

Analysis of Accounting Treatment of Sharia Pawn Financing at PT. Pegadaian (Persero) Sharia Branch in Probolinggo City

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ABSTRACT

This research was conducted at the CPS Probolinggo Sharia Pawnshop with the aim of this research being to analyze the accounting treatment of sharia pawn financing. The population in this research is in the form of realization data on gold pawning at the Probolinggo Syariah Pegadaian in 2021-2022. The sample in this study uses the technique used in this research is a saturated sampling technique which aims to determine the results of the analysis of accounting treatment whether it is appropriate or not and the financing increases or not. The results of this research show that: (1). Accounting treatment in financing is in accordance with PSAK 107, (2). Pegadaian Syariah Probolinggo as a deduction from the principal of financing and recognizes rental income from rental fees paid by customers, (3). Sharia pawn financing is recognized when the principal of the financing has been repaid by the customer, (4). The presentation and disclosure of financial reports at Pegadaian Syariah Probolinggo is in accordance with PSAK 107. Accounting treatment in rahn financing at Pegadaian Syariah Probolinggo branch which explains the division of profit sharing costs by means of mu'nah which has been determined by the central pawnshop at 1% by Rp. 1,000,000,-.

Keywords: : *Accounting Treatment; Financing; PSAK 107; Rahn Contract; Sharia Pawn.*

1. INTRODUCTION

Indonesia is one of the countries with the largest Muslim population in the world. This condition influences various aspects of its economic activities. In the modern era, human needs are increasingly diverse and growing, which often makes it difficult for people to distinguish between primary and secondary needs. The large number of needs that must be met makes money an important tool in fulfilling those needs. In an unstable economic situation, people need to manage their finances wisely, including adjusting their financial plans and quickly finding additional funds. To overcome financial difficulties without selling valuable items,

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people can pledge their valuable assets to certain institutions as needed. The government has provided facilities through various financial institutions, both banks and non-banks. Banking financial institutions are regulated under Law No. 10 of 1998 and are divided into two types: Commercial Banks and Rural Credit Banks. Meanwhile, non-bank financial institutions include pawnshops, pension fund insurance, mutual funds, stock exchanges, cooperatives, and others.

Banks remain the primary choice for financial institutions among the general public. The variety of products offered by banks provides convenience for people in meeting their urgent needs. However, the majority of those in need of financial assistance—whether for living expenses, business capital, or other purposes—come from the lower-middle class and below. The high interest rates charged by banks often pose a significant obstacle for people in fulfilling their financial obligations. As an alternative, there are now financial institutions offering interest-free loan products, namely sharia-based financial institutions that are increasingly developing. According to sharia principles, the Quran teaches to avoid interest in transactions as it is considered usury (riba). Therefore, many financial institutions in Indonesia have begun adopting sharia systems free from usury, thereby alleviating the burden on the public in utilizing sharia financing products.

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Pegadaian Syariah is a financial institution that offers interest-free loan products based on Islamic sharia principles. In this system, every transaction must be free from usury, as usury is considered harmful and contrary to the values of justice in Islam. The Qur'an explicitly

prohibits usury and encourages Muslims to engage in fair and transparent transactions. Therefore, Islamic Pawnbroking uses contracts such as rahn (pawn), ijarah (lease), or mudharabah (profit-sharing), which are designed to comply with Islamic law. This service provides halal financing solutions for those who wish to avoid the conventional interest-based financial system. In addition to being interest-free, Sharia Pawnshops prioritize honesty, customer rights protection, and social responsibility principles. As public awareness of Islamic economics grows, demand for these services continues to rise. Sharia Pawnshops are also continuously innovating to enhance their competitiveness and relevance amid the dynamics of the modern financial industry. With this approach, Pegadaian Syariah has become an ethical and sustainable alternative in meeting the financial needs of the community (Isini & Karamoy, 2017).

According to Putri (2013:5), pawn transactions in the perspective of sharia must fulfill certain conditions and requirements in order to be legally valid under Islamic law. The first pillar is the parties involved, consisting of Ar-rahin (the party pledging the item) and Al-murtahin (the party receiving the pledge). The second is Al-marhun, which is the item used as collateral to obtain a loan, which must have value and be usable in a halal manner. The third is Al-marhun bih or debt, which is the amount of the loan that must be repaid by the debtor. The debt can be settled with collateral if the debtor is unable to repay it, and the amount must be clear and specific to avoid disputes. The fourth is the contract, which consists of the offer (the statement of handing over the pledged item) and the acceptance (the acceptance of the pledge), which must be done voluntarily without coercion. The validity of a sharia pawn transaction is highly dependent on the fulfillment of these conditions and requirements to align with the principles of justice and transparency in Islam. Thus, pawnbroking is not merely a financial tool but also a means of preserving sharia values. These principles form the foundation of Sharia Pawnshop operations to ensure all transactions are conducted lawfully and ethically.

Another important thing to note is that the requirements for sharia pawn transactions must also be met in order for the contract to be valid according to Islamic law. First, the sighat or contract must be made directly and cannot be accompanied by conditions that depend on future events, so that the contract remains clear and unambiguous. Second, the parties entering into the agreement must be legally competent, meaning they must possess qualifications such as being of sound mind, mentally capable, and able and aware of the terms of the agreement. Third, the

debt (marhun bih) must be clearly defined and constitute an obligation that must be paid by the debtor to the creditor. The item or object used as collateral must also have a real benefit. If the item cannot be utilized in accordance with Islamic law, the pledge agreement becomes invalid. Fourth, the collateral (marhun), which is the property or item used as security, must be under the control of the pledgee (murtadin) or their representative. The item serves as security for the debt and will be used for repayment if the debtor fails to pay. With these conditions met, the pledge transaction is considered valid, fair, and in accordance with the principles of Islamic transactions (muamalah).

Rahn or gold pawnbroking is a type of loan transaction in which assets, in this case gold, are pledged as collateral for the debt. This transaction is permitted under Islamic sharia law as long as it complies with the provisions set forth in Fatwa DSN-MUI No. 25/DSN-MUI/III/2002. In a rahn agreement, the borrower hands over the collateral to the lender, who will hold it until the debt is repaid. The collateral remains the property of the borrower but cannot be used while it is in the possession of the lender. The rahn contract emphasizes that there should be no additional charges (riba) in the repayment of the loan, except for the actual costs incurred for the maintenance of the collateral. Gold is chosen as the object of rahn because its value is stable and it is easy to liquidate if the debtor fails to repay the loan. In the practice of Islamic pawnbroking, gold rahn is one of the flagship products that provides easy access to short-term financing without riba. The rahn agreement must also be entered into voluntarily, with clarity regarding the loan amount, duration, and repayment conditions. The principles of justice, transparency, and legal certainty form the foundation for the implementation of gold pawnbroking in accordance with Islamic principles (Fatwa DSN No. 25/DSN-MUI/III/2002). Mu'nah is a maintenance or administration fee charged by Islamic financial institutions to customers for goods that are pawned (marhun) in a rahn contract. This fee is not interest or an usurious charge, but rather compensation for the services of storage, security, and maintenance of the collateral. In practice, mu'nah is determined based on a certain percentage of the appraised value of the pledged item, and its amount is set and agreed upon at the outset of the transaction. For example, Pegadaian Syariah applies a mu'nah fee of 1% per Rp1,000,000 of the appraised value of the marhun. The determination of mu'nah must be communicated transparently to customers in the rahn agreement to avoid elements of gharar (uncertainty). Although its value is fixed, mu'nah must be proportional to the operational costs incurred by

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the institution. The collection of mu'nah should not be exploited for excessive profit but only to cover the actual costs of storage. This aligns with Sharia principles that prioritize justice, honesty, and transparency in every transaction. Thus, the existence of mu'nah does not invalidate the Sharia validity of the rahn agreement, provided it is carried out in accordance with the regulations and agreed upon by both parties.

Statement of Financial Accounting Standards (PSAK) No. 107 discusses ijarah accounting, which is one of the contracts in sharia transactions in the form of leasing. In the Exposure Draft of PSAK 107, it is explained that ijarah is an agreement between the lessor (mu'jir) and the lessee (musta'jir) to grant the right to use an asset for a certain period of time in exchange for rent or ujah. PSAK 107 aims to provide accounting guidelines that are in accordance with sharia principles and to maintain the transparency and reliability of sharia entities' financial statements. Under this standard, entities are required to recognize ijarah assets and rental income systematically throughout the lease term. Additionally, expenses related to ijarah assets, such as depreciation or maintenance, must also be recognized in accordance with applicable regulations. PSAK 107 also regulates the accounting treatment of ijarah containing an ownership option (ijarah muntahiyah bit tamlik), where the asset may transfer to the lessee at the end of the lease term. This standard is crucial for maintaining consistency in recording and reporting within Islamic financial institutions, including Pegadaian Syariah, which uses ijarah contracts in some of its products. Thus, the implementation of PSAK 107 ensures that Islamic accounting remains accountable and compliant with Islamic financial principles (Indonesian Institute of Accountants, 2020:107.2–107.3).

According to research (Maharany, Ninin & Emma, 2021), the results show that the accounting treatment of rahn financing at PT. Pegadaian Syariah related to the recognition and measurement of loans (marhun) and ijarah costs is in accordance with PSAK 107. Research conducted by (Ayu & Arfan, 2017) shows that overall, Bank Syariah Mandiri implements and enforces PSAK 107, DSN Fatwa No. 26/DSN-MUI/III/2002, and BI Circular No. 14/7/DPb. Meanwhile, according to (Mumun, 2016) The procedures implemented by Bank BJB Syariah are easy for customers to understand, its accounting treatment is in accordance with PSAK 107, and the sharia gold pawn financing of Bank BJB is in accordance with DSN Fatwa No. 26/DSN-MUI/III/2002. The profit rate for sharia gold pawn financing in 2012 was 1.4%.

According to (Yunita, Bahri & Agung, 2023), the results indicate that there is a significant partial influence of the excellent service variable on customer satisfaction at PT. Pegadaian UPC Dringu, Probolinggo Regency. There is a significant partial influence of the price variable on customer satisfaction at PT. Pegadaian UPC Dringu, Probolinggo Regency. It is recommended that future researchers conduct studies using similar variables, namely excellent service and price, but with different research objects. Alternatively, they could attempt to deepen and broaden the scope of this study by adding other variables, expanding the research sample, and conducting more in-depth testing.

According to the research (Firman, Bahri & Hidayat, 2023), the review results indicate that there is a partial and significant influence of service quality on customer satisfaction at PT. Pegadaian UPC Dringu, Probolinggo Regency. There is a partial and significant influence on company image on customer satisfaction at PT. Pegadaian UPC Dringu, Probolinggo Regency. It is recommended that future researchers conduct studies using similar variables, namely service quality and company image, but with different research objects. Alternatively, they could strive to deepen and broaden the scope of this research by adding other variables, expanding the research sample, and conducting more in-depth testing. Based on the above description, this study aims to analyze how sharia pawn financing accounting is recorded at PT. Pegadaian (Persero) Sharia Branch in Probolinggo City.

2. RESEARCH METHOD

This research is a descriptive quantitative study. According to Sugiyono (Sugiyono, 2019), quantitative research is “a research method based on positivism philosophy, used to study a specific population or sample, data collection using research instruments, quantitative/statistical data analysis, with the aim of testing predetermined hypotheses.” Descriptive research, according to Sujarweni (2020), is “research conducted to determine the value of each variable, whether one variable or more, which is independent without establishing relationships or comparisons with other variables, or the main objective of this research is to describe a situation objectively.” The population in this study consists of data on the realization of gold pawnbroking or gold pawnbroking in 2021-2022. The data collection methods used in this study are: (1) interviews; (2) documentation; (3) literature review. The research data used involves a descriptive analysis of the systems and procedures in place at Pegadaian Syariah

CPS Probolinggo, analyzing data by comparing transactions with the compliance of DSN Fatwa and PSAK 107, and conducting evaluations and drawing conclusions.

3. RESULTS AND DISCUSSION

All Sharia Pawnshop activities, including funds that are subsequently given to customers, come from their own capital as well as third-party funds from accountable sources. The Sharia pawnshop mechanism describes the relationship between customers and pawnshops. The technicalities are as follows: (1) the rahin (customer) pledges goods to the murtahin to obtain financing. The pawnshop then appraises the marhun as the basis for providing financing; (2) the Islamic pawnshop and the customer agree on a pawn agreement, which includes matters such as pawn fees and maturity dates; (3) the Islamic pawnshop receives pawn fees, such as storage fees, maintenance fees, and security fees paid by the customer at the beginning of the transaction; (4) The customer can redeem the pawned item after the due date.

The contracts used in Islamic pawnshops are: (1) Rahn contract, which means holding one of the rahin's assets as collateral for the loan received; (2) Ijarah contract, which is an agreement to transfer the right to use goods and/or services with rental financing, without transferring ownership.

Accounting Treatment of Rahn Financing at Pegadaian Syariah CPS Probolinggo

The application of rahn at the Probolinggo Branch of Pegadaian Syariah in determining rental costs and income is based on the agreement accompanying sharia pawnbroking, namely PSAK 107 and the provisions of the DSN fatwa. This is done because PSAK 107 provides explanations regarding the recognition, measurement, disclosure, and presentation of each transaction carried out. Based on an interview with Mr. Budiono, the appraiser at Pegadaian Syariah Branch Probolinggo, he stated that "Currently, we are applying the guidelines of the National Sharia Council Fatwa No. 25/DSN-MUI/III.2002 and PSAK 107 regarding the recording of rahn transactions."

Further explanation regarding the application of accounting treatment for rahn and ijarah contracts explains that these two contracts have different treatments, namely: (1) Recognition and measurement are explained at the time of rahn and ijarah financing, where the pawnshop recognizes receivables when disbursing the loan to the customer after the agreement is reached between both parties, recognizes ijarah costs as ijarah income equal to the estimated value of

the collateral, and recognizes administrative costs as administrative income equal to the marhun bih or customer loan. The measurement of ijarah fees is based on the estimated value of the customer's collateral; (2) Presentation and measurement.

Analysis of Accounting Treatment of Rahn Financing Products

This analysis was conducted based on the results of research on rahn and ijarah financing at the Probolinggo branch of Pegadaian Syariah by comparing the appropriateness of accounting treatment related to recognition, measurement, presentation, and disclosure related to ijarah transactions at the Probolinggo branch of Pegadaian Syariah with PSAK 107. The following are the results of the analysis:

Table 1. Accounting Treatment at Pegadaian Syariah Probolinggo and PSAK 107

No	Accounting Treatment of Probolinggo Branch of Sharia Pawnshop	PSAK 107
<u>Recognition and Measurement</u>		
1	Pegadaian Syariah Probolinggo Branch recognizes loans as receivables when they are disbursed to customers and measures them at the amount of the customer's loan.	Loans/cash are valued at the amount loaned at the time of occurrence.
2	The Probolinggo branch of Pegadaian Syariah recognizes rental income from rental fees paid by customers who have used its services when the rental benefits have been handed over to the customer (Proof of Rahn Letter).	Rental income is recognized when the benefits of the asset have been transferred to the lessee.
3	The Probolinggo branch of Pegadaian Syariah indicated that no financing was reported to customers in relation to maintenance or repair costs.	Recognition of storage costs is recognized when incurred..

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No	Accounting Treatment of Probolinggo Branch of Sharia Pawnshop	PSAK 107
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Presentation and Disclosure

- | | | |
|---|--|--|
| 4 | In terms of presenting income from ijarah transactions in financial statements, the Probolinggo branch of Pegadaian Syariah does not prepare financial statements. | Presentation: Ijarah income is presented on a net basis after deducting related expenses such as repairs.. |
| 5 | Pegadaian Syariah has financial statements, which are managed by PT. Pegadaian Syariah, Probolinggo branch. | Disclosure: The owner discloses ijarah transactions in the financial statements. |
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Source: Researcher-processed data

The results of the study show that Pegadaian Syariah Probolinggo Branch implements accounting policies, which include regulations for determination, assessment, presentation, and reporting, as follows: 1) Recognition and Measurement: Loans are recognized as receivables by Pegadaian Syariah Probolinggo Branch after the pawnbroker receives them. Therefore, the borrower must pay rent for services related to the storage, maintenance, and care of their collateral.

These costs are calculated by combining the value of the pledged goods with the costs that have been set for a certain period of time using the accrual basis method. a. Pegadaian Syariah Probolinggo Branch records receivables when loans are given to customers after both parties agree to the contract. This is done by calculating the amount of the loan received by the creditor. b. After the ijarah agreement is approved, the Probolinggo Branch of Pegadaian Syariah records the profit from the rent, or ijarah, based on the estimated price of the goods. Meanwhile, Sharia Pawnshop recognizes financial liabilities when customers pay rent or settle their debts. c. The determination of repair costs for ijarah objects explains that if the lessee makes repairs with the owner's permission, the costs become the owner's responsibility and are considered an expense at the time of occurrence.

According to research conducted at Pegadaian Syariah Branch Probolinggo, the financing provided to customers is not related to repair or maintenance costs. The creditor pays the ijarah in full as rental costs for the services provided by Pegadaian Syariah Branch Probolinggo to

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maintain the marhun owned by the rahin. The research findings indicate that the financial statements of Pegadaian Syariah Branch Probolinggo are only prepared for internal purposes, namely the Consolidated Balance Sheet and the Consolidated Income Statement. Pegadaian Regional Office XII Probolinggo, the central office in the Surabaya region, manages these reports. As a result, Pegadaian Syariah Branch Probolinggo does not have the authority to oversee or prepare its own financial statements.

All financial reports are automatically sent and reported through the online platform of Regional Office XII Surabaya, so there is no accounting record-keeping at the Probolinggo branch. PT Pegadaian provides access to consolidated financial reports for external parties, such as creditors who need data to evaluate a business's ability to repay loans, and the public who require data for analysis, research, or other purposes. On PT Pegadaian's official website, reports covering PT Pegadaian and its subsidiaries can be accessed. The presentation of these reports does not distinguish between Pegadaian Syariah and Pegadaian Konvensional because all transactions are recorded through the online system, so transaction information is directly entered into PT Pegadaian's central office system without being reported separately.

4. CONCLUSION

The accounting treatment of rahn financing at the Probolinggo branch of Pegadaian Syariah, particularly in relation to the recognition and measurement of loans and ijarah costs, is in accordance with PSAK 107. Financing is valued at the amount loaned at the time of the transaction and recorded on a cash basis. Upon receipt of installments or payments, these are recognized as a reduction in the principal amount of the financing and as rental income for the rental fees paid by customers who have utilized the service.

Upon repayment of the gold pawn financing, the settlement of the agreement is recognized when the financing has been fully repaid by the customer. Expenses incurred in financing activities, which consist of costs incurred by the pawnshop related to sharia pawn financing, are borne by the customer and recognized as income by the pawnshop.

The author suggests that PT. Pegadaian Syariah Kota Probolinggo should have its own accounting guidelines that are in accordance with sharia and independent from its parent company. It should also establish rules for repair or maintenance costs for ijarah objects to anticipate damage to the marhun

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