

Performance Implementation Analysis of PT SMS Finance Padang Company Leasing

Mutiyah Khansa ¹, Natasya Amelia Putri ², Olivia Permata Sari ³, Rizqullah Raffif ⁴, Vivi Nila Sari ⁵
Universitas Putra Indonesia "YPTK" Padang

Article Info

Article history:

Received July 10, 2023

Revised July 16, 2023

Accepted August 1, 2023

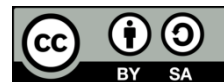
Keywords:

Analysis of companies in the field of leasing services in an era of increasing community needs

ABSTRACT

Companies in the field of leasing services are currently emerging due to the increasing public need for transportation facilities in terms of life. Globalization has an impact on business development in Indonesia, especially with the entry of multinational companies in Indonesia. This can be seen in companies that provide credit services. With increasingly competitive conditions, leasing service companies are required to really understand the dynamics of customer tastes that are their target market and how to satisfy these customers. One way is to provide quality services, both personally and in terms of ingredients, by creating a good service, customers will feel satisfied because their wants and needs have been fulfilled. Because there are so many choices that exist, it is difficult for consumers to determine which product to choose, so that consumers try to find information from the media around them (for example: print media and electronic media), the information obtained from these media will be easier to understand and easier to find. to recall. Submission of information through the media is called promotion.

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Corresponding Author:

Mutiyah Khansa
Universitas Putra Indonesia YPTK Padang
Email: mutiyahkhansa140903@gmail.com

INTRODUCTION

One of the faculties at UPI is the Faculty of Economics and Business, which has 1 study program, namely management. There are many courses related to applicable law in Indonesia in the form of theory and practice. For example, there are courses in strategic management and must take place independently during the internship period, with the assistance of the organizer. The place or agency that gives me the opportunity to do PBL is PT SMS Finance Padang Branch. A Finance or Leasing Company is a business entity outside the Bank and Non-Bank Financial Institutions that provides loan facilities to its customers for a purpose or conducts business activities: Leasing, Factoring, Credit Card Business and / or Consumer Financing such as car loans, car pawns. Leasing is a financing activity that has been carried out since 2000 BC, namely through the practice of the Sumerians. This is known from livestock leasing documents, water, and daily equipment on wild land. Subsequently, a separate institution emerged to oversee this activity in Babylon around 400 BC. At that time, the Babylonians used leasing as a way to meet the needs of life through plant seeds and farm tools. Subsequently, this practice was followed by Rome, Egypt, Ancient Greece, and so on . Until 1850, Tom M. Clark from the United States became the first modern person to implement the practice of leasing in renting a train. Our company mission is

- Become the Finance Company of Choice for Stakeholders with Good Performance and High Profitability.
- Become the Finance Company of Choice for Consumers with Fast, Reliable and Technology-Based Services.
- To become the preferred finance company of banks and investors through growth that prioritizes prudential principles and a good track record.
- Become the Finance Company of Choice for Business Partners by Creating Relationships Based on Mutual Benefit and Mutual Respect.
- To become the Finance Company of Choice for Consumers with a Positive Image in the Eyes of the Government and Society with Optimal Contribution and Upholding the Principles of Good Corporate Governance.

A leasing company is a company that provides physical assets or services for use by clients for a certain period of time at an agreed cost. Leasing assets include vehicles, furniture, office equipment, heavy equipment, industrial equipment, property, and more. Meanwhile, according to the OECD, leasing companies are companies involved in financing the purchase of physical assets. The leasing company is the legal owner of the goods, but the ownership is transferred to the client incurring the benefits, costs, and risks of ownership of the assets. For example, when you buy a motorbike on credit, the actual price of your motorbike has been paid in full by this company. The fees you pay every month or called installments will go into the balance of the finance company. You can choose the amount of down payment, installment period, interest, and see installment payment scenarios. Likewise for home loans, furniture, electronics, or other items. Leasing financing is not only in the form of purchases, payment of shop rental fees is also part of the leasing product. According to the Decree of the Ministry of Finance No. 1169/KMK.01/1991, leasing is a payment activity in the form of providing capital goods. This is then used for leasing, option rights or rights without options that are utilized by customers within a certain period of time based on payments made in installments.

METHOD

"Research methods are a scientific way to obtain data with specific purposes and uses. Research methods are research based on scientific ways rationally, empirically and systematically to collect data with certain goals and uses, data requirements in conducting research are valid, reliable and objective."

Location

Jl. Dr. Sutomo No.40, Simpang Haru, Kec. Padang Timur., Padang City, West Sumatra 25147 1.2

Work Procedure

Work Procedure. In the implementation of PBL & PJBL (Problem Based Learning & Project Based Learning) activities Upt E-Learning Upi YPTK Padang. The methods and numbers carried out will be explained as follows:

1. Lecturers are asked to group students in teams. which consists of a maximum of 4 people/team.
2. Lecturers provide proposal guidance to students to implement PBL / PjBL in accordance with topics and objects and relevant to the courses taken.
3. Proposals that have been acc by the lecturer. entered into UPT E-Learning by the lecturer to be issued a student Assignment Letter to the field.
4. Lecturers and students will be accompanied and guided by the UPT ELearning Team in accordance with their fields and expertise.
5. Output of PBL / PjBL Activity carried out by students in the form of a Final Report.

The implementation of the leasing company PT SMS Finance Padang this company will review the financial capabilities of prospective clients. The leasing company will offer installment terms and payment scenarios. The company will then benefit from the interest paid each month in credit, the company will purchase goods and rent them to customers during the agreed time. As a customer, you only need to pay the rental fee. While the company will pay prices and other costs.

RESULTS

PT SMS FINANCE is commonly known by the public as a leasing company that provides physical assets or services for client use for a certain period of time at an agreed cost.

It can be concluded that PT SMS FINANCE provides important appreciation and encourages employees towards performance and motivates their work on the company in achieving the targets set.

Giving encouragement to the company has a big impact on SMS FINANCE companies, this company is becoming the finance company of choice for stakeholders with good performance and high profitability and becoming the preferred finance company for consumers with reliable and fast service.

CONCLUSION

Based on the report above, it can be concluded that positive motivation is very good on employee performance: From the results of the research conducted, it can be seen that providing motivation or positive encouragement to PT SMS FINANCE employees significantly improves their performance. Incentives can be performance bonuses, rewards, or additional perks that encourage employees to work harder and achieve set targets. By giving proper appreciation, employees feel valued and recognized for their contributions. This can increase employee satisfaction with their jobs and the company, satisfied employees tend to have higher motivation, greater loyalty, and are more productive in carrying out their tasks.



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