

## **ABSTRACT**

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### **ANALYSIS OF GUARANTEE ISSUANCE PROCESS AND PAYMENT CYCLE AT PT JAYA KONSTRUKSI MANGGALA TBK**

*The professional work program at Pembangunan Jaya University (UPJ) plays an important role in connecting the theory learned in class with practice in the world of work. This program exists to provide students with the opportunity to gain direct experience of daily operations in the world of work, so that they can hone the skills needed in a real work environment. At UPJ, we understand that the lack of practical skills relevant to industry needs is one of the main problems in education. Therefore, professional work programs are very important because they allow students to practice and hone the necessary skills in a real work environment, thereby better preparing them for careers after graduation. Practitioners have the opportunity to work professionally at PT Jaya Construction Manggala Tbk, namely in the finance division, the practitioner has the task of making requests for the issuance of guarantees to banks and insurance, including bid guarantees, down payment guarantees, performance guarantees and maintenance guarantees. Apart from that, the interns have the task of managing the company's payment cycle. This task requires a deep understanding of the relevant legal and financial requirements, careful administrative skills, and the ability to perform thorough analysis of the company's cash flow. Through this experience, interns not only hone practical skills relevant to the construction industry, but also learn to face real challenges and problems in company financial operations. The professional work program at UPJ not only provides valuable practical experience, but also better prepares students to face challenges in the world of work after graduation.*

**Keywords:** *Skills in the work environment, Making requests for guarantee issuance, Legal and financial requirements, Real challenges and problems*