Operating Procedures (SOPs) aligned with Islamic banking principles. Every division and unit within the bank has its own workflow that contributes to the overall operational efficiency and service delivery of the branch.

During the internship period from March 10 to June 28, the intern was placed in the General Affairs (GA) unit, which operates under the Deputy Branch Manager of Supporting (DBM Supporting). This unit plays a vital

supporting role in ensuring the branch's daily operational needs, logistics, and administrative functions run smoothly. The following are the key working processes observed and participated in by the intern:

1. Document Handling and Payment Orders

One of the main responsibilities of the GA unit is to assist in the preparation and recording of internal documents, especially Payment Orders (Surat Perintah Membayar / SPM).

This involves receiving requests from various departments, drafting the payment order in accordance with budgeting and approval protocols, printing, copying, and organizing documents for internal circulation, delivering the documents to the relevant departments for signatures (such as DBM Supporting, DBM Business, and Branch Manager), and filing and archiving documents after completion were tasks that required precision, coordination, and a good understanding of administrative flow within the office environment.

2. Inter-departmental Coordination

The General Affairs unit acts as a liaison between multiple departments. The intern assisted in distributing official letters, memos, and operational documents to various units, ensuring that time-sensitive documents reached the appropriate personnel, and following up on the status of approval or review processes from supervisors were integral responsibilities that supported smooth communication and workflow coordination within the organization.

3. Logistical Support

Another key area of work includes logistical operations and asset management, preparing meeting rooms and logistics for internal training or events, managing the distribution of office supplies and stationery, and monitoring inventory needs while submitting requests for replenishment were part of the daily operational support tasks aimed at ensuring workplace efficiency and readiness for all scheduled activities.

4. Administrative and Operational Support

The intern also contributed to general office tasks such as Assisting in printing, scanning, and photocopying various documents, ensuring that all documents were correctly formatted, labeled, and filed, as well as supporting employees in completing daily operational forms or compliance checklists, were essential tasks performed to maintain the accuracy, organization, and efficiency of daily administrative operations.

5. Compliance with Sharia Principles

As an Islamic bank, BTN Syariah integrates Sharia principles in all of its business processes. Although the General Affairs unit is not directly involved in financing or funding, it still follows procedures that support Sharia-compliant operations, such as clear documentation, transparency, and ethical handling of financial records.

2.6 Document Used For Activity

During the internship period at Bank Tabungan Negara Syariah (BTN Syariah) Pekanbaru Branch, the intern was assigned to the General Affairs (GA) unit. This unit handles various operational and administrative tasks that require the use of official documents to support and record day-to-day activities. These documents play a critical role in maintaining transparency, accountability, and efficiency in the workplace. The following are the main types of documents used during the internship:

1. Payment Order (Surat Perintah Membayar / SPM)

This is the primary document used to authorize and process payments within the branch. It contains information such as:

- a. Payment purpose
- b. Budget reference
- c. Name of the vendor or internal unit
- d. Amount and due date
- e. Signatures of approval (e.g., DBM Supporting, DBM Business, Branch Manager)

The intern was responsible for preparing drafts, printing the documents, copying them for internal circulation, and delivering them for signatures.

2. Internal Memo

This document is used to communicate official information or requests between departments. The intern helped in distributing internal memos and ensuring that the relevant units received and acknowledged the documents.

3. Letter of Assignment (Surat Tugas)

This document is used to assign employees or teams for specific duties or external activities. Although not directly responsible for issuing these letters, the intern assisted in preparing and handling copies during certain activities.

4. Receipt and Delivery Forms

These documents are used to confirm the receipt or delivery of items, such as office supplies or logistics materials. The intern often handled the documentation when distributing resources to other units.

5. Photocopy and Print Logs

For record-keeping purposes, some departments maintain logs of documents printed or copied for internal reporting. The intern was involved in organizing these logs and ensuring they were properly filed.

6. Filing and Archiving Sheets

These documents are used to catalog completed and signed documents before they are stored in the archive. The intern regularly filed SPMs and other paperwork using these indexing forms.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

During the apprenticeship period at Bank Tabungan Negara Syariah (BTN Syariah) Pekanbaru Branch, the intern was assigned to the Operational Division, particularly under the supervision of the General Affairs (GA) section within the Supporting Division (DBM Supporting). The intern's primary responsibilities revolved around administrative and operational support to ensure the smooth flow of internal documentation and daily banking activities.

The following are detailed descriptions of the tasks performed during the internship:

1. Drafting and Processing Payment Orders (SPM)

The intern was responsible for assisting in the preparation of *Surat Perintah Membayar* (SPM) or Payment Order Letters. This included:

- a. Typing and formatting the document based on provided payment information
- b. Printing and copying the finalized version
- c. Distributing the document for required approvals and signatures (DBM Supporting, DBM Business, and Branch Manager)

2. Document Handling and Archiving

An essential part of the job was managing physical documents, which included:

- a. Photocopying important files
 - b. Delivering documents to various units or signatories
 - c. Archiving signed documents in appropriate folders or storage areas
3. Internal Document Delivery

The intern acted as a liaison between departments for internal memos, letters, and important documentation. This involved:

- a. Distributing documents between units such as Operational, Financing, Service Quality, and Human Capital Support
- b. Ensuring timely delivery of materials that required immediate attention or approvals

4. Supporting Office Logistics

Occasionally, the intern assisted in logistical tasks, such as:

- a. Distributing office supplies
- b. Supporting inventory and logistics documentation
- c. Monitoring supplies in coordination with the logistics support team

5. Correspondence and Filing Assistance

The intern helped prepare basic correspondence and participated in document filing procedures to ensure that all paperwork was categorized and stored properly.

Throughout the internship, all activities were conducted under the guidance of the assigned supervisors to ensure compliance with the bank's operational procedures and confidentiality standards.

3.2 System and Procedures

During the internship period at Bank BTN Syariah Pekanbaru Branch, the implementation of work was carried out based on the existing Standard Operating Procedures (SOP) within the bank's operational and supporting divisions. These systems and procedures served as a foundation to ensure consistency, accuracy, efficiency, and compliance with Sharia banking regulations.

The following outlines the systems and procedures applied during the internship activities:

1. Payment Order Letter (SPM) System

The Payment Order Letter (Surat Perintah Membayar/SPM) System at Bank BTN Syariah Pekanbaru is a structured process designed to ensure that all financial disbursements are conducted in an organized, accountable, and Sharia-compliant manner. The process begins with the initiation of a payment

request by the responsible unit, followed by the preparation of the SPM document by the General Affairs staff (including interns), detailing the purpose, amount, and recipient of the payment. This document is then submitted through a hierarchical approval workflow involving DBM Supporting, DBM Business, and the Branch Manager. Once fully authorized, the original SPM is forwarded to the relevant finance unit for payment processing, while copies are archived by the respective departments.

This system ensures transparency, proper documentation, and internal control over every financial transaction within the branch. The process of preparing and handling Payment Order Letters (*Surat Perintah Membayar*) was conducted systematically as follows:

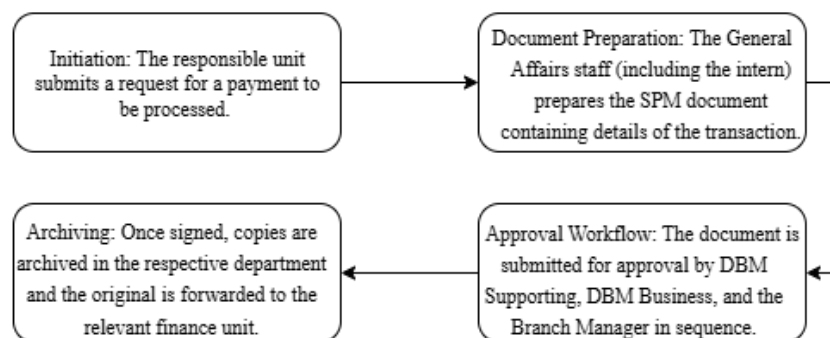


Figure 3.1 Flowchart of Payment Order Letter (SPM) System

Source: Processed Data (2025)

2. Document Circulation and Filing Procedure

The Document Circulation and Filing Procedure at Bank BTN Syariah Pekanbaru is implemented to maintain efficient, organized, and secure handling of all administrative and financial documents. The process begins with the creation or receipt of documents, which are then circulated internally for review, approval, or further action depending on their type and purpose. Each document follows a clear path, often requiring validation or signature from authorized personnel such as DBM Supporting, DBM Business, or the Branch Manager.

After the necessary actions are completed, the documents are systematically filed—original documents are submitted to the appropriate department (such as finance or operations), while copies are archived by General Affairs or relevant units for future reference. This procedure ensures traceability, minimizes the risk of document loss, and supports accountability and compliance with internal policies and external regulations.

To ensure effective and secure document management, the following steps are followed:

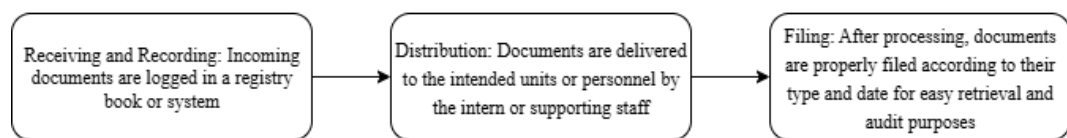


Figure 3.2 Flowchart of Document Circulating and Filing Procedure

Source: Processed Data (2025)

3. Internal Coordination System

The Internal Coordination System at Bank BTN Syariah Pekanbaru is maintained through structured communication and collaboration among various units such as Operational, Financing, Human Capital, and Service Quality. Coordination is facilitated through regular meetings, both scheduled and incidental, where inter-unit updates, issue resolutions, and strategy alignments are discussed. Information and task delegation are conducted using internal memos, emails, or face-to-face briefings to ensure clarity and prompt execution.

Each unit works within its responsibilities while maintaining open communication channels to support shared goals, particularly in customer service, financing processes, and daily operational functions. This integrated system promotes synergy, minimizes workflow disruption, and ensures that every activity is aligned with the bank's service standards and compliance requirements. Coordination between units (such as Operational, Financing, Human Capital, and Service Quality) is maintained through:

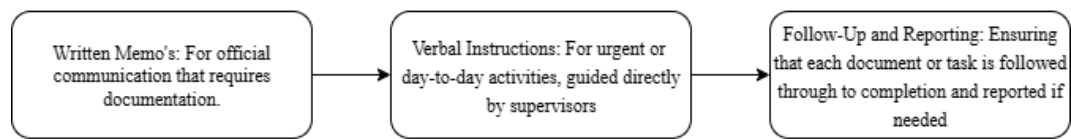


Figure 3.3 Flowchart of Internal Coordination System

Source: Processed Data (2025)

4. Confidentiality and Compliance

The Confidentiality and Compliance system at Bank BTN Syariah Pekanbaru operates under a strict internal code that safeguards sensitive data and ensures all work processes comply with banking regulations. Interns and staff are expected to maintain the confidentiality of all documents, transactions, and client information encountered during daily operations.

Any sharing, duplication, or disclosure of such data without proper authorization is strictly prohibited. In addition, every action taken within the bank must align with established compliance standards, including adherence to internal SOPs (Standard Operating Procedures), Syariah banking principles, and national financial regulations. This discipline ensures the integrity, security, and trustworthiness of the bank's operations.

All work systems operate under a strict code of confidentiality. Interns and staff are expected to:

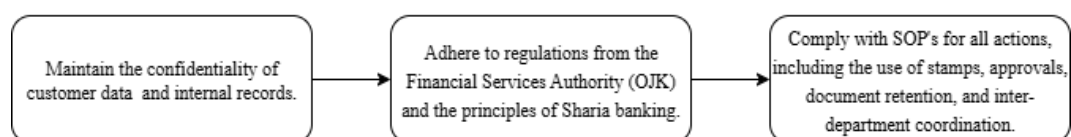


Figure 3.4 Flowchart of Confidentiality and Compliance

Source: Processed Data (2025)

5. Use of Technology

Some tasks during the internship involved the use of internal systems dedicated to documentation, coordination, and administrative support. These systems are essential tools for managing daily operations, processing internal

memos, tracking payment requests, and maintaining organizational efficiency. However, access for interns was purposefully limited to non-sensitive systems and functions, ensuring data security and compliance with internal policies.

Interns were only permitted to perform tasks under the supervision of assigned staff, particularly in handling administrative duties such as preparing non-confidential documents, tracking signatures, and filing archives, ensuring they gained relevant experience while maintaining the integrity of the bank's secure information systems.

3.3 Place of Apprenticeship

The apprenticeship was carried out at Bank BTN Syariah Pekanbaru Branch Office, which is located at Jalan Jendral Sudirman No. 203, Tangkerang Tengah Sub-district, Marpoyan Damai District, Pekanbaru City, Riau Province, Indonesia. The location is situated in a strategic area, making it accessible for both employees and customers. The branch office houses several key departments including General Affair, Operational, Financing, Human Capital, and others that support the overall operations of the bank.

The following are company provisions regarding the schedule or time for carrying out practical work as follows:

Tabel 3.1 The Working schedule for Intern at BTN Syariah Pekanbaru

No	Day	Working Hours	Break
1	Monday & Friday	08.00 – 16.30 WIB	12.00 – 13.30 WIB
2	Tuesday, Wednesday & Thursday	07.30 – 16.30 WIB	12.00 – 13.30 WIB

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from March 10, 2025 to March 14, 2025 can be seen in the table below as follows:

Tabel 3.2 Daily Activities of March 10 to March 14, 2025

Day	Date	Activity Description	Place
Monday	March 10, 2025	Introduction to the office environment and staff members. Received general orientation and explanation about General Affairs Division responsibilities.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	March 11, 2025	Assisted in preparing documents and photocopying internal memos. Observed the process of compiling payment instruction letters (SPM).	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	March 12, 2025	Delivered internal documents between departments. Supported staff in sorting and labeling archived files in the General Affairs filing cabinet.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	March 13, 2025	Helped staff organize supplies inventory. Followed up with departments requesting facilities or logistical assistance.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	March 14, 2025	Participated in compiling and delivering SPM documents for approval. Performed routine clerical tasks under staff supervision.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from March 17, 2025 to March 21, 2025 can be seen in the table below as follows:

Tabel 3.3 Daily Activities of March 17 to March 21, 2025

Day	Date	Activity Description	Place
Monday	March 17, 2025	Assisted in compiling and reviewing payment documents. Helped update the incoming and outgoing document log.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	March 18, 2025	Photocopied supporting documents for payment processes. Delivered files to the DBM Supporting section for signature.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Wednesday	March 19, 2025	Continued supporting the preparation of SPM documents. Helped sort completed files into respective archive folders.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	March 20, 2025	Joined a coordination session with staff about room maintenance requests and supply needs. Helped take notes for internal documentation.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	March 21, 2025	Delivered completed documents to the Finance Division. Assisted with logistical setups for an internal office meeting.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from March 24, 2025 to March 28, 2025 can be seen in the table below as follows:

Tabel 3.4 Daily Activities of March 24 to March 28, 2025

Day	Date	Activity Description	Place
Monday	March 24, 2025	Participated in handling inventory-related requests. Assisted staff in checking and preparing payment requests for vendors.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	March 25, 2025	Supported in photocopying and sorting several SPM documents. Delivered documents to the DBM Business for validation and signature.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	March 26, 2025	Helped organize incoming mail and distributed internal memos to concerned divisions. Also helped label and file archived records.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	March 27, 2025	Finalized preparation of pending documents before the long holiday. Ensured all administrative tasks were settled and updated the General Affairs database.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Friday	March 28, 2025	Public Holiday – Start of Eid al-Fitr Collective Leave	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
--------	----------------	---	--

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from March 31, 2025 to April 04, 2025 can be seen in the table below as follows:

Tabel 3.5 Daily Activities of March 31 to April 04, 2025

Day	Date	Activity Description	Place
Monday	March 31, 2025	Public Holiday – Eid al-Fitr Collective Leave	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	April 1, 2025	Public Holiday – Eid al-Fitr Collective Leave	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	April 2, 2025	Public Holiday – Eid al-Fitr Collective Leave	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	April 3, 2025	Public Holiday – Eid al-Fitr Collective Leave	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	April 4, 2025	Public Holiday – Eid al-Fitr Collective Leave	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the

General Affair unit start from April 07, 2025 to April 11, 2025 can be seen in the table below as follows:

Tabel 3.6 Daily Activities of April 07 to April 11, 2025

Day	Date	Activity Description	Place
Monday	April 7, 2025	Public Holiday – Eid al-Fitr Collective Leave	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	April 8, 2025	Returned to office, assisted in preparing payment order documents (SPM).	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	April 9, 2025	Filed completed documents and submitted them for approval.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	April 10, 2025	Photocopied supporting documents and delivered them to supervisors.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	April 11, 2025	Archived signed SPM documents and updated internal records.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from April 14, 2025 to April 18, 2025 can be seen in the table below as follows:

Tabel 3.7 Daily Activities of April 14 to April 18, 2025

Day	Date	Activity Description	Place
Monday	April 14, 2025	Helped organize incoming documents for payment processing.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Tuesday	April 15, 2025	Drafted and revised Payment Order Letters (SPM) alongside General Affairs staff.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	April 16, 2025	Brought SPM documents to DBM Supporting for initial approval.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	April 17, 2025	Completed the signature process with DBM Business and Branch Manager.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	April 18, 2025	Public Holiday – Good Friday (Wafat Isa Almasih)	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from April 21, 2025 to April 25, 2025 can be seen in the table below as follows:

Tabel 3.8 Daily Activities of April 21 to April 25, 2025

Day	Date	Activity Description	Place
Monday	April 21, 2025	Assisted in filing archived SPMs and organizing them in physical and digital folders.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	April 22, 2025	Helped General Affairs team sort operational documents and prepare them for scanning.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	April 23, 2025	Collected signatures from the DBM Supporting and monitored the approval process.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Thursday	April 24, 2025	Delivered finalized documents to the finance unit and prepared the next batch of SPMs.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	April 25, 2025	Attended a routine coordination meeting regarding General Affairs tasks and workflow.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from April 28, 2025 to May 02, 2025 can be seen in the table below as follows:

Tabel 3.9 Daily Activities of April 28 to May 02, 2025

Day	Date	Activity Description	Place
Monday	April 28, 2025	Supported in organizing incoming mail and internal memos related to office operations.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	April 29, 2025	Assisted in preparing a new batch of SPMs and verified document completeness.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	April 30, 2025	Delivered documents to various departments and monitored approval status.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	May 1, 2025	Public Holiday – Labour Day (<i>No work activity</i>)	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	May 2, 2025	Continued archiving processed payment documents and sorted physical records by category.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from May 05, 2025 to May 09, 2025 can be seen in the table below as follows:

Tabel 3.10 Daily Activities of May 05 to May 09, 2025

Day	Date	Activity Description	Place
Monday	May 5, 2025	Assisted in compiling supporting documents for internal coordination purposes.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	May 6, 2025	Helped monitor the tracking of outgoing official letters and ensured correct routing.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	May 7, 2025	Delivered physical files to the Human Capital division and followed up on signature requests.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	May 8, 2025	Participated in document filing and double-checking reference codes for financial records.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	May 9, 2025	Prepared general reports for the week and updated the document registry log.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from May 12, 2025 to May 16, 2025 can be seen in the table below as follows:

Tabel 3.11 Daily Activities of May 12 to May 16, 2025

Day	Date	Activity Description	Place
Monday	May 12, 2025	National Holiday – Waisak Day	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	May 13, 2025	National Holiday – Waisak Day	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	May 14, 2025	Collected and photocopied documents required for payment approval requests.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	May 15, 2025	Accompanied staff to submit documents to DBM Supporting and ensured proper delivery.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	May 16, 2025	Assisted in archiving signed SPM documents and updating the approval tracking system.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from May 19, 2025 to May 23, 2025 can be seen in the table below as follows:

Tabel 3.12 Daily Activities of May 19 to May 23, 2025

Day	Date	Activity Description	Place
Monday	May 19, 2025	Helped organize payment requests and reviewed supporting documents for completeness.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	May 20, 2025	Submitted documents for approval and monitored the signature workflow.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Wednesday	May 21, 2025	Photocopied finalized documents and assisted in preparing records for filing.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	May 22, 2025	Updated administrative logs and helped General Affairs staff compile weekly reports.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	May 23, 2025	Supported in archiving documents and delivering final versions to the finance unit.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from May 26, 2025 to May 30, 2025 can be seen in the table below as follows:

Tabel 3.13 Daily Activities of May 26 to May 30, 2025

Day	Date	Activity Description	Place
Monday	May 26, 2025	Assisted in collecting incoming mail and routing documents to relevant departments.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	May 27, 2025	Helped prepare SPM documents and ensured supporting materials were attached.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	May 28, 2025	Participated in follow-ups for pending approvals from supervisors.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	May 29, 2025	National Holiday – Ascension of Jesus Christ	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Friday	May 30, 2025	National Holiday – Ascension of Jesus Christ	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
--------	--------------	---	--

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from June 02, 2025 to June 06, 2025 can be seen in the table below as follows:

Tabel 3.14 Daily Activities of June 02 to June 06, 2025

Day	Date	Activity Description	Place
Monday	June 2, 2025	Prepared internal memo documentation for operational requests and archived old files.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	June 3, 2025	Assisted in delivering documents for signature to the DBM Supporting and Business units.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	June 4, 2025	Updated document logs and helped compile SPM records for the current month.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	June 5, 2025	Supported the team in reviewing document completeness before submission.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	June 6, 2025	National Holiday – Collective Leave for Eid al-Adha	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the

General Affair unit start from June 09, 2025 to June 13, 2025 can be seen in the table below as follows:

Tabel 3.15 Daily Activities of June 09 to June 13, 2025

Day	Date	Activity Description	Place
Monday	June 9, 2025	National Holiday – Eid al-Adha	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	June 10, 2025	Organized supporting documents for payment order preparation and updated submission logs.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	June 11, 2025	Photocopied and delivered document sets for approval to related officials.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	June 12, 2025	National Holiday – Vesak Day	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	June 13, 2025	National Holiday – Vesak Day	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from June 16, 2025 to June 20, 2025 can be seen in the table below as follows:

Tabel 3.16 Daily Activities of June 16 to June 20, 2025

Day	Date	Activity Description	Place
Monday	June 16, 2025	Delivered documents to the DBM Supporting and Business for signatures.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Tuesday	June 17, 2025	Assisted in recording incoming and outgoing correspondence in the division logbook.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	June 18, 2025	Supported the arrangement and labelling of archived SPM documents.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	June 19, 2025	Helped monitor supply requests from other departments and followed up on delivery.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Friday	June 20, 2025	Finalized documentation recap for the week and submitted it to the supervisor.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Source: Processed Data (2025)

The agenda of activities or work that has been carried out by author during the implementation of the Job training at BTN Syariah Pekanbaru in the General Affair unit start from June 23, 2025 to June 27, 2025 can be seen in the table below as follows:

Tabel 3.17 Daily Activities of June 23 to June 27, 2025

Day	Date	Activity Description	Place
Monday	June 23, 2025	Organized incoming documents and assisted in preparing draft SPM forms.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Tuesday	June 24, 2025	Helped deliver approval documents to DBM Business and monitored signature progress.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Wednesday	June 25, 2025	Participated in weekly coordination with General Affairs staff for documentation tasks.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
Thursday	June 26, 2025	Assisted with the preparation of finance-related supporting documents.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Friday	June 27, 2025	National Holiday: Islamic New Year – No work activities conducted.	Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru
--------	---------------	---	--

Source: Processed Data (2025)

3.4 Kind and Description of the Activity

During the internship program at Bank Tabungan Negara (BTN) Syariah, Pekanbaru Branch Office, particularly in the General Affairs division, the author was entrusted with a variety of administrative and operational support responsibilities. These tasks were designed to provide a hands-on learning experience and expose the author to real-world working environments in the banking sector. Each of the activities performed during the internship contributed to the development of professional skills, enhanced understanding of internal banking procedures, and fostered discipline in administrative work. The following are descriptions of the main tasks and activities conducted by the author throughout the internship period:

1. Assisting in the Creation and Recording of Payment Order Letters (Surat Perintah Membayar – SPM)

One of the primary responsibilities of the author was to assist in preparing and recording Payment Order Letters (SPM). This activity involved entering payment details into the system, ensuring that all supporting documents such as invoices, receipts, and memos were complete and accurate. After verification, the documents were printed and processed for approval. This task helped the author understand the importance of accuracy, compliance, and timeliness in financial transactions, especially in a Sharia-compliant banking institution.

2. Photocopying and Organizing Internal Documents

The author was responsible for duplicating essential documents including SPMs, memos, contracts, and internal correspondence. These documents were then organized systematically and archived in dedicated folders for easy access. This activity trained the author in

maintaining confidentiality, file management, and proper document handling procedures that are critical in a financial institution.

3. Document Delivery and Signature Coordination

As part of daily tasks, the author delivered completed documents to relevant supervisors for signature, including the DBM Supporting, DBM Business, and the Branch Manager. This process required clear communication, proper etiquette, and punctuality. It also provided insight into organizational hierarchy and the importance of authorization in banking workflows.

4. Filing and Document Archiving

Another important task was assisting in filing financial and operational records, such as monthly payment summaries, internal reports, and outgoing/incoming correspondence. The author learned the standard procedures for document archiving and the importance of maintaining systematic records to support audit and compliance functions.

5. General Office Support and Stationery Inventory

Occasionally, the author was assigned to assist with general administrative tasks, such as helping monitor office supply inventory, organizing office stationery, and reporting shortages. These activities allowed the author to gain awareness of the logistical and operational aspects that support the daily functions of a bank.

6. Coordination During Public Holidays and Special Events

During periods when public holidays or national events occurred, such as Eid al-Fitr and Waisak, the General Affairs division played an important role in preparing internal announcements and coordinating operational adjustments. The author helped draft notices, disseminate information to staff, and prepare for office closures or shift arrangements, which highlighted the importance of internal communication and planning.

3.5 Obstacles and Solution

3.5.1 Obstacles

During the internship period at Bank BTN Syariah Pekanbaru Branch, the author encountered several obstacles, both technical and non-technical in nature. These challenges arose due to the transition from academic learning to real-world work environments, where the pace and expectations are significantly different. Some of the notable obstacles included:

1. Adaptation to New Environment. In the early weeks, the author faced difficulties in adapting to the professional work culture, including time management, dress code, formal communication, and workplace discipline. Being a newcomer, it took some time to get used to the organizational structure and working patterns.
2. Lack of Practical Experience. The author had limited prior experience with administrative tasks such as handling official documents, understanding payment authorization processes, and dealing with banking operations like SPB (Surat Perintah Bayar). This led to occasional delays or the need for repeated guidance from supervisors.
3. Understanding Technical Terminologies. The use of technical and financial terms in banking operations created a knowledge gap at the beginning. It was especially challenging to understand documents related to internal procedures, authorizations, and payment processes handled by the General Affairs Division.
4. Public Holidays and Activity Disruptions. Due to numerous public holidays and collective leaves during the internship period, some planned tasks and learning opportunities were delayed or missed. This also reduced the consistency in task execution.

3.5.2 Solution

To overcome the aforementioned obstacles, the author applied several strategies and received substantial support from the supervisor and staff at

Bank BTN Syariah Pekanbaru Branch. The following solutions were implemented:

1. Active Communication and Observation

The author made efforts to communicate actively with co-workers and mentors, asking questions when in doubt and observing how tasks were completed. This helped in understanding workflows more quickly and building better relationships in the office.

2. Self-Learning and Research:

Outside of work hours, the author studied documents, banking procedures, and terminologies through reading internal guides, official references, and online sources. This self-learning significantly improved comprehension and performance in daily tasks.

3. Maintaining Discipline and Positive Attitude:

By consistently coming to work on time and demonstrating a positive, respectful attitude, the author gradually adapted to the work culture. This discipline also created a more professional mindset aligned with industry expectations.

4. Maximizing Learning During Office Days:

To compensate for days lost to public holidays, the author took initiative in participating more actively during regular workdays, volunteering for additional responsibilities whenever possible. This helped in maintaining the learning trajectory and fulfilling internship goals.

CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

After completing the internship at Bank Tabungan Negara Syariah (BTN Syariah) Pekanbaru Branch in the General Affairs unit, the following conclusions can be drawn:

1. The intern successfully understood the job description, which included assisting in the preparation of Payment Order Letters (SPM), photocopying documents, delivering files, and requesting approvals from department heads such as DBM Supporting and DBM Manager.
2. The intern gained insight into the systems and procedures applied in the General Affairs unit, including document flow, administrative recording, and coordination protocols within the bank's operational structure.
3. The work schedule followed standard office hours (Monday to Friday, 08:00–17:00 WIB), enabling the intern to develop professional discipline and time management skills.
4. The internship involved various administrative activities such as archiving, filing, handling internal memos, and interacting with different departments—helping the intern improve both technical and interpersonal skills.
5. Several challenges were encountered, including limited access to sensitive systems and the need to adapt to formal workflows. These were overcome through supervision, self-learning, and proactive communication with staff members.

4.2 Suggestion

To enhance the internship experience for future students at Bank BTN Syariah Pekanbaru, the following suggestions are proposed:


1. Orientation and technical briefings should be provided at the beginning of the internship to help interns quickly understand the bank's structure, key responsibilities, and workflow.
2. Interns should be encouraged to engage in more diverse operational tasks under supervision to broaden their understanding of banking procedures.
3. Providing access to non-confidential internal documents can help interns complete their final reports with better accuracy and context.
4. Assigning specific roles or small projects to interns may enhance their sense of contribution and allow deeper learning.
5. Regular evaluations and feedback from supervisors can support continuous improvement and help interns reflect on their strengths and areas for development.

REFERENCES

- Bank Tabungan Negara Syariah. (2023). Sistem dan Prosedur Operasional Perbankan Syariah. BTN Syariah Pekanbaru Internal Documentation (unpublished).
- Direktorat Jenderal Pendidikan Tinggi. (2020). Pedoman Praktik Kerja Lapangan (PKL) Mahasiswa. Jakarta: Kementerian Pendidikan dan Kebudayaan.
- Fahmi, I. (2014). Manajemen Operasional. Bandung: Alfabeta.
- Kasmir. (2020). Manajemen Perbankan. Jakarta: Rajawali Pers.
- Otoritas Jasa Keuangan. (2022). Laporan Perbankan Syariah Nasional. Retrieved from <https://www.ojk.go.id>
- Peraturan Bank Indonesia. (2008). Peraturan Bank Indonesia Nomor 10/16/PBI/2008 tentang Prinsip Syariah dalam Kegiatan Usaha Perbankan Syariah. Jakarta: Bank Indonesia.
- Politeknik Negeri Bengkalis. (n.d.). Panduan Kerja Praktek Polbeng. Politeknik Negeri Bengkalis.
https://polbeng.ac.id/download/Panduan_KP_Polbeng.pdf
- Undang-Undang Republik Indonesia Nomor 21 Tahun 2008 tentang Perbankan Syariah.

APPENDICES

Appendix 1 : Internship Approval Letter



Nomor : 305/PKB/SUPP/II/2025
Pekanbaru, 17 Februari 2025

Kepada Yth.
Direktur, Wakil Direktur III
Kementerian Pendidikan Tinggi, Sains, Dan Teknologi
Politeknik Negeri Bengkalis
Jl. Bathin Alam, Sungai Alam, Bengkalis
Riau – 28711

Perihal : Persetujuan Izin Praktek Kerja Lapangan


Assalamu'alaikum wr.wb.


Menunjuk surat Saudara/i No : /PL31/TU/2025 tanggal 01 Februari 2025 perihal Izin Praktek Kerja Lapangan, dengan ini kami sampaikan bahwa kami dapat membantu memenuhi permohonan Saudara/i untuk melaksanakan Praktek Kerja Lapangan di Bank BTN Kantor Cabang Syariah Pekanbaru pada tanggal 10 Maret s/d 28 Juni 2025 dengan nama mahasiswa/i sebagai berikut :

1. Nama : Ryan Hidayat
NIM : 5404211428
JURUSAN : D4 Administrasi Bisnis Internasional

Demikian kami sampaikan, atas perhatian dan kerjasama yang baik kami ucapkan terima kasih.
Wassalamu'alaikum wr.wb.


PT. BANK TABUNGAN NEGARA (PERSERO) Tbk
KANTOR CABANG SYARIAH PEKANBARU


Syuria Khairenni
Operation Unit Head


Rahmad Budi Raharjo
Logistic Support Staff

PT Bank Tabungan Negara (Persero) Tbk
Kantor Cabang Syariah Pekanbaru
Jl. Jend. Sudirman No. 203 C-G
Kel. Tangserang Tengah, Kec. Marpoyan Damai
Pekanbaru 26282


T +62 761 789 1314, 789 1315
E kcs.pekanbaru@btn.co.id
www.btn.co.id



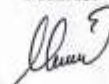
Appendix 2 : Attendance List March – June

ATTENDANCE LIST

Name : Ryan Hidayat
 Study Program : International Business Administration
 Company Name : Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Week	Day										Note
	Monday		Tuesday		Wednesday		Thursday		Friday		
1	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
											
	10-Mar		11-Mar		12-Mar		13-Mar		14-Mar		
2	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
											
	17-Mar		18-Mar		19-Mar		20-Mar		21-Mar		
3	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
									Cuti Bersama Negeri		
	24-Mar		25-Mar		26-Mar		27-Mar		28-Mar		
4	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
	Idul Fitri		Idul Fitri		Idul Fitri		Idul Fitri		Idul Fitri		
	31-Mar		01-Apr		02-Apr		03-Apr		04-Apr		

Mentor:



Mutia Prima Dinda

Human Capital Staff

BTN Syariah Pekanbaru

ATTENDANCE LIST

Name : Ryan Hidayat
 Study Program : International Business Administration
 Company Name : Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Week	Day										Note
	Monday		Tuesday		Wednesday		Thursday		Friday		
5	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
	Idul Fitri										
	07-Apr		08-Apr		09-Apr		10-Apr		11-Apr		
6	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
									Wafat Yesus Kristus		
	14-Apr		15-Apr		16-Apr		17-Apr		18-Apr		
7	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
	21-Apr		22-Apr		23-Apr		24-Apr		25-Apr		
8	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
							Hari Buruh				
	28-Apr		29-Apr		30-Apr		01-May		02-May		

Mentor:

Mutia Prima Dinda

Human Capital Staff

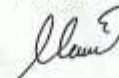
BTN Syariah Pekanbaru

ATTENDANCE LIST

Name : Ryan Hidayat
 Study Program : International Business Administration
 Company Name : Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Week	Day										Note
	Monday		Tuesday		Wednesday		Thursday		Friday		
9	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
	12/10	11	12/10	11	12/10	11	12/10	11	12/10	11	
	05-May		06-May		07-May		08-May		09-May		
10	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
	Hari Raya Waisak		Cuti Bersama Waisak		12/10	11	12/10	11	12/10	11	
	12-May		13-May		14-May		15-May		16-May		
	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
11	12/10	11	12/10	11	12/10	11	12/10	11	12/10	11	
	19-May		20-May		21-May		22-May		23-May		
	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
12	12/10	11	12/10	11	12/10	11	Kenaikan Yesus Kristus		Cuti Bersama Kenaikan Yesus Kristus		
	26-May		27-May		28-May		29-May		30-May		

Mentor:



Mutia Prima Dinda

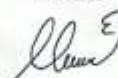
Human Capital Staff
BTN Syariah Pekanbaru

ATTENDANCE LIST

Name : Ryan Hidayat
 Study Program : International Business Administration
 Company Name : Bank Tabungan Negara Kantor Cabang Syariah Pekanbaru

Week	Day										Note
	Monday		Tuesday		Wednesday		Thursday		Friday		
13	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
									Idul Adha		
	02-Jun		03-Jun		04-Jun		05-Jun		06-Jun		
14	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
	Cuti Bersama Idul Adha										
	09-Jun		10-Jun		11-Jun		12-Jun		13-Jun		
15	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
											
	16-Jun		17-Jun		18-Jun		19-Jun		20-Jun		
16	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	Student	Mentor's	
									Tahun Baru Hijriah		
	23-Jun		24-Jun		25-Jun		26-Jun		27-Jun		

Mentor:



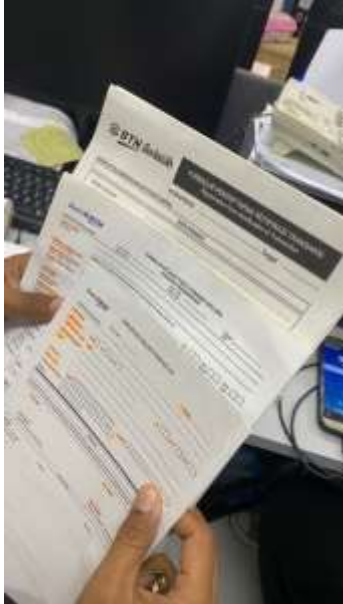
Mutia Prima Dinda

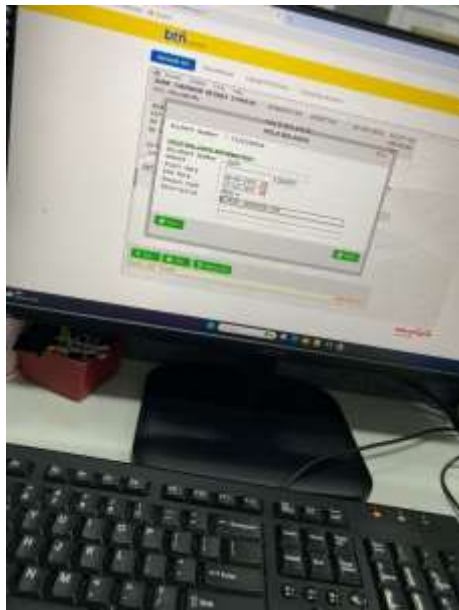
Human Capital Staff

BTN Syariah Pekanbaru

Appendix 3 : Documentation During Apprenticeship









Appendix 4 : Certificate



Appendix 5 : Gift from the company



Appendix 6 : Evaluation Results from Job Training Company

**EVALUATION RESULTS FROM JOB TRAINING COMPANY.
BANK TABUNGAN NEGARA KANTOR CABANG SYARIAH
PEKANBARU**

Name : Ryan Hidayat
Student's Identity No. : 5404211428
Study Program : International Business Administration
State Polytechnic of Bengkalis

No.	Assessment Aspect	Percentage	Scores
1.	Disciplin	20%	99
2.	Responsibility	25%	98
3.	Adjustment/Adaptation	10%	99
4.	Work Result	30%	99
5.	Behavior in General	15%	99
	Total (1+2+3+4+5)	100%	494

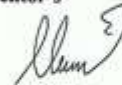
Explanation :

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

Notes :

Pekanbaru, July 02, 2025

Mentor's



Mutia Prima Dinda
Human Capital Staff