

Analisis Faktor-Faktor yang Mempengaruhi Loss on Repossession di PT Toyota Astra Financial Services (TAF) = Analysis of Factors Affecting Loss on Repossession at PT Toyota Astra Financial Services (TAF)

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Abstrak

Penelitian ini bertujuan untuk mengetahui faktor-faktor apa saja yang mempengaruhi signifikan terhadap terbentuknya nilai loss on repossession (LOR) di PT Toyota Astra Financial Services (TAF). Faktor-faktor yang diteliti adalah sisa pokok hutang, usia mobil tarikan, kondisi fisik mobil tarikan, dan biaya penarikan kembali saat proses penagihan. Penelitian ini adalah penelitian kuantitatif dengan multiple regresi menggunakan metode kausal relasional dengan sumber data berdasarkan data penjualan kembali kendaraan tarikan retail kontrak new car merek Toyota dan Daihatsu melalui lelang sejak tahun 2020-2023 yang menghasilkan nilai LOR di TAF. Dari hasil penelitian diketahui bahwa faktor sisa pokok hutang menjadi faktor yang signifikan mempengaruhi nilai LOR. Sehingga penelitian ini bermanfaat bagi praktisi di perusahaan pembiayaan untuk melakukan mitigasi kerugian perusahaan dengan mengendalikan faktor sisa pokok hutang.

.....This research aimed to seek what factors significantly influence the formation of loss on repossession (LR) values at PT Toyota Astra Financial Services (TAF). The factors studied were the remaining principal of the debt, the age of the repossession cars, the physical condition of the repossession cars, and the costs of repossession during the collection process. This quantitative study employed multiple regressions using a relational method with data from the resale of new car retail contract vehicles for Toyota and Daihatsu brands through public auctions from 2020-2023, which generated a loss on repossession value at TAF. The findings showed that the remaining principle is the most significant factor influencing the loss on repossession value. The findings of this study can inform practitioners in multi-finance companies on how to mitigate company losses by controlling the remaining principal debt factor.