

Kesesuaian praktik pembiayaan gadai emas bank jkl dengan psak 59, psak 107, papsi 2013, fatwa dsn, dan peraturan Bank Indonesia = Compliance practices of shari'a gold pawn financing in bank jkl with psak 59, psak 107, papsi 2013, fatwa dsn, and Bank Indonesia's regulation

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Abstrak

[ABSTRAK

Skripsi ini bertujuan untuk menjelaskan tentang prosedur operational dan perlakuan akuntansi pembiayaan gadai emas Bank JKL. Pada skripsi ini penulis menjelaskan tentang proses operasional permohonan pembiayaan gadai emas, proses operasional pelunasan pembiayaan gadai emas, peraturan yang ditetapkan oleh Bank JKL mengenai produk pembiayaan gadai emas JKL, dan perlakuan akuntansi akad qardh dan akad ijarah produk pembiayaan gadai emas JKL. Penelitian ini merupakan penelitian kualitatif berdasarkan studi kasus pada salah satu bank syariah di Indonesia, yaitu Bank JKL. Praktek operational dan perlakuan akuntansi produk pembiayaan gadai emas JKL dianalisis berdasarkan fatwa DSN, PSAK 59, PSAK 107, PAPSI 2013, dan Peraturan Bank Indonesia. Penelitian ini menemukan bahwa perlakuan akuntansi produk pembiayaan gadai emas JKL telah sesuai dengan PSAK 59, PSAK 107, dan PAPSI 2013, sedangkan untuk praktek operational produk pembiayaan gadai emas Bank JKL belum sepenuhnya sesuai dengan fatwa DSN.

<i>ABSTRACT

This study aims to explain the operational procedures and the accounting treatment of shari'a gold pawn financing in Bank JKL. This study describes the operational process of gold pawn financing, operational processes of gold pawn repayment, Bank JKL's regulations for gold pawn financing, and accounting treatment for qardh and ijarah agreement in gold pawn financing. This study is a qualitative case study of an Islamic bank in Indonesia, Bank JKL. The operational practices and accounting treatment of gold pawn financing products in Bank JKL is analysed based on fatwa DSN, PSAK 59, PSAK 107, PAPSI 2013, and Bank Indonesia's regulation. This study found that accounting treatment of gold pawn financing products in Bank JKL are in accordance with PSAK 59, PSAK 107, and PAPSI 2013, meanwhile the operational practices of gold pawn financing products has not fully in accordance to the fatwa DSN.; This study aims to explain the operational procedures and the accounting treatment of shari'a gold pawn financing in Bank JKL. This study describes the operational process of gold pawn financing, operational processes of gold pawn repayment, Bank JKL's regulations for gold pawn financing, and accounting treatment for qardh and ijarah agreement in gold pawn financing. This study is a qualitative case study of an Islamic bank in Indonesia, Bank JKL. The operational practices and accounting treatment of gold pawn financing products in Bank JKL is analysed based on fatwa DSN, PSAK 59, PSAK 107, PAPSI 2013, and Bank Indonesia's regulation. This study found that accounting treatment of gold pawn financing products in Bank JKL are in accordance with PSAK 59, PSAK 107, and PAPSI 2013, meanwhile the operational practices of gold pawn financing products has not fully in accordance to the fatwa DSN., This study aims to explain the operational procedures and the accounting treatment of shari'a gold pawn financing in Bank JKL. This study describes

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