RINGKASAN

Pasal 6 Undang-Undang Nomor 4 Tahun 1996 Tentang Hak Tanggungan Atas Tanah Beserta Benda-Benda yang Berkaitan Dengan Tanah, memberikan hak kepada pemegang hak tanggungan untuk menjual objek hak tanggungan melalui pelelangan umum guna melunasi piutangnya jika debitur wanprestasi. Lelang eksekusi hak tanggungan menjadi solusi akhir setelah upaya lain gagal. Untuk mendukung hal ini, DJKN mengimplementasikan *e-auction*, memungkinkan lelang berbasis internet tanpa kehadiran peserta. Di KPKNL Purwokerto, meski sistem ini efisien dan transparan, tingkat keterjualannya masih rendah, dengan hambatan seperti kurangnya pemahaman peserta, kendala administratif, dan penurunan partisipasi. Penelitian ini bertujuan untuk mengkaji implementasi lelang eksekusi hak tanggungan melalui *e-auction* di KPKNL Purwokerto, mengidentifikasi hambatan yang dihadapi, serta memberikan rekomendasi untuk meningkatkan efektivitas dan efisiensi kebijakan lelang.

Penulis menggunakan Model Van Meter dan Van Horn untuk mengkaji implementasi kebijakan lelang melalui *e-auction* di KPKNL Purwokerto, dengan fokus pada enam variabel kunci: standar kebijakan, sumber daya, komunikasi antarorganisasi, karakteristik agen pelaksana, kondisi sosial-ekonomi-politik, dan kecenderungan pelaksana. Metode deskriptif kualitatif digunakan dengan teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi. Analisis data dilakukan secara interaktif dengan pengumpulan, reduksi, penyajian data, dan penarikan kesimpulan hingga data jenuh.

Hasil penelitian menunjukkan bahwa implementasi lelang eksekusi hak tanggungan di KPKNL Purwokerto sudah sesuai dengan Pasal 6 Undang-Undang Nomor 4 Tahun 1996 dan PMK Nomor 122 Tahun 2023 Tentang Petunjuk Pelaksanaan Lelang, dengan penerapan SOP yang efektif serta dukungan teknologi dan infrastruktur memadai. Meskipun capaian nilai pokok lelang melebihi target, tantangan terkait perlindungan hukum, pembaruan regulasi, dan penurunan frekuensi lelang masih ada. Koordinasi antar pihak berjalan lancar, informasi lelang disampaikan efektif, dan tingkat kepuasan publik tinggi, mencapai 94,37%. Pejabat lelang menunjukkan komitmen tinggi meskipun ada kendala, sementara KPKNL aktif mengedukasi masyarakat.

Kesimpulan dari penelitian ini adalah implementasi lelang eksekusi hak tanggungan di KPKNL Purwokerto secara keseluruhan efektif, namun belum optimal. Standar dan sasaran kebijakan sudah jelas, namun perlindungan hukum bagi pemenang lelang perlu diperkuat. Sumber daya mendukung lelang, namun infrastruktur dan jumlah pejabat lelang terbatas. Koordinasi dengan pihak terkait berjalan baik, dengan komunikasi yang mendukung transparansi dan meminimalkan kesalahan. Karakteristik agen pelaksana menunjukkan prosedur kerja efisien, meskipun beban kerja tinggi menjadi kendala. Kondisi ekonomi, sosial, dan politik memengaruhi minat peserta lelang, namun sistem *e-auction* mendapat respons positif. Kecenderungan pelaksana menunjukkan pemahaman dan komitmen tinggi, meskipun ada tantangan terkait perubahan peraturan. Hambatan teknis, administratif, sosial, dan struktural di setiap tahapan lelang mengurangi efisiensi implementasi kebijakan.

Kata Kunci: *E-Auction*, Eksekusi, Hak Tanggungan, KPKNL, Lelang

SUMMARY

Article 6 of Law No. 4 of 1996 grants the mortgage holder the right to sell the mortgaged object through a public auction to settle the debt if the debtor defaults. Mortgage execution auctions serve as a last resort after other efforts have failed. To support this, DJKN implements e-auction, enabling internet-based auctions without the physical presence of participants. In KPKNL Purwokerto, while the system is efficient and transparent, the sales rate remains low, with obstacles such as participants' lack of understanding, administrative issues, and declining participation. This study aims to examine the implementation of mortgage execution auctions through e-auction at KPKNL Purwokerto, identify the challenges faced, and provide recommendations to improve the effectiveness and efficiency of the auction policy.

The author uses the Van Meter and Van Horn Model to analyze the implementation of the e-auction policy at KPKNL Purwokerto, focusing on six key variables: policy standards, resources, inter-organizational communication, characteristics of implementing agents, socio-economic-political conditions, and implementer disposition. A descriptive qualitative method is used, with data collection techniques including observation, interviews, and documentation. Data analysis is conducted interactively, involving data collection, reduction, display, and conclusion drawing until saturation.

The results show that the implementation of mortgage execution auctions at KPKNL Purwokerto aligns with Article 6 of Law No. 4 of 1996 and PMK No. 122 of 2023, with the effective application of SOPs and adequate technological and infrastructural support. Although the achieved auction value exceeds the target, challenges related to legal protection, regulatory updates, and a decline in auction frequency persist. Coordination among related parties is smooth, auction information is communicated effectively, and public satisfaction is high, reaching 94.37%. Auction officials demonstrate strong commitment despite challenges, and KPKNL is actively educating the public.

The conclusion of this study is that the implementation of mortgage execution auctions at KPKNL Purwokerto is generally effective, but not yet optimal. Policy standards and objectives are clear, but legal protection for auction winners needs to be strengthened. Resources support the auction, but infrastructure and the number of auction officials are limited. Coordination with related parties is good, with communication that supports transparency and minimizes errors. The characteristics of implementing agents show efficient work procedures, though high workloads remain a constraint. Economic, social, and political conditions affect participants' interest in auctions, but the e-auction system has received a positive response. Implementers show a good understanding and strong commitment, though challenges related to regulatory changes remain. Technical, administrative, social, and structural obstacles at every stage of the auction process reduce the efficiency of policy implementation.

Keywords: E-Auction, Execution, Mortgage Rights, KPKNL, Auction