

## ANALYSIS OF THE QUALITY OF SAFE FAST CREDIT PAWNSHOP (KCA) CUSTOMER SERVICE AT PT. PEGADAIAN (PERSERO) UPC BALUNG JEMBER

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### ABSTRACT

This research was conducted to determine the procedures for Fast Safe Credit (KCA) services at PT. Pegadaian (Persero) UPC Balung and to find out the quality of Fast Safe Credit (KCA) pawn product services at PT. Pegadaian (Persero) UPC Balung. This research uses a qualitative descriptive research approach. The data collection method in this research is by using observation, interviews, documentation and literature study. The results of this research indicate that the Fast Safe Credit (KCA) service procedure at PT. Pegadaian (Persero) UPC Balung is very easy and provides many benefits to customers and for the quality of service for Fast Safe Credit (KCA) pawn products at PT. Pegadaian (Persero) UPC Balung can be said to be good. PT. Pegadaian (Persero) UPC Balung has provided many conveniences to customers who want to pawn their goods. So that customers feel comfortable and satisfied with the service at PT. Pegadaian (Persero) UPC Balung.

**Keywords :** Fast Safe Credit Pawn (KCA), Quality, Service, Procedure

### 1. INTRODUCTION

Along with economic growth, the banking and non-banking industries are experiencing very rapid development. So this can be the main trigger for intense competition between one company and another. According to Dr. Rainer Adam, competition is an effective and efficient mechanism that aims to find new solutions to new problems and new challenges that always arise in the economic world. This competition cannot be avoided and this will be the spearhead for the company to take the company in a better direction. Competitors will continue to improve the quality of products and services within the company, one of which is by providing the best service for customers. This aims to fulfill consumer needs and desires, so that consumers feel satisfied with what they have received from the company. So that later it can attract people's interest to become customers of the company.

Creating satisfaction in customer service can make good relations between service providers and their customers harmonious. So that later it can create customer satisfaction and will be profitable for the company. Service companies must try to achieve customer satisfaction, because if satisfaction is not achieved then customers will leave the company and become competitors. This will result in decreased profits and can even cause losses to the company. Building customer satisfaction is the core of achieving long-term profitability. According to Kotler (1997) states that customer satisfaction is the level of a person's emotional state which is the result of a comparison between the performance assessment/end result of the product in relation to customer expectations. If performance is below expectations, customers will be disappointed. However, if performance meets expectations, the community will feel satisfied.

Financial institutions are one of the factors driving a country's economic growth. One of them is PT. Pegadaian (Persero). PT. Pegadaian is a non-banking financial institution that operates in the pawning sector with collateral in the form of gold, electronic goods, vehicles and other valuable certificates. According to Sigit Triandaru (2000:179), explains that pawnshops are the only business entity in Indonesia which officially has a permit to carry out financial institution activities in the form of payments for channeling funds to the public based on pawn law. Pegadaian participates in assisting the government in carrying out development in the economic sector, especially assisting in providing or providing funding to be used as capital for conducting business. One of the challenges of pawnshop development is how to improve service to maintain customer satisfaction. This is an interesting phenomenon to determine the quality of customer service which will bring a level of satisfaction and ultimately have an impact on customer satisfaction. Good service can be applied by pawnshops to pawnshop customers, especially to KCA (Fast Safe Credit) pawn customers. This is in accordance with several responses from Pegadaian UPC Balung Jember customers who said that the service at PT. Pegadaian (Persero) UPC Balung Jember is better than the service

at other financial institutions such as BPR (People's Economic Bank) and Cooperatives. According to customers whom the author met some time ago, the customers explained that the process of submitting a pawn, paying a pawn and paying off a pawn does not take a very long time. They only need to wait for about 15 minutes. So with this good and fast service, people will do it in the first place crediting at other credit institutions, moving to PT. Pegadaian UPC Balung Jember, according to them, the service is quite good and fast, and the employees and staff are friendly. Apart from the good quality of service, customers also said that the interest rate at PT. The UPC Balung pawn shop is very cheap.

KCA (Fast Safe Credit) is one of the main products at PT. Pawnshops are the most popular among the public when compared to other products. KCA (Fast Safe Credit) is the provision of credit based on pawn law through a simple, fast and safe mechanism. Movable goods used as collateral are electronics, motor vehicles, precious metals, gold or gem jewelry, cloth and other household items. Customers prefer this type of KCA (Fast Secure Credit) product over other pawnshop products such as KUR (People's Business Credit) and Findusia System Installment Credit (Kreasi). This is because this type of KCA (Fast Secure Credit) product has many advantages over other types of credit products. Several opinions from customers that the author met some time ago, they said that the KCA (Fast Safe Credit) product has a very fast credit application process compared to other types of pawnshop products. Apart from that, the requirements for applying for KCA (Fast Safe Credit) are very easy and simple. Customers only need to bring their identity card (KTP, SIM, etc.) and the goods to be guaranteed. This KCA (Fast Safe Credit) product can provide loans ranging from small to large amounts. So many prospective creditors choose this KCA (Fast Secure Credit) product as a bridge to obtain funds or business capital.

From the explanation above, the author is interested in research with the title: "Analysis of the Quality of Fast Secure Credit Pawn Customer Service at PT. Pegadaian (Persero) UPC Balung Jember". PT. Pegadaian (Persero) is a company that operates in the field of providing pawn services to the public by prioritizing quality service. So that later the customer will feel satisfied with the service at PT. Pegadaian (Persero). PT. Pegadaian (Persero) is tasked with maintaining and increasing the number of customers they have by providing quality service.

Based on the description above, the problems in this research are as follows:

1. What are the procedures for Fast Safe Credit (KCA) services at PT. Pegadaian (Persero) UPC Balung Jember?
2. What is the quality of the Fast Secure Credit (KCA) pawn product service at PT. Pegadaian (Persero) UPC Balung Jember?

According to Beckingham (1974), explains that the purpose of research is an expression of "why" the research was conducted. Apart from that, the research objective can also be interpreted as a sentence formulation that indicates the existence of results, something that will be obtained after the researcher has finished.

In accordance with the description above, this research has the following objectives to be achieved:

1. To find out the Fast Safe Credit Service Procedure (KCA) at PT. Pegadaian (Persero) UPC Balung Jember.
2. To find out the quality of Fast Safe Credit (KCA) pawn product services at PT. Pegadaian (Persero) UPC Balung Jember.

## **2. LITERATUR REVIEW**

### **THEORETICAL STUDIES**

#### **Understanding Service Quality**

The definition of quality according to Garvis and Davis is that quality is a dynamic condition related to products, people/labor, processes and tasks, and the environment that meets or exceeds customer or consumer expectations. Service is any activity carried out to fulfill the needs and desires of another party. According to Kotler (Laksana, 2018: 85) service is any action or activity that can be offered by one party to another, which is basically intangible and does not result in any ownership. Service quality is the level of excellence provided by a company to consumers/customers.

According to Kotler (2019), service quality is a form of consumer assessment of the level of service received and the expected level of service. If the service received or felt is as expected, then the quality of the service is perceived as good and satisfactory. The satisfaction that has been formed can encourage consumers or customers to continue to be loyal customers of the company. According to Lewis and Booms (1983) quoted by Tjiptono (2011: 180), service quality is a measure of how well the level of service provided meets consumer expectations. Based on this understanding, service quality is determined by the company's ability to meet consumer needs and desires in accordance with consumer expectations.

Understanding Fast Secure Credit Pawning (KCA) According to Pegadaian (2015:22) KCA (Fast Safe Credit) is credit with a pawn system that is given to all groups of customers, both for consumptive needs and productive needs. KCA (Fast Safe Credit) is a trusted solution for getting loans easily, quickly and safely.

### 3. METHOD

Siyoto & Sodik (2015) state that a sample is part of the number and characteristics of the population, or a small part of the population members taken according to certain procedures so that it can represent the population.

The sampling technique in this research is the snowball sampling technique . According to Sugiyono (2017), snowball sampling is a technique for collecting data sources that are initially small as the data collection process increases. In this research, researchers initially only selected 3 informants, namely 1 employee and 2 customers. When the researcher conducted interviews with employees, he then suggested to the researcher to conduct interviews with the cashier. And then the cashier suggested conducting interviews with security and customers.

### 4. RESULT

#### 1. Fast Safe Credit Service Procedure (KCA) at PT. Pegadaian (Persero) UPC Balung Jember

In the Fast Safe Credit (KCA) service procedure at PT. Balung UPC Pawnshop is very easy, making it easier for customers who want to carry out the process submit a pawn, the following is the procedure for Fast Safe Credit (KCA) services at PT. Pegadaian (Persero) UPC Balung Jember:

Figure 1 Procedure Flow for Applying for a KCA Pawn



Source: 2024 Interview Results

#### Information:

1. Customers come to PT. Pegadaian (Persero) UPC Balung by bringing the necessary requirements, namely a personal identity card (KTP, SIM, or KK) and collateral items to be pawned. Then the customer will be directed by Security to fill in the Credit Application Form (FPK).
2. Next, the Customer hands over the collateral and identity card to Security which will then be handed over to the Appraiser.
3. Then the Security party will hand over a number of requirements and the collateral to be pawned to the Appraiser. And then the appraiser will carry out the process of assessing the collateral.
4. After the Appraiser determines the loan amount, the next step is that the Appraiser will offer the loan amount to the Customer. If the Customer has agreed or determined the loan amount, the Appraiser will issue a Pawn Proof Letter (SBG). However, if the customer does not agree with the loan amount, the credit will be cancelled.
5. If the Customer has determined the nominal amount of the loan, the Appraiser will process the pawn application and will issue a Pawn Proof (SGB) and will then submit it to the Cashier for the disbursement process.

**As for collateral items that can be accepted by PT. Pegadaian (Persero) UPC Balung is very diverse, ranging from gold (jewellery), electronic goods, warehouse goods, and cloth or clothing. For these collateral items, there are several criteria that must be met by the customer and must be paid attention to by PT. Pegadaian UPC Balung is as follows:**

#### a. Gold (Jewellery)

Gold is a type of item that is quite common and is often proposed as collateral for pawning when making loans at PT. UPC Balung Pawn Shop. Pawned gold can be in the form of gold bars or jewelry (necklaces, bracelets and rings). There are several criteria that must be considered when pawning gold, namely a minimum of 6 carats and not less than 6 Rust. This is because gold that is less than 6 carats has a lot of alloys.

b. Electronic goods

Valuable electronic goods such as televisions, cellphones, refrigerators, laptops, computers and cameras can be used as collateral at PT. UPC Balung Pawn Shop. The pawn value of electronic goods depends on the condition of the item. The better the condition and condition of the item being pawned, the higher the pawn value will be, and vice versa. There are several criteria that must be considered before agreeing to apply for a pawn, namely for televisions and cellphones from PT. Pegadaian UPC Balung accepts a maximum of 2 years from the time of purchase. Then for cellphone RAM there is also a specification, namely 4GB and for laptops the minimum is i3 if Core i cannot be accepted. Then for goods received in 75% of the condition of the goods, for example running smoothly, not slow, and without any problems. If the goods received are damaged, such as the LCD being broken, then PT. UPC Balung pawn shop cannot accept it.

c. Warehouse Goods

Warehouse items can be motorbikes, cars, pottery and mountain bikes. Motorbikes or cars are also one type of item that can be used as collateral for pawning. Customers can pawn their vehicles by including vehicle documents such as Vehicle Registration Certificate (STNK), Motor Vehicle Ownership Book (BPKB), and purchase invoice.

**There are several criteria that must be considered before approving a pawn application, namely as follows:**

1) Motorcycle

For motorbikes, PT. Pegadaian UPC Balung has a production period of at least 5 years.

2) Car

For cars, PT. Pegadaian UPC Balung has a production period of at least 10 years.

3) Textile Goods

Textile goods (cloth, carpets and sarongs) are one type of goods that can be pawned at PT. UPC Balung Pawn Shop. The textile goods referred to here are goods that have high value. An example is a BHS cover or a cheap cover but still sealed (never opened).

Fast Secure Credit (KCA) products are one of the superior products at PT. Pegadaian UPC Balung and is the most popular among the public. This is because apart from the requirements being easily fulfilled by the community, PT. Pegadaian UPC Balung has also made the application process easier and the maturity period is 4 months for jewelry and 1 month for electronic goods and warehouse goods. If the customer wants to redeem the goods before the maturity date, then they can. So customers don't need to wait 4 months to redeem the goods. If the customer wants to redeem before 4 months, for example 1 month, the customer does not need to pay the full interest for those 4 months, just pay the interest for 1 month. The following are the details for renting capital at PT. Pegadaian (Persero) UPC Balung per 15 days:

<i>Group</i>	<i>Money Loan</i>	<i>Capital Rental</i>	<i>Administration</i>
<i>A</i>	<i>Rp. 50,000- Rp. 500,000</i>	<i>1%</i>	<i>Rp. 2000</i>
<i>B</i>	<i>&gt; Rp. 500,000- Rp. 5000,000</i>	<i>1.2%</i>	<i>Rp. 10,000- Rp. 35,000</i>
<i>C</i>	<i>&gt; Rp. 5000,000- Rp. 20,000,000</i>	<i>1.2%</i>	<i>Rp. 50,000- Rp. 100,000</i>
<i>D</i>	<i>&gt; Rp. 20,000,000</i>	<i>1.1%</i>	<i>Rp. 125,000</i>

PT. Pegadaian (Persero) UPC Balung has also provided an opportunity for customers who have not been able to complete the pawn repayment process to extend the loan, provided they have to pay the loan interest rate first. Apart from the easy conditions, there are several reasons why customers prefer to pawn their goods at PT. Pegadaian (Persero) UPC Balung, namely because the interest rates are relatively affordable or cheaper. This is based on the responses of several customers whom researchers met some time ago.

**This Fast Secure Credit (KCA) product has also provided several benefits for customers, some of which are as follows:**

a. As business capital

This is in accordance with several responses from customers who said that with the Fast Secure Credit (KCA) pawn product they felt they had benefited. This is because the proceeds from the pawn can be used as capital for business. One of them is as capital in agriculture and opening a business.

b. Meet sudden needs

Everyone always has needs in their life, whether small needs or needs that require large amounts of funds. With this Fast Secure Credit (KCA), customers also feel the positive impact on their economy. One of them is meeting sudden needs. PT. Pegadaian UPC Balung is present in the community to help people who are in sudden need of funds. With this Fast Secure Credit (KCA) pawn product, people can easily get loan money easily, with conditions that are easy to fulfill, and can be disbursed immediately without having to wait for the survey process first.

c. Helping people who need funds quickly

Helping people who need funds quickly, this is due to the Fast Safe Credit (KCA) mortgage application process at PT. Pegadaian (Persero) UPC Balung is very easy and can be immediately disbursed after a few minutes of processing. So that the Fast Safe Credit (KCA) product at PT. Pegadaian (Persero) UPC Balung is very helpful to people who need funds in a short time.

d. Customers don't need to lose their favorite items

This often becomes a problem for people when they need funds but don't want to lose their favorite items. This is because if an item has been sold, it will be difficult for them to find the same item again. So that people will pawn their goods at PT. Pegadaian UPC Balung which will later be goods.

**These items can be redeemed at any time and the customer will not lose the item unless it is left for auction. There are several advantages and disadvantages of Fast Secure Credit (KCA) products at PT. Pegadaian (Persero) UPC Balung, namely as follows:**

**a. The advantages of the Fast Secure Credit (KCA) product at PT. Pegadaian (Persero) UPC Balung**

- a) Fast and easy loan disbursement process
- b) Requirements that are easy to fulfill
- c) The loan term is quite long
- d) No need to open a savings book
- e) Cheap interest rates
- f) Interest is determined using a decreasing system according to the remaining loan
- g) Providing customers with the opportunity to extend the loan period on condition that they pay the loan interest first
- h) Installments are light because the amount is not determined, so you can pay in installments according to your ability
- i) The excess auction money is returned to the customer
- j) Customers get safe and trustworthy goods storage facilities
- k) Customers who have had bad credit at PT. Pegadaian (Persero) UPC Balung can still apply for another loan
- l) PT. Pegadaian (Persero) UPC Balung does not limit customers from applying for loans several times

**b. Disadvantages of Fast Secure Credit (KCA) products at PT. Pegadaian (Persero) UPC Balung**

- a) Pawned items must have nominal value and can be exchanged for money
- b) If the customer cannot meet the payment deadline, the goods will be auctioned by Pegadaian
- c) The amount of loan a customer can receive depends on the price of the item the customer is pawning

## **2. Quality of service for Fast Secure Credit (KCA) pawn products at PT. Pegadaian (Persero) UPC Balung Jember**

Service quality is an action carried out by the company in the form of things that are intangible or felt by consumers which aims to provide satisfaction to customers. Quality of service for Fast Secure Credit (KCA) pawn products at PT. Pegadaian (Persero) UPC Balung Jember can be categorized as good. This is in accordance with several responses from customers and employees that researchers met some time ago. Apart from that, customers are also satisfied with the service at PT. Pegadaian (Persero) UPC Balung and its services are in line with customer expectations.

The quality of this Fast Secure Credit (KCA) product is clearly different from other Pegadaian products. The difference lies in the time of the application process. This Fast Secure Credit (KCA) product takes around 15-30 minutes depending on the number of customers who come that day. Meanwhile, other Pegadaian products such as People's Business Credit (KUR) will require a longer time. This is because the People's Business Credit (KUR) product requires a survey process first. So it will take longer for the disbursement process and for the requirements

it is also more difficult, namely that you must have a BPKB, business certificate, and so on. Meanwhile, for Fast Secure Credit (KCA) products, you only need to bring your personal identity card (KTP, SIM, or KK) and collateral. So this can make it easier for customers in the application process.

**There are several efforts made by PT. Pegadaian (Persero) UPC Balung in improving the quality of Fast Safe Credit (KCA) services, namely as follows:**

a. Always be friendly to customers

Being friendly to customers is one of the keys to providing excellent service to customers. This can be done by applying 3S (Greetings, Smile, Greetings) to every customer. This aims to provide a sense of comfort to customers when interacting with employees.

b. Speed up the time in the transaction process

Speeding up the time in the transaction process is very important in serving customers. Customers will later assess the quality of service, one of which is the transaction processing time. The faster the service time provided by PT. Pegadaian (Persero) UPC Balung, the customer will feel happy and satisfied with the service. Likewise, if the transaction process takes a long time, the customer will feel less satisfied.

**There are several methods used by PT. Pegadaian (Persero) UPC Balung in order to speed up the time in carrying out the transaction process, namely as follows:**

a) In the pawn application process, customers only need to bring their identity card and collateral. So this can speed up the transaction process and there is no need to wait hours or even days for the disbursement process because there is no need for a survey process.

b) Implementation of Digital Pawnshops

This can help speed up the transaction process because customers can already carry out transaction processes through digital pawnshops.

c. Distribute Brochures

PT. Pegadaian (Persero) UPC Balung usually carries out brochure distribution activities every Friday and Saturday morning. This activity is usually carried out by distributing brochures in markets and door to door (house to house). This aims to ensure that the Fast Safe Credit (KCA) product is better known to the wider community and can experience the services of PT. Pegadaian (Persero) UPC Balung well.

**Apart from providing good service to customers, PT. Pegadaian (Persero) UPC Balung has also guaranteed the safety of customers' goods that are pawned. This is important to avoid unwanted things such as loss, damage, and so on. There are several efforts made by PT. Pegadaian (Persero) UPC Balung in order to ensure or guarantee the safety of customers' goods, namely as follows:**

a. Double check customer goods

Pegadaian will always ensure that customers always check the goods that have been received by the customer first. This aims to avoid errors in the process of returning customer goods.

b. 24 Hour Guard by Security

PT. Pegadaian (Persero) UPC Balung really guarantees the security of customers' goods that are pawned. This is because PT. Pegadaian (Persero) UPC Balung provides 24-hour security. Apart from that, safes or places where pawned customer goods are stored also have double protection. This is done to protect the Customer's belongings from unwanted things.

If there is a loss of customer goods, then PT. Pegadaian (Persero) UPC Balung will first carry out an investigation using CCTV footage and so on regarding whether the loss of the item was caused by employee negligence or the customer's own negligence. If the loss of the goods is caused by the Customer's negligence, then PT. Pegadaian (Persero) UPC Balung is not responsible for the loss of these items. However, if the loss of the item is due to negligence on the part of PT. Pegadaian (Persero) UPC Balung, then PT. Pegadaian (Persero) UPC Balung will be responsible for the loss and will compensate the customer for the loss. Meanwhile, for complaints that are often experienced by customers regarding services at PT. Pegadaian (Persero) UPC Balung, namely when the office is busy. This is because the transaction process will experience delays, unlike when the office is quiet. However, there are no other complaints. This is in accordance with responses from customers that researchers met some time ago. Customers have also experienced good service at PT. Pegadaian (Persero) UPC Balung, its officers and employees are very friendly, kind and polite towards customers.

## **5. CONCLUSION**

1. Fast Safe Credit Service Procedure (KCA) at PT. Pegadaian (Persero) UPC Balung Jember has made the application process easy, here is the procedure for applying for a Fast Secure Credit (KCA) loan at PT. Pegadaian (Persero) UPC Balung:



Apart from the conditions being easy for the customer to fulfill, the loan interest rate at PT. Pegadaian (Persero) UPC Balung is also very low. So that customers feel that the process of carrying out Fast Safe Credit (KCA) transaction activities is facilitated so that customers are interested in pawning their goods at PT. Pegadaian (Persero) UPC Balung. Apart from that, the customer also feels that he has benefited because of the maturity time given by PT. Pegadaian (Persero) UPC Balung is quite long, namely 4 months for jewelry and 1 month for electronic goods and warehouse goods. PT. Pegadaian (Persero) UPC Balung has also provided an opportunity for customers who cannot redeem collateral to extend the loan on condition that they only pay the interest rate.

2. Quality of service for Fast Secure Credit (KCA) pawn products at PT. Pegadaian (Persero) UPC Balung Jember can be said to be good and in line with customer expectations. This is because the process is fast, which takes around 15-30 minutes and the employees are always friendly to customers. PT. Pegadaian (Persero) UPC Balung has also made several efforts to improve service quality and has guaranteed the safety of customers' goods pawned at PT. Pegadaian (Persero) UPC Balung.

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