

## ANALYSIS OF THE EFFECTIVENESS OF FAST SECURE CREDIT (KCA) AT PT. PENGADAIAN (PERSERO) RANTEPAO BRANCH

Jesica Pasa' Pongringgi<sup>1</sup>, Dina Ramba<sup>2</sup>, Jemi Pabisangan Tahirs<sup>3</sup>

<sup>1,2,3</sup> Christian University Of Indonesia Toraja, Jl. Nusantara No.12, Makale, Tana Toraja, Indonesia  
Correspondence Authors: [jesicapasapongringgi@email.com](mailto:jesicapasapongringgi@email.com)

### Abstrak

Tujuan dari penelitian ini untuk mengetahui efektivitas penyaluran kredit cepat aman (KCA) pada PT. Pegadaian cabang rantepao. Metode yang digunakan dalam penelitian ini yaitu kualitatif. Sumber data yang digunakan dalam penelitian ini yaitu data primer dan data sekunder, dimana data primer merupakan data diperoleh secara langsung dari sumber asli atau pihak pertama, dan data primer secara khusus dikumpulkan oleh peneliti untuk menjawab pertanyaan riset atau penelitian. Hasil dari penelitian ini menunjukkan bahwa efektivitas penyaluran kredit cepat aman (KCA) sudah berjalan dengan efektif dapat dilihat kepuasan nasabah dalam pelayanan kredit cepat aman (kca) mulai dari respon nasabah terhadap proses pengajuan dan pencairan, manfaat yang diterima dan keamanan yang diberikan serta informasi

Kata Kunci: Efektivitas, Penyaluran Kredit Cepat Aman (KCA), PT. Pegadaian

### Abstract

*The aim of this research is to determine the effectiveness of fast safe credit (KCA) distribution at PT. Rantepao branch pawnshop. The method used in this research is qualitative. The data sources used in this research are primary data and secondary data, where primary data is data obtained directly from original sources or first parties, and primary data is specifically collected by researchers to answer research or research questions. The results of this research show that the effectiveness of fast safe credit (KCA) distribution has been running effectively. It can be seen from customer satisfaction in fast safe credit (KCA) services starting from the customer's response to the application and disbursement process, the benefits received and the security provided as well as information. Analysis of the effectiveness of fast safe credit distribution (KCA) at PT. Pegadaian (Persero) Rantepao Branch. The aim of this research is to determine the effectiveness of fast safe credit (KCA) distribution at PT. Rantepao branch pawnshop. The method used in this research is qualitative. The data sources used in this research are primary data and secondary data, where primary data is data obtained directly from original sources or first parties, and primary data is specifically collected by researchers to answer research or research questions. The results of this research show that the effectiveness of fast safe credit (KCA) distribution has been running effectively. It can be seen from customer satisfaction in fast safe credit (KCA) services starting from the customer's response to the application and disbursement process, the benefits received and the security provided as well as information.*

Keywords: Effectiveness, Secure fast credit (KCA), PT. Pegadaian

### **Introduction**

Increasingly competitive competition, companies are required not only to implement various strategies but also to conduct continuous evaluation for the survival of the company. In the business world, not only large-scale companies experience competition, small-scale companies do not escape competition because interest in the business world is getting bigger among the public. The main problem that is often faced by any company engaged in any field will never be separated from the issue of funds (capital) to finance its business in order to survive.

Companies engaged in finance certainly have a very important role in funding needs, such as pawnshops which are financial institutions whose main activity is to provide loans to the public on the basis of pawn law. Pawnshops were formed by the government to overcome so that people who are in need of funds do not fall into the hands of money releasers or in other words moneylenders whose interest is raltif high. Pawnshops provide money loans with collateral for valuables, borrowing money in a pawnshop is not only an easy and fast procedure, but the fees charged are also lighter.

One of the services offered by PT. Pegadaian (persero) to consumers, namely fast secure credit products (KCA) is one of the flagship products of the company. fast secure credit products (KCA) can help the community in providing short-term and medium-term credit with loans under the pledge law. Promising applications can be fulfilled with a fast process. fast secure credit products (KCA) is a loan based on the pledge law with an easy, safe and fast service procedure. With this effort, the government protects small people who do not have access to banking

In the midst of rapid economic changes and urgent needs in everyday life, many customers need additional funds immediately, such as unexpected medical costs, school fees and for small business costs. As we see that most banks and traditional financial institutions have a long credit application process, strict requirements, and long disbursement times. In this case, secure fast credit (KCA) becomes increasingly important because it allows customers to obtain funds quickly and without guarantees, which can be used for various purposes, ranging from urgent needs to small investments.

### **Theoretical studies**

#### **Effectiveness**

Beni (2016: 69) which states that effectiveness is a relationship that aims to determine the size of how far the policies, levels of output and procedures of a corporate organization.

#### **Lending**

According to ismail (2013:26) “ lending is the activity of distributing funds from the bank to the customer (debtor) and the customer is obliged to return the borrowed funds in accordance with a predetermined period.

#### **KCA products (fast secure credit)**

In research Yanti (2018) states that KCA products are one type of pawn services offered to all groups of customers who need financing for productive and consumptive needs with service procedures that are easy, fast, and safe.

The following are the advantages in pawn KCA products according to Anissa (2019) :

- a. KCA (fast secure credit) product services are available at all PT Pegadaian outlets in Indonesia.
- b. KCA product pledge approval procedure (fast secure credit is done quickly and easily.
- c. The value of borrowed money starts from Rp. 50,000 to 500,000,000
- d. The loan period is for 120 days (4 months) and can be extended if it is due, and only by paying interest / capital rent or by repaying the borrowed capital.
- e. Customers can receive loan money in cash or by transfer
- f. The repayment is very easy, because it can be paid at maturity, in installments, or by extending the time by paying the capital rent alone.
- g. When the goods are auctioned and still have the remaining money, PT Pegadaian will give the remaining money back to the customer.

The requirements that must be met by customers of KCA (fast secure credit)

Products are as follows:

1. Bring a card or photocopy of personal identity such as KTP / SIM / passport
2. Possess and deliver collateral items such as gold jewelry, gold bars, motor vehicles, electronics, and other valuables.
3. Fill out the credit application form

### **Research Methods**

The type of research used is qualitative research. The qualitative approach is a research method that focuses its attention on the general principles that are fundamental to the manifestation of symptom units that exist in human social life. Qualitative research aims to understand a humanitarian problem based on the preparation of a complex and comprehensive picture according to the detailed views of the informants and carried out in the middle of a natural setting.

The population in this study is all data relating to the distribution of fast Secured Credit (KCA) PT. Pegadaian (Persero) Branch Rantepao. While the sample in this study is a report related to the distribution of fast secure credit (kca) PT. Pegadaian (Persero) Rantepao Branch.

Data analysis techniques used in this study are data analysis techniques in the field of Miles and Huberman models, where data analysis is done interactively and continuously until complete, so that the data is saturated. The process of data analysis according to the model of Miles and Huberman 1992 which includes:

- 1) Data collection activities
- 2) Data reduction
- 3) Data display
- 4) Conclusion drawing

### **Data Analysis And Discussion**

Based on interviews and observations that have been done, the author can elaborate on customer responses regarding the distribution of fast secure credit (kca) located at PT. Pegadaian (persero) Branch Rantepao. In this study, the authors obtained results on the effectiveness of fast secure credit (KCA).

Ms. Nova is 48 years old as a customer which was done on Tuesday, 05 September 2023 at the location of PT. Pegadaian (Persero) Branch Rantepao at 09.00 WITA. Said that:

“By choosing a fast secure credit product (kca) I can pawn my gold, quickly and safely. And I've taken credit 3 times for business needs. And the process of filing and disbursement is also not long cuman 10 minutes and a maximum of 20 minutes and there are no obstacles when filing and disbursement because the service is fast. And for the flowers are very guaranteed. For the service I am very satisfied and the service with a friendly and smiling.”

In the interview above, it can be seen that the Fast and secure credit application procedure (KCA) is very easy to do and not too convoluted, making it easier for consumers or customers who want to apply for KCA. In addition, the melting also feels very fast and does not take too long.

Unlike Mr. Naksir, who is 50 years old as a customer, it was carried out on Tuesday, september 05, 2023 at 09.32. who said that:

“I think the information provided about the terms, interest, fees, and the period is explained easily so that I understand more quickly. I also feel that the existence of this secure fast credit program is very helpful for me as a person in terms of small business needs. And I've also taken credit 5 times for sudden needs. The process of filing and disbursement is fast and immediately liquid that day is also at most 5 minutes to 10 minutes if there are not many queues. If for affordable interest because interest is only charged 1.15% of the collateral. For the service is very satisfied and friendly when serving me”.

From the interview with Mr. Nasir, we can see that the existence of secure fast credit can help customers more because through a fast process so as not to make customers wait too long in making disbursements and applications and the interest is also not too high. In addition to Mr. crush, another informant was Ms. Ester P. the 45-year-old as a customer was carried out on Tuesday, september 05, 2023 at the location PT. Pegadaian Rantepao Branch at 10: 32 pm, which argues that:

“By taking credit at PT. Pegadaian (persero) Rantepo Branch really helped me in my financial situation and the service has also been very good. Kca is also a reliable solution for obtaining loans. I have also made transactions 3 times for my tuition fees. And for the filing and disbursement process does not take long not up to 20 minutes. For the flowers themselves are very affordable”.

The same thing was said by Mrs. Hermin M. 28 years old as a customer at PT. Pegadaian Rantepao Branch at 11: 00 PM, which said that:

“With the fast credit aman can help me in taking credit with a fast process and the server is very good. The process of filing and quick disbursement is not long-winded so it does not take long. And I've also taken credit 3 times, for the interest itself is very affordable. Fast secure credit is also very safe to use and protected. I think kredit cepat aman (kca) is a financial product that is safe to use and I am also very satisfied with the KCA service because the explanation is easy to understand and employees of PT. Pegadaian Rantepo Branch also responds quickly if there are questions I ask. I have already taken credit 8 times for urgent needs. For the interest itself is very affordable at 1.15% per 15 days in a period of 4 months. I think for KCA prosesnya easy, fast, and does not take a long time and safe.

Likewise, Ibu Agustina aged 27 was carried out on Tuesday, 05 september 2023 at 13.30 who argued that:

“I feel happy with the fast secure credit service at this pawnshop because the employees here are very kind and friendly to customers, and I have also taken credit 4 times. The process of filing and disbursement is not too long so it makes me more like taking credit at the pawnshop and the interest is also affordable. As well as information related to the terms, interest, fees and term are explained easily so that I quickly understand. Kca is also very safe to use”.

This shows that the quality of secure fast credit service (KCA) is very good, so many customers who have used kca services, not only that secure fast credit is very easy for customers because kca is a core product in pawnshops.

Furthermore, from Mrs. Ita aged 38 years as a customer at PT. Pegadaian of the rantepao branch, which was carried out on Tuesday, september 05, 2023 at 14.15, said that:

“I think kredit cepat aman (kca) is a financial product that is safe to use and I am also very satisfied with the KCA service because the explanation is easy to understand and employees of PT. Pegadaian Rantepo Branch also responds quickly if there are questions I ask. I have already taken credit 5 times for urgent needs. For the interest itself is very affordable at 1.15% per 15 days in a period of 4 months. I think for KCA prosesnya easy, fast, and does not take a long time and safe”.

From the above interview results can illustrate that KCA is a financial product that provides comfort, convenience, and security to customers as well as an affordable interest rate.

In addition, Mr. Abed, who is 49 years old an entrepreneur (customer), was carried out on Wednesday, 06 September 2023 at 10.23. said that:

“ I am very happy to have used this kca product because the submission and disbursement process that is not too long only takes 10 to 15 minutes at the latest if there are many queues. And I've used secure fast credit 2 times. I am also very satisfied with his professional service in serving me. Kca has also helped me a lot in my financial situation, for the interest is very affordable”.

Similarly, Mrs. Alfianti aged 30 years who became a customer at PT. Pegadaian Rantepao branch, this interview was conducted on Wednesday, September 06, 2023 at 11: 55, which said that:

“I have used the secure quick credit service for 2 times for my child's school fees. In the process of filing and disbursement is very easy to just wear ID cards and collateral, and for the time not up to 30 minutes directly liquid. For the service is very good because the employees are very rama”.

From the interview above, it can be seen that the product fast credit service (kca) has been running smoothly at PT. Pegadaian Rantepao branch can be seen from the interview that gives a

positive response to the service provided is good and does not require a long time in the process of disbursement of credit funds submitted.

Then from the customer's sister Irma as a student who became a customer at PT. Pegadaian Rantepao Branch, which was carried out on Wednesday, September 06, 2023 at 13.55 wita. Who said that:

“The information about the requirements, interest, and the period explained to me is very easy to understand, and for the waiter's response is very good because the employees here are very friendly in serving. I am also very happy to take credit here because the submission and disbursement is very easy, there are not many requirements to only use collateral and ID cards, moreover, the submission and disbursement only takes 10 minutes to 15 minutes to immediately liquid. I've also taken credit 2 times for my tuition needs. For security is guaranteed safe”.

We can see that the pawnshop has managed to provide effective and high-quality KCA services to its customers. Factors such as easy-to-understand information, good service response, ease of process, and security have created a positive experience for customers.

Based on the results of research secure fast credit (KCA) PT. Pegadaian (Persero) Rantepao branch, can be said to have been running effectively because it can be seen from customer respondents to the services provided by PT. Pegadaian (Persero) Branch Rantepao. This is good for achievement.

KCA is a trusted solution to get loans easily, quickly and safely. KCA products are also in accordance with customer needs and the quality is very good because of the fast process a day directly liquid funding only with guaranteed goods. It can be seen from the filing and disbursement process that is easy and fast so it does not take long. The benefits received by using KCA products are that they can help customers in urgent financial conditions.

Pegadaian also guarantee good service quality to every customer with an attitude, professionalism and trusted response through various services. And the pawnshop also guarantees the quality and safety of its products. Trust and customer satisfaction are important keys for Pegadaian Rantepao Branch so that their business continues to survive. For this reason, the company is committed to continuously improving services and innovating products to match the development of the times, as well as in line with the wishes of customers.

### ***Conclusions***

Based on the results of data analysis and discussion, it can be assumed that the conclusion is, that the process of filing and disbursement of fast secure credit (KCA) is very easy and fast. And clear information about interest, fees, and other terms. The level of security provided by PT. Pegadaian as a positive thing, they feel that their personal and financial data is well protected and that PT. Pegadaian take adequate measures to prevent fraud. the benefits are proportional to the fees and interest they pay. And fast secure credit (KCA) has also fulfilled their financial needs well and the level of customer satisfaction with KCA services as a whole is quite high because PT. Pegadaian has provided good service.

Then the effectiveness of secure fast credit (KCA) can be said to have been effective. This is marked by customer satisfaction in the safe fast credit service (kca) to the benefits obtained from safe fast credit products (KCA).

### ***Suggestions***

Based on the conclusion of the research results that have been described above, the suggestions that can be given by the author to improve the performance of the company in the effectiveness of secure fast credit (KCA) PT. Pegadaian (Persero) Rantepao branch that is for the future must always provide supervision and guidance on the loans disbursed to the public so that the public will be more use of the services of PT. Pegadaian (Persero) Rantepao Branch, and provide promotions on the credit offered will increase customers to pawn goods, this can increase revenue

### Reference

- Anika, L. (2019). "Analisis Pembiayaan Kreasi Dalam Meningkatkan Pendapatan Sewa Modal pada PT Pegadaian (Persero) Cabang Medan Utama". Repository Universitas Muhammadiyah Sumatera Utara.
- Anissa, A. R. 2019. Pengaruh Perputaran Modal Kerja, Pertumbuhan Penjualan, dan Likuiditas terhadap Profitabilitas pada Perusahaan Retail yang Terdaftar di Bursa Efek Indonesia. *Jurnal Riset Manajemen Sains Indonesia (JRMSI)* 10(1) : 143.
- Dahar, R., Yanti, N. S. P., & Rahmi, F. (2018). Pengaruh Struktur Modal, Ukuran Perusahaan, dan Return on Equity Terhadap Nilai Perusahaan Property and Real Estate yang Terdaftar di Bursa Efek Indonesia. *Jurnal Ekonomi & Bisnis*, 21(1), 121–132
- Dwiswastiastu, R. (2017). "Analisa Efektivitas Sistem Pengendalian Internal Terhadap Prosedur Pemberian Kredit Cepat Aman (KCA) Studi kasus pada PT Pegadaian (Persero) Cabang Ngupasan Yogyakarta". E-Journal Universitas Atma Jaya Yogyakarta,
- Ismail.(2013:26). Penyaluran kredit. Research of Jurnal Manajemen
- Juliandi, A. (2014). Metodologi Penelitian Bisnis. UMSU PRESS,
- Kasmir. (2012:90). Jenis-Jenis Kredit. Research of Jurnal Manajemen
- Kasmir. (2012:97). Fungsi Kredit. Research of Jurnal Manajemen
- Lumbantobing, M. (2020). "Sistem Akuntansi Pemberian Dan Pelunasan Kredit KCA (Kredit Cepat Aman) Pada PT Pegadaian (Persero) Cabang Setia Budi Medan". Universitas Sumatera Utara.
- Miles, B. Mathew dan Michael Huberman. 1992. Analisis Data Kualitatif Buku Sumber Tentang Metode-metode Baru. Jakarta: UIP
- Moleong, L. J. (2017). Metode Penelitian Kualitatif. Bandung: PT. Remaja. Rosdakarya.
- Pakei, Beni. (2016). Konsep dan Analisis (Efektivitas Pengelolaan Keuangan Daerah di Era Otonomi Daerah). Jayapura: Taushia
- Pali', E. (2014). Pada PT Pegadaian (Persero) Cabang Rantepao Tahun 2013-2014. 44.
- Pegadaian. (2021). Dipetik Oktober 27, 2021, dari PT Pegadaian - Persero: <http://www.pegadaian.co.id>
- Rahmi, R. S. (2015). "Prosedur Pemberian Pinjaman Kredit Cepat Aman (KCA) pada PT Pegadaian (Persero) UPC Pasar Pagi Durian Pekanbaru". Repository Univeritas Islam Negeri Sultan Syarif Kasim.
- Rivai. (2013:138). Pengertian Kredit. Research Of Journal Manajemen.
- Sugiyono. (2016). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: PT Alfabet. Danandjadja.
- Syahputri, A. (2019). "Analisis Penyaluran Pembiayaan Kredit Cepat Aman (KCA) dalam meningkatkan pendapatan sewa modal pada PT Pegadaian (Persero) Cabang Medan Utama". Repository UMSU.
- Ta'dung, Y. L., & Kannapadang, D. (2021). Analisis Efektivitas Penerimaan Pajak Daerah Kabupaten Tana Toraja. *Jurnal Ekonomi, Bisnis dan Terapan (JESIT)*, Vol. 2 No. 1, 24.