

**Gold Jewelry Pawning Service PT. Pegadaian (Persero) Grogol Branch
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ABSTRACT

Service is a producer's action to fulfil customer needs and desires to achieve customer satisfaction. PT. Pegadaian (Persero) is a non-bank financial institution that offers credit services with collateral to the public. As a state-owned company, Pegadaian operates in the financial services sector and focuses on distributing loans with collateral to the community, especially the lower middle class and entrepreneurs classified as economically weak and small class. The methods used in this research are observation, interviews, and literature study with qualitative descriptive analysis. PT. Pegadaian (Persero) Grogol Branch carries out pawn services, divided into pawn service procedures, re-pawn service procedures, and pawn redemption service procedures. PT. Pegadaian (Persero) Grogol Branch provides pawn services for customers visiting the nearest pawn shop outlet, bringing collateral in the form of gold and original ID cards, apart from the service procedures of PT. Pegadaian also has several pawn products and services, including KCA (Fast et al.), Kreasi, and Krasida.

Keywords: Pawning; Costumer; Gold Jewelry

INTRODUCTION

To satisfy customers, producers must respond to their needs and desires. Because these operations are directly related to customers, service becomes a key component in any business, whether profit-oriented or public-oriented. Service delivery is connected to initiatives to complete the organization's mission and goals successfully.

Customers are provided with services that help fulfil customer requests and provide the best service to customer expectations. Providing practical, cheap and efficient services for the benefit of society is a fundamental justification for the need for good service. A pledge is a guarantee handed over by the debtor to the creditor. The creditor has the unconditional right to sell the collateral if the debtor cannot pay the debt at the due date. The collateral remains the debtor's property but is under the control of the pledgee. Pawning can be a quick solution to obtain cash as collateral for valuables such as gold, vehicles, securities, etc. Gold pawning is a financial product based on gold collateral that allows fast financing. Gadaiemas loans are loans without collateral against gold and the obligation to pay them off in installments within a certain period. Pegadaian is a non-bank financial institution that offers credit services with collateral to the public.

As a company owned by the state, Pegadaian operates in the financial services sector and focuses on distributing loans with collateral to the community, especially the lower middle class and entrepreneurs classified as economically weak and small class. The main aim is to reduce the practice of online lending and provide loans with unnatural conditions. This is done by referring to the Pawn Law. With the existence of pawnshop services, people can choose the pawn option as a source of funds because the process and requirements are straightforward; where customers only need to visit the nearest pawn shop office or outlet to fill out the form, submit the form along with their ID card and collateral. To be pawned. Then, the customer will be given a proof of credit letter (SBK), and the loan money will be given in cash. For pawnshops to continue operating, customer trust and satisfaction are crucial. The company works hard to consistently improve services and create products to keep up with the times and meet consumer needs. With a professional and responsive attitude from all staff, Pegadaian aims to provide the best and most helpful service for every customer. In addition, Pegadaian promises that every customer will receive fast and reliable service. Pegadaian helps customers ensure product quality and safety, reduce risks, and exceed expectations through this service. Pegadaian's primary goal is to attract customers' attention and ensure their satisfaction through the services provided. Service strategy is a determining factor that differentiates Pegadaian from other non-bank financial institutions. Customers will be interested and satisfied by providing optimal service so that they will remain loyal to the Pegadaian (Persero) Grogol Branch. Based on the background above, the author is interested in conducting research titled "Gold Jewelry Pawn Services at PT. Pegadaian (Persero) Grogol Branch".

LITERATURE REVIEW

Service

Service is an effort to help or care for other people's needs (Silvia, 2018). Sampara stated that service is "an activity or series of activities that occur in direct interaction between individuals and other individuals or physical machines to satisfy customers" (Silvia, 2018).

Services are intangible activities or benefits that third parties offer those who own the goods (Pratiwi, 2018). Based on the above opinion about the concept of service, it can be concluded that service includes and provides everything that other people need, as well as having a complete understanding of how to serve, empathy, a future-focused perspective, initiative, and the ability to pay attention and analyze continuously.

Gold Pawning

Pawn Gold is a financing option that uses gold as collateral to make it easier to apply for financing. Gold pawn loan services can be provided in cash or with instalment payments over a predetermined period (Musa, 2020). Sharia gold pawning is when a customer hands over or pawns physical control rights over valuable assets in gold to the bank to be managed using the ar-range principle. This is done as collateral for customer loans (Oktaviani, 2020). Based on the opinion above, gold pawning is collateral in the form of gold that customers pawn to companies to obtain loans quickly and easily.

Gold

Gold is a type of precious metal considered capable of maintaining value and used in transactions. The uniqueness of gold lies in its exciting and unusual properties because gold is formed through the magmatic cycle or fixation of the earth's surface. Gold is also a smooth metal that is resistant to erosion and can be processed effectively to be used as an accessory with attractive frames (Ansori, 2018). According to the page (<https://www.tanamduit.com/belajar/emas/pengertian-emas-types-and-benefits> accessed on May 14 2023, at 12.30), gold is a precious metal that is easy to shape and flexible, usually used as a material for jewelry or valuable treasures. Apart from that, gold is also a popular and reliable investment instrument of all time. As a valuable asset, gold also functions as an investment instrument that can maintain the value of wealth because its value tends to be higher than other precious metals such as platinum and palladium.

Persero

Persero is a business entity managed by the state or region, with the business form being a limited liability company or PT. The government must own the majority of share ownership with a minimum of 51%. The main objective of establishing a company is to obtain maximum profits and provide services to the community. The company's initial capital can come from part or all of the state's assets, separated into shares. A type of company called a Persero is created to handle business with money divided into shares. Without asking for approval from the company, shareholders who own one or more shares can act individually or jointly on behalf of the company (Oliver, 2019).

METHOD

Design and Samples

The problem will be given a scope to discuss the Gold Jewelry Pawn Service at PT. Pegadaian (Persero) Grogol Branch. So that the discussion is more focused and does not deviate from what has been implemented, the discussion includes Pawn Service Procedures, PT products and services. Pawnshops and obstacles that occur during the service process. The data period was two months, from March 27 2023 to May 31 2023.

Instrument and Procedure

1. Observation

This method is applied by visiting PT. Pegadaian (Persero) Grogol Branch located on Jl. Swamp Happy X no. 21B, West Jakarta, DKI Jakarta, to observe and obtain the required data. The author can collect the necessary information through this observation.

2. Interview

Direct interview with Mrs. Desy Afriza, SBC, as manager and Mr. Ibnu Ardiansyah as cashier of PT. Pegadaian (Persero) Grogol Branch aims to obtain the data needed for research.

3. Documentation Study

Data was collected by reading reference books and journals explaining Pawn Services.

Data Analysis

In this research, the author uses descriptive qualitative data collection techniques. Therefore, this research emphasizes theory and broad insight to understand the meaning of social interactions and ensure the truth of the data.

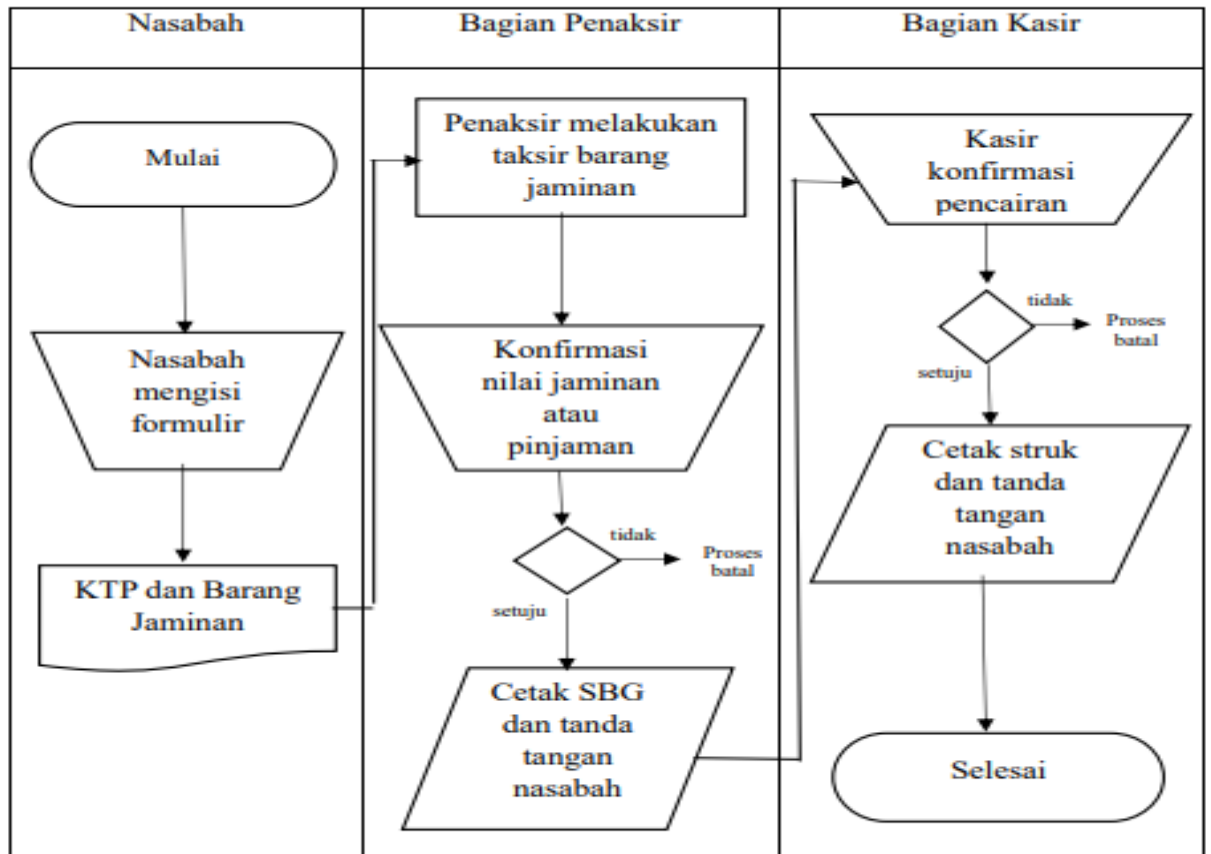
RESULT AND DISCUSSION

Business Activities of PT. Pegadaian (Persero) Grogol Branch is a state-owned company operating in the financial services sector, which is a solution to help the community meet their economic needs financially. The collateral can be gold jewellery, car/motorbike bpkb, land certificate, etc. With the rapid development of technology, pawnshops have developed applications that make transactions more accessible, whether applying for loans, payment transactions and purchasing precious metals online. This application can be downloaded via Playstore called Pegadaian Digital Service.

Service Procedures Based on the results of an interview with one of the employees in the unit management and cashier section of PT. Pegadaian (Persero) Grogol

Branch explained that in carrying out pawn services, PT. Pegadaian (Persero) Grogol Branch has several procedures, namely gold pawn service procedures, re-pawn service procedures, and pawn redemption service procedures. The flow of pawn service procedures is as follows:

1. Prosedur Pelayanan Gadai Emas



Sumber: PT. Pegadaian (Persero) cabang Grogol

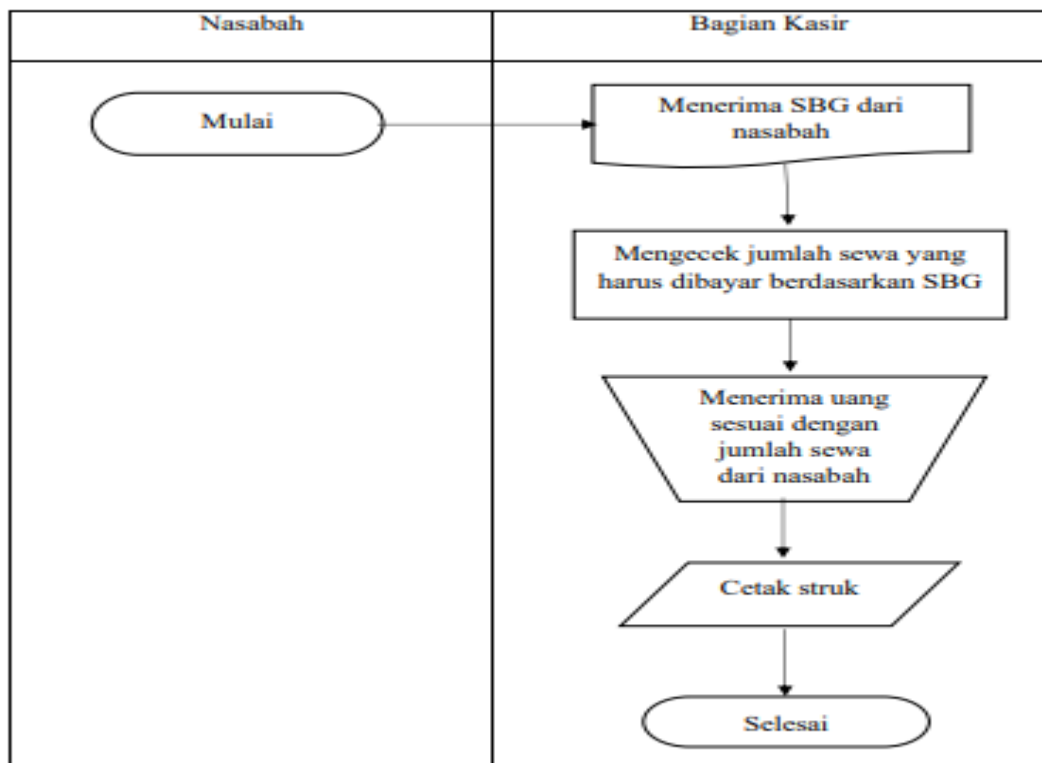
Gambar III. 2 Prosedur Pelayanan Gadai

Based on the picture above, the pawn service procedure can be explained as follows:

- When a customer wants to make a pawn, the customer is usually asked to complete the identification section of the pawn applicant form.
- Then, the customer gives the form that has been filled in completely, his/her identity card (KTP), and the items to be pawned to the appraiser.
- Next, the appraisal department will assess the collateral the customer will pawn.
- After knowing the estimate for the goods, the appraiser confirms that the loan amount the customer will receive is by the estimated price and asks the customer whether they agree or disagree. If you agree, the appraiser will print a proof of pledge; the process will fail if you do not agree.
- The appraisal department prints the proof of pledge and asks the customer to sign the proof, and the appraiser explains the procedure for returning it.

- f. After that, the appraiser will give the customer's mortgage proof letter to the cashier to be disbursed.
- g. The cashier confirms with the customer regarding the loan and asks the customer whether the loan disbursement was made in cash or by transfer.
- h. After confirming this, the cashier will print a disbursement receipt and ask the customer to sign.
- i. Finished.

2. Prosedur Pelayanan Gadai Ulang



Sumber: PT. Pegadaian (Persero) Cabang Grogol

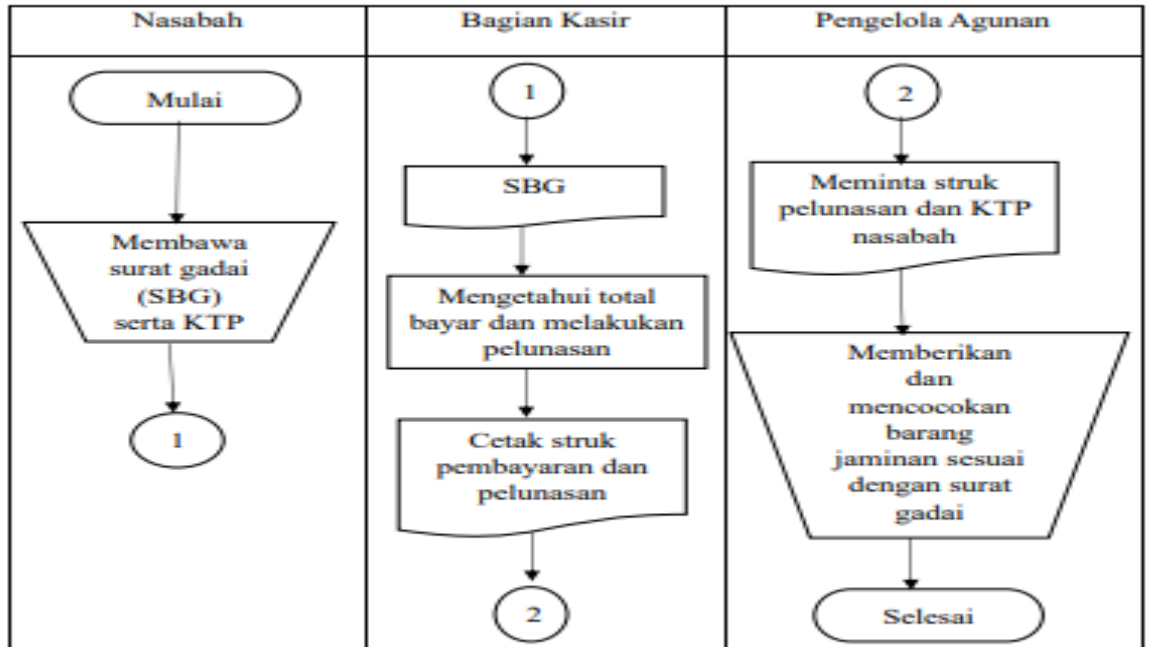
Gambar III.3 Prosedur Pelayanan Gadai Ulang

Based on the picture above, the re-pawn service procedure can be explained as follows:

- a. The customer goes to the pawnshop outlet to submit a re-pawn application.
- b. The customer provides proof of pledge to the cashier.
- c. Then, the cashier will check the rent amount that the customer must pay according to the proof of pledge.
- d. After that, the cashier informs the customer of the amount that must be paid, and the cashier receives the money according to the capital rental value from the customer.
- e. The cashier will print a receipt for the capital rental payment after the customer has finished making the payment.

f. Finished.

3. Prosedur Pelayanan Tebus Gadai



Sumber: PT. Pegadaian (Persero) Grogol

Gambar III.4 Prosedur Pelayanan Tebus Gadai

Based on the picture above, the pawn redemption service procedure can be explained as follows:

- a. The procedure occurs when the customer visits the nearest pawn shop outlet to ask for information regarding the principal value and capital rent that must be paid by bringing a pawn letter (SBG) and KTP.
- b. Then, the cashier receives the SBG, finds the total payment, and makes the settlement.
- c. Then, the cashier prints a receipt for payment and settlement to be given to the collateral management department.
- d. The collateral manager asks for the customer's payment receipt and KTP.
- e. The collateral manager provides and matches the collateral according to the customer's pledge letter.
- f. Finished.

Pawn Products and Services Apart from providing services to PT. Pegadaian (Persero) Grogol Branch has several pawn products and services consisting of:

1. Pegadaian KCA or Fast Safe Credit. The distribution of credit money through a deposit system with a safe, fast and straightforward service process is known as Pegadaian KCA (Fast et al.). Items that can be guaranteed include gold jewellery, precious metals, bicycles, cars, telephones, computers, etc. The maximum loan term

is four months, but it can be extended by paying off or re-mortgaging and can be redeemed at any time. Loans given to customers range from IDR 50,000 to IDR 500,000,000, with a capital rental rate of 1.2% every 15 days. Cash payments or account transfers are two ways customers can get loans. Collateral will be auctioned if the customer does not pay the loan on time. The condition is that customers bring the original KTP.

The amount of loan amount, capital rental rate (flat/month), and administration fees for Secure Fast Credit (KCA), as can be seen in the research data taken, are in the following table:

Tabel III.1
Tarif Sewa Modal KCA

Gol	Pinjaman	Tarif Sewa Modal/15 hari				Premi
		KT	KN	KL	BG	
A	50.000 – 500.000	1%	1%	1%	1%	-
B	>500.000 – 5.000.000	1,2%	1,2%	1,2%	1,2%	1.000
C	>5.000.000 – 20.000.000	1,2%	1,2%	1,2%	1,2%	1.000
D	>20.000.000 – 100.000.000	1,1%	1,1%	1,1%	1,1%	1.000
D	>100.000.000 – BMPK	1,1%	1,1%	1,1%	1,1%	1.500

Sumber: Brosur PT. Pegadaian (Persero) Cabang Grogol

Tabel III.2
Biaya Administrasi KCA

Pinjaman	Admin
50.000 – 500.000	2.000
>500.000 – 1.000.000	10.000
>1.000.00 – 2.500.000	20.000
>2.500.000 – 5.000.000	35.000
>5.000.000 – 10.000.000	50.000
>10.000.000 – 15.000.000	75.000
>15.000.000 – 20.000.000	100.000
>20.000.000 – BMPK	125.000

Sumber: Brosur PT. Pegadaian (Persero) Cabang Grogol

Pegadaian Kreasi Pegadaian Kreasi provides credit with monthly instalments given to small and medium businesses (UKM) to develop businesses with a fiduciary system. Creation pawnshops are divided into 2, namely ordinary creation pawnshops, which are business capital loans with loans above 10 million.

Meanwhile, ultramicro creations are business capital loans with loans under 10 million. Loans are repaid monthly with a term of 12 to 36 months. Credit loans are made by providing BPKB/BPHTB as collateral with a monthly rental rate of 1.0%. The conditions are that customers must bring:

- a. Husband and wife's KTP, family card, marriage book
- b. BPKB/STNK (active vehicle tax)
- c. Rec. Electricity/PDAM/Telephone
- d. Business certificate
- e. BPKB alone or husband and wife/family in one family
- f. Own date location (according to KTP/other ownership documents)

The amount of the loan, the capital rental rate (flat/month), and the administrative costs for creating a regular instalment pattern based on the period are as in the following table:

Tabel III.3
Tarif Sewa Modal Kreasi

No	Uang Pinjaman (UP)	Jangka waktu kredit (bulan)	Biaya Adm. Kredit (BAK)	Sewa Modal (SM)
			(BAK x UP)	(SM x UP)
1	10.100.000 s.d 50.000.000	12,18,24,36	1%	1,15%
2	50.100.000 s.d 100.000.000	12,18,24,36	1%	1,05%
3	100.100.000 s.d 500.000.000	12,18,24,36,48	0,5%	1,00%

Sumber: Brosur PT. Pegadaian (Persero) Cabang Grogol

3. Pegadaian Krasida Pegadaian Krasida is a credit with a pawn system to all groups of customers for productive and consumptive purposes with a payment system in monthly installments with gold, jewellery and diamonds as collateral. Available loans range from IDR 1,000,000 to IDR 250,000,000. Loans that can be given are up to 95% of the estimated value of the collateral. The loan is repaid in monthly installments in terms of 6, 12, 24 and 36 months. If the customer repays the loan in one go, they will be given relief for renting capital at an interest rate of 1.0% per month. The condition is that customers must bring their original KTP when making a pawn.

CONCLUSION

The conclusions can be drawn based on the author's research and analysis of the Gold Jewelry Pawn Service at PT. Pegadaian (Persero) Grogol Branch is as follows:

1. PT. Pegadaian (Persero) Grogol Branch is one of the companies that is a source of funding for people whose financial needs are lacking. Giving and providing funds through pawning gold jewellery makes it very easy for people to get funds quickly.
2. In the gold pawning process, customers bring the collateral to be pawned by bringing their KTP as a condition.
3. For the re-pledge process, the customer brings proof of pledge and makes payment to extend the mortgage financing period.
4. For the pawn redemption process, the customer brings proof of pledge and pays off the goods used as collateral.
5. PT. Pegadaian (Persero) Grogol Branch has several pawn products and services, namely KCA, goods used as collateral, including gold, precious metal jewellery, cars, laptops and other electronic goods, provided the customer brings an original KTP. Creation of goods used as collateral, namely BPKB, with the condition that the customer brings their KTP, KK, marriage book, BPKB/STNK, etc. The security guarantees and conditions are the same as those of KCA and noble pawnshops.

The author can provide input and suggestions which are expected to be helpful for the progress of pawn services based on research that has been carried out, including:

1. The author hopes that PT. Pegadaian (Persero) Grogol Branch continues to carry out promotions on social media because many customers need to become more familiar with pawnshops and their products. Apart from promotions on social media, pawn shops must also collaborate and increase promotions to agencies or institutions related to finance.
2. The author hopes that the employees of PT. Pegadaian (Persero) Grogol Branch continues to be careful with customers who pawn with fake collateral.
3. In providing pawn services, PT. Pegadaian (Persero) Grogol Branch will face frequent problems, such as an offline network, so it is hoped that repairs will be carried out regularly so as not to disrupt operations.
4. PT. Pegadaian (Persero) Grogol Branch is expected to be careful with customers who want to redeem a pawn that is only in the name of the person who has the collateral without bringing proof of the pledge and a photocopy of the ID card of the person who has the collateral.

5. PT. Pegadaian (Persero) Grogol Branch is expected to continue to provide the best service so that customers always feel satisfied with the services provided so that the number of customers increases.

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