

Role as a Companion Facilitator at PT BTPN Syariah Tbk in Certified Independent Study Internship (MSIB) to Develop Students Critical Thinking Skills

Arif permana^{1*}, Efa Wahyu Prastyaningtyas²

^{1,2} University of Nusantara PGRI Kediri, Jl. Ahmad Dahlan, No. 76, Mojoroto, Kediri City, East Java 64112, Indonesia

Arifpermana0205@Gmail.com, efawahyu@unpkediri.ac.id

*corresponding author

Article Information

Submission date April 09, 2025

Revised date April 11, 2025

Accepted date May 20, 2025

Abstract

Research aim: This study aims to explain the role of the Independent Learning Independent Dictionary (MBKM) internship program at PT BTPN Syariah as a facilitator for the development of students' critical thinking skills through internships.

Design/Method/Approach: The research used is qualitative descriptive qualitative with interview data collection techniques.

Research Finding: The results of the study showed that students who participated in the internship program obtained the aim of examining the benefits of the Certified Independent Study Internship (MSIB) in developing students' critical thinking skills through the role of a companion facilitator in the internship program. Internship programs, particularly those involving the role of an accompanying facilitator, provide a unique opportunity for students to apply their knowledge and skills in real-world contexts.

Theoretical contribution/Originality : This study makes significant theoretical contributions by examining how the Companion Facilitator role in PT BTPN Syariah's MSIB program bridges experiential learning theory with practical workplace application in Islamic banking. Our findings demonstrate how structured mentoring, real-world problem solving, and critical reflection in certified internships uniquely develop students' higher-order thinking skills - an underexplored dimension in conventional internship research. The research introduces an innovative framework that connects industry mentorship practices with cognitive skill development, offering new insights into optimizing industry-academic partnerships for more impactful experiential learning. This work particularly advances understanding of critical thinking cultivation in non-Western business contexts and Sharia-compliant financial environments.

Practitioner/Policy implication : For higher education institutions, these findings emphasize the need to develop formal partnerships with industry players like PT BTPN Syariah to design internship curricula that systematically cultivate critical thinking through mentored projects and reflective practice. Corporations should implement structured internship guidelines featuring analytical tasks and provide mentor training programs to maximize cognitive skill development. At the policy level, MSIB organizers should incorporate critical thinking metrics into program assessments and expand this model across sectors. Students should approach internships as active learning opportunities by engaging in challenging projects and reflective

discussions. These recommendations collectively enhance the transformative potential of certified internship programs in developing future-ready graduates.

Research limitations: *This research has limitations such as peers who are only placed 1 student in each branch so that it is difficult to find students as respondents, so that the context may not be representative of students from other universities.*

Keywords : *Independent Learning Independent Campus Program, Certified Independent Study Internship, Companion Facilitator, Critical Thinking Skills*

1. Introduction

The Independent Learning 1,1 Policy is a program of the Minister of Education, Culture, Research, and Technology (Kemendikbudristek) of the Republic of Indonesia, Nadiem Makarim. At the 1st level, universities are called Independent Campuses. The concept of the Independent Campus provides a new paradigm in the world of higher education, namely more space for students to design their academic journey according to their individual interests and needs. One of the forms of independent campus program is to provide opportunities and flexibility for students to freely take knowledge and lessons outside the campus but still get credits (semester credit units) of learning on their campus. Students mean having the freedom to explore courses anywhere and in various places that make students involved with learning projects outside their campus environment (1) Students have full control over their learning process, but they are still under the supervision of the guidance and mentoring of lecturers and mentors from the internship site. The purpose of holding guidance and mentoring aims to direct students in managing their time, designing projects, and pursuing their academic interests (2)

PT Bank BTPN Syariah Tbk is a subsidiary of BTPN engaged in Islamic banking. To support its business activities, until the end of 2020, this company has 23 branch offices, 2 auxiliary branch offices, 41 operational functional offices, 3 non-operational functional offices, 26 bank sharia services, and 9 ATMs spread throughout Indonesia.

The description of the Facilitator itself is tasked with providing assistance to BTPN Syariah customers, namely women, mothers, mothers from productive underprivileged communities, ultra-micro actors in empowerment activities and increasing the capacity and skills of customers in running their businesses so that they can develop sustainably and open wider market access, both offline and online (3).

During this program, I provide guidance to BTPN Syariah customers, namely women from the productive underprivileged who run ultra-micro businesses, in empowerment activities and increase the capacity and skills of customers to manage their businesses so that they can develop sustainably and get wider market access both offline and online using the E-Learning System according to the needs of customers.

I use my critical and strategic thinking skills to develop original ideas and innovative solutions, manage my time well, and devise risk-taking strategies to increase revenue or improve a client's business. I create added value and direct customers so that their businesses get added value. With high motivation, I overcome all limitations and regulate emotions, thoughts, and behaviors positively and effectively without external intervention, demonstrating accountability by not blaming others or circumstances when things go wrong and taking action to improve problems.

In addition, the internship is due to the accompanying facilitator at PT BTPN Syariah Tbk is to gain critical thinking skills for students, develop public speaking and problem-solving, and have direct experience to enter the world of society and in the world of work.

This article is the experience of 1 of 1 researcher himself who has successfully passed the selection of the Independent Study Internship(MSIB) Batch 7 at BTPN Syariah as a companion facilitator. This article aims to provide a comprehensive and detailed overview of the experiences of students who participated in the internship as a facilitator at BTPN Syariah, the challenges faced when participating in the internship and the impact of this internship on the development of students' critical thinking skills

1.1. Statement of Problem

The lack of critical thinking skills in students is a problem that needs to be overcome, especially in the context of developing quality human resources. In an increasingly complex and dynamic business world, critical thinking skills are needed to face challenges and make the right decisions. Therefore, it is necessary to develop critical thinking skills in students, and the role of assistant facilitators at PT BTPN Syariah Tbk in the Certified Independent Study Internship(MSIB) program can be one of the solutions to overcome this problem.

1.2. Research Objectives

The primary objective of this study is to investigate and analyze the role of companion facilitators at PT BTPN Syariah Tbk in the Certified Independent Study Internship(MSIB) program, with a specific focus on developing students' critical thinking skills. Furthermore, this study aims to identify the factors that influence the success of companion facilitators in enhancing students' critical thinking abilities, and to explore the challenges and opportunities that arise from this collaborative learning approach. By examining the impact of companion facilitators on students' critical thinking skills, this study seeks to contribute to the existing body of knowledge on innovative learning strategies and provide insights for educators, policymakers, and industry stakeholders.

2. Method

This research method uses a qualitative descriptive approach which conducts interviews with several sources who seek an explanation of a complex event from the participant's point of view (4) The researcher acted as an informant because he was one of the participants who passed the MSIB batch 7 selection at BTPN Syariah as a companion facilitator. Primary data in the form of interviews, research and direct observations of researchers during the Independent Internship study internship at BTPN Syariah. Meanwhile, secondary data was obtained from literature studies relevant to this research topic.

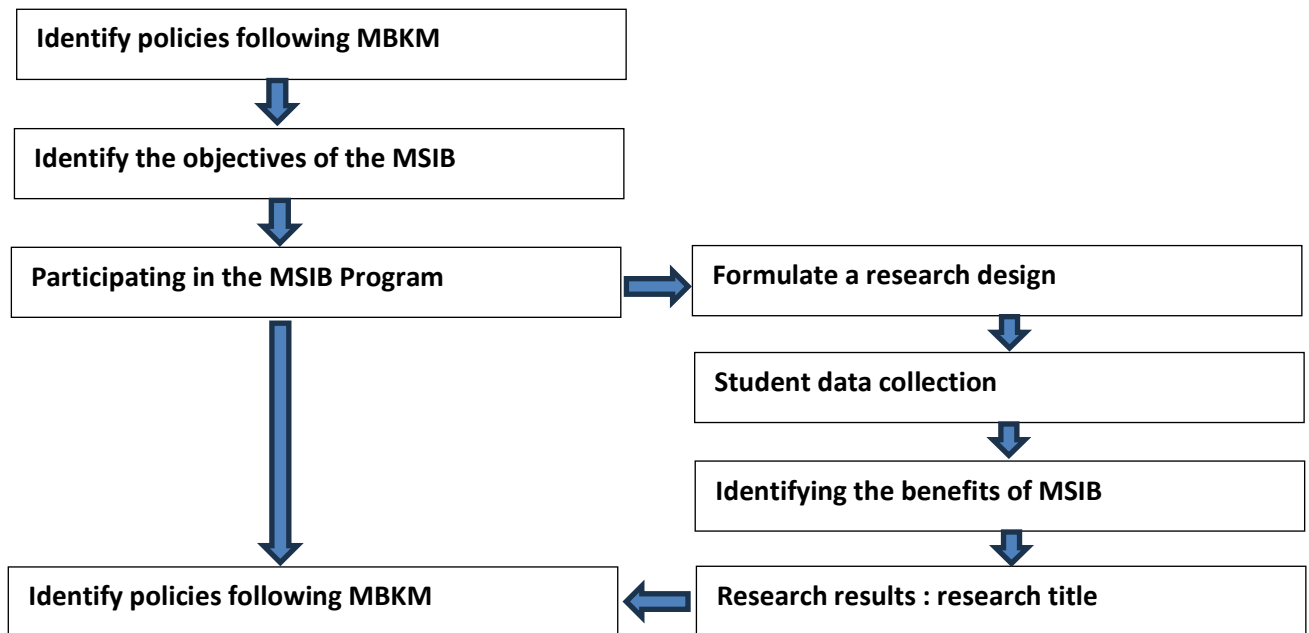


FIGURE 1. Thinking Framework Benefits of Certified Independent Study Internship as a Companion Facilitator in Developing Students' Critical Thinking Skills Through Internships

3. Results and Discussion

3.1 Result

The facilitator is tasked with providing assistance to BTPN Syariah customers, namely women, mothers, mothers from productive underprivileged communities, ultra-micro actors in empowerment activities and increasing the capacity and skills of customers in running their businesses so that they can develop sustainably and have wider market access both offline and online

The results regarding the role of the accompanying facilitator in the Certified Independent Study Internship (MSIB) program at PT BTPN Syariah Tbk, it can be concluded that the results of this study show a significant improvement in critical thinking skills, communication skills, and problem-solving of students who participate in the program. The students who undergo internships as facilitators not only get direct work experience in the field, but are also actively involved in assisting micro

The benefits that can be taken from this research are to provide a deeper understanding of the importance of collaboration between the world of higher education and the industrial sector, especially in efforts to develop superior and work-ready human resources. For learners, this experience expands the insights and non-technical skills that are so much needed in the workforce. For educational institutions, these results are input to design a curriculum that is more contextual and applicative. Meanwhile, for the industrial world such as BTPN Syariah, the role of student facilitators has proven to be able to support MSME empowerment programs more effectively, with an adaptive approach and based on field needs. Thus, this research not only contributes to the development of experiential learning theories, but also has a real impact in encouraging the growth of MSMEs and improving the quality of higher education graduates. The results of the article show that the existence of accompanying facilitators at BTPN Syariah provides real and significant benefits for the Micro, Small and Medium Enterprises (MSMEs) actors who are assisted. Accompanying

facilitators play an active role in providing direct assistance to customers, most of whom are women from underprivileged groups with ultra-micro businesses. Through this program, MSME actors not only receive access to financing, but also receive education and training to increase their business capacity, ranging from simple financial management, marketing strategies, to business registration. Mentoring is carried out in stages and structured, with a personal approach that builds trust and motivation for business actors.

From this assistance, among others, is improving skills in managing a business independently, increasing business insights, and opening access to a wider market, both offline and online. In addition, business actors also experience an increase in confidence and independence in running their businesses. With facilitators who accompany directly and consistently, MSMEs feel more cared for and supported in the process of developing their business, so that the desire to do business can be more guaranteed. Overall, the role of accompanying facilitators at BTPN Syariah has proven to be an effective bridge between financial institutions and small business actors, in encouraging inclusive and sustainable economic empowerment.

In addition, the following benefits are produced by students:

3.1.1. Critical thinking

Becoming a facilitator can provide various benefits to the development of students' critical thinking. By acting as a facilitator, students can develop their critical thinking skills through the process of discussion, analysis and problem solving. They can also broaden their knowledge and insights through a variety of perspectives and viewpoints(5). The role of a facilitator in programs such as PT BTPN Syariah's MSIB internship significantly enhances students' critical thinking abilities through structured engagement in discussion, analysis, and problem-solving. As facilitators, students are positioned to actively guide conversations, challenge assumptions and synthesize diverse perspectives, thereby refining their analytical and evaluative skills. This process requires them to assess information critically, weigh evidence, and construct logical arguments—key components of higher-order thinking. Moreover exposure to multiple viewpoints in a professional setting broadens their cognitive flexibility, enabling them to approach problems from different angles and develop more innovative solutions(6). The facilitator role also cultivates metacognitive awareness, as students must reflect on their own thought processes and decision-making strategies(7). Additionally by leading discussions and mediating team interactions, they strengthen their ability to articulate ideas clearly, ask probing questions, and foster collaborative problem-solving—further reinforcing their critical thinking competencies. Beyond cognitive skills, this role nurtures complementary soft skills such as effective communication, leadership, and teamwork, which are essential for translating critical analysis into actionable solutions. The integration of theoretical knowledge with real-world application in a mentored environment ensures that students not only think critically but also apply these skills pragmatically in professional contexts. Thus, the facilitator role serves as a powerful pedagogical tool for developing well-rounded, adaptable thinkers prepared for complex workplace challenges.

3.1.2. Public Speaking and Problem solving

Becoming a facilitator has a positive impact on students in developing Public Speaking and Problem Solving skills. By acting as a facilitator, students can improve their public speaking skills through the experience of facilitating discussions and presentations

(8). In addition, they can also develop analytical skills and creativity in problem-solving through experience in overcoming conflicts and managing group dynamics(9). This significantly increases students' confidence, effective communication skills and critical thinking skills.

Table 1. Result test
Data on the names of students who participated in MSIB activities as assistant facilitators

NO	NAME	Study Program	SEMESTER	UNIVERSITY ORIGIN
1	Arif Permana	Economics Education	Semester 7	Universitas Nusantara PGRI Kediri
2	Kristina Yosi	Management	Semester 7	Universitas Nusantara PGRI Kediri
3	Muhammad Andik	Management	Semester 7	Universitas Nusantara PGRI Kediri

The task carried out by students as assistant facilitators is to assist 15 selected customers to assist the businesses run by these customers.

According to Permana, the benefits obtained when being an intern student at PT BTPN Syariah is an increase in basic skills in the community, then an increase in confidence in the community, then have the ability to think critically, improve public speaking and also make students have problem solving skills that can be adapted to every problem in society. According to Yosi, one of the students who had the opportunity to also do an internship at PT BTPN Syariah among others improves his basic skills, then he is also able to think critically in dealing with problems, besides that he is also able to solve problems that arise easily because he already has this experience during this internship.

According to Andik, one of the active students at UNP Kediri who has participated in the MSIB program, he stated that he had an internship at PT BTPN Syariah is very helpful in adding new skills in his daily life, from the beginning as a student without any basic skills to now able to have the ability to think critically in facing problems, able to speak boldly in front of many people and also now he is able to solve the problems he faces easily.

In addition, Facilitators at BTPN Syariah¹ include guiding and supporting interns, developing critical thinking and creativity skills, and supervising and evaluating their progress. They are also responsible for creating learning plans, providing training and onboarding, analyzing data, and providing feedback and suggestions for performance improvement. In addition, the Facilitator must have good communication and interpersonal skills, mentoring skills(10)

3.2 Discussion

Certified independent study internships (MSIB) as companion facilitators in developing students' critical thinking skills through internships show very positive results. Students who participated in this program showed a significant improvement in critical thinking ability, creativity and problem-solving ability. In addition, the program also helps students gain real-world experience and deeper knowledge about their field of interest. Guidance in carrying out duties as companion facilitator also plays an important role in guiding and supporting student during the internship process. Students selected for this program are required to develop advanced critical thinking techniques and problem-solving skills to assist customers in resolving business challenges. A case in point is Arif Permana, a student researcher who was tasked with conducting field work to directly help customers address their entrepreneurial difficulties. Through this hands-on experience, students must

analyze customer issues, identify root causes, and develop practical solutions - a process that significantly enhances their critical thinking and problem-solving capabilities. This experiential learning approach proves particularly effective in cultivating these essential professional skills.

Researchers and some other students took the opportunity to intern at BTPN Syariah as a facilitator because they had different reasons, but the main reason for taking it was because of the opportunity given by BTPN Syariah to carry out this task and make it a new challenge for students, where this task is certainly able to develop everything and the expectations of the students who participate in this program.

Companion Facilitator, this internship position is provided to students to provide assistance to BTPN Syariah customers, namely women, mothers, mothers from productive underprivileged communities, ultra-micro actors in empowerment activities and improve the capacity and skills of customers in running their businesses so that they can develop sustainably and open wider market access both offline and online such as recording and reporting (recording activities carried out) and also Training/Empowerment for customers.

Becoming a facilitator can provide various benefits to the development of students' critical thinking. By acting as a facilitator, students can develop their critical thinking skills through the process of discussion, analysis and problem solving. They can also broaden their knowledge and insights through a variety of perspectives and viewpoints. In addition, facilitators can help students develop communication skills, lead and work together in teams. Thus, students can become more critical, creative and innovative in solving problems and making decisions.

Bank BTPN Syariah plays a role as a place to learn as well as try real work experience, then BTPN Syariah itself appoints of its members to be a mentor of the students who do this. From the tasks carried out by the students, students are able to add new knowledge for them such as public speaking, critical thinking, problem-solving, critical thinking and many others. The benefits of internship as a Facilitator Companion are to gain real experience and more in-depth knowledge about the Islamic banking industry, develop critical thinking skills, creativity and problem-solving skills. In addition, this internship also helps student acquire communication skill

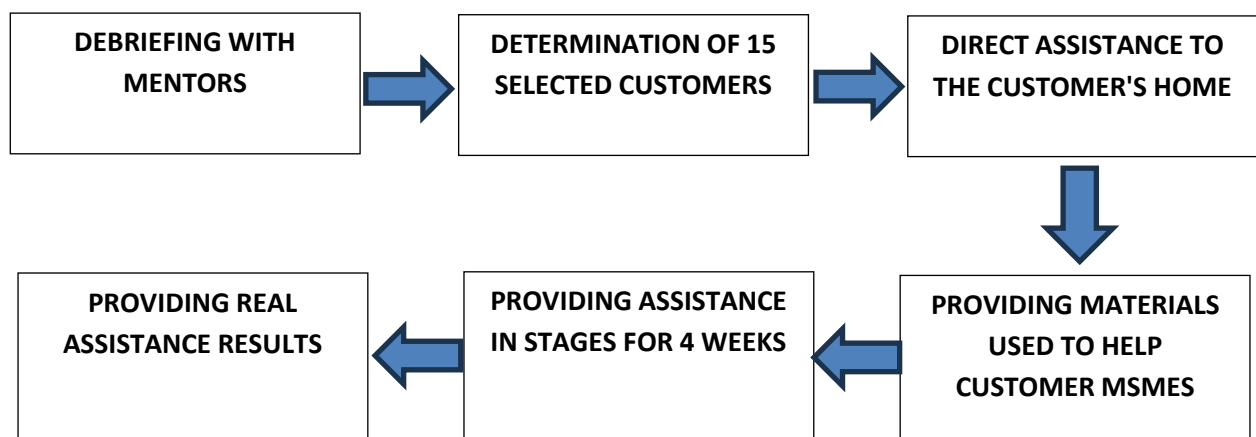


FIGURE 2. Flow of the task as a companion facilitator

4. Conclusion

Internship Program Independent Study Certified (MSIB) as Facilitator Mentor effectively improves skills critical thinking students through experience real work, development technical skills and soft, knowledge banking industry, development networking professional and development confidence. This program helps students improve their analytical, leadership, communication, professional awareness and life skills.

The contribution of this research is very significant both in the field of science and practice and policy. Scientifically, this study enriches the understanding of the role of facilitators in improving the capabilities of micro, small, and medium enterprises, as well as contributing to the theory and model of business mentoring. Practically, the results of this research can be a reference for Islamic financial institutions, such as BTPN Syariah, in developing effective mentoring programs to improve the ability and welfare of their customers. In addition, this research also has the potential to influence government policies related to MSME development and business assistance, so that it can contribute to national economic growth.

The Certified Independent Study Internship (MSIB) program as Facilitator Mentors has demonstrated significant effectiveness in developing students' critical thinking skills through real-world banking experience, while simultaneously enhancing their technical competencies, soft skills, professional networking, and self-confidence. This innovative program not only improves participants' analytical capabilities, leadership, communication skills, and professional awareness but also provides valuable industry-specific knowledge in Islamic banking and MSME financing, ultimately preparing them for future career challenges. The research offers important theoretical contributions by advancing understanding of facilitator roles in MSME development and enriching mentorship models in Islamic finance, while its practical applications provide valuable insights for financial institutions like BTPN Syariah in designing effective mentoring programs and inform government policies supporting MSME growth and national economic development, though the study is limited by its small sample size of one student per branch office which restricts data collection from diverse participants.

The limitation of this problem is the lack of students that can be found because of the placement of students who are only booked by 1 student in each branch office, making it difficult to interview students from other campuses who also participate in this program.

References

- [1] Baharuddin MR. Adaptasi Kurikulum Merdeka Belajar Kampus Merdeka (Fokus: Model MBKM Program Studi). *J Stud Guru dan Pembelajaran*. 2021;4(1):195–205.
- [2] Aswita D. Merdeka Belajar Kampus Merdeka (Mbkm): Inventarisasi Mitra Dalam Pelaksanaan Magang Mahasiswa Fakultas Keguruan Dan Ilmu Pendidikan. *Pros Semin Nas Biot*. 2022;9(2):56.
- [3] ka Sari L, Hafi Idhoh Fitriana N. Peran Fasilitator Pendampingan Dalam Pengembangan Usaha Mikro Kecil Menengah (UMKM) Nasabah BTPN Syariah di Kecamatan Wongsorejo Banyuwangi Jawa Timur. *JIPM J Inf Pengabd Masy*. 2024;2(1).
- [4] Ummah MS. Dampak Kebijakan Merdeka Belajar Kampus Merdeka (MBKM) pada Perguruan Tinggi Swasta di Indonesia [Internet]. Vol. 11, Sustainability

- (Switzerland). 2019. 1–14 p. Available from: http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI
- [5] Towfik AF, Mohamed G, Mostafa A, Mahfouz HHE said, Ibrahim SAM. International Egyptian Journal of Nursing Sciences and Research (IEJNSR) Original Article Effect of Self-Learning Package about Critical Thinking on Intern-Nurses ' Knowledge , Disposition and Skills. *Int Egypt J Nurs Sci Res.* 2022;2(2):548–67.
 - [6] Saputra AY, Ramadan ZH. Gaya Kepemimpinan Kepala Sekolah dalam Pelaksanaan Kurikulum Merdeka Belajar. *J Obs J Pendidik Anak Usia Dini.* 2023;7(4).
 - [7] Liwa Ilhamdi M, Novita D, Nur Kholifatur Rosyidah A. Pengaruh Model Pembelajaran Inkuiri Terbimbing Terhadap Kemampuan Berpikir Kritis IPA SD. *J Ilm Kontekst.* 2020;1(02):49–57.
 - [8] Yulianti T. Public Speaking Ability Through Focus Group Discussion. *J PAJAR (Pendidikan dan Pengajaran).* 2021;5(2):287–95.
 - [9] Asiva Noor Rachmayani. Immersive virtual reality as a tool to learn problem-solving skills Paola. 2015. 6 p.
 - [10] van Meurs E, Greve J, Strauss B. Moving in the presence of others—a systematic review and meta-analysis on social facilitation. *Int Rev Sport Exerc Psychol.* 2022;