

Internship Programs at Bank Syariah Indonesia in Improving Competence Student Accountancy

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Abstract

Study This aims to find out the role of the internship program at BSI for student accounting at Panca Budi Development University . Research This using qualitative data that is the data collected from source direct from object under study . Data sources used is primary data through interview direct to the intended party . Data analysis techniques using analysis descriptive that is analyze the data obtained that is results from interview to the intended party Then make the right conclusion . The result of study is that from interviews conducted to the 4 students who carried it out internship at BSI, student get Lots benefits , good That experience , knowledge , and everything related to the world of work , activities apprenticeship is means improvement and development level Universities make it responsible student responsible , independent and skilled when jump in the world of work . Students know difference between conventional banks and Islamic banks, knowing practice Islamic banking and products offered by Islamic banks. Training public speaking skills with give service to Customer in a way directly . From the results interview This can concluded that internship at BSI can increase competence Good soft skills and also hard skills from student accountancy .

Key words : Islamic Bank, competence , students accounting , internship

1. I N T R O D U C T I O N

In an increasingly competitive era of globalization, the world of work requires human resources who not only have technical competence but also good soft skills. The high unemployment rate among college graduates is a topic that continues to be discussed every year. One of the main causes is the gap between the theory learned in class and the practical skills needed in the world of work. Therefore, internship programs are one of the strategic solutions to overcome this problem. Internship programs provide opportunities for students to apply the theory they have learned during their studies into real practice. In this case, the internship program organized by Bank Syariah Indonesia (BSI) offers a very valuable experience, especially for accounting students. In addition to understanding the differences between conventional banks and Islamic banks, students can also learn the principles of sharia applied in the world of banking. Universitas Pembangunan Panca Budi supports the implementation of the Merdeka Belajar-Kampus Merdeka (MBKM) policy which provides space for students to improve their competence through internship programs. This program allows students to not only gain hard skills in accounting, but also hone soft skills such as communication, responsibility, and the ability to work together in a team. This study aims to explore the role of internship programs at Bank Syariah Indonesia in improving the competence of accounting students at Universitas Pembangunan Panca Budi. Using a descriptive qualitative approach, this study explores the benefits of internship programs through direct interviews with students who have participated in the program. The results of this study are expected to contribute to the development of higher education curriculum, especially in supporting student work readiness through internship programs that are integrated with the needs of the workforce.

2. LITERATURE REVIEW

Internship Program

Apprenticeship is a learning activity in a curriculum which aims to improve professional skills of students which can be obtained during learning. World Work in the past kind of And many come will more effective in meeting candidate power Work Which truly professional help a development , Because with there is a very global competition the more open wide chance for power Work foreign to meet a better world of work . One of increase SDM specifically in education is through internship program which is means for development self as well as independence .

Source Power man is a Wrong One fact or Which very important in support progress and continuity in an agency / company . For That need it there is a learning improvement source Power man Good service a quality or service a quantity . In matter This world education very play a role active , even government We has do various styles effort For increase source Power man anus ia . Thing This with purpose For realize life public good fortune , Good from aspect education and future the brightest as well as capable be competing in the world of work with independence .

There are many bachelor unemployment currently become topic warm from year to the year . The more no need to look for field work And many a level competition make a number of People do not capable together And become a unemployment . This matter because it 's delicious No own defender all the strong one in face real life working world moment This . They No Can own qualifications Which did a distance and art per recruitment . By Because That , in era globalization This speed and accuracy in matter Work is matter which is really especially important to eat like to skill and use power machine .

One of objective main apprenticeship is to ensure smooth transition from life student to place work . Internship program give student opportunity to test related abilities , beliefs and attitudes with task Work certain or track career (Kapareliotis et al., 2019) . Several research in Indonesia has prove that with do activity internship , can increase competencies possessed by students who are follow an internship program (Lutfia & Rahadi, 2020)

In activities internship , student prepared to be able to do task daily life in place internship , thing the aims to support skills academics who have obtained while on the bench lectures and improvement ability students . In addition , activities internship at the time be in college tall aiming create graduates who have skill special , knowledge or more insight , comprehensive skills so that can strengthening students' soft skills (Syafitri et al., 2023) .

Ministry of Education and Culture has to roll Independent Learning-Independent Campus (MBKM) Program policy and has implemented since 2020. Through This MBKM policy student given space for: (1) taking 20 credits or equivalent with 2 semesters outside college high ; and (2) take 20 credits or 1 semester in different study programs in One college the same height (Minister of Education and Culture Regulation No. 3 of 2020 concerning National Higher Education Standards) .

Learning methods classified more carry on into 3 types namely : a) Strategy organization (*Organizational strategy*), b) Delivery strategy (*Delivery strategy*), and c) Management strategy . *Organizational strategy* is method For organize Contents field

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studies that have been chosen For learning . Organizing refers to a action like election content , arrangement content, diagramming , formatting, and the like with that . *Delivery strategy* is method For convey material learning to participant educate and or accept as well as respond input which originates from from participant educate . Source Study is field study main from this strategy (Gasperz et al., 2019) .

Internship program made into as one of the effort For bridge gap between theories obtained by students in class lectures with condition the real profession in the field (Ismail et al., 2018) . In its implementation , internships Can it is said as event warmup for the students before jump into the world real work . For that , thing the main thing that needs to be done be noticed is place implementation internship that must be done in accordance with field chosen science . Place become factor main for achievement level the desired goal achieved (Supriyatno & Luailik, 2022) .

Partners are designation for agency or organization that establishes Work The same with Panca Budi Development University to provide programs that meet the rules that have been set with quality high , arrange program framework that contains achievement learning , qualification program participants , methods assistance , up to method the assessment that will be set to student program participants . One of the partner in Internship program This is PT. Bank Syariah Indonesia Tbk .

Accountancy

AICPA (American Institute of Certified Public Accountants), defines accountancy is as activity services that function For give information quantitative especially finance , activities economy that is intended to be useful For make decision in determine choice (Horngren, 2007) . From the definition above concluded that accountancy aiming produce information used by the parties within company (management) and various party outside company (shareholder) stock , inspector tax , investor, creditors) who have interest to activity business the .

Transaction finance is activity from companies that cause change in position company finances (assets , liabilities , capital) , so that must processed start from recording until with served in form report finance . Example transaction for example sell product , buy product , pay salary , pay Company operations (Soemarso, 2010) .

Types transaction There is a number of that is :

- a. Transaction internal finance is transactions that only involving the existing parts in company or internal without involving party from outside company . More emphasize change position financial events that occur between existing parts in company for example change mark assets Because depreciation , usage equipment office .
- b. Transaction finance external is transactions carried out by the company with other parties outside company . For example : transactions sales , purchases , payments debt receivables and others. If there are any transaction Certain There is evidence used For prove that transaction That happened , evidence the called proof transaction .

Recording Transaction done with do Journaling . Accounting based on transaction data , not on guesswork or opinion . Every transaction business have impact double The receiving side and the giving side

As a result every transaction influence at least two accounts . Example : transaction purchase equipment in a way cash , then impact the double that is increase equipment and reduce cash (Weygandt, 2019) .

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Condition finance or riches company in Accountancy called with Balance Sheet . Balance Sheet is a list that describes Assets with Liabilities / Debts and Owner's Equity At the time certain . In the Balance Sheet This always show existence balance between side Debit with side Credit , Balance This furthermore called with equality base accounting . Basic Accounting Equation shown with formula connection each other relatedness between : Assets with Liabilities / Debts and Capital (Soemarso, 2010) .

Sharia Accounting

According to Tri yuwono (Triyuwono, 2012) , I n tansi sharia m e looks like one of One deconstruction accountancy modern into the form Which h u man i s And condition mark Where objective implemented accountancy s y ariah is For realize t e r c i p a n y a perd a p an b i sn s i with outlook human beings , e m a n c i p a t o r i s , *t r a n s c e n d e n t a l* And *t e o l o g i c a l*. According to Sumar'in (Sumar'in , 2012) , tansi account sharia d i a r t i kan as a recording process , cyan classi fication , summarization transaction witness finance what is measured in unit money and reporter results – h a s i l n y a based on principle - principle syariah .

According to Sukr i sno Agoes (Agoes, 2011) , audit is the thing inspection which is done for in this way Crisis and the system by the parties Which i n dependent , report finance Which d i s u s n by management and note n a kn ansi and proof Supporter , in frame give opinion on s h a r a n report finance .

Whereas audit in sist e m sharia law Which d i k e n a l with term “ Sharia Audit ” make it possible practitioners and p e user use knowledge which is obtained , Good in aud it conventional m a upun perspective t if I s l a m . Meaning general au di t s y r i a h is For see , and supervise , m ang trol ol and report tr a bwitness , in accordance rule law of Islam Which beneficial , Correct , appropriate time , and l a report Which fair for your information takeover decision .

According to DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000, Murabahah is sell a goods with confirm price buy it to Buyer and Buyer pay it with higher price as profit.

According to Hakim (Hakim, 2012) , Murabahah is sale contract buy on goods certain , where seller mention selling price consisting of on price main goods and levels profit certain on goods , where price sell the approved buyer .

According to Hulwati (Hulwati., 2009) which states that Murabahah in a way term is sell a goods with capital price plus with profit .

With that's what is meant with financing Murabahah is contract agreement provision goods based on sell buy where the bank finances or buy need goods where the bank must to inform price main product to Customer added with agreed profit . Payment Customer done in a way installments in term the time that has passed agreed .

Islamic Banking

In the Law 21 No. 7 year 2008 about Banking a n Sharia , d i mentioned that Bank Which operate activity your efforts based on Principle Shari'a and according to type of it t e r d i r i on Bank General Sharia And PEOPLE 'S BANKS Sharia .

In history economy Muslims , activity m u a m a l a h like accept t i t i p a n treasure , lend Money For needs consumption and business , as well as do delivery Money Which done with contract – a k a d Which in accordance sharia has common done people Islam since era Rasulullah SAW . Function – function main banking modem, that is accept save Money, channeling funds and do transfer funds has become part Which No inseparable from life people I s l a m .

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The function that done banking general and also Sharia that is collection funds And distribution funds. Product bank general Sharia collection funds from party third in the form of *titip an wadiah* and development *investment mudharabah*. Whereas distribution financing at the bank general Sharia there is two product main Which run, that is financing with principle for results like *charity* and *mudharabah* as well as financing with principle sell buy or *murabaha* (Setyaji & Musaroh, 2018).

Indonesian Islamic Bank

Product BSI Consumer Financing is financing provided to individuals who can submitted in a way individual, group, or through company for the purpose consumptive and or needs multipurpose / multipurpose.

a. BSI Home

BSI Home is facility financing consumptive given to member people to buy, build or renovate a big house customized with need financing and capability pay back to each candidate customers. Using contract *Murabahah bill please* Where the bank represents his purchase to customers and clients given letter power or letter please.

Target Market : Employee Active (*Fixed Income*), namely PNS, CPNS (grace period) 1 year period), state institutions (BNN, BPJS, OJK, BNN and others) BUMN, BUMD (PDAM, Bank SUMUT), Employees Private, TNI and Polri *Non Fixed Income*, income that is not still However limited to professionals (Doctors and Notaries).

b. BSI Partners

BSI Mitra Guna is product financing that implements contract *Murabahah* given by the bank to ASN, And Employee still company / institution country/ foundation / And body business others whose submissions done in a way mass (group) and also individual) Based *Payroll*. Target Market: Civil Servants, CPNS, ASN Non-PNS Employees Permanent (P3K), TNI/POLICE, Employee still, employee No still, doctor, leader institutions, state-owned enterprises Group, and Hospital.

c. BSI AUTO

BSI AUTO is product financing that implements contract *Murabahah* Which given to Customer For ownership vehicle motorized.

Target Market : Employee Active (Fixed Income); PNS, CPNS (grace period) time 1 year), state institutions (BNN, BPJS, OJK, National Narcotics Agency And other) State-owned Enterprises, BUMD (PDAM, Bank SUMUT), Employees Private, TNI and Polri *Non Fixed Income*, income that is not still However limited to professional (Doctor) And Notary Public).

d. BSI Pension Blessing

BSI Pension Blessing is product financing provided to for recipient benefit pension monthly via BSI as office pay.

Target Market: Retired / Pensioner Widow from : ASN Center And ASN Region, TNI and Polri, BUMN and BUMD. Retired BUP (Age Limit) Retirement) from central and regional ASN : PRE-RETIREMENT (PRA PEN) (10 Years before enter age pension).

e. Hasanah Card

Hasanah Card is product financing to Customer as tool payment for needs transactions at certain limits with apply principle sharia.

Target Market : Employee Active (*Fixed Income*); PNS, CPNS (grace period) time 1 year), state institutions (BNN, BPJS, OJK, BNN And other) State-owned Enterprises,

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BUMD (PDAM, Bank SUMUT), Employees Private, TNI and Polri *Non Fixed Income*, income that is not still However limited to professional (Doctor) And Notary Public).

Contracts – Contracts from Theory in the Field Practice

a. *Mudharabah*

Mudharabah is contract cooperation business between two parties Where party first (*shahibul maal*) provides 100% capital while party other become manager . Profit shared according to agreement in advance And if make a loss borne by the capital owner throughout loss the Nodue to by error or negligence manager . In matter This mustdone investigation to because because loss . If loss caused by Because fraud or negligence manager , so manager must responsible answer on loss the .

Mudharabah absolute (handover capital in a way absolute , without terms and conditions) and *mudharabah muqayyadah* (capital handover) with terms and conditions certain). In *mudharabah absolute* , worker free manage the capital with business What just what he thinks will bring in profit And in area where just Which He want . *Mudharabah the beginning of the war* , worker must follow condition condition And limitations put forward by capital owners . For example manager capital must trade goods certain , in area certain , And buygoods in people certain .

b. *Murabahah*

Murabahah is contract provision goods based on system sell buy ,Where Bank as seller Which provide need Customer Andsell to Customer with price acquisition added profit (margin) agreed . Payment can done at a time moment fall tempo or instalment in term time Which agreed .

c. *Wadiah*

Wadiah in type contract gift trustworthy , contract This is form agreement on custody pure . In case this , the party entrusted given trust to keep the money with good and wise . Consisting of on *Al- Wadiah yes, trustworthy* And *Al-Wadi'ah yad dhamanah* .

Al-Wadiah is trustworthy is contract deposit Good That goods and also money, where party recipient deposit No allowed use goods or the money and not responsible answer on whatever that happens to goods a deposit that is not caused by action or negligence recipient deposit .

Al-Wadi'ah yes the law is contract deposit Good That goods and money, where party recipient deposit allowed or without permission to owner goods use and utilize goods or money the . And the benefits the become right recipient deposit .

d. *Musarakah*

Musarakah is form contract cooperation between two party Which each othergive contribution in the form of funds to build A business , withprofit And risk Which will covered together in accordance agreement .

e. *Musharakah Mutanaqisah* (MMQ)

Musarakah the mutt (MMQ) is cooperation a number of party toownership a asset However with magnitude different benefits One each other. This is due to the permission ownership assets that more big from other parties so that mark the benefits obtained are also greater big .

f. *Lease*

Ijarah is contract between the Bank (*Mu'ajjir*) and customers (*Musta'jir*) for rent a goods / objects rent (*Good*) owned by Bank And Bank get reward service on goods which he rented . Example of Hajj And Car rental.

g. *Qardh*

Qardh is contract loan from Bank (*Muqridh*) to party certain(*Muqtaridh*) Which

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must returned with amount Which The same in accordance with loan . Muqridh can request guarantee on loan to Muqtaridh . Return loan can done in a way installment or at a time . *Qardh* No use guarantee , whereas *Rahn* use guarantee .

h. ***Rahn***

Rahn is contract handover goods / property (*marhun*) from customer (*rahin*) to Bank (*Murtahin*) as guarantee part or all over debt . Facility loans provided by the Bank to fulfill need social (education , health) or as loan For close needs urge .

i. ***Istishna***

Istishna is financing used to fulfill need procurement goods (object *Istishna*). Time installment exceed period procurement goods (*goodsin process financing*) and the Bank acknowledges income that becomes his rights on period installment Good on moment procurement based on percentage handover goods and also after goods finished done . For example : System credit ownership House .

Competence

Competence is ability carry out task in accordance with specified standards . From the definition This can know that ability carry out task somebody measured with standards that have been determined (Asrori et al., 2013) .

This MBKM program give wide opportunities to students to develop self with improvement capacity self and competence outside campus , known with campus independent . Campus independent expected can give experience based on the field that will be increase competence student in a way overall , prepare them to work , or create field Work new . Learning process in the program. MBKM is example action student- centered learning (Junaidi , A.; Wulandari, D.; Arifin, 2020) .

Study This very important done , For know whether with implementation of internship program can increase competence student study program accounting at Panca Budi Development University. There are also objective from study This is For know whether with implementation of internship program can increase competence student study program accounting at Panca Budi Development University

With there is a n y a m a internship MB K M student in the hope capable implement theory in practice direct with t e r j u n to the world Work real , so that after finish study in n y a student can become power Work who is professional and ready use like Which in expected .

3. RE S E A R C H M E T H O D

Approach Study

Study Which done including categorie study qualitative with type study d e s c r i p t i f . Study qualitative is as process and duration study which produce d a t a d e s c r i p t i f b e r p a words t e r t u l i s or l i s a n from people d a n p e r i l a m e Which can he is dead .

Procedure Study

There is also process and duration which is conducted in study This can diu r a fish as b e following :

- a. Identifying there is p e r m a l a t i o n Which s i g n i f i c a n For broken down through method d e s c r i p t i f .
- b. Boundary and deliberation of matters in a way clear .
- c. Determine the objectives and benefits of research .
- d. Conducting a literature study Which b e r e c a i t a n d w i t h t h e r m a l a n d .
- e. Determine your budget thinking , and research activities
- f. Create research reports .

Parameters Y a n g H e d i e d

There is also parameter who died is What is the role of the internship program at BSI ? can increase competence for student accountancy .

Type and type Scope Study

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Type study This is descriptive data and data used merupakan type qualitative data. Data Which used in study This merupakan type data primer. Data primer that is data which is obtained direct from obyek study without must through party third. Method which is conducted is interview And observation merupakan ask answer which is carried out by children to the point student accounting that does internship at BSI. Results from interview the research get explanation about role of internship program in increase competence student accountancy.

Technology Collection Data

Data Which used in study This is observasi data related to with competence students who take part in the internship program at BSI, especially student accountancy.

Me too Data analysis

Analysis Research Data Qualitative

Model Miles and Huberman in Sugiyono (Sugiyanto, 2017) to expose that analysis data in study qualitative, done When collection ongoing data, And after finished collection data in period certain. On moment interview, research Already do analysis to answer which is wawancara search. Bil answer which in wawancara ari after he nalis you are so Not yet satisfying, so research will continue question Again until stage of course, it is played data which is considered a kredibel. Based on explanation in on, so analysis data dalam study This done with a number of component en that is:

a. *Data reduction (Reduction Data)*

In reducing data, seleksi akan di lakukan will guided by a goal which will in c a p a i. Objective he main of research qualitative is based on the findings.. For to weld data required, research use wawancara, observasi, and the results studies documentasi which is aimed at accounting students who are taking part in the internship program at BSI.

b. *Data Display (Presentation) Data*

After data direduksi, then langkah The next step is to display it data. With mendisplay data, then akan to make it easier, to understand What that happened, merencanakan Work nextnya aberdasarkan apa Which have been understood by me the.

c. *Conclusion Drawing/Verification*

Step final in analysis quality data is withdrawal of conclusions and verification of the findings can be in the form of thesis or image of an object previously Still remain gelap or dark so that after being examined become clear, can various relationships kasual or interaktif, hipotesis or teori.

4. RESULTS AND ANALYSIS

Results

From the results study about the role of internship programs at BSI in improving competence student accountancy is with conducting an internship program student memperoleh by knowledge And experience Which will memperoleh polat think which are more wide about discipline knowledge which in t e k u n i during This.

Student able to memperoleh practise knowledge Which has been obtained moment belajar And compare as well as apply knowledge akademik which in can and memperoleh by outlook about the world of work and can compare between theory and practice field.

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As participant internship , required to always give report daily and reports weekly about activities we do every the day , for later will reviewed by mentor from partner where we do activity apprenticeship .

Activity Apprenticeship done at BSI branch Ringroad and Medan Raya . Student shared in 2 groups Work that is 1 person in the branch Ringroad and 4 people at the Medan Raya branch .

Activity apprenticeship done d i d i n d i v i s i Operation a l , Which carried out on date 04 December until January 26 , 2024. Internship program This carried out by in accordance timetable office that is during 5 day Work in s e m i week , with O'clock Work office Which has be like that is from at 08.00 until 1 7.00, time is to go to bed at 12.00 until at 13.00.

From the results interview to the participants apprenticeship got information activities carried out that is besides related activities with activity operational student also given p e r e n d i n g t h e r related serve nasa b ah Because Bsi is company in motion in the field service service Islamic banking , in every Morning student apprenticeship follow *briefing* together all over employee office with for the purpose of give satisfaction to lineage a h in service in Islamic Bank Indonesia as well as give directions activity daily that will done .

Students in groups internship at the branch ring road give explanation that during carry out apprenticeship in give service to customer own constraint Which in ha d fire f o r e x a m p l e is there are many lineage a h what is lacking understand about use mobile banking , still m i n i m n y a knowledge about about Giro , Credit i t , and Course . This is require student internship to understand terms in the banking world especially Islamic banking . Se l a m a activity apprenticeship student get Science and experience in the field finance and digital applications which is in Bank Syariah Indonesia .

From the description results interview can seen that the internship program give role in improvement competence student accountancy .

Student internship in group Medan Raya Branch give explanation that participant apprenticeship given briefing by *the Area Operation Service Manager* BSI Area Medan Raya regarding method work , rules in Bank Syariah Indonesia, the environment Work as well as difference between Islamic Banks and Conventional Banks in a way general . After that , participants apprenticeship placed in two parts , namely BSI Area Medan Raya and BSI KCP Medan Setia Budi. Here can seen that students in groups Medan Raya Branch get addition knowledge about around the world of banking and will impact on increasing competence students . Then you can concluded that apprenticeship give an important role in increase competence student accountancy .

Every Morning participant apprenticeship follow activity prayer Morning with the staff / employees and directed to introduce self . Next participant apprenticeship observe the transaction process in the section *Customer Service* and *Back Office*. In the section *Customer Service* , participants apprenticeship understand and learn task a *Customer Service*, pay attention method serve need customer , help Customer do opening account new through *mobile banking*, learn method overcome various problems faced customers , such as blocked ATMs , swallowed ATMs , help customers who need replacement book savings new , learning difference savings *Wadiah* and *Mudharabah* as well as difference GPN ATM cards and VISA ATM cards.

In the section *Back Office (BO)*, participants apprenticeship understand task from a *Back Office (BO)* , such as learn system *iDeb checking system / BI Checking*, studying method offer product to candidate customers , and learn method checking file administration company .

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Besides that participant apprenticeship learn about product pawn gold and installments gold , study method test gold using test water/ swipe , and find out as well as understand task a *Pawning Staff*. Furthermore things to do participant apprenticeship that is There is a number of activities , such as input customer data Then stick sheet commitment to the available paper . Help Customer complete the required data filled and helpful Customer do activation *mobile banking* .

Participant apprenticeship assist SME *Relationship Manager* make mutation account candidate debtor who submitted financing / loans at BSI to analyze criteria and amount of funds that can be given BSI party carried out by SME (*Small Medium Enterprise*) staff . Activities furthermore is help a number of work in the section *Customer Service* , such as help Customer complete the data required by *Customer Service* , compile and sort files .

On January 2 – January 12, 2024, participants apprenticeship help activities in the section *Customer Service* , such as fill in book hand over accept ATM card , arrange completeness file deposit , scan (*scan*) file , help customers who want replace book savings and activities furthermore is in the section *marketing* , such as help staff/ employees *marketing* fill in the financing form and *hasanah card* , create a Financing Handover Report (BAST) , and also input mutation account .

Participant apprenticeship help the work of the staff/ employees in the department *Customer Service* , section *marketing* , and also the Medan Raya area, such as help Customer do activation *mobile banking* , scan (*scan*) files , and also input mutation account .

From the results the interview outlined on that role apprenticeship can give improvement competence student accountancy Good in a way *soft skills* and also *hard skills*.

Discussion

Based on results from study on so activities carried out student moment following an internship program at BSI provides positive impact for student . Student get addition insight and experience in the world of banking especially Islamic banking . Many sciences and things positive obtained by students internship , such as knowledge operational banking , the contracts applied , as well products and financing available at Bank Syariah Indonesia and this classified into the improvement *hard skills* for student internship . Hard skills are skills or knowledge specifically required for a work . In addition , there are also activities internship conducted hone soft skills with existence activity give service to customer , attitude Honest moment work , able responsible answer to entrusted work . Soft skills that are often used as reference measurement usually related with honesty , responsibility answer , value politeness , creativity , good communication , responsibility responsible and able Work The same in team (Rudini et al., 2023) . Activity apprenticeship This also provides description how the world of work real that will be will faced as well as can feel experience working in the banking world . The activities of this program give addition knowledge about Difference Islamic banking with banking conventional among others: The purpose of establishing a Conventional Bank own orientation profit with free mark or adhere to principles held by society general whereas objective the establishment of Islamic Banks is not only oriented only on profit , but distribution and implementation sharia values and activity finance banking that is done No only see only aspects of the world , but also see aspect afterlife . Conventional Bank use principle conventional with reference regulation national and international based on applicable law , while Sharia Banking is based on law Islam referring to from the Qur'an and Hadith as well as regulated by the Fatwa of Ulama. Conventional Bank use ethnic group flower as reference basis and profit , while Islamic Banks do not use system flower but use system for results or ratio .

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Practice applicable sharia banking moment This There are 3 activities The main thing that is done is : 1. Fundraising , with scheme *wadiyah* and *mudharabah* ; 2. Distribution of funds (*financing*) , with principle sell buy , principle Work same , and principle rent rent ; 3. Multi services (*fee based service*) , including that is *Take over financing factoring* , pawn (*rahn*) , bank guarantee with scheme *kafalah* , sell buy foreign currency (*sharf*) , transaction card sharia credit and loans (*qardh*) and *wakalah* .

Product financing BSI *Consumers who* implement contract *murabahah* , namely : 1. BSI Griya , is facility financing consumptive given to member people to buy , build or renovate a big house customized with need financing and capability pay back to each candidate customers ; 2. BSI OTO, is a product financing provided to customers for ownership vehicle motorized ; 3. BSI Mitra Guna, namely product financing provided by banks to ASN and employees still companies / state institutions / foundations / and business entities others whose submissions done in a way mass (group) and also individual) based *payroll*.

The study by (Kakkonen , 2018) highlights that experience apprenticeship No only opportunity practical , but also a stage beginning in development career . Adequate internship can increase understanding student face the world of work and trigger motivation For reach objective career .

This MBKM program give wide opportunities to students to develop self with improvement capacity self and competence outside campus , known with campus independent . Campus independent expected can give experience based on the field that will be increase competence student in a way overall , prepare them to work , or create field Work new . Learning process in the program. MBKM is example action student- centered learning (Junaidi , A.; Wulandari, D.; Arifin, 2020) .

In addition , with following the MBKM program, students can develop competence in the form of creativity , collaboration , communication , love darling , thinking critical as well as logic digitalization and computing . Added value In addition , students can also develop related soft skills adaptation with environment new and the world of work later . The MBKM program seeks answer challenge big related to link and match between institution education with the World of Business and Industry (DUDI) (Junaidi, A.; Wulandari, D.; Arifin, 2020) . Through internship , student can develop skills they as candidate source Power competent human being and appropriate with need power Work (Amalia et al., 2021) .

5. CONCLUSION

Based on results interview on And meet a n pattern And draft Which Already created by researchers , then can concluded that activity apprenticeship give impact positive for students , activities apprenticeship give improvement competence students and students get Lots benefits , good That experience , knowledge , and all which is related in world work . Student able to me m practise knowledge Which has been obtained moment l e c u l e a n And compare as well as apply knowledge a c a d e m i s which in can and can m e m p ero by outlook about the world of work and can compare between theory and practice field Because only with practice know how much Far ability Which Already student can at the campus , so a moment Later , If student m e m a t e r e n world Work No I have no doubt I did it , because previously Already have a i experience good . Students in the group Medan Raya Branch get addition knowledge about around the world of banking and will impact on increasing competence students . Then you can concluded that apprenticeship give an important role in increase competence student accountancy .

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Lots of knowledge and things positive obtained by students internship , such as knowledge operational banking , the contracts applied , as well products and financing available at Bank Syariah Indonesia and this classified into the improvement *hard skills* for student internship . In addition , there are also activities internship conducted hone soft skills with existence activity give service to customer , attitude Honest moment work , able responsible answer to entrusted work . Soft skills that are often used as reference measurement usually related with honesty , responsibility answer , value politeness , creativity , good communication , responsibility responsible and able Work The same in team .

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