

ANALYSIS IMPLEMENTATION OF ACCOUNTING INFORMATION SYSTEMS IN SUPPORTING INTERNAL CONTROL OF RAHN (PAWN) FINANCING AT DARUSSALAM SYARIAH PAWNSHIP BANDA ACEH

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Abstract

Accounting Information Systems (AIS) play a vital role in strengthening the governance of Islamic financial institutions, particularly in ensuring transparency, accountability, and compliance with sharia principles. This study aims to analyze the implementation of AIS in supporting internal control of Rahn (pawn) financing at Pawnship Syariah Darussalam Banda Aceh. The study employs a descriptive qualitative method; with data collected through interviews, observations, and documentation. The results indicate that AIS is integrated into all operational stages of Rahn financing, from customer data recording, collateral appraisal, and financing disbursement to repayment. Features such as audit trails, access authorization, automatic notifications, and real-time reporting were found to enhance internal control. However, challenges remain, including data entry errors and limited human resource competencies. The study concludes that AIS implementation at Pawnship Syariah Darussalam Banda Aceh contributes significantly to internal control effectiveness, though improvements in staff training and system development are still required.

Keywords: Accounting information systems, internal control, rahn financing, pawnship syariah

Abstract

Sistem Informasi Akuntansi (SIA) memainkan peran penting dalam memperkuat tata kelola lembaga keuangan syariah, khususnya dalam menjamin transparansi, akuntabilitas, dan kepatuhan terhadap prinsip syariah. Penelitian ini bertujuan untuk menganalisis penerapan SIA dalam mendukung pengendalian internal penyaluran pembiayaan Rahn (gadai) di Pegadaian Syariah Darussalam Banda Aceh. Penelitian ini menggunakan metode kualitatif deskriptif dengan teknik wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa SIA telah terintegrasi pada seluruh tahapan operasional Rahn, mulai dari pencatatan data nasabah, penaksiran barang jaminan, pencairan pembiayaan, hingga pelunasan. Fitur audit trail, otorisasi akses, notifikasi otomatis, dan pelaporan real-time terbukti memperkuat pengendalian internal. Namun, kendala masih ditemukan, seperti kesalahan input data dan keterbatasan kompetensi sumber daya manusia. Penelitian ini menyimpulkan bahwa penerapan SIA di Pegadaian Syariah Darussalam Banda Aceh memberikan kontribusi signifikan terhadap efektivitas pengendalian internal, meskipun diperlukan peningkatan kapasitas SDM dan pengembangan sistem berkelanjutan.

Kata kunci: Sistem informasi akuntansi, pengendalian internal, rahn, pegadaian syariah

INTRODUCTION

The rapid development of information and communication technology (ICT) has significantly reshaped the landscape of global financial institutions. The emergence of digital platforms, integrated systems, and automated processes has transformed not only the

operational models of organizations but also the way they manage data, deliver services, and ensure accountability to stakeholders. These advancements align with the increasing demand for efficiency and transparency in the financial sector (Laudon & Laudon, 2019). However, in the context of Islamic financial institutions,

technological transformation carries additional responsibilities. Beyond efficiency, it must safeguard compliance with sharia principles, which are rooted in fairness (*adl*), transparency (*shafafiyah*), and justice (*al-'adl wa al-ihsan*) in financial dealings (Az-Zuhaili, 2007). Thus, the integration of technology in Islamic finance must strike a delicate balance between innovation and adherence to Islamic jurisprudence.

In Indonesia, Pawnship Syariah has emerged as a pioneering institution that applies Islamic values in the provision of financial services. Established as part of PT Pawnship (Persero), it provides financial solutions designed to meet the needs of communities while adhering to Islamic law (Antonio, 2001). One of its most prominent and widely used products is Rahn financing, a contract based on the concept of collateralized loans. Under this scheme, customers pledge collateral (*marhun*), often in the form of gold or other valuables, in return for financing. Unlike conventional pawn systems, Rahn prohibits interest-based transactions (*riba*), thus offering an alternative that meets the dual objectives of addressing the financial needs of society and complying with Islamic ethical standards. This system reflects the Qur'anic injunction in Surah Al-Baqarah (2:283), which allows collateral as a guarantee in financial dealings, thereby legitimizing Rahn as a fair and transparent form of financing (DSN-MUI, 2002).

The management of Rahn transactions presents complexities that demand accuracy, efficiency, and accountability. In this regard, the role of an Accounting Information System (AIS) becomes indispensable. AIS enables institutions to record financial transactions systematically, generate accurate and timely reports, and establish robust internal control mechanisms. Its functions go beyond data processing, as it also provides a monitoring framework through

features such as audit trails, access restrictions, verification processes, and automated alerts. Such mechanisms are crucial for minimizing risks of fraud, data manipulation, and operational errors (Romney & Steinbart, 2018). Moreover, AIS supports managerial decision-making by offering real-time financial insights, thereby reinforcing institutional governance and customer trust. For Islamic institutions, AIS also functions as a guardian of sharia compliance by ensuring that every transaction aligns with established religious guidelines.

The significance of AIS implementation is particularly critical in Aceh, Indonesia's only province with full authority to enforce Islamic law under the framework of special autonomy. The enactment of Qanun Aceh Nomor 11 of 2018 on Islamic Financial Institutions mandates that all financial institutions operating in the region must comply strictly with sharia principles. This legal requirement has elevated the role of AIS from being a mere technological support system to a core instrument of institutional legitimacy (Baitulmal Aceh, 2019). By integrating AIS into financial operations, institutions can ensure compliance with regulatory requirements, enhance transparency in reporting, and improve operational efficiency. In essence, AIS provides a dual function in Aceh: it strengthens financial governance and simultaneously guarantees adherence to Islamic legal frameworks, which are closely monitored by the Aceh Sharia Supervisory Board (Dewan Pengawas Syariah, 2021).

Against this backdrop, the present study focuses on Pawnship Syariah Darussalam Banda Aceh as a case study to examine the role of AIS in supporting internal control in Rahn financing. This branch is strategically significant, as it serves a wide customer base and operates in a region where sharia compliance is non-negotiable. The study aims to analyze how AIS is

implemented in practice, evaluate its effectiveness in strengthening internal control, and identify challenges that may hinder its optimal use. By doing so, the research contributes to both theoretical discourse and practical understanding of the intersection between technology, internal control, and sharia compliance in Islamic financial institutions. Ultimately, the study seeks to demonstrate how robust information systems can promote sustainable governance and accountability in a sector where ethical, religious, and economic considerations are deeply intertwined.

LITERATURE REVIEW AND HYPOTHESIS

Accounting Information Systems (AIS)

An Accounting Information System (AIS) can be defined as a structured integration of people, procedures, data, software, and technology infrastructure designed to collect, process, and report financial information systematically (Romney & Steinbart, 2018). The primary objective of AIS is to provide accuracy, reliability, and timeliness in financial reporting, which ultimately supports better decision-making. Laudon & Laudon (2019) further emphasize that information systems in general are critical in enabling organizations to achieve operational excellence, improve customer intimacy, and foster innovation. In the specific context of AIS, these systems not only support the recording and reporting of financial data but also create a framework for accountability, transparency, and internal governance.

In Islamic financial institutions, the role of AIS is even more significant. Beyond efficiency, AIS functions as a safeguard for sharia compliance, ensuring that every stage of financial transactions is documented in a manner that aligns with Islamic principles. For example, in contracts such as *murabahah*, *ijarah*, or *rahn*, AIS is responsible for recording

not only the financial values but also the contractual stipulations that must conform to Islamic jurisprudence. This integration ensures that Islamic financial institutions can both compete in modern markets and preserve the integrity of sharia law. Previous studies (Maisaroh et al., 2019; Adelia, 2023) have demonstrated that AIS implementation in Islamic financial institutions contributes to enhanced accuracy in reporting and reduces operational risks, while simultaneously ensuring compliance with fatwas issued by the *Dewan Syariah Nasional Majelis Ulama Indonesia* (DSN-MUI).

Internal Control

Internal control represents a set of processes and procedures designed to safeguard assets, ensure reliable financial reporting, and promote organizational efficiency. According to the Committee of Sponsoring Organizations of the Treadway Commission (COSO, 2013), an effective internal control framework is built on five core components: (1) Control Environment, which establishes integrity and ethical values as the foundation; (2) Risk Assessment, which identifies and evaluates risks to achieving organizational objectives; (3) Control Activities, which involve the actual policies and procedures to mitigate risks; (4) Information and Communication, which ensures relevant information is captured and communicated effectively; and (5) Monitoring, which evaluates the effectiveness of internal controls over time.

The importance of internal control in financial institutions cannot be overstated. Weak internal control mechanisms often lead to fraud, misreporting, and inefficiencies that compromise institutional sustainability. For Islamic financial institutions, internal control also extends to ensuring that all transactions remain consistent with sharia principles. According to Mulyadi

(2016), strong internal control mechanisms are essential not only for protecting financial assets but also for maintaining stakeholder trust. This is particularly relevant in Aceh, where compliance with sharia-based regulations is mandatory under Qanun Aceh Nomor 11 of 2018. Therefore, internal control serves a dual purpose: securing institutional resources and ensuring religious compliance.

Rahn Financing in Islamic Law

Rahn, derived from the Arabic word meaning pledge or collateral, is a contract that allows a borrower to pledge an asset as security for a debt. Its legitimacy is established in the Qur'an, specifically in Surah Al-Baqarah (2:283): *“And if you are on a journey and cannot find a scribe, then a security deposit (rahn) should be taken.”* This verse clearly illustrates that Islam permits the use of collateral in financial transactions to ensure fairness and reduce disputes. The Prophet Muhammad (peace be upon him) also practiced Rahn; as narrated in Sahih al-Bukhari, he once pawned his armor to a Jewish merchant in exchange for food, thereby validating Rahn as an accepted practice in Islamic law.

The DSN-MUI Fatwa Nomor. 25/DSN-MUI/III/2002 further elaborates on Rahn in the Indonesian context, stipulating that while institutions may charge maintenance fees (*ujrah*) for storing pledged items, they are prohibited from deriving any profit from the collateral itself. This ensures that Rahn transactions remain free from *riba* (interest), *gharar* (uncertainty), and unjust enrichment. By design, Rahn promotes fairness, transparency, and justice. Scholars such as Az-Zuhaili (2007) argue that Rahn also serves as a socially inclusive financial tool, as it provides liquidity access to individuals who may not qualify for conventional financing. Within Pawnship Syariah, Rahn has become one of the

most popular financing products, reflecting its practical and sharia compliant nature.

AIS in Supporting Internal Control of Rahn

The integration of AIS into Rahn financing processes offers substantial benefits in terms of strengthening internal control. First, AIS provides real-time transaction documentation, ensuring that every financial activity is recorded as it occurs. This reduces the risk of manipulation and enhances transparency. Second, restricted access rights ensure that only authorized personnel can access sensitive information, thereby minimizing the potential for fraud. Third, AIS includes automatic alerts for due dates, reminding both customers and officers of repayment obligations, which supports operational efficiency and reduces the likelihood of delinquency. Finally, comprehensive audit trails enable management and auditors to trace every transaction back to its origin, making the system highly reliable for oversight purposes.

These features align with COSO's internal control framework, as AIS directly supports risk assessment, control activities, and monitoring. Empirical studies have shown that AIS adoption in Islamic financial institutions enhances not only efficiency but also compliance with sharia and regulatory requirements (Maisaroh et al., 2019; Adelia, 2023). At Pawnship Syariah Darussalam Banda Aceh, the use of the Passion System a centralized AIS has allowed the institution to integrate customer data management, collateral appraisal, financing disbursement, and repayment into a single platform. This integration has proven effective in reducing errors, improving accountability, and strengthening customer trust.

Hypothesis

Based on the theoretical foundation and empirical evidence reviewed, the following hypothesis is proposed:

H_a: The implementation of Accounting Information Systems (AIS) positively contributes to the effectiveness of internal control in Rahn financing at Pawnship Syariah Darussalam Banda Aceh.

This hypothesis reflects the expectation that AIS implementation not only enhances accuracy, reliability, and efficiency in Rahn operations but also ensures compliance with both internal control frameworks and Islamic legal principles. It builds on the notion that technology and sharia compliance can mutually reinforce one another to produce sustainable governance in Islamic financial institutions.

METHODOLOGY

Research Design

This study uses a qualitative descriptive design to provide in-depth analysis of AIS implementation in Rahn financing.

Data Sources

1. Primary Data: Interviews with branch managers, AIS operators, and frontline officers.
2. Secondary Data: Reports, internal documents, system-generated records, and relevant literature.

Data Collection

1. Interviews: Semi-structured interviews with five informants to explore AIS functions and internal control practices.
2. Observations: Direct observation of operational processes at Pawnship Syariah Darussalam Banda Aceh.
3. Documentation: Analysis of internal reports, financial records, and SOP manuals.

Data Analysis

Data were analyzed using Miles and Huberman's (1994) interactive model:

1. Data reduction.
2. Data display.
3. Conclusion drawing.

RESULTS AND DISCUSSIONS

Profile of Pawnship Syariah Darussalam Banda Aceh

Pawnship Syariah Darussalam Banda Aceh is one of the prominent branches of PT Pawnship operating in Aceh Province. Strategically located near the academic and business district of Darussalam, the branch caters to a diverse customer base, including university students, small business owners, civil servants, and the general public who require quick access to financing. What distinguishes Pawnship Syariah from its conventional counterpart is its commitment to providing services that fully comply with Islamic principles, particularly in avoiding interest (riba), uncertainty (gharar), and speculation (maysir).

The institution primarily offers rahn financing, in which gold is the most common form of collateral (marhun). Customers prefer this product due to its simplicity, accessibility, and compliance with Islamic values. Furthermore, Aceh's unique legal framework, based on Qanun Aceh Number 11 of 2018, requires all financial institutions to operate exclusively under sharia principles, making Pawnship Syariah an essential player in providing ethically grounded financial services. The branch employs the nationally integrated Accounting Information System known as the Passion System, which connects all Pawnship branches across Indonesia. This centralized integration allows real-time monitoring, reporting, and standardization of operations.

Implementation of AIS (Passion System)

The Passion System serves as the backbone of Pawnship Syariah's operations, particularly in managing Rahn financing. It integrates several essential processes into one centralized platform:

- a. **Customer Data Management** The system records and stores customer identities, collateral details, financing contracts, and repayment schedules. This ensures that data is easily accessible, traceable, and consistent across all departments.
- b. **Collateral Appraisal** The system facilitates standardized valuation of pledged items, especially gold, by linking appraisal data to market price updates. This minimizes subjectivity and reduces the risk of manipulation in collateral valuation.
- c. **Financing Disbursement and Repayment** Transactions are processed automatically within the system, ensuring accuracy in calculating financing values, service charges (*ujrah*), and repayment installments.
- d. **Audit Trail** The system records all user activities, allowing auditors and managers to review transaction histories and detect irregularities.
- e. **System Authorization** Access rights are restricted based on job roles, ensuring that sensitive financial data can only be modified or accessed by authorized personnel.
- f. **Real-Time Updates** Financial reports are generated instantly, allowing managers to monitor branch performance and compliance with operational standards.
- g. **Notification System** The system automatically alerts both officers and customers of due dates for repayment, reducing the incidence of delinquency.

These features demonstrate how AIS in Pawnship Syariah not only facilitates efficient operations but also strengthens accountability and transparency.

Internal Control Practices

The adoption of AIS has had a profound impact on internal control mechanisms within

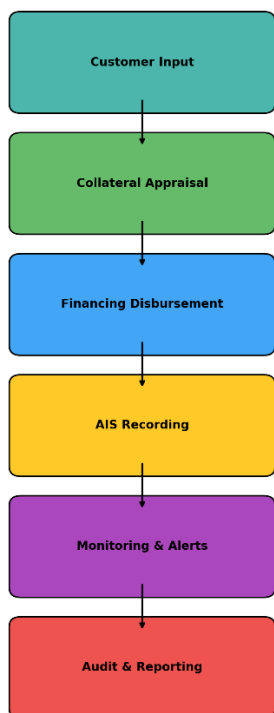
Pawnship Syariah Darussalam. Key internal control practices observed include:

- a. **Segregation of Duties** The system enforces separation between officers responsible for data entry, collateral appraisal, and approval of financing. This reduces the risk of collusion and fraud.
- b. **Authorization and Access Control** By assigning access rights based on organizational hierarchy, the system prevents unauthorized personnel from altering financial records.
- c. **Automated Verification of Data** The system cross-checks customer information, collateral details, and repayment transactions to ensure consistency and accuracy before final approval.
- d. **Transparency for Auditing** AIS provides clear and detailed records, enabling both internal and external auditors to examine financial activities with minimal effort.

Nevertheless, several challenges remain in ensuring the optimal functioning of internal controls. These include occasional input errors caused by staff negligence, limited supervision due to workload pressures, and technological literacy gaps among certain employees. These factors, if not addressed, can undermine the full potential of AIS in strengthening internal control.

To provide a clearer understanding, Table 1 illustrates how the features of the Passion System are integrated into the COSO internal control framework. Furthermore, Figure 1 presents a simplified flowchart of AIS implementation in Rahn financing at Pawnship Syariah.

Flow of AIS Implementation in Rahn Financing (Vertical Layout)



CONCLUSION

The findings highlight that AIS, through the Passion System, significantly enhances transparency, accountability, and operational efficiency in Rahn financing at Pawnshop Syariah Darussalam Banda Aceh. The system’s features align closely with the COSO (2013) internal control framework. For example, real-time updates and audit trails reflect information and monitoring components, while restricted access rights correspond to control activities. Moreover, the system’s ability to enforce segregation of duties and provide accurate reporting ensures a stronger control environment.

From a sharia perspective, AIS also supports compliance with DSN-MUI Fatwa Nomor 25/2002 on Rahn, which stipulates the prohibition of interest-based earnings and emphasizes fairness in collateral based transactions. By documenting every stage of the transaction, AIS ensures that financing values, maintenance fees (*ujrah*), and repayment obligations remain transparent and accountable.

However, despite these strengths, the effectiveness of AIS is not determined solely by its technical features. Human factors play a critical role in shaping outcomes. Staff errors in data entry, inadequate managerial oversight, and gaps in digital literacy highlight the importance of continuous training and supervision. These findings resonate with previous studies (Maisaroh et al., 2019; Adelia, 2023), which suggest that AIS can only achieve its intended benefits when supported by strong organizational commitment, adequate staff competencies, and consistent system upgrades.

Furthermore, the case study indicates that AIS can be seen as a bridge between technological innovation and religious compliance. In regions such as Aceh, where Islamic law governs financial operations, the integration of AIS ensures that institutions remain competitive while adhering to legal and ethical requirements. This dual function reflects the broader role of information systems in Islamic finance, where technology is not merely a tool for efficiency but also a mechanism for ensuring ethical integrity and sustainability.

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