

## **ABSTRAK**

### **PROSEDUR PENILAIAN (TAKSIRAN) BARANG JAMINAN BERUPA KENDARAAN UNTUK MEMINIMALISI KERUGIAN DI PT PEGADAIAN UNIT RAJABASA**

Oleh

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Penelitian ini bertujuan untuk menganalisis efektivitas prosedur penilaian (taksiran) barang jaminan berupa kendaraan bermotor di PT Pegadaian UPC Rajabasa dalam meminimalisir kerugian serta memberikan rekomendasi optimalisasi persentase taksiran. Metode yang digunakan adalah deskriptif kualitatif dengan dukungan data kuantitatif, melalui studi pustaka, dokumentasi, dan wawancara. Hasil penelitian menunjukkan bahwa prosedur penilaian dilaksanakan melalui enam tahapan, yaitu, persiapan dokumen, pengajuan pinjaman, pemeriksaan fisik kendaraan, verifikasi dokumen BPKB/STNK melalui Samsat, penetapan nilai taksiran sebesar 70% dari rata-rata harga pasar, dan persetujuan serta pencairan pinjaman selama 120 hari. Prosedur ini terbukti efektif menjaga kualitas portofolio kredit dengan margin keamanan 30% untuk mengantisipasi penurunan nilai kendaraan, biaya lelang, dan selisih harga pasar dengan harga eksekusi lelang.

Namun, kebijakan taksiran 70% berdampak pada minat nasabah dari tujuh nasabah yang mengajukan gadai kendaraan pada tahun 2025, dua di antaranya (28,6%) membatalkan perjanjian karena nilai kredit dianggap tidak mencukupi kebutuhan dana. Hal ini menunjukkan adanya trade-off antara kehati-hatian manajemen risiko dan daya saing layanan. Sebagai rekomendasi, PT Pegadaian UPC Rajabasa disarankan meningkatkan persentase taksiran menjadi 75% secara selektif bagi kendaraan dalam kondisi baik, berdokumen lengkap, dan berlikuiditas tinggi—sesuai batas maksimum yang diizinkan PT Pegadaian Pusat—guna menekan angka pembatalan sekaligus mempertahankan margin pengaman yang memadai.

*Kata Kunci: prosedur penilaian, taksiran kendaraan, barang jaminan, meminimalisir kerugian, PT Pegadaian, persentase taksiran.*

## **ABSTRACT**

### **PROCEDURE FOR THE VALUATION (APPRAISAL) OF VEHICLE COLLATERAL TO MINIMIZE LOSSES AT PT PEGADAIAN RAJABASA UNIT**

**By**

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This study aims to analyze the effectiveness of the valuation (appraisal) procedure for motor vehicle collateral at PT Pegadaian UPC Rajabasa in minimizing losses and to provide recommendations for optimizing the appraisal percentage. A descriptive-qualitative method supported by quantitative data was employed, utilizing literature reviews, documentation, and interviews. The results indicate that the valuation procedure comprises six stages: document preparation, loan application, physical vehicle inspection, verification of ownership documents (BPKB/STNK) via the One-Stop Administration Services Office (Samsat), determination of the appraised value at 70% of the average market price, and loan approval and disbursement for a 120-day term. This procedure has proven effective in maintaining credit portfolio quality, providing a 30% margin of safety to anticipate vehicle depreciation, auction costs, and the gap between market price and auction execution price.

However, the 70% appraisal policy has impacted customer interest; of the seven customers who applied for vehicle-backed loans in 2025, two (28.6%) cancelled their agreements because the loan amount was deemed insufficient to meet their funding needs. This highlights a trade-off between risk management prudence and service competitiveness. It is recommended that PT Pegadaian UPC Rajabasa selectively increase the appraisal percentage to 75% for vehicles in good condition with complete documentation and high liquidity—aligning with the maximum limit permitted by PT Pegadaian Headquarters—to reduce cancellation rates while maintaining an adequate margin of safety.

*Keywords: valuation procedure, vehicle appraisal, collateral, loss minimization, PT Pegadaian, appraisal percentage.*