

CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

Politeknik Negeri Bengkalis officially became a state polytechnic on July 29, 2011, based on the Regulation of the Minister of National Education Number 28 of 2011 concerning the Organization and Work Procedures of Politeknik Negeri Bengkalis. First established in 2000 by the Regional Government of Bengkalis Regency under the management of the Bangun Insani Foundation, the institution began academic operations in 2001 (Politeknik Negeri Bengkalis, 2020). To bridge theoretical education with industry practice, the Apprenticeship program is mandatory, enabling students to apply academic knowledge directly within a professional environment.

The International Business Administration Study Program at Politeknik Negeri Bengkalis (Polbeng) is designed to prepare professionals who can manage various aspects of business in an international context. This program provides knowledge and skills in business administration with a focus on global market operations. Graduates are prepared to work as administration experts in export-import, demonstrate proficiency in foreign languages, master business and office computer applications, manage online stores through e-commerce programs, and gain practical experience within multinational environments (Politeknik Negeri Bengkalis, 2024).

The rapid growth of the sharia banking sector highlights the crucial role of administrative efficiency in operational success. Based on the *Laporan Perkembangan Keuangan Syariah Indonesia (LPKSI)* published by the Financial Services Authority (OJK, 2025), continuous service improvements and robust operational governance in regional sharia banks are key factors in driving growth and public trust. Meticulous administrative management is vital in this context, particularly in handling customer data and processing financing application files. Proper administrative handling minimizes operational risks, ensures compliance

with sharia principles, and guarantees smooth service execution across all banking units.

To gain practical exposure in this field, PT Bank Riau Kepri Syariah Bengkalis Branch was selected as the apprenticeship placement. Operating from February 2, 2026, to May 29, 2026, the apprentice was placed in the Financing Administration Unit, assisting both the General Financing Admin and the *Rahn* (Sharia Gold Pawnbroking) Admin. In general financing, tasks involved verifying document completeness for financing applications such as *Kredit Usaha Rakyat (KUR)* or *Pembiayaan Aneka Guna (PAG)* and assisting with system data entry prior to fund disbursement. In the *Rahn* section which utilizes *Rahn* (collateral) and *Ijarah* (safekeeping) contracts the apprentice assisted under supervision in recording gold weights and carats, inputting appraisal values into the system, and calculating *ujrah* (safekeeping fees) based on official evaluations.

This apprenticeship experience allowed the apprentice to observe how academic theories translate into actual office operations. The activities were relevant to several courses in the International Business Administration major, particularly in office administration, document management, and customer service operations. Therefore, this Apprenticeship Report was compiled to document the activities, analyze the practical administrative processes at PT Bank Riau Kepri Syariah Bengkalis Branch, and fulfill the academic requirements for the Applied Bachelor's Degree.

1.2 Objectives of the Apprenticeship

The main objectives of implementing the Apprenticeship at PT Bank Riau Kepri Syariah Bengkalis Branch are as follows:

1. To identify the job descriptions and responsibilities performed in the Financing Administration Unit of PT Bank Riau Kepri Syariah Bengkalis Branch.
2. To understand the administrative systems and work procedures used in processing and managing financing documents.

3. To describe the apprenticeship activities and the practical knowledge and skills gained during the program.
4. To identify the obstacles encountered during the apprenticeship and explain the solutions applied to overcome them.

1.3 Benefits of the Apprenticeship

This Apprenticeship activity is expected to provide significant benefits for the student, the bank, and the university.

1.3.1 Benefits for the Student

1. Students can apply the knowledge learned in class to banking administrative activities.
2. Students acquire new technical skills, such as verifying loan application files, inputting data into banking computer systems, and organizing office archives systematically.
3. Students learn how to communicate professionally and solve operational problems within the corporate environment.

1.3.2 Benefits for the Company

1. The cooperative relationship between PT Bank Riau Kepri Syariah Bengkalis Branch and Politeknik Negeri Bengkalis becomes closer and more firmly established.
2. The company receives administrative support under supervision, particularly in organizing customer documents, inputting data, and processing pawnbroking files.

1.3.3 Benefits for Politeknik Negeri Bengkalis

1. The institution can establish strong relationships with external organizations for future internship and collaboration opportunities.
2. The university can refine academic curricula in the International Business Administration Study Program to better align with current industry standards and professional needs.
3. Successful student performance can contribute to strengthening the institution's reputation within the industrial and banking sectors.