

Enhancing Human Resource Capacity and Capability Through Internship Activities: An Empirical Practice at PT Bank Muamalat Indonesia Tbk

Muchamad Syafruddin

Diponegoro University, Semarang

Corresponding Author: Muchamad Syafruddin: much_syafruddin@yahoo.co.id

ARTICLE INFO

Kata Kunci: Organizational Resource-Based Theory (RBT), Ethnographic Method, Internship Program, Capacity and Competency Improvement of PT Bank Muamalat Indonesia Tbk. (KCU Semarang Branch)

Received : 20, March

Revised : 15, April

Accepted: 18, May

©2026 Syafruddin (s): This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/).



ABSTRAK

The primary objective of this internship program is to enhance the capacity, capability, and competence of employees at PT Bank Muamalat Indonesia Tbk (Main Branch Office / KCU Semarang), as well as students and lecturers of Diponegoro University. The internship is grounded in the Resource-Based Theory (RBT) and also employs an ethnographic approach. Based on these two approaches, employees, students, and lecturers interact regarding the characteristics and types of responsibilities of each employee, followed by evaluation and development of possible new methods. This internship is implemented in an in-depth and structured discussion format. The benefits of this internship program, particularly for employees of PT Bank Muamalat Indonesia Tbk, lie in the development of their competencies, capacity, and capabilities in carrying out their duties and responsibilities. For students, beyond theoretical understanding gained on campus, this program helps them better understand real workplace conditions and prepares them to adapt after graduation. For lecturers, who typically focus on theoretical issues in academia, this program enriches and deepens their understanding of various theoretical issues.

INTRODUCTION

Urgency of Activities and Brief Profile of KCU PT Bank Muamalat Indonesia Tbk

In recent decades, business technology devices Innovative technology has significantly undergone a technological revolution. This is supported by the existence and widespread use of internet networks and portable mobile devices. These internet networks and mobile devices play a crucial and significant role in promoting the use of internet-based payment applications. The Indonesian Internet Service Providers Association (APJII) stated that internet user penetration in Indonesia in 2023 will reach 78.19%, or 215,626,156 people out of a total population of 275,773,901 (apjii.or.id). Adapting to the growing number of people who have utilized the internet, business technology devices Innovative technology is present and provides a more convenient and quality way for users, both employees of PT Bank Muamalat Indonesia Tbk, KCU Semarang, lecturers, and students (Mallat, 2007). Business technology devices Innovative practices also help employees evaluate and develop their capacities, competencies, and capabilities, which have been practiced in businesses in most regions of the world (Ondrus & Pigneur, 2006). Dynamic and consistent technological growth has enabled employees to work more efficiently and effectively. This is also needed by employees of PT Bank Muamalat Indonesia Tbk. (KCU Semarang Branch).

Another argument underlying the internship program is based on the Organizational Resource-Based Theory. Previous studies by Robert M. Grant (1996), Richard Rumelt (1984), David J. Teece & Gary Pisano (1994), and Birger Wernerfelt (1995) explain and state that technology adoption depends on the climate of innovation within the organization that encourages the use of new technology and also requires the development of specialized knowledge in the technology adoption process. Furthermore, it is explained that the adoption of new technology functions as a process of increasing the level of capacity and capability of the organization to a higher and higher quality in running its business. Specifically, organizational innovation can be viewed and understood as the main capability and ability of a company that openly cares and quickly adopts new ideas and solutions including in the context of adopting new technologies (Werner Kunz, Bernd Schmitt, & Anton Meyer, 2011; Samuel Fosso Wamba & Lemuria Carter, 2013). Based on this theoretical argument, this Resource-Based Theory can logically be used to explain and estimate that considering the importance and urgency of Resources in their continuous existence, it is important to make every effort to improve the quality of competence, capacity, and capabilities of resources, including internship efforts.

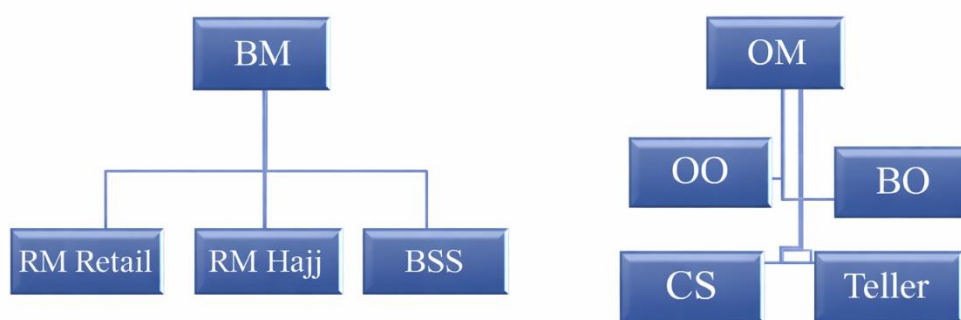
The profile of PT Bank Muamalat Indonesia Tbk can be briefly elaborated as follows. The company was founded in 1991 at the initiative of the Indonesian Ulema Council (MUI) with government support. Bank Muamalat Indonesia officially commenced operations on May 1, 1992, coinciding with Shawwal 27, 1412 Hijri. The establishment of BMI marked a significant milestone in national banking history, marking the beginning of Islamic banking practices in Indonesia, operating without an interest system and based on the principles of fairness and partnership.

In carrying out its operations, Bank Muamalat Indonesia is committed to providing banking services in accordance with Islamic sharia principles. The bank is licensed and supervised by the Financial Services Authority (OJK) and Bank Indonesia, and is also a participant in the Deposit Insurance Corporation (LPS) guarantee program. Based on this foundation, Bank Muamalat Indonesia strives to maintain public trust through the implementation of good corporate governance and compliance with applicable Islamic banking regulations.

Organizational structure

In general, the description and understanding that can be explained regarding the organization of PT Bank Muamalat Indonesia Tbk is shown in the following organizational chart or structure.

**Figure 1 Organizational Structure of Bank Mualat KCU Semarang
(Source: Bank Muamalat Indonesia Website)**



1. *Branch Manager (BM)* is responsible for supervising and coordinating all operational activities and leading marketing strategies at the branch office.
2. *Retail Relationship Manager (RM Retail)* is part of the sales team whose job is to build and maintain relationships with clients.
3. *Relationship Manager Hajj (RM Hajj)* is part of the sales team whose job is to build and maintain relationships with clients with a greater emphasis on Hajj products from Bank Muamalat Indonesia.
4. *Branch Sales Support (BSS)* has the duty and authority to create letters and memos and send them for the benefit of the branch in direct contact with the Branch Manager, file incoming and outgoing letters or memos.
5. *The Operation Manager (OM)* has the role of supervising, coordinating and monitoring the operational areas of branch offices, sub-branch offices, cash offices and mobile branches in order to ensure that operational implementation is carried out in accordance with applicable policies, guidelines and procedures.
6. *Operation Officer (OO)* has similar responsibilities to the Operations Manager, namely ensuring that all operational activities in various branch units are carried out properly and in accordance with Bank Muamalat guidelines.
7. *The Back Office (BO)* is responsible for compiling monthly SSL *proofsheets* for the entire branch network, managing *standing instructions* , and

ensuring that administration and transaction bookkeeping are carried out in an orderly manner in accordance with Bank Muamalat regulations.

8. *Customer Service* (CS) is responsible for marketing Bank Muamalat products and educating customers about their rights and obligations regarding the products they choose in a transparent manner.
9. Tellers are responsible for customer transaction services such as deposits, withdrawals, transfers and ensuring the availability of cash balances (*Cash Management*) at ATM machines.

Bank Muamalat Indonesia Products

- 1) Funding Products *consist* of Savings (iB Hijrah Savings, Hajj Pilgrim Savings Account (RTJH), iB Simpel Savings, Payroll Savings).
- 2) Giro, including Giro iB Hijrah, Giro iB Hijrah Ultima, Giro iB Hijrah SAR.
- 3) Priority Muamalat which includes Prima Savings with Prizes (TPB), iB Hijrah Prima Savings.
- 4) iB Hijrah Deposit is a Sharia Deposit in Rupiah and US Dollar currencies that is flexible and provides optimal investment returns for customers.
- 5) Financing Products *with* various types, namely KPR iB Hijrah, Solusi Emas Hijrah, Prohajj Plus, Multiguna iB Hijrah
- 6) Bancassurance, namely in the form of Sun Life Salam Hijrah Sejahtera Insurance (SAHAJA).
- 7) There are also several types of investments, namely Mutual Funds, Hijrah Pension

INTERNSHIP METHODS AND IMPLEMENTATION

Ethnographic Method

Ethnography is a research strategy rooted in anthropology. It is a strategy in which the researcher “observes, records, and becomes closely involved in the everyday life of another culture [...] and then writes an account of that culture, emphasizing descriptive detail” (Markus & Fischer, 1986, p. 18). Ethnography involves immersing oneself in the particular culture of the social group being studied (such as, for example, bankers in the City of London), observing behavior, listening to what is said in conversations, and asking questions. Thus, ethnography aims to generate an understanding of the culture and behavior of a social group from an “insider’s perspective.”

Participant observation is closely related to ethnography . However, different people have different ideas about the exact relationship between the two. Ethnography and participant observation are sometimes used interchangeably in the literature. For some, both ethnography and participant observation are research strategies that involve spending extended time observing people and talking to them about what they do, think, and say, with the goal of generating an understanding of the social group being studied (Delamont, 2004). For others, ethnography is a more inclusive term, while participant observation is more specific and associated with a particular data collection method. From this perspective, participant observation is the primary source of ethnographic data. However, it is only one of several methods, and

rarely the only method, used by a researcher to generate an understanding of a culture or social group. Similarly, observation—observing behavior through involvement in the field environment where ethnography takes place—is considered one of several methods for ethnographic research.

Operationally, the Ethnographic method can be broken down into the following activities:

- 1) The pre-test is an activity carried out on the first day of the internship. It takes the form of a written test or a discussion interview to discuss understanding the business characteristics and organizational structure of KCU Semarang.
- 2) Student internship activities are in the form of work activities that act as assistants in certain work responsibility activities.
- 3) At the weekend, usually on Friday, an evaluation is carried out in the form of a discussion between students, employees, leaders and lecturers to find out and understand the results of the work and possible improvements.
- 4) At the beginning of the week, usually on Monday, a briefing is given by the management regarding what the student interns need to do as employee assistants.
- 5) After the internship is completed, a post-test is conducted near the end of the internship. This takes the form of a written test or a discussion interview to discuss the business characteristics and organizational structure of KCU Semarang.

Internship Activity Description

The following is the internship schedule at PT Bank Muamalat Indonesia Tbk Main Branch Office, Semarang.

- 1) Check in at 7.45 WIB
- 2) Break at 12.00 - 13.00 WIB
- 3) Return home at 16.00 WIB

Table 1.1 1Muamalat KCU Semarang Working Hours

| Working days | Working hours |
|--------------|--|
| S | - 7.45 - 12.00 (working hours) |
| Monday- | - 12.00-13.00 (break) |
| Friday | - 13.00-15.30 (working hours) |
| | - 15.30-16.00 (preparation for Asr prayers and going home) |

Internship Activities

During the internship period at PT Bank Muamalat Indonesia Tbk Semarang Main Branch, the tasks carried out were cross-functional, although the core focus was on supporting Funding and Relationship Marketing strategies. The placement and contributions of students who intern at the bank can be categorized into several important operational areas of the bank, including the following:

1. Relationship Manager
 - Optimizing Customer Acquisition Strategy: Lead management involves inputting potential customer data into the system, followed by digital outreach activities through social media. This

process includes classifying and evaluating responses to map potential customers' level of interest in the products offered and determine priority follow-up actions.

- Implementation of Roadshows and Product Presentations: Participating and taking part in roadshow activities as a representative of the institution, which includes the presentation of comprehensive presentation materials regarding Islamic banking solutions from Bank Muamalat Indonesia to expand the market network and strengthen customer understanding regarding the products owned by Bank Muamalat Indonesia.
- A. Funding (Collecting Funds)
- a. Compilation and Validation of Structured Prospect Database (DPT): Compiling, verifying, and segmenting institutional data (especially School, BPR, and BPRS data) based on criteria that indicate the potential for adequate funds to be invited as partners, and can be seen based on the Total Assets at the bank and Placements in Other Banks (PDBL).
 - b. Educational Institution (School) Segmentation: Conducting data collection and mapping of prospects in the education sector by measuring potential funding through operational capacity indicators, which include analysis based on the total number of students (as tuition turnover) and the total number of teachers and employees (potential payroll and savings funds). Then, school scale assessment is based on the completeness of facilities such as laboratories, libraries, and other supporting facilities as indicators of liquidity and school asset development plans.
- B. Financing
- Comparative Market Price Analysis: Providing assistance in conducting surveys and analysis by comparing the price list of objects that are then submitted in the financing application with the prevailing market price (*market price validation*) to ensure the accuracy of the collateral or financing object assessment in order to mitigate financing risks.
2. Operational
- Optimizing Customer Service (*Front Office*): Playing an active role in facilitating the flow of daily transactions through preparation of capital funds, assistance in the deposit and withdrawal process, and reconciling balances through *cash opname* to ensure accuracy between physical money and system records.
 - Document Administration Management: Responsible for verifying, classifying, and archiving customer legal documents. In addition, she validates data and supports the accurate input of installment product repayment administration into the banking system.
 - Hajj Pilgrimage Transaction Support: Providing assistance in the administration process and data input for Special Hajj payments by

pilgrimage travel agencies, to ensure document compliance and transaction timeliness in accordance with applicable procedures.

3. Back Office

Contributions in this area are focused on compliance with branch procedures and risk management.

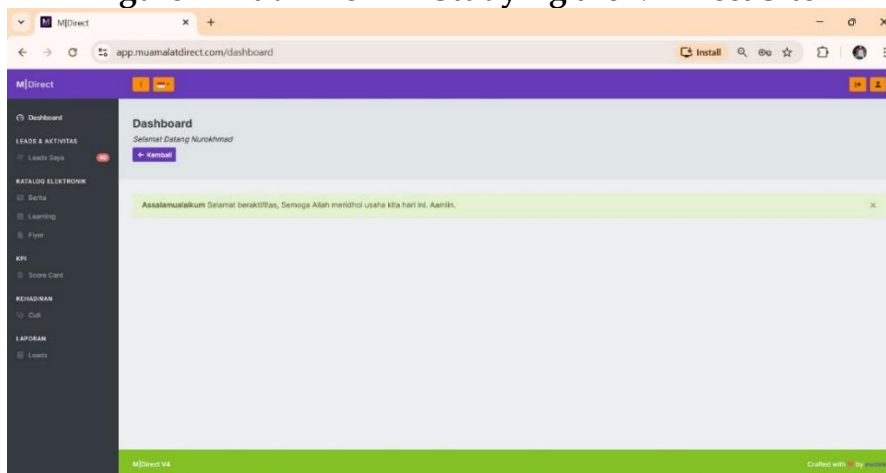
- Compliance Verification, which helps ensure that all forms and contract processes for gold installment products, mortgages, comply with the bank's internal procedures and Sharia Principles.
- Audit Archiving Support, namely helping to organize and prepare neat and complete documents to facilitate the internal check and balance process, in preparation for branch audits.

Work Implementation

The internship program will be held for four months (4 months) starting from September 1, 2025, to December 31, 2025. The working hours are 5 working days, Monday-Friday from 07.45-16.00 WIB. At the beginning of the internship program carried out by students at KCU Semarang, the supervisor (Leader and/or Lecturer) provides direction, lessons, and understanding of the products that will be required to be offered to prospective customers. Other supervisors introduce and understand the software frequently used by KCU Semarang employees, namely MDirect for the RM division and MARS for the operational division. This site is a special site owned by PT. Bank Muamalat Indonesia in various matters such as customer data management, financial management of each branch, and so on. In concrete terms, the following are the real forms that are mandatory and have been understood and implemented by students.

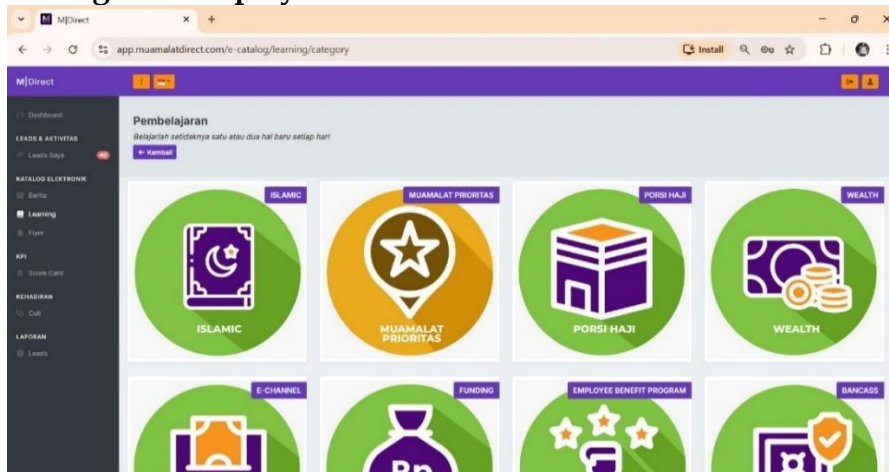
1. Initial view in studying the MDirect site

Figure 1 Initial View in Studying the MDirect Site



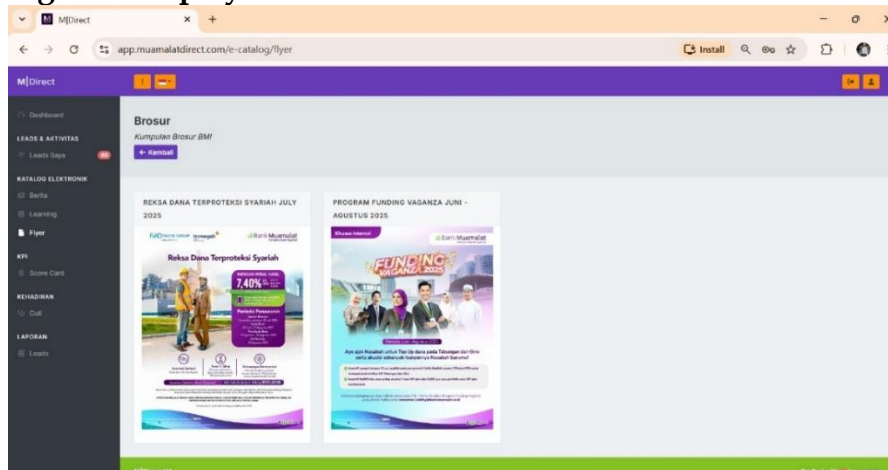
- Learn about Bank Muamalat Indonesia (BMI) products on the MDirect site

Figure 2 Display of Bank Muamalat Products on the MDirect Site



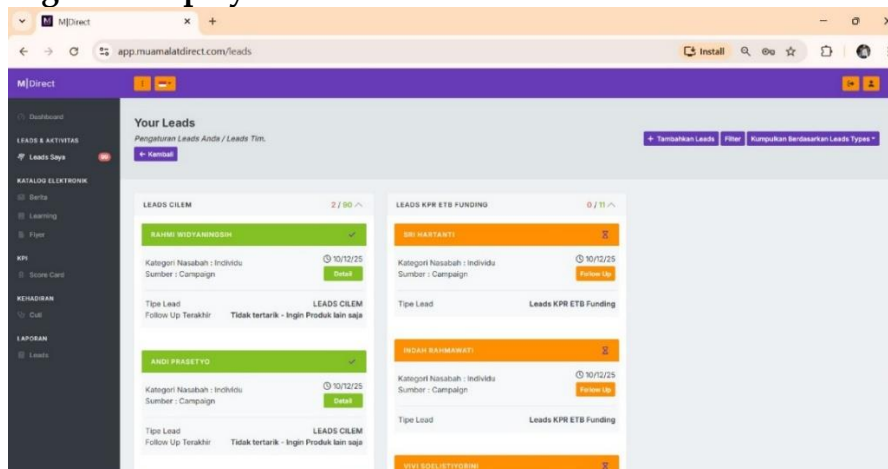
- Input regarding marketing brochure updates regarding Sharia Protected Mutual Funds July 2026 and the Funding Vaganza Program June-August 2025 on the MDirect website

Figure 3 Display of the Muamlat Bank Brochure on the MDirect Site



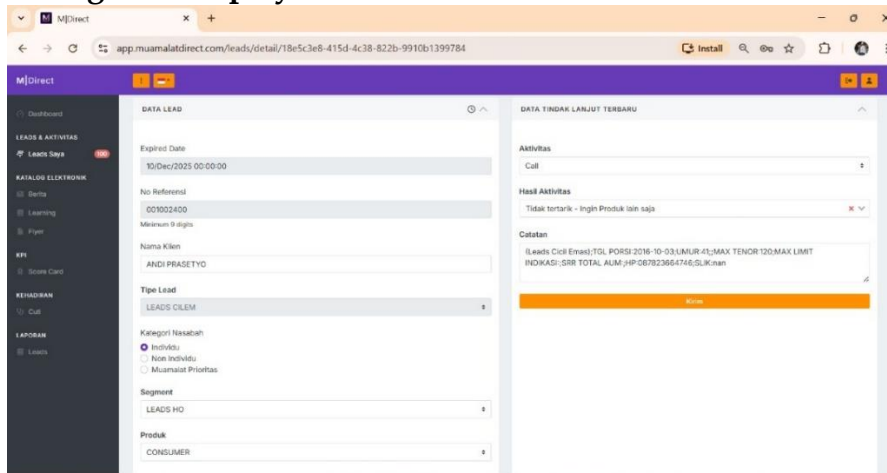
- Assist in inputting Leads (potential customers) on the MDirect site

Figure 4 Display of Your Potential Customer Leads on the MDirect Site



- Perform blast mode (sending promotional messages or information in bulk and simultaneously at one time to many people) on the MDirect site

Figure 5 Display of Customer Leads Data on the MDirect Site



6. RM Strategy Updates Structured Prospect Database at BPR and BPRS in DJK based on financial reports registered with (OJK)

Figure 6 Structured Prospect Database at BPR and BPRS (DJK)

| No. Reg | Nama BPR | Alamat | No. Telp | Email | Kota / Kab | Saldo | Pinjaman | CP | Saldo |
|---------|---------------------------------|---|--------------|-----------------------------|--------------|-----------------|-------------------|-------------------|-------------------|
| 1 | BPR SURIYA LUMAJANG | JENDELA 3/2 SAMUDIRAGARA | 28955100 | suritri@suritri.com | Banjarnegara | 404.728.205.001 | 3.540.805.024.015 | 1.989.872.132.000 | 2.381.000.417.000 |
| 2 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28955100 | binakaw@binakaw.com | Banjarnegara | 375.889.898.001 | 12.123.005.011 | 965.890.150.000 | 102.184.800.000 |
| 3 | BPR BAKHA KREDEK KEMAMUKAN | JL. A. WIJAYATAMA NO. 44 | 28161751 | bakha@bakha.com | Banjarnegara | 415.658.602.143 | 361.873.008.640 | 984.015.627.000 | 988.780.487.000 |
| 4 | BPR SUNGUNG SAMPUNG ARTA | JL. KENDI SURABAYA NO. 88 SURABAYA | 2818444.0001 | sun_sung@sun_sung.com | Banjarnegara | 30.573.273.988 | 356.141.683.471 | 355.775.172.000 | 352.280.984.000 |
| 5 | BPR BINA METRA LAMT | JL. A. HANIP NO.14 KAMPUNG PULUNG SEL. PUNJONGSALAM | 2818178.0040 | binamet@binamet.com | Banjarnegara | 12.286.760.009 | 10.077.077.977 | 45.719.947.000 | 58.831.289.000 |
| 6 | BPR TRITIS DWARITA | JL. A. HANIP NO.14 KAMPUNG PULUNG SEL. PUNJONGSALAM | 2818178.0040 | tritis@tritis.com | Banjarnegara | 5.449.984.603 | 16.368.584.258 | 26.502.586.000 | 24.584.406.000 |
| 7 | BPR BETA ARTA | JL. A. HANIP NO.14 KAMPUNG PULUNG SEL. PUNJONGSALAM | 2817712.001 | betarta@betarta.com | Banjarnegara | 10.885.177.894 | 21.961.878.409 | 20.487.711.000 | 20.418.787.000 |
| 8 | BPR METRA LAMA MANIS | JL. BANGSUDIPONELO KAWANAN KAWANAN | 28181.77121 | metralama@metralama.com | Banjarnegara | 4.108.538.990 | 13.478.122.791 | 33.544.880.000 | 48.461.048.000 |
| 9 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.88421 | binakaw@binakaw.com | Banjarnegara | 25.974.456.001 | 12.875.005.483 | 23.077.780.000 | 28.878.200.000 |
| 10 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.40178 | binakaw@binakaw.com | Banjarnegara | 24.534.424.851 | 147.968.028.105 | 149.302.808.000 | 138.420.000.000 |
| 11 | BPR PERSEKUTUAN KAWANAN KAWANAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.00001 | persekutuan@persekutuan.com | Banjarnegara | 21.781.303.101 | 100.000.000.000 | 100.000.000.000 | 100.000.000.000 |
| 12 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.00001 | binakaw@binakaw.com | Banjarnegara | 92.514.010.001 | 188.513.088.840 | 177.504.537.000 | 161.761.898.000 |
| 13 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.00001 | binakaw@binakaw.com | Banjarnegara | 24.817.440.800 | 117.838.788.484 | 131.000.811.000 | 142.005.468.000 |
| 14 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.00001 | binakaw@binakaw.com | Banjarnegara | 18.878.546.700 | 238.538.468.016 | 253.988.796.000 | 208.435.274.000 |
| 15 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.00001 | binakaw@binakaw.com | Banjarnegara | 18.878.546.700 | 238.538.468.016 | 253.988.796.000 | 208.435.274.000 |
| 16 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.00001 | binakaw@binakaw.com | Banjarnegara | 8.842.236.627 | 68.747.729.264 | 68.608.418.000 | 39.399.871.000 |
| 17 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.00001 | binakaw@binakaw.com | Banjarnegara | 107.175.344.491 | 484.119.107.819 | 444.987.858.000 | 408.185.511.000 |
| 18 | BPR BINA KAWASAN PERSEKUTUAN | JL. A. R. HUDA SUTOPUSI NO.113 | 28181.00001 | binakaw@binakaw.com | Banjarnegara | 48.910.495.120 | 218.578.000.000 | 130.878.000.000 | 138.721.497.000 |

7. Relationship Manager (RM) strategy in updating the Database regarding Structured Prospects at Schools (Dapodik) .

Figure 2.7 7 Prospect Database at School

| No | Nama Sekolah | NPN | BP | Status | Lahir Byns | Jnd Byns | F23 | Rombel | Guru | Preparat | A. Kabin | A. Lab | R. Program | Kelembagaan | Kategori/Status | Provisi |
|----|----------------------------|----------|----|--------|-------------|----------|-----|--------|------|----------|----------|--------|------------|-------------|-----------------|-------------|
| 1 | TK NEGERI PEMBINA MAJENANG | 20360779 | TK | Negeri | 13 Okt 2025 | 14-21-20 | 1 | 73 | 4 | 4 | 0 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 2 | TK ANSHAH | 20351421 | TK | Swasta | 08 Okt 2025 | 21-13-03 | 1 | 52 | 4 | 1 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 3 | TK ANSHAH | 20351421 | TK | Swasta | 03 Sep 2025 | 21-08-14 | 1 | 29 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 4 | TK ANSHAH | 20351427 | TK | Swasta | 01 Sep 2025 | 21-05-08 | 1 | 47 | 3 | 4 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 5 | TK ANSHAH | 20351427 | TK | Swasta | 09 Okt 2025 | 21-11-25 | 1 | 62 | 5 | 4 | 0 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 6 | TK ANSHAH | 20351426 | TK | Swasta | 22 Sep 2025 | 21-07-15 | 1 | 151 | 10 | 12 | 5 | 10 | 0 | 0 | 0 | Jawa Tengah |
| 7 | TK ANSHAH 04 | 20351421 | TK | Swasta | 06 Sep 2025 | 21-02-28 | 1 | 21 | 2 | 1 | 0 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 8 | TK ANSHAH 08 | 20351421 | TK | Swasta | 04 Sep 2025 | 20-11-14 | 1 | 65 | 3 | 1 | 1 | 4 | 0 | 0 | 0 | Jawa Tengah |
| 9 | TK AL-IRRAWAN | 20360478 | TK | Swasta | 06 Okt 2025 | 22-04-13 | 1 | 60 | 3 | 2 | 2 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 10 | TK CHIKARA MANITA | 20351421 | TK | Swasta | 26 Sep 2025 | 21-03-15 | 1 | 31 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 11 | TK IKO KAPTI | 20351411 | TK | Swasta | 10 Okt 2025 | 21-05-30 | 1 | 11 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 12 | TK ISLAM CAJARA | 20352225 | TK | Swasta | 01 Okt 2025 | 20-06-10 | 1 | 15 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 13 | TK ISLAM TERPADU AL ZAMBA | 20351411 | TK | Swasta | 24 Sep 2025 | 20-04-26 | 1 | 50 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 14 | TK MASYITH | 20351411 | TK | Swasta | 05 Okt 2025 | 21-07-12 | 1 | 22 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 15 | TK MASYITH 03 | 20351421 | TK | Swasta | 15 Sep 2025 | 20-09-28 | 1 | 36 | 3 | 1 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 16 | TK MASYITH 0X | 20351427 | TK | Swasta | 01 Sep 2025 | 21-12-31 | 1 | 26 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 17 | TK MASYITH 0Y | 20351426 | TK | Swasta | 07 Okt 2025 | 21-11-05 | 1 | 181 | 11 | 12 | 4 | 11 | 0 | 0 | 0 | Jawa Tengah |
| 18 | TK MASYITH 0Z | 20351421 | TK | Swasta | 25 Sep 2025 | 20-04-26 | 1 | 50 | 3 | 2 | 0 | 0 | 0 | 0 | 0 | Jawa Tengah |
| 19 | TK MASYITH VIII | 20351421 | TK | Swasta | 18 Sep 2025 | 21-08-27 | 1 | 42 | 3 | 2 | 1 | 2 | 0 | 0 | 0 | Jawa Tengah |
| 20 | TK MASYITH X | 20351421 | TK | Swasta | 17 Okt 2025 | 20-03-30 | 1 | 61 | 6 | 1 | 1 | 4 | 0 | 0 | 0 | Jawa Tengah |
| 21 | TK PERTIWI | 20351421 | TK | Swasta | 01 Sep 2025 | 21-09-24 | 1 | 21 | 1 | 1 | 1 | 2 | 0 | 0 | 0 | Jawa Tengah |
| 22 | TK PP EL BAYAN | 20351421 | TK | Swasta | 09 Sep 2025 | 21-11-04 | 5 | 104 | 3 | 7 | 1 | 1 | 0 | 0 | 0 | Jawa Tengah |
| 23 | TK CEMARA HUDA | 20351421 | TK | Swasta | 15 Sep 2025 | 20-04-17 | 7 | 75 | 4 | 5 | 1 | 2 | 0 | 0 | 0 | Jawa Tengah |
| 24 | TK YOS SUDARSO | 20351411 | TK | Swasta | 08 Okt 2025 | 21-07-26 | 4 | 19 | 2 | 1 | 1 | 0 | 0 | 0 | 0 | Jawa Tengah |

8. RM's strategy is to update the database of MSMEs in Semarang to create QRIS for Bank Muamalat Indonesia (BMI).

Figure 8 Database of MSMEs for Creating QRIS BMI

| No | NAMA UMKM | ALAMAT | No HP |
|----|------------------------------|---|---------------|
| 1 | FIDA COLLECTION | Ngrajek, RT 3/rw 17/ IRAGUNG, Kab. Demak Jawa Tengah 59566 | 085600661880 |
| 2 | SHAFIRA FROZEN FOOD | Jl. Kip Gading Raya Jl. Plamongan Indah No.292 Pedurungan Semarang 50193 | 087700220643 |
| 3 | Shanny Gordyn | Jl. Majapahit No. 198 G, Gayamsari Semarang 50249 | (024) 6716687 |
| 4 | PELANGI SNACK& CATERING | Jl. Lamongan Bar. III No. 50 RT 11/RW 05 Sampangan Gajahmungkur 50236 | 081325455373 |
| 5 | SITA SNACK & CATERING | Jl. Poncowolo Barat No.1 Pindrikan Lor Semarang Tengah 501331 | 082221105970 |
| 6 | CLASSIC'S SNACK AND CATERING | Jl. Bulustalan No. 12A barat 1, Semarang 50245 | 085712713715 |
| 7 | HABIBIE | Jl. Jonogeron No. 257, Bangunharjo Semarang Tengah 50138 | 085640128128 |
| 8 | DAPUR NOTE | Perum Amb asri, Jl. Intan 3 No. 170 Mustika, Bawen Semarang 50661 | 082138318690 |
| 9 | NINIS SNACK DAN CATERING | Jl. Dinar Mas VII No. 10 Meteseh, Kec. Tembalang Semarang Kota | 085747789653 |
| 10 | KHORIK CATERING & SNACK | Jl. Jimbaran Tegalpanas, Srumbung gunung rt02/rw 01 Poncoruso, Bawen Semarang 50661 | 085640300285 |
| 11 | PANDU SNACK N CATERING | Jl. Pamularsh VII, Bojongsalaman, Semarang Barat 50141 | 089518629563 |
| 12 | SALIMA SNACK & CATERING | Kel. Jl. Menoreh Utara III No.7 RT.07/RW.01, Sampangan Gajahmungkur Semarang 50236 | 089617123718 |
| 13 | LAZIZ SNACK BOX | Perum BPI, Purwoyoso, Kec. Ngaliyan Kota Semarang 50181 | 0859 51564876 |
| 14 | KLINGA SNACK CATERING | Jl. Mesawa Tim. V No. 26, Sumbuhutan, Bawen Semarang 50360 | 081373184543 |

9. freelance marketing as a partner to find mortgage customers
 Figure 2. 9 Database of Freelance Marketing KPR Partners

| Nomor | NAMA PEMILIK | NOMOR WHATSAPP | ALAMAT |
|-------|-------------------|----------------|-------------------------------|
| 1 | Mamik - Mamik | 08112784002 | Tugurep |
| 2 | Tar Putra | 08570784495 | Puri Anggoro |
| 3 | Rosa - Rosa | 08120878020 | Buar Karang Aji |
| 4 | Mujik | 08575648736 | Woligite Tengah, Kembang Arum |
| 5 | Fagh Muhammad | 08523924535 | Puri Anggoro |
| 6 | Arta Pratama | 08524818873 | Panembur |
| 7 | Tjondono Mahendra | 08230203060 | Apartment Ngaliyan |
| 8 | Ayu Putri | 081514200050 | Panembur |
| 9 | Hazwani | 081850734899 | Panembur Semarang |
| 10 | Heri | 08124950411 | Puri Anggoro |
| 11 | Martin | 08523259377 | Puri Anggoro |
| 12 | Teta | 08123721647 | Puri Anggoro |
| 13 | Bismillah | 08122727979 | Woligite Tengah, Kembang Arum |
| 14 | SB Nur Kolimah | 08572727104 | Kembang Arum |
| 15 | Reynold | 08123727979 | Puri Anggoro |
| 16 | SB Nur Kolimah | 08572727104 | Kembang Arum |
| 17 | Independen Agent | 08214193272 | Banbara A. Yan |
| 18 | Diah Prosepti | 08286409773 | Prosepti Semarang |
| 19 | Davit | 08133060500 | Taman Boudour |
| 20 | Sugilo | 085640487900 | Banbara A Yan |
| 21 | Andhika | 081202027791 | Sir Rogak |
| 22 | Nama Amda | 08521511920 | Bukit Wahat |
| 23 | Imenyoni | 08783119493 | Antaromo |
| 24 | Hana Daryani | 08564193667 | Mitran |
| 25 | Diaz | 08116330896 | Sampangan |

10. Relationship Manager (RM) strategy in creating a database related to the biodata of PT owners in Semarang from various sectors

Figure 2. 10 Biodata of PT Semarang Owners from Various Sectors

| Nomor | Jenis Perusahaan | Nama Perusahaan | Nama Direktur / Owner | Nomor perusahaan | Kecamatan | Alamat |
|-------|--|-----------------------------|---------------------------|------------------|------------------|--|
| 1 | Industri Pencetakan dan Reproduksi Media Rakaman | PT Berkah Jaya Seritosa | Kevin Nugroho | 081327890178 | Ngaliyan | Kawasan Industri Candi, Jl. Galat Subroto Blok 8F No. 07 Ngaliyan Ngaliyan Kota Semarang Jawa Tengah 50181 |
| 2 | Industri Pencetakan dan Reproduksi Media Rakaman | CV Asia Jaya | David Soegiarto Selawan | (024) 7602383 | Semarang Barat | Jl. Jendral Sudirman No. 336 Gakidrono Semarang Barat Kota Semarang Jawa Tengah 50149 |
| 3 | Industri Pencetakan dan Reproduksi Media Rakaman | PT Ragan Jasa Indah | Berdoro Hadiprpto | (024) 8441653 | Semarang Selatan | Ertaungga Raya 3, Pleburan, Semarang Selatan, Semarang, Kota, Jawa Tengah, 50241 |
| 4 | Industri Pencetakan dan Reproduksi Media Rakaman | PT Espera Satya Offset | J. Iwan Supanto | (024) 6581688 | Genuk | Jl. Genukan No 38 Banjarjowo, Genuk, Kota Semarang, Jawa Tengah, 50117 |
| 5 | Industri Pencetakan dan Reproduksi Media Rakaman | Ira Grafika | Kawedar Sunario | 088803932212 | Gayamsari | Jl. Cahya Raya No 37a, Pandean Lampar, Kec. Gayamsari, Kota Semarang, Jawa Tengah 50249 |
| 6 | Industri Pencetakan dan Reproduksi Media Rakaman | PT Karya Toha Putra | H. Umar Toha, M.B.A, M.Sc | 024-8661985 | Taga | Jl. Raya Mangkang Km 16, Mangunharjo, Taga, Kota Semarang, Jawa Tengah, 51202 |
| 7 | Industri Pencetakan dan Reproduksi Media Rakaman | Kezia Cipta Gemilang | Kezia CG | 0812-7707-4789 | Pedurungan | Jl. Magapahit No 400 blok h, Palebon, Kec. Pedurungan, Kota Semarang, Jawa Tengah 50192 |
| 8 | Industri Pencetakan dan Reproduksi Media Rakaman | PT Megaprint Citra Mandiri | Paulus Maryadi | (024) 7627674 | Ngaliyan | Kawasan Industri Candi, Jl. Galat Subroto Blok 8C No. 9, Bambangkerip, Kec. Ngaliyan, Kota Semarang, Jawa Tengah 50211 |
| 9 | Industri Pencetakan dan Reproduksi Media Rakaman | CV Mukti Manunggal | Sumerangsh | (024) 8505129 | Candisari | Jl. Taman Singdoro No 17, Jombang, Kec. Candisari, Kota Semarang, Jawa Tengah 50226 |
| 10 | Industri Pencetakan dan Reproduksi Media Rakaman | PT Murba Jaya Abadi | Sudarmo Riyza Anggrawan | (024) 7608174 | Ngaliyan | Jl. Mendul VIII No 17, Kalipancur, Kec. Ngaliyan, Kota Semarang, Jawa Tengah 50183 |
| 11 | Industri Pencetakan dan Reproduksi Media Rakaman | PT Susan Photo Abadi | Lio Adrian | (024) 78430751 | Ngaliyan | Blok 27 No 8 Kawasan Industri Candi, Jl. Galat Subroto, Ngaliyan, Kec. Ngaliyan, Kota Semarang, Jawa Tengah 50181 |
| 12 | Industri Pencetakan dan Reproduksi Media Rakaman | PT Traskit Musikta Graphika | She Ming Mntarda Willusa | (024) 7803555 | Ngaliyan | Jl. Prof. Dr. Hamka No 9, Tambakaj, Kec. Ngaliyan, Kota Semarang, Jawa Tengah 50154 |
| 13 | Industri Pencetakan dan Reproduksi Media Rakaman | CV Sukses Bersama Segitara | Tulus | - | Genuk | Lingkungan Industri Kaci Jl. Industri, Genuk Kota Semarang Jawa Tengah, 50113 |

- RM's strategy in updating the doctor database in Semarang to offer Bank Muamalat Indonesia (BMI) products.

Figure 2. 11Biodata of PT Semarang Owners from Various Sectors

| Nomor | Nama Dokter | Spesialis | Alamat Klinik | Nomor Telp |
|-------|---|---------------------------|---|----------------|
| 1 | Dr. Syarifah Soraya | Umum | Jl. Butusan VI No. 34, Butusan, Kec. Tembalang | 08584862815 |
| 2 | Dr. Saabijah Akurani | Umum | Jl. Surangan No 1, Sambiroto, Kec. Tembalang | 08523459034 |
| 3 | Dr. Hulumo Dewantoro & Dr. Cita Dianita Zealand | Umum | Purumahan, Jl. Putri Dinar Asri No. 9 Blok J 1, Melesah, Kec. Tembalang | 08570191721 |
| 4 | Dr. Sri Hastuti | Umum | Jl. Dinar Mas XI, Melesah, Kec. Tembalang | 08510079185 |
| 5 | dr. Anif Rahman Sp.PD, FINASIM, FINEM, AIFO-K, FISQUA | Penyakit Dalam & Stemcell | Jl. Kedungmundu No 214, Kedungmundu, Kec. Tembalang | 081225153406 |
| 6 | Dr. Muthi Karuna Raharjo | Umum | Jl. Bayem Raya No 11, Sendanggyayu, Kec. Tembalang | 0241 6732348 |
| 7 | Dr. Adrian Benediktus THT | THT | Jl. Setia Budi No 115, Sronolol Kutan, Kec. Banyumani | 08226868989 |
| 8 | Dr. Yuli Trisyono, Sp. OG | Kandungan | Jl. Prof. Soedarto, Tembalang | 0241 7692820 |
| 9 | Dokter Agung Sudarmanto | Umum | Jl. Bangau II No 4, Mangunharjo, Kec. Tembalang | 0812835018 |
| 10 | Dr. Ardyan Heni Restanti | Umum | Jl. Rasamala IV No 48, Sronolol Wetan, Kec. Banyumani | 08132830308 |
| 11 | Dokter Enggar Sri Legana Miles | Umum | Jl. Cahaya Raya No 21, Sronolol Wetan, Kec. Banyumani | 08517252025 |
| 12 | Dr. Pralus, Sp. OK - dr. Oktavianus N. Indro P., Sp. DV | Dematologi | Jl. Kr. Bapp Raya No 18, Sronolol Wetan, Kec. Banyumani | 0241 7471567 |
| 13 | Dr. Rabiah Adawiyah Sp. OG | Kandungan | Ruko Jl. Majapahit No 170 C, Gayamsari, Semarang (Holland Bakery maju 80m, Sebelah MAC Ballroom) | 0823-1363-2323 |
| 14 | Dr. Henry Kartikawati, Sp. THT | THT | Jl. Kerak No 2, Sumarboto, Kec. Banyumani | 0818-716-073 |
| 15 | Dr. Diah Watiyuni M Kes | Umum | Jl. Duren Tim No 8, Sronolol Wetan, Kec. Banyumani | 0815-4252-0010 |
| 16 | Dr. Afri Dian Adyatra, Sp. A | Anak | RS Hermina Pandanaran, Apotek Kina Farm, Jl. Jati Raya Blok C-1, Banyumani, RS Hermina Banyumani, Jl. Jendral Pol Anton Sujanono no. 195A, Jl. Pandanaran No 24, Pekunden, Kec. Banyumani | 0853-1111-1010 |
| 17 | Praktek Umum dr. Asti Dahliana | Umum | Jl. Satris Bar II No 54, Pudukpayung, Kec. Banyumani | 0241 7648477 |
| 18 | Praktek Mandiri Dokter Gigi Firda Elisa Am | Gigi | Jl. Wati Kati Raya, Cidawang, Kec. Banyumani, Kota Semarang, Jawa Tengah 50266 | 0851-8332-9191 |
| 19 | Dr. Balado | Umum | WC46-XS1, Pudukpayung, Kec. Banyumani, Kota Semarang, Jawa Tengah 50265 | 0818-7330-0730 |
| 20 | Dr. Erna Dwirningrum | Umum | Jl. Payung Asri Sit II No 16 D, Pudukpayung, Kec. Banyumani, Kota Semarang, Jawa Tengah 50265 | 0882-2536-3721 |
| 21 | Dr. Agnes Sp A | Umum | Jl. Patimura No 17a, Mapagan, Lerep, Kec. Ungaran Bar., Kabupaten Semarang, Jawa Tengah 50519 | 0821-3445-3330 |

Dynamics of Internship Activities

During the internship, I encountered several obstacles, despite being guided by the Internship Field Supervisor at Bank Muamalat Indonesia's Semarang Main Branch. These obstacles and challenges included:

- At the start of the internship, the intern still experienced difficulties in operating the MDirect site which was accessed for all customer-related activities because he was not used to using the site.
- Network/Signal Because the site operated by Bank Muamalat Syariah Indonesia is accessed online, it is not uncommon for the WiFi or internet network to be unstable, making the operating process a little slower.
- The low responsiveness of the Dapodikdasmen website server is caused by the high volume of data managed by the system, so that the data retrieval process takes longer than the initial estimate.

How to Overcome Obstacles

From the obstacles faced by the author during the internship, the author tried to overcome the obstacles faced by trying to find a solution:

- Try to understand and memorize the menus on the MDirect site, both in leads and menus for blasts used in the company, so that you get used to it and can remember each operation.
- Try to reload the site you are accessing or restart the computer you are using to return it to normal.
- Efforts are made to optimize access sessions by periodically reloading (*refreshing*) the page with the aim of updating the connection to the server and ensuring that the data displayed remains accurate even if the system response is slow.

CONCLUSION AND RECOMMENDATIONS

Based on the implementation of the internship program that has been carried out at PT Bank Muamalat Indonesia Tbk Semarang Main Branch Office for four months, it can be concluded that this internship program provides comprehensive experience and understanding of the world of work, especially in the Islamic banking sector. Thus, it can be stated that students experience and have increased competence and capacity, especially related to the field of banking business and accounting. In addition to this field, students experience and have competence and capacity in other areas, namely the Transaction and Funding Division and Relationship Manager, Teller, Back Office, Operations, and Internal Audit of the Branch. This can occur through student placement in these divisions. Students become more aware of the interrelationships between divisions in supporting the achievement of funding targets and optimal customer service. Direct involvement in prospect database management activities, inputting leads into the MDirect system, front office operational assistance, and archiving administrative documents have contributed positively to the improvement of the author's technical and administrative skills.

In addition to improving technical competency, this internship also trains students' non-technical (*soft*) skills, such as professional communication, discipline, teamwork, and adaptability to a dynamic work environment. Thus, this internship not only fulfills academic goals but also provides essential preparation for the author in preparing to enter the workforce after completing her education.

RECOMMENDATION

Based on experience during the internship, the author provides several suggestions which are expected to be beneficial for various parties, namely as follows:

1. For Students and Lecturers
 - a) It is necessary to emphasize preparation for students and lecturers, both academically and mentally before undertaking the internship program, especially by understanding the basics of Islamic banking and work ethics in a professional environment.
 - b) Remind and emphasize to students and lecturers to have a proactive attitude, initiative, and a higher level of curiosity in order to gain maximum experience and knowledge during the internship.
 - c) There is also an emphasis and understanding that students and lecturers are expected to be able to maintain discipline, responsibility, and professionalism in carrying out every task given by the field supervisor.
 - d) Students and lecturers need to be reminded and expected to focus on utilizing internship activities as a means of learning and self-development, and to use them as provisions for facing the world of work after completing their education.
2. For PT Bank Muamalat Indonesia Tbk

- a) Companies are advised to provide a short guide or module regarding work systems and internal applications for interns at the start of their placement, so that the adaptation process can take place more quickly.
 - b) Bank Muamalat Indonesia is expected to continue to open opportunities and expand internship program collaboration with educational institutions as a means of developing human resources in the field of Islamic banking.
 - c) It is hoped that Bank Muamalat Indonesia can continue to improve the stability of its network and internal application systems, such as MDirect and MARS, so that operational activities can run more smoothly and efficiently.
3. For Tax Accounting Study Program
- a) The study program is expected to provide more in-depth training regarding Islamic banking practices and banking operational systems before students undertake internships.
 - b) Improved coordination and regular evaluation between the campus and the internship institution is needed to ensure a match between student learning outcomes and internship activities.
 - c) The study program is expected to continue expanding its network of collaborations with industry, particularly the Islamic finance and banking sectors, to improve the quality and relevance of graduates.

REFERENCES

- Bursa Efek Indonesia. *Profil Perusahaan Tercatat PT Pollux Hotels Group Tbk*. BEI 2026. <https://www.idx.co.id/perusahaan-tercatat/>. Diakses pada 28 Maret 2026
- Grant, R. M. (1996). Toward a Knowledge-Based Theory of the firm. *Strategic Management Journal*, 17(S2), 109-122.
- Indonesia, B. M. (2016). *Bank Muamalat*. PT Bank Muamalat Tbk. <https://www.bankmuamalat.co.id/>
- Kementerian Keuangan Republik Indonesia. (2024). *Peraturan Menteri Keuangan Nomor 168 Tahun 2023 tentang Petunjuk Pelaksanaan Pemotongan Pajak atas Penghasilan Sehubungan dengan Pekerjaan, Jasa, atau Kegiatan Orang Pribadi*. Kemendasmen., (2025), *Data Satuan Pendidikan* <https://dapo.kemendikdasmen.go.id/sp/2/032500>
- OJK. (2024). *Otoritas Jasa Keuangan*. <https://ojk.go.id/id/kanal/perbankan/data-dan-statistik/laporan-keuangan-perbankan/Default.aspx>

- Mallat, N., Rossi, M., Tuunainen, V.K. & Oorni, A. (2009). The impact of use context on mobile services acceptance: the case of mobile ticketing. *Information and Management*, 46(3), 190-195.
- Ondrus, J. & Pigneur, Y. (2006). Towards a holistic analysis of *pembayaran berbasis internets*: a multiple perspectives approach. *Electronic Commerce Research and Applications*, 5(3), 246-257
- PO Hotel Semarang. *Profil Hotel 5 Star Luxury Retreat in the Heart of Semarang*. PO Hotel 2025 <https://www.lkhotels.com/po-hotel-semarang> Diakses pada 29 Maret 2026
- Pollux Properties. Company Profile. Pollux Group 2025. <https://pollux.co.id/id/beranda/>. Diakses pada 29 Maret 2026
- PT Surabaya Industrial Estate Rungkut (SIER). (2025). *Profil Perusahaan, Visi, Misi, dan Struktur Organisasi*. Surabaya: Unit Keuangan dan Umum Divisi Logistik.
- Republik Indonesia. (2021). *Undang-Undang Nomor 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan (UU HPP)*.
- Republik Indonesia. (2022). *Peraturan Pemerintah Nomor 44 Tahun 2022 tentang Penerapan Terhadap Pajak Pertambahan Nilai Barang dan Jasa dan Pajak Penjualan atas Barang Mewah*.
- Republik Indonesia. 2022. *Peraturan Republik Indonesia Nomor 68 Tahun 2022 Tentang Revitalisasi Pendidikan Vokasi dan Pelatihan Vokasi*.
- Republik Indonesia. 2024. *Peraturan Menteri Pendidikan, Kebudayaan, Riset, Dan Teknologi Republik Indonesia Nomor 63 Tahun 2024 Tentang Penyelenggaraan Magang Mahasiswa*.
- Rumelt, R. P. (1984). Towards a strategic theory of the firm. *Competitive strategic management*, 26, 556-570. PT Surabaya Industrial Estate Rungkut (SIER). (2025). *Pedoman Operasional Enterprise Resource Planning (ERP): Modul Voucher Request, Petty Cash, dan Sales Invoice*. Surabaya: PT SIER.
- Teece, D., & Pisano, G. (1994). The dynamic capabilities of firms: an introduction. *Industrial and Corporate Change*, 3(3), 537-556.
- Universitas Diponegoro. 2018. *Peraturan Rektor Universitas Diponegoro Nomor 13 Tahun 2018 Tentang Peraturan Akademik Bidang Pendidikan Program Vokasi Universitas Diponegoro*.
- Wernerfelt, B. (1995). The resource-based view of the firm: Ten years after. *Strategic Management Journal*, 16(3), 171-174.