

ABSRTACT

Nur Kholis Kusuma Atmaja .2015. **THESIS**. The title " Analysis of Ijarah Rate Cuts Determination and The Accounting Treatment of Ijarah Financing by PT. Islamic Pawnshop Branch Malang ".

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Keywords : Analysis of Determination, Ijarah Rates Cuts, Accounting Treatment, Ijarah Financing.

The purpose of this study was to know how the determination and calculation of cost cuts Ijarah financing and related accounting treatment by PT Islamic Pawnshop Landungsari branch. In the first analysis, related analysis piece rates Ijarah begins with an analysis of the suitability determination Ijarah piece rates with the provisions of the National Islamic Council number 25 / DSN-MUI / III2002 and analysis of discounting from the perspective of Islamic relations. In the second analysis, related to the analysis of the accounting treatment of Ijarah financing is done with proper analysis of the accounting treatment under SFAS 107 Ijarah financing.

The data used in this study were primary and secondary data. Primary data was obtained from interviews with the Islamic pawnshop Landungsari Branch. While secondary data used books and documents relating to rate cuts Ijarah and Ijarah financing accounting treatment. Techniques of data analysis done by qualitative descriptive analysis that describes an object of research in the form of words or statements based on data, analyze and recommend research to PT Islamic pawnshop Landungsari branch.

Research shows that the determination of rate cuts applied by PT Islamic Pawnshop Landungsari branch in accordance with the fatwa DSN Number: 25 / DSN-MUI / III / 2002, which in determining the Ijarah piece rate are not based pawnshop customers but the percentage of the loan amount of the loan the estimated value of the goods themselves. The terms of the relationship of Islam, the determination of prices by the PT Islamic pawnshop Ijarah does not violate the provisions in relation to Islam. This is because in the Ijara discounting sharia pawnshops grounded on four principles of Muamalat. As for the accounting treatment of the Ijarah financing Islamic pawnshop Branch Landungsari not do the presentation and disclosures in the financial statements related to transactions that occurred in the Islamic pawnshop Branch Office Landungsari. The recognition and measurement in the journal transactions conducted by the Office of Landungsari Islamic pawnshop branches in accordance with the applicable provisions in SFAS 107.