

Analisis gadai syariah di Pegadaian Unit Layanan Syariah (PULS) Dewi Sartika Jakarta

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Abstrak

Permasalahan penelitian tesis ini tentang: (1) Hubungan kondisi sosial ekonomi nasabah dengan pernah tidaknya nasabah menunggak; (2) Praktik gadai syariah; dan (3) Kontribusi jenis penerimaan gadai syariah terhadap pertumbuhan pendapatan di PULS Dewi Sartika Jakarta.

Untuk melihat hubungan kondisi sosial ekonomi nasabah dengan pernah tidaknya nasabah yang menunggak, digunakan metode binomial logic-likelihood. Praktik gadai syariah digunakan analisis perbandingan-diskriptif--ex post facto. Sedangkan kontribusi jenis penerimaan gadai syariah terhadap pertumbuhan pendapatan di PULS Dewi Sartika digunakan analisis share atau kontribusi.

Karakteristik nasabah berprofesi sebagai mahasiswa, berpendapatan rendah, berat barang jaminan emas antara 2-5 gr, dan pemanfaatan pinjaman untuk keperluan konsumtif mempunyai peluang lebih kecil pernah menunggak di PULS Dewi Sartika.

Praktik gadai syariah yang berhubungan dengan marhun terbatas pada marhun emas saja; Penggunaan marhun lain tidak terlalu diperhatikan karena yang penting, nasabah dapat mengembalikan pinjamannya; Akad yang digunakan adalah gadai hasan (administratif) dan Simpanan (simpanan); Batasan waktu pembayaran marhun lain dan jika simpanan ada kecenderungan belum sesuai syariah; proses pelelangan terbatas, dan DPS masih belum dimiliki di PULS Dewi Sartika.

PULS Dewi Sartika selama setahun operasionalnya telah mendapatkan pemasukan Rp 282.540.700, di mana penerimaan dari jenis syariah cukup dominan, Rp 250.146.600 (88,53 %), dengan rata-rata tingkat pertumbuhannya 240,03 %, lebih tinggi dari tingkat rata-rata pertumbuhan total pendapatan, yang hanya 44,11 %.

The research matters are regarding: (1) Correlation between customer's social economic condition with the occurrence of customer's arrears; (2) Islamic mortgage practice; and (3) Contribution from type of Islamic mortgage revenue into growth of earnings in Dewi Sartika Islamic Outlet Pawnshop of Jakarta.

In order to analyze the correlation between customer's social economic condition with the occurrence of customer's arrears, it is used binomial logic-likelihood method. On the other hand, analysis of ex post facto-descriptive-comparative is used to review Islamic mortgage practice. Meanwhile, analysis of share or contribution is used to probe the contribution from type of Islamic mortgage revenue into growth of earnings in Dewi Sartika Islamic Outlet Pawnshop of Jakarta.

Characteristics of customers are students, low income, weight of gold collateral is about 2 - 5 grams, and

loan performance for consumptive purposes has smaller chances to be in arrears in Dewi Sartika Islamic Outlet Pawnshop of Jakarta.

Islamic mortgage practice which is related to *marhun bih* (collateral) is limited to only gold and silver; *marhun bih* performance is not to be the main concern since the important thing is the ability of customers to pay off their loan; it uses *qardhul hasan* (administrative) and *ijarah* (deposit) covenants; while for time limit for *marhun bih* and deposit rate payment there is a deviation tendency from its Islamic guidance; confined auction process, and there is no DPS in Dewi Sartika Islamic Outlet Pawnshop of Jakarta.

Dewi Sartika Islamic Outlet Pawnshop of Jakarta has obtained its earnings of Rp 282,540,700 during its one operational year, in which revenue from *Ijarah* type is quite dominant of Rp 250,146,600 (88.53 %), on the growth rate average of 240.03 %, higher than its growth rate average of total income that is only 44.11 %.