

**THE CONTRACT AND OPERATIONAL OF GOLD PAWNING
IN SHARIA PAWNSHOP MUNGGUR, YOGYAKARTA**

UNDERGRADUATE THESIS



UMY
UNIVERSITAS
MUHAMMADIYAH
YOGYAKARTA

Unggul & Islami

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2020**

DECLARATION PAGE

I am the undersigned:

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I hereby declare that the content of the Undergraduate Thesis, is truly the work of my own and I did not do plagiarism or quotation in ways that are inconsistent with the prevailing ethics in the scientific community by having this statement, I am ready to bear the risk or any sanctions imposed to me in accordance with the applicable regulations. If in the future a breach of scientific ethics is found, I am willing to accept the sanctions.

On this statement, I made it in a conscious and without coercion from any parties.

Yogyakarta, 1 July 2020



Savira Mirza Arinda

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MOTTO PAGE

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا

Lā yukallifullāhu nafsan illā wus'ahā

“Allah does not burden a person but according to his ability”.

(Al- Baqarah 286)



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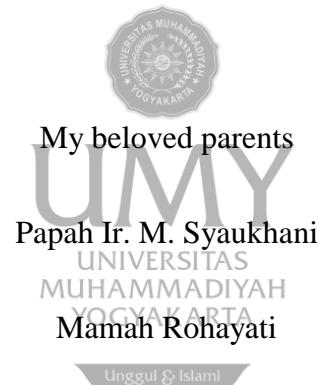
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DEDICATION

This Undergraduate Thesis dedicate to:

My Lord, Allah SWT

Prophet Muhammad SAW



My lovely Brother and Sister:

Tiar Prisma Rosanda, S. IP.

Zahrinaldy Aufaryhaidan

Ilma Hibban Syahbinar

Sela Nismara Hapsari

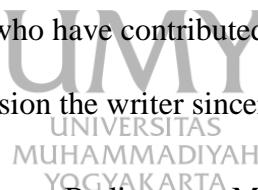
FOREWORD

Assalamu'alaikum Wr. Wb

Alhamdulillahirobbil'alamin, Praise be to Allah SWT, The Most Merciful and Most Gracious, who has given me blessings and the opportunity to complete a thesis entitled "The Contract and Operational of Gold Pawning in Sharia Pawnshop Munggur, Yogyakarta" as a condition for completing my undergraduate program (S₁) and obtaining Bachelor of Laws degree at the Faculty of Law, Muhammadiyah University, Yogyakarta.



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The writer realizes that this thesis is still far from perfect. Therefore, the writer accepts all constructive criticism and suggestions from various parties. Hopefully this thesis can become a reference for the readers.

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Yogyakarta, 1 July 2020



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Fatwa of DSN-MUI Number 26/DSN-MUI/III/2002 concerning Gold *Rahn*.

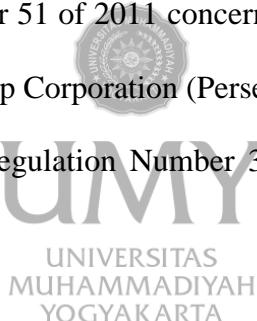
Fatwa of DSN-MUI Number 09/DSN-MUI/IV/2000 concerning *Ijarah* Financing.

Law Number 40 of 2007 concerning Limited Company (*Perseroan Terbatas*)

Supreme Court Regulations No. 2 of 2008 concerning Compilation of Sharia Economic Law.

Government Regulation Number 51 of 2011 concerning The Change from Pawnshop Public Companies into Pawnshop Corporation (*Persero*).

Financial Services Authority Regulation Number 31/POJK.05/2016 concerning the Pawnshop Business.



LIST OF ABBREVIATIONS

A	: <i>Angsuran</i> (Installment)
ATK	: <i>Alat Tulis Kantor</i> (Office Stationery)
BMI	: <i>Bank Muamallat Indonesia</i>
BMT	: <i>Baitul Maal Wa Tamwil</i>
BPJS	: <i>Badan Penyelenggara Jaminan Sosial</i> (Social Security Administrator)
BUMN	: <i>Badan Usaha Milik Negara</i> (State Owned Enterprises)
CPS	: <i>Cabang Pegadaian Syariah</i> (Branch of Sharia Pawnshop)
DPS	: <i>Dewan Pengawas Syariah</i> (Sharia Supervisory Board)
DSN	: <i>Dewan Syariah Nasional</i> (National Sharia Council)
HPP	: <i>Harga Pasar Pusat</i> (Central Market Price)
KHES	: <i>Kompilasi Hukum Ekonomi Syariah</i> (Compilation of Sharia Economic Law)
KK	: <i>Kartu Keluarga</i> (Family Card)
KTP	: <i>Kartu Tanda Penduduk</i> (Identity card)
LKS	: <i>Lembaga Keuangan Syariah</i> (Islamic Financial Institutions)

- MT : *Minta Tambah* (Request Add)
- MUI : *Majelis Ulama Indonesia* (Indonesia's Ulema Council)
- PERJAN : *Perusahaan Jawatan* (State-owned service company)
- PERPPU : *Peraturan Pemerintah Pengganti Undang- undang* (Government Regulation in lieu of Laws)
- PERSERO : *Perusahaan Perseorangan* (State-owned Limited Liability Company)
- PERUM : *Perusahaan Umum* (State-owned general company)
- PN : *Perusahaan Negara* (State Company)
- POGS : *Pedoman Operasional Gadai Syariah* (Sharia Pawn Operational Guidelines)
- POJK : *Peraturan Otoritas Jasa Keuangan* (Financial Services Authority Regulations)
- PP : *Peraturan Pemerintah* (Government Regulation)
- PS : *Pembayaran Sebagian* (Partial Repayment)
- PSAK : *Pernyataan Standar Akuntansi Keuangan* (Financial Accounting Standards)
- PT : *Perseroan Terbatas* (Limited Liability Company)
- SBR : *Surat Bukti Rahn* (Rahn Proof Letter)



- SIM : *Surat Izin Mengemudi* (Driver's License)
- STNK : *Surat Tanda Nomor Kendaraan* (Vehicle Registration)
- ULGS : *Unit Layanan Gadai Syariah* (Sharia Pawn Service Unit)
- UPC : *Unit Pelayanan Cabang* (Service Branch Unit)
- UR : *Ulang Rahn* (Re-Rahn)
- VOC : *Vereenigde Oostindische Compagnie*

