

**MINISTRY OF RISET, TECHNOLOGY AND HIGHER EDUCATION
FACULTY OF ECONOMICS AND BUSINESS
AIRLANGGAUNIVERSITY**

STUDY : ISLAMIC ECONOMIC

No. List :

ABSTRACT

THESIS OF ISLAMIC ECONOMICS BACHELOR

NAME : MUH NOVRIANSYAH

NIM : 041511433183

YEARS OF PREPARATION : 2019

TITTLE :

The Role of ARRUM BPKB Product Financing at PT Pegadaian Syariah in Developing MSMEs in Surabaya City (Case Study of PT Pegadaian Syariah Surabaya Kutai Unit Office)

CONTENTS :

This study aims to analyze the role of financing for ARRUM BPKB products managed by PT. Pegadaian Syariah plays a role in developing MSMEs in the city of Surabaya. The Development Principle is used in measuring the development of MSMEs from customers of PT. Pegadaian Syariah which includes facilities standards, guidance standards and financing standards.

This study uses a qualitative approach with case study research methods. The technique of collecting data uses direct interviews, documentation and observation. Purposive techniques are used in determining the unit of analysis. The analysis technique used is narrative-descriptive analysis, which describes the results of interviews and direct observation. Then to find out the validity of the data, researchers used triangulation techniques by matching the findings of primary data and secondary data.

The results of this study indicate that the financing of ARRUM BPKB products managed by PT. Pegadaian Syariah plays a role in facility standards in the form of increasing assets and facilities and infrastructure, then in the guidance standard there is a form of increasing knowledge about tips in entrepreneurship, management skills, accounting skills and marketing abilities, and roles in financing standards in the form of increased business turnover resulting in the development of business owned by customers of PT. Sharia Pawnshop.

Keywords: Sharia pawnshops, ARRUM BPKB products, MSMEs.