

ABSTRAK

STUDI PEMETAAN ALUR LAYANAN DAN ADMINISTRASI PRODUK CICIL EMAS DI BANK SYARIAH INDONESIA KCP KEDATON BANDAR LAMPUNG

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Penulisan ini bertujuan memetakan alur layanan dan administrasi produk Cicil Emas di Bank Syariah Indonesia KCP Kedaton Bandar Lampung, meliputi proses pembiayaan, administrasi, dokumen yang digunakan, serta koordinasi antara *front office* dan *back office*. Penulisan menggunakan pendekatan deskriptif kualitatif dengan teknik pengumpulan data berupa wawancara, observasi selama 40 hari PKL, dokumentasi, dan studi pustaka. Hasil pengamatan menunjukkan bahwa layanan Cicil Emas dilaksanakan melalui tahapan terstruktur mulai dari pengajuan hingga pembayaran cicilan. Proses administrasi mencakup verifikasi berkas, input data, pencetakan dan penandatanganan akad, pengarsipan dokumen, serta penyimpanan emas di brankas. Dokumen yang digunakan meliputi formulir permohonan, KTP, NPWP, akad *Murabahah*, akad *Rahn*, dan dokumen kepemilikan. Koordinasi antarbagian didukung oleh sistem komputer terintegrasi dengan akses brankas yang terbatas. Dari perspektif akuntansi, perlakuan transaksi telah sesuai dengan PSAK 102, yaitu pengakuan piutang sebesar harga jual, margin yang ditanggungkan, pengakuan pendapatan secara proporsional, serta pembentukan CKPN apabila terjadi tunggakan.

Kata kunci: Alur Layanan, Administrasi, Cicil Emas, Akuntansi Murabahah.

ABSTRACT

MAPPING STUDY OF SERVICE FLOW AND ADMINISTRATION OF THE GOLD INSTALLMENT PRODUCT AT BANK SYARIAH INDONESIA KCP KEDATON BANDAR LAMPUNG

By

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This study aims to map the service flow and administrative processes of the Gold Installment (Cicil Emas) product at Bank Syariah Indonesia KCP Kedaton Bandar Lampung, including the financing procedures, administrative activities, documentation used, and coordination between the front office and back office. The study employs a descriptive qualitative approach, with data collected through interviews, observations conducted during a 40-day internship program, documentation, and a literature review. The findings indicate that the Gold Installment service is carried out through structured stages, ranging from application submission to installment payments. The administrative process includes document verification, data entry, printing and signing of contracts (*akad*), document filing, and gold storage in a secure vault. The documents utilized include application forms, Identity Cards (KTP), Taxpayer Identification Numbers (NPWP), Murabahah contracts, Rahn contracts, and ownership documents. Coordination among departments is supported by an integrated computer system with restricted access to the vault. From an accounting perspective, the transaction treatment complies with Financial Accounting Standards (PSAK) 102, which includes recognizing receivables at the selling price, deferred margins, proportional revenue recognition, and the formation of an allowance for impairment losses (CKPN) in the event of delinquency.

Keyword: Service Flow, Administration, Gold Installment, Murabahah Accounting.