

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

**UNDERGRADUATE THESIS**



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## 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.

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Yogyakarta, 1 July 2020



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## MOTTO PAGE

لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا

*Lā yukallifullāhu nafsān illā wus'ahā*

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

(Al- Baqarah 286)



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## **DEDICATION**

This Undergraduate Thesis dedicate to:

My Lord, Allah SWT

Prophet Muhammad SAW



My beloved parents

Papah Ir. M. Syaikhani

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Mamah Rohayati

Unggul & Islami

My lovely Brother and Sister:

Tiar Prisma Rosanda, S. IP.

Zahrinaldy Aufaryhaidan

Ilma Hibban Syahbinar

Sela Nismara Hapsari

## FOREWORD

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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



Savira Mirza Arinda

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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.

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

