

**KESIAPAN PENERAPAN PERATURAN MENTERI AGRARIA DAN  
TATA RUANG/ KEPALA BADAN PERTANAHAN NASIONAL NOMOR 5  
TAHUN 2020 TENTANG PELAYANAN HAK TANGGUNGAN  
TERINTEGRASI SECARA ELEKTRONIK  
DI KANTOR PERTANAHAN  
KABUPATEN SRAGEN**

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**INTISARI**

Penelitian ini bertujuan untuk mengetahui dan menganalisis terkait kesiapan dan proses pendaftaran hak tanggungan terintegrasi secara elektronik di Kantor Pertanahan Kabupaten Sragen dan peran serta kewenangan Kreditor dan PPAT dalam pendaftaran hak tanggungan terintegrasi secara elektronik.

Penelitian ini adalah penelitian deskriptif dengan jenis normatif empiris. Penelitian dilakukan dengan penelitian kepustakaan untuk mendapatkan data sekunder melalui studi dokumen dan penelitian lapangan untuk mendapatkan data primer dengan wawancara langsung kepada narasumber dan responden. Analisis yang digunakan dalam penelitian ini adalah kualitatif, disajikan secara deskriptif.

Berdasarkan hasil penelitian dan pembahasan dapat disimpulkan bahwa; Pertama, kesiapan Kantor Pertanahan Kabupaten Sragen dalam menerapkan sistem HT-*el* sudah sesuai dengan ketentuan peraturan yang berlaku meskipun masih terdapat kendala, seperti proses validasi data dan koreksi data permohonan pendaftaran Hak Tanggungan di sistem HT-*el*. Kedua, masing-masing Kreditor dan PPAT mempunyai peran dan kewenangan yang berbeda. Peran PPAT dalam sistem HT-*el* hanya sebatas menyampaikan APHT dan kelengkapan dokumen persyaratan pendaftaran hak tanggungan sedangkan peran Kreditor adalah mengajukan permohonan pendaftaran hak tanggungan dalam sistem HT-*el*. Peran keduanya harus seiring berjalan guna menciptakan sistem yang terintegrasi sesuai Peraturan Menteri Agraria dan Tata Ruang/Kepala Badan Pertanahan Nasional Republik Indonesia Nomor 5 Tahun 2020 tentang Pelayanan Hak Tanggungan Terintegrasi Secara Elektronik.

*Kata Kunci: Hak Tanggungan, HT-el, Hak Tanggungan Terintegrasi Elektronik*

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**THE READINESS FOR THE IMPLEMENTATION OF THE REGULATIONS  
OF MINISTER OF AGRARIAN AFFAIRS AND SPATIAL PLANNING/THE  
HEAD OF THE NATIONAL LAND AGENCY NUMBER 5 YEAR 2020 ON  
THE ELECTRONICALLY INTEGRATED MORTGAGE RIGHT SERVICE  
AT THE SRAGEN REGENCY LAND OFFICE**

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**ABSTRACT**

This study aims to determine and analyze the readiness and registration process of the electronically integrated mortgage right service at the Sragen Regency Land Office. This also explains about the role and the authority of Creditors and PPAT in the registration of the electronically integrated mortgage right service.

This research is a descriptive study with an empirical normative type. The study was conducted with library research in order to obtain secondary data using document studies and field research to obtain primary data through direct interviews with informants and respondents. The analysis used in this study is qualitative, presented descriptively.

Based on the results of research and discussion, it can be concluded that; First, the readiness of the Sragen Regency Land Office in implementing the HT-*el* system is in accordance with the regulations although there are still obstacles, such as the process of data validation and data correction on applications for Mortgage Rights registration in the HT-*el* system. Second, each Creditor and PPAT has different roles and authorities. The role of PPAT in the HT-*el* system is limited only to convey the APHT and the completeness of the document requirements for registration of mortgage rights while the role of the Creditors is to submit a request for registration of mortgage rights in the HT-*el* system. Both of their roles must go hand in hand in order to create an integrated system in accordance with the regulations of Minister of Agrarian Affairs and Spatial Planning/ The Head of the National Land Agency of the Republic of Indonesia Number 5 Year 2020 on the electronically integrated mortgage right service.

*Keywords: Mortgage right, HT-el, Electronically Integrated Mortgage Right*

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