

CHAPTER I

INTRODUCTION

1.1. Background of the Apprenticeship

Internships are a vital component in developing student competencies, connecting academic theory with real-world work practices. Through internship programs, students gain a golden opportunity to apply the knowledge they have learned in the classroom to real professional situations. This experience not only enriches their theoretical understanding but also builds soft skills such as communication, teamwork, time management, and problem-solving, which are highly sought after in the workplace. Internships also broaden students' understanding of industry dynamics, professional work culture, and the challenges they will face after graduation. Moreover, internship experience is a significant added value to a resume that can increase graduates' competitiveness in an increasingly competitive job market. For host institutions such as BRKS Bengkalis, the presence of interns also provides fresh perspectives and innovation that can support organizational development.

Bank Riau Kepri Syariah (BRKS) Bengkalis Branch is a sharia banking service unit committed to providing sharia-based financial services to the people of Bengkalis and its surroundings. As a regional sharia financial institution,

BRKS Bengkalis plays a strategic role in supporting local economic growth through the distribution of financing for micro, small, and medium enterprises (MSMEs), as well as various other banking products. BRKS Bengkalis' operational scope includes fund collection services through sharia savings and deposits, financing distribution for various productive and consumptive purposes,

And other banking services. With a growing customer base, BRKS Bengkalis continues to innovate to improve the quality of its services and the accessibility of its products. Digital transformation is one of the main focuses in responding to the needs of customers who want convenience, speed, and efficiency in banking transactions in this modern era.

The development of digital technology has changed consumer behavior in accessing banking services, from physical offices to digital platforms that can be

accessed anytime and anywhere. Responding to this transformation, BRKS Bengkalis developed BRKS Mobile as a digital banking solution that allows customers to conduct various transactions via their smartphones. This innovation was born out of the need to improve operational efficiency, reduce queues at branch offices, and provide a more modern banking experience that is responsive to the lifestyle of the digital community. BRKS Mobile was developed with consideration for sharia principles in each of its features and services, ensuring that technological convenience does not compromise sharia compliance values. The application is also designed with a user-friendly interface so that it can be used by various groups, from tech-savvy younger generations to senior customers who are new to digital technology. With BRKS Mobile, the bank is committed to providing maximum added value to customers while maintaining transaction trust and security.

BRKS Mobile offers a comprehensive range of features designed to meet customers' daily banking transaction needs in accordance with Sharia principles. This application provides real-time balance and account transaction checking services, fast and secure interbank transfers, payment of various bills such as electricity, water, telephone, and internet, as well as mobile credit and data package purchases. Customers can also pay zakat, infaq, and alms through a special feature integrated with zakat institutions. The online account opening feature allows prospective new customers to open an account without having to visit a branch office, simply by undergoing secure digital verification. BRKS Mobile also comes with a feature to locate the nearest ATM and branch office, real-time transaction notifications for security, and digital customer service that is ready to assist customers 24/7. All of these features are designed with high-level encryption and a multi-layered security system to protect customer data and transactions from cyber threats.

The implementation of BRKS Mobile provides significant benefits for both customers and banking institutions in terms of operational efficiency and service satisfaction. For customers, this application saves time and transportation costs because they no longer need to visit branch offices for routine transactions,

thereby increasing their productivity. Transactions can be carried out 24 hours a day, 7 days a week, providing maximum flexibility according to each customer's schedule and needs. From the bank's perspective, BRKS Mobile reduces the transaction load at branch offices so that staff can focus on services that require personal interaction and in-depth consultation. This operational efficiency also means a reduction in operational costs.

Although it offers many benefits, the implementation of BRKS Mobile also faces various challenges that need to be overcome with the right strategy. The main challenge is the varying levels of digital literacy among customers, especially the senior segment or people in areas who are not familiar with smartphone technology. To overcome this, BRK Bengkalis conducts intensive education and socialization programs through workshops, video tutorials, and direct assistance at branch offices. Cyber security is a serious concern, so the bank continues to improve its security systems with the latest technologies such as biometric authentication, one-time passwords (OTP), and end-to-end encryption. The technology infrastructure must also be continuously updated to ensure that the application can serve an increasing number of users without experiencing disruptions. Collaboration with fintech and trusted technology service providers is a strategy to accelerate innovation and improve service quality. The bank has also built a responsive digital customer service team to handle customer complaints and questions regarding the use of the application.

Going forward, BRKS Mobile has bright prospects to continue growing into a super app that not only provides banking services but also a broader financial ecosystem. The development of new features such as digital sharia investment, a halal product marketplace, and integration with e-commerce are strategic plans currently being reviewed. The implementation of artificial intelligence and machine learning can provide personalized product recommendations based on customer profiles and transaction behavior. BRKS Bengkalis also plans to develop financial planning tools that help customers plan their finances in accordance with sharia principles. Collaboration with local merchants to provide promos and cashback will increase user engagement. In the context of internships,

students interning at BRKS Bengkalis can contribute to research on new feature development, user satisfaction analysis, and digital marketing campaigns to increase the adoption of BRKS Mobile. With the right development strategy and the support of all stakeholders, BRKS Mobile is expected to become a pioneer in digital Islamic banking at the regional level that can be adopted by other BRKS branches.

1.2. Purposes of the Apprenticeship

The objective of the internship program at BANK BRKS Bengkalis is:

1. Providing Real Work Experience

The apprenticeship aims to provide participants with direct experience in the real working world. Participants are able to experience an actual work environment, including work processes, the use of equipment, and the responsibilities that must be carried out. This experience helps participants understand the differences between theory and practice.

2. Applying Theory into Practice

During the apprenticeship, participants can apply the knowledge they have learned at university to real workplace situations. This helps deepen their understanding and improve their technical abilities according to their field of study.

3. Developing Technical Skills (Hard Skills)

The apprenticeship program helps participants develop technical skills that are relevant to their field of work, such as the use of technology, work tools, or specific systems. These skills are very important as preparation for entering the professional workforce

4. Developing Non-Technical Skills (Soft Skills)

In addition to technical skills, apprenticeship also aims to improve soft skills such as communication, teamwork, time management, discipline, and problem-solving abilities. These soft skills are essential in the workplace and professional life.

5. Understanding Workplace Culture and Ethics

Apprenticeship participants can learn about workplace culture, professional ethics, and regulations applied in the workplace. This includes professional attitudes, responsibility, and how to interact with supervisors, colleagues, and clients.

6. Preparing for the World of Work

The main purpose of the apprenticeship is to prepare participants to be more ready to enter the workforce after graduation. With the experience and skills gained, participants will become more confident and competent in facing future work challenges.

7. Increasing Career Opportunities

Apprenticeship experience can increase participants' competitiveness in the job market. Apprenticeship certificates, work experience, and professional networks gained during the program can open wider career opportunities.

1.3. Significances of the Apprenticeship

1. For Students:

Internships are very important for us students because they bridge the gap between the theory we learn in class and the real world of work. We can gain hands-on experience, learn new relevant skills, build professional networks, and most importantly, be better prepared for work after graduation. Internships also help us discover interests and talents that we may not have been aware of before, so we can be more confident in choosing a career.

2. For Companies:

Internship programs are a smart investment for companies. By accepting student interns, companies can gain additional fresh talent with new ideas. In addition, companies can also “scout for talent” to recruit as permanent employees after they graduate. Internships are also an opportunity for companies to contribute to the education and

development of the younger generation, as well as enhance their positive image in the eyes of the public.

3. For Polytechnics:

Internship programs are crucial for polytechnics because they are one of the indicators of the success of vocational education. By sending interns to companies, polytechnics can ensure that the curriculum taught is relevant to industry needs. In addition, feedback from the companies where students intern can be used to evaluate and improve the curriculum. Internships also help enhance the reputation of polytechnics in the eyes of industry and prospective students.