Jurnal Ekonomi dan Perbankan Syariah
Vol. 12, No 2, October, 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437
DOI: https://doi.org/10.61111/jeps.v12i2.774

Negotiations in Work Field Practice of shariah banking students in conventional banking

Hendrianto[1], Khairul Umam[2], Juniko Ulmawandri[3], Dwi Nurcahyatia[4]

[1]*Institut Agama Islam Negeri Curup: E-Mail: hendrianto@iaincurup.ac.id*
[2]*Institut Agama Islam Negeri Curup: E-Mail: umam@iaincurup.ac.id*
[3]*Institut Agama Islam Negeri Curup; E-mail: juniko@iaincurup.ac.id*
[4]*Institut Agama Islam Negeri Curup; E-Mail: dwinurcahyati@iaincurup.ac.id*

ABSTRACT. *This research aims to analyze the implementation of negotiations in these negotiations, analyze the implementation of student internship activities, and determine the satisfaction of Conventional Financial Institutions with the Performance of Student Interns. This research is a Mix Method. The data collection techniques used were observation, interviews, documentation and questionnaires. The research results show that the negotiation strategy and planning carried out by the IAIN Curup Sharia Banking Study Program was carried out with a win-win strategy with planning carried out through discussions among Sharia Banking lecturers and the formation of an internship committee. The implementation of negotiations in negotiations takes place through the stages of exchanging information, bargaining and commitment. The implementation of internship activities is carried out in three parts, namely the opening in the form of a briefing preparing intern students for work. Carrying out internship activities helps serve customers and assists the work of other employees. Meanwhile, closing is to evaluate the service activities provided on that day. The satisfaction of conventional financial institutions with the performance of Islamic Banking Study Program intern students at IAIN Curup is in the range of 80-100% with statements of very satisfaction.*

Keywords*: Negotiations; Field Work Practices; Internships; Sharia Banking; Conventional Banking*

INTRODUCTION

Negotiations do not always end in decisions that are in accordance with the desired initial plans. Negotiations often fail and end in disappointment due to no agreement being obtained. To minimize this, a strategy is needed in negotiations, so that decisions do not deviate from the initial concept that has been planned. In line with the meaning of negotiation as the art of two-way communication with a series of processes and conditions for reaching an agreement(Wheeler, 2013). These negotiations, which do not only involve one party, mean that various interests and desires influence the resulting decisions. The expected decision will certainly benefit both parties involved.

Negotiation or bargaining is a process to realize mutual satisfaction through discussion and bargaining (Jumadi, 2021). Negotiations relate to bargaining

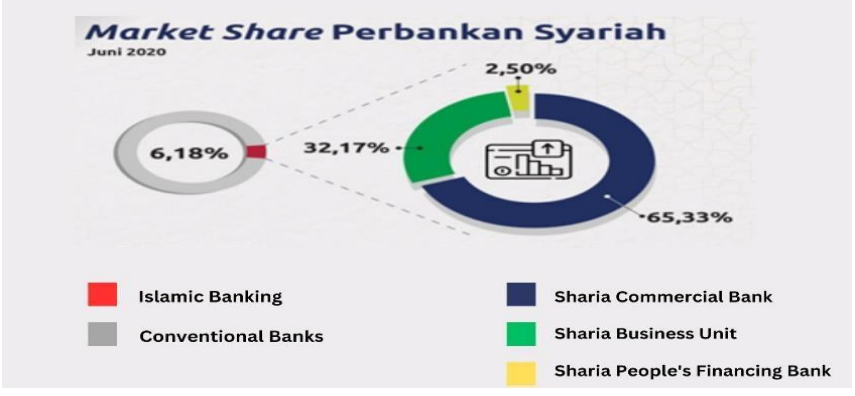
Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

situations with other parties, building productive and harmonious collaborations with new people, selling something, whether ideas, products or services, and resolving problems. All of these things are done to obtain agreement from all parties (Ningrum, 2021). The practice of negotiation has been carried out in various aspects of life for various purposes, including social, economic, political, cultural, educational and so on. Each of these must go through various processes which are not absolutely the same as one another. Educational institutions also do not escape the practice of negotiation which cannot be separated from a series of activities in education and its continuity now and in the future.

The Curup State Islamic Institute as the highest educational institution accommodates various faculties within its scope, such as the Tarbiyah Faculty, the Da'wah Faculty, and the Sharia and Islamic Economics Faculty. Each Faculty has its own knowledge through its existing Study Program. The Sharia Banking Study Program within the Faculty of Sharia and Islamic Economics carries out negotiations in order to obtain an agreement regarding Field Work Practice or Student Internship activities. Student internships are aimed at various financial institutions in Rejang Lebong Regency, including cooperatives, Baitul Mal wa Al-Tamwil, Sharia banking, and conventional banking. Conventional banking takes advantage of fixing interest (Kasmir, 2014). Contrary to what happens in Sharia Banking which does not recognize the interest system (Chaffai, 2021). Conventional financial institutions, such as banks, use interest rates to determine prices to customers for savings products and loan products (Arinta, 2016).

This is different from Sharia banks which use the principle of profit sharing (Hardianti & Saifi, 2018). Fund distribution products are called credit. In fact, banking service products at conventional banks are the same as Sharia banks, but the difference lies in the contracts at Sharia banks (wakalah, rahn, hawalah, and so on) (Fatriani, 2018). It is not uncommon for the public to still consider these two banks to be the same, because they are seen to have the same function in order to achieve community welfare (Matnin & Bari, 2021). Because of this, conventional banks are still people's choice for saving their mone. (Andespa, 2016) Currently, these two banks are able to compete (Abdurokhim, 2016). Both synergize in increasing financing capacity in the national economic sector (Vivin & Wahono, 2017). In terms of market share, it looks very different from Islamic banks (Financial Services Authority).

Picture. 1 Market Share Islamic Bank



Islamic banks only account for 6.18% as seen in the red color above, while conventional banks dominate the market much more with 93.82%. This means that sharia banks try to always improve so that public interest will be in favor of banks that are in accordance with sharia principles.

Negotiation research has been done by several previous researchers from various sides. Despite this, there are still many things that need to be studied more deeply with different types of focus, until it becomes a differentiator for every negotiation research that exists. The differentiator is a novelty (novelty) a study. Among several studies related to negotiations that have been carried out previously, Putri's research reveals the strategy and planning of negotiations carried out at PT. Cahaya Global Vision so that consumers are interested in using services from CGV Property. According to Putri, building good relationships is very important with potential consumers, so that a sense of trust grows in the hearts of consumers, then consumer requests arise and of course agents will be alert in looking for information related to properties that consumers request. Once the goods are there, this is where negotiations take place through agent offers through programs owned by CGV Property. A problem that often arises during negotiations is doubt. CGV Property has innovated in the form of a buying and selling site based on video advertising so that market competition can be on its side (Putri, 2016).

Furthermore, Ramdoni in his research found the appropriate negotiation stages in a training collaboration. These stages are divided into two. The first stage is the exploration stage where PPMKP Ciawi as a negotiator has an obligation to understand the demands of the other party, so that good bargaining occurs. The second stage, negotiators must have business negotiation skills in competing with other entrepreneurs (Ramdoni, 2020). It can be seen that the form of negotiation shows offers and counteroffers. Negotiations are also studied in the world of tourism, as Arini et al stated that negotiations tourism was useful in providing input to related parties, namely the government, in accommodating the expectations of tourism actors so that they comply with regulations that will apply and have been planned by the government (Ida Ayu Devy Arini, Ida Bagus Gede Paramita, 2020).

Negotiation is also related to women's lives in the household, resulting in research by Hanani, that there are three patterns of time negotiation carried out by women. First, women are involved in agriculture, such as hiring female farmers. Second, time for family needs is more important. Third, plan time for family interests (Hanani & Sari, 2018). Not only do women negotiate in their married life, but also in the world of work, which is not easy, negotiations also occur. Negotiations that favor women, namely that women are able to adapt to the world of mining work (Mahmudah, 2019).

Negotiations continue to be linked to various areas of social life and deeply rooted customs. Negotiations occur between parties in the traditional bridge in Lombok. Negotiations were finally able to reach an agreement that the use of new tools in this tradition must pay attention to order and avoid forbidden drinks, eroticism, and using traditional symbols (Rahim & Christianto, 2019). Negotiation research that has been conducted previously tends to be descriptive by explaining the planning and implementation of negotiations. Meanwhile, the research proposed by this researcher is not only descriptive, but also implementational and

Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

evaluative. Not only at the planning and implementation stage of negotiations, but also criticizing the implementation of Field Work Practices, to evaluating the extent of stakeholder satisfaction with student performance, all of which are part of the implications of the negotiation agreement that occurred between the IAIN Curup Sharia Banking Study Program and Conventional Banking.

Negotiations in student internships are interesting to study because they involve parties with opposing ideologies. The Sharia Banking Study Program has instilled in students banking management based on Islamic law, while Conventional Banking as a partner operates with value-free principles, which is carried out according to the rules set by the State and is not bound by religion. As for Conventional Banking, which is a partner of the IAIN Curup Sharia Banking Study Program in PKL activities for ten Conventional Banking from various sub-districts in Rejang Lebong district, it has been an internship location for students of the Sharia Banking Study Program for a long time. Even though the main foundations are not the same, there is harmony in each internship implementation. The researcher intends to explore this understanding further through negotiation practices that have been implemented and cooperation that has survived to this day. The appearance of the performance of the internship students given is directly proportional to the wishes of Conventional Banking, considering that students deepen Islamic banking theory on campus and do internships in Conventional Banking.

The research objectives in this study are to analyze negotiation strategies and planning, the implementation of negotiations in negotiations between the Sharia Banking Study Program and Conventional Financial Institutions, to analyze the implementation of internship activities for IAIN Curup Sharia Banking Study Program students at Conventional Financial Institutions, and to determine the satisfaction of Conventional Financial Institutions with Student Performance Sharia Banking Study Program Internship at IAIN Curup. With this research, it is hoped that it can contribute to contributing ideas to theoretical discussions about Negotiation in Field Work Practices, as a consideration for conventional financial institutions in formulating internship student job descriptions, as a reference for the Sharia Banking Study Program in determining policies related to curriculum evaluation and increasing internship activities. students, and the existence of an overview regarding the implementation of this internship activity, can motivate Sharia Banking students to prepare better, more focused and structured performance.

LITERATURE RIVIEW

Employee Performance Satisfaction

Boss satisfaction will be obtained when employees can fulfill the boss's desires and expectations for the performance they provide. To measure employee performance, it can be seen from several things, namely:(Bernardin & Russel, 2003)

a. Quality, indicates the level of completion of an activity by a person. This is also related to the level of errors that can still be tolerated.
b. Quantity, shows the production obtained. This part is the easiest to measure. Measurement is carried out by calculating the amount of performance that must be achieved within a predetermined time limit.

c. Punctuality, shows when an activity will be completed, how much production output can be achieved, and in what period it will be completed.
d. Cost Effectiveness, shows where resources can be maximized to obtain profits and minimize losses.
e. Relationship between Individuals (Interpersonal Impact), Demonstrate the ability to appreciate and collaborate with other employees.

Conventional Financial Institutions

Conventional banking takes advantage of fixing interes.(Kasmir, 2014) Contrary to what happens in Sharia Banking which does not know the interest system.(Chaffai, 2021) Conventional financial institutions, such as banks, use interest rates in determining prices to customers for savings products and loan products.(Arinta, 2016)This is different from Sharia banks which use the principle of profit sharing.(Hardianti & Saifi, 2018) Fund distribution products are called credit. In fact, banking service products at conventional banks are the same as Sharia banks, but the difference lies in the contracts at Sharia banks (wakalah, rahn, hawalah, and so on).(Fatriani, 2018) It is not uncommon for the public to still consider these two banks to be the same, because they are seen to have the same function in order to achieve community welfare.(Matnin & Bari, 2021) Because of this, conventional banks are still people's choice for saving their money.(Andespa, 2016) Currently, these two banks are able to compete.(Abdurokhim, 2016) Both synergize in increasing financing capacity in the national economic sector.(Vivin & Wahono, 2017) Conventional Financial Institutions have two forms as follows:(Syauqoti & Ghozali, 2018)

- Bank Financial Institutions: Bank financial institutions collect funds from the public in the form of savings and distribute them in the form of credit with the aim of improving people's standard of living. Banking systems in Indonesia include Central Banks, Commercial Banks and BPRs (Rural Banks).
- Non-Bank Financial Institutions: Non-Bank Financial Institutions carry out finances directly and indirectly, collecting funds from the public and channeling them to the community through productive activities. Forms of Non-Bank Financial Institutions in Indonesia include venture capital, factoring, insurance, pension funds, pawnshops, capital markets, money markets and mutual funds.

Negotiation Stages

The negotiation stages stated by Peeling as quoted by Arifin are as follows:(Arifin, 2015)

1) **Preparation**: Negotiation preparations must be finalized. The preparations that must be made are the negotiation framework. This is the main point, namely the problem that will be resolved by the relevant parties in negotiations. Apart from that, it is necessary to find information on the opposing party in order to get an idea of the negotiations that will take place.
2) **Sharing (Exchanging Information)**: At this stage, what is done is to exchange information with the negotiating opponent. A lot of information will be obtained from exchanging information regarding the negotiation framework, but it is very important to maintain an ethic of mutual respect and respect in negotiations.
3) **Bargaining:** There is not only bargaining regarding prices or products, but

Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

negotiations also occur. If bargaining is directly related to interest in goods or money, then negotiation is about respecting the opponent's arguments and desires so that long-term good relationships are built.

4) **Commitment:** Once negotiations have been carried out, the next step is to make commitments that must be carried out. In an agreement there are conditions put forward as part of the form of cooperation.

Negotiation Strategy

The strategy in negotiating is as follows:

1) Win-win, which is a strategy used when both parties want to resolve the problem in a way that benefits both of them.
2) Win-lose. namely the strategy used when the parties in dispute have the desire to obtain as many results as possible from solving existing and competitive problems.
3) Lose-lose. that is, usually the strategy chosen is the effect of failure in choosing a negotiating strategy, so that both do not get the desired results.
4) Lose-win, namely the strategy chosen if one of the two parties deliberately gives in in order to gain benefits from their defeat.
5) Each strategy has advantages and disadvantages. It is important to understand the characteristics of each existing strategy, in order to be able to organize the right flow in negotiations (Arifin, 2015).

RESEARCH METHOD

This research is a mix method. The primary data sources in this research are three conventional banking employees at each bank, two Sharia Banking Study Program managers consisting of the Head of the Study Program and Secretary, as well as 87 Sharia Banking students who have taken part in internship activities. Secondary data comes from related documents such as guidelines for implementing Field Work Practices, profiles of Sharia Banking and Sharia banking study programs, student data, internship reports and so on. Researchers also utilize various data and information obtained through national and international scientific journal articles.

The data collection technique used is observation to see the implementation of internship activities carried out in Conventional Banking, starting from briefing or opening, carrying out internship duties, and closing activities. Then the interviews in this research were to collect data regarding strategy and planning as well as the course of negotiation activities in negotiations carried out by the IAIN Curup Sharia Banking Study Program with Conventional Financial Institutions regarding student internship activities at Conventional Financial Institutions. Meanwhile, the questionnaire in this research is intended to obtain data and information regarding the satisfaction of Conventional Financial Institutions with the performance of Islamic Banking Study Program intern students at IAIN Curup. The questionnaire was addressed to conventional bank officials, both officials and superiors at the bank. Lastly, documentation is used by researchers to obtain written data related to negotiations in field work practices. Documentation is also carried out by studying archives or documents, photos, books related to the research object. Documentation in this research includes profiles of Sharia Banking and Conventional Banking study programs, internship reports and student data, job description internship students, and so on.

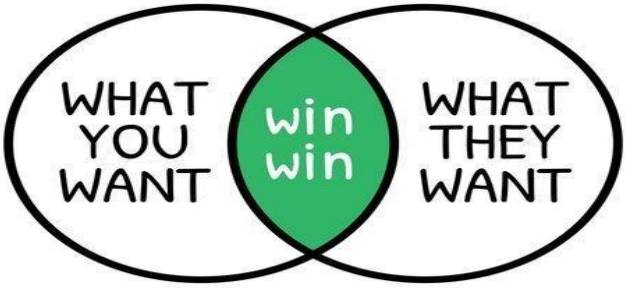
There are two data analysis techniques used in this research, namely qualitative data analysis techniques and quantitative data analysis techniques. The qualitative data analysis technique refers to the qualitative data analysis technique, namely with the following stages: 1) processing and preparing data for analysis, 2) reading all the data, 3) starting coding all data, 4) implement the process coding to describe setting, people, categories and themes that will be analyzed, describing the themes that will be presented again in the narrative/qualitative report, 5) interpret and interpret data.(Creswell, 2009) Questionnaire data on conventional financial institutions' satisfaction with the performance of Islamic Banking Study Program intern students at IAIN Curup using quantitative analysis. The questionnaire uses a Likert Scale. Questionnaire data was analyzed using a measurement scale rating scale.

RESULTS AND DISCUSSION

Negotiation Strategy of Student Internship Activities

Information gathering about strategy and negotiation planning between the IAIN Curup Sharia Banking Study Program and Conventional Banking was carried out through interviews. Interviews were conducted with the Chair and secretary of the IAIN Curup Sharia Banking Study Program. Based on the results of the interview, it is known that the strategy used in negotiations regarding this internship activity was to want benefits for both parties. Sharia Banking Study Program internship students benefit from gaining practical banking knowledge and conventional banking parties benefit from being helped by several banking operational activities carried out by intern students. A negotiation strategy that seeks benefits from both parties like this is called a Win-win strategy.

Picture 2. Win Win Strategy



Win- win strategy this requires various benefits from implementing this internship activity for both parties. The benefits of this internship activity for both parties are as follows: Benefits for the IAIN Curup Sharia Banking Study Program, including students being able to apply and improve the knowledge gained at lectures, broadening each student's insight into the world of work, adding and improving skills and expertise. In the field of practice, establishing "bilateral" cooperation between universities, especially the Sharia Banking Study Program and companies, improving the quality of graduates through internship work experience, and IAIN Curup and the Sharia Banking Study Program will be known

Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

in the work field. Meanwhile, the benefits for Conventional Banking are collaboration between the world of education and the world of banking so that the company is known to academic circles, there is constructive criticism from students who do Internship Practices, Conventional banking will receive assistance from students who do practice.

There are people who audit banks without incurring costs with internship reports provided to banks. Discuss with fellow lecturers who have a homebase the same thing in Sharia Banking is the initial choice made before negotiations with the internship partners are carried out. Discussions were carried out to determine the right location, which was in accordance with Islamic banking science. Apart from being precise, the location must also be accessible to students and lecturers who will become field supervisors later. This discussion was also based on the proposed internship location submitted by the students.

The discussion finally reached a common ground that the research location was carried out in banking, both Sharia and conventional, in Rejang Lebong Regency and surrounding areas such as Lebong and Kepahiang, and sometimes in the city of Bengkulu, but very rarely in this city. Sharia banks have strong relevance for strengthening students' sharia banking knowledge both theoretically and practically, but the choice also falls on conventional banks because students will gain knowledge of banking management at a practical level because according to the contracts used by conventional banking it is not the same as sharia banking. After determining the location, the committee is formed. This committee has the task of carrying out negotiations with banking parties as partners.

Implementation of Negotiations in Negotiations between the Sharia Banking Study Program and Conventional Financial Institutions

Negotiations in negotiations between the Sharia Banking Study Program and Conventional Banks took place before the student internship activities were carried out. The implementation of these negotiations from the Sharia Banking study program is a committee that has been previously formed, while from the bank it is carried out by appointed representatives. The committee came directly to conventional banks to exchange information and bargain. Information exchange and bargaining activities between the IAIN Curup Sharia Banking Study Program and Conventional Banking are carried out with the following explanation:

***First*, Exchange Information**

Exchanging information is an activity to convey the aims and objectives of the committee's visit to a conventional bank to collaborate in student internship activities. The committee informed that this internship activity was attended by 7th semester students who had fulfilled the requirements for 40 days of working hours. Students have registered and submitted proposals for internship places/locations. Among them proposed this conventional bank. This requires approval from the bank. The bank informs the number of interns required and whether they are male or female.

***Second*, Bargaining**

There is no more specific discussion regarding the job description of student interns, it is entirely up to the bank to determine the part of the work that can be done by student interns. This is done so that students gain knowledge related to banking in many aspects.

In line with the goal of the Sharia Banking Study Program to produce

Muslim banking practitioners who have the ability to solve various problems in the economic and banking fields. Graduates of the Sharia Banking Study Program are expected to not only be able to put forward Islamic economic theory but also be able to solve problems in the business world faced by society, as well as being able to become personnel ready to be deployed into the banking world. Although placement in conventional banking is not directly proportional overall in the structuring and management of banking with sharia banking. This stage goes well without ignoring the ethics of mutual respect and respect between both parties so that long-term good relations can be developed.

***Third*, Commitment**

This commitment stage shows the willingness of both parties to realize what has been agreed in negotiations. Whether it is related to the time for carrying out internship activities, the number of students required, or student activities during the internship. This agreement is not contained in a written agreement, but is verbally committed to realizing the resulting agreement. The collaborative relationship between the Sharia Banking Study Program at IAIN Curup and conventional banks has been established more broadly and is contained in a Memorandum of Understanding or Memorandum of Understanding (MoU) between IAIN Curup and the Conventional Bank.

After all stages of negotiation have been carried out, the committee then returns to prepare all the needs for internship activities as per the agreement resulting from the negotiations. Students are also well prepared to take part in internship activities at conventional banks in the form of internship training.

Implementation of Internship Activities for IAIN Curup Sharia Banking Study Program Students at Conventional Financial Institutions

Internship activities are one of the courses that IAIN Curup Sharia Banking Study Program students must take. The aim and objective of organizing internships for Sharia Banking Study Program students is to provide sufficient insight as a center of excellence the basics of Islamic economics in synergy with demands for higher education autonomy and regional autonomy in order to improve general intelligence and the standard of living of the community. Apart from that, you can also actively participate in the process of preparing human resources who have an institutional vision and mission as an Islamic Higher Education and are in line with the guidance of rapid development acceleration, the industrialization process and the level of competition in the realm of globalization, especially in the fields of sharia economics and banking.

This activity was organized by the Sharia Banking Study Program, Sharia Department, IAIN Curup, with a committee that has been arranged. Apart from that, the appointment of Field Supervisors is also carried out before students are sent to the field to carry out internship activities. DPL is obliged to deliver internship students, supervise them and pick them up according to the specified time. The activities carried out during the internship in Conventional Banking at BRI, BTN, BTPN, and Mandiri Taspen in Rejang Lebong are as follows:

First, Opening

Activities carried out at the opening of Conventional Banking are generally the same for all banks. This opening activity is carried out so that intern students are able to work better and more effectively on work days. Activities that have the

Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

core of providing readiness and briefing which is arranged by Conventional Banking every morning by gathering intern students and other employees before starting service to customers. The instructions given relate to intern students' working hours, what clothes must be worn during internship working hours, how to serve customers well, and so on.

The working hours determined by BTPN are starting from 07.30 WIB, then taking a lunch break from 12.00 WIB to 13.00 WIB. Working hours end at 15.00 WIB. Leave the bank at 17.00 after completing daily reports and so on. Meanwhile, Bank Mandiri Public Servant Savings and Insurance authentication arrives at 09.00, isoma 12.00-13.00 and goes home at 15.00-15.30.

Intern students must dress neatly, politely and cleanly when carrying out internship activities in banking. The clothing prescribed for interns at BTPN is that on Mondays and Wednesdays they wear formal clothing such as the IAIN Curup alma mater jacket, on Tuesdays and Thursdays they wear batik, then on Fridays they wear loose but still appropriate and polite clothing. Meanwhile, at Bank Mandiri Public Servant Savings and Insurance authentication, intern students must wear black and white clothes on Monday and Tuesday, batik clothes on Wednesday and Thursday, and dress freely but still modestly on Friday. Due to the implementation of internship activities during the Covid-19 pandemic, intern students are required to wear masks and hand sanitizer

Intern students are emphasized to always be friendly to every customer who comes and maintain the way they speak and use good language when communicating with customers. Not forgetting the 3S culture (smile, greet, say hello) in serving customers. Likewise for other employees. Apart from that, intern students are asked to take part in activities at the Bank and always coordinate and ask other employees for instructions before doing something. Intern students are also asked not to hesitate to ask questions if they experience problems in carrying out banking activities during their internship. The work program is carried out in accordance with the instructions of the Bank leadership and civil servants. Job Description students during their internship activities are delivered by tutors.

After the direction is given, students are also allowed to observe or get to know the internship environment. Observations were made regarding various types of work carried out at the bank and what tasks had to be carried out. Internship students are placed in activities such as helping with necessities customer service, teller, and branch head operational section, office boy.

Second, Implementation

Carrying out internship activities is the core activity of an internship program for IAIN Curup Sharia Banking Study Program students. Students help with banking activities in the operational realm to gain practical knowledge from the theory given in lecture classes.

a. **Bank Tabungan Negara (BTN):** The BTN activities involving students are as follows:

   1) Serving Customers

   Account opening. Intern students help complete the customer's CIF, namely checking the completeness of the customer's biodata and the completeness of the requirements when making a mortgage book, such as bringing the KTP and NPWP, checking the registration of the KTP at the Population and Civil Registration Service in Bengkulu province, completing the customer's data

according to the original identity, and the initial deposit. Then a stamp is placed on the customer's CIF form.

Customer Registration. Writing customer registration, namely when receiving a savings book or changing an ATM card or resetting an ATM PIN, the customer is required to register for archival purposes. customer service and signing the register book, each book of which is different according to the customer's needs and requirements. Filling in KYC Slip. Intended for customers who wish to make withdrawals above IDR 50,000,000. Inputting customer data. Intern students help input customer data into BTN smart, Fill in customer data on the BTN website Smart.

2) Helping other employees with their work

Organize files. Intern students help tidy up files such as CIF, ATM forms, GPN, daily ATM reports, and ATM accounts that are complete and signed by the management and put into the organizer so that the files remain neat. Then also check the completeness of the requirements for applying for housing for applicants as determined by BTN. Apart from that, intern students also help check debtor files in the slip.

Data entry, namely checking the applicant's customer data whether they have registered with Population and Civil Registration Service or not to get the application number so the file can be uploaded. Internship students help enter data on prospective debtors who will apply for home credit loans. Intern students help scan files of customers who apply for home credit loans. When the files have been previously compiled and completed, a scan is carried out, namely the process of moving the documents and converting them into data files.

Intern students help upload customer data, namely data files or files that have been scanned are all uploaded using the application on the BTN computer. BI Checking/SLIK OJK customer data. SLIK OJK customer data is a system whose management is under the OJK with the aim of carrying out supervisory duties and providing services related to financial information and checking whether prospective debtors have a good history or not, and the customer's loan history or smooth credit at other financial institutions.

SP3K input. Internship students help input SP3K, which is an important document required for buying and selling property on credit. This letter is proof that the credit application has been received. Memo input. Enter the applicant's data according to the existing files to input the memo. Checking problematic customer files. Intern students check problematic customer files. At this stage, intern students must carefully check the problematic files, then report them to Loan Service. Apart from that, students are also involved in witnessing the Home Ownership Credit (KPR) contract procession, writing daily teller reports, and helping tellers write transaction slips.

b. Bank Tabungan Pensiun Negara (BTPN)

1) Serving BTPN Bank customers

Helps with Public Servant Savings and Insurance authentication. This activity is carried out at the beginning of every month. To help things run smoothly due to the large number of salary collection transactions at the teller. For this reason, intern students help customers carry out Public Servant

Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

Savings and Insurance authentication on their smartphones. Help authenticate customer ATM cards. ATM card authentication is carried out so that customers can withdraw money using the ATM card.

Help Update customer data. Data updating is the process of updating customer data that has joined BTPN. Intern students help update customer data, such as scanning the customer's KTP, KK, and KARIP, then photocopying it to be used as a requirement for updating the data. Helping elderly customers. Student interns help customer service and teller in dealing with retired customers who have difficulty standing, sitting, walking and hearing. This is done as a form of BTPN service because the majority of customers are elderly. Assist in completing customer files. Student interns help customer service complete the requirements for disbursement of customer credit.

Helping customers use ATM machines. When a large number of customers come at the beginning of the month and there are customers who cannot use ATM machines, the interns help customers use ATMs to make it easier for customers to withdraw salaries and so on. Apart from that, it also helps in searching for customer ATMs according to the customer's account number and name, tellers help to verify customer fingerprints using an EDC machine, Helps provide information to customers.

2) Assisting various tasks of Bank Mandiri Savings and Insurance for Civil Servants

Helps scan files. Student interns help customer service in preparing the printer, photocopying, printing and scanning the files required by customer service, teller, branch head, and sales manager. Help find and separate customer files. Help find customer files according to the customer's CIF in the file room, such as files for insurance claims, SMP Cats and SK withdrawals. Internship students are taught how to distinguish documents between pensioner loan customer documents and MSME loan customer documents. Both current and closed customer documents.

Help organize files. Students help customer service compiling files, starting from cutting holes in the files to putting them together in an organizer. Helps connect to Branch Head. Student interns help customer service or teller re-check the documents from the customer, then deliver them to the branch head to sign. Apart from that, intern students also help inform Branch Head to carry out authorization and approve.

Other activities carried out include helping with the cleaning department, helping with the cleaning department, helping security, put stamps on photocopied files, help call queue numbers, help marketing write visit reports, help Branch Head making PPT for competency between sub-branch offices of BTPN bank, socializing ASABRI, helping customer service carry out credit disbursement using tabs, prepare daily reports

c. Bank Mandiri Taspen

1) Serving Bank Mandiri Savings and Insurance for Civil Servants customers

Internship students are given the trust to serve customers who want to open a Savings and Insurance for Civil Servants savings account and become Taspen members. Apart from that, intern students are also trusted to invite prospective customers to open savings at Bank Mandiri Taspen.

The service sector receives data or documents from pension

participants who will apply for a pension. This data is received from customer service which has the function of receiving complete files from the information section. Once the file is complete, in the data services section, the file is recorded according to the existing data. Then proceed to the claim determination section, once appropriate, proceed to the data and agenda verification section, where in this section the activities carried out are matching the output of the research section with the data in the submission file.

2) Help enrollment taspen

Enrollment Taspen is registering retired participant data to the Taspen data server. Enrollment Taspen is a recording process biometric in the form of voice, face and fingerprints. The data that has been successfully recorded in this process will be used by the "Taspen Authentication" application whose function is to make it easier for all pension recipients to authenticate without having to visit Taspen payment partners again. With existing data, pension recipients can authenticate wherever and whenever they use their smartphone. Data from enrollment These will also be embedded in smartcard Taspen which can later be used as an ATM to withdraw retirement funds. Enrollment Can be done at any Taspen and also at designated payment partners.

3) Help authenticate Taspen customers

Authentication is a verification process carried out to ensure that the monthly pension funds are received by those entitled to them. Authentication has several scales, namely: (1) authentication is carried out once a month for recipients of veteran funds. (2) authentication is carried out every 2 months for individual pension recipients/orphans/widows who have no other heirs. (3) authentication is carried out every 3 months for pension recipients who still have heirs (children/spouse). Intern students help authenticate retirees and provide directions on how to carry out the next authentication, so that customers understand better

4) Help fill out customer forms

The main requirement forms for obtaining data on prospective banking customers. Once the form has been filled in, the banking sector will have no difficulty obtaining customer data. Student interns assist in filling out the form, especially when customers have difficulty filling out the form, the students provide direction and instructions on how to fill out the form correctly, so that the customer does not find it difficult to fill in the form that has been provided by the bank. Moreover, Taspen customers need help filling out forms because most of them are elderly.

5) Assist in the process of creating a savings book

Customer data has been obtained from filling out the form, the next step is creating an account book as proof of balance availability, transactions, etc. Students are given authority by the banking sector to help open savings accounts by filling in customer data into the computer and printing the data into an account book for the customer to use.

6) Help fill out customer loan files

Customers who want to get a loan from banking have received a suitability assessment from bank employees, so intern students help provide instructions regarding the documents that need to be prepared. If the file is complete, then the student gives it to the party financing (financing) to get a loan from the bank.

7) Check the fledgling

Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

Fledgling is also called the process of placing a mark in the database system by the bank which is then verified by the State Civil Service Agency (BKN). Students are involved in checking whether the customer database has been verified by the government or not. If so, then it is reported to the bank management to serve as a guide that the customer is truly a government employee.

8) Help customers write deposit and withdrawal slips

On the deposit and withdrawal slip there is a column that must be filled in by the customer to be submitted to the teller as part of the service for deposits or withdrawals. The teller processes the service according to the wishes stated on the slip. In this activity, intern students help customers or provide instructions on how to fill in deposit slips and withdrawal slips for customers who want to make transactions at Bank Mandiri Taspen.

9) Create circulars

When there are deficiencies in the customer's files, the bank issues a summons to the retiree to go to Taspen with the intention of completing the missing files. Intern students were involved in making this circular so that the bank could use it when calling customers who lacked documents so that they could be completed immediately.

Assisting with various tasks of Bank Mandiri Taspen employees, such as assisting with activities telemarketing, help tellers compile and scan pension customer loan vouchers, help marketing prepare loan brochures, help customer service in purchasing stationery, help bank employees make videos, help scan taspen customer forms/data, help paste customer archive data, compile customer loan slips , help organize bank files, help type excel, help copy databases to cell phones, check customer data (together with employees). Apart from that, he also participated in Ketaspenan activities. Socialization is part of Ketaspenan activities. Intern students are involved in this activity for 2 days (along with employees).

d. Bank Rakyat Indonesia (BRI)

1) Serve customers

Filling in deposit slips. Internship students at BRI help serve customers in filling out deposit slips, because there are still customers who don't know and are confused about filling out deposit slips.

Intern students also help register BRI customer files. When a customer wants to make a loan claim, the student intern helps the customer so that the claim process runs smoothly. Creation of a savings account with digital savings What applies to BRI is that not all customers can do this, so intern students accompany customers.

2) Helping other employees with their work

Not only work related to customer service, interns also help employees with work such as typing, CIF maintenance, searching for customer files (customers have paid off their loans, want to continue their loans, are blacklisted), replacing the activities of absent security guards, and surveys (on-site surveys). prospective customers whose loan files have been submitted to the BRI Merdeka Curup Unit together with other survey officers).

Third Closing

Closing activities are activities carried out after the end of the time serving bank customers or before leaving time. The activities carried out are evaluating and listening to problems complained by customers who come, as well as paying

attention to methods customer service face and solve every problem. Internship activities are not free from obstacles, such as limited activities/work/tasks given by field supervisors because the majority of data at BTPN is confidential and cannot be done by just anyone. So, in their activities, intern students only accompany employees in carrying out their duties.

Apart from that, the obstacle encountered was a mismatch between the knowledge that intern students gained in lecture classes and the system implemented by BTPN KCP Curup as a conventional bank that uses an interest system, so that intern students were unable to apply or apply the knowledge that the authors gained in lectures.

Intern students tried to find a way out by consulting and asking BTPN Kcp Curup employees directly about what information they should know. Students study and gain knowledge about the procedures applied in conventional banking to increase knowledge in the field of banking economics other than the sharia banking system. Intern students admit that they have not absorbed the conventional banking system, but are trying to understand the procedures for good service to customers.

Internship students do not experience much difficulty in serving customers, because students have been provided with knowledge, techniques and strategies by lecturers, tutors and other employees. Internship students always ask questions and request information again if the explanation they receive is not fully understood. This is intended so that the work carried out can be minimized from fatal errors. When they find something that is blocking them in the process of completing an assignment, the intern immediately asks their supervisor what should be done. This is intended to ensure that there are no overall errors in the work provided.

In order not to always ask questions about trivial things or things that have already been explained and taught, interns try to record every new thing they learn. This has proven to be effective in reminding intern students to do the next assignment with the same material. As with any activity, it cannot be separated from the obstacles faced. Internship students still do not understand the procedures and product type classification systems in Taspen. This is because the procedures in taspen are quite complicated and long. Each product has a different benefit distribution calculation. it slows down the intern students in understanding the assignment.

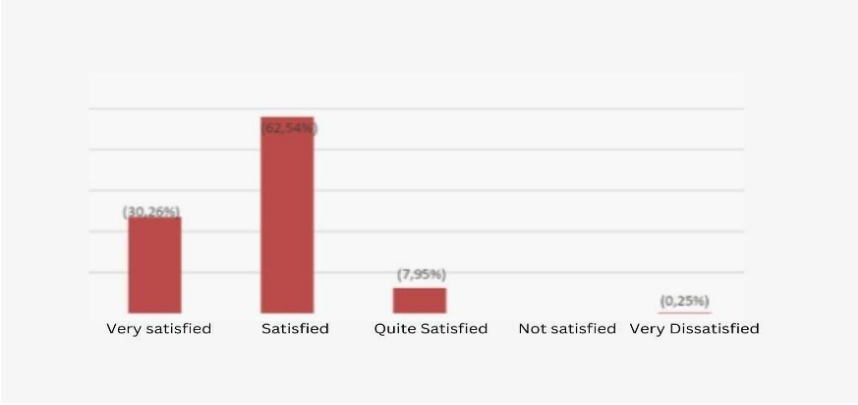
Obstacles encountered in student internship activities are also related to activities in helping employees with their work, such as difficulties in sorting letters related to taspen products. Because there are lots of files in the warehouse and they are piled up with other files. For this reason, you have to read them one by one to find out the type of letter and sort it according to the month and year of the letter. the sorting process becomes slow. Intern students are also required to scan loan files quickly and meet targets, whereas intern students are not yet accustomed to doing this work. This requires habit and accuracy so that the work can be completed quickly and precisely. Apart from that, problems are also related to the facilities used, such as the laptop used sometimes experiencing problems so that the process of inputting customer data takes a long time.

Satisfaction of Conventional Financial Institutions with the Performance of Islamic Banking Study Program Internship Students at IAIN Curup. To determine

Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

the satisfaction of Conventional Financial Institutions with the performance of Islamic Banking Study Program intern students at IAIN Curup, this was done by collecting data through a questionnaire. The questionnaire was distributed from 15 August 2022 to 8 September 2022 addressed to 10 conventional banks in Rejang Lebong district.

Picture 3. Conventional Financial Institutions' Satisfaction toward Internship Student IAIN Curup



Data from the results of the Conventional Financial Institution satisfaction questionnaire on the performance of IAIN Curup Sharia Banking Study Program internship students can be seen in the figure above. Based on the results of the satisfaction questionnaire, the number was 1631, which was then used to find the satisfaction formula and it was 1631/1950 x 100 = 83.64. This figure is in the range of 80-100% with very satisfied statements. it can be concluded that the Conventional Financial Institutions are very satisfied with the performance of IAIN Curup Sharia Banking Study Program intern students.

Conventional banks provide comments and suggestions regarding the performance of intern students at banks so far in the last point. Respondents stated that the performance of IAIN Curup intern students so far has been very good, easy to work with, and able to adapt to the work environment and work. The response also stated that as long as there is motivation for self-development and knowledge from internship students, the bank feels that there will be no problems in the internship program process for these students. However, the bank suggested that it is necessary to re-emphasize the issue of discipline for some students.

CONCLUSION

Based on the research that has been conducted, it can be concluded that the negotiation strategy and planning carried out by the IAIN Curup Sharia Banking Study Program regarding student internship activities in Conventional Banking is carried out with a win-win strategy, namely a negotiation strategy that seeks benefits from both parties. Planning was carried out by holding discussions among Sharia Banking lecturers and forming an internship committee. The implementation of negotiations in negotiations between the Sharia Banking Study

Program and Conventional Financial Institutions takes place with the stages of exchanging information, bargaining and commitment. The implementation of internship activities for IAIN Curup Sharia Banking Study Program students at Conventional Financial Institutions is carried out in three parts, namely opening, implementation and closing. The opening takes the form of briefing or preparing interns for work. The internship activities carried out include helping serve customers and assisting the work of other employees. Meanwhile, closing is to evaluate the service activities provided on that day. The satisfaction of conventional financial institutions with the performance of Islamic Banking Study Program intern students at IAIN Curup is in the range of 80-100% with statements of very satisfaction. it can be concluded that the Conventional Financial Institutions are very satisfied with the performance of IAIN Curup Sharia Banking Study Program intern students.

In this research, it is recommended that students can maintain sharia principles, such as the prohibition of usury, gharar, and maysir, even though they are in an interest-based and inclusive banking practice environment. Meanwhile, the limitations of this research lie in its efforts to explore in depth how students balance the demands of the work environment in conventional banks with their sharia values, as well as the adaptation strategies used to deal with these differences. This research is expected to provide broader insight into the dynamics of value negotiation and integration between sharia and conventional banking in the context of field practice education.

REFERENCES

Abdurokhim. (2016). Analisis Komparatif Penggunaan Sistem Informasi Perbankan antara Bank Syariah dan Bank Konvensional. *Syntax Literate ; Jurnal Ilmiah Indonesia*, *1*(1), 41–54. http://www.jurnal.syntaxliterate.co.id/index.php/syntax-literate/article/view/7

Andespa, R. (2016). Strategi Pelayanan Bank Konvensional dan Syariah: Prioritas Pelayanan Fisik dan Empati. *Al-Masraf : Jurnal Lembaga Keuangan Dan Perbankan*, *1*(2), 143–159. http://journal.febi.uinib.ac.id/index.php/almasraf/article/view/53

Arifin, M. (2015). *Penerapan Teknik Negosiasi Pada Perusahaan Jasa Ekspedisi*. http://repository.unair.ac.id/65309/

Arinta, Y. N. (2016). Analisis Perbandingan Kinerja Keuangan antara Bank Syariah dan Bank Konvensional (Studi Kasus pada Bank Syariah Mandiri dan Bank Mandiri). *Muqtasid: Jurnal Ekonomi Dan Perbankan Syariah*, *7*(1), 119. https://doi.org/10.18326/muqtasid.v7i1.119-140

Bernardin, & Russel. (2003). *Human Resource Management an experiental approach*. Mc Graw-Hill, Inc.

Chaffai, M. E. (2021). New evidence on Islamic and conventional bank efficiency: A meta-regression analysis. *Bulletin of Economic Research*, *7*(9). https://doi.org/10.1111/boer.12291

Creswell, J. W. (2009). *Research Design: Pendekatan Kualitatif, Kuantitatif, dan*

Vol. 12, No.2, April 2024: 117-134, ISSN (print): 2355-1755 | ISSN (online): 2579-6437

Mixed.

Fatriani, R. (2018). Bentuk-bentuk Produk Bank Konvensional dan Bank Syariah di Indonesia. *Ensiklopedia of Journal*, *1*(1), 218–224. http://jurnal.ensiklopediaku.org/ojs-2.4.8-3/index.php/ensiklopedia/article/view/55

Hardianti, D., & Saifi, M. (2018). Keuangan Bank (Studi pada Bank Umum Konvensional dan Bank Umum Syariah yang Terdaftar dan. *Jurnal Administrasi Bisnis*, *60*(2), 10–18. http://administrasibisnis.studentjournal.ub.ac.id/index.php/jab/article/view/2501

Jumadi. (2021). *Prinsip dan Strategi Negosiasi* (I). CV Sarnu Untung.

Kasmir. (2014). *Manajemen Perbankan* (II). Raja Grafindo Persada.

Mahmudah, Z. (2019). Pekerja Perempuan di Tambang: Bentuk Negosiasi Kesetaraan Gender dalam Dunia Kerja Maskulin. *Jurnal ASPIKOM*, *3*(6), 1228. https://doi.org/10.24329/aspikom.v3i6.413

Matnin, M., & Bari, A. (2021). … Melakukan Transaksi Terhadap LembagaKeuangan Syariah Dan Lembaga Keuangan Konvensional Di Dusun Banyumas Desa Klampar Kecamatan Proppo …. *Assyarikah: Journal of Islamic Economic …*, *1*(1), 66–97. http://ejournal.idia.ac.id/index.php/Assyarikah/article/view/213

Ningrum, R. (2021). *Seni Negosiasi : Intisari Ilmu Negosiasi*. Anak Hebat Indonesia.

Putri, A. R. (2016). *Strategi dan Perencanaan Negosiasi Pada PT. Cahaya Global Vision*. http://repository.unair.ac.id/54973/

Rahim, A., & Christianto, W. N. (2019). Negosiasi Atas Adat Dalam Sistem Pelaksanaan Tradisi Nyongkolan Sasak Lombok. *Jurnal Kawistara*, *9*(1), 28. https://doi.org/10.22146/kawistara.36125

Ramdoni, R. A. (2020). Optimalisasi kerjasama pelatihan melalui teknik negosiasi yang tepat. *Jurnal Agriwidya*, *1*(1), 85–92. http://repository.pertanian.go.id/handle/123456789/10136

Syauqoti, R., & Ghozali, M. (2018). Analisis Sistem Lembaga Keuangan Syariah dan Lembaga Keuangan Konvensional. *Iqtishoduna*, *14*(1), 15–30. https://doi.org/10.18860/iq.v0i0.4820

Vivin, Y. A., & Wahono, B. (2017). Analisis Perbandingan Kinerja Keuangan Bank Umum Syariah dengan Bank Umum Konvensional di Indonesia. *E-Jurnal Riset Manajemen*, 77–97. http://www.riset.unisma.ac.id/index.php/jrm/article/download/552/575

Wheeler, M. (2013). *The art of negotiation: How to improvise agreement in a chaotic world*. *Simon and Schuster*.