



ELECTRONIC PAWN PROCESS AT PT PEGADAIAN

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Abstract

Pawning electronic goods has become a popular financial option for many people to get money quickly, without having to sell valuable items. PT Pegadaian is a state-owned financial institution that offers electronic goods pawn services through a relatively easy and fast process. This article explains the process of pawning electronic goods at PT Pegadaian, starting from the application, valuation of goods, disbursement of funds, to repayment and retrieval of collateral. Although this service provides many conveniences, there are still a number of people who do not fully understand the procedure for pawning electronic goods. Some of the things that often become obstacles are administrative requirements, methods of determining the value of goods, as well as the fees and interest applied. In addition, there are also concerns about the security of goods when stored at Pegadaian. Thus, a deeper understanding of the process of pawning electronic goods is very important so that people can take advantage of this service optimally as a safe, fast and reliable financial alternative.

Keywords: *Pawning electronic goods, PT Pegadaian, pawn process, goods valuation*

Abstrak

Gadai barang elektronik menjadi pilihan finansial yang banyak digunakan oleh masyarakat untuk mendapatkan uang dengan cara cepat, tanpa perlu menjual barang berharga. PT Pegadaian merupakan salah satu lembaga keuangan negara, yang menawarkan layanan gadai barang elektronik melalui proses yang terbilang mudah dan cepat. Artikel ini menjelaskan proses gadai barang elektronik di PT Pegadaian, mulai dari pengajuan, penilaian nilai barang, pencairan dana, sampai pelunasan dan pengambilan barang jaminan. Walaupun layanan ini memberikan banyak kemudahan, tetapi masih ada sejumlah orang yang tidak sepenuhnya memahami prosedur gadai barang elektronik. Beberapa hal yang sering menjadi penghalang adalah persyaratan administrasi, metode penentuan nilai barang, serta biaya dan bunga yang diterapkan. Selain itu, terdapat pula kekhawatiran mengenai keamanan barang saat disimpan di Pegadaian. Dengan demikian, pemahaman yang lebih mendalam mengenai proses gadai barang elektronik sangat penting agar masyarakat dapat memanfaatkan layanan ini secara maksimal sebagai alternatif keuangan yang aman, cepat, dan dapat diandalkan.

Kata kunci: Gadai barang elektronik, PT Pegadaian, proses gadai, penilaian barang

A. INTRODUCTION

Merdeka Belajar Kampus Merdeka (MBKM) is a program from the Minister of Education and Culture that aims to encourage students to master various sciences that are relevant to the world of work. In this program, students are given the opportunity to choose the courses to take, including those that focus on practical experience in the field, such as internships. Internship is a compulsory course for students of the Faculty of Economics and Business, Universitas Jenderal Soedirman, Department of Business Administration, as a requirement for graduation from the Diploma III (D3) program.

On the other hand, with rapid economic growth, the need for financial services continues to increase. People are now looking for easy and fast ways to get funds, one of which is through pawn services. Pawn services allow a person to obtain a loan with a valuable item as collateral. Pegadaian, as a state-owned financial institution, provides an easy and fast pawning process, and plays an active role in financial inclusion.

One of the services offered by Pegadaian is electronic pawning, which allows customers to pawn electronic items, such as smartphones, laptops, and tablets, if they do not have jewelry or gold. This service provides a solution for those who need quick funds without having to sell their electronics. However, many people do not fully understand the e-pawn procedure, such as the requirements, valuation of goods, and the fees and interest charged. In addition, there are concerns regarding the safety of the pawned items, as many are worried that their items may be lost or damaged during storage.

B. IMPLEMENTATION AND METHODS

The activities carried out by the author during the internship lasted four months starting from August 12, 2024 to November 28, 2023 which was carried out for 6 days a week. Internship procedures are set by PT Pegadaian itself.

Table 1 Work activities during internship

Working Days	Working Hours	Break Time
Monday - Friday	08.00-15.00 WIB	12.00-13.00 WIB
Saturday	08.00-12.30 WIB	-

During the process of implementing the internship, the author was given the opportunity to intern at PT Pegadaian Purwokerto Branch, Unsoed Front Helper Unit in the Service Section. The following is a description of the internship activities carried out at PT Pegadaian Purwokerto Branch, Unsoed Front Helper Unit:

a. Electronic pawn service

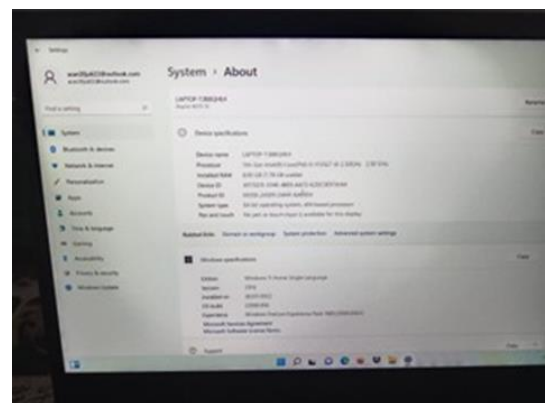


Image 1 Checking goods as pawn collateral

Pawnshop services are one of several products offered by Pegadaian.

b. Filing of documents and sealing of pawned goods

Counting and recapitulating bifold letters, recapitulating proof of transaction forms, sealing pawn goods, and recapitulating the daily cash book. The proof of credit letter consists of two identical sheets. The first sheet will be kept by the customer as proof that they have pawned their goods, while the second sheet, which is commonly called a bifold, will be kept by the Pegadaian as an archive. transactions on that day and as a calculation if the officer has a problem in recapitulating the money from the transaction. Furthermore, the sealing of gold pawn items and electronic pawns, if sealing the gold pawn by giving a hole in the plastic containing gold with the top position and given an aluminum clip, then locking it by hitting it with a hammer. To seal electronic goods, it is enough to hook the pawn paper in the bag / busbook using stapless.

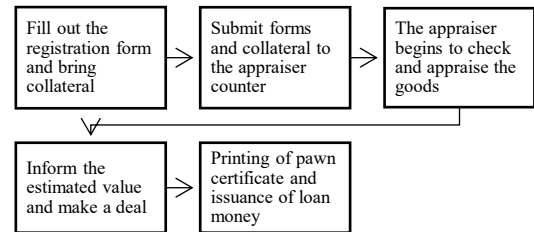
c. Literacy of Pegadaian Product Offerings such as saving gold, Hajj financing, and gold investment.

C. RESULTS AND DISCUSSION

In Pegadaian, the process of pawning electronic goods has steps

before an item is accepted as collateral. Here's the process:

Table 2 Pawn Process



The picture above explains the process of pawning electronic goods as follows:

1. Customers must prepare electronic goods that will be used as collateral
2. Then fill out the pawn form that has been provided and include an identity card such as KTP / SIM
3. After the form is filled in, the customer goes to the goods appraisal counter to submit the collateral, form and identity card
4. Ensure that the information filled in is correct and complete, such as personal data, type of goods being pawned
5. Physical inspection of the proposed electronic goods. The inspection starts from the condition of the goods, specifications, and market value to determine the estimated value of the goods

6. After the goods are verified and the estimated value is agreed upon, a pawn agreement will be drawn up. This agreement includes details of the goods being pawned, the loan value received by the customer, the interest rate, and the loan period

7. After the pawn agreement is signed, a letter of agreement and loan funds adjusted to the value of the electronic goods being pawned will be given

Success in the electronic goods pawn process can be measured from several aspects that reflect effectiveness, efficiency, and customer satisfaction. One of the main indicators is the smoothness of the pawn process, where each stage from receiving goods, appraisal, to disbursement of funds runs systematically and without significant obstacles. In addition, accuracy in assessing the value of goods is also an important factor, where electronic goods must be valued objectively in accordance with the prevailing market price. However, the electronic goods pawn process at PT Pegadaian has several problems that must be considered. One of the main problems is in assessing the price and quality of goods, where electronic goods experience rapid depreciation, making it a challenge.

The implementation of the electronic goods pawn program at PT Pegadaian is influenced by various driving and inhibiting factors that affect its success, as follows:

- **Driving Factors**

1. The use of digital systems in the valuation of goods, recording of transactions, and disbursement of funds accelerates the process and increases transparency of services

2. The existence of clear regulations related to the pawn system provides legal certainty for companies and customers, so that the pawn process runs more safely and reliably

3. Easy requirements and fast fund disbursement process attract the public to use this service

- **Inhibiting Factors**

1. Electronic goods decline in value quickly, so the estimated value is often lower than the customer's expectation.

2. Some customers still do not understand the interest system, pawn period, and the risk of not redeeming the goods, which can lead to misunderstanding

During the implementation of the MBKM internship of PT Pegadaian CP Purwokerto UPC Depan Unsoed, several things were found that need to be evaluated regarding the process of pawning electronic goods:

1. Lack of thoroughness in checking electronic pawn items

In the process of receiving electronic pawn goods, there are



deficiencies in the procedure for checking the quality of goods. This results in some goods received not in accordance with the expected quality standards such as physical conditions that have been damaged, components or do not function properly, even goods that are not original.

2. Losses Due to Electronic Goods Auction

There were losses at the electronic goods auction because the estimated price given was too high by the appraiser. This error in estimating the value of goods can be caused by a lack of understanding of market prices or not considering important factors that affect the selling value of goods.

The solution to overcome these problems is to pay more attention to checking goods and conducting regular evaluations to ensure that no errors are missed.

D. CLOSING

Summary

The implementation of the MBKM internship program at PT Pegadaian CP Purwokerto UPC Depan Unsoed is a special opportunity to gain experience and learning directly about business flow in the world of work. Based on the internship activities that have been carried out, it can be concluded that:

1. PT Pegadaian CP Purwokerto UPC Depan Unsoed has carried out the electronic goods pawn process well in accordance with the SOP policy set by the head

office in achieving company goals but there are still some activities that are not in accordance with the SOP.

2. The benefits obtained by carrying out the procedure well are evident when the author carried out an internship for 16 weeks starting from August 12, 2024. That the electronic goods pawn process runs smoothly in accordance with the procedure, even so sometimes there are still some problems or obstacles.

Advice

Based on the results of the analysis and evaluation described in the previous section, the author would like to provide some recommendations. The author observes that the pawn service process has been carried out with good procedures, the following things need to be considered again:

1. Checking of pawned goods needs to be done more thoroughly and thoroughly to ensure that the goods received are in accordance with the quality standards set by the company. This includes a physical inspection of the goods, such as the completeness of the components, the external condition, and the main function of the goods, especially for electronic goods.
2. Furthermore, always pay attention when giving estimated prices that are not too high on electronic goods to avoid losses at auction.
3. Complying with the rules for providing estimates is essential in maintaining accuracy and fairness in the process of valuing pawned goods. In this case,



responsible parties, such as Pawnshop officers, must follow the guidelines set by the company, as well as applicable regulations, to ensure that the estimated value of the goods provided is in accordance with market conditions and the specifications of the goods.

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