ABSTRACT


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Keywords : Ijarah Accounting Treatment, Ijarah Financing

This study aims to determine the accounting treatment and Ijarah financing at PT. Pegadaian Syariah Kauman, Malang. It analyzes the suitability of the accounting treatment under PSAK 107 and Ijarah financing under the Fatwa of National Shariah Board No. 25 / DSN-MUI / III / 2002.

The research employs a descriptive qualitative method using interview. The researcher analyzes the data and compares the reality in the field with PSAK 107 and the Fatwa of National Sharia Board.

The result of this study reveals that the accounting treatment related to the recognition and the measurement conducted by PT. Unit Pegadaian Syariah, Kauman, Malang is in accordance to PSAK 107. However, related to the presentation and disclosure, the institution has not reported a financial statement in particular. Then Ijarah financing fee adopted is not in accordance with the Fatwa of National Sharia Board No. 25 / DSN-MUI / III / 2002 in which the fee of Ijarah is not determined by the size of the loan. In determining the ijarah fee, PT. Unit Pegadaian Syariah Kauman applies marhum bih classification by giving ijarah discount to customers whose loan is below the estimated maximum. Consequently, the ijarah fee will be smaller. However, the fee discount for the customers do not violate Islamic norms or law.