

"The Role Of Internships In Building Students' Professional Competencies (An Analysis Of The Internship Program At Bank BTN Mataram Main Branch)"

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Abstract

In the era of globalization and increasing competition, professional competence has become a key factor determining individual success in the workforce. The internship program at Bank BTN serves as an effective means to develop students' professional competencies, encompassing the knowledge, skills, and attitudes necessary in a work context. Through practical experience, students not only acquire technical skills but also build character and a strong work ethic. This program encourages the development of interpersonal skills, such as communication and teamwork, which are essential in the workplace. Although students face challenges such as adapting to new work environments and pressure to meet expectations, this experience provides valuable learning opportunities. Therefore, collaboration between educational institutions and industries, including Bank BTN, is crucial to create optimal internship experiences that support the professional competency development of students.

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1. INTRODUCTION

Internships are an important component of higher education, allowing students to apply the theoretical knowledge they have learned in a real-world work environment. According to Reddy et al. (2019), internships provide students with the opportunity to improvise *talent* in developing the professional talents and skills needed in the job industry. In the banking industry, internships can bridge the gap between academic education and job market demands. Bank BTN, as one of Indonesia's leading financial institutions, has implemented an internship program designed to create meaningful learning experiences for students. This program not only provides insight into banking operations but also helps students build professional networks that can be beneficial in the future. Therefore, it is important to analyze the role of internships in building students' professional competencies, especially at Bank BTN.

A. Background

In an era of globalization and increasingly fierce and dynamic competition, professional competence is a key factor in determining individual success in the workplace. According to Rachmawati and Yulianto (2020), professional competence encompasses the knowledge, skills, and attitudes required to perform tasks within a specific professional context or role. Internships are considered an effective means of developing these competencies, as students can learn directly from practical experience in the field. Bank BTN, with its various programs, provides opportunities for students to participate in real-world projects and receive feedback from industry professionals. This aligns with Wijaya's (2021) opinion, which states that practical experience during internships can improve students' job readiness.

The internship program at Bank BTN focuses not only on developing technical skills but also on developing character and a strong work ethic. According to Santoso (2018), a strong work ethic is crucial and essential in the banking industry, where integrity and trust are highly valued values. Through the internship program, students are taught to behave professionally and responsibly in carrying out their duties. This is crucial for building a positive reputation for both the individual and the company. Therefore, the internship at Bank BTN contributes to the development of professional attitudes that will be useful for students in the future.

Additionally, internships also provide students with the opportunity to develop interpersonal skills, which are essential in the workplace. According to Prasetyo (2020), these skills...soft skill in this case communication and teamwork (team work) are two essential aspects every professional must possess. At Bank BTN, students are encouraged to collaborate in teams and interact with various parties, including colleagues and clients. This experience helps students hone their communication skills, which in turn increases their competitiveness in the job market. Therefore, the internship program at Bank BTN focuses not only on technical aspects but also on developing important social skills.

However, while internship programs offer many benefits, students also face various challenges during their internship period. According to Sari and Hidayati (2021), these challenges can include adapting to a new work environment, high workloads, and pressure to meet company expectations. At Bank BTN, students are often faced with situations that require the ability to adapt quickly and complete tasks within tight deadlines. Facing these challenges can be a valuable learning experience, but it can also be stressful for students. Therefore, it is crucial for Bank BTN to provide adequate support for students during their internship.

Considering the various aspects above, it can be concluded that the internship program at Bank BTN plays a significant role in developing students' professional competencies. Through the practical experience gained, students not only develop technical and interpersonal skills but also develop an understanding and application of good work ethics. According to Haryono (2022), the success of an internship program depends heavily on collaboration between educational institutions and industry, including Bank BTN, to create an optimal learning experience. Therefore, an in-depth analysis of the internship program at Bank BTN is crucial to understanding its contribution to student competency development.

B. Problem Formulation

From the background above, the problem formulation can be obtained, including;

What professional competencies do students gain through the internship program at Bank BTN? How does the practical experience during the internship at Bank BTN affect students' job readiness? And what challenges do students face during the internship program at Bank BTN, and how do they overcome them?

C. Research purposes

1. Identifying professional competencies acquired by students through the internship program at Bank BTN.
2. Analyzing the influence of practical experience during an internship at Bank BTN on students' work readiness.
3. Explore the challenges faced by students during their internship program at Bank BTN and find solutions to overcome them.

D. Benefits of research

1. For Students: This research is expected to provide a better understanding of the benefits of internship programs in building their professional competencies, so that students can better prepare themselves before entering the workforce.

2. For Bank BTN: The results of this study can provide insight for Bank BTN management to evaluate and improve the internship program they offer, so that it can be more effective in building students' skills and work ethics.
3. For Educational Institutions: This research can be a reference for educational institutions in designing and developing curricula that are relevant to industry needs, as well as strengthening cooperation with financial institutions such as Bank BTN.
4. For Researchers and Academics: This research can be a contribution to the literature on internships and professional competency development, as well as opening up opportunities for further research in the same field.
5. For the General Public: By understanding the important role of internships in higher education, the public can better appreciate the educational process and skills development undertaken by students, and encourage support for internship programs in various sectors.

2. METHOD

The implementation of student internships is carried out through direct practice at the activity object which the banking party previously provided of *briefing* to students before diving into a unit or field that has been *floating* or prepared by the Bank. After the students have understood the briefing material, the Bank will then direct the students according to the units or divisions that were previously divided *floating* at the beginning, each student will be given specific assignments related to non-financial banking activities, such as product marketing, customer service, and administration. This aims to enhance students' understanding of the functions and roles of each division in supporting bank operations. This way, students are expected to develop the skills needed in the workplace.

Mentoring by assigned Bank BTN staff is a crucial aspect of this internship. Each student will be assigned a mentor, experienced in their field, who will provide guidance and support throughout the internship. Mentors are responsible for helping students understand the assigned tasks and providing constructive feedback on their performance. This mentoring encompasses not only technical aspects but also the work ethics and professional attitudes required in a banking environment. With mentoring, students can learn directly from practical experience and apply the theories they have learned in class.

During the internship, students will also be involved in various activities organized by Bank BTN, such as introduction and *workshop* activity is designed to improve students' interpersonal and communication skills, which are crucial in the banking world. In addition, students will be given the opportunity to collaborate with a team at Bank BTN, learning about teamwork and project management. Involvement in this activity is expected to enrich students' experiences and improve their readiness to enter the workforce after graduation. Bank BTN will also award certificates to students who complete the internship program as a form of recognition of the experience they have gained.

Student performance during the internship will be evaluated periodically by mentors and Bank BTN management. This assessment will cover aspects of the students' technical skills, adaptability, and professional attitude. The feedback provided will serve as a basis for student self-development and future improvement. In addition, students will be asked to complete a final report on their internship experience, which will include an analysis of the competencies gained and the challenges faced. This report will form part of the overall evaluation of the internship program and will be used to improve the quality of the program in the future.

On separate occasions, students can directly interview mentors regarding matters that require clarification so that no errors or mistakes occur in carrying out delegated activities or work.

Documentation of activities is also carried out as part of efforts to document all activities related to the implementation of student internships.

3. RESULTS AND DISCUSSION

The results of the Muhammadiyah University of Mataram students' internship at Bank BTN indicate that they successfully developed significant professional competencies. Based on interviews and document analysis, students reported that they gained.

Technical skills related to banking operations, such as understanding bank products and services and administrative processes. This aligns with the theory of professional competence, which states that skills, knowledge, and attitudes acquired through direct practical experience with the subject matter are crucial for individual job readiness (Rachmawati & Yulianto, 2020). Therefore, this internship program positively contributes to student competency development.

Practical experience during an internship at Bank BTN has also been shown to improve students' job readiness. Through mentorship, students can understand the dynamics of working in a banking environment. Kolb's (1984) experiential learning theory explains that direct experience in a real-world context can foster individual understanding and skills. Students involved in marketing and customer service activities reported increased self-confidence and communication skills, which are crucial aspects of the workplace. This demonstrates the significant role of practical experience in preparing students for the challenges of the professional world.

However, students also face various challenges during their internship program. Interviews revealed that several students expressed difficulty adapting to the new work environment and high workload. According to Sari and Hidayati (2021), these challenges are common for students entering the workforce for the first time. However, students can overcome these challenges with the support of mentors and colleagues at Bank BTN. Effective mentoring contributes to the development of students' professional attitudes and adaptability, which are crucial in the banking industry.

In terms of interpersonal skill development, students demonstrated significant improvement. Teamwork and interaction with various parties, including clients and coworkers, helped students hone their communication and collaboration skills. Social skills theory explains that the ability to interact, blend in, and collaborate with others is crucial in a professional context (Prasetyo, 2020). Students participating in this internship program reported feeling better prepared to work in teams and communicate effectively, skills highly valued by employers in the banking sector.

Evaluation of student performance during internships shows that feedback from mentors is very helpful in the learning process. Students who receive constructive feedback can identify areas for improvement and further develop their skills. According to feedback theory (Hattie & Timperley, 2007), clear and specific feedback can foster and improve individual motivation and performance. Therefore, it is important for educational institutions and industry to create effective feedback systems in internship programs to support student development.

The final report prepared by the students reflects their understanding of the competencies acquired and the challenges faced during the internship. This report demonstrates that students are able not only to identify the technical skills acquired but also to analyze how the experience contributed to their personal development. This aligns with the principle of reflection in learning, where students are encouraged to reflect on their experiences to enhance their understanding and skills (Moon, 2004). Therefore, this report serves as a useful evaluation tool for the development of future internship programs.

Overall, the Muhammadiyah Mataram University students' internship at Bank BTN provided valuable experience relevant to the background, problem formulation, and methods described. This program focuses not only on developing technical skills but also on developing character and a strong work ethic. Through collaboration between educational institutions and industry, it is hoped that a positive synergy will be created in developing human resources ready to face the challenges of the workplace. This internship program serves as a model that can be adopted by other institutions to improve students' future work readiness.

TABLE OF FIGURES



Figure 1

The process of sending students from Universitas Muhammadiyah Mataram, implementing internships at Bank BTN's main branch in Mataram.



Figure 2

The acceptance process by representatives of Bank BTN for students from the University of Muhammadiyah Mataram, during the internship period of July 2025

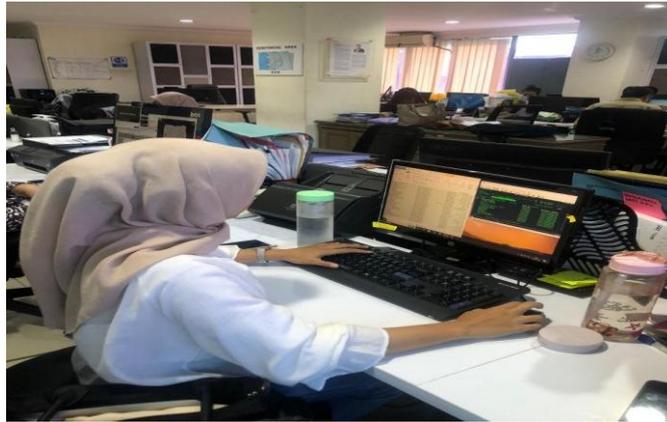


Figure 3

Student activities during the process of inputting customer balances for KUR funds, I am from the SCPU and SME division business unit



Figure 4

The process of monitoring the completion of dossier A documents to complete the documents. Business units in the SCPU division.



Figure 5

Field activities in promoting BTN Bank products to potential customers by distributing brochures in several locations while conducting surveys of KUR (People's Business Credit) customers.



Figure 6

Student internship activities at division business *funding*, complete the customer data file form

4. CONCLUSION

The internship program for students from the University of Muhammadiyah Mataram at Bank BTN demonstrates that the program has successfully provided significant practical experience relevant to the professional competencies required in the banking industry. Through mentoring by Bank BTN staff, students develop the technical and interpersonal skills critical to their job readiness. This hands-on experience in a non-financial banking environment provides a deeper understanding of bank operations and enhances students' confidence in interacting with various stakeholders.

Although students face challenges adapting to a new work environment and high workload, support from mentors and colleagues helps them overcome these difficulties. This reflects the importance of an effective mentoring system in internship programs, which focuses not only on technical aspects but also on developing students' professional attitudes and adaptability. Constructive feedback from mentors plays a significant role in improving students' motivation and performance during the internship.

The internship program also successfully improved students' interpersonal skills, such as communication and teamwork. Involvement in various activities at Bank BTN allowed students to learn directly from experience, which in turn enriched their competencies. The final reports prepared by the students demonstrated in-depth reflection on their experiences, as well as an analysis of the competencies gained and the challenges faced. This underscores the importance of the reflective process in learning, which can enhance students' understanding and self-development.

Overall, the internship at Bank BTN has positively contributed to the development of professional competencies of students at the University of Muhammadiyah Mataram. Collaboration between educational institutions and industry is key to creating an optimal internship experience, which supports students' future job readiness. This program can serve as a model for other institutions in designing effective internship programs, thereby improving the quality of human resources ready to compete in the workforce.

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