



IMPLEMENTATION OF DIGITAL TECHNOLOGY IN THE ADMINISTRATION PROCESS AT PT. PEGADAIAN PURWOKERTO BRANCH OFFICE

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Abstract

This article discusses the implementation of digital technology in the administration process at PT. Pegadaian Purwokerto Branch Office. Digital transformation has become a top priority for PT. Pegadaian to improve operational efficiency and quality of service to customers. One of the digital technology implementations applied at PT. Pegadaian Purwokerto Branch Office is Pegadaian e-form. Pegadaian e-form is a digital platform that aims to simplify and improve administrative efficiency. This is a strategic step for PT. Pegadaian Purwokerto Branch Office to face the challenges and dynamics of an increasingly competitive industry. Some PT. Pegadaian unit offices in Purwokerto still use manual methods in the administration process, this makes the administration process time consuming and prone to human error. The internship method at PT. Pegadaian Purwokerto Branch Office students carry out direct work practices and observations. This article aims to analyze the effectiveness of digital technology implementation in the administration process at PT. Pegadaian Purwokerto Branch Office, as well as its impact on customer satisfaction and operational efficiency.

Keywords: *Implementation of digital technology, administration, Pegadaian e-form, PT. Pegadaian.*

Abstrak

Artikel ini membahas implementasi teknologi digital dalam proses administrasi di PT. Pegadaian Kantor Cabang Purwokerto. Transformasi digital telah menjadi prioritas utama bagi PT. Pegadaian untuk meningkatkan efisiensi operasional dan kualitas layanan kepada nasabah. Salah satu implementasi teknologi digital yang diterapkan pada PT. Pegadaian Kantor Cabang Purwokerto yaitu Pegadaian *e-form*. Pegadaian *e-form* merupakan platform digital yang bertujuan untuk mempermudah dan meningkatkan efisiensi administrasi. Hal ini menjadi langkah strategis bagi PT. Pegadaian Kantor Cabang Purwokerto untuk menghadapi tantangan dan dinamika industri yang semakin kompetitif. Beberapa kantor unit PT. Pegadaian di Purwokerto masih menggunakan metode

manual dalam proses administrasi, hal ini membuat proses administrasi memakan waktu dan rentan terhadap kesalahan manusia. Metode magang di PT. Pegadaian Kantor Cabang Purwokerto mahasiswa melaksanakan praktik kerja secara langsung dan observasi. Artikel ini bertujuan untuk menganalisis efektivitas penerapan teknologi digital dalam proses administrasi di PT. Pegadaian Kantor Cabang Purwokerto, serta dampaknya terhadap kepuasan nasabah dan efisiensi operasional.

Kata Kunci: *Implementasi teknologi digital, administrasi, Pegadaian e-form, PT. Pegadaian.*

A. INTRODUCTION

In the ever-evolving digital era, information technology has become very important for many industries, such as the service and financial sectors. As one of the largest non-bank financial companies in Indonesia, PT. Pegadaian has implemented digital technology to improve operational efficiency and provide better service to customers. One of the digital technology implementations applied at PT. Pegadaian Purwokerto Branch Office is Pegadaian e-form. Pegadaian e-form is a digital platform that aims to simplify and improve administrative efficiency. This is a strategic step for PT. Pegadaian Purwokerto Branch Office to face the challenges and dynamics of an increasingly competitive industry. With the existence of Pegadaian e-form the process of filling out forms and other documents can be done digitally, filling in data digitally minimizes the risk of human error, data stored in e-form is easier to access and search, so that this can make the administrative process at PT. Pegadaian Purwokerto Branch Office more effective and efficient.

Basically, the implementation of digital technology in PT. Pegadaian has not been carried out optimally. Particularly in some unit offices in Purwokerto, it has not used

Pegadaian e-form in the administration process due to dependence on manual methods. This method is not only time consuming, but also prone to human error. This can cause service efficiency to be compromised, increase the risk of errors, and hinder overall company performance.

To overcome these problems, this article discusses solutions that can be done to support the implementation of digital technology in the administrative process at PT. Pegadaian. Solutions that can be applied such as, conducting socialization related to the effectiveness of using Pegadaian e-form, then conducting adequate training to all employees, making infrastructure improvements, and evaluating and improving the implementation of the use of Pegadaian e-form in the administrative process periodically to improve the best service for its customers.

B. IMPLEMENTATION AND METHODS

The internship period at PT. Pegadaian Purwokerto Branch Office was carried out from August 12, 2024 to November 29, 2024. This internship was carried out offline at PT. Pegadaian Purwokerto Branch

Office which is located at Jl. Jend. Sudirman No.299, Kauman Lama, Purwokerto Lor, East Purwokerto District, Banyumas Regency, Central Java. Working hours on Monday - Friday at this company are starting at 07.30 WIB until 15.00 WIB, and on Saturday starting at 07.30 WIB until 12.00 WIB with an hour break at 12.00 WIB until 13.00 WIB. The purpose of this activity is to improve the competence of graduates, both soft skills and hard skills, to be better prepared and relevant to the needs of the times, preparing graduates as future leaders of a superior nation and personality.

The internship method at PT. Pegadaian Purwokerto Branch Office students carry out direct work practices and observations. Some of the main tasks performed during the internship are:

1. Making and Filing Letters

Internship activities at PT. Pegadaian Purwokerto Branch Office are making letters, such as literacy application letters at an agency and warning letters to make payments immediately. In filing letters, often do filing manually and divide incoming letters into designated archives.



Figure 1 File Filing Activities

2. Negotiating with Customers

When carrying out internships, often negotiate with customers regarding the loan

money that the company will provide to customers so that it can be agreed by both parties, several times also negotiating by offering pegadian products in the form of gold installments or gold savings.

3. Participating in Pawnshop Product Socialization

During the internship at PT. Pegadaian Purwokerto Branch Office, several times participated in the socialization of pegadaian products, the socialization was usually carried out to the community, students, students, and several times to government agencies.



Figure 2 Pawnshop Product Socialization Activity

4. Assisting in the Administration and Appraisal of Pawn Goods

In carrying out the internship, the tasks that are often carried out are in the service section, especially in the appraisers and cashiers, helping the administrative process from the beginning of the customer registering until the process is complete. Often also assisting appraisers in assessing pawn goods, what is done is checking incoming pawn goods, especially

electronic goods and vehicles.

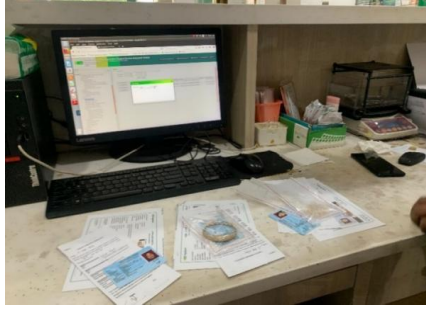


Figure 3 Pawn Appraisal Process

5. Calculating Repayment & Installment Pawn

Calculating collateral that will be due by calculating re-pawn and installment pawn by entering the relevant credit number in the system, then doing the calculation manually.

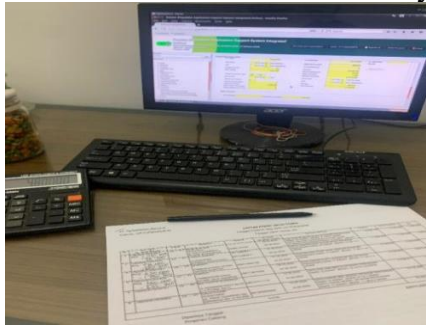


Figure 4 Calculating Repayment & Installment Pawn

6. Conducting Credit Development Activities

This is usually done online through the prime pegadaian application by filling out several surveys related to the customer's situation, one of which is the economic situation of the

customer concerned.

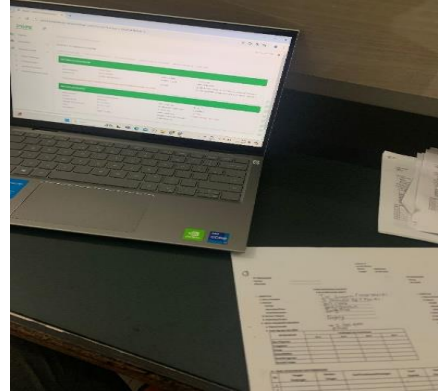


Figure 5 Online Credit Development Process

7. Deleting a redeemed pawn letter

Deletion of pawn letters that have been redeemed through PASSION Pegadaian by entering the credit number concerned and then entering the pawn letter number on the system so that deletion can be carried out.

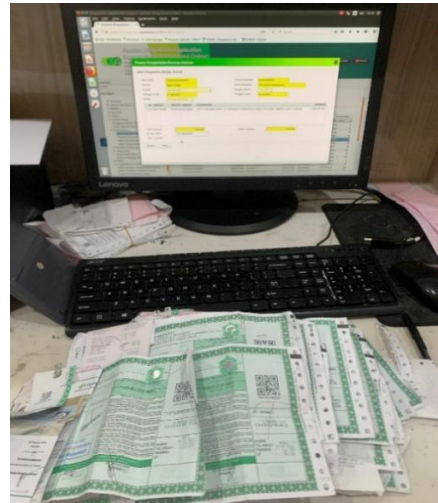


Figure 6 The process of removing redeemed pawn bonds

8. Sealing Pawn Goods

Every day apprenticeship activities seal pawn items by writing using a marker so that the pawn item is clearly placed and not confused, then installing a seal tool called matris so that the pawn item is not easily opened when stored, this matris is usually used on pawn items in the form of gold

and vehicle bills.



Figure 7 Sealing Process of Pawn Goods (Gold)

C. RESULTS AND DISCUSSION

The implementation of digital technology in the administrative process of PT. Pegadaian Purwokerto Branch Office has had a significant impact, especially in the service sector. Some PT. Pegadaian unit offices in Purwokerto still use manual methods that are prone to human error. This method is quite time consuming when carrying out the pawn administration process, because it involves many steps that must be done manually, such as filling out forms, recording data, and filing documents. With the implementation of the administration process using Pegadaian e-form in all unit offices of PT. Pegadaian Purwokerto is expected to increase the efficiency of the administration process to increase customer satisfaction and improve the performance and competitiveness of the organization.

The success of the implementation of digital technology in the administrative process at PT. Pegadaian Purwokerto Branch Office can be seen through several

indicators that cover various aspects, such as:

1. Improved Efficiency and Productivity

Before the implementation of pegadaian e-form, the administration process was done manually, starting from filling out forms, recording data, to archiving documents. This manual process is time-consuming and labor-intensive, and prone to human error. However, after the implementation of the pegadaian e-form all administrative processes are carried out digitally. Form filling, data recording, and document archiving are done digitally, making it faster and more efficient, and reducing the risk of human error. Documents are no longer stored in physical archives, but in the cloud, so they do not require large storage space and are easily searchable if needed.

2. Improved Customer Service

Increased customer satisfaction is one of the important indicators of the success of the implementation of Pegadaian e-form in the administrative process at PT. Pegadaian Purwokerto Branch Office. Prior to the use of Pegadaian e-form, customers were often faced with a long and complicated administrative process. Long waiting times, lack of information transparency, and difficulties in accessing services were some of the common complaints. However, after the implementation of Pegadaian e-form, the administration process is easier, more transparent information regarding transaction

status, fees, and other requirements, so customers feel more comfortable and informed. This ease of access and transparency of information is expected to increase customer satisfaction with Pegadaian services.

The implementation of digital technology in the administrative process of PT. Pegadaian Purwokerto Branch Office is driven by several factors that aim to improve efficiency, transparency, and convenience of services for customers. The driving factors are:

1. Market Demands

Market demands are one of the main drivers for PT. Pegadaian to implement Pegadaian e-form in all of its unit offices. This demand arises along with changes in customer behavior and expectations of increasingly modern and efficient financial services. Customers today are increasingly accustomed and comfortable with the use of digital technology in various aspects of their lives, including in financial transactions. They expect services that can be accessed quickly, easily and at any time through their digital devices. Pegadaian need to adapt and innovate in order not to be left behind in this competition.

2. Government Regulation

Digital transformation in various aspects of people's lives, including in the administrative process at PT. Pegadaian, is increasingly supported by progressive government regulations. The government encourages digitalization through the development of adequate

infrastructure, thus facilitating the application of information technology. Therefore, the implementation of Pegadaian e-form in all unit offices is an inevitable step to improve efficiency, effectiveness and service to the community.

In addition to the driving factors, the implementation of digital technology in the administrative process at PT. Pegadaian Purwokerto Branch Office also has several obstacles in running it, including:

1. Cost Limitations

The implementation of Pegadaian e-form requires a considerable initial investment for the procurement of hardware, software, employee training, and system maintenance. In addition to the initial investment, there are also operational costs that need to be considered, such as internet subscription fees, system maintenance costs, and technical support costs. Therefore, there is a need for careful budgeting for the initial investment and operational costs of implementing digital technology, pegadaian e-form.

2. Infrastructure Limitations

The availability of a stable and fast internet network is still a challenge in some areas, especially in remote areas. An unstable connection can disrupt the data input process and access to information through the pegadaian e-form. Some unit offices are still using hardware (computers, printers, etc.) that are outdated or inadequate to support the use of Pegadaian e-form. Therefore, it is necessary to increase investment in internet

network infrastructure, and hardware across all unit offices.

3. Limited human resources

Not all employees have the same level of digital literacy. There are employees who are not familiar or less skilled in using digital technology, such as Pegadaian e-form. So they are reluctant to adapt to the new system. Therefore, it is necessary to provide comprehensive training to employees regarding the use of pegadaian e-form and other digital technologies.

D. CLOSING

1. Conclusion

The implementation of digital technology in the administrative process of PT. Pegadaian Purwokerto Branch Office, especially through Pegadaian e-form, has a significant impact on services. The implementation of Pegadaian e-form in all units is expected to improve administrative efficiency, customer satisfaction, and organizational competitiveness. The success of this implementation is measured through increased efficiency and productivity, as well as improved customer service. Pegadaian e-form digitizes administrative processes, reduces human error, and speeds up data access. Customer service has also improved with an easier administration process and transparent information. The implementation of Pegadaian e-form is driven by market demands for efficient digital services and government regulations that support digital transformation. However, there are barriers such

as limited costs, infrastructure, and human resources that need to be overcome for the implementation Pegadaian of e-form to be optimally successful.

2. Suggestion

After observation, the implementation of digital technology at PT. Pegadaian Purwokerto Branch Office is good and in accordance with established rules and procedures. The implementation of digital technology in this administrative process should also be implemented in the unit office of PT. Pegadaian Purwokerto in order to increase administrative efficiency, and improve service quality.

Based on the analysis of the implementation of digital technology in the administrative process at PT. Pegadaian Purwokerto Branch Office, several suggestions can be given. The advantages of Pegadaian e-form such as increased efficiency, data accuracy, and customer service need to be maintained and optimized. However, weaknesses related to infrastructure limitations, HR skills, and implementation costs need to be overcome. PT. Pegadaian is advised to continue investing in digital infrastructure, provide comprehensive training to employees, and prepare a thorough budget for the implementation of Pegadaian e-form. In addition, it is necessary to periodically evaluate the implementation of Pegadaian e-form to identify areas for improvement and ensure that digital technology provides



maximum benefits for the company and customers.

& Sumber Daya Manusia, 126-127.

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