

## Analisis kesesuaian kartu pembiayaan syariah berdasarkan fatwa dan standar akuntansi yang berlaku di indonesia = Suitability islamic credit card based on fatwa and sharia financing accounting standards accepted in indonesia

Ares Albirru Amsal, author

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Abstrak

[<b>ABSTRAK</b><br>

Penelitian ini menganalisis mengenai kesesuaian kartu pembiayaan syariah (KPS) berdasarkan fatwa dan standar akuntansi yang berlaku di Indonesia. Kartu ini lebih sering dikenal dengan kartu kredit syariah. Tujuan penelitian ini adalah untuk mengetahui kegiatan operasional dan akuntansi yang dilakukan dalam menjalankan produk kartu tersebut. Lalu dari sana akan ditelaah bagaimana kegiatan operasional maupun akuntansi KPS berdasarkan fatwa Dewan Syariah Nasional Indonesia no: 54/DSN-MUI/X/2006, Pernyataan Standar Akuntansi Keuangan 107 Akuntansi Ijarah, Pernyataan Standar Akuntansi Keuangan PSAK 59 Akuntansi Perbankan Syariah dan Pedoman Akuntansi Perbankan Syariah Indonesia 2003. Dalam penelitian ini didapati bahwa penerapan KPS menggunakan tiga akad utama. Akad tersebut adalah qardh (pinjaman), ijarah (jasa) dan kafalah (jaminan). Penerapan KPS dari segi operasionalnya sudah memenuhi seluruh fatwa DSN MUI walaupun terdapat beberapa hal yang masih dipertanyakan oleh sebagian ahli fiqih. Untuk penerapan akuntansi, baik PSAK 57, PSAK 107 dan PAPSII 2003 masih terdapat hal yang harus disesuaikan dengan standar tersebut meski standar yang menjadi acuan KPS tidak mengatur seluruh pencatatan transaksinya.

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<b>ABSTRACT</b><br>

This study analyzes the suitability Islamic credit card (ICC) based on fatwa and sharia financing accounting standards accepted in Indonesia. The purpose of this study was to determine the operational and accounting activities performed in carrying out these card products . Then from there it will be explored how the operations and accounting of ICC fatwa by the National Islamic Council Inonesia no: 54/DSN-MUI/X/2006 , PSAK 107 Accounting for Ijarah , Statement of Financial Accounting Standards PSAK 59 Accounting for Islamic Banking and Banking Accounting Guidelines Indonesian sharia 2003 (PAPSII 2003). In this study it was found that the application of ICC using three main contract . The contract is qardh ( loan ) , ijara ( services ) and kafalah ( collateral ) . Implementation of ICC in terms of operations already meet all the MUI fatwa DSN although there are some things that still doubt by some jurists . For the application of accounting , both PSAK 57 , PSAK 107 and PAPSII 2003 there are things that must be adjusted to the standard despite the reference standard ICC does not govern all transactions.;This study analyzes the suitability Islamic credit card (ICC) based on fatwa and sharia financing accounting standards accepted in Indonesia. The purpose of this study was to determine the operational and accounting activities performed in carrying out these card products . Then from there it will be explored how the operations and accounting of ICC fatwa by the National Islamic Council Inonesia no: 54/DSN-MUI/X/2006 , PSAK 107 Accounting for Ijarah , Statement of Financial Accounting Standards PSAK 59 Accounting for Islamic Banking and Banking Accounting Guidelines Indonesian sharia 2003 (PAPSII 2003). In this study it was found that the application of ICC

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