



ANALYSIS OF ACCOUNTING TREATMENT OF GOLD PAWN LOANS AT ISLAMIC BANKS IN PADANGSIDIMPUAN

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Abstract

Accounting is the art of recording, classifying and summarizing events and transactions of a financial nature in an efficient manner and in the form of units of money, and interpreting the results of the process. Accounting as an information system that identifies, records and communicates economic events of an organization to interested parties. Gold pawning is a financing product on the basis of collateral in the form of gold as an alternative to obtain financing quickly. Gold pawn loans are non-refundable loan facilities with gold guarantees with the obligation to borrow at once or in installments within a certain period of time in accordance with the agreement of the lender and the pawner.

Keywords: *Cost, Need, Alternative*

1. INTRODUCTION

The development of Islamic banks is an interesting phenomenon in the last 20 years. Islamic banks expand market share by continuing to issue superior products that suit the needs of the community. Various kinds of products and services offered by PT. Bank SUMUT Syariah Branch Padangsidimpuan follows the needs of today's society, one of which is a loan with a gold pawn that offers convenience in overcoming the need for funds quickly and the rental fee is relatively cheap when compared to other sharia pawn institutions.

To support the gold pawning activity, it is necessary to support the recording system of the Indonesian Islamic Banking Accounting Guidelines (PAPSI). Sharia banking accounting regulation is actually a phenomenon of accounting practice that develops in the socio-economic life of the Muslim community as an instrument that applies sharia principles in the banking world. Along with the increasing number of banking institutions that run their business based on sharia principles, the practice of sharia banking accounting is getting wider and developing.

The accounting standards used by PT. Bank SUMUT Padangsidimpuan Sharia Branch for loan products with gold pawns is the Indonesian Islamic Banking Accounting Standards Guidelines (PAPSI). The application of accounting for gold pawn financing has not been specifically regulated in PSAK, but Bank Indonesia (BI) issued the Indonesian Islamic Banking Accounting Guidelines (PAPSI) as a guide in the recognition, measurement, presentation, and disclosure related to sharia pawn loans.

The Indonesian Islamic Banking Accounting Guidelines (PAPSI) are constantly being updated, so it is necessary to make adjustments from PAPSI 2003 to PAPSI 2013. With the implementation of PAPSI 2013 since August 1, 2013, PAPSI 2003 is no longer valid for Islamic Commercial Banks and Sharia Business Units.

The accounting treatment for gold pawning products is PSAK 107 (Statement of Financial Accounting Standards 107), PSAK 107 is accounting for the recognition, measurement, presentation and disclosure of ijarah transactions. Ujarah income earned will be shared, whereas if the funds come from bank capital, the ujarah is not shared.

In fact, in the application of gold pawn accounting standards, there are still many Islamic banks that use PSAK 107 as a reference in accounting for Islamic gold pawns. According to R Utari Nur Hoerun Nisaa in his research said "The accounting treatment of Islamic gold pawns refers to the accounting treatment of ijarah fees so that the accounting records are based on PSAK 107 concerning ijarah".

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Bank SUMUT Syariah must also pay attention to the procedures for implementing gold pawn loans. In addition to paying attention to the suitability of the accounting treatment for gold pawn loans to the Indonesian Islamic Banking Accounting Guidelines (PAPSI). The implementation of the gold pawn loan has been regulated in the DSN Fatwa Number: 26/DSN-MUI/III/2002 concerning the golden rahn, thus sharia pawning will contribute to the achievement of the sharia banking growth target because the regulation is a formulation made by sharia economic experts and accountants. at the Indonesian Institute of Accountants (IAI).

In one of the gold pawn loan procedures at PT. Bank SUMUT Syariah Branch Padangsidimpuan there is what is called paid advance, which is a condition where a customer has been able to pay off or redeem the gold that has been pawned before maturity, so that the rental fee (ujrah) that has been paid at the beginning of the contract is not returned by the bank, this is certainly very harm customers.

The implementation of the gold pawn loan has been regulated in the DSN Fatwa Number: 26/DSN-MUI/III/2002 concerning the golden rahn, thus sharia pawning will contribute to the achievement of the sharia banking growth target because the regulation is a formulation made by sharia economic experts and accountants. at the Indonesian Institute of Accountants (IAI). Thus, public confidence will increase in utilizing the gold pawn loan product, especially at PT. Bank SUMUT Padangsidimpuan Sharia Branch.

The Fatwa of the National Sharia Council of the Indonesian Ulema Council No.26/DSNMUI/III/2002 with an ijarah agreement (PSAK 107) is a guide in the recognition, presentation and disclosure measurement related to Sharia pawn financing.

2. LITERATURE REVIEW

Accounting is the art of recording, classifying and summarizing events and transactions of a financial nature in an efficient manner and in the form of units of money, and interpreting the results of the process. Accounting as an information system that identifies, records and communicates economic events of an organization to interested parties. Thus it can be concluded that accounting is the process of identifying, measuring, and conveying economic information for its users in considering various alternatives and making conclusions.

Sharia accounting has general principles, namely the value of responsibility, justice and truth. These three values have become universal basic principles in sharia accounting operations to record all transactions correctly and fairly so as to provide a strong impetus to use sharia accounting in business and transactions. which is conducted.

Gold pawning is a financing product on the basis of collateral in the form of gold as an alternative to obtain financing quickly. Gold pawn loans are non-refundable loan facilities with gold guarantees with the obligation to borrow at once or in installments within a certain period of time in accordance with the agreement of the lender and the pawner.

The definition of pawn as revealed in Article 1150 of the Civil Code is a right that is obtained by a person who has a receivable on a movable property which is handed over to a person who owes a debt to a movable object, namely the movable property is handed over to a person who has a debt by a person who has a debt. or another person on behalf of the person who has the debt.

Basically sharia-based products have the characteristics of doing business to obtain compensation for services and/or profit sharing. The umbrella of sharia pawn law in fulfilling sharia principles adheres to the Qur'an, Hadith, and Fatwas of the National Sharia Council Council Indonesian clerics who apply.

a. Various Types of Contracts in the Implementation of Sharia Pawn

The qard al-hasan contract is a contract carried out by the pawning party (rahin) with the pawnee (murtahin) in the case of property pawn transactions aimed at obtaining cash intended for consumptive purposes.

Mudharabah contract is a contract entered into by the pawnbroker (rahin) and the pawnee (murtahin).

Ba'i muqayyadah contract is a contract that is carried out by a legal owner of the pawned property with the manager of the pawned item so that the property in question has productive benefits, namely the pawned item can be used by the recipient of the pawn (murtahin).

Ijarah contract is a contract whose object is the exchange of the benefits of property at a certain time, namely the ownership of benefits in return, the same as someone selling the benefits of goods. In this contract there is the ability to use benefits or services with a compensation in the form of compensation. Pawning with an ijarah agreement usually the pawnshop provides a place for storing goods called a deposit box.

Musyâraakah amwal al'inan contract is a transaction in the form of an association between two or more parties sponsored by a sharia mortgage to share profits, contributions, ownership and share risks in a business.

b. Sharia Pawn Applications at Islamic Banks

Islamic banks in implementing the gold pawning product must pay attention to the elements of trust, agreement, time period, and risk.

c. Overview of Indonesian Islamic Banking Accounting Guidelines (PAPSI)

The Indonesian Institute of Accountants (IAI) together with Bank Indonesia (BI) have developed a guideline for accounting for Islamic banks in Indonesia as a technical guideline for accounting for Islamic banking products. The Indonesian Islamic Banking Accounting Guidelines (PAPSI) contain the relevant codifications of the current sharia banking regulations.

The issuance of PAPSI is used to explain the preparation of guidelines that are in line with the objectives of financial reporting in Islamic banks as follows:

a) Investment and financing decision making

Financial statements aim to provide useful information for interested parties in making decisions. Information from financial statements must be understood by business people and economists who pay close attention to the information presented. Interested parties such as: shahibul mal (fund owners), mudharib (business actors), zakat payments, shareholders, supervisory authorities, Bank Indonesia, the government, and the community.

b) Assess cash flow prospects

Provide information that can support investors/fund owners, creditors, and other parties in estimating the amount of profit sharing, redemption, and maturity of securities or loans.

c) Information on economic resources

Financial reporting aims to provide information on the economic resources of the bank, the obligation to transfer these resources to other entities or shareholders, as well as the possibility of transactions and events that can affect changes in these resources.

d) Bank compliance with sharia principles

Information on bank compliance with sharia principles, as well as information on income and expenses that are not in accordance with sharia principles and how the income is obtained and how it is used.

e) Islamic bank accountability

The information obtained aims to help evaluate the bank's compliance with the responsibility of the trust in securing funds, investing them in rational profits, as well as information on the level of investment returns.

The Indonesian Islamic Banking Accounting Guidelines (PAPSI) are continuously updated so that they are more relevant to the applicable regulations in Islamic banking as for qardh loans based on the 2013 Indonesian Sharia Banking Accounting Guidelines (PAPSI).

Accounting Treatment

1) Recognition and Measurement

a. Qardh loans are recognized at the amount borrowed when incurred.

b. Administrative costs, bonuses, and ujah whose funds are sourced from internal funds are recognized as other operating income for the amount received.

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- c. Administrative costs, bonuses, ujah whose funds are sourced from third party funds are recognized as other main income and are distributed according to the amount received.
- 2) Presentation
 - a. Qardh loans sourced from internal banks and third-party funds are presented in qardh loans.
 - b. Allowance for Impairment Losses on qardh loans is presented as a contra account for qardh loans.
- 3) Journal Illustration
 - 01. When the qardh loan is given
 - Db. Qardh Pinjaman loan
 - Cr. Cash/account/clearing
 - 02. At the time of receipt of administration fees/bonuses/rewards
 - Db. Cash
 - Cr. Other main income/other operating income
 - 03. At the time of repayment / installments
 - Db. Cash/account/clearing
 - Cr. Qardh Pinjaman loan
 - 04. At the time of establishment of Allowance for Impairment Losses on qardh pinjaman loans
 - Db. Expenses Impairment losses on financial assets – qardh pinjaman loans
 - Cr. Allowance for Impairment Losses Financial assets – qardh pinjaman loans
 - 05. At the time of recovery of Allowance for Impairment Losses on qardh . loans
 - Db. Allowance for Impairment Losses on Financial Assets – qardh pinjaman loans
 - Cr. Financial asset impairment loss expense – qardh loan / recovery gain - qardh loan
- 4) Disclosure

Things that were disclosed, among others:

 - 01. Details of the qardh loan amount based on the source of funds, type of use and economic sector.
 - 02. The amount of qardh loans given to related parties.
 - 03. Management policy in the implementation of qardh loan risk control
 - 04. An overview of written-off qardh loans showing the beginning balance, write-offs during the current year, receipts of written-off qardh loans and write-off qardh loans and the ending balance of written-off qardh loans.

3. PREVIOUS RESEARCH

No.	Researcher	Research Title	Research result
1.	Nur Amaliah Ramadhani, Accounting Department at Hasanuddin University Makassar, 2012.	Analysis of Islamic Pawn Financing Accounting Treatment of PT. BNI Syariah Bank, Makassar Branch TBK.	PT. Bank BNI Syariah has implemented the accounting guidelines of PSAK 107 and has complied with the implementation of the National Sharia Council Fatwa of the Indonesian Ulama Council No. 26/DSN-MUI/III/2002, as well as the rate of return on profits from sharia pawn financing income (rahn) for 2010 to 2011 has increased.
2.	Atikah Amelia Nasution,	Analysis of Multiservice	Multijasa's Standard Operating Procedure (SOP) is not in accordance with the characteristics of

	Department of Accounting, University of North Sumatra (USU), 2009.	Financing Accounting Treatment at PT BPR Syariah Puduarta Insani Tembung	multiservice financing because the accounting method used is more suitable for ijarah.
3.	Banindita, Islamic Finance Study Program, Faculty of Sharia and Law, Sunan Kalijaga State Islamic University, Yogyakarta, 2013.	Analysis of the Application of PSAK 102 on Gold Ownership Products and PSAK 107 on Gold Pawn Products in Islamic Banking (Case Study of Bank BNI Syariah Yogyakarta).	Overall, PT Bank BNI Syariah has implemented and used the accounting guidelines of PSAK 107 and PSAK 102 in its accounting treatment for gold mortgage financing products and gold ownership.
4.	Novan Bastian Dwi Ardha, Department of Accounting, Faculty of Economics and Business. Brawijaya University. 2013.	Analysis of Murabahah Accounting Treatment at PT Bank Rakyat Indonesia Syariah Malang City Branch.	Murabahah accounting treatment at BRI Syariah Malang City Branch does not comply with PSAK 102 Year 2007 and PSAK 102 Revised Year 2013.
5.	Wening Era Mandiri, Faculty of Economics Indonesian Islamic University Yogyakarta. 2012.	Analysis of Gold Transaction Accounting Practices in Islamic Financial Institutions (Case Study: At BRISyariah KCP Sleman, Yogyakarta).	PT. Bank BRI Syariah KCPS Leman Yogyakarta has complied with the accounting guidelines of PSAK 107 and has complied with the application of the Fatwa of the National Sharia Council of the Indonesian Ulema Council No. 26/DSN-MUI/III/2002.

4. RESEARCH METHOD

The method used in this research is descriptive qualitative methodology. John W. Creswell defines,

Qualitative approach as an investigation process to understand social problems or human problems based on the creation of a holistic picture formed by words, reporting the views of informants in detail, and arranged in a scientific setting.

Descriptive research is systematically and accurately describing facts and characteristics about a particular population or field by trying to describe a situation or event so that it can be easier to understand and conclude. The data collected are in the form of interview scripts, field notes, photos, personal documents, notes or memos, and other official documents.

In this study, the data source used a purposive sampling technique, which was selected by considering certain objectives. In this case the sample selection is based on certain characteristics, there are no standard criteria regarding the number of samples to be interviewed, the researcher

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stops interviewing until the data becomes saturated. The research subject is PT. Bank SUMUT Syariah Branch Padangsidimpuan and supporting data sources are employees who implement gold pawn loans, marketing section leaders, deputy leaders, and operational section employees who are also respondents in this study.

There are 2 (two) sources of data used in this study, namely: primary and secondary:

- 1) Primary data is data obtained by researchers from original sources. In this study, the primary data is data obtained from the first party, namely the results of interviews with the parties concerned as well as company documents and archives.
- 2) Secondary data is the type of data obtained and extracted through the results of the processing of the second party from the results of field research. The complementary parts needed in this research include library books.

The data collection technique is a method used by researchers to collect the required data from the field. In this study, the data collection techniques used were interviews, observation, and documentation.

Data processing techniques This research is carried out in a descriptive form which is often called qualitative, namely research that seeks to describe and interpret objects as they are and is often referred to as research that does not use numbers and analyzes using statistics. So the process or data processing technique used is qualitative data analysis in descriptive form. Because in this study, researchers do not manipulate research data. And the main purpose of this research is to systematically describe the facts and characteristics of the object or subject under study on a regular basis.

Data analysis was carried out using qualitative analysis, namely efforts made by taking data, organizing data, sorting it into manageable units, synthesizing it, looking for and finding patterns, finding what is important and what is learned, and deciding what to tell. to other people.

5.RESULTS AND DISCUSSION

In accounting treatment there are three things that must be considered, namely recognition, measurement, and presentation. The accounting treatment of gold pawn loans at PT. Bank SUMUT Padangsidimpuan Sharia Branch has complied with the 2013 Indonesian Islamic Banking Accounting Guidelines (PAPSI) with descriptions covering recognition, measurement, and presentation of gold pawn loans as follows:

- a) When a qardh loan is granted, the recognition is in accordance with PAPSI 2013 in Part VII of the qardh loan agreement, which states that the qardh loan is recognized for the amount lent when it is incurred.
- b) At the time of receipt of ujarah, the ujarah recognition is recognized as a fee - Rahn Emas this is in accordance with PAPSI 2013 which states that ujarah whose funds are sourced from internal funds is recognized as other operating income for the amount received. Source of gold pawn loan funds at PT. Bank SUMUT Padangsidimpuan Sharia Branch is derived from internal funds so that the gold pawning ujarah income is recognized as other operating income, not as another main income. The basis of revenue recognition by PT. Bank SUMUT Padangsidimpuan Sharia Branch is a cash basis
- c) At the time of repayment of the qard loan, the presentation of the loan amount that has been given by PT. Bank SUMUT Padangsidimpuan Sharia Branch is presented in the gold qardh-pawned loan post, this is in accordance with PAPSI 2013 which states that qardh loans sourced from internal Banks and Third-Party Funds are presented in the qardh loan post. Loan repayment consists of 3 (three) conditions, namely repayment at maturity, at the time after maturity and at the time before maturity. Accounting records related to repayment before maturity or often called advance payment are presented in the same journal as repayment at maturity so that the ujarah that has been paid in advance is not returned by the bank.

- d) At the time of Allowing for Losses on Earning Assets, Allowance for Losses on Earning Assets (PKAP) in PAPSI 2013 is referred to as Allowance for Impairment Losses on Financial Assets in its presentation which is presented as a counter account (contra account) for qardh loans. formation of reserves at the end of the month by PT. Bank SUMUT Padangsidimpuan Sharia Branch is carried out as an anticipation if customers fail or cannot repay their loans.

Analysis of Accounting Treatment of Gold Pawn Loans PT. Bank SUMUT Padangsidimpuan Sharia Branch.

In accounting treatment there are three things that must be considered, namely recognition, measurement, and presentation. To make it easier to understand, the author will show an example of a case in the process of recording gold pawn loan accounting at PT. Bank SUMUT Padangsidimpuan Branch are as follows:

Example of a gold pawn loan case:

On January 1, 2015 Mrs. Haswani pawned her gold at PT. Bank SUMUT Syariah Branch Padangsidimpuan for urgent needs, the gold he pawned was 22 carats with a weight of 20 grams with a period of 4 months. With the following conditions:

- 1) The rental fee for gold storage is stipulated in the Circular of the Directors of PT. Bank SUMUT Rp. 5,500, -/gram/month
- 2) Stamp fee of 6.000, - is the customer's expense

The loan amount is adjusted to customer needs with a maximum loan of 80% of the estimated gold adjusted to the Gold Standard Price (HSE). The Gold Standard Price is determined by the Sharia Business Division based on the gold price that applies every working day whose placement can be taken based on information from the lowest price of:

- a) PT. ANTAM (Persero) Tbk's gold buyback price at www.metalmulia.com
- b) The gold buyback price of PT. Pawnshops in www.pegadaian.co.id.

Calculation The maximum loan amount and rental fees that must be paid are as follows:

(1) Rental Costs	: Rp5.500, -/gram/month
(2) Estimated Gold Weight	: 20grams
(3) Gold Caratage Appreciated	: 22rust
(4) 24 karat Gold Standard Price	:500.000, -/gram
(5) Rent time period	: 4month

Calculation:

- 1) Rental Fee (BS) = $BED \times JW \times Rp5.500, -$
= 20 grams x 4 x 5500, -
= IDR 440,000, -
- 2) Estimated Gold Price (HTE)= $BED \times HSE$
= 20 grams x IDR 500,000,
= IDR 10,000,000, -
- 3) Maximum Loan = $Rp10,000,000, - \times 80\%$
= IDR 8,000,000, -

The amount of the loan that can be given to Haswani's mother is IDR 8,000,000, with a rental fee that must be paid in advance of IDR 440,000, - the gold pawn loan is due on April 1, 2015 starting from the date the gold pawn loan agreement was signed.

Information :

- BS = Rent Fee (Rupiah)
JW = Term (months)
BED = Estimated Gold Weight (grams)

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HTE	= Estimated Gold Price (Rupiah)
HSE	= Gold Standard Price/gram (Rupiah)
KED	= Gold Caratage Appreciated

When the gold pawn loan is realized

Bank SUMUT Padangsidimpuan Sharia Branch recognizes the gold pawn loan at the time of the contract and after signing the loan disbursement agreement by the bank. The disbursed funds are equal to the principal of the loan based on an agreement between the bank and the customer. This recognition is in accordance with the 2013 Indonesian Islamic Banking Accounting Guidelines (PAPSI) which states that qardh loans are recognized at the amount lent when they are incurred.

At the time of charging the rental fee

The rental fee that has been paid by the customer at the beginning when the contract occurs has been recognized as unearned income (fee received in advance) by the bank but at the end of the month the unearned rental fee is recognized as bank income in the form of rahn-gold fees. This is in accordance with the revenue recognition in the 2013 Indonesian Islamic Banking Accounting Guidelines (PAPSI) which states that administrative costs, bonuses, ujah whose funds are sourced from internal funds are recognized as other operating income for the amount received.

At the time of formation of reserves at the end of the month

Establishment of Allowance for Impairment Losses (CKPN) for financial assets in accordance with applicable accounting standards in the context of applying the precautionary principle which aims to minimize the possibility of risks that could harm PT. Bank SUMUT Padangsidimpuan Sharia Branch due to negligence or contract violation committed by the pawnbroker (rahin).

Allowance for Impairment Losses (CKPN) on gold pawn loan products at PT. Bank SUMUT Padangsidimpuan Sharia Branch uses the term Allowance for Earning Assets Loss (PKAP). The allowance is made at the end of every month through the OLIB's application system so that automatically every month the bank will set aside reserves for losses on gold pawn loans.

So the gold pawn loan product at PT. Bank SUMUT Padangsidimpuan Sharia Branch has been supported by DSN Fatwa No.26/DSN-MUI/III/2002, concerning Rahn Emas. This product is assessed by iB as a banking product that is in accordance with Islamic sharia (sharia compliance) because it is free from usury. In addition, this loan also provides security for the safekeeping of gold collateral goods because it is managed with banking security standards and gets insurance protection.

6. CONCLUSION

1. Gold Pawn Loan Procedure at PT. Bank SUMUT Padangsidimpuan Sharia Branch has been running effectively. This can be seen from several gold pawn loan procedures ranging from loan application procedures, loan analysis, gold security systems that are stored as well as accounting processes in accordance with applicable accounting standards.
2. The practice of gold pawn loans at PT. Bank SUMUT Padangsidimpuan Sharia Branch has complied with DSN Fatwa N0.26/DSN-MUI/III/2002.
3. Bank SUMUT Padangsidimpuan Sharia Branch already has an online application system, namely the OLIB's system which is used to process data for every transaction made by the Bank. This ensures the implementation of an effective system of procedures.
4. Bank SUMUT Padangsidimpuan Sharia Branch has implemented a gold pawn loan disbursement system with Standard Operating Procedures (SOP).

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