

ANALYSIS OF PROCEDURE FOR DETERMINING ATM RENTAL RATE AT KPKNL

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Abstract

The purpose of this study is to determine the methods used, influencing variables, procedures, constraints, and efforts in determining ATM (Automated Teller Machine) rental rates at the State Assets and Auctions Services Office (Indonesian: Kantor Pelayanan Kekayaan Negara dan Lelang, abbreviated KPKNL) Surakarta. This study is qualitative research that used a descriptive method. The data were collected using primary and secondary data. The findings of this study show: (1) the method used in the process of determining ATM rental rates at KPKNL Surakarta using the Market Approach, namely the Market Data Comparison Method and ATM Modeling Techniques, (2) the variables that affect the determination of ATM rental rates consists of transactional and non-transactional variables, (3) the procedure for determining ATM rental rates at KPKNL Surakarta based on the Regulation of the Minister of Finance (Indonesian: Peraturan Menteri Keuangan, abbreviated PMK) Number 173/PMK.06/2020, (4) obstacles experienced in determining ATM rental rates are the difficulty of collecting databases from several National Bank,s (5) efforts made are using field surveys, coordinating with banks, and searching for data via the internet. Based on the results of the study, the researchers advise KPKNL Surakarta to maintain its performance by maximizing the efforts that have been made so that the work is more effective and efficient.

Keywords: *qualitative research, procedure, determining ATM rental rate, state property, market approach*

1. INTRODUCTION**1.1 Background of the Study**

A country's economic growth and competitiveness potential are influenced by increased social welfare, which inseparable from the function of State Assests or State-Owned Assets in Indonesian known as *Barang Milik Negara* (BMN) (Park, Park, & Lee, 2016). One way to implement an increase in the government's revenue sources and manage the state budget is to use BMN to its full potential. Therefore, it is necessary to continue investigating potential sources of government revenues. Utilizing BMN is an intriguing alternative for increasing government revenues.

One type of BMN use that will be discussed in this study is rent. The more familiar implementation, the easier application and the

implementation of agreements, as well as the less difficult terms and conditions for potential partners, the more will facilitate the implementation of the rental to add rupiah as government revenues (Utama, 2021). However, due to excessively high rental rate, the issued rental agreement is frequently not implemented, resulting in the prospective tenant's resignation. According to Riyanto (2020), the specified BMN rental rates need to be more competitive and take into account the needs of all parties involved, including the land owner (the government) and other parties who might be tenants. In the same way that setting rental rates that are too low can result in losses for the state, setting rental rates that are too high can result in opportunities being lost.

The rented object is generally only part of the land and/or building, and other than land and/or building. This research will discuss the type of renting in the form of part of the land and/or building for the placement of Automatic Teller Machines (ATMs). People, in general, prefer to interact with ATMs considering the many advantages that can be accessed, such as unlimited ATM access time (accessible 24 hours), convenience for ATM users in making transactions, accessibility of ATM locations related to the convenience of ATM users in reaching the ATM unit, and other supporting facilities such as parking capacity, electricity, cleanliness and security (Doly, 2016).

The Government Appraiser Functional Officer must first conduct a BMN appraisal to determine the fair value of the rent to determine ATM rental rates. As specified in Government Regulations (Indonesian: *Peraturan Pemerintah*, abbreviated PP) Number 28 of 2020, BMN valuation in the form of land and/or buildings is carried out by Government Appraisers or Public Appraisers who are determined by the property manager. In this case, the Ministry of Finance acts as the government appraiser that delegates its authority and duties to the Directorate General of State Assets (Indonesian: *Direktorat Jenderal Kekayaan Negara*, abbreviated DJKN) and the State Assets and Auctions Services Office (Indonesian: *Kantor Pelayanan Kekayaan Negara dan Lelang*, abbreviated KPKNL). The management of government assets, which includes how to use BMN through renting, is one of the responsibilities of KPKNL.

The Surakarta KPKNL government appraiser has the authority to conduct an assessment of the BMN in the form of a portion of land and/or buildings for the placement of this ATM based on a procedure. The procedure is one part of the six components of an accounting information system that is used for effective and efficient data collection, processing, and storage in a company (Romney & Steinbart, 2015). The basic procedure used as the Appraiser's guideline in conducting BMN appraisal refers to the Regulation of the Minister of Finance (Indonesian: *Peraturan*

Menteri Keuangan, abbreviated PMK) Number 173/PMK.06/2020. One of the stages of the appraisal carried out by the Surakarta KPKNL Appraiser is to conclude the value, where the value in question is the fair value of the BMN rental rate for ATM placement.

Using the ATM Lease Valuation Modeling Technique, the Surakarta KPKNL appraiser plays a functional role in determining the fair value of ATM rental rates. The ATM Lease Appraisal Modeling Technique is a tool to make it easier for appraisers to carry out their responsibilities (Asnul, 2021). To create an ATM Lease Adjuster Components List, the ATM Lease Appraisal Modeling Technique needs several pieces of data. One of which is data from multiple national banks. In the data collection process, it was difficult for the Surakarta KPKNL Appraisal to obtain complete and valid data. The data were often found that deviated from the standard deviation resulting in a lack of accuracy and accountability for the resulting value.

If the appraisal team bases its assessment process on a robust database and comprehensive market analysis, the problem of incomplete data can be mitigated. Because it is the first step in determining rental rates and one of the factors that can influence the final rental value, database collection should be given top priority. Because it may determine the rental's success as a whole, the appraiser's value is specifically important to consider when putting the lease into action. Stakeholders are particularly concerned about this because rental agreements frequently target the accuracy and accountability of the appraiser's value, which can fail in the BMN rental process. It is because the value may be deemed excessive without regard to the actual state of the market (Riyanto, 2020).

Several previous researches on KPKNL agencies with non-rental BMN proxies had been conducted by Pamungkas and Harjono (2023); Hapsari and Dja'is (2019); Zahdanti and Raharjo (2021); Wijayanti and Harahap (2019); and Febriasyah (2021). The topics of their research are regarding the duties and functions of the KPKNL, such as conducting auctions,

paying off bad debts, and managing BMN. This research has similarities with the previous studies in terms of the location of the research which is KPKNL.

Meanwhile, research discussing BMN leasing was previously conducted by Muwaffaq (2022) who discussed determining BMN rental rates using the Across the Fence (ATF) method on corridor land. One of the results of this research is to find out the steps for the BMN valuation to determine the fair value of the lease for the object of the valuation. It is a separate highlight because this research will also present related steps for the BMN valuation to determine the fair value of the lease. Research related to BMN leases has also been conducted by Dhiya 'Ulhaq, Herprastuti, and Nurullita (2022); Sudrajat, Wanto, and Supriyono (2021); Mahadewi and Ariana (2023); Riyanto and Purnomo (2019); and Indrasari (2023) in their research discussing the policy of using BMN in the form of a rental agreement.

Based on the description that has been presented, the researcher is motivated to conduct research and analysis regarding the procedure for determining BMN rental rates for placing ATMs at the Surakarta KPKNL. The formulations of the problem raised are (1) What method is used in determining ATM rental rates at the Surakarta KPKNL? (2) What are the influencing variables in determining ATM rental rates at the Surakarta KPKNL? (3) What is the BMN appraisal procedure for determining ATM rental rates at the Surakarta KPKNL? (4) What are the obstacles faced and how are the efforts made in determining ATM rental rates at the Surakarta KPKNL? The objectives of this research are (1) to know the method used in determining ATM rental rates at the Surakarta KPKNL (2) to know the variables that influence determining ATM rental rates at the Surakarta KPKNL (3) to know the BMN appraisal procedure for determining ATM rental rates in KPKNL Surakarta (4) to know the obstacles faced and the best efforts made in determining ATM rental rates at the KPKNL Surakarta.

1.2 Literature Review

The followings are the literature reviews related to this study:

State-Owned Assest (BMN)

According to the provisions of PP Number 27 of 2014 of the Management of State/Regional Property (BMN/D), the term "BMN" refers to all goods that are purchased or obtained at the expense of the State Budget or that are derived from other legitimate acquisitions. According to PMK Number 233/PMK.05/2011, BMN is one of the tangible assets of the central government, which refers to the Central Government Financial Accounting and Reporting System (Indonesian: *Sistem Akuntansi dan Pelaporan Keuangan Pemerintah Pusat*, abbreviated SAPP). Government assets are economic resources controlled and/or owned by the government or society. It can be measured in units of money, including non-financial resources necessary for the provision of services to the general public and resources maintained for historical and cultural reasons.

One aspect of BMN is other assets. They are assets that cannot be grouped into current assets or fixed assets because they have been stopped/no longer used for active government use. Assets that are no longer used are better managed by utilizing BMN. Complying with PMK Number 115/PMK.06/2020, the utilization of BMN is the utilization of BMN that is not used for the implementation of the duties and functions of Ministries/Institutions and/or the optimization of BMN by not changing ownership status.

According to PMK Number 115 / PMK.06 / 2020 concerning BMN Utilization, the types of BMN Utilization that have the potential to generate revenue for the state are expanded to rent, borrowing, Use Cooperation (Indonesian: *Kerja Sama Pemanfaatan*, abbreviated KSP), Build Transfer Operate (Indonesian: *Bangun Serah Guna*, abbreviated BSG) / Build Operate Transfer (Indonesian: *Bangun Guna Serah*, abbreviated BGS), Infrastructure Provision Cooperation (Indonesian: *Kerja Sama Penyediaan Infrastruktur*, abbreviated KSPI), and most recently, Limited Cooperation for Infrastructure Financing (Indonesian: *Kerja Sama Terbatas Untuk Pembiayaan Infrastruktur*, abbreviated KETUPI).

BMN Rental

Rent is the utilization of BMN by other parties within a certain period and receives cash rewards. To reach the established rental goals, the lease must be carried out optimally, efficiently, and carefully. Following Article 9 Paragraph 1 of PMK Number 115 / PMK.06 / 2020, the lease aims to maximize the utilization of BMN that has not been or is not being used for the performance of function duties, acquire the necessary facilities for government administration, and prevent the unauthorized use of BMN by third parties in addition to, of course, generating revenue for the state from the rent paid by tenants.

The tariff/rent formula for BMN which is both the goods manager and the user of goods is set by the goods manager with the approval of the goods manager for BMN which is the user of goods. One of the methods used in determining rental rates is the ATM Rental Modeling Technique which has been regulated in the Decree of the Director General of State Assets Number 547/KN/2022 concerning Guidelines for the Preparation, Determination, and Use of the ATM Lease Adjuster Components List.

BMN Appraisal

According to the copy of DJKN Regulation Number 04/KN/2021, appraisal is a procedure for providing a valuable opinion on a subject at a particular time. The motivation behind this rent evaluation led by an administration appraiser is to decide the fair worth of the rent. Government Appraisers are Civil Servants (Indonesian: *Pegawai Negeri Sipil*, abbreviated PNS) within the Directorate General of Taxes (DGT) who are given the task, authority, and responsibility to conduct appraisal, including the results of their appraisals independently under the provisions of laws and regulations, according to Article 1 paragraph 3 of PMK Number 173/PMK.06/2020.

The BMN valuation interaction to decide BMN rental rates utilizes an evaluation approach, specifically the market information approach. The market approach is more frequently utilized in the rental rate process than different approaches since it has several

advantages. According to Resia (2021), the market approach method is simpler and easier to comprehend, the value of comparison objects that strongly describe the market economy or market transactions, and the ease with which comparison data can be obtained in the market for specific properties are among these benefits.

Accounting Information System (Indonesian: *Sistem Informasi Akuntansi*, abbreviated SIA)

Romney and Steinbart (2018) and Turner, Weickgenannt, and Copeland (2017) suggest that accounting information systems contain systems that include capturing, processing, and recording data to produce information that will be distributed to decision-makers both internal and external users. Accounting information systems require several components, such as people using systems, procedures or instructions, data, software, information technology infrastructure, internal control, and security measurements. The purpose of the system is to provide information and become internal control for an entity.

Documentation Technique of SIA

Data entry, processing and storage of data, information output, and control systems are all described in the documentation, along with who, what, when, where, and why (Romney & Steinbart, 2015). An instrument for analyzing, designing, and documenting related systems and subsystems is known as systems engineering (Sunaryanto, Nagari, Nuraini, & Marely, 2018). Techniques for system documentation can be used to create a system, evaluate its strengths and weaknesses (as controls in a system), and study company procedures. Types of Accounting Information System (AIS) documentation methods comprise Information Stream Charts (Indonesian: *Diagram Arus Data*, abbreviated DAD), flowcharts, and business process graphs.

2. RESEARCH METHOD

Qualitative descriptive research is the method of choice for this study. This type of qualitative research typically employs analysis and has a descriptive nature. This research focuses more on the process and meaning and

uses a theoretical foundation as a guide to ensure that the research's focus is in line with the facts in the field (Ramdhan, 2021). Researchers chose to use qualitative descriptive design because researchers want to describe the circumstances to be observed in the field more specifically, transparently, and deeply.

This study employed interviewing, documentation, and literature reviews as data collection techniques. Sugiyono (2017) defines an interview as a meeting between two people to exchange information and ideas through questions and answers, so the meaning of a particular topic can be constructed. The data in this study were collected from direct interviews with the participants. The participants' names are pseudonyms that are L1 refers to the first participant and L2 refers to the second participant. Both are the First Expert Government Appraiser of KPKNL Surakarta.

Documents are records of past events in the form of writing, pictures, and monumental works of a person (Sugiyono, 2017). The document data required in this study are archived records, events of the Appraiser, and appraisal documents of the Surakarta KPKNL in the form of a Report on the Analysis of the ATM Rental Model for the Surakarta City Area in 2023, documents related to the process of

determining ATM rental rates, and the Decree of the Director General of State Assets Number 516/KN/2021 concerning Standard Operating Procedures for KPKNL.

While the literature review is part of a scientific paper that contains discussions of previous research and scientific references related to the research described by the author in the paper (Hermawan, 2019). Data collection sourced from conceptual literature was obtained from theories in books, articles, and laws and regulations. This study used PMK Republic of Indonesia Number 173/PMK.06/2020 which discusses appraisal steps to determine BMN rental rates. Moreover, the research literature in this study was obtained from research reports published in journals or previous research.

3. RESULT AND DISCUSSION

3.1. Research Findings

Researchers have researched the intended location using descriptive research with a qualitative approach. Collected data include primary and secondary data so that researchers can collect information about the procedure for determining ATM rental rates at KPKNL Surakarta. The ATM Lease Adjuster Components List is presented below and used as an adjuster to the resulting rental value.

Table 1. List of ATM Lease Adjuster Components

No.	Variable	Influence	Amount	Information
1.	The geographic proximity of business	Negative	-2.044.32	Probability 0.0145
2.	Access: a. Good b. Poor	a. Positive b. Zero	5.166.825.00 0	Probability 0.0009
3.	Transaction Year (the last two digits of the year)	Positive	469.993.70	Probability 0.5002
4.	Rental period (number of the year)	Negative	-1458.305.00	Probability 0.0157
5.	Type of Object: a. Property b. Vacant space	a. Positive b. Zero	412.855.10 0	Probability 0.8130 Reference variable
6.	Type: a. Gallery b. Single ATM	a. Positive b. Zero	239.971.90 0	Probability 0.8715 Reference variable
7.	Provision around: a. Shopping center	a. Positive	18.672.452.00	Probability 0.0000

	b. Commercial c. Public service d. Office	b. Positive c. Positive d. Zero	723.355.50 4.657.946.00 0	Probability 0.6025 Probability 0.0128 Reference variable
8.	Potential of Transactional Frequency: a. Low b. Moderate c. High	a. Negative b. Negative c. Zero	-11.719.521.00 -8.361.422.00 0	Probability 0.0000 Probability 0.0000 Reference variable

Source: KPKNL Surakarta Appraisal

A flowchart illustrates the outcomes of the subsequent study, specifically the BMN appraisal procedure for determining ATM

rental rates. The following is presented the flowchart of ATM rental rates determination in KPKNL Surakarta.

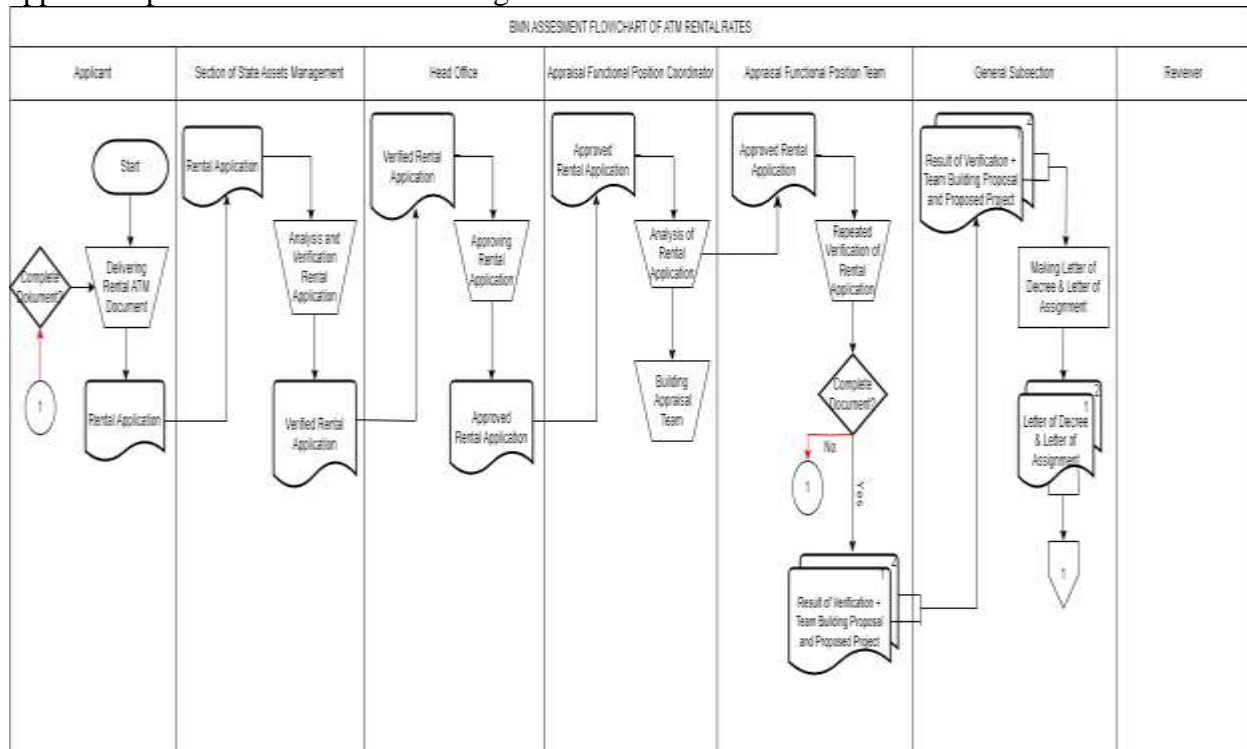


Figure 1. Flowchart of Appraisal Part 1

Source: Data Calculation

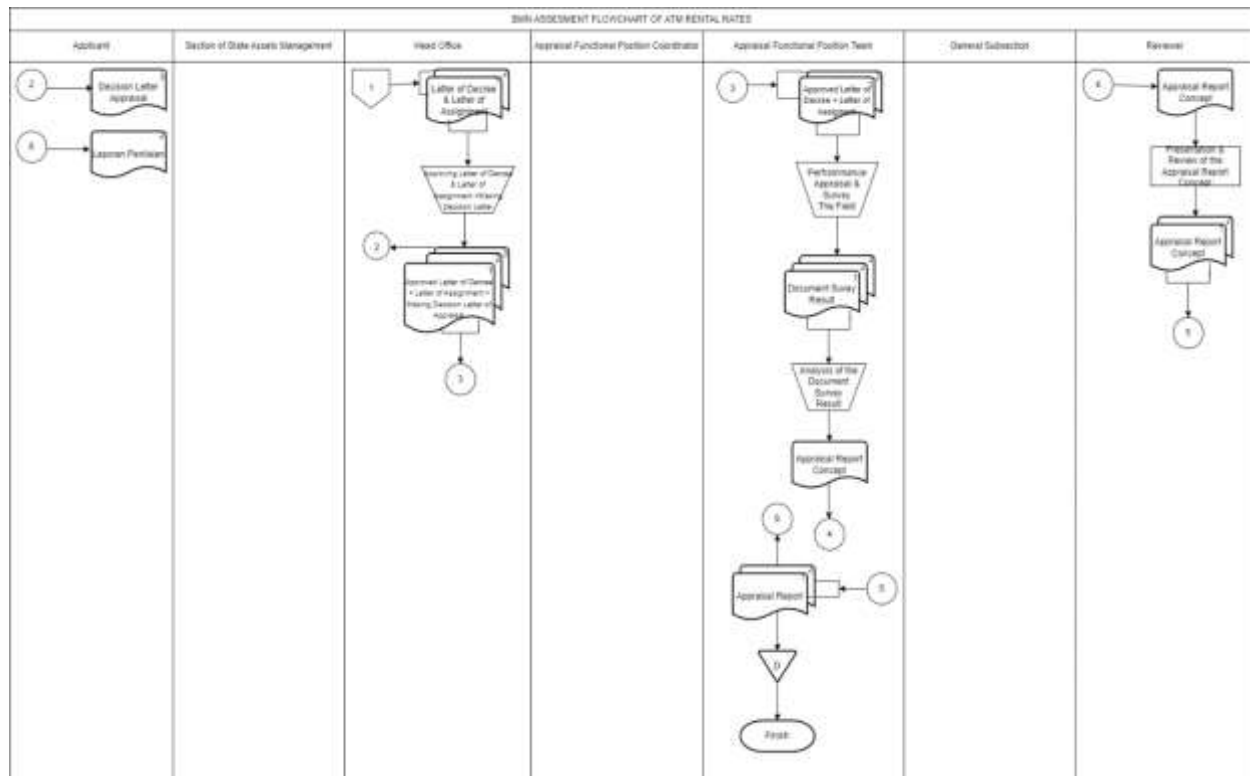


Figure 2. Flowchart of Appraisal Part 2

Source: Data Calculation

3.2.Discussion

The following is presented the analysis and the discussion based on the problem statements that the researchers made:

Methods Used in Determining the Rental Rates of ATM

Researchers found that the Surakarta KPKNL Appraiser used a Market Approach and the Market Data Comparison Method to determine BMN rental rates for the placement of this ATM. These findings are based on the findings of interviews. This Market Approach depends on the presence or absence of comparison object data in the market. If the required comparison data is available in the market, the Appraiser uses this approach to collect comparison data in the process of determining rental rates.

The Market Approach used by the Appraiser in determining rental rates is the easiest approach and better reflects the true value in the market. Fair value is the value that arises because of real transactions that occur in the market so the value reflects the

real market value. The fact that the produced rental value is equivalent to its market value, ensuring that it is neither excessively high nor excessively low, makes the utilization of fair value in the process of determining the ATM rental rate slightly advantageous.

Although the Market Data Comparison Method itself is a technique for contrasting one set of data with another set of data (the object being evaluated with the market-comparison object). The comparison is based on several factors, including the distance between the evaluating objects and the comparison object. In looking for a correlation object, the Appraiser put together the data set previously gotten from the bank to make it simpler to find an area that is near the object of evaluation. Because the resulting rental values are not too far off from the rental values of comparison objects that are already present in the previous market, the application of this Market Data Comparison Method will reduce the incidence of excessively high rental values.

The Surakarta KPKNL Appraiser employs both the ATM Rental Modeling Technique and the Market Approach with the Market Data Comparison Method when determining ATM rental rates. The appraiser uses this ATM Lease modeling as a quantitative variable adjustment to determine the category differences between the object being evaluated and the object being compared. The rent that is calculated using this Modeling Technique is different from other rental calculations because, typically, when rates are calculated for rents other than ATMs, the value generated is based on the Appraiser's percentage. In any case, for the ATM Rent Demonstrating Procedure, in deciding the rental worth, utilize an equation in view of the numbers or the rupiah esteem in the ATM Rent Displaying Table.

Variables that Influence in Determining ATM Rental Rates

In essence, ATMs are included in leased property in the form of a portion of land or a building. Two types of variables affect the rental value of some land and/or buildings: transactional variables and non-transactional variables, also known as property variables. By comparing these variables to the subject of comparison, the appraiser determines the lease's fair value. The explanation of the variables that influence the determination of ATM rental rates is based on Figure 3.1.1 List of ATM Lease Adjuster Components as follows. The Assessment Team creates the ATM Lease Adjuster Components List each year to ensure that the listed values are only valid for a single year.

First, the distance variable is the distance from the ATM location to the center of economic activity in meters. The rental value will decrease by IDR 2.044.32 if the ATM location is further from the economic center by one meter. Second, the accessibility of the ATM location is the access variable or qualitative variable. The ATM rental value increases by IDR 5.166.825.00 if the access variable is increased by one.

Third, the year variable, in particular the last two digits of the year when the ATM rent exchange happens, for instance, an exchange in 2022, the year variable is 22. The ATM lease value will increase by IDR 469.993.70 if the year variable increases by one. Fourth, the variable period or lease term, also known as the agreed-upon length of time for ATM lease transactions in years. The ATM rental value decreases by IDR 1,458,305.00 if the period variable is increased by one. Fifth, the type of leased object—a building or unoccupied land—is the qualitative variable in the form of the LR variable. If the LR variable increments by 1, the ATM rental worth has a constructive outcome of IDR 412.855.10.

Sixth, the type variable is a qualitative variable that describes the type of ATM—a gallery or a single ATM—that is being studied. If the ATM type is a gallery, the value of the type of variable is 1, and if it is a single ATM, the value is 0. The ATM rental value increases by IDR 239.971.90 if the type of variable is increased by one. Seventh, the Shopping Center designation is a qualitative variable in the SC variable. The ATM rental value will increase by IDR 18.672.452.00 if the SC variable goes up by one. Eighth, business factors, in particular subjective factors as business assignments around the object of evaluation. The ATM rental value benefits by IDR 723.355.50 if the commercial variable rises by one.

Ninth, the PS variable refers to the public services (Public Services) that surround the subject of the evaluation. The ATM rental value will increase by IDR 4.657.946.00 if the PS variable goes up by one. Tenth, the variable F_Low is a qualitative variable that indicates whether or not the appraisal object's ATM has a low transaction frequency. The ATM rental value suffers a negative impact of IDR 11.719.521.00 if the F_LOW variable is increased by one. Eleventh, the qualitative variable F_Moderate represents the potential moderate transaction frequency at the assessment object's ATM. There is a negative

effect of IDR 8.361.422.00 on the ATM rental value if the F_MODERATE variable is increased by one.

The Procedure of BMN Appraisal and Determining ATM Rental Rates

The appraisal process to determine ATM rental rates is divided into four points as follows:

The Procedure of BMN Appraisal and Determining ATM Rental Rates

The series of processes for determining BMN rental rates for ATM placement is carried out by Surakarta KPKNL Appraiser based on PMK of the Republic of Indonesia Number 173/PMK.06/2020. The following describes each step.

First, identify the application or appraisal assignment. The first step in determining ATM rental rates begins when the Applicant or party who has the authority applies to the utilization of BMN through a lease for the placement of an ATM through the State Wealth Management Section (Indonesian: *Pelayanan Kekayaan Negara*, abbreviated PKN). The PKN section follows up on the submission by verifying and analyzing the object to be leased and issuing an Appraisal Letter which will be submitted to the Appraiser. The application for an assessment is accompanied by the identity of the object being applied for, the value being applied for, and information data related to the object.

The data and information requirements related to the object to be assessed which must be completed by the Applicant include the background of the application, purpose of the appraisal, description of the object of appraisal (location, address, amount, area of land, and/or building), photocopy of proof of ownership or document of the legality of the object of appraisal, photocopies of property administration documents, and photocopies of Minutes of Confiscation (for objects of appraisal in the form of confiscated objects). These requirements are then verified by the Appraiser as a basis for conducting field surveys.

Second, determining the purpose of the appraisal. Determination of the purpose of the appraisal based on the application and/or assignment of the appraisal. It means that the purpose of this appraisal is stated in the data on the previous appraisal assignment application. In the Appraisal Application Letter, it was previously written that the Applicant would apply for an ATM lease. Then, the purpose of carrying out the appraisal is to determine the fair value of the BMN lease for the placement of the ATM.

Third, data and information collection. This process begins with collecting initial data and information originating from the appraisal application and assignment. This data and information collection are carried out by the Appraiser by direct observation through field surveys consisting of surveys of the object of appraisal and surveys of comparison objects accompanied by a companion as the Applicant who controls the object of appraisal. First, the Appraiser conducts a survey of the object of appraisal by conducting data analysis, checking the suitability of the correctness of the data obtained from the data and information in the official note of the previous Appraisal Application with the actual condition of the object being assessed. Second, the Appraiser conducts a comparison object survey for ATMs.

When the appraiser makes a direct observation, he or she also makes a survey of the comparison objects by going to the locations where the previous appraiser collected information about ATMs. The appraiser determines whether the object of comparison is still present or has vanished, as land lease transactions for ATM buildings may be recorded in the database but not in actual field conditions. As a result, the appraiser makes a direct observation to collect data and information that is precise and complete.

Fourth, data and information analysis. Analysis of data and information is carried out based on the data and information

obtained, both from application or assignment files, databases, as well as data and information collection. The object of valuation in the form of land and/or buildings for placement of ATMs is supported by market analysis and analysis of the highest and best use. The purposes of the two analyzes are (1) Market analysis which is related to the amount of demand and supply and (2) Analysis of highest and best use which means that the rental value will be optimal when the object of appraisal is at the best and highest level of use provided that the object of appraisal is legally permitted, physically possible, financially feasible, and has a level of productivity or can provide maximum benefits.

Fifth, determining the appraisal approach. The appraiser determines the valuation approach to be used in carrying out the appraisal based on the analysis of data and information that had been done previously. The valuation approach used in calculating the rental value is the Market Approach. The market approach was chosen by the Appraiser because considering that the objects of comparison for ATM leases are many and easy to find in the market as well as the value obtained from the market better reflects the actual transaction value. While the method used is the market data comparison method, where the appraiser looks for ATM rental transaction data around the object of appraisal.

The market approach employing the market data comparison method consists of the following stages: (1) collect the necessary data and information about the object of comparison and appraisal (2) utilizing a comparison variable to make a comparison between the object of appraisal and the object of comparison (3) make adjustments to the difference between the object being appraised and the object of comparison to produce an ATM rental value (4) Perform weighting of the value indication from the adjustment results to produce a value (5) Determine the

fair value of the lease by adding up the weighted rental value indications.

Sixth, the value conclusion. In a value conclusion, the Appraiser presents the outcomes of the market approach, market data comparison method, and ATM Modeling tool used in the calculation of the lease's fair value. This amount of value is written in rupiah money units and the subsequent worth is adjusted to the closest thousand. This value conclusion will later be submitted to the Applicant as an ATM rental rate.

Finally, the preparation of the appraisal report. Before compiling the appraisal report, the assessor first conducts a peer review. Peer review is carried out to present the results of the appraisal as well as the calculation of the ATM rental value to fellow Appraisers and Reviewers. This activity simultaneously examines whether this appraisal was carried out correctly or whether there are still errors in each process. If no errors are found in the peer-review activity, the Appraiser will then prepare an Appraisal Report.

The Appraisal Report contains at least the Appraiser's statement, assumptions and limiting requirements, description of the object of the appraisal, purpose of the appraisal, date of the field survey/date of certificate/date of *Berita Acara Pengumpulan Data* or BAPD, date of appraisal, results of data and information analysis, approach to valuation, and value conclusions. This Appraisal Report is made in two copies, namely as an appraisal archive and as a final report which will be submitted to the Applicant applying for the lease.

Document Related to the Process of Determining ATM Rental Rates

The documents related to the appraisal process for determining ATM rental rates obtained through documentation techniques from the Surakarta KPKNL Appraisal Team are as follows.

First, the Appraisal Application Letter. This document appears at an early stage. It is when the PKN Section forwards the lease application for the placement of an ATM

from the Applicant to the Appraiser so that he can assess the leased object. Second, Appraisal Application Verification Form. This document serves as information on the object of appraisal which is completed by the Applicant when applying for a lease and verified for its completeness by the Appraiser. Third, the Office Memorandum for Submission of Verification Results and Appraisal Team Proposals. This document appears after the Appraiser has verified the completeness of the object of appraisal as evidenced by the Verification Application Form for the previous Appraisal. In addition, this document also serves as a statement regarding the proposal to form an Appraiser team to follow up on the Appraisal Application Verification Form by conducting a field survey.

Fourth, the Team Formation Decree (Indonesian: *Surat Keputusan*, abbreviated SK). This document appears as a follow-up to the Team Proposal Official Note submitted by the Appraiser to the previous Head of Office. Fifth, Memorandum of Service for Request for Proposal Assignment Assessment. This document appears as a follow-up to the Decree Forming a Team as a proposal for an assignment request submitted by the Appraisal team to the Head of Office so that they can carry out an assessment. Sixth, Letter of Assignment (Indonesian: *Surat Tugas*, abbreviated ST) to carry out an Appraisal. This document appears as a follow-up to the Office Memo of the Proposed Request for Assignment with this the Appraiser can already carry out an appraisal.

Seventh, Companion Notification Letter. This document is addressed to the Applicant to provide information that an appraisal will be carried out at the location of the object being applied for. Eighth, Field Survey Working Paper. This document is brought by the Appraiser when conducting an appraisal through direct observation with a field survey of the object being applied for. Ninth, Calculation Analysis Working Paper

(Indonesian: *Kertas Kerja Analisis Perhitungan*, abbreviated KKAP) for Leases for Placement of ATM Machines. This document is the output of the data and information analysis process, determination of the valuation approach, and value conclusions. Tenth, Calculation Explanation Working Paper (Indonesian: *Kertas Kerja Penjelasan Perhitungan*, abbreviated KKP). This document is a partner of the KKAP document where the contents of the KKP itself are an explanation of each calculation contained in the KKAP.

Eleventh, Invitation to Presentation of the Appraisal Report Concept. This document is used to invite sections other than the Appraiser's Functional Position to become reviewers on the presentation of the Appraisal Report concept before it is finalized. Finally, the Appraisal Report. This document appears after the results of the presentation of the Appraisal Report concept have been carried out and when it is deemed complete. Then, this Appraisal Report is prepared as the final result of several processes that have been carried out previously.

Function Related to the Process of Determining ATM Rental Rates

The related functions involved in the appraisal process to determine ATM rental rates are as follows. First, the PKN Section is a function for receiving requests for the use of BMN. The PKN section has the authority as the first party to receive proposals from the Applicant in the framework of submitting BMN utilization of the object to be applied for. In addition, the PKN section also acts as a party applying an appraisal of the object being requested from the Petitioner. Second, the Head of the Surakarta KPKNL Office has a validator function for documents submitted by subordinates. The head of the office has the authority to manage documents originating from subordinates for approval or ratification.

Third, the Functional Position Coordinator of the Appraiser acts as the function of the coordinator of the Appraisal Team. This

function has the authority as a decision maker regarding the Official Memorandum of Request for Appraisal from the Head of Office then to be disposed of to his subordinates, namely the Appraisal Team. This decision is made by checking the Appraiser's authority whether the proposed appraisal application is indeed intended for the Appraisal Team or other officials. Fourth, the Appraisal Team as the BMN appraiser function for the object being applied for. The formation of the Appraiser Team is carried out by the Coordinator of the Functional Position of the Appraiser. The Appraisal Team has the task of evaluating the object being applied for as well as determining the fair value of the object being applied for.

Fifth, the General Subdivision acts as a function of planning. This function has the authority to prepare Decrees and Letters of Assignment to seek approval from the Head of Office as a requirement for Appraisers in conducting an appraisal. Sixth, companion as a companion function of the Appraisal Team. The companion here is the applicant proposing the utilization of the BMN for the object being applied for. The assistant's role is to assist the Appraisal Team in surveying the object of appraisal being requested because the assistant understands more about the ins and outs of the object being assessed. Finally, the reviewer is a function of reviewing the concept of the Appraisal Report. The reviewers here are sections in the KPKNL apart from the Functional Position of Appraiser. The reviewer must review the concept of the Appraisal Report when it is peer-reviewed by the Appraisal Team.

Documentation of Process System in Determining ATM Rental Rates

Figure 3.1.2 Appraisal Flowchart depicts the documentation of the Surakarta KPKNL's method for determining ATM rental rates that the researchers presented in the form of a flowchart.

Constraints and Efforts in Determining ATM Rental Rates

The difficulty of collecting complete data from multiple national banks is the challenge that the Surakarta KPKNL Appraiser faces in the appraisal process to determine ATM rental rates using the ATM Rental Modeling Technique. This obstacle arises from the fact that the bank occasionally only provides general data and does not always provide complete data following the requirements of the Appraisal Team. The ATM Lease Adjuster Components List contains the information that the Appraisal Team requires, including the ATM's address, type, and frequency of transactions, among other details. In this instance, the bank may not always provide the Appraisal Team with complete and accurate data.

The incompleteness of this data makes the Appraiser's work less effective and efficient because the Appraisal Team has to review the data that has been obtained so that it fits the rental rate adjusting variables to become an ATM Lease Adjuster Components List. The Appraisal Team has made several efforts to overcome the obstacles experienced. The first attempt made by the Appraisal Team was to conduct a direct observation with a field survey. Direct observation through this field survey is carried out by visiting the ATM location listed in the list of ATM locations sent by the bank to be able to find out the actual shape and condition of the ATM. In addition, field surveys are also used to complete the incomplete data by looking at other variables that affect ATM leases. The following is an overview of the data that has been completed by the Appraisal Team through field surveys.

The Appraisal Team then coordinated with the bank or directly inquired about the information required to complete the incomplete data as its subsequent effort to resolve this issue. Sending the bank, a letter requesting incomplete data demonstrates the coordination between the Appraisal Team and the bank. The purpose of sending this letter is not only to enable the bank to return the information requested by the Appraisal Team,

but also to ensure that the information provided by the bank to the Appraisal Team regarding ATM leases is more comprehensive, precise, and complete in the future.

If the Appraiser's previous two efforts have not resulted in maximum output, the Appraiser can search for data online as an additional effort. In this case, the researcher suggests that the Appraiser should develop or use a specialized application or website with features of information regarding ATMs in all cities within the KPKNL work area to get the most out of internet data searches. The Appraisal Team was able to obtain significantly more complete and detailed data by using the internet to search for it, as the internet has a wide reach and can be used to find a variety of the required information. Looking for information using the web doesn't take a lot of time and exertion with the goal that the Evaluation Group can work all the more successfully and proficiently.

4. CONCLUSION

As for the conclusions from this study, first, the method used by the Surakarta KPKNL Appraiser in determining BMN rental rates for the placement of this ATM is the Market Approach with the Market Data Comparison Method and uses the ATM Rental Modeling Technique as an adjustment to the ATM rental value. Second, the variables that influence the determination of BMN rental rates for ATM placement consist of transactional and non-transactional variables. Transactional variables include the type of transaction, time of transaction or year of the transaction, lease term, and type of lease. While non-transactional variables include distance to the center of economic activity, accessibility, type of object, type of ATM, designation or utilization around the ATM, and potential transaction frequency.

Third, the appraisal procedure for determining the BMN rental rate for the placement of this ATM is following PMK RI Number 173/PMK.06/2020. It is started by

identifying the application or assignment of the appraisal, determining the purpose of the appraisal, collecting data, and information, analyzing data and information, determining the approach appraisal, making value conclusions, and finally preparing Appraisal Report. Lastly, the obstacle that the Surakarta KPKNL Appraiser encountered in the early stages of determining the BMN rental rate for the placement of this ATM was gathering data from the bank to create an ATM Lease Adjuster Components List. Field surveys, working together with the bank, and searching for data online were some of the methods utilized.

The researchers give several suggestions that can be used as material for evaluation and consideration for the Surakarta KPKNL Appraiser in determining the BMN rental rates for the placement of this ATM. The Surakarta KPKNL Appraiser is expected to be able to maintain and maintain its performance by optimizing the efforts that have been done in overcoming the constraints that occurred during the assessment process to determine the ATM rental rates so that work can be completed more quickly, effectively, and efficiently, as well as to minimize and prevent other problems from arising.

In addition, the Surakarta KPKNL Appraiser should make policies governing certain criteria related to the object of the appraisal. Hence, the appraiser's assumptions about the appraisal object are not just based on opinion but also on policy, which improves the accuracy of the appraisal object description results.

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7. Appendix

Appendix 1 List of Interview Questions 1

Dellur Wicakana

1. Terkait dengan pengisian sewa dari para satuan kerja, apakah sewa mesin ATM di KPRNI, ini menjadi pengisian sewa yang paling banyak?
2. Metode apa yang digunakan dalam menetapkan tarif sewa untuk penempatan mesin ATM ini? Pendekatan apa yang digunakan dalam menetapkan tarif sewa?
3. Mengapa lebih memilih menggunakan pendekatan data pasar?
4. Ketika mencari data perbandingan, apakah bisa diperoleh dari data sewa lokasi yang diperoleh dari bank itu?
5. Data bank yang tidak lengkap itu seperti apa? Dan data yang bisa dibiling lengkap itu berarti apa saja?
6. Bagaimana tindak lanjut terkait dengan data yang diperoleh dari bank?
7. Pemrosesan ATM ini biasanya tiap tahun. Untuk pengumpulan data dari bank sendiri apakah pernah mengalami penambahan jumlah data sewa lokasi ATM-nya?
8. Apa kendala yang dialami ketika menetapkan tarif sewa untuk mesin ATM ini?
9. Mengapa data perbandingan sejauh ini kebanyakan hanya terdiri dari dua objek?

Jawab:

1. "Istigsa, ATM sudah sedikit, yang paling banyak itu biasanya sewa untuk kantin atau koperasi gitu. ATM kan kalau kita lihat kan jarang-jarang ya, setiap kantor itu ga mungkin ada ATM. Paling di sini bisa dibitung, kalau ATM itu setahun cuma ada 4 yang ngajin sewa ATM. Karena kadang kalau ATM itu kan sewanya bisa ada yang 1 tahun, ada juga 3 tahun dan kebanyakan kalau ATM itu langsung terus 3 tahun."
2. "Ini pakai pemrosesan ATM, jadi tiap tahun kita bikin pemrosesan ATM nanti dikirim ke Karsel, dari Karsel nanti direvisi dan kalau itu sudah sesuai nanti dituangkan dalam Surat Keputusan Karsel. Pakainya tetap pendekatan data pasar. Kalau pendekatan kan apa yang kita gunakan nanti benar tergantung datanya, kalau datanya pasar di pasaran itu ada berarti itu yang kita pakai. Kalau kita bisa mendapatkan data perbandingan dari pasar, ya kita menggunakan pendekatan data pasar. Kalau data perbandingan tidak ada di pasar ya kita memakai pendekatan biaya. Tapi kalau paling mudah ya pakai pendekatan pasar dan itu kan lebih mencerminkan nilai sebenarnya. Kan kalau di pasaran itu kan kita mencari nilai wajar sewa, kalau seandainya ada data di pasar itu kan sudah terjadi transaksi, nah itu lebih mencerminkan nilai pasarnya."
3. "Karena kita punya data pasarnya yang kita peroleh dari bank kemarin itu. Dari data itu kita bisa lebih mudah untuk mencari data perbandingan yang jaraknya itu dekat dengan objek yang kita nilai"
4. "Iya, karena kita punya data sewa lokasi ATM yang dapat dari bank itu. Misalnya kita mau nilai ATM yang lokasinya di Stratton, kita search dulu dari data sewa ATM yang dari bank itu untuk tahu lokasi mana yang dekat dengan ATM yang mau kita nilai, supaya objek perbandingannya jaraknya juga ga terlalu jauh."
5. "Kita butuh kalau misalkan untuk perhitungan itu kan ada yang namanya faktorasi transaksi. Dia masuk kategorinya sedang, tinggi, atau rendah. Nah, untuk di data ini ada bank yang mau ngasih ada juga yang tidak gitu lho Mb. Ga semua bank itu ngasih datanya itu Mb. Jadi, kalau bank tidak ngasih datanya itu, kita nanti yang tentukan sendiri frekuensinya itu sedang, tinggi, atau rendah dari pengamatan kita. Kalau memang di situ lokasinya cuma berarti masuk ke tinggi, kalau lokasinya ga sama-sama

Appendix 2 List of Interview Questions 2

- barang berarti masuk ke rekening, kalau ternyata sepi barang yang masuk berarti masuk ke kreditnya gitu. Terus kemudian lokasinya, terkadang kita harus cari lokasinya sendiri.”
6. “Setelah dapat data dari bank itu, nanti diolah namanya pemodelan ATM itu. Itu ada data survey-nya kemudian nanti dimasukkan ke Excel, nanti ditung. Misalnya ada 3 data bank kemudian dicampur dijadikan satu. Kemudian diolah, dihitung, jadi pemodelan ATM. Kalau mau lebih jelasnya tanya ke Mas Ruby untuk tau cara perhitungannya.”
7. “Kalau untuk sekarang yang dikasih itu masih tetap sama. Bahkan kalau yang sekarang itu malah cenderung berkurang. Karena prinsipnya bank sekarang udah beralih ke yang namanya *u-banking* udah pake *gadget* gitu, mereka berusaha mengurangi *cost*, jadi mereka mengurangi lokasi sewa ATM-ATM. Karena biaya sewa untuk satu ATM itu *cost*-nya lumayan gede, mulai dari listrik, pemeliharaan juga, sewanya juga mahal, makanya dia mengurangi penggunaan ATM diganti pake *mobile* gitu.”
8. “Kemudian data, kadang kita perlu *cross-check* ulang gitu ke Mba. Ga data itu kita udah mentah-mentah itu engga. Kendalanya cuma itu aja sih, di awal data yang disampaikan bank itu terkadang tidak selengkap apa yang kita minta. Kan kita minta alamat, namanya, terus kemudian transaksinya tinggi atau rendah, terus ga kita lihat data yang dikasih bank kan ga selengkap apa yang kita minta.”
9. “Ada aturannya minimal data, tapi kalau mau lebih ya boleh. Tapi kalau lebih ya itu kadang, jangan sampai ketika kita semakin banyak malah semakin bias datanya gitu kan. Iya kadang kita juga harus mempertimbangkan yang namanya *prinsip* itu kan objek penelitian harus sejenis dan sebanding, kalau dia sama-sama ATM tapi kalau ga sejenis dan ga sebanding ya kita kembalikan.”