

## BENEFICIAL IMPACTS OF MSIB INTERNSHIP PROGRAM ON PT BANK MANDIRI (PERSERO) TBK FOR STUDENTS IN PREPARING PROFESSIONAL SKILLS

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### Abstract

Internships are widely recognized as a vital component of higher education, providing students with practical experience and enhancing their employability. This research reviews existing literature to examine the impact of internships on the development of professional skills. This study employs a quantitative research method. The data in this study consists of responses regarding professional skills, social skills, and internship placements obtained through a questionnaire on Google Forms. The respondents in this study totaled 49 individuals who are participants of MSIB internship program in PT Bank Mandiri (Persero) Tbk, which come from universities all over Indonesia, including the University of Indonesia, Gadjah Mada University, Airlangga University, Malang State University, Brawijaya University, and Bandung Institute of Technology. The data obtained was then analyzed descriptively with the help of the SPSS application. At the MSIB internship program in PT Bank Mandiri (Persero) Tbk 96.74% of students stated that they gained advantages regarding professional skill while attending the internships program, while 96.16% of students were satisfied with the learning process during the internship. The findings indicate that internships significantly improve various competencies essential for career success, including effective communication, teamwork, time management, problem-solving, leadership, adaptability, stress tolerance, and decision-making. Internships also offer valuable insights into specific industries, clarify career goals, and provide opportunities for networking. Despite the overwhelmingly positive impact, areas such as leadership development and

career relevance require further attention. The study suggests integrating structured internship programs into academic curricula, enhancing leadership opportunities, aligning placements with career aspirations, and providing training on soft skills. By implementing these recommendations, educational institutions and organizations can maximize the benefits of internships, ensuring that students are well-prepared for their professional careers.

**Keywords:** Internships, MSIB, Professional Skills, Higher Education, Employability, Practical Experience, Career Development

## INTRODUCTION

Education is often referred to as the key to opening the door to the progress of a nation. Improve the quality of human resources, encourage innovation and creativity, reduce social inequality, enhance democracy and good governance, and preserve environmental sustainability (Sarinah, 2024). Ministry of Cultural Education Research and Technology (Kemendikbudristek) design a certain free learning activity, namely Certified Internship and Independent Study Program is hereinafter referred to as the Program MSIB. It is part of the Independent Campus Learning Program, hereinafter abbreviated as the MBKM Program, which provides opportunities for students from various universities in coordination with the Ministry of Education, Culture, Research and Technology (Kemendikbudristek) to pursue learning in the world of work. The Certified Independent Study and Internship Program (MSIB) is expected to form work-ready students who have competencies according to needs world of work by providing knowledge and skills obtained outside College during Student's studies (Irvani, 2024). The MSIB program also plays an ensuring role availability of suitable and qualified talent for national industry. Implementation the MSIB program consists of 2 (two) types of activities, namely Internship and Independent Study (Kemendikbud, 2023). The Merdeka Study-Merdeka Campus (MBKM) program policy issued by the Minister of Education and Culture has been introduced and implemented by 2020 across public/private colleges in Indonesia (Syahril, 2023). The MBKM program should provide an opportunity for students who wish to study beyond their academic projects (Syofyan, 2024). For students to be effective learners, the MBKM curriculum must offer them meaningful learning opportunities by granting independence for both academic and extracurricular learning as well as fully must include all parties involved in the university, beginning with the instructors and leaders, users, graduates, and students as stated by Suwandi in (Trianung, dkk, 2024).

The key to MBKM's success in a college is the courage to change the mindset from content-based learning to outcome-based education (OBE) that is adaptive and flexible to sharpen students into self-reliant individuals (Ulum, 2023).

In general, the MSIB Program aims to provide opportunities for students to develop abilities to be able to face the dynamics that occur in world of work, including changes in demands for work competencies that must be mastered (Masrurroh, 2022). This is because MSIB can bridge the need for professional mastery of skills for students who will later enter into the competition of the world of work such as digital skills, soft skills, meta skills, and technical skills (Leila Hoteit, 2023). While it is in another reference said the most visible and in-demand abilities in the run-up to 2025 are soft skills like critical thinking, analysis, and problem solving, as well as self-management abilities like active learning, resilience, stress tolerance, and adaptability (Yulia N. Romanenko, 2024; Gisma, 2024; Lucindo José Quintans-Júnior, 2023; Ecça, 2022).

Some previous studies have revealed that internship programs have a positive impact on student learning experience and readiness to compete in entering the world of work (Murphy, 2018; Alawamleh, 2022). There's been an increase in students' soft skills and hard skills (Ambarwati, 2023; Nurkhamah, 2024; Muzamil & Mariyadi, 2024; Halim, 2008; Jack Gault, 2010 Foley, L. S., & Jordan, M. P. 2023; Wolinsky-Nahmias, Y., & Auerbach, 2011; Murphy, 2018; Arthur, P. and Koomson, S. 2023; Binder B. C., 2015). The purpose of this activity for the MSIB program is to: 1) help the workforce and organizations acquire qualified talent and quality in the future in accordance with the needs and organizational culture; and 2) increase the preparedness and absorption of university graduates in the workforce by enhancing competence and preparing students' soft skills; And 3) enhancing networking and cooperation between universities through the Higher Education Coordinators and Lecturers Program Companion's coordination and consolidation efforts. (Kemendikbud, 2023). There were many companies and organizations involved in that program. One of them was PT Bank Mandiri Persero Tbk.

PT Bank Mandiri (Persero) Tbk was formed on October 2 1998 based on Deed No. 9, and was subsequently called PT Bank Mandiri (Persero). PT Bank Mandiri (Persero) Tbk was founded as part of the banking restructuring program implemented by the Indonesian government. In July 1999, four government banks, namely Bank Bumi Daya, Bank Dagang Negara, Bank Export Import Indonesia, and Bank Pembangunan Indonesia, were merged

into Bank Mandiri. Each of these banks has an inseparable role in the development of the Indonesian economy. This merger aims to create a stronger and more efficient bank in facing global economic challenges and increasing competitiveness in the national banking sector retrieved from <https://bankmandiri.co.id/>. Aside from the President and Deputy President Directors, PT Bank Mandiri (Persero) Tbk leadership team consists of ten directors. These directors oversee the bank's operations and help it accomplish its strategic objectives through a variety of duties and responsibilities. The members of the board of directors consist of: 1) Director of Compliance and Human Resources (HR); 2) Director of Corporate Banking; 3) Director of Network & Retail Banking; 4) Director of Operations; 5) Director of Institutional Relations; 6) Director of Finance & Strategy; 7) Director of Information Technology; 8) Director of Treasury & International Banking; 9) Director of Risk Management; 10) Director of Commercial Banking.

Each director is responsible for a specific area that is crucial to the success and growth of Bank Mandiri. In the Information Technology Directorate, there are several groups, each of which has a special role in supporting Bank Mandiri's technology operations. These groups include: 1) IT Strategy Architecture; 2) Chief Information Security Officer (CISO) Office; 3) IT Infrastructure; 4) IT Application Support; 5) Front End Application Development; 6) Back End Application Development; 7) Digital Wholesale Banking; 8) Digital Retail Banking; 9) Enterprise Data Analytics.

Will PT Bank Mandiri have a positive impact on the students participating in the MSIB batch 6 program? Thus, the primary goal of this research is to ascertain the extent to which internship programs aid undergrads' future professional, personal, and career development. The evaluation of internship programs' effects on Indonesian students' enhancement of their professional and interpersonal abilities following their MSIB internship term is another goal of this study.

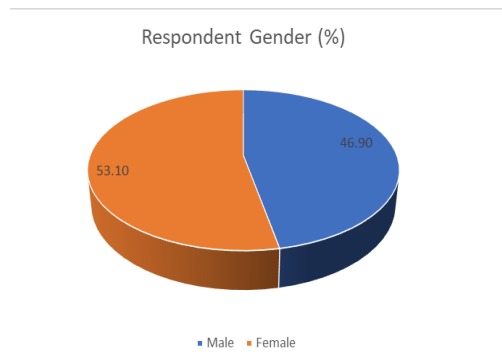
## **METHODS**

This type of research is a mix method by combining quantitative and qualitative data in the form of interviews with respondents. Researchers gathered data through questionnaire by google forms to be distributed to 49 students during the MSIB Batch 6 program. The students came from various colleges in Indonesia, among others, the University of Indonesia, Gajah Mada University, Bandung Institute of Technology, Semarang State University, etc.

This research takes place from February to July 2024 during the MSIB batch 6 activities. This survey questionnaire contains a number of questions using a dichotomy scale with two choices agree and disagree. Statement indicators relate to the professional skills required by students in the competition of the world of work; effective communication, teamwork, time management, problem solving, leadership, adaptability, stress tolerance, and decision-making. Then, the student internship satisfaction indicators include: Program of Compliance with Expectations, Quality of Counselling, Skill Development, Working Environment, and Career Relevance.

## RESULTS

Based on the results of research derived from respondents' answers through the questionnaire, it can be found that the respondent distribution by gender is relatively balanced, with a slight majority of female respondents (53.1%) compared to male respondents (46.9%). This near-equal distribution can help ensure that the survey or study results reflect a diverse range of perspectives from both genders. In the meantime, the chart can be seen as follows:



**Figure 1 : Respondent Gender**

Based on the results of research derived from respondents' answers through the questionnaire, it can be found that:

**Table 1.** Distribution of respondent's internship students MSIB PT Bank Mandiri (Persero) Tbk Batch 6 Year 2024

<b>Respondent Gender (%)</b>	
Male	46.9
Female	53.1

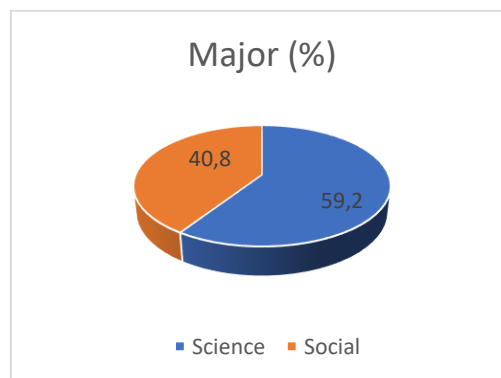
The table above shows that percentage indicates that 46.9% of the respondents are male. This suggests a nearly balanced representation of male participants in the survey or study. Then it shows that 53.1% of the respondents are female. This indicates a slightly higher representation of female participants compared to male participants.

Based on the results of research derived from respondents' answers through the questionnaire, it can be also found that:

**Table 2.** Distribution of respondent's internship students MSIB PT Bank Mandiri (Persero) Tbk Batch 6 Year 2024

Major (%)	
Science	59.2
Social	40.8

Based on the data provided regarding the respondent distribution by major, the percentage indicates that 59.2% of the respondents are majoring in science-related fields. This suggests a majority representation of students from scientific disciplines in the survey or study. While the percentage shows that 40.8% of the respondents are majoring in social sciences or related fields. While this is a significant portion, it is less than the representation of science majors. The respondent distribution by major shows a higher representation of science majors (59.2%) compared to social majors (40.8%). This distribution can provide insights into how different academic backgrounds might influence responses and perspectives within the survey or study. In the meantime, the chart can be seen as follows:



**Figure 2 : Respondent Major**

Other findings on this research derived from respondents' answers through the questionnaire related to professional skill student's during Internship MSIB at PT Bank Mandiri (Persero) Tbk Batch 6 Year 2024 are as follows:

**Table 3.** Professional skill of internship students MSIB PT Bank Mandiri (Persero) Tbk  
Batch 6 Year 2024

	Professional Skill (%)
Effective communication	100
Teamwork	100
Time Management	100
Problem Solving	100
Leadership	81.6
Adaptability	100
Stress tolerance	100
Decision making	87.7

Based on the data provided regarding professional skills, here is an analysis and summary of each measured aspect: 1) Effective Communication (100%) Full satisfaction in effective communication indicates that all participants feel confident in their ability to communicate clearly and effectively. This suggests strong training or inherent skills in conveying information and ideas. 2) Teamwork (100%) Complete satisfaction in teamwork shows that participants are highly capable of working collaboratively with others. This implies that they are well-prepared to engage in cooperative efforts and contribute positively to team dynamics. 3) Time Management (100%) Full satisfaction in time management suggests that participants are adept at managing their time efficiently. They likely possess strong organizational skills and the ability to prioritize tasks effectively. 4) Problem Solving (100%) Complete satisfaction in problem-solving indicates that participants feel confident in their ability to identify issues and develop effective solutions. This skill is crucial for navigating challenges and making improvements. 5) Leadership (81.6%) Although still relatively high, this satisfaction rate is lower compared to other skills. This may suggest that some participants feel less confident in their leadership abilities or that there is room for improvement in developing leadership skills. 6) Adaptability (100%) Full satisfaction in adaptability shows that participants are highly capable of adjusting to new situations and changes. This skill is essential for thriving in dynamic environments. 7) Stress Tolerance (100%) Complete satisfaction in stress tolerance indicates that participants feel well-equipped to handle stress effectively. This suggests strong coping mechanisms and resilience under pressure. 8) Decision Making (87.7%) While still high, this satisfaction rate is slightly lower than others, indicating that some participants may feel less confident in their decision-making

abilities. This could be an area for further development, focusing on enhancing critical thinking and judgment skills.

Overall, the data reflects very high levels of satisfaction across most professional skills, with leadership and decision-making being slightly lower but still strong areas. The participants appear to be well prepared in effective communication, teamwork, time management, problem solving, adaptability, and stress tolerance. In the meantime, the chart can be seen as follows:



**Figure 3 : Professional Skill**

Other findings on this research derived from respondents' answers through the questionnaire related to student's satisfaction during Internship MSIB at PT Bank Mandiri (Persero) Tbk Batch 6 Year 2024 are as follows:

**Table 4.** Satisfaction of internship students MSIB PT Bank Mandiri (Persero) Tbk Batch 6 Year 2024

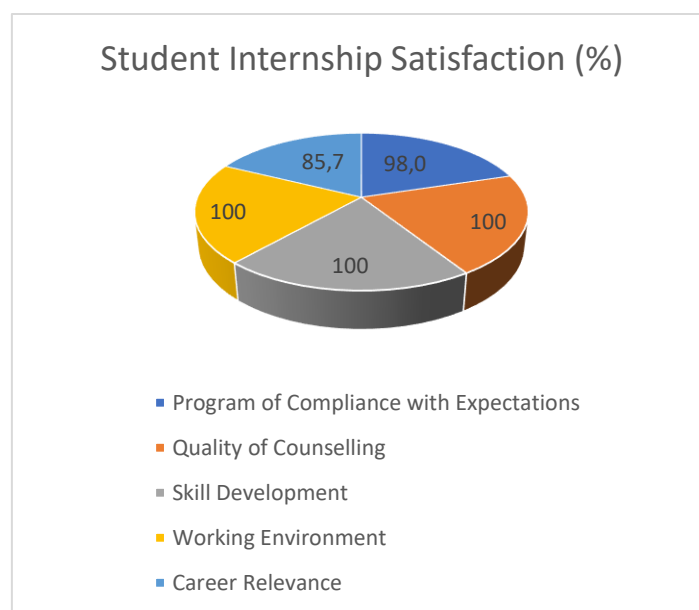
	Student Internship Satisfaction (%)
Program of Compliance with Expectations	98.0
Quality of Counselling	100
Skill Development	100
Working Environment	100
Career Relevance	85.7

Based on the data provided regarding student internship satisfaction, here is an analysis and summary of each measured aspect: 1) Program of Compliance with Expectations (98.0%) This high satisfaction rate indicates that nearly all students feel that the internship program met their expectations. This is a positive sign that the program is well-designed and executed,



aligning well with the expectations set beforehand. 2) Quality of Counselling (100%) All students are satisfied with the quality of counselling provided during the internship program. This suggests that the support and guidance offered by mentors or advisors are highly effective and beneficial to the students. 3) Skill Development (100%) Full satisfaction in skill development indicates that the internship program successfully provides significant practical experience, allowing students to develop relevant skills in their field of study or career path. 4) Working Environment (100%) Complete satisfaction with the working environment shows that the internship sites provide a conducive and supportive environment for students. Factors such as workplace culture, facilities, and staff relationships likely contribute to this high level of satisfaction. 5) Career Relevance (85.7%) Although still high, this satisfaction rate is slightly lower compared to other aspects. This may suggest that some students feel their internship experience is not directly relevant to their future career goals. This could be an area for improvement, such as ensuring internship placements are more closely aligned with students' career aspirations.

Overall, the data indicates very high levels of satisfaction across almost all aspects of the internship program, with a minor area for improvement in career relevance. The program appears to be highly effective in meeting student expectations, providing quality counselling, developing skills, and offering a positive working environment. In the meantime, the chart can be seen as follows:



**Figure 4 : Student Internship Satisfaction**

Reviews of previous research on how internships affect professional abilities may be found below. To give a thorough understanding of how internships aid in the development of professional skills, this review synthesizes the results of several studies.

## DISCUSSION

It has long been understood that internships are essential to a college education because they give students real-world experience and improve their employability. This review of the literature looks at several studies that investigate how internships affect the development of professional abilities (Halim, 2008). Numerous studies demonstrate how interns' communication skills have significantly improved in terms of effective communication. After completing an internship, students expressed increased confidence in their ability to communicate both orally and in writing. Interns' practical experience working with coworkers, clients, and supervisors helps them become more adept at communicating ideas concisely and effectively (Foley, L. S., & Jordan, M. P. 2023). While for teamwork, the ability to work effectively in teams is another skill enhanced by internships. According to a study by Knouse, Tanner, and Harris (2011), interns frequently work on group assignments, which fosters the development of their teamwork abilities. Through these encounters, students learn how to work with others in groups, assign tasks, and support one another's objectives. Next, internships help students develop their time management abilities by requiring them to juggle a variety of responsibilities and deadlines. A study by (Leba, 2024) discovered that students benefit from internships before they really enter the workforce. From the standpoint of the business, this curriculum offers fresh perspectives on the present workforce. These results have the potential to improve young job seekers' lives in many ways, including work ethics. In order to succeed in any professional situation, this ability is essential. Internships introduce students to real-world problems that call for innovative problemsolving techniques. According to research by (Halim, 2008) as they work through challenging problems and come up with workable answers, interns hone their critical thinking abilities. This practical experience is very helpful in developing analytical skills. While many internships offer scenarios where students can see and learn from successful leaders, not all internships offer direct leadership opportunity. A study by (Arthur, P. and Koomson, S. (2023) discovered that an internship gives students and interns access to soft skills, networking opportunities, professional growth, a sense of responsibility, employability, and

revenue in addition to knowledge sharing. Next on the list of adaptations, interns must possess this quality due to the dynamic nature of workplaces. Research by (Binder B. C., 2015) suggests that internships aid in students' development of flexibility and adaptability. This flexibility is necessary to succeed in work contexts that are dynamic and fast-paced. Resilience and stress tolerance are developed via managing job demands during internships. A study by (Pianda, 2024) are elements of internship experience that affect vocational students' employability, such as employers, experiential learning, student satisfaction, and internship programs. Last but not least, decision-making is a process that internships frequently include, which aids in the development of good judgment in students. According to a study by Feldman (2011), Interns who took part in decision-making exercises had greater confidence in their capacity to make wise decisions. Next study by Arthur Patrick & Samuel Komsoon (2023) discovered that employers should make sure internship students work in fields related to their academic specializations, as this study emphasizes. It also emphasizes how important internships are for students to pursue since they are essential to their employability in the workforce. Social ramifications Unquestionably, student internships give aspiring professionals a vital starting point. Uniqueness and worth By providing contextual literature from Ghana on the advantages of student internship programs for interns/students, TIs, and employers collectively, this research advances understanding.

In addition, for career relevance, internships provide valuable insights into specific industries and career paths. Research by Jordan, M. P., & Matzke, C. S, (2024) discovered that students who had undertaken internships were more equipped for job searches and had a clearer idea of their professional ambitions. Furthermore, internships present chances to expand one's professional network. A study by Anjum (2020) emphasized that the results of the study show how internship programs impact the skill sets and professional and personal growth of Pakistani business students.

To put it briefly, the overwhelming body of research to date affirms the beneficial effects of internships on the advancement of professional abilities. Internships offer hands-on experiences in communication, cooperation, problem-solving, and leadership—all essential for preparing for a career. The incorporation of internship programs into academic courses has the potential to greatly improve students' professional development and employability.

## CONCLUSION

Based on a review of the literature, internships have a significant impact on professional abilities. Specifically, they enhance a number of qualities that are critical for career success.

Important conclusions consist of:

1. **Effective communication:** students who intern are able to communicate more effectively and clearly since their writing and spoken communication abilities are much enhanced.
2. **Teamwork:** collaborating on group tasks during internships promotes cooperation and interpersonal skills.
3. **Time management:** to effectively handle a variety of duties, interns must possess good organizational abilities and the capacity to set priorities.
4. **Problem solving:** interns' critical thinking and problem-solving skills are improved by exposure to real-world issues.
5. **Leadership:** internships offer chances to see and engage in leadership, enhancing self-assurance in overseeing groups and undertakings.
6. **Adaptability:** interns benefit from the dynamic work environment by developing their flexibility and ability to adjust to change.
7. **Stress tolerance:** managing the demands of an internship fosters resilience and efficient stress reduction techniques.
8. **Decision-making:** participating in decision-making procedures during internships enhances judgment and self-assurance in the ability to make wise decisions.

The body of research generally affirms the idea that internships play a crucial role in integrating the knowledge gained in the classroom with real-world application, improving professional development and employability. In contrast, networking possibilities and career relevance provide ample opportunity for employment.

To optimize the advantages of internship programs such as MSIB, a number of recommendations can be made in light of the findings from the literature review: 1) Incorporate internships into academic programs; 2) Offer structured internships; 3) Expand leadership opportunities; 4) Emphasize career relevance; 5) Provide soft skill training; 6)

Organize networking events; 7) Track and assess internships; 8) Assist with stress management.

Educational institutions and organizations can improve the efficacy of internship programs and guarantee that students acquire the professional skills required for prosperous careers by putting these recommendations into practice.

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