

APPRENTICESHIP REPORT

**PT. PEGADAIAN UNIT
KELAPAPATI - BENGKALIS**

**AGUS SUHENDRI
5404211421**



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

INTERNSHIP REPORT
PT. SUB-PAYMENT OF KELAPAPATI LAUT BENGKALIS

Written as one of the requirements to complete the Internship

AGUS SUHENDRI
5404211421

Bengkalis, June 11, 2025

Head of Unit Management
PT. Sharia Pawnshop Sub Unit
Kelapapati

Advisor



Winfrit Tarihoran
NIP. P86272



Yanisa Dwi Astari, SS, M.HUM.
NIP. 199301142022032010

Approved by
Head of the International Business Administration Study Program



Wan Junata Rallah, B.Sc., M.Ec.Dev
NIP. 198406142018032001

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Bengkalis, June 11th, 2025



Agus Suhendri
5404211421

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CHAPTER I

INTRODUCTION

1.1. Internship Background

The need for skilled human resources in science and technology is a result of rapid progress in these fields; these human resources strive to balance the development of science and technology with their mastery in these fields; to obtain competitive work, according to needs, and achieve the desired goals, adequate and reliable expertise is required in their respective fields, which will produce professional human resources (HR) who are ready to apply knowledge, morals, attitudes, and other necessary criteria.

It's difficult to ignore the technological developments and breakthroughs occurring in today's era of globalization. Similarly, the government continues to strive to improve ever-changing educational standards. To enter the workforce after graduating, every student must be prepared for the professionalism of jobs relevant to their field.

The pinnacle of formal education is higher education, which produces human resources (HR) with a high intellectual level to meet the demands of the workplace, both in terms of quality and talent. Therefore, universities are obligated to develop high-quality human resources to face increasingly intense competition. Enabling comparison and validation of theoretical knowledge with real-world work scenarios is crucial in the educational environment, as it establishes a link between theory and practice. Bengkalis State Polytechnic has a responsibility to prepare its students to compete in the real world of work. One way to do this is by organizing internships as one of the mandatory programs for students as a requirement to complete the Bachelor of Applied International Business Administration Study Program.

An internship is a learning process that allows individuals to gain firsthand insight into the real world of work. This internship is held annually and is mandatory for all Bengkalis State Polytechnic students so they can effectively apply

the knowledge they have acquired in the workplace. Scientific theories and concepts are understood through internships, which are then implemented in professional fields of study. Internships can provide students with the ability to solve scientific problems in accordance with the theories they have learned during lectures, as well as develop their knowledge, skills, and insights. In general, the purpose of internships is to improve students' abilities and skills in their respective fields, so they can be directly applied to various activities in government and private institutions.

In this program, specifically for seventh-semester students of the International Business Administration Study Program, the internship program is carried out for approximately six months, with students choosing their own internship location and workplace. However, before choosing a location for this program, the internship coordinator provides several choices or opportunities for internship locations to students. From these choices, the author chose to intern in the finance and investment sector at PT Pegadaian Bengkalis. PT Pegadaian operate in three business lines: financing, gold, and various services, with its head office located on Jalan Kelapapati Laut, Bengkalis Regency.

PT Pegadaian is a state-owned enterprise (BUMN) in Indonesia that provides financial services, particularly in the form of collateral-backed loans, commonly known as the pawn system. Pegadaian was founded out of the need to provide accessible, reliable, and legal financial solutions to the public.

Interning at PT. Pegadaian, the author was placed in the Field Division, with the following job details: Visiting customers' homes, Calling customers whose payments are overdue.

1.2 Internship Objectives

Internships or Field Work Practice (PWP) are one of the activities undertaken by Bengkalis State Polytechnic students to complete their studies. To achieve the desired results, it is important to understand the objectives of the PWP, which are as follows:

1. To find out the types of work carried out by UPC Pegadaian.
2. To study the documents used in the internship program at UPC Pegadaian.
3. To learn the work procedures at UPC Pegadaian.
4. To understand the expected targets of the work carried out at UPC Pegadaian.
5. To identify challenges and find solutions faced during field work practice at UPC Pegadaian.

1.3 The Importance of Internships

The internship activities carried out were very beneficial for several parties such as students, companies and Bengkalis State Polytechnic.

1.3.1 Importance for Students

An internship is an activity every student must undertake to complete their assignments. To achieve the desired results, it is important to understand the objectives of the internship. The objectives of the internship at PT. Pegadaian are as follows:

1. To find out the job description in the company
2. To understand the work systems and procedures implemented at PT. Pegadaian.
3. To find out the time and location of work positions during the internship at PT. Pegadaian.
4. To identify obstacles encountered during the internship and the solutions implemented at PT. Pegadaian.

1.3.2 Importance for the company

The benefits of implementing the internship program are also enjoyed by companies/institutions that accept interns, such as:

1. The company will receive assistance from student interns so that the work becomes a little lighter and easier.
2. The company will be recognized by academics and the world of education.

1.3.3 For Bengkalis State Polytechnic

There are several benefits from implementing the internship program obtained by Bengkalis State Polytechnic, namely as follows:

1. There is good cooperation or relationship between the campus and the company where the students are doing their internship.
2. Bengkalis State Polytechnic can improve the quality of its graduates through student internship experiences.
3. Bengkalis State Polytechnic will be better known in the industrial or business world.
4. Bengkalis State Polytechnic receives input from organizations or companies regarding the capabilities of student interns in the world of work.
5. Bengkalis State Polytechnic accepts input from the world of work to curriculum development and learning processes.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company Profile

PT. Pegadaian is a non-bank financial institution in accordance with the Government Regulation of the Republic of Indonesia No. 103 of 2000 concerning PT. Pegadaian, which is tasked and authorized to carry out activities related to the distribution of loans based on pawn law. In this case, it can be an alternative because its service system is simple, fast, and easy, in line with its motto, "Solving Problems Without Problems." PT. Pegadaian is the only company in Indonesia with official authorization to carry out financial institution activities in the form of financing, such as distributing funds to the public based on pawn law, in accordance with Article 1150 of the Civil Code, which has been officially in effect. In 2013, its status was changed to PT. Pegadaian, a limited liability company.

According to the official website Pegadaian.co.id, there are 73 branches in Riau, one of which is in Bengkalis Regency, a non-bank financial institution providing savings and loan services that is well known to the people of Bengkalis City. Various products are offered to facilitate transactions for the community. Pegadaian is an institution that contributes to improving the economy by providing loans based on pawn law to the lower classes, so there are no Various products have been offered to facilitate transactions for the community. Pegadaian is an institution that contributes to improving the economy by providing loans based on pawn law to the general public, thus preventing the practice of lending money with unreasonable interest rates. In this case, PT. Pegadaian Bengkalis Branch provides services related to its products. Services launched by Pegadaian include Fast and Safe Credit (KCA), Creation, and Gold Investment, one of PT. Pegadaian Bengkalis's payment systems.

Law No. 42 of 1999 concerning Fiduciary Guarantees states that Fiduciary is the transfer of ownership rights to an object based on trust, with the provision that the object whose ownership rights are transferred remains in the possession of the owner of the object. Pegadaian provides loans based on pawn and fiduciary law, which involves the submission of movable collateral as credit collateral to Pegadaian, the value of which is higher than the amount of the loan provided by Pegadaian to its customers. Pegadaian's efforts to launch the Pegadaian Kreasi product, namely loans with a fiduciary system to carry out loan agreements, essentially require collateral as a form of legal protection against potential defaults that may arise in the future (Setiawan, 2016) in (Fadli Umami, Siti Malikhatun Badriyah, 2020).

2.1.1 Location of PT. Pegadaian

The company where the internship is carried out is PT. Pegadaian, located at Jalan Kelapapati Laut, Bengkalis District, Bengkalis Regency, Riau Province, Indonesia. The following is the company address of PT. Pegadaian.



Figure 2.1 Location of the Bengkalis Pawnshop Office

Source: Google Maps (2025)

2.1.2 Pegadaian Logo

On its 112th anniversary, Pegadaian launched a new, more dynamic and modern logo. The new logo retains the old symbol, the scales. The difference is that this time, the new logo features three intersecting circles. This new logo tells the story of Pegadaian's journey as an institution, from its historical development to its

transformation into a financial solution that upholds the values of collaboration, transparency, and trust.

The three intersecting circles represent three main services: Pawnshops and Microfinance, Gold, and Miscellaneous Services. The scales symbolize justice and fairness.

Similar to the old logo, green remains the primary color, but the new logo uses more diverse shades of green. Green symbolizes serenity, growth, protection, and community support. This time, the new logo emphasizes a combination of uppercase and lowercase letters. The old logo now features lighter typography, reflecting the meaning of humility, sincerity, and friendliness in service.



Figure 2.2 PT. Pegadaian Logo

Source: Pegadaian BranchBengkalis (2025)

The popular tagline "Solve Problems Without Problems" will remain. Pegadaian's new logo features three green circles that transition from light green on the left to dark green on the right. Within the dark green circles, the scale symbol—which now resembles a merchant's shoulders—will remain Pegadaian's modern, simple, and memorable icon. More than just a visual identity change, Pegadaian's new logo encourages the company to provide greater convenience to the public.

2.2 Vision and Mission of Pegadaian

Every company must have a vision and mission to achieve its goals and drive its programs. This also applies to PT. Pegadaian Syariah, in accordance with the Vision and Mission of PT. Pegadaian Bengkalis Branch.

2.2.1 Vision

As an integrated business solution, especially based on pawnshops, which have always been the market leader, and basic micro-fiduciary services, which have always been the best for the lower middle class.

2.2.2 Mission

- a. Providing the fastest, easiest, and safest financing guidance and providing financing for small and medium enterprises to encourage economic growth.
- b. Ensure the realization of equitable services and provide convenience and comfort in all pawnshops in order to prepare themselves to become regional business actors and remain the main choice of the community.
- c. Assisting the government in improving the welfare of the lower middle class and running other businesses in order to optimize the performance of resource companies.

2.3 Organizational Structure

An organizational structure is a framework that defines how tasks and responsibilities are distributed, organized, and implemented within a company. It is crucial to ensure that all parts of the organization work effectively and efficiently to achieve defined goals. Without a sound organizational structure, this will impact the smooth operation of the company.

The following is a picture of the organizational structure of the Kelapapati Bengkalis Pawnshop office:

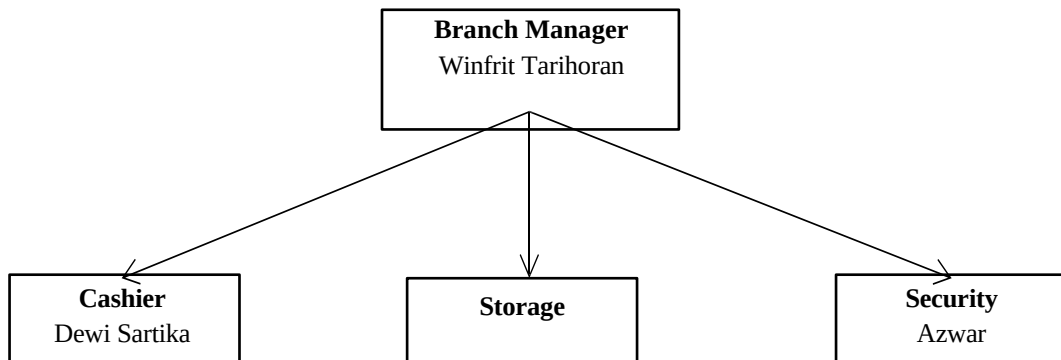


Figure 2.3 Organizational Structure of the Bengkalis Branch of Pegadaian

Source: Pegadaian Bengkalis Branch (2025)

The organizational structure of PT. Pegadaian Bengkalis Branch consists of several divisions led by a branch manager. The organizational structure of PT. Pegadaian Bengkalis Branch can be seen in the image above. The job of each division at Pegadaian, both at the branch and the units in Bengkalis, are as follows:

1. Branch Manager

- a. Manage member work balance based on pre-determined references.
- b. Planning, organizing, implementing, and controlling rahn business activities, division of tasks, administration of problematic collateral (expensive, damaged, and counterfeit), collateral supervision, working capital management, consumer marketing and auctions, as well as control of facilities and infrastructure.
- c. Coordinate the implementation of subordinate work tasks.
- d. Guide subordinates in security training.
- e. Manage business administration and reporting of Islamic pawnshop and UPS branches.

2. Cashier

Responsible for carrying out tasks related to receiving, storing, and paying as well as purchasing in accordance with applicable provisions to ensure the smooth operation of the pawnshop branch office.

3. Storage

Responsible for estimating collateral to determine the quality and value of the goods in accordance with applicable regulations to ensure fair estimates and loan amounts and the company's image.

4. Security

- a. Supervise all office areas, including the entrance and rooms within the pawnshop.
- b. Open the door, greet, and welcome every customer who will make a transaction at the pawnshop.
- c. Provide clear instructions and guidance if a customer needs questions and information.

2.4 Work Process

In this report, the author explains how the company's business processes and work processes run according to objectives.

2.4.1 Work Process of Pawnshop

The customer service system at Pegadaian is not significantly different from that of conventional pawnshops. The customer service transaction process at the Pegadaian Bengkalis Branch is as follows:

1. Prospective customers come directly to the credit application form, also known as the pawn form. The customer completes the form with personal details, the collateral they've submitted, and so on.
2. After the customer's credit application form is filled out, the customer then goes to the appraisal counter and submits the form that has been filled out by the customer along with the goods to be pledged by showing their Resident Identity Card (KTP) or power of attorney if the owner of the goods cannot

come in person.

3. The quality of the collateral is checked to assess and determine its price, based on the estimate made by the appraiser, it will be determined which loan the customer can receive.
4. Then the loan payment is made by the cashier without any deductions except for the insurance premium discount.

The process of repaying a loan to PT. Pegadaian Syariah UPC Kelapapati for collateral disbursement is as follows:

1. Loans can be repaid at any time without having to wait for the term to end.
2. The customer repays the loan plus capital rent (interest) directly to the cashier accompanied by proof of pledge.
3. The goods are issued by the party who deposits the guarantee.
4. Pawned items are returned to the customer.

Basically, Islamic pawnshops carry out two Islamic transaction contracts, namely as follows:

1. Rahn agreement. Rahn agreements are intended to hold the borrower's property as collateral for a loan, granting the holder the right to reclaim all or part of the debt. Under this agreement, the pawnshop holds movable property as collateral for the customer's debt.
2. Ijarah is a contract for transferring the right to use goods and/or services by paying rent, without transferring ownership of the goods themselves. Through this contract, Pegadaian can collect rental fees for storing movable property belonging to customers who have entered into the contract.

2.5 Activity Usage Document

When carrying out internships, several documents are required to complete the assigned tasks. These documents are as follows:

1. New Product Brochure of Islamic pawnshop.



Figure 2.4 New Product Brochure of Sharia Pawnshop
Source: Processed Data, 2025

Figure 2.4 is a brochure that will be distributed to customers regarding new products from the pawnshop, because apart from pawning gold, customers can also carry out the BPKB pawn process, vehicle collection (Amanah)

2. Processing files from customers who wish to pawn their BPKB certificates.



Figure 2.5 Processing of Customer Files Who Want to Pawn BPKB
Source: Processed Data 2025

Figure 2.5 The BPKB pawn process for customers who want to continue their business, because one of the conditions for pawning a BPKB is having a business, the process is carried out for 3 days by the micro team (Survey Team)

3. One of Pegadaian's products that provides Antam gold installment services.



Figure 2.6 One of the pawnshop products that provides Antam gold installments

Source: Processed Data, 2025

Figure 2.6 In addition to pawning gold products and BPKB, pawnshops also provide a gold bar installment system (Antam) for customers who want to save, and Antam gold purchases can be seen from the price table because gold prices also fluctuate.

CHAPTER III

INTERNSHIP ENVIRONMENT

3.1 Job Description

This internship program was implemented at Pegadaian Bengkalis Branch for 6 (six) months, starting from January 16, 2025 to June 11, 2025. During the internship period, the author was placed in the field and administration sections. There were several tasks during the internship at Pegadaian Bengkalis, as follows:

1. Offering pawn products

Activities to introduce and promote Pegadaian services to prospective customers, such as gold pawn, multipurpose financing, gold savings, and other investment services. The goal is for customers to learn about available products and become interested in using these services.

2. Serve customers

Providing direct service to customers, including assisting with transactions, answering questions, providing solutions to customer needs, and ensuring that service is fast and friendly.

3. Contacting customers whose loans have matured

Follow up with customers whose loan maturity dates are approaching or have passed by phone or message, with the aim of reminding them to make immediate payments or extensions so that their collateral is not auctioned off.

4. Download the digital pawn application

Assisting customers in downloading and using the Pegadaian Digital app so they can conduct transactions independently, such as checking balances, paying installments, opening gold savings accounts, extending pawn loans, and other services.

5. Gold sealing/stamp

Performing the sealing process on gold used as collateral by customers. This process aims to ensure that the gold is secure, recorded, and cannot be opened

without authorization. It is usually carried out after checking the authenticity and weighing of the gold.

6. Attending meetings related to Hajj promotion

Participating in activities or meetings related to Pegadaian's Hajj financing program, including product socialization, marketing strategies, and coordination with relevant parties such as the Ministry of Religious Affairs or Hajj travel agents.

7. Collecting customer obligations

Collecting payments from customers who have payment obligations, including installments, penalties, and mortgage obligations. The goal is to ensure that customers fulfill their obligations on time to avoid the risk of auction.

8. Process payments through the digital pawnshop application (DPS)

Making payment transactions through the DPS application, such as installment payments, settlements, or digital transaction data entry. This helps speed up the process and minimize manual errors.

3.2 Systems and Procedures

3.2.1 System

The Pawnshop system is essentially a mortgage-based credit system that allows people to obtain loans by pledging movable property. This system operates under strict regulations and is regulated by the Financial Services Authority (OJK). At the heart of this system is the fiduciary principle, where ownership of the collateral remains with the customer, but Pegadaian reserves the right to seize the collateral if the customer fails to fulfill their obligations.

The Pegadaian system is designed to provide fast and easy financial access for people who lack access to conventional banking or who need cash quickly. Collateral valuation is a crucial element of this system, where the estimated value of the collateral determines the loan limit. In addition to conventional pawnshops, the Pegadaian system has also expanded to offer other products, including non-pawn products, such as micro-business financing and gold investment.

3.2.2 Procedure

The systems and procedures that the author used while working at PT Pegadaian Kelapapati Laut Bengkalis are as follows:

1. Offer pawn products to customers or clients.

In this activity, the intern is assigned to be an intermediary between the product and the customer, namely by conveying product information clearly and according to customer needs.

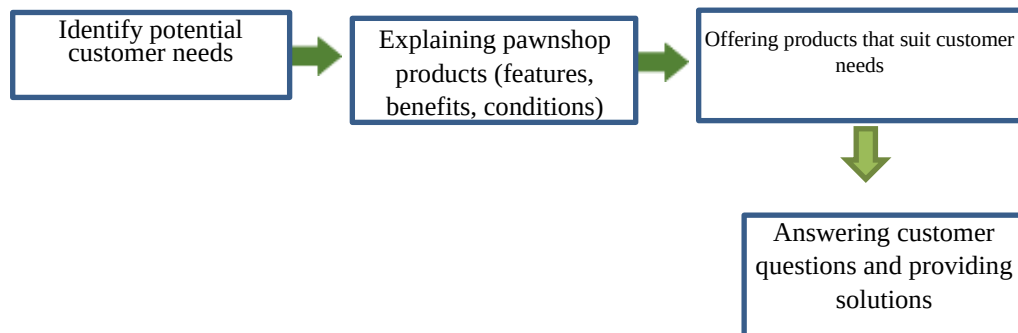


Figure 3.1 pawnshop product promotion flowchart

Data Source: Pegadaian Bengkalis Branch

The products offered include:

1. Rahn Emas (Sharia Gold Pawn): a fast cash solution without selling gold
2. Ar rum Emas: Sharia-compliant gold ownership installments
3. Arrum BPKB: business financing with motor vehicle BPKB guarantee



Figure 3.2 Activities Offering Pawnshop Products at the Bengkalis Branch

Data Source: Pegadaian Bengkalis Branch

2. Serving Customers

In this activity, interns are assigned to provide customer service for pawning at Pegadaian Syariah, a process that provides assistance and convenience to customers who wish to pawn items (usually gold) for cash or non-cash funds. All processes are conducted in accordance with Sharia principles and are conducted through a rahn (pawn) contract.



Figure 3.3 Directing customers
Data Source: Pegadaian Bengkalis Branch

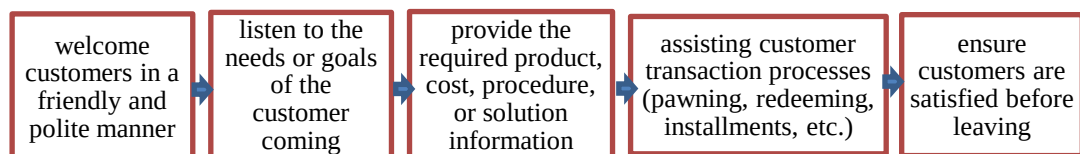


Figure 3.4 Serving customers
Data Source: Pegadaian Bengkalis Branch

3. Contacting customers whose debts are past due

In this activity, interns are tasked with calling customers whose loans are approaching their due date, a crucial task in Pegadaian Syariah services. Interns or service staff are required to contact customers who have not paid off their mortgages by the specified due date.



Figure 3.5 Calling Activities for Customers Who Have Past Due
Data Source: Pegadaian Bengkalis Branch

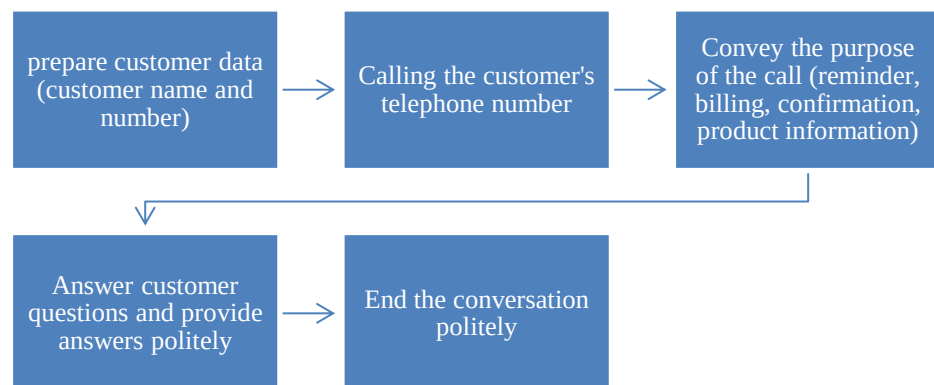


Figure 3.6 Call Flow Diagram for Customers with Overdue Bills
Data Source: Pegadaian Bengkalis Branch

4. Download the digital pawnshop application

In this activity, interns are tasked with downloading the Pegadaian Digital application, which involves downloading and installing the official application from PT Pegadaian (Persero) via smartphone. This application is used to provide online pawnshop services to customers, allowing them to conduct transactions without having to visit a branch office in person.



Figure 3.7 Downloading the Digital Pawnshop Application
Data Source: Pegadaian Bengkulu Branch



Figure 3.8 flowchart for downloading the digital pawnshop application
Data Source: Pegadaian Bengkulu Branch

5. Sealing/Gold Blombir

In this activity, the intern is tasked with Sealing or blombir gold, which is the process of closing and locking gold in special packaging using a sealing tool (blombir) to maintain the security, authenticity, and quality of the gold. This activity is usually carried out after the gold has been appraised or stored as collateral. This seal serves as physical evidence that the gold has not been opened or replaced since it was last handled by an official party (such as a pawn shop or gold shop).



Figure 3.9 Sealing/BlombirGold
Data Source: Pegadaian Bengkulu Branch

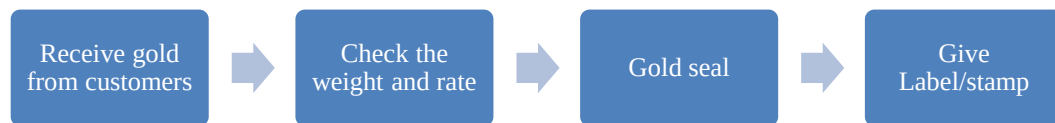


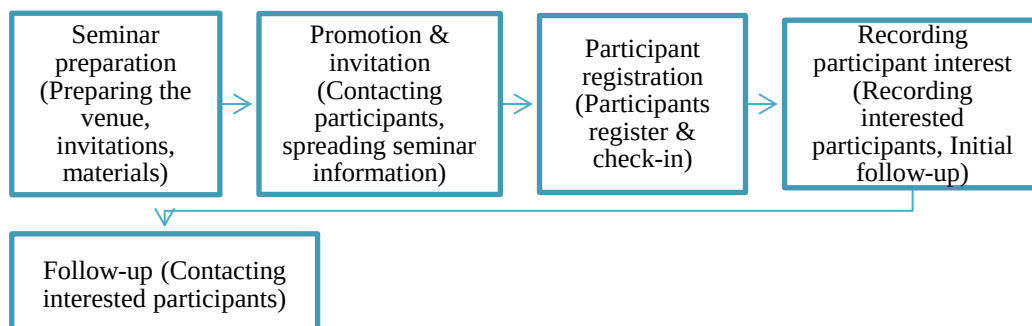
Figure 3.10 Gold Sealing Flow Chart
Data Source: Pegadaian Bengkalis Branch

6. Attending a discussion meeting regarding the promotion of the Hajj pilgrimage

In this activity, the intern was assigned to the Arum Haji promotional discussion meeting at the Ministry of Religion, which is a coordination activity between the Sharia Pawnshop and the Ministry of Religion (Kemenag) which aims to socialize and collaborate on promoting the Sharia Hajj financing program to prospective Hajj pilgrims. The Arum Haji product itself is financing from the Sharia Pawnshop which allows people to get a portion of the official Hajj departure through the Sharia system, simply by pledging gold.



Figure 3.11 Seminar on Hajj Must Be Done
Data Source: Pegadaian Bengkalis Branch



7. Collecting customer obligations

In this activity, interns are tasked with going into the field and explaining that if a

customer fails to repay their loan by the due date, Pegadaian will provide a grace period. During this grace period, the customer can still redeem or extend the loan.



Figure 3.12 Collecting customer obligations

Data Source: Pegadaian Bengkalis Branch

8. Assisting with pawn payment transactions in the digital pawnshop application

In this activity, interns are tasked with displaying the payment submenu in the PDS, which provides payment for pawnshop services, including purchasing gold savings, paying for pawn products, or paying installments. Top-up payments for non-pawnshop products can also be made, for example, purchasing phone credit, paying electricity bills, water bills, and BPJS (Social Security) bills.

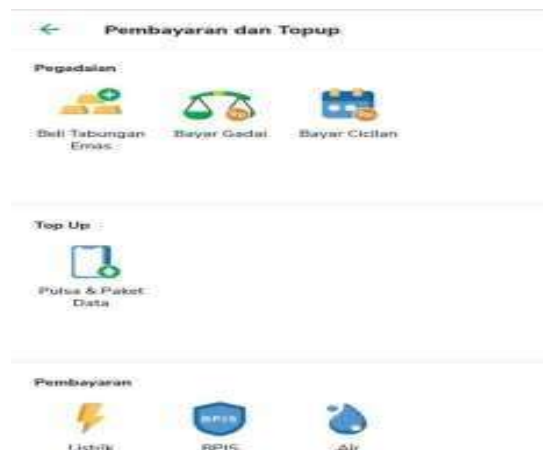


Figure 3.13 Sealing/Gold Blombir

Data Source: Pegadaian Bengkalis Branch

3.3 Place of Apprenticeship

3.3.1 Schedule or time of Apprenticeship

The Pegadaian office operates six days a week (Monday-Saturday). The Pegadaian office has regulations regarding its working hours. The Pegadaian office hours are:

Table 3.1 Working Hours at the Pawnshop Office

NO	Day	Working hours	Time off	Afternoon Working Hours
1.	Monday-Thursday	07.30 WIB	12.00-13.00 WIB	1:00 WIB - 4:00 WIB
2.	Friday	07.30 WIB	11.30-13.30 WIB	1:30 WIB - 4:00 WIB
3.	Saturday	07.30 WIB	13.30 WIB	-
4.	Sunday	Holiday	Holiday	Holiday

3.3.2 Morning Briefing

The Bengkalis Pawnshop Office conducts outreach every Tuesday and Thursday via Zoom to all Pawnshop branches, including the Pekanbaru, Dumai, and Selat Panjang Pawnshop Offices.

3.4 Agenda Report

The report on the agenda of activities or work that the author has completed during KP at the Procurement Office in the first week of January 13 to January 18, 2025 is shown in Table 3.3 below:

Table 3.2 Daily Activities from January 13 to January 18, 2025

NO.	Day/Date	Activity	Internship Place
1.	Monday, January 13, 2025	1. Contacting customers closer to maturity 2. Directing customers to fill out the pawn form. 3. Process of gold installment payment transactions	Administration
2.	Tuesday January 14, 2025	1. Directing customers to filling out the form. 2. Process of gold installment payment transactions	Administration
3.	Wednesday January 15, 2025	1. Directing customers to fill out the pawn form 2. Process in payment transactions gold installments	Administration
4.	Thursday, January 16, 2025	1. Directing customers to fill out the pawn form. 2. Process in payment transactions gold installments	Administration

NO.	Day/Date	Activity	Internship Place
5.	Friday, January 17, 2025	1. Duplicate the transfer form. 2. Process in payment transactions	Administration
6.	Saturday, January 18, 2025	2. Duplicate the transfer form. 3. Process in payment transactions	Administration

Source: Processed Data, 2025

Table 3.3 Report on Practical Work Activities for Week 3 (Three)

NO.	Day/Date	Activity	Internship Place
1.	Monday, January 20, 2025	1. Directs you to fill out the pawn form. 2. Installment transaction payment process	Administration
2.	Tuesday, January 21, 2025	1. Directs you to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday, January 22, 2025	1. Directing customers to filling out the pawn form. 2. Process in payment transactions gold installments	Administration
4.	Thursday, January 23, 2025	1. Directing customers to filling out the pawn form. 2. Gold installment payment transaction process.	Administration
5.	Friday, January 24, 2025	1. Directing customers to filling out the pawn form. 2. Process of gold installment payment transactions	Administration
6.	Saturday, January 25, 2025	1. Directing customers to filling out the pawn form. 2. Process in payment transactions gold installments	Administration

Data Source: Data Processing, 2025

Table 3.4 Report on Practical Work (KP) Activities, Week 4

NO.	Day/Date	Activity	Internship Place
1.	Monday, January 27, 2025	Isra Miraj	-
2.	Tuesday, January 28, 2025	Mass leave	-
3.	Wednesday, January 29, 2025	Lunar New Year	-

NO.	Day/Date	Activity	Internship Place
4.	Thursday, January 30 2025	1. direct customers to fill out the pawn form. 2. Process of gold installment payment transactions	Administration
5.	Friday, January 31 2025	1. Directing customers to fill out the pawn form. 2. Gold payment transaction process.	Administration
6.	Saturday 01 February 2025	1. direct customers to fill out the pawn form. 2. Process of gold installment payment transactions	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during the implementation of KP at the Pawnshop Branch in the fifth week, February 3 to February 8, 2025, is shown in Table 3.6 below:

Table 3.5 Report of Field Work Practice (PKL) Activities, Week 5

NO.	Day/Date	Activity	Internship Place
1.	Monday, February 3 2025	1. Directing customers to fill out the pawn form. 2. Sealing or Gold Blombir. 3. Process in payment transactionsgold installments	Administration
2.	Tuesday, February 4 2025	1. Directing customers to fill out the pawn form. 2. Process in payment transactionsgold installments	Administration
3.	Wednesday February 5th 2025	1. Directing customers to fill out the pawn form. 2. Gold installment payment transaction process.	Administration
4.	Thursday , February 6 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process.	Administration
5.	Friday, February 7, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process.	Administration
6.	Saturday, February 8th 2025	1. Directing customers to fill out the pawn form. 2. Installment transaction payment process.	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the sixth week, February 10 to February 15, 2025, can be seen in Table 3.7 below:

Table 3.6 Field Work Practice (PKL) Activity Report, Week 6

NO.	Day/Date	Activity	Internship Place
1.	Monday, February 10 2025	1. Duplicate the pawn transfer form. 2. Payment transaction process	Administration
2.	Tuesday, February 11 2025	1. Directing customers to fill out the pawn form. 2. Sealing or Gold Blombir. 3. Gold installment transaction payment process	Administration
3.	Wednesday, February 12 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
4.	Thursday, February 13 2025	1. Directing customers to fill out the pawn form. 2. Recording daily closing cash book	Administration
5.	Friday, February 14 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Saturday, February 15 2025	1. Directing customers to fill out the pawn form. 2. Sealing or Gold Blombir. 3. Gold installment transaction payment process	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the eighth week, February 17 to February 22, 2025, can be seen in Table 3.8 below:

Table 3.7 Report on Practical Work (KP) Activities, Week 8

NO.	Day/Date	Activity	Internship Place
1.	Monday, February 17 2025	1. Duplicate the pawn transfer form. 2. Recording daily closing cash book 3. Payment transaction process	Administration
2.	Tuesday, February 18 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday February 19 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration

NO.	Day/Date	Activity	Internship Place
4.	Thursday, February 20, 2025	1. Directing customers to fill out the pawn form. 2. Recording daily closing cash book	Administration
5.	Friday February 21, 2025	1. Directing customers to fill out the pawn form 2. Gold installment transaction payment process	Administration
6.	Saturday, February 22, 2025	1. Directing customers to fill out the pawn form. 2. Recording daily closing cash book	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the ninth week, February 24 to February 29, 2025, can be seen in Table 3.9 below:

Table 3.8 Field Work Practice (KP) Report, Week 9

NO.	Day/Date	Activity	Internship Place
1.	Monday February 24, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
2.	Tuesday, February 25, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday February 26, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
4.	Thursday, February 27, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
5.	Friday February 28, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Saturday, February 29, 2025	1. Directing customer filling form 2. Installment transaction payment process	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during the implementation of KP at the Pawnshop Branch in the 10th (tenth) week from March 1 to March 6, 2025, is shown in Table 3.10 below:

Table 3.9 Field Work Practice (KP) Report, Week 10

NO.	Day/Date	Activity	Internship Place
1.	Monday March 1, 2025	1. Duplicate the pawn transfer form. 2. Gold installment transaction payment process	Administration
2.	Monday March 2, 2025	1. Directing customers to fill out the pawn form. 2. Sealing or Gold Blombir. 3. Gold installment transaction payment process	Administration
3.	Wednesday March 3, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
4.	Thursday March 4, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
5.	Friday March 5, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Saturday March 6, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the 11th (eleventh) week from March 10 to March 15, 2025, can be seen in Table 3.11 below:

Table 3.10 Field Work Practice (KP) Report, Week 11

NO.	Day/Date	Activity	Internship Place
1.	Monday March 10, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
2.	Tuesday March 11, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday March 12, 2025	1. Directing customers to fill out the pawn form. 2. gold installment	Administration

NO.	Day/Date	Activity	Internship Place
4.	Thursday March 13, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
5.	Friday March 14, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Friday March 15, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the 12th (twelve) week starting from March 17 to March 22, 2025 can be seen in Table 3.12 below:

Table 3.11 Field Work Practice (KP) Report, Week 12

NO.	Day/Date	Activity	Internship Place
1.	Monday March 17, 2025	1. Directing customers to fill out the pawn form. 2. Recording daily closing cash book	Administration
2.	Tuesday March 18, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday March 19, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process.	Administration
4.	Thursday March 20, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
5.	Friday March 21, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Saturday March 22, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the 13th (thirteenth) week from March 24 to March 29, 2025, can be seen in Table 3.13 below:

Table 3.12 Field Work Practice (KP) Report, Week 13

NO.	Day/Date	Activity	Internship Place
1.	Monday March 24, 2025	1. Directing customers to fill out the pawn form. 2. Payment transaction process	Administration
2.	Tuesday March 25, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday March 26, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
4.	Thursday March 27, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
5.	Friday March 28, 2025	Mass leave	-
6.	Saturday March 29, 2025	Mass leave	-

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during the implementation of KP at the Pawnshop Branch in the 14th (fourteenth) week from March 31 to April 5, 2025 is shown in Table 3.14 below:

Table 3.13 Field Work Practice (KP) Report, Week 14

NO.	Day/Date	Activity	Internship Place
1.	Monday, March 31 2025	Eid Al-Fitr	-
2.	Tuesday April 1, 2025	Eid Al-Fitr	-
3.	Wednesday April 2, 2025	Mass leave	-
4.	Thursday April 3, 2025	Mass leave	-
5.	Friday April 4, 2025	Mass leave	-
6.	Saturday April 5, 2025	Mass leave	-

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the 15th (eleventh) week from April 7 to April 12, 2025, can be seen in Table 3.15 below:

Table 3.14 Field Work Practice (KP) Report, Week 15

NO.	Day/Date	Activity	Internship Place
1.	Monday March 7, 2025	Eid Al-Fitr	-

NO.	Day/Date	Activity	Internship Place
2.	Tuesday April 8, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday April 9, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
4.	Thursday, April 10, 2025	1. Directing customers to fill out the pawn form. 2. Sealing or Gold Blombir.	Administration
5.	Friday April 11, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Saturday April 12, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the 16th (sixteenth) week, April 14 to April 19, 2025, can be seen in Table 3.16 below:

Table 3.15 Field Work Practice (KP) Report, Week 16

NO.	Day/Date	Activity	Internship Place
1.	Monday April 14, 2025	1. Directing customers to fill out the pawn form. 2. Sealing or Gold Blombir.	Administration
2.	Tuesday April 15, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday April 16, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment payment transaction process	Administration
4.	Thursday April 17, 2025	1. Duplicate the pawn transfer form. 2. Gold installment transaction payment process	Administration
5.	Friday April 18, 2025	Good Friday	-
6.	Saturday April 19, 2025	Mass leave	-

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the 17th (sixteenth) week, April 21 to April 26, 2025, can be seen in Table 3.17 below:

Table 3.16 Field Work Practice (KP) Report, Week 17

NO.	Day/Date	Activity	Internship Place
1.	Monday April 21, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
2.	Tuesday April 22, 2025	Directing customers to fill out the pawn form. 1. Gold installment transaction payment process	Administration
3.	Wednesday April 23, 2025	1. Directing customers to fill out the pawn form. 2. Sealing or Gold Blombir.	Administration
4.	Thursday April 24, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
5.	Friday, April 25, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Saturday April 26, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration

Data Source: Processed Data, 2025

The report on the agenda of activities or work that the author has completed during the KP at the Pengadaian Branch in the 18th (eighteenth) week, namely April 28 to May 3, 2025, can be seen in Table 3.18 below:

Table 3.17 Field Work Practice (KP) Report, Week 18

NO.	Day/Date	Activity	Internship Place
1.	Monday April 28, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
2.	Tuesday April 29, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday April 30, 2025	1. Directing customers to fill out the pawn form.	Administration

NO.	Day/Date	Activity	Internship Place
		2 .Gold installment transaction payment process Process	
3.	Wednesday April 30, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process Process	Administration
4.	Thursday, May 1, 2025	Labor Day	-
5.	Friday, May 2, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Saturday May 3, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration

Data Source: Data Processing, 2025

The report on the agenda of activities or work that the author has completed during KP at the Pengadaian Branch in the 19th (nineteenth) week, May 5 to May 10, 2025, can be seen in Table 3.19 below:

Table 3.18 Field Work Practice (KP) Report, Week 19

NO.	Day/Date	Activity	Internship Place
1.	Monday May 5, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
2.	Tuesday May 6, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
3.	Wednesday, May 7, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
4.	Thursday, May 8, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
5.	Friday, May 9, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration
6.	Saturday, May 10, 2025	1. Directing customers to fill out the pawn form. 2. Gold installment transaction payment process	Administration

Data Source: Data Processing, 2025

Based on the table description above, it is known that the number of days during the 5 months of internship is 148 days with details of 28 days off, 12 days of Eid leave, and 108 days of entry.

3.5 Obstacles and Solutions

3.5.1. Internship constraints

The obstacles that the author faced during his internship at PT. Pegadaian Kelapapati Laut Bengkalis were as follows:

1. Lack of Direction from Employees

At the beginning of my internship, I encountered a lack of direction from the employees. This was due to the small number of employees at the branch and the large number of new employees. Therefore, when there were a large number of customers, the employees didn't have time to provide detailed instructions on procedures. The internships I had to undertake during my time there were briefed by previous interns, but most of us had to figure things out on our own. Furthermore, there were a lot of files to archive at the branch, so I asked the employees if they had limited time or weren't able to learn on their own.

2. Customer Indiscipline in Paying for Pawned Goods

As previously explained, payments made after 11:00 a.m. WIB (Western Indonesian Time) cannot be accepted in cash and must be debited. Therefore, customers are required to make non-cash payments because the system no longer supports cash payments and to reduce cash accumulation. Although customers were previously informed of this, many customers were angry or forgot the reason, were in a hurry, or were in an urgent situation that required immediate payment. Consequently, transactions at that time were delayed.

3. Slow WIFI Network Connection During Transactions

A slow office Wi-Fi network can disrupt the pawn transaction process for customers, so customers have to wait a long time during the pawn transaction process and payment transactions.

3.5.2 Completion of Internship

To overcome these various obstacles, the efforts made by the author are as follows:

1. The author strives to thoroughly understand the instructions and tasks given. If he still experiences confusion or difficulty, he should immediately consult with staff and take advantage of the free time to ask as many questions as possible to truly understand how to complete the task.
2. As a solution, PT. Pegadaian Syariah provides small banners or notices placed in front of the pawnshop offices, stating the limits for cash and non-cash payments. Security officers also provide firm notices and reminders to every customer about to make a payment.
3. It is best to have the WIFI network repaired by the relevant party in charge of handling the WIFI network so that it does not interfere with the transaction process while working.

CHAPTER IV

CONCLUSION AND SUGGESTIONS

4.1 Conclusion

Based on the internship program that has been implemented at PT. Pegadaian Syariah Sub Unit Kelapapati-Bengkal for 4 (four) months, starting from January 16, 2025 to June 11, 2025, several conclusions can be drawn, including: Internship (KP) is a series of activities that include understanding the concepts applied in work related to one's professional field of study. Internships are carried out in the operational, administrative, and other sections at PT. Pegadaian Syariah Sub Unit Kelapapati-Bengkalis.

1. The internship program is a golden opportunity for students to gain hands-on experience in the real world of work. From January 16 to June 11, 2025, through practical work, they can apply the theoretical knowledge and concepts they have learned in a real-world work environment. In this program, students are directly involved in various tasks and responsibilities in the real world.
2. PT. Pegadaian (Persero) is indeed a State-Owned Enterprise (BUMN). However, since September 2021, PT. Pegadaian's ownership status has changed. Now, PT. Pegadaian is officially a subsidiary of PT Bank Rakyat Indonesia (Persero) Tbk (BRI), as part of the formation of the Ultra Micro Holding. This means that Pegadaian is no longer an independent BUMN, but rather part of the BRI Group, which is a BUMN. This affiliation creates a more comprehensive and integrated financial ecosystem, especially to serve the ultra-micro segment and increase financial inclusion in Indonesia. Gold Literacy or pawnshop products are available in selected locations for implementation.
3. Tasks carried out during the internship period (KP) in the operational and administration department include assisting the cashier in serving customers,

such as printing receipts, photocopying ID cards and gold savings cards, and collecting SBK for customer signatures, then attaching transaction evidence to daily archives, writing cash books, UKEL, and helping customers fill out pawnshop forms, as well as helping customers download digital pawnshop service applications. Gold Literacy or pawnshop products at the locations selected for implementation.

4. The author encountered obstacles during his internship at PT. Pegadaian UPC Bengkalis, including: First, the cramped space, which required the placement of hardware such as the passbook printer and receipt printer, making it somewhat difficult to work freely on multiple tasks simultaneously. Second, the lack of training in cashier transactions, which resulted in long queues if the cashier was absent or late for work. Furthermore, the daily printing of gold brochures was slow.

4.2 Suggestions

After completing an internship at PT. Pegadaian Syariah Sub Unit Kelapapati - Bengkalis, the following recommendations can be given:

1. Going forward, providing adequate workspace with complete office facilities will be key to optimizing productivity and efficiency. This dedicated space allows work to be completed with greater focus and without significant distractions, especially when multiple tasks need to be completed simultaneously. This will ensure all activities are completed effectively and on time.
2. Printing daily gold price brochures is crucial for easy customer access to the latest information. These brochures allow customers to quickly find out the daily gold price without having to consult staff directly. This not only saves customers time but also reduces staff workload, freeing them up to focus on more complex services.
3. Going forward, after hiring interns, it's hoped that employees will first educate them about their passions to avoid long lines when cashiers are absent or late. Customers shouldn't have to wait long, as many have complained.

about delays. This will make it easier for employees to handle queues and customer inquiries.

4. Providing digital tools or access to in-house training modules can significantly enhance the learning process for students, particularly in understanding the intricacies of processing various types of work. With these resources, they can easily learn how to handle files, manage archives, understand the characteristics of gold products, ukel procedures, and various other Pegadaian products.

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- Law of the Republic of Indonesia No. 42 of 1999 concerning Fiduciary Guarantees

APPENDICES

Appendix 1: Internship Letter



PEGADAIAN KABUPATEN BENGKALIS UPC KELAPA PATI
Jalan Kelapa Pati, Klp. Pati, Kec. Bengkalis, Kab. Bengkalis, Riau 28751
Telepon: (+628117097758) Website: www.pegadaian.co.id

SURAT KETERANGAN KERJA PRAKTEK

Yang bertanda tangan dibawah ini menerangkan bahwa:

Nama : Agus Suhendri

NIM : 5404211421

Instansi : Politeknik Negeri Bengkalis

Alamat Instansi : Jl.Bathin Alam, Desa Sungai Alam, Bengkalis, Riau

Telah melaksanakan kerja praktek di perusahaan kami, Pegadaian Bengkalis

UPC Kelapa pati sejak tanggal 16 Januari 2025 sampai dengan 11 Juni 2025
sebagai tenaga Kerja Praktek (KP).

Selama bekerja di perusahaan kami, yang bersangkutan telah menunjukkan ketekunan dan kesungguhan bekerja dengan baik.

Surat keterangan ini diberikan untuk dipergunakan sebagaimana mestinya.

Bengkalis, 11 Juni 2025

Pengelola Pegadaian Bengkalis
UPC Kelapapati



Winfried Tarihoran
NIP: P86272

Appendix 2: Internship Certificate



Appendix 3: Internship assessment sheet

KABUPATEN BENGKALIS
PEGADAIAN UPC KELAPAPATI
Jl. Kelapa Pati Tengah Telp/Fax (0766) 22807
BENGKALIS Kode Pos 28751

PENILAIAN DARI INSTANSI KERJA PRAKTEK
PEGADAIAN UPC KELAPAPATI DAERAH KABUPATEN BENGKALIS

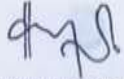
Nama : Agus Suhendri
NIM : 5404211421
Program Studi : Administrasi Bisnis International
Politeknik Negeri Bengkalis

No	Aspek Penelitian	Bobot	Nilai
1	Disiplin	20%	80
2	Tanggung Jawab	25%	81
3	Penyesuaian Diri	10%	81
4	Hasil Kerja	30%	83
5	Perilaku Secara Umum	15%	83
6	Total Jumlah (1+2+3+4+5)	100%	

Keterangan:
Nilai : Kriteria
81-100 : Istimewa
71-81 : Baik Sekali
66-70 : Baik
61-65 : Cukup Baik
50-60 : Cukup

Catatan: Tingkatkan lagi kedisiplinannya dalam bekerja

Bengkalis, 11 Juni 2025


Winfrid Turihoran
Pengelola
NIP. P.86272

Appendix 4: List of Attendance for Apprenticeship activities

DAFTAR KEHADIRAN PRAKTEK KERJA PT. SUB UNIT PEGADAIAN KELAPAPATI BENGKALIS

Nama : Agus Suhendri

Nim 5404211421

TID AK	Hari/Tanggal	Waktu Masuk	Setelah bekerja	Tanda Tangan Siswa	Tanda Tangan Pengawas	Keterangan
1	Senin, 16 Januari, Tahun 2025	Jam 08.00	pukul 17.00			
2	Senin, 17 Januari, Tahun 2025	Jam 08.00	pukul 17.00			
3	Senin, 18 Januari, Tahun 2025	Jam 08.00	pukul 17.00			
4	Senin, 20 Januari, Tahun 2025	Jam 08.00	pukul 17.00			
5	Selasa, 21 Januari, Tahun 2025	Jam 08.00	pukul 17.00			
6	Rabu, 22 Januari 2025	Jam 08.00	pukul 17.00			
7	Kamis, 23 Januari, Tahun 2025	Jam 08.00	pukul 17.00			
8	Jumat, 24 Januari, Tahun 2025	Jam 08.00	pukul 17.00			
9	Sabtu, 25 Januari, Tahun 2025	pukul 08.00	pukul 13.00			
10	Senin, 27 Januari, Tahun 2025	Hari libur nasional				Isra dan Miraj Nabi Muhammad SAW GERGAJI
11	Selasa, 28 Januari, Tahun 2025	Cuti Bersama				Tahun Baru Cina 2576 Kongzili
12	Rabu, 29 Januari, Tahun 2025	Cuti Bersama				Cina Baru Tahun 2576 Kongzili
13	Kamis, 30 Januari, Tahun 2025	Jam 08.00	pukul 17.00			
14	Jumat, 31 Januari, Tahun 2025	Jam 08.00	pukul 17.00			

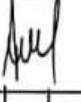
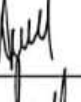
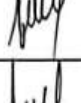
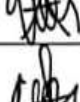
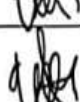
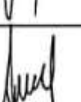
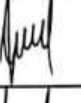
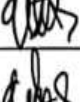
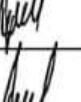
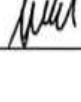
15	Sabtu, 1 Februari, Tahun 2025	pukul 08.00	pukul 13.00			
16	Senin, 3 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
17	Selasa, 4 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
18	Rabu, 5 Februari 2025	Jam 08.00	pukul 17.00			
19	Kamis, 6 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
20	Jumat, 7 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
21	Sabtu, 8 Februari, Tahun 2025	pukul 08.00	pukul 13.00			
22	Senin, 10 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
23	Selasa, 11 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
24	Rabu, 12 Februari 2025	Jam 08.00	pukul 17.00			
25	Kamis, 13 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
26	Jumat, 14 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
27	Sabtu, 15 Februari, Tahun 2025	pukul 08.00	pukul 13.00			
28	Senin, 17 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
29	Selasa, 18 Februari Tahun 2025	Jam 08.00	pukul 17.00			
30	Rabu, 19 Februari Tahun 2025	Jam 08.00	pukul 17.00			
31	Kamis, 20 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
32	Jumat, 21 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
33	Sabtu, 22 Februari, Tahun 2025	pukul 08.00	pukul 13.00			

36	Rabu, 26 Februari 2025	Jam 08.00	pukul 17.00			
37	Kamis, 27 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
38	Jumat, 28 Februari, Tahun 2025	Jam 08.00	pukul 17.00			
39	Sabtu, 1 Maret, Tahun 2025	pukul 08.00	pukul 13.00			
40	Senin, 3 Maret 2025	Jam 08.00	pukul 17.00			
41	Selasa, 4 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
42	Rabu, 5 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
43	Kamis, 6 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
44	Jumat, 7 Maret 2025	Jam 08.00	pukul 17.00			
45	Sabtu, 8 Maret, Tahun 2025	pukul 08.00	pukul 13.00			
46	Senin, 10 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
47	Selasa, 11 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
48	Rabu, 12 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
49	Kamis, 13 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
50	Jumat, 14 Maret 2025	Jam 08.00	pukul 17.00			
51	Sabtu, 15 Maret, Tahun 2025	pukul 08.00	pukul 13.00			
52	Senin, 17 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
53	Selasa, 18 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
54	Rabu, 19 Maret, Tahun 2025	Jam 08.00	pukul 17.00			

55	Kamis, 20 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
56	Jumat, 21 Maret 2025	Jam 08.00	pukul 17.00			
57	Sabtu, 22 Maret, Tahun 2025	pukul 08.00	pukul 13.00			
58	Senin, 24 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
59	Selasa, 25 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
60	Rabu, 26 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
61	Kamis, 27 Maret, Tahun 2025	Jam 08.00	pukul 17.00			
62	Jumat, 28 Maret 2025	Cuti Bersama				Idul Adha Fitri 1446 Hijriyah
63	Sabtu, 29 Maret, Tahun 2025	Hari Libur Nasional				Idul Fitri 1446 Hijriyah
64	Senin, 31 Maret 2025	Hari Libur Nasional				Idul Fitri 1446 Hijriyah
65	Selasa, 1 April 2025	Hari Libur Nasional				Idul Fitri 1446 Hijriyah
66	Rabu, 2 April, Tahun 2025	Cuti Bersama				Idul Fitri 1446 Hijriyah
67	Kamis, 3 April 2025	Cuti Bersama				Idul Fitri 1446 Hijriyah
68	Jumat, 4 April 2025	Cuti Bersama				Idul Fitri 1446 Hijriyah
69	Sabtu, 5 April 2025	Hari libur nasional				Idul Fitri 1446 Hijriyah
70	Senin, 7 April 2025	Cuti Bersama				Idul Fitri 1446 Hijriyah

71	Selasa, 8 April 2025	Jam 08.00	pukul 17.00			
72	Rabu, 9 April, Tahun 2025	Jam 08.00	pukul 17.00			
73	Kamis, 10 April, Tahun 2025	Jam 08.00	pukul 17.00			
74	Jumat, 11 April 2025	Jam 08.00	pukul 17.00			
75	Sabtu, 12 April, Tahun 2025	pukul 08.00	pukul 13.00			
76	Senin, 14 April 2025	Jam 08.00	pukul 17.00			
77	Selasa, 15 April, Tahun 2025	Jam 08.00	pukul 17.00			
78	Rabu, 16 April, Tahun 2025	Jam 08.00	pukul 17.00			
79	Kamis, 17 April, Tahun 2025	Jam 08.00	pukul 17.00			
80	Jumat, 18 April 2025	Hari libur nasional				Kematian Yesus Kristus
81	Sabtu, 19 April, Tahun 2025	pukul 08.00	pukul 13.00			
82	Senin, 21 April 2025	Jam 07.00	pukul 17.00			
83	Selasa, 22 April, Tahun 2025	Jam 07.00	pukul 17.00			
84	Rabu, 23 April, Tahun 2025	Jam 08.00	pukul 17.00			
85	Kamis, 24 April, Tahun 2025	Jam 08.00	pukul 17.00			
86	Jumat, 25 April 2025	Jam 08.00	pukul 17.00			
87	Sabtu, 26 April, Tahun 2025	pukul 08.00	pukul 13.00			
88	Senin, 28 April 2025	Jam 08.00	pukul 17.00			
89	Selasa, 29 April, Tahun 2025	Jam 08.00	pukul 17.00			

90	Rabu, 30 April, 2025	Jam 08.00	pukul 17.00			
91	Kamis, 1 Mei 2025	Hari Libur Nasional				hari buruh
92	Jumat, 2 Mei 2025	Jam 08.00	pukul 17.00			
93	Sabtu, 3 Mei 2025	pukul 08.00	pukul 13.00			
94	Senin, 5 Mei 2025	Jam 08.00	pukul 17.00			
95	Selasa, 6 Mei 2025	Jam 08.00	pukul 17.00			
96	Rabu, 7 Mei 2025	Jam 08.00	pukul 17.00			
97	Kamis, 8 Mei 2025	Jam 08.00	pukul 17.00			
98	Jumat, 9 Mei 2025	Jam 08.00	pukul 17.00			
99	Sabtu, 10 Mei 2025	pukul 08.00	pukul 13.00			
100	Senin, 12 Mei, 2025	Hari libur nasional				Hari libur
101	Selasa, 13 Mei, 2025	Cuti Bersama				Waisak 2569 BE
102	Rabu, 14 Mei, 2025	Jam 08.00	pukul 17.00			
103	Kamis, 15 Mei, 2025	Jam 08.00	pukul 17.00			
104	Jumat, 16 Mei 2025	Jam 08.00	pukul 17.00			
105	Sabtu, 17 Mei 2025	Jam 08.00	pukul 13.00			
106	Senin, 19 Mei, 2025	Jam 08.00	pukul 17.00			
107	Selasa, 20 Mei, 2025	Jam 08.00	pukul 17.00			
108	Rabu, 21 Mei, 2025	Jam 08.00	pukul 17.00			
109	Kamis, 22 Mei, 2025	Jam 08.00	pukul 17.00			

110	Jumat, 23 Mei 2025	Jam 08.00	pukul 17.00			
111	Sabtu, 24 Mei 2025	Jam 08.00	pukul 13.00			
112	Senin, 26 Mei 2025	Jam 08.00	pukul 17.00			
113	Selasa, 27 Mei 2025	Jam 07.00	pukul 17.00			
111 4	Rabu, 28 Mei 2025	Jam 08.00	pukul 17.00			
115	Kamis, 29 Mei 2025	Jam 08.00	pukul 17.00			
116	Jumat, 30 Mei 2025	Jam 08.00	pukul 17.00			
117	Sabtu, 31 Mei 2025	Jam 08.00	pukul 13.00			
118	Senin, 2 juni 2025	Jam 08.00	pukul 17.00			
119	Selasa, 3 juni 2025	Jam 07.00	pukul 17.00			
120	Rabu, 4 juni 2025	Jam 08.00	pukul 17.00			
121	Kamis, 5 juni 2025	Jam 08.00	pukul 17.00			
122	Jumat, 6 juni 2025	Jam 08.00	pukul 17.00			
123	Sabtu, 7 juni 2025	Jam 08.00	pukul 13.00			
124	Senin, 2 juni 2025	Jam 08.00	pukul 17.00			
125	Selasa, 3 juni 2025	Jam 08.00	pukul 17.00			
126	Rabu, 4 juni 2025	Jam 08.00	pukul 17.00			

Bengkalis, 11 Juni 2025
Mengetahui,



Agus Subendi
Mahasiswa Kerja Praktek



Ori Alfian
Pengawas Praktik

Appendix 5: Internship Attendance List

DAFTAR HADIR MAHASISWA KERJA PRAKTEK (KP)
POLITEKNIK NEGERI BENGKALIS
PEGADAIAN BENGKALIS UPC KELAPAPATI
BULAN JANUARI 2025

NO	NAMA	WAKTU	TANGGAL																														
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	Agus Suhendri	Pagi Siang														✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

NB: Belum Mulai Mangang

Libur

NB: Belum Mulai Magang
Libur

Bengkalis, 31 Januari 2025
Bengkalis UPC Kelapapati


WINFRID TARRHORAN
Pengelola
NIP. 1986272

DAFTAR HADIR MAHASISWA KERJA PRAKTEK (KP)
POLITEKNIK NEGERI BENGKALIS
PEGADAIAN BENGKALIS UPC KELAPAPATI
BULAN FEBRUARI 2025

NO	NAMA	WAKTU		TANGGAL																												
		Pagi	Siang	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	
1	Ayus Subendri	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

NB: Belum Mulai Mengang
 Libur

Bengkalis, 28 Februari 2025
Bengkalis UPC Kelapapati



WINFRID TARIHORAN
Pegadiola
NIP. 196272

DAFTAR HADIR MAHASISWA KERJA PRAKTEK (KP)
POLITEKNIK NEGERI BENGKALIS
PEGADAIAN BENGKALIS UPG KELAPA PADI
BULAN MARET 2025

No	NAMA	WAKTU	TANGGAL																															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
1	Agus Setiandi	Pagi	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓					
		Soreng	✓																															

MR: Belum Mula Mula
Libur

Bengkalis, 28 Februari 2025
 Bengkalis UPG Kelapa Padi


 WENIRUD FARIHOMAN
 Pengusaha
 NIP. 996272

DAFTAR HADIR MAHASISWA KERJA PRAKTEK (KP)
POLITEKNIK NEGERI BENGKALIS
PEGADAIAN BENGKALIS UPC KELAPAPATI
BULAN APRIL 2025

NO	NAMA	WAKTU	TANGGAL																															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		
1	Agus Subedri	Pagi																																
		Siang								✓	✓	✓	✓	✓		✓	✓	✓						✓	✓	✓	✓	✓		✓	✓	✓	✓	✓

NB: Belum Mulai Magang
 Libur

Bengkalis, 28 Februari 2025
Bengkalis, UPC Kelapapati



WINFRID TARIHORAN
Pengecok
NIP. 1986272

**DAFTAR HADIR MAHASISWA KERJA PRAKTEK (KP)
POLITEKNIK NEGERI BENGKALIS**

**PEGADAIAN BENGKALIS UPC KELAPAPATI
BULAN APRIL 2025**

NO	NAMA	WAKTU	TANGGAL																														
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1	Agus Subendi	Pagi		✓	✓		✓	✓	✓	✓	✓	✓				✓	✓	✓	✓		✓	✓	✓	✓	✓			✓	✓	✓			✓
		Siang		✓	✓		✓	✓	✓	✓	✓	✓				✓	✓	✓	✓		✓	✓	✓	✓	✓			✓	✓	✓			✓

NB: Belum Mulai Magang
 Libur

Bengkalis, 28 Februari 2025
Bengkalis UPC Kelapapati



WINFRID TARIHORAN
Pengelola
NIP. 196272

DAFTAR HADIR MAHASIS WA KERJA PRAKTEK (KP)
POLITEKNIK NEGERI BENGKALIS
PEGADAIAN BENGKALIS UPC KELAPAPATI
BULAN JUNI 2025

NO	NAMA	WAKTU	TANGGAL																														
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
1	Agus Sutendri	Pagi		✓	✓	✓					✓																						
		Siang	✓	✓	✓					✓	✓																						

NB: █ Belum Mulai Magang
█ Libur
█ Selesai Magang

Bengkalis, 28 Februari 2025
Bengkalis UPC Kelapapati


WINFRID TARIHORAN
Pencelo
NIP. 196272

DAILY ACTIVITIES JOB TRAINING

Hari : Kamis – Selasa

Tanggal 16 Januarithsampai 21 Januari

NOT	Working	Explanation
		In the first week, the author was invited to go into the field in the Bengkalis area to collect customer obligations.

Hari : Rabu – Senin

Tanggal 22 Januarithsampai 27 Januari

NOT	Working	Explanation
		In the second week, the author was invited to go into the field in the Bengkalis area to collect customer obligations.

Hari : Kamis – Rabu

Tanggal 30 Januarithsampai 5 Februari

NOT	Working	Explanation
		In the third week, the author was invited to go into the field in the Bengkalis area to collect customer obligations.

Hari : Kamis – Rabu

Tanggal 6 Februarithsampai 12 Februari

NOT	Working	Explanation
		In the fourth week, the author was invited to go into the field in the Bengkalis area to collect customer obligations.

Hari : Kamis – Rabu

Tanggal 13 Februarithsampai 19 Februari

NOT	Working	Explanation
		In the fifth week, the author was invited to go into the field in the Wonosari area to collect customer obligations.

Hari : Rabu – Rabu

Tanggal 20 Februarithsampai 26 Februari

NOT	Working	Explanation
		In the sixth week, the author was invited to go down to the field in the Kelapapati area to collect customer obligations.

Hari : Kamis – Selasa

Tanggal 27 Februarithsampai 4 Maret

NOT	Working	Explanation
		In the seventh week, the author was invited to go into the field in the Kelapapati area to collect customer obligations.

Hari : Rabu – Senin

Tanggal 5 Maretthsampai 10 Maret

NOT	Working	Explanation
		In the eighth week, the author was invited to go into the field in the Wonosari area to collect customer obligations.

Hari : Selasa – Senin

Tanggal 11 Maretthsampai 17 Maret

NOT	Working	Explanation
		In the ninth week, the author was invited to go into the field in the Bengkalis area to collect customer obligations.

Hari : Selasa – Senin

Tanggal 18 Maretthsampai 24 Maret

NOT	Working	Explanation
		In the tenth week, the author was invited to go into the field in the Bengkalis area to collect customer obligations.

Hari : Selasa – Senin

Tanggal 25 Maretthsampai 31 Maret

NOT	Working	Explanation
		In the eleventh week, the author was invited to go into the field in the Selatbaru area to collect customer obligations.

Hari : Selasa – Senin

Tanggal 8 Aprilthsampai 14 April

NOT	Working	Explanation
		Promoting Pawnshop Products to customers and serving customers.

Hari : Selasa – Senin

Tanggal 15 Aprilthsampai 21 April

NOT	Working	Explanation
		Serving and directing customers who want to make a deposit.

Attachment 6: Group photo of the management and employees of PT. Pegadaian Kelapapati Laut Bengkalis

