

Application of Pegadaian Digital Service Application in Pawn Transactions at PT. Pegadaian (PERSERO) UPC Katamso Medan

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ABSTRACT

PT. Pegadaian (Persero) is a non-bank financial institution which is legally permitted to carry out credit financing on the basis of pawn law. PT. Pegadaian is currently carrying out transformation in the digital world by creating a web-based application called "Pegadaian Digital Service (PDS)". Pegadaian Digital Service (PDS) is a web-based pawnshop service to facilitate customer service in transactions. This research uses a qualitative approach with descriptive methods. The purpose of this research is to determine the use of the Pegadaian Digital Service (PDS) application to facilitate customer transaction services. The results of this research show that the use of the digital Pegadaian application makes customer service easier in transactions. However, it is still not running effectively in terms of facilities so it must be further improved which will have an impact on the quality of service.

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INTRODUCTION

In this modern era, advances in technology, therefore, can have a fairly broad impact. For example in various kinds of applications used in every company. Currently, there are many application programs that provide features in lending to the public, one of which is the application used by UPC Pegadaian Katamso Medan which uses a digital pawnshop application where this application uses a loan distribution system that is practical, fast and does not use a long time in lending by customers and prospective customers. Service is a process of meeting needs through the activities of others directly (Moenir, 1992: 16).

Service is a process of meeting needs through the activities of others that concern all problems aimed at others to solve problems (Luthans, 1995:46). Digital service application (PDS) is a facility in digital form owned by PT Pegadaian based on systems and mobile phones. The benefit of the pegadaian digital service (PDS) application is that it makes it easier for customers and prospective customers to check payment bills or check other bills such as extending pawns, pawn ransom payment transactions. This pegadaian digital service (PDS) application can also check payments

for example checking electricity bills (PLN) . BPJS, Telkom, PDAM, Pay installments to buy gold savings (Save Gold), purchase credit.

A. Problem Statement

Based on the background that the author has described above, the author can formulate a problem in the research as a result of this internship, namely "Application of Digital Service Applications in UPC Katamso Pawn Transactions"

B. Purpose and Benefits

The purpose and benefits of the author as a result of the internship carried out by the author are so that the office can introduce students to the real world of work so that students are able to improve the soft skills that exist in themselves by adjusting the world of work and so that the office of PT. Pegadaian can manage appropriate service procedures and maximize service to customers. If the service provided to customers runs well and in accordance with the procedures, it will make customers feel satisfied.

THEORETICAL STUDIES

1. Mortgage Policy Concept

Every organization certainly strives for developments in the performance of its employees, therefore it is necessary to pay attention to a good resource management process by leaders because performance, motivation and enthusiasm for work can be seen in a person if his work life in an organization is considered. However, the focus of a leader in an organization is not only about the resources that exist within the company but also those outside the company, as done by individual companies (persero) pawnshops that not only demand good performance from all employees but also create a calm atmosphere to bring in many customers.

Pegadaian is a company engaged in lending in the form of funds (money). PT Persero is one of the companies that runs in the field of services and obtains permission from the state to carry out all forms of activities carried out by the company and the implementation process is also based on the pawn law. Pawn itself according to the Big Indonesian Dictionary (KBBI) is defined as the process of lending money to someone within a certain time and the provision of goods from the borrower as his dependents, if it is due and the borrower cannot return the money he borrowed, the goods borne become fully entitled by the pawnshop itself.

The services provided by this pawnshop are in the form of money or further seen from the legal basis that overshadows it, namely pawn law, meaning that the activities that take place in the pawnshop are the process of managing finances owned by the company with the aim of helping people whose economy is low so that with the company that provides its services it can minimize the situation.

2. Service Theory

Service can be interpreted as an action of a person towards others through the presentation of services in accordance with what customers need and want. If an organization can provide services in accordance with what customers expect, then the organization's services are considered good. Easy, friendly, fast, careful, punctual and straightforward service provided by a company is essential for people who use services that do not allow to get expensive welfare services.

There are two factors that affect Service, namely expected Service and perceived Service. If the service received/felt is in accordance with the expected service, then the service is said to be good and satisfying. The image of good service is not based on the perception of the taste provider, but based on the perception of customers. Customer perception of service is a comprehensive assessment of the superiority of a service.

The expected service is the customer's assessment of the overall excellence of the product. Then perceived service is a global consideration related to service superiority.

Rambat Lupiyoadi revealed that the indicators of Service in knowing the service of an organization is good are:

- a. Tangibles or physical evidence is the ability of an organization to prove its existence to internal parties, which includes physical facilities, equipment and equipment used, and the appearance of staff.
- b. Liability or reliability is the ability of an organization to provide services as promised accurately and reliably.
- c. Responsiveness or responsiveness is the ability to help and provide fast and appropriate service to customers, with clear delivery of information.
- d. Assurance or assurance is the knowledge, courtesy, and ability of employees in an organization to foster customer trust in the organization.
- e. Empathy is giving sincere and individual or personal attention given to customers in the form of understanding customer wishes. Service is very necessary in every small and large organization, because good service is very important and beneficial for customers. If the customer is satisfied in the service of an organization, then the customer takes the initiative to take back the products/services in an organization.

3. Pawn Service Procedure

In the Pawn, Re-Pawn and Pawn Redemption Service System at PT. Pegadaian Persero Medan Utama Branch has sections and documents that are interrelated with the system. The author will explain the parts and documents in the Pawn, Re-Pawn and Pawn Redemption Service System at PT. Pegadaian Persero Medan Utama Branch.

The following is a brief explanation of the related parts in the system:

1. The Estimator is tasked with assessing the collateral to be liened and printing proof of lien for the collateral.
2. Cashier Serves to receive capital rent payments, disburse funds according to the proof of mortgage provided by the customer, print disbursement receipts, check the amount of principal value and capital rent to be paid.
3. Storage Serves to receive proof of lien and receipt of payment of pawn / collateral, print receipt of proof of handover of taking goods then do a physical crosscheck of goods whether it is appropriate or not.

In addition to the related sections there are also documents related to the procedure, including:

1. Credit Request Form (FPK) This document contains identity data from the customer before applying for a pledge.
2. Proof of Pledge (SBG) This document is a proof of pledge from the customer containing the principal value of the capital lease to be received or paid.
3. Disbursement Receipt (SP) This document is proof of disbursement of funds that will be received by customers.
4. Payment Receipt (SP) This document contains the amount of capital rent payment
5. Amortization Truck (SP) This document is proof of amortization of pawn/warranty
6. Proof of Handover of Goods Collection (BSTPB) This document is a letter of proof of handover of the collection of pawn/collateral.

The following is the Pawn Service Procedure at PT. Pegadaian Persero South Manado Branch. Pawn Procedure:

1. The procedure starts from the customer filling out the pawn application form at the counter.
2. Then, the Customer submits the completed form, Identity Card (KTP), along with the goods to be pawned to the Estimator.
3. Then, the Estimator Section assesses the goods to be pawned.
4. After knowing the estimated item, the Estimator Department notifies the amount of loan that will be obtained to the Customer in accordance with the estimated price and confirms to the customer whether to agree or disagree, and if agreed whether to take a loan in full / only as needed.
5. Then, the estimator prints the proof of pledge and confirms it to the customer for signature and explains the procedure for the return.

6. After that, the proof of pawn signed by the customer is given to the cashier to be disbursed.
7. Then, the Cashier confirms with the Customer about the loan.
8. After confirming with the Customer, the Cashier will print the disbursement receipt and ask the Customer to sign 2 copies. Duplicate 1 will be archived at the cashier along with the registration form from the Customer whereas, duplicate 2 will be given to the Customer along with the loan money.
9. The procedure is completed.

Repeat Procedure :

1. The procedure begins with the customer reapplying for a lien.
2. The Cashier receives a Proof of Pledge from the Customer.
3. Then, the Cashier checks the amount of capital rent that must be paid by the Customer based on the Proof of Pledge.
4. Then, the Cashier Department notifies the Customer of the amount to be paid, and the Cashier receives a sum of money with the value of capital rent from the Customer.
5. After the Customer makes a payment, the Cashier will print 2 copies of the capital rental payment Stuk. Duplicate 1 will be temporarily archived as proof of payment at the Cashier Section, while duplicate 2 will be given to the Customer.
6. The procedure is completed.

Mortgage Redeem Procedure :

1. The procedure begins when the Customer comes to the nearest Pegadaian outlet to ask for information about how much principal value and capital rent must be paid or in return by bringing a proof of pawn (SBG)
2. Then the Cashier receives the SBG and checks the amount of principal value and capital rent informed.
3. Then the Cashier prints the Receipt of Payment of the principal value and capital rent and gives it to the Customer for signature.
4. Then, the Cashier prints the repayment receipt and provides the Proof of Pledge and Repayment Letter to the Depository Section.
5. The Storage Department takes the paid pawn and prints the Proof of Handover for taking the goods in 2 copies. Duplicate 1 will be given to the Customer while duplicate 2 will be archived in the Storage Section together with the Proof Letter and Repayment Letter.
6. The goods are handed over to the Customer and the Customer is asked to sign the Proof of Handover Letter of the goods.
7. The Storage Department conducts goods inspection with the Customer.
8. The procedure is completed.

METHOD

This research uses field research (field research) where researchers go directly into the field to observe and find out how the use of the Pegadaian Digital Service (PDS) application in facilitating customer transaction services. This research method uses a qualitative approach with a descriptive method. According to Sugiyono (2018), qualitative research methods are research methods used to examine natural object conditions where researchers are key instruments. The data collected is not in the form of numbers but data in the form of field notes, interviews, and other supporting documents. This research was carried out for a period of 1 month. Starting from January 18 to February 18, 2023. Working hours start from 08.00 WIB – 15.30 WIB. The implementation was carried out at the office of PT. Pawnshop (Persero). UPC Katamso Medan on Jl. B Katamso No.407

RESULTS AND DISCUSSION

Pegadaian Digital Service (PDS) Application

PT. Pegadaian (Persero) transforms by creating applications that can make it easier for its customers to transact. Pegadaian Digital Service (PDS) is a web-based service application launched by PT. Pegadaian (Persero) in order to provide services regarding Pegadaian products. The presence of the Pegadaian Digital Service application application can be said to be effective in terms of effectiveness and proper efficiency regarding Pegadaian products. Effectiveness is an illustration to see how far the target is achieved by looking at the efforts and goals that have been set previously (Tiowinanda & nora eka putro, 2019). Before the Pegadaian Digital Service (PDS) application, customers had to come to the outlet to get transaction services, and customers also did not know how much would be paid. After the Pegadaian Digital Service application, customers do not have to come to the outlet for payment transaction services. Because this can be done only by using the Pegadaian digital service application, but to transact using physical goods, customers must still come to the pawnshop outlet. with the Pegadaian Digital Service application makes it easier for customers to make transactions, and also customers can find out information about pawnshop products such as whether gold prices go up or down.

With the Pegadaian Digital Service (PDS) application, Pegadaian Pekanbaru customers should feel the convenience starting from time efficiency, as well as the functions that have been provided by the Pegadaian Digital Service application. in the application of the Pegadaian Digital Service application has been effective but not optimal. Because there are still many obstacles felt by users such as networks, application errors, and customer incomprehension in accessing the application.

Benefits of Digital Service Procurement Application (PDS)

The advantage of this Pegadaian Digital Service is that customers can transact without having to come to the outlet and queue. Customers only need to access the application via smartphone and then can transact easily and quickly. This Pegadaian Digital Service application has an easy level to access and provides data security for customer information because the data and information of each transaction requires an OTP (One Time Password code) so that confidentiality is guaranteed.

In the digital Pegadaian Application service, it is also accurate if the customer has activated to a premium account which can be done to the pawnshop outlet. How to register on the Pegadaian digital service application:

1. Download the application on the play store. then enter the keywords "Pegadaian Digital".
2. After successfully downloading the application. Then run the application.
3. A registration page will appear where you are asked to enter data such as full name, mobile number, email, and referral code (optional).
4. After filling in personal data, an OTP code filling menu will appear sent from the registered mobile number.
5. After that it will be asked to fill in a password with a minimum of eight characters and numbers.
6. After the account is registered, the account must be registered with its cif number which can be requested to the Pawnshop employee.
7. After all registrations are completed, the digital Pegadaian application can be used

Features of the Pegadaian Digital Service (PDS) application

The Pegadaian Digital Service application was created to make it easier for customers to transact. The way the Pegadaian Digital Service (PDS) application works is almost the same as mobile banking applications in general, namely making transactions using only smartphones .

With the Pegadaian Digital Service (PDS) application, customers can make any transaction such as applying for a loan, knowing changes in gold prices every day, and other transactions. In the Pegadaian Digital Service (PDS) application, there are several features that can be used, namely gold installments, pawns, payments and top ups, financing and pawn booking. The features offered have services that can make it easier for customers. Pegadaian Digital Service (PDS) has features such as:

1. Pawn (booking service, gold savings pawn, securities pawn)
2. Financing (multipurpose financing and vehicle installments, Hajj portion financing)

3. Gold (gold pawn, gold transfer, mint gold, buy gold and sell gold, open gold savings)
4. Payment and top up (buy gold savings, pay pawn, pay installments, credit, E-Wallet, electricity, BPJS, PDAM)
5. Pawnshop Branch

The payment method offered by Pegadaian Digital Service is in the form of G-cash, which is a virtual account to make transactions without having to have a bank account. But not only using G-cash, customers can also transact using bank accounts or through available E-wallets.

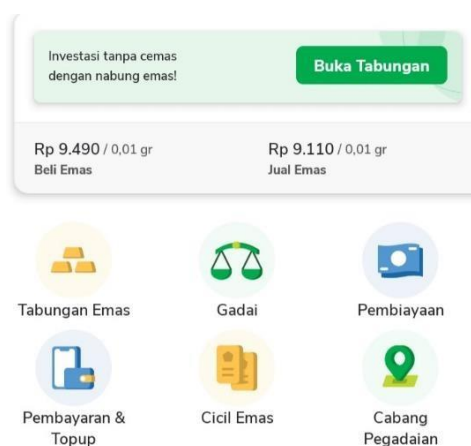


Figure 1. Features of Pegadaian Digital Source : Pegadaian Digital Service (PDS) Application Socialization of Pegadaian Digital Service Application

The implementation of the internship carried out by the author for 30 days (1 month) at PT. Pegadaian (Persero) Medan Utama Branch which is placed in the Service section. During the internship, the author observes and is directly involved in the work process of employees. The work done by employees has gone well and is in accordance with the structure and job description regulated in the company. In addition, the service system for Pawn, Re-Pawn, Pawn Redemption also runs well and in accordance with applicable procedures.

In the Pawn Service System at PT. Pegadaian (Persero) UPC Katamso Medan has been running in accordance with the company's operational standards. This can be seen from the parts in the procedure where each part in the company has a relationship and each part always carries out its duties and responsibilities in accordance with the procedures applied by the company. The advantages of this company are also all activities or processes in pawn services, already using an adequate system, so that every transaction that occurs is well monitored through the system.

However, what is of concern for companies, especially in the Main Medan Branch, is the lack of office equipment, such as computers, laptops, and desks whose quality is not good so that it will have an impact on the quality of service.

CONCLUSION

From the results of the internship for 30 days (1 month), the author can draw conclusions and experience of internship at PT. Pegadaian UCP Katamso Medan, namely:

1. The function of the founder of PT. Pegadaian (Persero), namely by providing the best financial solutions to the community through the distribution of micro, small, medium scale loans, and on the basis of pawn law.
2. The internship program is a positive activity for students because it can train students' ability to become independent individuals, able to solve problems and make decisions at work.
3. During the internship, the author gained additional knowledge and experience about entering customer data, compiling lost or damaged mortgage evidence, recording cash books and compiling daily transaction result papers, and calling / sending messages to customers whose mortgages have passed the due date / auction due.

Suggestion

As for the suggestions that the author wants to convey, so that they can be useful for all parties later:

1. It is expected that PT. Pegadaian UCP Katamso Medan can provide comprehensive guidance to writers, in order to minimize errors that occur due to lack and understanding for writers.
2. Increase cooperation in guiding students who carry out internships at PT. Pawnshop UCP Katamso Medan
3. It is expected that the company will complete the equipment available in the office and arrange customer documents in accordance with the order so that the documents are not lost or scattered.

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