

## CREDIT PROCEDURES INSTALLMENT PAWN SYSTEM (KRASIDA) IN PT PEGADAIAN LOR ALUN-ALUN PURWOKERTO

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### Abstract

This article discusses the pawn system installment credit procedure (KRASIDA) at PT Pegadaian Lor Alun-alun Purwokerto. The MBKM internship program helps students to develop soft skills such as leadership, communication, time management, and teamwork which are very important in future careers. The MBKM internship aims for students to gain direct work experience and develop skills that are relevant to industry needs. The method used by the author is direct work practice which is carried out for 4 months. The results show that PT Pegadaian customers still lack information about pawn system installment credit products (KRASIDA). To overcome this, the solution that the author offers is that PT Pegadaian can hold regular socialization and seminars in various locations to educate the public about KRASIDA products. Customers can understand the benefits, terms, and procedures associated with these products. Thus, it is expected that the level of public knowledge and understanding of KRASIDA will increase, which in turn can encourage their interest and participation in utilizing this product.

**Keywords:** KRASIDA, MBKM Internship, PT Pegadaian

### Abstrak

Artikel ini membahas tentang prosedur kredit angsuran sistem gadai (KRASIDA) di PT Pegadaian Lor Alun-alun Purwokerto. Program magang MBKM membantu mahasiswa untuk mengembangkan keterampilan softskill seperti leadership, komunikasi, manajemen waktu, dan kerja sama dalam tim yang sangat penting dalam karier di masa depan. Magang MBKM bertujuan agar mahasiswa memperoleh pengalaman dunia kerja secara langsung serta mengembangkan keterampilan yang relevan dengan kebutuhan industri. Metode yang digunakan penulis adalah praktik kerja langsung yang dilaksanakan selama 4 bulan. Hasil menunjukkan bahwa nasabah PT Pegadaian masih kurang informasi mengenai produk kredit angsuran sistem gadai (KRASIDA). Untuk mengatasi hal tersebut solusi yang penulis tawarkan adalah PT Pegadaian dapat mengadakan sosialisasi dan seminar rutin di berbagai lokasi untuk mengedukasi masyarakat mengenai produk KRASIDA. Nasabah dapat memahami manfaat, syarat, dan prosedur yang terkait dengan produk tersebut. Dengan demikian, diharapkan tingkat pengetahuan

dan pemahaman masyarakat terhadap KRASIDA akan meningkat, yang pada gilirannya dapat mendorong minat dan partisipasi mereka dalam memanfaatkan produk ini.

**Kata Kunci:** KRASIDA, magang MBKM, PT Pegadaian

## A. INTRODUCTION

MBKM internships are programs designed by the Ministry of Education, Culture, Research, and Technology that use a credit conversion system. Programs such as teaching campuses, certified internships, and independent studies not only offer credit conversion, but also help students to develop soft skills such as leadership, communication, time management, and teamwork that are essential in future careers.

Through the MBKM internship program, students will gain valuable experience that can train skills that are relevant to the world of work. Students are encouraged to develop competencies and skills that are relevant to the world of work, so that they can prepare themselves better before entering the job market. With this experience, students are expected to be ready to enter the workforce.

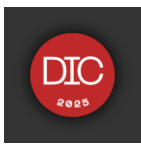
PT Pegadaian (Persero) is a State-Owned Enterprise engaged in services. As a pillar of the economy, Pegadaian is able to combine tradition and innovation. Since ancient times, pawning has become a culture for Indonesian people. Therefore, Pegadaian continues to innovate and keep up with the times in technology and systems while maintaining traditional values.

According to Ida Nuraida (2008: 35), Procedure is a sequence of steps (or execution of work), where the work is done, related to what is done, how to do it, when to do it, where to do it, and who does it. In the process of

applying for a pawn loan at PT Pegadaian, of course, there are several procedures that must be followed by customers, especially in the KRASIDA pawn application process.

It is very important for the community to know the flow of KRASIDA pawn applications at PT Pegadaian, especially for customers at Pegadaian Lor Alun-alun Purwokerto. Most customers tend to be more familiar with KCA or Flexion products so that information about KRASIDA is minimal. This can result in customers not understanding the benefits and advantages offered by KRASIDA products, customers will be more prepared and confident in utilizing this service. The procedure includes various important aspects, such as the requirements that must be met, the steps in the application process, and the stages of fund disbursement. Good information about KRASIDA can help customers in planning their finances more effectively, so that customers can utilize KRASIDA products as a solution in meeting financial needs.

Based on the above problems, the solution offered is that PT Pegadaian can hold regular socialization and seminars in various locations to educate the public about KRASIDA products.



**B. IMPLEMENTATION AND METHODS**

During the MBKM internship at PT Pegadaian Lor Alun-alun Purwokerto the author was placed in the administration section. Internship activities at PT Pegadaian Purwokerto lasted for 4 months starting from August 12, 2024 to November 29, 2024. Internship activities begin according to office hours, namely 08.00-16.00 WIB, and last for 6 working days a week, Monday to Saturday. The break time starts at 12.00-13.00 WIB except on Friday which is 11.30-13.00 WIB.

The activities carried out by the author during the internship at PT Pegadaian Lor Alun-alun Purwokerto are as follows:

1. Input data on customers who will pawn and input collateral that will be pawned by customers.
2. Serving extension, installment, repayment, and re-pawn transactions.
3. Assisting the UPC manager in assessing collateral.
4. Serving customers in taking collateral that has been redeemed.
5. Filing the pawn letter that has been redeemed.
6. Disbursing the loan money obtained by the customer.
7. Making UMI simpedes account.
8. Participating in gold savings literacy at a predetermined place.
9. Processing the disbursement of krasida pawn.
10. Serving grab voucher top up transactions, electricity payments, pdam water payments, and digital wallet top ups.
11. Checking electronic goods that will be pawned.
12. Make an introduction to the letter of loss to the police station.
13. Filing two-fold pawn proof letters.
14. Filing the completeness of the

administration.

**C. RESULTS AND DISCUSSION**

PT Pegadaian has played an active role in providing financial services to the community, especially in the field of pawning and microfinance. Pegadaian is a solution for people who need funds quickly, safely and easily without causing problems in the future. This is in accordance with PT Pegadain's slogan, "Solving Problems Without Problems".

Pawn is an attempt to obtain funds by providing collateral to the lender. This collateral will be returned to the customer when the borrowed funds have been returned within the agreed period. If the borrower passes the predetermined deadline, the collateral will become the right of the lender. PT Pegadaian has a lot of products, one of its superior products is Krasida (pawn system installment credit). KRASIDA is a monthly installment credit with a pawn system, customers can choose their own loan period.

KRASIDA targets entrepreneurs operating on a micro and small scale, individuals, business groups, both incorporated and unincorporated. Krasida loans are only intended for customers who submit collateral in the form of gold (jewelry or bars). The loan money obtained starts from Rp 1,000,000 to Rp 250,000,000. The term offered is 6 to 36 months.

Tabel 1. 1 administrative rental rate

<b>Borrowed Money</b>	<b>Administration</b>
Rp 1.000.000- Rp 2.500.000	Rp 10.000
>Rp 2.500.000 - Rp 5.000.000	Rp 25.000
>Rp 5.000.000 - Rp 10.000.000	Rp 50.000
>Rp 10.000.000 - Rp 15.000.000	Rp 100.000
>Rp 15.000.000 - Rp	Rp 150.000

20.000.000	
>Rp 20.000.000	Rp 200.000

Tabel 1. 2 term and capital lease

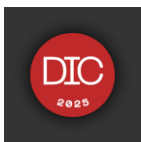
Time Period	Capital Lease
6-12	1,25%
18-24	1,30%
36	1,40%

Customers make credit loans at PT Pegadaian because the procedure is easy and fast. The procedure starts from filling out the form, submitting collateral, appraisal, giving the amount of the credit loan, and the disbursement process. This procedure must be obeyed for all users of Pegadaian services. The following is the procedure for applying for pawn system installment credit (KRASIDA):

Picture 1. 1KRASIDA pawn procedure



1. The procedure starts with the customer filling out the credit application form and transfer form as data that will be processed for the pawn application.
2. The customer submits the completed form along with the ID card and also the collateral to be pawned to the appraiser.
3. Then the appraiser will check the quality of the customer's collateral. The appraiser checks the weight and grade of the gold to be pawned.



4. The appraiser inputs the customer's data and the collateral that has been appraised into PASSION (Pegadaian Application Support System Integrated Online) which will then appear the nominal customer loan.
5. Furthermore, the appraiser will negotiate with the customer regarding the amount of the loan and the loan period to be taken by the customer.
6. After the negotiation is complete, the cashier will print the loan agreement document and installment book that the customer uses to make installments.
7. Both parties, namely the customer and the UPC manager, sign the Krasida loan agreement document.
8. Next, the cashier will disburse the loan via transfer.
9. Procedure completed

The implementation of the Pawn System Installment Credit (KRASIDA) implementation procedure at Pegadaian Lor Alun-alun Purwokerto is quite good, but there are several things that become evaluations such as the occurrence of obstacles during the loan disbursement transfer process. PT Pegadaian and Bank BRI collaborate in the form of UMI Simpedes Accounts. Customers who pawn will get a BRI Simpedes UMI Account for free, there is no settling balance and the balance can be taken all.

The manager advises customers to transfer loan disbursements to BRI Accounts, but there are some customers who refuse on the grounds that they already have too many accounts. Pegadaian should apply a policy that the disbursement transfer can only be to BRI,

so that during the last procedure, namely loan disbursement, there are no negotiation problems regarding the account to be used for loan disbursement.

## **D. CLOSING**

### **Conclusion**

Based on the discussion above, the author can draw several conclusions, among others:

1. The pawn implementation procedure has been running very well. Starting from filling out the credit application form, submitting collateral and ID card.
2. Loan disbursement transactions are given two options, namely non-cash disbursement and cash disbursement. Pegadaian prioritizes non-cash disbursements, if there are customers who do not have an account, Pegadaian will provide a solution in the form of making a BRI Simpede UMI account for free.
3. During the 4-month MBKM internship at PT Pegadian UPC Lor Alun-alun Purwokerto, the author gained a lot of experience and knowledge about pawning.
4. Negotiations with customers regarding the amount of the loan and the selection of the loan term went well.

### **Advice**

Based on the above problems, the authors provide several suggestions, namely:

1. Pegadaian should socialize to the public regarding KRASIDA products. Because there are still a lot of customers who don't know KRASIDA products.
2. Provide clear information to customers regarding the account that must be used



for loan disbursement.

3. It is hoped that the relationship between PT Pegadaian and Universitas Jenderal Soedirman will run well in the future.

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