

APPRENTICESHIP REPORT

**PT. BANK KEPRI SYARIAH (PERSERODA)
BENGKALIS BATUPANJANG RUPAT**

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APPROVAL SHEET

PT. BANK KEPRI SYARIAH (PERSERODA) BENGKALIS BATUPANJANG RUPAT

Written as one of the conditions for completing the apprenticeship

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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

Apprenticeship Programs or Field Work Practices have long been recognized as an important element in the educational journey, which provides opportunities for students to engage directly with the world of work. Field Work Practice is a form of systematic and synchronous implementation between educational programs in schools / campuses and mastery of expertise programs obtained through direct work activities in the world of work to achieve a certain level of expertise. In addition, Field Work Practice is one of the academic activities that must be followed by all students / students in certain study programs (Arifin, 2022).

Apprenticeship Programs provide students with new knowledge and experience about the world of work. Students can directly familiarize themselves with working together in teams, both among fellow participants and with the parties in it. Field experience practice can be used as a forum for students to apply the knowledge and skills they have gained during the learning process on campus, while integrating theory and field practice. The goal is to gain knowledge and competencies in accordance with their respective study programs. (Nurjannah, Walian, and Lemiyana 2024).

This concept is thoroughly implemented at Politeknik Negeri Bengkalis, the only state polytechnic in Riau Province, which makes the apprenticeship program a mandatory and fundamental part of the academic curriculum. The polytechnic believes that true understanding and work readiness is best achieved not only through theoretical learning but also through application in the world of work. Therefore, students are required to complete an apprenticeship and final project before graduation. Diploma III students usually complete the apprenticeship in the fifth semester, while Diploma IV students complete it in the seventh semester. This practical experience is a strategic move to ensure graduates

are well prepared to meet industry expectations and contribute meaningfully in their respective fields.

One program that applies this philosophy is the International Business Administration Study Program. The program focuses on Economics and Business, equipping students with expertise in areas such as business correspondence, administrative systems, financial management, human resource development, and real-world business practices. To connect academic learning with practical implementation, students are required to take part in a four-month apprenticeship at a government or private institution. Before choosing a location, students will get several recommendations from the apprenticeship coordinator. From these choices, the author chose PT Bank Riau Kepri Syariah, located in Bengkalis, precisely in the Batupanjang Unit, Rupat District, as the most suitable place for apprenticeship.

PT Bank Riau Kepri Syariah is a regional financial institution owned by the Riau and Riau Islands provincial government. The bank began operations in 1961 under the name of Riau Regional Development Bank which was initially established as a Regional Company. Over time, the bank transformed into a Limited Liability Company through the decision of the General Meeting of Shareholders held on June 26, 2002. The institution then transitioned from conventional banking to sharia banking, which is now headquartered at Menara Dang Merdu, Jalan Jenderal Sudirman No. 462, Pekanbaru, Riau. The bank's commitment is to provide services based on sharia principles while promoting sustainable and inclusive economic development across the region.

In 2022, PT Bank Riau Kepri officially completed its transformation into a fully sharia-based bank. Since then, the bank has continued to increase its contribution to the regional economy, particularly in the Riau and Riau Islands region. The bank upholds Islamic financial values that prohibit elements such as *riba* (interest), *gharar* (uncertainty), and *maisir* (gambling) with the aim of offering fair, ethical, and transparent financial services. In addition to supporting micro, small, and medium enterprises (MSMEs), the bank also plays a role in improving

public understanding of Islamic finance through educational programs and collaboration with local governments.

From the background that has been explained, it is the reason why the author chose PT Bank Riau Kepri Syariah as an apprenticeship location. Its strong alignment with sharia values, its active role in regional development, and its professional work environment make it an ideal place to apply academic knowledge in the field.

1.2 Purpose of the Apprenticeship

Job Training is one of the activities for State Polytechnic of Bengkalis students in completing their studies. To achieve the expected results, it is necessary to know how the objectives of the Job Training which are as follows:

1. To find out the job descriptions and activities at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert.
2. To find out the systems and procedures that exist at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert.
3. To find out the place and time of internship work at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert.
4. To find out the kind of business of PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert.
5. To find out the obstacles and solutions at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert.

1.3 Significances of the Apprenticeship

The practical work carried out is very beneficial for several parties such as students, companies and State Polytechnic of Bengkalis.

1.3.1 Significances for the Study

Through the Apprenticeship Programs at PT Bank Riau Kepri Syariah Batupanjang Rupert, Bengkalis State Polytechnic students are given a real opportunity to practice the theories and knowledge they have gained during college. This allows them to adapt to a professional work environment, improve

communication and teamwork skills, and better understand the responsibilities expected in the world of work. During this program, students also develop a stronger sense of discipline, initiative and confidence, which supports their transition from academic life to professional careers. In addition, students were able to explore administrative tasks rarely encountered in classroom learning, which helped broaden their practical horizons.

1.3.2 Significances for the Company

The presence of apprentices at PT. Bank Riau Kepri Syariah brings mutual benefit to the company. Students can contribute to daily operations by assisting employees in administrative tasks and offering fresh perspectives or ideas. It also provides the company with a chance to observe and identify potential candidates who may be suitable for recruitment in the future. At the same time, the apprenticeship program reflects the company's commitment to supporting education and human resource development in the region.

1.3.3 Significances for State Polytechnic of Bengkalis

For the campus, the apprenticeship serves as a bridge to strengthen collaboration between educational institutions and the professional world. It helps the institution assess the readiness of its students, evaluate the relevance of the curriculum, and identify areas that need adjustment based on industry feedback. This also becomes a valuable opportunity to align teaching materials with current trends and needs in the workforce, especially in the field of international business administration.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

Based on information from the official website of the Economic Bureau of Riau Province (biroekonomi.riau.go.id), PT Bank Riau Kepri Syariah (BRKS) is a financial institution that originated from the establishment of PT Bank Pembangunan Daerah Riau (BAPERI), which was founded through Notarial Deed No. 1 by Syawal Sutan dated August 2, 1961. This establishment was authorized by the Minister of Finance of the Republic of Indonesia through Letter No. BUM 9-4-4-5 dated August 5, 1961. Subsequently, pursuant to the Decree of the Governor of Riau KDH Tk. I No. 51/IV/1966 dated April 1, 1966, all business activities of PT BAPERI were transferred, its assets and liabilities were liquidated, and Bank Pembangunan Daerah (BPD) Riau was established with the status of a regionally owned bank, in accordance with Law No. 13 of 1962.

Over time, the legal and operational status of BPD Riau underwent several adjustments through regional regulations, as explained in academic documents from the Repository of UIN Suska. These adjustments included the issuance of Regional Regulation (Perda) No. 10 of 1975, later amended by Perda No. 18 of 1986. These changes were made with reference to Law No. 13 of 1962 and Law No. 7 of 1992 concerning Banking. Further improvements were made through Perda No. 5 of 1998 to strengthen the legal foundation of the bank's operations.

A significant transformation occurred in 2002 when, through the General Meeting of Shareholders (GMS) held on June 26, 2002, the legal status of BPD Riau was changed from a Regional Company to a Limited Liability Company. This decision was documented in Notarial Deed No. 33 by Ferry Bakti, S.H., and reinforced by Regional Regulation No. 10 of 2002, as well as Notarial Deed No. 36 by Muhammad Dahad Umar, S.H., dated January 18, 2003. The change in legal status was also approved by the Senior Deputy Governor of Bank Indonesia through Decree No. 5/30/KEP.DGS/2003. In line with the expansion of its

operational coverage to the Riau Islands Province, in 2010 the bank officially changed its name to PT Bank Riau Kepri, reflecting its commitment to broader and more professional service. This name change is recorded in official government publications and on Wikipedia.



Figure 2.1 Logo of Bank Riau Kepri Syariah

Source : Bank Riau Kepri Syariah

Another major change occurred in 2022 when Bank Riau Kepri successfully converted from a Conventional Commercial Bank into a Sharia Commercial Bank. According to an article from Bertuahpos.com, this conversion was approved through the Decision of the Board of Commissioners of the Financial Services Authority (OJK) Number KEP-93/D.03/2022 dated July 4, 2022. The transition process began on August 19, 2022, and the full implementation of the sharia-compliant system was established on August 22, 2022. This step reflects the bank's commitment to fully adopting Islamic financial principles.

Currently, PT Bank Riau Kepri Syariah is headquartered at Menara Dang Merdu, Jalan Jenderal Sudirman No. 462, Pekanbaru, Riau. This building symbolizes the transformation and commitment of BRKS in providing modern, professional, and Islamic-compliant banking services. According to data from the Economic Bureau of Riau, several main branch offices of BRKS are located in cities such as Dumai, Tanjungpinang, Bengkalis, Kampar, and Selatpanjang. This service network is further strengthened by sub-branches, cash offices, and service units such as Kedai Syariah and Laku Pandai, which extend banking access to remote rural areas. Through this extensive network, BRKS strives to provide inclusive and equitable Islamic banking services to all levels of society throughout the Riau and Riau Islands regions.

2.2 Vision and Mission

Every company must have a vision and mission in order to realize its goals and as a driving force to carry out their respective programs

2.2.1 Vision of PT Bank Riau Kepri Syariah

To establish a Sharia Bank that is Inclusive, Resilient, and Modern the Community's Primary Choice, Contributing Significantly to Sustainable Regional Development.

2.2.2 Mission of PT Bank Riau Kepri Syariah

The missions of PT Bank Riau Kepri Syariah, particularly at the Bengkalis Batupanjang RUPAT Unit, are as follows:

1. To promote sustainable regional economic growth toward national economic development.
2. To provide Sharia-based financial service solutions supported by the latest technology.
3. To strengthen the development of micro, small, and medium enterprises (MSMEs) in order to achieve community welfare.
4. To manage regional and national business funds in an optimal and professional manner.
5. To develop high-quality human resources (HR) who are ready to face transformation through universal sharia values.

2.3 Kind of Business

Business is an economic activity carried out by individuals or groups in order to produce goods or services for profit. Business is a series of productive activities that aim to meet the needs of life while generating income, which are carried out independently by individuals or small economic actors (Zahra, 2022). Businesses can be categorized into sectors such as agriculture, industry, trade, services, mining, tourism, transportation, communication, and finance. Each sector contributes to economic development, with financial services particularly banking being essential in managing funds, offering credit, and facilitating transactions. Islamic banking, as part of the financial sector, operates based on sharia principles,

avoiding elements like usury (riba), uncertainty (gharar), and gambling (maysir), while promoting fairness and mutual benefit.

PT Bank Riau Kepri Syariah (BRKS) is one of Indonesia's Islamic financial institutions committed to offering sharia-compliant banking services. It provides various savings, financing, and transactional products tailored for individuals, businesses, and institutions. As part of the Islamic financial ecosystem, BRKS supports the regional economy by combining modern banking services with ethical Islamic principles.

2.3.1 Types of Deposits at PT Bank Riau Kepri Syariah

Each product is designed based on Islamic principles to ensure transparency, fairness, and ethical financial management. The main types of services offered include the following:

1. Sharia Foreign Currency Current Account

A current account product in foreign currency (forex), intended for customers who require financial transaction facilities using USD. Suitable for export-import businesses or individuals with foreign transactions. Equipped with check/bilyet giro facility and monthly statement.

2. Sharia Foreign Currency Savings

Islamic savings based on foreign currency (forex) with wadiah yad dhamanah or mudharabah muthlaqah contract, providing convenience in storing funds in USD. Can be used for savings, investment, or international transactions.

3. Dhuha

Individual savings products with sharia principles that are flexible and can be used for various purposes. Using mudharabah contract, with competitive profit sharing ratio, and equipped with ATM (Automated Teller Machine) card.

4. Planned Dhuha

Sharia-based term savings with regular monthly deposits according to the initial agreement. Suitable for long-term financial planning such as

education, pilgrimage, or other needs. Using mudharabah muthlaqah contract.

5. Sinar Qurban

Special savings for qurban preparation. Flexible deposit and funds will be collected periodically. Can be withdrawn on the eve of Eid al-Adha. Helps customers prepare for qurban without burdens.

6. Sinar Belia Savings

Aimed at students and teenagers. Provides early financial education with a low initial deposit. No administration fee, and can be used to save for gifts, pocket money, or school needs.

7. Sinar Delima Savings

Savings for female customers with various advantages such as competitive interest (profit sharing), free life insurance coverage, and flexible withdrawal features. Suitable for housewives or career women.

8. Sinar KPE (Electronic Employee Card)

A special savings account for state civil servants who receive salaries through the Electronic Employee Card. Automatically facilitate salary transactions, ASN loans, and other financial needs.

9. Sinar DBOS (School Operational Assistance Fund)

It stands for Dana BOS, a special savings account to accommodate School Operational Assistance funds. Provided for educational institutions and managed in a sharia manner so that it is in accordance with its allocation.

10. SIMPEDA (Regional Development Savings)

Joint savings between regional development banks throughout Indonesia, including BRKS. Provides opportunities for customers to participate in national lottery programs, with competitive interest (profit sharing).

11. SIMPEL (Student Savings)

Sharia-based student savings with a very light initial deposit, starting from Rp1,000. Specifically designed to encourage a culture of saving from an early age at the elementary, junior high, and high school levels.

12. **Sinar Community**
Group or community savings, such as arisan, cooperatives, or religious communities. Facilitates group financial management with sharia principles and transaction monitoring facilities.
13. **Sinar Laku**
It is a sharia-based financial inclusion savings account, working with laku pandai agents to reach rural communities. Customers can perform basic transactions through agents without going to the bank.
14. **TabunganKu**
A national savings product with no monthly administration fee, to encourage a culture of saving among Indonesians. Managed based on sharia principles and intended for individuals.
15. **Time Deposit**
Time deposit product with mudharabah system, where customers get profit sharing according to the agreed ratio. Flexible term ranging from 1, 3, 6 to 12 months. Suitable for safe sharia investment.
16. **Sinar**
Bank Riau Kepri Syariah's general savings product for personal and business purposes. Using mudharabah contract, with ATM card, mobile banking, and competitive profit sharing system.
17. **Sinar Pendidikan**
Savings for students and college students to support their educational needs. Designed with low fees and flexible deposit features. Can be used for tuition payments or other academic purposes.
18. **Giro**
Saving products in the form of current accounts with transaction facilities using bilyet giro or checks. Suitable for individual customers or business entities that require large non-cash transactions.
19. **Forex Deposits**
Time deposits in foreign currencies such as USD, EUR, or others. Customers receive profit sharing in the same currency. Suitable for investors with international needs and currency hedging.

2.3.2 Financing Products at PT Bank Riau Kepri Syariah

Here are the financing products offered by PT Bank Riau Kepri Syariah:

1. Vehicle Financing

A financing product for customers who wish to own motor vehicles such as cars or motorcycles, based on the Murabahah (sale-purchase) contract. The bank purchases the vehicle and sells it to the customer with an agreed profit margin, payable in installments.

2. Gold Ownership Financing

This product allows customers to finance the purchase of gold as an investment or for personal use. It is based on the Murabahah principle, where the bank buys the gold and resells it to the customer at a profit.

3. Commercial Agribusiness Financing

Designed to support businesses in the agriculture, livestock, and plantation sectors. It provides working capital or investment funds under Musyarakah (partnership) or Murabahah schemes to boost food and agribusiness productivity.

4. Palm Oil Replanting Agribusiness Financing

A special financing product to help palm oil farmers replant old or unproductive oil palm trees. This financing aims to support sustainable agriculture and is generally part of government or regional programs.

5. Developer Financing

Provided to property developers to fund housing projects or property construction. The scheme can be used to finance land acquisition, development, or construction based on Islamic contracts like Musyarakah or Istisna'.

6. Investment Financing

Long-term financing provided to customers for investment purposes such as acquiring fixed assets (machinery, land, buildings). This product uses Ijarah Muntahiya Bittamlik or Murabahah schemes.

7. **Multipurpose Pre-Retirement Financing**
Targeted at pre-retirees who need funds for various purposes such as education, health, home renovation, or business capital. This type of financing often uses Murabahah or Ijarah contracts.
8. **FLPP Subsidized Home Ownership Financing**
A financing program in collaboration with the government for low-income communities to own homes. It is part of the Housing Financing Liquidity Facility (FLPP) program, which offers subsidized profit margins.
9. **Home Ownership Financing**
Designed for individuals who want to buy new or second-hand homes, renovate or build a house. Based on Murabahah or Ijarah Muntahiya Bittamlik schemes, payable in installments.
10. **Multipurpose Financing**
A flexible financing product for personal needs, such as education, weddings, health expenses, or home repairs. The contract used is usually Murabahah.
11. **Micro Business Financing**
Financing for micro-entrepreneurs to develop their businesses. This product is simple, fast, and tailored to the characteristics of micro-scale operations.
12. **Small and Medium Enterprises Financing**
Designed for SMEs to access working capital or investment funds. It supports business expansion, equipment procurement, and other business development needs.
13. **Contract-Based Financing**
Financing based on the value of a business contract that the customer has won. This product helps contractors, suppliers, or service providers to fulfill projects funded by government or private institutions.

14. Working Capital Financing

Used to meet short-term business needs such as purchasing raw materials, operational expenses, or seasonal business demands. It is often based on Murabahah or Musyarakah principles.

15. Sharia People's Business Credit (KUR)

A government-assisted microcredit program for MSMEs (Micro, Small and Medium Enterprises) with easy requirements, low margin, and no collateral for small amounts. Offered under Islamic contracts in cooperation with the Indonesian government.

16. Rahn (Islamic Pawning)

An Islamic pawning product that allows customers to obtain short-term financing by pledging valuables (such as gold). The pledged asset serves as collateral and will be returned once the financing is repaid.

17. Umrah Financing

This product allows customers to finance their Umrah pilgrimage expenses in installments, using Islamic principles such as Murabahah. It is designed to make Umrah more accessible for the public.

2.3.3 Digital Banking Services at PT Bank Riau Kepri Syariah

The following is an explanation of digital banking services at PT Bank Riau Kepri Syariah

1. EDC Merchant

The Electronic Data Capture (EDC) Merchant is a card swipe machine service provided by BRKS to support cashless transactions at partner business locations. With this service, customers can conveniently and securely make payments using their BRKS debit cards while shopping.

2. BRK Syariah Mobile

BRK Syariah Mobile is a mobile banking application that allows customers to access banking services such as balance inquiries, account transfers, bill payments, phone credit purchases, and other transactions directly from their smartphones all in real-time and in accordance with Sharia principles

3. BRK Syariah QRIS

BRK Syariah QRIS (Quick Response Code Indonesian Standard) is a digital payment service using the national QR code standard. Customers can simply scan the QRIS code via the BRK Syariah Mobile app to make payments at partnered merchants, enabling faster, more practical, and contactless transactions.

2.4 Organization Structure

An organizational structure is a system used to organize the division of tasks, classification, and formal organization of work. This structure describes the flow of information and the responsibilities owned, organized, and supervised by each unit or division. Through this structure, it can be known clearly and in detail about who is responsible, as well as how the relationship between one position and another in carrying out company activities. The organizational structure at PT Bank Riau Kepri Syariah Bengkulu Batupanjang Rupert is depicted in Figure 2.3 below.

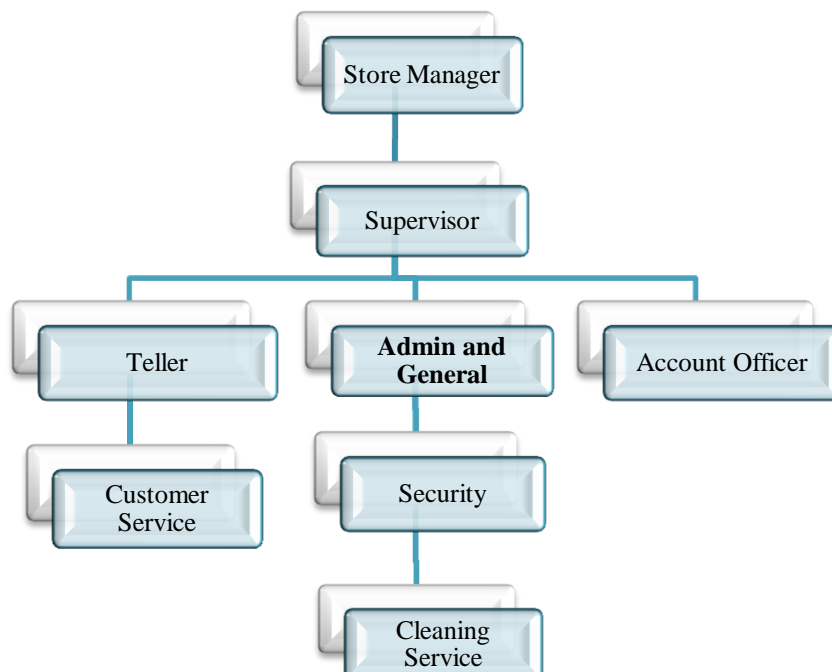


Figure 2.2 Organizational Structure of PT Bank Riau Kepri Syariah Batupanjang Rupert

Source: PT Bank Riau Kepri Syariah Batupanjang Rupert

Based on the organizational structure above, the following is a description of the main duties and functions of each position in PT Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert. Each position has certain responsibilities and authorities that are in accordance with the role of the position.

1. Store Manager

Responsible for preparing the Annual Budget Plan in the form of setting targets and operational budget requirements for the store office according to the scope of responsibility. In addition, the store manager also verifies the character and business of debtors, reviews the business location of prospective customers, and provides direction and training to employees to improve performance quality. He also carries out other duties of the micro or main branch manager, especially those related to the implementation of store office operational activities.

2. Supervisor

Play an important role in ensuring the smooth operation of the bank and the quality of service to customers. In charge of leading the team, making administrative decisions, and managing operational risks. Other duties include opening loan accounts that have been approved by management, preparing credit administration documents, monitoring financing administration activities, preparing credit reports as well as monthly and annual financial reports, and handling inventory management, office equipment, and security of bank buildings and assets. Also handles employee data management, taxes, attendance, salaries, as well as account opening and transaction services such as fund transfers.

3. Teller

Serves transactions such as cash deposits, withdrawals, and transfers between accounts. Tellers are expected to provide the best quality service to foster good relationships with customers. Other duties include explaining bank products, managing daily cash flow in and out, and supporting the process of opening new accounts and depositing funds by customers.

4. Customer Service (CS)

In charge of opening customer savings accounts, offering and marketing deposit products, and activating SMS and Mobile Banking services. CS also provides information on balances, account mutations, and other bank product requirements and procedures. They also play an important role in attracting potential customers to open savings or deposits.

5. Admin and General

Admin and General is responsible for managing office administration, such as archiving important documents, recording incoming and outgoing letters, and assisting with data input and preparation of routine reports. In addition, he also handles logistical needs such as stationery and office supplies, maintains work facilities, manages assets and inventory, and ensures daily office operations run orderly, efficiently and according to procedures. During the apprenticeship program, I was assigned and mentored in this division, where I gained hands-on experience in administrative tasks and observed how operational support is managed within a professional environment.

6. Account Officer (AO)

Checking the completeness of credit application forms from prospective debtors, conducting interviews to gather further information, and conducting surveys to the residence and business of prospective debtors. AOs also verify business feasibility and provide recommendations to credit analysts. In addition, the AO is responsible for collecting overdue installments, as well as preparing a schedule for handling overdue non-performing loans.

7. Security

Maintain security in and around the office area, creating a safe and comfortable ATM (Automated Teller Machine)osphere for customers during transactions. Additional duties include assisting CS in directing customers, maintaining queue order, making daily reports, coordinating with the nearest police, monitoring office assets, and being alert to

potential security disturbances. Also involved in night patrols and handling emergencies around the office environment.

8. Cleaning Service

In charge of maintaining the cleanliness and tidiness of the office environment both indoors and outdoors. In addition, cleaning services also help organize customer queues and maintain the cleanliness of archives and important office documents. This service aims to support the comfort and safety of the work environment and customer experience when visiting the store office.

2.5 The Working Process

The working process at PT Bank Riau Kepri Syariah (BRKS) reflects the implementation of financial services based on sharia principles, starting from customer acceptance to the completion of financial transactions, both savings, financing, and digital services. The following are the main stages of the work process at BRKS:

2.5.1 Customer Account Opening Process

Customers who want to be part of BRKS must go through the account opening process. This process begins with filling out an account opening form, attaching documents such as Indonesian Identity Card, Taxpayer Identification Number (if any), and a passport photo. The customer service officer will verify the data and explain the type of sharia savings such as Wadiah Savings or Mudharabah Savings, according to sharia principles without usury. After verification and data input to the system, the account will be activated and the customer will be given a savings book and sharia ATM (Automated Teller Machine) card.

2.5.2 Sharia Financing (Credit) Process

For customers applying for financing, such as Murabahah (sale and purchase) or Ijarah (lease), the financing officer will conduct a feasibility analysis. Customers are asked to complete documents such as Id Card, Family Card, salary slip, business license, and collateral documents (if any). The analysis is carried out

according to the 5C principle (Character, Capacity, Capital, Collateral, Condition). After analysis and approval by the financing committee, the contract is done in a sharia manner, then the funds are disbursed. This process also applies to the KUR Syariah financing program, which is widely used by MSMEs.

2.5.3 Daily Transaction Process

BRKS tellers serve daily financial transactions such as cash deposits, withdrawals, bill payments, and transfers. The teller will verify the customer's identity, record the transaction on the system, and print the proof of transaction. All transactions are carried out with high accuracy and follow the principles of honesty and trustworthiness according to sharia values.

2.5.4 Digital Service Process (BRK Syariah Mobile and Internet Banking)

BRKS digital services, such as BRK Mobile and Internet Banking, allow customers to conduct transactions independently via mobile phone or computer. Activation can be done at branch offices or independently. Customers can check balances, transfer funds, make electricity payments, top-up e-wallets, and scan QRIS for shopping. This system supports Jalin Payment, a collaboration with PT Jalin to facilitate digital payments in real time.

2.5.5 Document Management Process

All transactions and customer activities are documented in physical and digital form. Documents such as account opening forms, financing documents, and transaction reports are archived by the administration or general department. This process is important for internal audit, regulatory compliance (OJK & DPS), and maintaining customer data security.

2.5.6 Reporting and Evaluation Process

Each work unit such as service, financing, and operations makes daily, weekly, and monthly reports. These reports are evaluated by branch leaders and sent to the head office. This evaluation includes performance targets, service efficiency, sharia compliance, and customer satisfaction. The evaluation results become the basis for service improvement.

2.6 Documents Used for activity

The following are the documents used in the operational activities of PT Bank Riau Kepri Syariah. These documents play an important role in supporting smooth services, recording transactions, and managing administration according to sharia principles. Each document has a specific function that supports daily banking activities.

2.6.1 Customer Inquiry Form

This form is the starting point for many types of service requests made by customers at the bank.

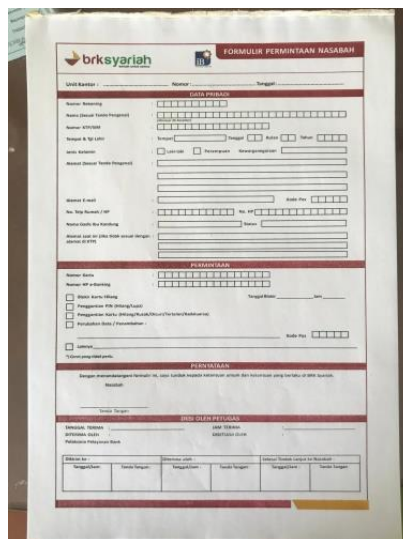


Figure 2.3 Customer Inquiry Form
Source : Documentation Data (2025)

The Customer Request Form is essential for documenting various types of service requests such as updating personal data, requesting new passbooks, changing account types, or reporting lost items. It serves as an official written reference, ensuring that customer needs are processed accurately and traceably. Bank employees rely on this form to verify the legitimacy of requests and to track customer service history.

2.6.2 ATM Card Request Form

This form is required when a customer wants to request or replace an ATM (Automated Teller Machine) card.

Figure 2.4 ATM Card Request Form
Source : Documentation Data (2025)

The ATM Card Request Form records the customer's identity, account number, and the reason for the request (e.g., lost, damaged, or new card). It ensures a clear authorization trail and helps avoid fraud or duplicate issuance. Employees use this form to validate customer eligibility, process ATM card printing, and initiate activation procedures through the bank's internal system.

2.6.3 BRKS Mobile Banking Application Form

This form is used when a customer applies for access to mobile banking services.

Figure 2.5 BRKS Mobile Banking Application Form
Source : Documentation Data (2025)

The BRKS Mobile form includes the customer's contact number, email address, and account details. It is vital for activating digital access, especially in today's digital-first banking environment. Employees use this form to connect the customer's banking profile with mobile banking features such as checking balances, money transfers, payment of bills, and more ensuring secure and seamless access to services anytime and anywhere.

2.6.4 Sharia Compliance Sheet

This document ensures that every financial service aligns with Islamic principles.

Figure 2.6 Sharia Compliance Sheet
Source : Documentation Data (2025)

The sheet contains indicators to assess whether the financing or transaction requested by the customer is free from *riba* (usury), *gharar* (uncertainty), and *haram* (prohibited) elements. It is reviewed by the bank's Sharia Compliance Unit. For employees, this sheet is a crucial tool to confirm that the financial product or service complies with fatwas and guidelines issued by the National Sharia Board.

2.6.5 Cash Deposit Slip

Used during cash deposit transactions at the bank counter.

Figure 2.7 Cash Deposit Slip
Source : Documentation Data (2025)

Customers must fill out this slip with details such as name, account number, deposit amount, and source of funds. This helps ensure correct transaction recording and anti-money laundering compliance. Tellers use this document to record the transaction manually and ensure the correct account is credited.

2.6.6 Cash Withdrawal Slip

This slip is completed when customers want to withdraw money directly at the branch.

Figure 2.8 Cash Withdrawal Slip
Source : Documentation Data (2025)

The form includes account details, amount requested, purpose of withdrawal, and signature. It acts as physical proof of the transaction and protects both the customer and the bank. Employees use this slip to verify account holder

identity, double-check available balance, and ensure proper disbursement of funds.

2.6.7 Transfer Slip

Used for internal transfers between accounts within Bank Riau Kepri Syariah.

Figure 2.9 Transfer Slip
Source : Documentation Data (2025)

This slip records details like the source and destination account numbers, the transfer amount, and a transaction description. It is especially useful when a customer needs to transfer funds without using digital platforms. Tellers or back-office employees process this form to ensure accurate and prompt fund transfers internally.

2.6.8 Financing Application Form

This is the main document completed by customers to request financing or loans.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

During author work practice at PT Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert, the author was given the opportunity to assist with various administrative and operational banking tasks. Activities carried out include:

1. Assisted customers in accurately filling out individual account opening forms.

Helped customers complete account opening forms by guiding them through each section. Ensured the information provided was accurate and in accordance with bank requirements.

2. Separated People's Business Credit disbursement agreements, Multipurpose Financing documents, and murabaha contract amendment documents for proper documentation.

Sorted and categorized financing documents for proper filing. This helped maintain organized records in accordance with sharia compliance standards.

3. Scanned administrative documents and financing approvals, creating organized digital archives.

Processed physical documents into digital format using scanners. Archived files in the system for easy access and future reference.

4. Completed various service forms, including ATM card requests, BRKS Mobile activation forms, customer data update forms, and sharia and insurance compliance forms.

Filled out standard service forms used by the bank. Ensured that customer requests and updates were processed promptly.

5. Recorded new customer data and updated dormant customer data.

Inputted customer information into the banking system. Also reactivated dormant accounts after verifying updated data.

6. Refilled the ink on teller stamps, ensuring they remained effective for daily use.
Collected teller stamps from employees each morning. Refilled ink to maintain stamp clarity for transaction verification.
7. Assisted in preparing daily teller cash reports, which helped ensure financial balance.
Helped gather and organize daily cash transaction data from tellers. Ensured that cash flow reports matched the system records.
8. Tied cash bundles with duct tape, preparing them for the tellers' bundling process.
Assisted in securing cash for teller operations. Made sure the cash was neatly bundled and labeled.
9. Checked the office Mobile Banking system and completed daily attendance and employees activity reports each morning.
Monitored mobile banking performance and system status. Recorded staff attendance and submitted daily activity logs.
10. Recorded and filed both incoming and outgoing mail reports.
Logged correspondence in a register or system. Filed letters properly for traceability and follow-up.
11. Separated transaction forms such as withdrawal, cash deposit, fund transfer, and overbooking forms, which facilitated efficient service and filing.
Organized completed forms based on transaction type. This supported faster processing and improved filing accuracy.
12. Duplicated important documents, including financing approval letters and customer identity documents.
Used photocopiers to make copies of critical documents. Ensured copies were filed or distributed according to procedure.
13. Assisted the Account Officer in setting up current accounts with customer service, as required for customer financing.

Supported the coordination between Account Officers and Customer Service. Helped ensure that account setup aligned with financing agreements.

14. Recorded and calculated customer tax deposits in preparation for the tax reporting process.

Checked tax payment slips and calculated total amounts. Prepared the data for accurate tax filing and submission.

3.2 System and Procedure

Systems and procedures at PT Bank Riau Kepri Syariah Bengkalis Batupanjang Rupa are a series of operational steps designed to ensure banking services run effectively, efficiently, and in accordance with sharia principles. Each work unit has standard procedures that must be followed by all employees, including interns, to ensure that every transaction and administrative activity is carried out in an orderly and well-documented manner.

During the apprenticeship, the author was placed in the financing administration department. The author was involved in various processes, ranging from data input and archiving to occasionally providing direct services to customers. The following are the systems and procedures that the author learned and implemented while carrying out these tasks.

3.2.1 Opening New Customer Account

New customers who want to open an account at Bank Riau Kepri Syariah must go through several administrative stages in order to enjoy services such as ATMs, passbooks, and mobile banking.

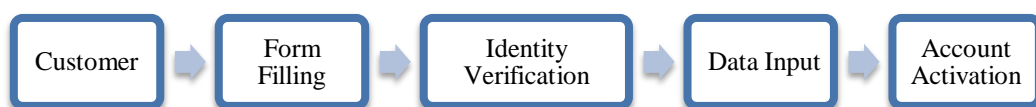


Figure 3.1 Procedure for Opening a New Customer Account

Source : Processed Data (2025)

When customers come to the bank, they are required to bring a valid identification, such as an identity card. This identification is required for

verification purposes and to ensure that the data recorded in the bank's system matches the customer's personal information. The account opening process is one of the important front-line services provided by banks, which requires attention to detail, accuracy, and a friendly approach to ensure customer satisfaction from the very beginning of their banking experience.

As an intern, the author was directly involved in assisting Customer Service officers in this process. Her role included greeting customers, guiding them through the account registration steps, and helping them fill out the account opening form accurately. This assistance helped speed up the registration process and reduce potential errors in customers' personal information. Once the form was completed, the author handed it over to the CS officer, who then proceeded to enter the data into the bank's internal system.

After the data was successfully entered, the CS officer conducted a validation process to ensure the accuracy and completeness of the information. Once validated, the customer's account was officially activated. The customer then receives a savings book and ATM card that can be used for various banking transactions.

3.2.2 Classification of Financing Documents

Financing documents received from the Account Officer must be properly classified before archiving.

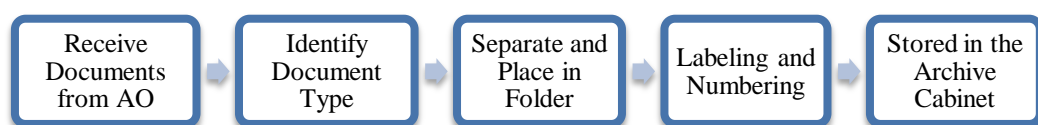


Figure 3.2 Procedure for Classification of Financing Documents

Source : Processed Data (2025)

At the initial stage, the author receives financing documents that have been processed by the Account Officer (AO). The documents can be in the form of People's Business Credit distribution agreements, multipurpose financing documents, and murabaha contract change documents. After the documents were received, the author identified each document based on its type. This step is important to ensure the separation between the People's Business Credit

distribution agreement document, the multipurpose financing document, and the murabaha contract change document. Identification was carried out by looking at the letterhead, contract number, type of financing product, and the contents of the document concerned.

Once identified, the documents were then separated and placed into different folders according to their classification. This separation aims to facilitate the search and archiving process at a later stage. Each folder that has been filled is then labeled and numbered. The label includes important information such as customer name, type of financing, contract date, and document number. Numbering is done systematically to make searching for documents in the future more efficient.

The final step in this procedure is to store all folders containing documents that have been labeled and numbered in the filing cabinet. The placement of documents in the filing cabinet is arranged based on the order and type of document to keep it neat, organized, and easy to find when needed by internal bank parties.

3.2.3 Scanning Financing Documents

Scanning Financing Documents is the process of scanning financing documents so that they are stored in digital form neatly and safely.

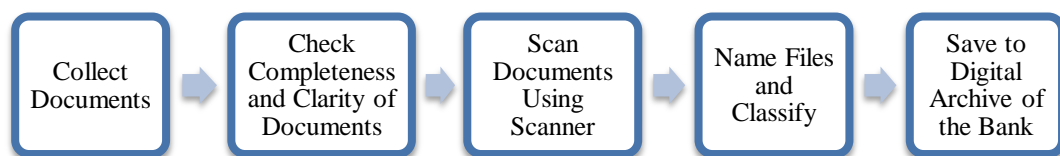


Figure 3.3 Procedure for Scanning Financing Documents

Source : Processed Data (2025)

The first step begins with collecting documents from the teller, administration, or general departments related to financing activities or other activities. After the documents are collected, the author checks the completeness and clarity of the documents to ensure that there are no damaged, blurry, or missed parts before the digitization process is carried out. Furthermore, documents that have been complete and clear are scanned using a scanner machine so that they can be converted into digital form.

After the scanning process, the author then names the file according to the type of document and classifies it based on categories such as type of financing, customer name, or document date. The last step is to save the digital files into the bank's digital archive with an organized storage system and can be accessed again when needed by the bank's internal parties.

3.2.4 Management of New and Dormant Customer Data

The management of new and dormant customer data is essential to ensure accurate customer records and smooth banking operations.

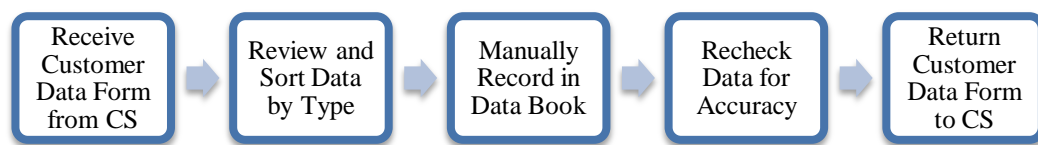


Figure 3.4 Procedure for Management of New and Dormant Customer Data

Source : Processed Data (2025)

This customer data management procedure was a critical operational function that the author successfully executed during the apprenticeship program, showcasing the technical competencies and attention to detail that were developed throughout the banking experience. The five-step process began with receiving customer data forms from the Customer Service (CS) department, which served as the primary interface between the bank and its clientele. Upon receiving these forms, the author conducted comprehensive reviews and systematically sorted customer information based on predetermined categories, effectively distinguishing between new customer registrations and dormant account reactivations.

The manual recording process in the data book demanded meticulous attention to detail and demonstrated the author's growing understanding of banking data classification systems, as accurate record-keeping formed the foundation of all subsequent banking operations and regulatory compliance activities. The verification step through data rechecking reflected the author's developed commitment to quality assurance and error prevention, skills that proved essential in financial services where data accuracy directly affected customer satisfaction and regulatory requirements. The process concluded with

returning processed forms to the Customer Service department, which completed the workflow cycle and ensured seamless interdepartmental communication while maintaining the operational efficiency that was achieved throughout the customer data management system.

3.2.5 Stamp Ink Maintenance

Stamp ink maintenance was a fundamental administrative responsibility that ensured the continuous availability of essential office supplies for document authentication and official correspondence. This routine yet critical task required systematic monitoring and timely replenishment to maintain uninterrupted banking operations and document processing efficiency.

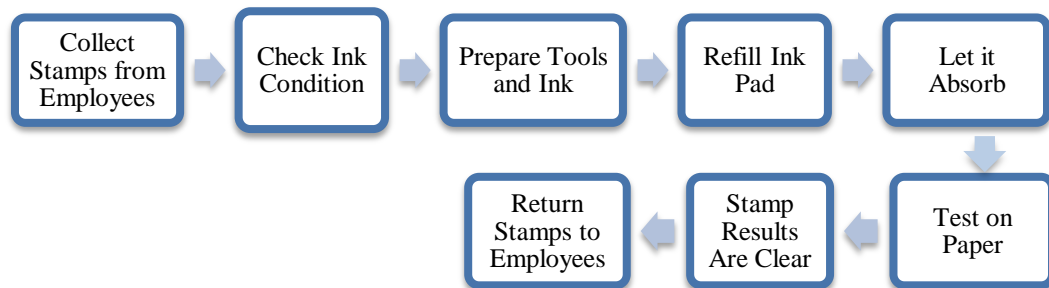


Figure 3.5 Procedure for Stamp Ink Maintenance

Source : Processed Data (2025)

The process began with collecting stamps from bank employees, followed by checking the condition of the ink on each stamp. If the ink was found to be fading, the author prepared the necessary tools such as ink bottles, paper mats, and gloves. Next, the ink was carefully refilled into the stamp pad and left for a while to allow full absorption.

After the ink was absorbed, the author tested the stamp on a piece of paper to ensure that the print was clear and not leaking. Once the print was satisfactory, the stamps were returned to the respective employees. This activity was carried out regularly to ensure that all stamps remained in ready-to-use condition, thereby supporting employee work efficiency. Additionally, the author suggested that periodic recording and scheduling be implemented to maintain the quality of stamp results and ensure organized management of office stationery.

3.2.6 Daily Teller Cash Report

The daily teller cash report is one of the important documents that reflect the bank's cash financial condition every day.

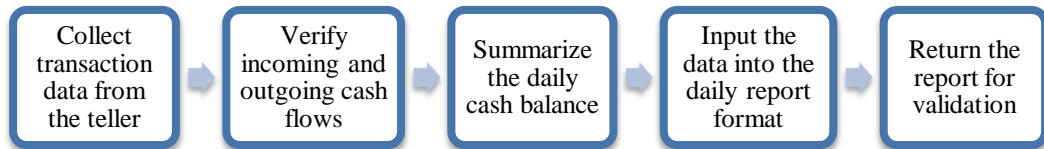


Figure 3.6 Procedure for Daily Teller Cash Report

Source : Processed Data (2025)

The first step in this procedure is to collect all cash transaction data from tellers, such as withdrawals, deposits, and cash transfers that occur during one working day. After that, verification of incoming and outgoing cash flows is carried out to ensure the accuracy and completeness of the recorded transaction data. Furthermore, the verified transaction data is summarized to determine the daily cash balance. This calculation is important to see the balance between starting cash, incoming cash, and outgoing cash, so that the final balance of cash can be known precisely. After the daily cash balance is summarized, the data is then entered into a predetermined daily report format. The completed report is then returned to the authorized officer for validation and final checking before being archived as an official bank document.

3.2.7 Cash Bundle Binding

Cash bundle binding is an important part of daily cash management in a bank. During author apprenticeship, I was directly involved in this process to ensure that the cash was neatly organized and ready to be used by tellers.

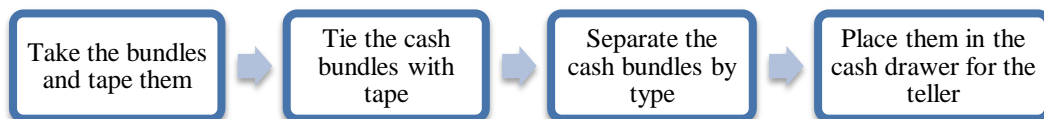


Figure 3.7 Procedure for Cash Bundle Binding

Source : Processed Data (2025)

The first step in this process is to take the prepared cash bundles and organize them. The author then begins to apply tape to the center of the bundle to ensure that each stack of money remains intact and not scattered. After that, the tied

bundles were sorted by denomination, such as Rp50,000 and Rp100,000 denominations. This separation makes it easier for tellers to process transactions and maintain efficient customer service. The bundles that have been neatly arranged by type are then placed into the teller's cash drawer. This placement is done carefully to facilitate retrieval when the teller performs cash transaction services at the counter.

3.2.8 Mobile Banking and Employees Reports

During the apprenticeship at PT Bank Riau Kepri Syariah, the author was entrusted with the responsibility of supporting the reporting and documentation process of employees activities through the Mobile Banking system. This task plays a vital role in maintaining discipline and ensuring transparency in the bank's daily operations.



Figure 3.8 Procedure for Mobile Banking & Employees Reports
Source : Processed Data (2025)

The procedure begins with logging into the Mobile Banking system using the official account provided by the bank. After successfully logging in, employees attendance data is recorded daily based on the available attendance list to ensure the information is digitally recorded and accurate. In addition, the activities carried out by employees on that day are also filled into the activity log in accordance with the predetermined format. Once all data has been recorded and confirmed, the report is sent to the supervisor through the bank's internal system. This process is part of the official documentation and routine reporting that aims to create an orderly and structured work system.

3.2.9 Filing Mail Reports

Incoming and outgoing mail management is one of the important tasks in office administration that is carried out systematically to ensure the smooth flow of information. Every letter received or sent must go through certain stages so that it is well recorded and neatly documented.

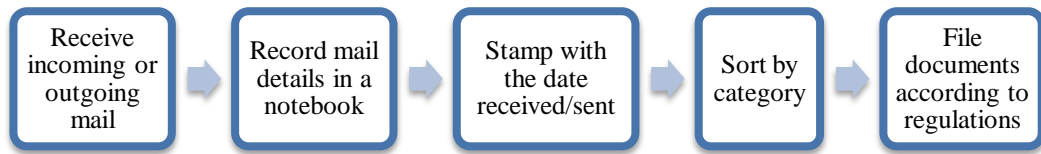


Figure 3.9 Procedure for Filing Mail Reports

Source : Processed Data (2025)

The first stage begins with the receipt of letters, both incoming and outgoing. After the letter is received, detailed information such as letter number, date, origin or destination of the letter, as well as brief contents are recorded in a special agenda book. This is done to facilitate archive tracking in the future and as administrative evidence. Furthermore, the letter will be stamped with the date received or sent as a time marker. After that, letters are sorted by category such as important, general, or internal letters. The last step is to store the documents in folders or archives based on the applicable archiving rules, so that they are well organized and easily accessible when needed.

3.2.10 Separating Transaction Forms

In the daily operational activities at PT Bank Riau Kepri Syariah, transaction form management is an important part to support the smooth service to customers. This process also plays a role in maintaining administrative order and accuracy in recording transaction data.



Figure 3.10 Procedure for Separating Transaction Forms

Source : Processed Data (2025)

The procedure begins with the collection of transaction forms that have been filled out by customers, such as withdrawal, deposit, and transfer forms. These forms are then separated based on the type of transaction to make it easier for the verification and recording process by the relevant departments. After the separation is complete, the forms are handed over to the customer service officer for follow-up. This step is taken to ensure that every transaction is recorded

correctly and the documents are stored according to the archiving standards applicable in the banking environment.

3.2.11 Document Duplication

In an office work environment, document duplication is one of the administrative activities that are routinely carried out to support smooth operations. The clarity and accuracy of the copies greatly affect the accuracy of data and information delivery.

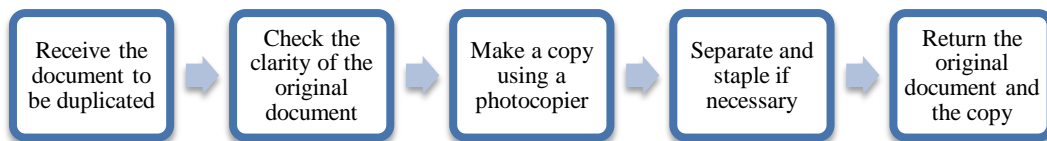


Figure 3.11 Procedure for Document Duplication
Source : Processed Data (2025)

The first step is to receive the documents to be duplicated from the relevant parties. The original document is checked first to ensure the clarity and legibility of its contents. This check is important so that the copies produced do not suffer from quality degradation that can interfere with their use. After that, the documents are photocopied using a photocopier. If necessary, the copies are separated and stapled for easier management. The original and duplicated documents are then returned to the owner in a neat and complete condition.

3.2.12 Tax Payment Check and Calculation

Checking and calculating tax payments is an important part of ensuring that transactions are accurate and in accordance with the documents received. This process is done systematically to avoid errors in the amount and documents used.

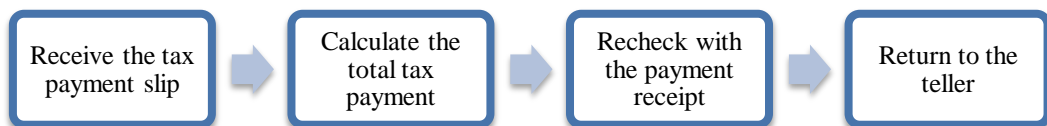


Figure 3.12 Procedure for Tax Payment Check and Calculation
Source : Processed Data (2025)

The first step is to receive a tax payment slip from the customer or teller. This slip contains details of the amount of tax to be paid along with other supporting information that needs to be verified. The document then becomes a

reference in the next process. After receiving the slip, the total tax payment is calculated according to the data listed. This calculation usually includes several tax components that are summed up to get the total to be paid. The results of the calculation are then matched with the proof of payment received. The final stage is to double-check the conformity between the calculated total and the receipt or proof of payment. If no difference is found, all documents are returned to the teller for further processing or handed back to the customer.

3.3 Place of Apprenticeship

Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert is located at Student Street, Batupanjang, Rupert District, Bengkalis Regency, Riau. Below you can see a picture of the bank:



Figure 3.13 Place of Apprenticeship
Source : Documentation Data (2025)

Apprenticeship activities were carried out for four months starting from February 25 to June 25, 2025. The work schedule at PT. Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert Branch can be seen in table 3.1 below:

Table 3.1 Schedule of Operational Working Hours

No	Day	Working Hours	Break Time
1	Monday to Thursday	07:30-16.30	12.00-13.00
2	Friday	07:30-17.00	11.30-13.30
3	Saturday to Sunday	Holiday	Holiday

Source : Processed Data (2025)

Based on the Operational Working Hours Schedule Table, Bank Riau Kepri Syariah operates from Monday to Thursday from 07:30 to 16:30 WIB with a break at 12:00 to 13:00 WIB. On Fridays, working hours are longer, from 07:30 to 17:00 WIB, with a slightly longer break from 11:30 to 13:30 WIB. Meanwhile, Saturday and Sunday are bank holidays.

3.4 Kind and Description of the Activity

The apprenticeship program encompassed a comprehensive range of banking operations designed to provide hands-on experience in both traditional and modern financial services. Throughout the duration of the program, activities were systematically structured to progress from basic administrative tasks to complex financial operations, ensuring a thorough understanding of banking procedures and customer service excellence.

Table 3.2 Daily Activities of February 25 to February 28 2025

No	Day/Date	Description Of Activities	Place
1	Tuesday, February 25 2025	1. Attending morning briefings 2. Payed the wifi bill 3. Delivered the pay order file to the teller 4. Input incoming and outgoing document 5. Bank inventory counters 6. Requested the signature of the supervisor for official documents	Operational
2	Wednesday, February 26 2025	1. Attending morning briefings 2. Delivered documents to the education office	Operational
3	Thursday, February 27 2025	1. Attending morning briefings 2. Recorded data on inactive customer accounts	Operational
4	Friday, February 28 2025	1. Attending morning briefings 2. Duplicate files	Operational

Source : Processed Data (2025)

The initial week of the apprenticeship program provided foundational exposure to the bank's operational environment. During this period, the author was introduced to the daily routine of morning briefings, which served as an essential communication platform for employees coordination and daily task assignments. The activities primarily focused on administrative support functions, including document management, data entry, and basic operational assistance. The author gained initial experience with banking documentation processes and began understanding the systematic approach required in financial institution operations.

Table 3.3 Daily Activities of March 03 to March 07 2025

No	Day/Date	Description Of Activities	Place
1	Monday, March 03 2025	1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Requested the signature of the supervisor for official documents 4. Set aside the documents and put them in the envelope (original disbursement documents) 5. Fill out the individual account opening form	Operational
2	Tuesday, March 04 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Separate disbursement contract sheets 4. Submitted the payment instruction to the teller	Operational
3	Wednesday, March 05 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Submitted the payment instruction to the teller 4. Separate disbursement contract sheets	Operational
4	Thursday, March 06 2025	1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Register outgoing mail 4. Tidy up teller vouchers	Operational
5	Friday, March 07 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Organized and arranged KUR loan documents for customers	Operational

Source : Processed Data (2025)

The second week marked an increased involvement in core banking operations, especially in financing-related activities. The author started handling payment instructions, which are important documents in the banking transaction process. Experience with disbursement contract sheets provided insight into the

bank's lending operations, especially regarding Kredit Usaha Rakyat loans that support micro, small and medium enterprises. This week laid the foundation for understanding the relationship between different departments and the importance of proper documentation flow in banking operations.

Table 3.4 Daily Activities of March 10 to March 14 2025

No	Day/Date	Description Of Activities	Place
1	Monday, March 10 2025	1. Attending morning briefings 2. Input outgoing official documents 3. Requested the signature of the supervisor for official documents 4. Insert Official Documents Out 5. Register Outgoing Letters 6. Fill ink for stamp 7. Stamp the Documents	Operational
2	Tuesday, March 11 2025	1. Attending morning briefings 2. Requested The Signature Of The Supervisor For Official Documents 3. Cash flow record	Operational
3	Wednesday, March 12 2025	1. Attending morning briefings 2. Stamp the saving book out flow record 3. Requested the signature of the supervisor for official documents 4. Trim the document	Operational
4	Thursday, March 13 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Fill out the customer request form 4. Fill out the sharia compliance form 5. Fill out the mobile banking form	Operational
5	Friday, March 14 2025	1. Attending morning briefings 2. Duplicate document 3. Cash flow record 4. Trim the document	Operational

Source : Processed Data (2025)

This period introduced the author to more specialized banking forms and compliance procedures. Working with sharia compliance forms highlighted the bank's commitment to Islamic banking principles, while mobile banking forms demonstrated the institution's digital transformation efforts. Cash flow recording activities provided exposure to financial tracking and reporting processes. The variety of tasks during this week enhanced understanding of the comprehensive nature of banking operations and the attention to detail required for accurate record-keeping.

Table 3.5 Daily Activities of March 17 to March 21 2025

No	Day/Date	Description Of Activities	Place
1	Monday, March 17 2025	1. Attending morning briefings 2. Organized and arranged KUR loan documents for customers 3. Requested the signature of the supervisor for official documents	Operational
2	Tuesday, March 18 2025	1. Attending morning briefings 2. Recorded new customer registration data 3. Recorded data on inactive customer accounts 4. Requested the signature of the supervisor for official documents	Operational
3	Wednesday, March 19 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Fill out the withdrawal form, deposit slip and insurance 4. Submitted the payment instruction to the teller 5. Separate disbursement contract sheets	Operational
4	Thursday, March 20 2025	1. Attending morning briefings 2. Fill out the individual account opening form 3. Register Brks mobile 4. Register for making ATM cards 5. Register customer requests 6. Register savings book	Operational
5	Friday, March 21 2025	1. Attending morning briefings 2. Duplicate documents 3. Tidy up teller vouchers 4. Separate disbursement contract sheets	Operational

Source : Processed Data (2025)

The fourth week significantly expanded the author's involvement in customer service activities. Direct engagement with customer registration processes, including new account openings and ATM card registrations, provided valuable experience in front-line banking services. Working with BRK mobile registration demonstrated the bank's digital banking capabilities and the importance of technology in modern banking services. Customer data management activities highlighted the critical nature of accurate record-keeping in maintaining customer relationships and regulatory compliance.

Table 3.6 Daily Activities of March 24 to March 31 2025

No	Day/Date	Description Of Activities	Place
1	Monday, March 24 2025	1. Attending morning briefings 2. Requested The Signature Of The Supervisor For Official Documents 3. Separate disbursement contract sheets	Operational

No	Day/Date	Description Of Activities	Place
2	Tuesday, March 25 2025	1. Attending morning briefings 2. Fill out the individual account opening form 3. Fill out the application form for making an ATM card 4. Separate disbursement contract sheets 5. Requested The Signature Of The Supervisor For Official Documents	Operational
3	Wednesday, March 26 2025	1. Attending morning briefings 2. Organized and arranged KUR loan documents for customers 3. Trimmed the documents 4. Requested The Signature Of The Supervisor For Official Documents	Operational
4	Thursday, March 27 2025	1. Attending morning briefings 2. Organized and arranged KUR loan documents for customers 3. Trimmed the documents 4. Requested The Signature Of The Supervisor For Official Documents	Operational
5	Friday, March 28 2025	EID AL-FITR (Islamic holiday marking the end of Ramadan, 1446H)	
6	Monday, March 31 2025	NYEPI DAY (Balinese New Year, Saka 1947)	

Source : Processed Data (2025)

This week continued to reinforce skills in document management and customer service processes. The consistent focus on KUR loan document organization emphasized the bank's commitment to supporting small and medium enterprises in the region. The week concluded with religious and cultural holidays, reflecting Indonesia's diverse cultural landscape and the bank's respect for various religious observances. This period demonstrated the balance between maintaining operational efficiency and honoring cultural and religious traditions in the workplace.

Table 3.7 Daily Activities of April 01 to April 04 2025

No	Day/Date	Description Of Activities	Place
1	Tuesday, April 01 2025	EID AL-FITR (Islamic holiday marking the end of Ramadan, 1446H)	
2	Wednesday, April 02 2025	EID AL-FITR (Islamic holiday marking the end of Ramadan, 1446H)	
3	Thursday, April 03 2025	EID AL-FITR (Islamic holiday marking the end of Ramadan, 1446H)	
4	Friday, April 04 2025	EID AL-FITR (Islamic holiday marking the end of Ramadan, 1446H)	

Source : Processed Data (2025)

The extended Eid al-Fitr holiday period provided a natural break in the apprenticeship program. This period highlighted the importance of Islamic holidays in Indonesian culture and demonstrated the bank's commitment to accommodating religious observances. The extended holiday also provided time for reflection on the learning experiences gained during the first month of the apprenticeship and preparation for continued engagement upon return to operational activities.

Table 3.8 Daily Activities of April 07 to April 11 2025

No	Day/Date	Description Of Activities	Place
1	Monday, April 07 2025	1. Attending morning briefings 2. Fill out the withdrawal form, deposit slip and insurance. 3. Separate disbursement contract sheets 4. Scan documents 5. Duplicate documents 6. Savings book stamp	Operational
2	Tuesday, April 08 2025	1. Attending morning briefings 2. Recorded new customer registration data 3. Recorded data on inactive customer accounts 4. Requested the signature of the supervisor for official documents	Operational
3	Wednesday, April 09 2025	1. Attending morning briefings 2. Archive outgoing letters 3. Separate disbursement contract sheets 4. Submitted the payment instruction to the teller 5. Set aside the documents and put them in the envelope	Operational
4	Thursday, April 10 2025	1. Attending morning briefings 2. Duplicate documents 3. Tire money	Operational
5	Friday, April 11 2025	1. Attending morning briefings 2. Set aside the documents and put them in the envelope (original disbursement documents) 3. Scan documents	Operational

Source : Processed Data (2025)

Returning from the holiday period, this week introduced new technical skills, particularly document scanning and digital archiving. The introduction of cash handling activities ("tire money") provided practical experience with physical currency management, an essential banking skill. Document archiving activities emphasized the importance of maintaining organized records for regulatory compliance and operational efficiency. This week marked a

progression toward more independent task execution and greater responsibility in document management processes.

Table 3.9 Daily Activities of April 14 to April 18 2025

No	Day/Date	Description Of Activities	Place
1	Monday, March 14 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Fill out the withdrawal form, deposit slip and insurance 4. Submitted the payment instruction to the teller 5. Separate disbursement contract sheets 	Operational
2	Tuesday, March 15 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Requested the signature of the supervisor for official documents 4. Set aside the documents and put them in the envelope (original disbursement documents) 	Operational
3	Wednesday, March 16 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Trim the document 4. Register outgoing mail 	Operational
4	Thursday, March 17 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Stamp the savings book 3. Fill out the withdrawal form , deposit slip and insurance 4. Checking registration 5. Fill out the individual account opening form 6. Ink stam 7. ATM register 	Operational
5	Friday, March 18 2025	GOOD FRIDAY (Christian holiday commemorating the crucifixion of Jesus Christ)	

Source : Processed Data (2025)

This week demonstrated increased proficiency in routine banking operations, with the author handling multiple tasks simultaneously. The diversity of activities, from document preparation to customer registration processes, showed growing competence and confidence. The inclusion of stamp maintenance ("ink stamp") highlighted attention to operational details that ensure service quality. The week concluded with Good Friday, again demonstrating Indonesia's religious diversity and the bank's inclusive approach to cultural observances.

Table 3.10 Daily Activities of April 21 to April 25 2025

No	Day/Date	Description Of Activities	Place
1	Monday, April 21 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Register outgoing mail 4. Input outgoing official documents	Operational
2	Tuesday, April 22 2025	1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Requested the signature of the supervisor for official documents 4. Input outgoing official documents	Operational
3	Wednesday, April 23 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Submitted the payment instruction to the teller 4. Duplicate documents 5. Tidy up teller vouchers	Operational
4	Thursday, April 24 2025	1. Attending morning briefings 2. Organized and arranged KUR loan documents for customers 3. Fill out the withdrawal form , deposit slip and insurance 4. Checking registration -Requested the signature of the supervisor for official documents	Operational
5	Friday, April 25 2025	1. Attending morning briefings 2. Fill out the withdrawal form , deposit slip and insurance 3. Checking registration 4. Fill out the withdrawal form , deposit slip and insurance 5. Checking registration	Operational

Source : Processed Data (2025)

This period showed consolidated learning and increased efficiency in performing routine tasks. The author demonstrated ability to handle multiple concurrent activities and maintain accuracy in document processing. The repetitive nature of some tasks during this week indicated developing muscle memory and procedural knowledge essential for banking operations. The consistent focus on registration checking and document verification reinforced the importance of accuracy and attention to detail in financial services.

Table 3.11 Daily Activities of April 28 to April 30 2025

No	Day/Date	Description Of Activities	Place
1	Monday, April 28 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Separate disbursement contract sheets 4. Submitted the payment instruction to the teller 5. Fill out the withdrawal form , deposit slip and insurance 6. Input outgoing official documents 7. Stamp the documents	Operational
2	Tuesday, April 29 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Register for making ATM cards 4. Register customer requests 5. Register savings book	Operational
3	Wednesday, April 30 2025	Sick Leave	

Source : Processed Data (2025)

This week demonstrated high productivity and comprehensive task management, with the author handling complex combinations of administrative and customer service activities. The sick leave on Wednesday reflected the human aspect of workplace management and the importance of health considerations in maintaining work-life balance. The week showed that the author had developed sufficient competence to handle multiple sophisticated banking processes simultaneously.

Table 3.12 Daily Activities of May 01 to May 02 2025

No	Day/Date	Description Of Activities	Place
1	Thursday, May 01 2025	International Labor Day (Global holiday celebrating workers' rights)	
2	Friday, May 02 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Separate disbursement contract sheets 4. Submitted the payment instruction to the teller 5. Separation of money transfer and overbooking form 6. Duplicate documents 7. Checking registration	Operational

Source : Processed Data (2025)

The observance of International Labor Day demonstrated the bank's recognition of workers' rights and global labor standards. The introduction of money transfer and overbooking form separation marked an advancement into more complex transaction processing. This week showed progression toward handling sophisticated financial instruments and understanding various transaction types that banks process daily.

Table 3.13 Daily Activities of May 05 to May 09 2025

No	Day/Date	Description Of Activities	Place
1	Monday, May 05 2025	1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Requested the signature of the supervisor for official documents 4. Set aside the documents and put them in the envelope (original disbursement documents)	Operational
2	Tuesday, May 06 2025	1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Requested the signature of the supervisor for official documents 4. Set aside the documents and put them in the envelope (original disbursement documents)	Operational
3	Wednesday, May 07 2025	1. Attending morning briefings 2. Organized and arranged KUR loan documents for customers 3. Trimmed the documents 4. Requested The Signature Of The Supervisor For Official Documents	Operational
4	Thursday, May 08 2025	1. Attending morning briefings 2. Set aside the documents and put them in the envelope (original disbursement documents) 3. Scan dokuments	Operational
5	Friday, May 09 2025	1. Attending morning briefings 2. Recorded data on inactive customer accounts 3. Recorded new customer registration data 4. Fill out the withdrawal form , deposit slip and insurance 5. Checking registration 6. Fill out the individual account opening form	Operational

Source : Processed Data (2025)

This week emphasized the cyclical nature of banking operations and the importance of consistency in document management. The combination of customer data management, document processing, and form completion demonstrated the integrated nature of banking services. The author's ability to

handle diverse tasks efficiently showed significant development in professional competencies and workplace adaptation.

Table 3.14 Daily Activities of May 12 to May 16 2025

No	Day/Date	Description Of Activities	Place
1	Monday, May 12 2025	WESAK DAY (Buddhist holiday commemorating the birth, enlightenment, and death of Buddha, 2569 BE)	
2	Tuesday, May 13 2025	WESAK DAY (Buddhist holiday commemorating the birth, enlightenment, and death of Buddha, 2569 BE)	
3	Wednesday, May 14 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Submitted the payment instruction to the teller 4. Fill out the individual account opening form 5. Fill out the withdrawal and insurance disbursement form 6. Archive outgoing letters 7. Separate disbursement contract sheets 8. Set aside the documents and put them in the envelope (original disbursement documents) 	Operational
4	Thursday, May 15 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Organized and arranged KUR loan documents for customers 4. Trimmed the documents 	Operational
5	Friday, May 16 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Duplicate files 3. Tidy up teller vouchers 4. Compile and add up land and building tax deposit receipts 	Operational

Source : Processed Data (2025)

The Wesak Day holiday further demonstrated Indonesia's religious diversity and the bank's inclusive culture. The introduction of tax-related activities (land and building tax deposit receipts) showed exposure to the bank's role in government revenue collection and fiscal operations. This week marked another level of sophistication in the author's responsibilities, involving financial calculations and tax-related documentation.

Table 3.15 Daily Activities of May 19 to May 23 2025

No	Day/Date	Description Of Activities	Place
1	Monday, May 19 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Submitted the payment instruction to the teller 	Operational

No	Day/Date	Description Of Activities	Place
		3. Checking registration 4. Ink the stamp 5. Fill out the individual account opening form 6. Tidy up teller vouchers 7. Requested the signature of the supervisor for official documents	
2	Tuesday, May 20 2025	1. Attending morning briefings 2. Input outgoing official documents 3. Requested the signature of the supervisor for official documents 4. Stamp the documents 5. Archived outgoing letters 6. Archived incoming letters	Operational
3	Wednesday, May 21 2025	1. Attending morning briefings 2. Register outgoing mail 3. Requested the signature of the supervisor for official documents 4. Separate disbursement contract sheets 5. Scan documents 6. Submitted the payment instruction to the teller	Operational
4	Thursday, May 22 2025	1. Attending morning briefings 2. Recorded data on inactive customer accounts 3. Recorded new customer registration data 4. Register for making ATM cards 5. Register customer requests 6. Register savings book	Operational
5	Friday, May 23 2025	1. Attending morning briefings 2. Recorded data on inactive customer accounts 3. Recorded new customer registration data 4. Separation of money transfer and overbooking form 5. Tire money	Operational

Source : Processed Data (2025)

This week demonstrated peak efficiency and comprehensive skill application across all learned competencies. The author handled archiving, customer service, document processing, and cash management tasks with apparent confidence. The variety and complexity of tasks showed significant professional development and the ability to contribute meaningfully to bank operations.

Table 3.16 Daily Activities of 26 May to May 30 2025

No	Day/Date	Description Of Activities	Place
1	Monday, May 26 2025	1. Attending morning briefings 2. Organized and arranged KUR loan documents for customers 3. Fill out the withdrawal form , deposit slip and insurance	Operational

No	Day/Date	Description Of Activities	Place
		4. Checking registration -Requested the signature of the supervisor for official documents	
2	Tuesday, May 27 2025	Sick Leave	
3	Wednesday, May 28 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Submitted the payment instruction to the teller 4. Duplicate documents 5. Archived outgoing letters 6. Ink the stamp 7. Fill out the individual account opening form 8. Tidy up teller vouchers 9. Archived incoming letters	Operational
4	Thursday, May 29 2025	Ascension Day (Christian holiday commemorating the ascension of Jesus Christ)	
5	Friday, May 30 2025	Ascension Day (Christian holiday commemorating the ascension of Jesus Christ)	

Source : Processed Data (2025)

This week included another instance of sick leave, emphasizing the importance of health management during intensive work periods. The Ascension Day holiday continued to demonstrate religious inclusivity. Wednesday's extensive activity list showed the author's ability to handle a full spectrum of banking operations efficiently, indicating near-complete integration into the bank's operational framework.

Table 3.17 Daily Activities of June 02 to June 06 2025

No	Day/Date	Description Of Activities	Place
1	Monday, June 02 2025	1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Requested the signature of the supervisor for official documents 4. Set aside the documents and put them in the envelope (original disbursement documents)	Operational
2	Tuesday, June 03 2025	1. Attending morning briefings 2. Submitted the payment instruction to the teller	Operational

No	Day/Date	Description Of Activities	Place
		3. Checking registration 4. Ink the stamp 5. Fill out the individual account opening form 6. Tidy up teller vouchers 7. Requested the signature of the supervisor for official documents	
3	Wednesday, June 04 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Separate disbursement contract sheets 4. Submitted the payment instruction to the teller 5. Separation of money transfer and overbooking form 6. Duplicate documents 7. Checking registration	Operational
4	Thursday, June 05 2025	1. Attending morning briefings 2. Register outgoing mail 3. Requested the signature of the supervisor for official documents 4. Separate disbursement contract sheets 5. Scan documents 6. Submitted the payment instruction to the teller	Operational
5	Friday, June 06 2025	Eid al-Adha (Islamic holiday marking the willingness of Ibrahim to sacrifice his son Ismail, 1446H)	

Source : Processed Data (2025)

This week showed continued high performance and comprehensive task management. The approach of Eid al-Adha, another major Islamic holiday, demonstrated the cyclical nature of religious observances in the Indonesian calendar. The author's consistent performance across diverse tasks indicated full operational competency and readiness for independent work execution.

Table 3.18 Daily Activities of June 09 to June 13 2025

No	Day/Date	Description Of Activities	Place
1	Monday, June 09 2025	EID AL-ADHA (Islamic holiday marking the willingness of Ibrahim to sacrifice his son Ismail, 1446H)	
2	Tuesday, June 10 2025	Leave/Permission	
3	Wednesday, June 11 2025	1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Requested the signature of the supervisor for official documents 4. Set aside the documents and put them in the envelope (original disbursement documents)	Operational

No	Day/Date	Description Of Activities	Place
4	Thursday, June 12 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Separate disbursement contract sheets 4. Submitted the payment instruction to the teller 5. Fill out the withdrawal form , deposit slip and insurance 6. Input outgoing official documents 7. Stamp the documents 	Operational
5	Friday, June 13 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Stamp the saving book 3. Requested the signature of the supervisor for official documents 4. Fill out the individual account opening form 5. Fill out the application form for making an ATM card 6. ATM register 7. Register customer requests 8. Separate disbursement contract sheets 	Operational

Source : Processed Data (2025)

Following the Eid al-Adha holiday and a personal leave day, the author returned to demonstrate maintained competency and efficiency. The comprehensive activities on Thursday and Friday showed no loss of skills despite the break, indicating solid learning retention and professional development. This week marked the beginning of the final phase of the apprenticeship program.

Table 3.19 Daily Activities of June 16 to June 20 2025

No	Day/Date	Description Of Activities	Place
1	Monday, June 16 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Submitted the payment instruction to the teller 3. Checking registration 4. Ink the stamp 5. Fill out the individual account opening form 6. Requested the signature of the supervisor for official documents 7. Stamp the documents 8. Archived outgoing letters 9. Archived incoming letters 	Operational
2	Tuesday, June 17 2025	<ol style="list-style-type: none"> 1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Submitted the payment instruction to the teller 4. Duplicate documents 5. Archived outgoing letters 6. Archived incoming letters 	Operational

No	Day/Date	Description Of Activities	Place
3	Wednesday, June 18 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for official documents 3. Ink the stamp 4. Trimmed the documents	Operational
4	Thursday, June 19 2025	1. Attending morning briefings 2. Tidy up teller vouchers 3. Compile and add up land and building tax deposit receipt 4. Tire money 5. Separation of deposit slip	Operational
5	Friday, June 20 2025	1. Attending morning briefings 2. Fill out the individual account opening form 3. Fill out the deposit slip and insurance 4. Fill out the customer request form 5. Fill out the sharia compliance form 6. Fill out the mobile banking form	Operational

Source : Processed Data (2025)

This week demonstrated the author's comprehensive mastery of banking operations during the final phase of the apprenticeship program, with activities ranging from routine payment processing and document archiving on Monday-Tuesday, to specialized tax-related services including land and building tax deposit receipt compilation on Thursday, culminating in Friday's sophisticated exposure to modern banking products through sharia compliance forms and mobile banking registration, indicating full readiness for independent customer service operations.

Table 3.20 Daily Activities of June 23 to June 27 2025

No	Day/Date	Description Of Activities	Place
1	Monday, June 23 2025	1. Attending morning briefings 2. Requested The Signature Of The Supervisor For Official Documents 3. Scan Documents 4. Insert Official Documents Out 5. Register Outgoing Letters 6. Fill ink for stamp 7. Stamp the Documents	Operational
2	Tuesday, June 24 2025	1. Attending morning briefings 2. Scan Documents 3. Delivered documents to the education office	Operational
3	Wednesday, June 25 2025	1. Attending morning briefings 2. Stamp the saving book	Operational
4	Thursday, June 26 2025	1. Attending morning briefings 2. Requested the signature of the supervisor for	Operational

No	Day/Date	Description Of Activities	Place
		official documents 3. Trim the document	
5	Friday, June 27 2025	1. Attending morning briefings 2. Duplicate document 3. Cash flow record 4. Trim the document	Operational

Source : *Processed Data (2025)*

The final documented week represented the culmination of the apprenticeship program, showcasing autonomous work execution through advanced document workflow management and external liaison responsibilities, including document delivery to the education office on Tuesday, specialized savings book stamping services on Wednesday, and concluding with sophisticated financial record-keeping through cash flow recording on Friday, collectively demonstrating the author's evolution from basic task execution to independent, multi-faceted banking operations with comprehensive competency in document management, regulatory compliance, and customer service functions.

3.5 Obstacles and Solution

During the practical work period at PT. Bank Riau Kepri Syariah Batupanjang Rupert, several challenges were encountered that required strategic solutions to ensure optimal learning outcomes and operational efficiency.

3.5.1 Obstacles

The obstacles faced when doing practical work at PT. Bank Riau Kepri Syariah Batupanjang Rupert include limited workspace or special areas for interns, which sometimes delayed work progress and affected productivity. This constraint made it challenging to maintain consistent workflow and proper supervision of apprentice activities. Additionally, during customer registration processes, incomplete customer data frequently occurred, which slowed down administrative procedures and required additional verification steps. This issue created bottlenecks in service delivery and extended processing times. These challenges highlighted the need for better resource allocation and improved workspace

management to optimize operational efficiency and provide better learning experiences for apprentice students.

3.5.2 Solutions

Solutions implemented to address obstacles while working at PT. Bank Riau Kepri Syariah Batupanjang Rumat include establishing dedicated workspace areas for interns to ensure uninterrupted workflow and enable better supervision of apprentice activities, thereby improving overall productivity and learning outcomes. Furthermore, implementing thorough document verification procedures before data entry helped reduce errors and processing time, ensuring more efficient customer service delivery. The bank also established systematic filing and archiving processes to ensure better document management and easier retrieval of important customer and administrative documents. Additionally, conducting regular checks on customer document completeness before processing minimized delays and ensured smooth transaction flows. Finally, providing clear guidance to interns about procedures and expectations contributed to improved productivity, reduced errors, and better overall service quality for customers.

CHAPTER IV

CONCLUSIONS AND SUGGESTIONS

4.1 Conclusions

Based on the apprenticeship that has been carried out at PT. Bank Riau Kepri Syariah Batupanjang Rupert for 4 (four) months starting from February 25, 2025 to June 25, 2025, several conclusions can be drawn, including:

1. PT. Bank Riau Kepri Syariah (Perseroda) is a regional development bank that has transformed into a fully sharia-compliant financial institution to support the economic growth of Riau and the Riau Islands. All products and services offered are based on Islamic principles through contracts such as wadiah, mudharabah, murabahah, and ijarah. During the internship program at the Bengkalis Batupanjang Rupert Branch, students were given the opportunity to learn various job descriptions and activities within the bank. The tasks carried out included assisting Customer Service officers in the account opening process, checking the completeness of customer documents, inputting data into the system, and supporting the administrative division in archiving documents both physically and digitally. In addition, students learned about sharia compliance procedures in financing documentation, assisted tellers in recording transactions, and gained direct knowledge of sharia banking products and services such as savings, deposits, financing, BRKS Mobile, and QRIS.
2. In terms of systems and procedures, the bank implements clear Standard Operating Procedures (SOP) in every banking activity, including account opening, document verification, financing processes, and document management. These SOPs emphasize accuracy, precision, and adherence to sharia principles. The customer registration process is conducted systematically, beginning with document checks, data validation, and recording in the bank's internal system. Likewise, both manual and digital archiving systems are implemented in a structured manner to ensure data

security and to facilitate easy retrieval of documents when needed. Through the implementation of these procedures, interns were able to understand the importance of discipline, accuracy, and integrity in the banking environment.

3. The internship was carried out at PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupa Branch for approximately two months. Students were placed in several divisions such as Customer Service, Teller, and Administration, allowing them to gain diverse experiences. The working hours followed the bank's operational schedule, which helped students practice discipline and adapt to a professional work culture. Through this rotation system, interns obtained a comprehensive overview of sharia banking operations.
4. Regarding its business scope, PT. Bank Riau Kepri Syariah (Perseroda) operates in sharia-based financial services, including savings, deposits, current accounts, hajj savings, and financing products for both consumer and productive purposes, as well as infrastructure projects. The bank has also developed digital services such as BRKS Mobile and QRIS to provide greater convenience for customers in conducting transactions. Moreover, as a regional bank, PT. Bank Riau Kepri Syariah plays an important role in supporting local economic development by providing financing for SMEs, government projects, and financial services for the wider community.
5. During the internship, several obstacles were encountered. One of the main challenges was the limited workspace for interns, which sometimes hindered workflow efficiency. Another issue was the frequent occurrence of incomplete customer documents during registration, which slowed down administrative processes and required additional verification. Furthermore, adapting to the bank's strict SOPs was a challenge for students who were new to the professional environment. However, these obstacles were addressed through the provision of dedicated workspace for interns, thorough document verification before data entry, the implementation of more systematic filing and archiving procedures, as

well as direct guidance and supervision from bank staff. With these solutions in place, the internship program was able to run smoothly and provided students with valuable learning experiences.

4.2 Suggestions

Based on the four-month apprenticeship experience and observations made during the apprenticeship period at PT Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert from February 25 to June 25, 2025, the following suggestions are proposed to enhance the effectiveness of future apprenticeship programs and improve operational efficiency:

1. The bank is encouraged to provide a dedicated workspace for interns, strengthen document verification and archiving systems, and offer clear guidance to apprentices. These steps will improve workflow efficiency, minimize errors, and enhance both productivity and service quality.
2. The International Business Administration study program at State Polytechnic of Bengkalis should update its curriculum by including Islamic banking principles, document management, and digital banking. Pre-internship training on work ethics and communication, as well as post-internship sharing sessions, will better prepare students and improve overall learning outcomes.
3. Interns are advised to be proactive by researching the company before starting, maintaining a learning journal, asking questions, and seeking additional responsibilities. Developing both technical banking skills and soft skills such as teamwork, problem-solving, and professional communication will maximize the benefits of the apprenticeship experience.

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APPENDICES

Appendix 1: Application Letter for Apprenticeship



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 : 528/PL31/TU/2025

Bengkalis, 17 Januari 2025

Hal : Permohonan Kerja Praktek (KP)

Yth. Pimpinan Bank Riau Kepri Syariah

Jl. Pelajar, Batu Panjang, Kec. Rupert, Kabupaten Bengkalis, Riau 28781

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 Bank Riau Kepri Syariah yang Bapak/Ibu pimpin. Pelaksanaan Kerja Praktek mahasiswa Politeknik Negeri Bengkalis akan dimulai pada bulan 17 Februari s/d 17 Juni 2025, adapun nama mahasiswa sebagai berikut:

No	Nama	Nim	Prodi
1	Wulan Suri Rahayu	5404211392	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 kerjasamanya kami ucapkan terima kasih.

An. Direktur
Wakil Direktur III

Marhadi Sastra, S.T., M.Sc.
NIP. 198903142015041001

Contact Person:

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

Appendix 2: Apprenticeship Acceptance Letter



No : 090/KS.01/BPR/2025
Lamp : -
Hal : Persetujuan Magang

Batupanjang, 25 Februari 2025
26 Rajab 1446 H

Kpd Yth,
POLITEKNIK NEGERI BENGKALIS
Di -
Bengkalis

Assalamualaikum Warahmatullahi Wabarokatuh

Alhamdulillah, salam dan do'a semoga kita semua selalu dalam lindungan Allah SWT dan dimudahkan dalam menjalankan aktivitas. Aamiin.

Schubungan dengan Permohonan Magang/Praktek Kerja Mahasiswa dari POLITEKNIK NEGERI BENGKALIS sesuai surat 528/PL31/TU/2025 tanggal 17 Janurai 2025, dapat disampaikan bahwa:

1. Peserta magang Siswa/Mahasiswa di PT Bank Riau Kepri Syariah Bengkalis Batupanjang Rupert atas nama Wulan Suri Rahayu Nim 5404211392 dapat disetujui.
2. Peserta magang adalah pihak-pihak terafiliasi, sehingga harus menjaga kerahasiaan Bank.
3. Kepada peserta magang diwajibkan melengkapi dan menandatangani Surat Pernyataan bersedia menjaga nama baik dan kerahasiaan PT Bank Riau Kepri Syariah (Perseroda).
4. Peserta magang wajib menerapkan protokol kesehatan didalam maupun diluar kantor.
5. Peserta magang masuk sesuai jadwal kantor, Senin s/d Kamis Masuk Jam 07:30 WIB dan Pulang Jam 16:30 WIB, untuk Hari Jumat Masuk Jam 07:30 WIB Istirahat Jam 11:30 WIB dan masuk lagi Jam 13:30 WIB Pulang Jam 17:00 WIB.
6. Untuk pakaian dinas peserta magang menyesuaikan dengan pakaian dinas pegawai dan memakai almamater kampus, Senin & Selasa pakaian dinas, Rabu menggunakan baju Batik Riau, Kamis menggunakan baju kasual bebas rapi, Jumat menggunakan baju koko.
7. Kepada peserta magang diwajibkan mendapatkan nasabah tabungan baru sebagai berikut:
 - Jangka waktu magang ≤ 3 bulan : minimal 5 nasabah tabungan
 - Jangka waktu magang > 3 bulan : minimal 10 nasabah tabungan
8. Peserta magang wajib membuat laporan progress pekerjaan yang dilakukan.

Demikian disampaikan atas perhatian dan kerjasamanya diucapkan terimakasih.

Wassalamualaikum Warahmatullahi Wabarokatuh

PT. Bank Riau Kepri Syariah (Perseroda) s/ .
Bengkalis Batu Panjang Rupert


Zulkarnain, S.T
Pemimpin

Appendix 3 : Apprenticeship Statement Letter



SURAT KETERANGAN MAGANG
Nomor : 003/KET/2025

Yang bertanda tangan dibawah ini:

Nama : **Zulkarnain, S.T**
NIK : **011068**
Jabatan : **Pemimpin Kedai**

Dengan ini Menerangkan Bahwa:

Nama : **Wulan Suri Rahayu**
NIM : **5404211392**
Program Studi : **D-IV Administrasi Bisnis Internasional**
Perguruan Tinggi : **POLITEKNIK NEGERI BENGKALIS**

Yang bersangkutan telah menyelesaikan Program Magang di PT. Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert terhitung mulai tanggal 25 Februari s/d 30 Juni 2025, dan selama melaksanakan magang tersebut, **Sdri. Wulan Suri Rahayu** telah melaksanakan tugasnya dengan baik dan penuh tanggung jawab.

Demikianlah Surat Keterangan ini dibuat untuk dapat dipergunakan sebagaimana mestinya.

Batupanjang, 01 Juli 2025
PT. Bank Riau Kepri Syariah (Perseroda)
Bengkalis Batupanjang Rupert


Zulkarnain, S.T
Pemimpin

Appendix 4: Apprenticeship Certificate



Sertifikat

Diberikan Kepada :


WULAN SURI RAHAYU

5404211392

Program Studi : D-IV Administrasi Bisnis Internasional

Telah Melaksanakan Praktek Kerja/Magang
di PT Bank Riau Kepri Syariah (Perseroda) Bengkalis Batupanjang Rupert
Terhitung mulai tanggal 25 Februari s/d 30 Juni 2025

Batupanjang, Selasa 01 Juli 2025

PT. Bank Riau Kepri Syariah (Perseroda) 
Bengkalis Batupanjang Rupert


Zulkarnain, S.T
Pimpinan

Appendix 5: Apprenticeship Assessment Sheet

EVALUATION RESULTS FROM JOB TRAINING COMPANY PT. BANK KEPRI SYARIAH (PERSERODA) BENGKALIS BATUPANJANG RUPAT

Name : Wulan Suri Rahayu
Student's Identity No. : 5404211392
Study Program : D-IV International Business Administration
Institution : State Polytechnic of Bengkalis

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

Explanation :

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

Notes:

.....
.....
.....
.....

Rupat, June 25, 2025

Store Manager



Bengkalis Batu Panjang Rupat
Zulkarnain, S.T
NIK. 011068

Appendix 6: Apprenticeship Attendance Sheet

ABSENSI MAHASISWA MAGANG
PERIODE 01 Februari s/d 28 Februari 2025

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		03 Februari 2025				04 Februari 2025				05 Februari 2025				06 Februari 2025				07 Februari 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Wulan Suri Rahayu	5404211392																				
		10 Februari 2025				11 Februari 2025				12 Februari 2025				13 Februari 2025				14 Februari 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		17 Februari 2025				18 Februari 2025				19 Februari 2025				20 Februari 2025				21 Februari 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		24 Februari 2025				25 Februari 2025				26 Februari 2025				27 Februari 2025				28 Februari 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore


S : Sakit
 I : Izin
 TA : Tidak Absen
 TH : Tidak Hadir
 TMK : Tidak Masuk Tanpa Keterangan
 LN : Libur Nasional

Batupanjang, 28 Februari 2025
Mengetahui,

brks
 Batupanjang, 28 Februari 2025
 Pemimpin Kadal

ABSENSI MAHASISWA MAGANG
PERIODE 03: Maret s/d 27 Maret 2025

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		03 Maret 2025				04 Maret 2025				05 Maret 2025				06 Maret 2025				07 Maret 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Wulan Suri Rahayu	5404211392																				
		10 Maret 2025				11 Maret 2025				12 Maret 2025				13 Maret 2025				14 Maret 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		17 Maret 2025				18 Maret 2025				19 Maret 2025				20 Maret 2025				21 Maret 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		24 Maret 2025				25 Maret 2025				26 Maret 2025				27 Maret 2025				28 Maret 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore

S : Sakit
 I : Izin
 TA : Tidak Absen
 TH : Tidak Hadir
 TMK : Tidak Masuk Tanpa Keterangan
 LN : Libur Nasional

Batupanjang, 27 Maret 2025
Mengetahui,

brks
 Batupanjang, 27 Maret 2025
 Pemimpin Kadal

ABSENSI MAHASISWA MAGANG
PERIODE 01 April s/D 30 April 2025

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Wulan Suri Rahayu	5404211392					LN															
		07 April 2025				08 April 2025				09 April 2025				10 April 2025				11 April 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN
		14 April 2025				15 April 2025				16 April 2025				17 April 2025				18 April 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN
		21 April 2025				22 April 2025				23 April 2025				24 April 2025				25 April 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN
		28 April 2025				29 April 2025				30 April 2025											
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore								
		LN	LN	LN	LN	LN	LN	LN	LN	S											

S : Sakit
I : Izin
TA : Tidak Absen
TH : Tidak Hadir
TMK : Tidak Masuk Tanpa Keterangan
LN : Libur Nasional

Batupanjang, 30 April 2025

Mengetahui,

Dongkalis B. S. S. S. S.
Pemimpin Kadal

ABSENSI MAHASISWA MAGANG
PERIODE 01 Mei s/D 30 Mei 2025

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Wulan Suri Rahayu	5404211392													LN				LN	LN	LN	LN
		05 Mei 2025				06 Mei 2025				07 Mei 2025				08 Mei 2025				09 Mei 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN
		12 Mei 2025				13 Mei 2025				14 Mei 2025				15 Mei 2025				16 Mei 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
						LN				LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN
		19 Mei 2025				20 Mei 2025				21 Mei 2025				22 Mei 2025				23 Mei 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN
		26 Mei 2025				27 Mei 2025				28 Mei 2025				29 Mei 2025				30 Mei 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN		S			LN	LN	LN	LN				LN				

S : Sakit
I : Izin
TA : Tidak Absen
TH : Tidak Hadir
TMK : Tidak Masuk Tanpa Keterangan
LN : Libur Nasional

Batupanjang, 30 Mei 2025

Mengetahui,

Dongkalis B. S. S. S. S.
Pemimpin Kadal

ABSENSI MAHASISWA MAGANG
PERIODE 02 Juni S/D 27 Juni 2025

Nama	NIM	Senin				Selasa				Rabu				Kamis				JUMAT			
		02 Juni 2025				03 Juni 2025				04 Juni 2025				05 Juni 2025				06 Juni 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
Wulan Suni Rahayu	5404211392	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN			
		09 Juni 2025				10 Juni 2025				11 Juni 2025				12 Juni 2025				13 Juni 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN				I				LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN
		16 Juni 2025				17 Juni 2025				18 Juni 2025				19 Juni 2025				20 Juni 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN
		23 Juni 2025				24 Juni 2025				25 Juni 2025				26 Juni 2025				27 Juni 2025			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore
		LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN	LN			
		Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore	Pagi	Siang	Siang	Sore

S : Sakit
I : Izin
TA : Tidak Absen
TH : Tidak Hadir
TMK : Tidak Masuk Tanpa Keterangan
LN : Libur Nasional

Batupanjang, 26 Juni 2025

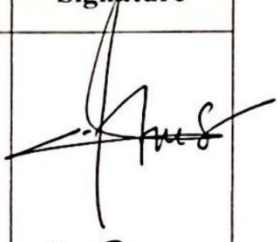


Mengetahui,



Dongkari Zetris Purnama
Pemimpin Keda

Appendix 7: Daily Activities**DAILY ACTIVITIES
ON THE JOB TRAINING**

Day : Tuesday - Friday

Date : February 25 – February 28, 2025

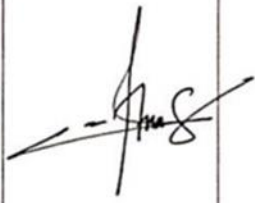

No	Description Of Activities	Assignor	Signature
1	-Payed the wifi bill -Delivered the pay order file to the teller -Input incoming and outgoing document -Bank inventory counters -Requested the signature of the supervisor for official documents	Muhammad Suib	
2	-Delivered documents to the education office	Franky Afrizal	
3	-Recorded data on inactive customer accounts	M. Romainor	
4	-Duplicate files	Siti Barokah	


Working	Explanation
	<p>The account opening process involved assisting the Customer Service (CS) staff in serving customers who came to the bank. The tasks included greeting the customers, guiding them in filling out the account opening form, and ensuring that the information provided matched the identification documents they brought, such as their ID card. Once the form was fully completed, it was handed over to the CS officer to be entered into the bank's internal system. The process concluded with data validation by the CS and account activation, after which the customer received a passbook and an ATM card as banking transaction facilities.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : March 03 – March 07, 2025

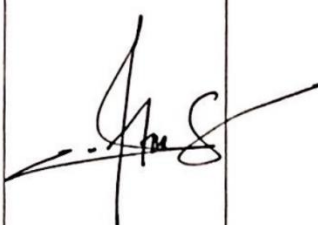

No	Description Of Activities	Assignor	Signature
1	-Submitted the payment instruction to the teller -Requested the signature of the supervisor for official documents -Set aside the documents and put them in the envelope (original disbursement documents) -Fill out the individual account opening form	Muhammad Suib	
2	-Requested the signature of the supervisor for official documents -Separate disbursement contract sheets -Submitted the payment instruction to the teller		
3	-Requested the signature of the supervisor for official documents -Submitted the payment instruction to the teller -Separate disbursement contract sheets		
4	-Submitted the payment instruction to the teller -Register outgoing mail -Tidy up teller vouchers		
5	-Requested the signature of the supervisor for official documents -Organized and arranged KUR loan documents for customers	Ahmad Fadhil	


Working	Explanation
	<p>Sorting Financing Requirements in the Specified Order, Loan application documents were sorted and arranged in the required sequence. This process helped the financing department review and verify documents efficiently. Well-organized files sped up the approval process.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : March 10 – March 14, 2025





No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none"> -Input outgoing official documents -Requested the signature of the supervisor for official documents -Insert Official Documents Out -Register Outgoing Letters - Fill ink for stamp -Stamp the Documents 	Muhammad Suib	
2	<ul style="list-style-type: none"> - Requested The Signature Of The Supervisor For Official Documents - Requested The Signature Of The Supervisor For Official Documents 		
3	<ul style="list-style-type: none"> -Stamp the saving book out flow record -Requested the signature of the supervisor for official documents 	M. Romainor	
4	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Fill out the customer request form -Fill out the sharia compliance form -Fill out the mobile banking form 		
5	<ul style="list-style-type: none"> - Duplicate document - Cash flow record -Trim the document 		

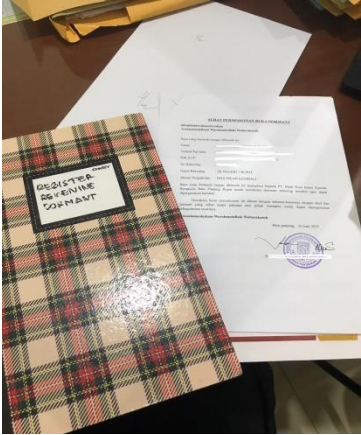
Working	Explanation
	<p>Scanning Documents, Important documents were scanned to create digital copies. The scanned files were saved on the bank's computer or server. Scanning improved data storage efficiency and security.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : March 17 – March 21, 2025

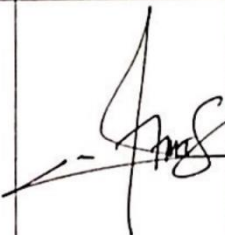

No	Description Of Activities	Assignor	Signature
1	-Organized and arranged KUR loan documents for customers -Requested the signature of the supervisor for official documents	Ahmad Fadhil	
2	-Recorded new customer registration data -Recorded data on inactive customer accounts -Requested the signature of the supervisor for official documents	Muhammad Suib	
3	-Requested the signature of the supervisor for official documents -Fill out the withdrawal form, deposit slip and insurance -Submitted the payment instruction to the teller -Separate disbursement contract sheets		
4	-Fill out the individual account opening form -Register Brks mobile -Register for making ATM cards -Register customer requests -Register savings book	M. Romainor	
5	-Duplicate documents -Tidy up teller vouchers -Separate disbursement contract sheets	Siti Barokah	

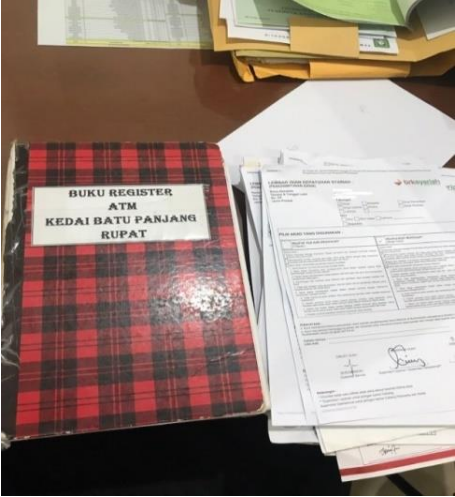
Working	Explanation
	<p>Recording Dormant Customer Accounts, Customers with inactive accounts (dormant) were recorded in a special report. The data was used for follow-up or customer confirmation. Tracking dormant accounts helped maintain accurate records.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Monday

Date : March 24 – March 31, 2025

No	Description Of Activities	Assignor	Signature
1	-Requested The Signature Of The Supervisor For Official Documents -Separate disbursement contract sheets	Muhammad Suib	
2	-Fill out the individual account opening form -Fill out the application form for making an ATM card -Separate disbursement contract sheets -Requested The Signature Of The Supervisor For Official Documents		
3	-Organized and arranged KUR loan documents for customers -Trimmed the documents - Requested The Signature Of The Supervisor For Official Documents	Ahmad Fadhil	
4	-Organized and arranged KUR loan documents for customers -Trimmed the documents - Requested The Signature Of The Supervisor For Official Documents		
5	EID AL-FITR (Islamic holiday marking the end of Ramadan, 1446H)		
6	NYEPI DAY (Balinese New Year, Saka 1947)		

Working	Explanation
	<p>Recording New Customer Data, New customer data was entered into the system for administrative and banking services. The information had to be accurate and complete. This was part of the customer registration process.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Tuesday - Friday

Date : April 01 – April 04, 2025


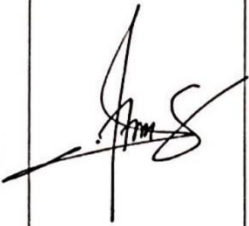

No	Description Of Activities	Assignor	Signature
1	EID AL-FITR (Islamic holiday marking the end of Ramadan, 1446H)		
2			
3			
4			

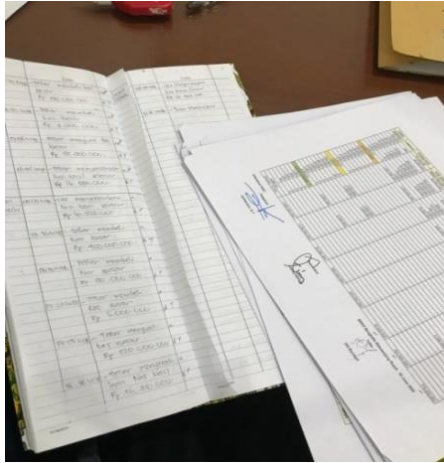
Working	Explanation

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : April 07 – April 11, 2025

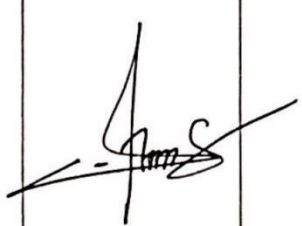


No	Description Of Activities	Assignor	Signature
1	-Fill out the withdrawal form, deposit slip and insurance. -Separate disbursement contract sheets -Scan documents -Duplicate documents -Savings book stamp	M. Romainor	
2	-Fill out the withdrawal form, deposit slip and insurance -Separate disbursement contract sheets -Submitted the payment instruction to the teller -Scan documents	Muhammad Suib	
3	-Archive outgoing letters -Separate disbursement contract sheets -Submitted the payment instruction to the teller -Set aside the documents and put them in the envelope		
4	-Duplicate documents -Tire money	Siti Barokah	
5	-Set aside the documents and put them in the envelope (original disbursement documents) -Scan dokuments		


Working	Explanation
	<p>Filling Out Teller Cash Flow Reports, Each teller transaction was recorded in the daily cash flow report. The report included cash inflows and outflows. This data was important for reconciliation and internal audits.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday



Date : April 14 – April 18, 2025

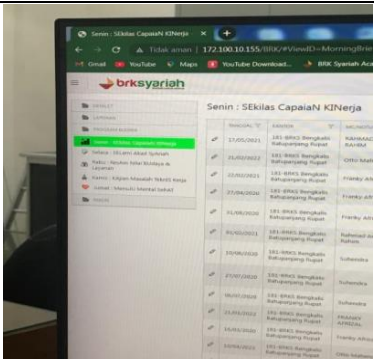
No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Fill out the withdrawal form, deposit slip and insurance -Submitted the payment instruction to the teller -Separate disbursement contract sheets 	Muhammad Suib	
2	<ul style="list-style-type: none"> -Submitted the payment instruction to the teller -Requested the signature of the supervisor for official documents -Set aside the documents and put them in the envelope (original disbursement documents) 		
3	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Trim the document -Register outgoing mail 	Ahmad Fadhil	
4	<ul style="list-style-type: none"> -Stamp the savings book -Fill out the withdrawal form , deposit slip and insurance -Checking registration -Fill out the individual account opening form -Ink stam -ATM register 	M. Romainor	
5	GOOD FRIDAY (Christian holiday commemorating the crucifixion of Jesus Christ)		

Working	Explanation
	<p>Sealing the cash bundle ties with tape, The ties used to bundle cash are sealed with tape to ensure they stay secure. This step is done before the bundles are arranged or stored. The tape must be applied neatly and firmly to maintain organization and meet bank storage standards.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday
Date : April 21 – April 25, 2025



No	Description Of Activities	Assignor	Signature
1	-Requested the signature of the supervisor for official documents -Register outgoing mail -Input outgoing official documents	Muhammad Suib	
2	-Submitted the payment instruction to the teller -Requested the signature of the supervisor for official documents -Input outgoing official documents		
3	-Requested the signature of the supervisor for official documents -Submitted the payment instruction to the teller -Duplicate documents -Tidy up teller vouchers		
4	-Organized and arranged KUR loan documents for customers -Fill out the withdrawal form , deposit slip and insurance -Checking registration -Requested the signature of the supervisor for official documents	Ahmad Fadhil	
5	-Fill out the withdrawal form , deposit slip and insurance -Checking registration -Fill out the withdrawal form , deposit slip and insurance -Checking registration		

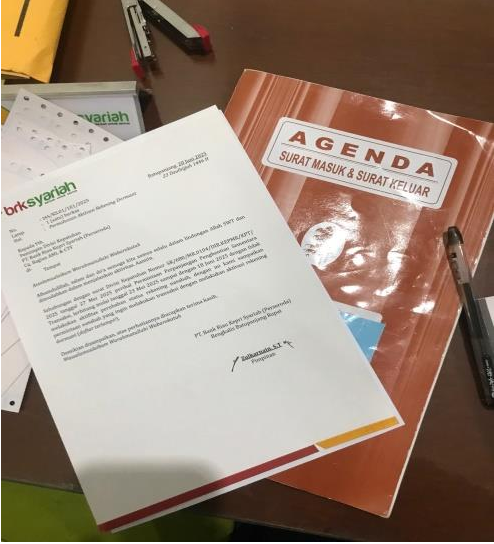
Working	Explanation
	<p>Recording Attendance and Uploading Employee Activities in the Mobile Banking App, Employee attendance was tracked through a digital system or attendance book. Daily activities were uploaded into the internal mobile banking app. This process helped monitor performance and productivity.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Wednesday

Date : April 28 – April 30, 2025


No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Separate disbursement contract sheets -Submitted the payment instruction to the teller -Fill out the withdrawal form , deposit slip and insurance -Input outgoing official documents -Stamp the documents 	Muhammad Suib	
2	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Register for making ATM cards -Register customer requests -Register savings book 	M. Romainor	
3	Sick Leave		


Working	Explanation
	<p>Recording Incoming and Outgoing Letters, All incoming and outgoing letters were recorded manually or digitally. Each entry included the date, letter number, and recipient or sender. This was important for documentation and tracking.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Thursday - Friday

Date : May 01 - May 02, 2025



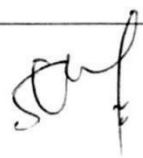

No	Description Of Activities	Assignor	Signature
1	International Labor Day (Global holiday celebrating workers' rights)		
2	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Separate disbursement contract sheets -Submitted the payment instruction to the teller -Separation of money transfer and overbooking form -Duplicate documents -Checking registration 	Muhammad Suib	


Working	Explanation
	<p>Refilling Stamp Ink, Stamp ink was refilled when it started to fade to keep imprints clear. Refilling was done carefully to avoid spills. This ensured the stamp remained functional every day.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : May 05 - May 09 , 2025




No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none"> -Submitted the payment instruction to the teller -Requested the signature of the supervisor for official documents -Set aside the documents and put them in the envelope (original disbursement documents) 	Muhammad Suib	
2	<ul style="list-style-type: none"> -Submitted the payment instruction to the teller -Requested the signature of the supervisor for official documents -Set aside the documents and put them in the envelope (original disbursement documents) 		
3	<ul style="list-style-type: none"> -Organized and arranged KUR loan documents for customers -Trimmed the documents - Requested The Signature Of The Supervisor For Official Documents 	Ahmad Fadhil	
4	<ul style="list-style-type: none"> -Set aside the documents and put them in the envelope (original disbursement documents) -Scan dokuments 	Siti Barokah	
5	<ul style="list-style-type: none"> -Recorded data on inactive customer accounts -Recorded new customer registration data -Fill out the withdrawal form , deposit slip and insurance -Checking registration -Fill out the individual account opening form 	M. Romainor	


Working	Explanation
	<p>Stamping Documents, Official documents were stamped to validate or approve them. The stamp was placed in the designated spot on each document. This task required attention to detail to avoid errors.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : May 12 - May 16, 2025



No	Description Of Activities	Assignor	Signature
1	WESAK DAY (Buddhist holiday commemorating the birth, enlightenment, and death of Buddha, 2569 BE)		
2			
3	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Submitted the payment instruction to the teller Fill out the individual account opening form -Fill out the withdrawal and insurance disbursement form -Archive outgoing letters -Separate disbursement contract sheets -Set aside the documents and put them in the envelope (original disbursement documents) 	Muhammad Suib	
4	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Organized and arranged KUR loan documents for customers -Trimmed the documents 	Ahmad Fadhil	
5	<ul style="list-style-type: none"> -Duplicate files -Tidy up teller vouchers -Compile and add up land and building taxdeposit receipts 	Siti Barokah	

Working	Explanation
	<p>Counting Money and Organizing Customer Tax Forms, Received money was double-checked to ensure accuracy. Customer tax forms were arranged and verified for completeness. These tasks supported precision in financial transactions.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday


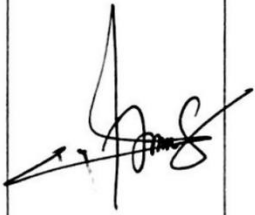
Date : Mei 19 - Mei 23, 2025

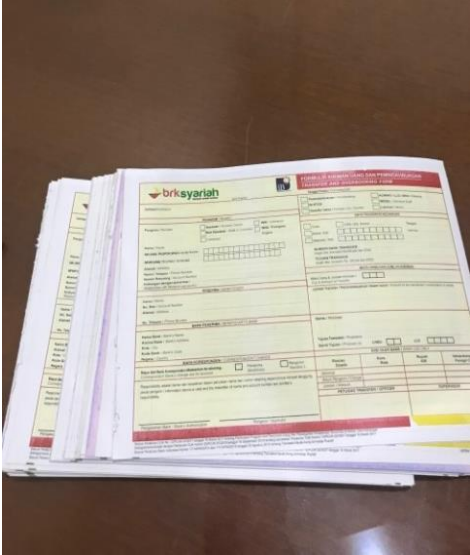
No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none"> -Submitted the payment instruction to the teller -Checking registration -Ink the stamp -Fill out the individual account opening form -Tidy up teller vouchers -Requested the signature of the supervisor for official documents 	Muhammad Suib	
2	<ul style="list-style-type: none"> -Input outgoing official documents -Requested the signature of the supervisor for official documents -Stamp the documents - Archived outgoing letters -Archived incoming letters 		
3	<ul style="list-style-type: none"> -Register outgoing mail -Requested the signature of the supervisor for official documents -Separate disbursement contract sheets -Scan documents -Submitted the payment instruction to the teller 		
4	<ul style="list-style-type: none"> -Recorded data on inactive customer accounts -Recorded new customer registration data -Register for making ATM cards -Register customer requests -Register savings book 	M. Romainor	

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : 26 May – May 30, 2025


No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none"> -Organized and arranged KUR loan documents for customers -Fill out the withdrawal form , deposit slip and insurance -Checking registration -Requested the signature of the supervisor for official documents 	Ahmad Fadhil	
2	Sick Leave		
3	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Submitted the peyment instruction to the teller -Duplicate documents - Archived outgoing letters -Ink the stamp -Fill out the individual account opening form -Tidy up teller vouchers -Archived incoming letters 	Muhammad Suib	
4	Ascension Day (Christian holiday commemorating the ascension of Jesus Christ)		
5			

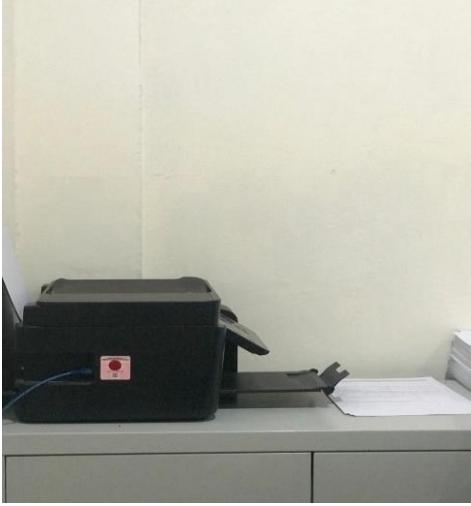
Working	Explanation
	<p>Separating New Shipment and Transfer Forms, Incoming forms are sorted according to service type: shipment or transfer. This separation is important to prevent data from being mixed up. This process makes it easier for staff to check and input data.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : June 02 – June 06, 2025

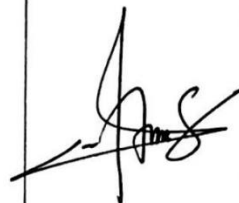

No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none">-Submitted the payment instruction to the teller-Requested the signature of the supervisor for official documents-Set aside the documents and put them in the envelope (original disbursement documents)	Muhammad Suib	
2	<ul style="list-style-type: none">-Submitted the payment instruction to the teller-Checking registration-Ink the stamp-Fill out the individual account opening form-Tidy up teller vouchers-Requested the signature of the supervisor for official documents		
3	<ul style="list-style-type: none">-Requested the signature of the supervisor for official documents-Separate disbursement contract sheets-Submitted the payment instruction to the teller-Separation of money transfer and overbooking form-Duplicate documents-Checking registration		
4	<ul style="list-style-type: none">-Register outgoing mail-Requested the signature of the supervisor for official documents-Separate disbursement contract sheets-Scan documents-Submitted the payment instruction to the teller		
5	Eid al-Adha (Islamic holiday marking the willingness of Ibrahim to sacrifice his son Ismail, 1446H)		


Working	Explanation
	<p>Duplicating Documents, Important documents are duplicated using a photocopier for backup or reporting purposes. Copies are stored in archives or distributed to relevant departments. Duplication is done carefully to maintain document quality.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : June 09 – June 13, 2025


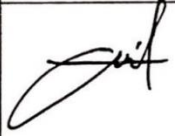

No	Description Of Activities	Assignor	Signature
1	EID AL-ADHA (Islamic holiday marking the willingness of Ibrahim to sacrifice his son Ismail, 1446H)		
2	Leave/Permission		
3	<ul style="list-style-type: none"> -Submitted the payment instruction to the teller -Requested the signature of the supervisor for official documents -Set aside the documents and put them in the envelope (original disbursement documents) 	Muhammad Suib	
4	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Separate disbursement contract sheets -Submitted the payment instruction to the teller -Fill out the withdrawal form , deposit slip and insurance -Input outgoing official documents -Stamp the documents 		
5	<ul style="list-style-type: none"> -Stamp the saving book -Requested the signature of the supervisor for official documents -Fill out the individual account opening form -Fill out the application form for making an ATM card -ATM register -Register customer requests -Separate disbursement contract sheets 	M. Romainor	

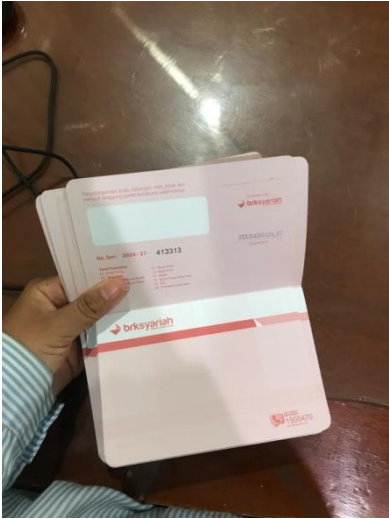
Working	Explanation
	<p>Giving Payment Orders to Tellers, Payment orders are submitted directly to tellers for processing. The teller then matches the data and follows up according to the instructions. This process ensures that transactions are carried out according to procedure.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : June 16 – June 20, 2025

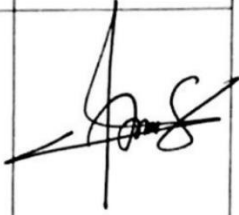
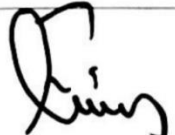


No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none"> -Submitted the payment instruction to the teller -Checking registration -Ink the stamp -Fill out the individual account opening form -Requested the signature of the supervisor for official documents -Stamp the documents - Archived outgoing letters -Archived incoming letters 	Muhammad Suib	
2	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Submitted the payment instruction to the teller -Duplicate documents - Archived outgoing letters -Archived incoming letters 		
3	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Ink the stamp -Trimmed the documents 	Ahmad Fadhil	
4	<ul style="list-style-type: none"> -Tidy up teller vouchers -Compile and add up land and building tax deposit receipts -Tire money -Separation of deposit slip 	Siti Barokah	
5	<ul style="list-style-type: none"> -Fill out the individual account opening form -Fill out the deposit slip and insurance -Fill out the customer request form -Fill out the sharia compliance form -Fill out the mobile banking form 		


Working	Explanation
	<p>Requesting Management Signature for New Savings Books, Once the new savings books have been printed, the documents are submitted to management for signature. This signature serves as official validation from the bank. This process is important so that the savings books can be given to customers.</p>

DAILY ACTIVITIES ON THE JOB TRAINING

Day : Monday - Friday

Date : June 23 – June 27, 2025

No	Description Of Activities	Assignor	Signature
1	<ul style="list-style-type: none"> - Requested The Signature Of The Supervisor For Official Documents -Scan Documents -Insert Official Documents Out -Register Outgoing Letters - Fill ink for stamp -Stamp the Documents 	Muhammad Suib	
2	<ul style="list-style-type: none"> -Scan Documents -Delivered documents to the education office 	Franky Afrizal	
3	Stamp the saving book	M. Romainor	
4	<ul style="list-style-type: none"> -Requested the signature of the supervisor for official documents -Trim the document 	Ahmad Fadhil	
5	<ul style="list-style-type: none"> -Duplicate document -Cash flow record -Trim the document 	Siti Barokah	

Working	Explanation
	<p>Cutting Documents, Documents are cut to the required size and format, especially for archiving or reporting purposes. Cutting is done neatly so that the documents remain easy to read. This process helps organize files more efficiently.</p>





Appendix 8: Photo with Company Employees




Appendix 9: Revision Sheet

**REVISION SHEET
STUDENT PRACTICE GUIDANCE
INTERNATIONAL BUSINESS ADMINISTRATION
D-IV STUDY PROGRAM
STATE POLYTECHNIC OF BENGKALIS**

Name : Wulan Suri Rahayu
Study Identity No : 5404211392
Apprenticeship Place : PT. Bank Kepri Syariah (Persero) Bengkalis
Batupanjang Rupat
Advisor : Nageeta Tara Rosa, SE., M.B.A

No	Date and Time	Revision	Advisor
1.	Friday 01 July 2025	1. No source in chapter 1. 2. Writing System	
2.	Monday 14 July 2025	1. Incorrect source input 2. No shorting of words in the table	
3.	Wednesday 30 July 2025	1. Incorrect intertion 2. Writing System	
4.	Tuesday 19 August 2025	Acc!	

Bengkalis, Juni 2025
Advisor



Nageeta Tara Rosa, SE., M.B.A
NIP. 199204272024062001