

ABSTRACT

Collateral Valuation Procedure and Standard for Determining Financing (Loan) Value in Gold Pawn Products at PT Bank Syariah Indonesia KCP Bandar Lampung Antasari

By

Aulia Intan Zahra

This study analyzes in depth the procedures for assessing the collateral value and the standards for determining financing (loan) values for gold pawn products at PT Bank Syariah Indonesia (BSI) KCP Bandar Lampung Antasari. Gold, as a fluctuating precious metal, is highly sought after by customers because its price tends to rise along with inflation and the strengthening of the rupiah against the US dollar, making it the primary choice for quick funding needs without losing assets. The collateral value assessment procedure includes stages of physical verification (checking purity and condition), accurate weighing, and evaluation based on the latest gold market prices from official sources such as Logam Mulia Antam. The financing value determination standard is applied within a range of 80-90% of the assessed value to anticipate price fluctuation risks and to ensure Sharia principles such as mudharabah or murabahah. This field research is of a qualitative descriptive nature with primary data sources through direct observation of operational processes, in-depth interviews with pawnbroker staff and customers, as well as secondary data in the form of BSI internal documents, transaction reports, and OJK regulations.

Keywords: Collateral appraisal, Financing value, Gold pawn, Indonesian Sharia Bank, Appraisal procedure, Sharia financing.

ABSTRAK

Prosedur Penaksiran Nilai Agunan Dan Standar Penetapan Nilai Pembiayaan (Pinjaman) Pada Produk Gadai Emas Di PT Bank Syariah Indonesia KCP Bandar Lampung Antasari

Oleh

Aulia Intan Zahra

Penelitian ini menganalisis secara mendalam prosedur penaksiran nilai agunan dan standar penetapan nilai pembiayaan (pinjaman) pada produk gadai emas di PT Bank Syariah Indonesia (BSI) KCP Bandar Lampung Antasari. Emas, sebagai logam mulia yang fluktuatif, sangat diminati nasabah karena harganya cenderung naik seiring inflasi dan penguatan nilai tukar rupiah terhadap dolar AS, sehingga menjadi pilihan utama untuk kebutuhan dana cepat tanpa kehilangan aset. Prosedur penaksiran nilai agunan mencakup tahapan verifikasi fisik (pemeriksaan kadar kemurnian dan kondisi), penimbangan akurat, serta penilaian berdasarkan harga pasar emas terkini dari sumber resmi seperti Logam Mulia Antam. Standar penetapan nilai pembiayaan diterapkan pada kisaran 80-90% dari nilai penaksiran untuk mengantisipasi risiko fluktuasi harga dan memastikan prinsip syariah seperti mudharabah atau murabahah. Penelitian lapangan ini bersifat deskriptif kualitatif dengan sumber data primer melalui observasi langsung proses operasional, wawancara mendalam dengan petugas gadai dan nasabah, serta data sekunder berupa dokumen internal BSI, laporan transaksi, dan regulasi OJK.

Kata Kunci: Penaksiran agunan, Nilai pembiayaan, Gadai emas, Bank Syariah Indonesia, Prosedur penilaian, Pembiayaan syariah.