



Gold Pawnshop Financing Accounting System At PT. Gorontalo Pawnshop : Pawnshop Cp Gorontalo Sentral

Tiara Puspita Sari Lihawa¹, Niswatin², Ayu Rakhma³

¹ Accounting Student of Gorontalo State University, Gorontalo, Indonesia

² Lecturer in Management at Gorontalo State University, Gorontalo, Indonesia

³ Lecturer in Accounting at Gorontalo State University, Gorontalo, Indonesia

Corresponding Author: tiarlihawa@gmail.com

Abstract

This study aims to analyze the accounting system of gold pawnshop financing at PT Pegadaian CP Gorontalo Sentral. Gold financing is one of Pegadaian's flagship products that involves financial transactions and high-value collateral management, so it requires an accurate, integrated, and supported accounting system by adequate internal control. This study uses a qualitative method with a descriptive approach. Data collection techniques are carried out through interviews, observations, and documentation of related parties in the gold financing process. The results of the study show that the gold financing accounting system at PT Pegadaian CP Gorontalo Sentral has used a computerized system based on the PASSION application that is integrated online, so that it is able to support transaction recording, collateral assessment, margin calculation, and the preparation of financial statements more quickly and systematically. However, there are still several obstacles, such as network disruptions, potential data input errors, and reliance on the ability of human resources to operate the system. Therefore, it is necessary to improve the quality of internal control, continuous training for employees, and optimize the use of technology to improve the efficiency, accuracy, and transparency of the gold financing accounting system.

Keywords: accounting system, gold financing, Pawnshop, PASSION, non-bank financial institution





INTRODUCTION

The development of technology and information has encouraged financial institutions to implement an accounting system that is increasingly integrated, accurate, and reliable in managing financial transactions. Accounting systems not only serve as a record-keeping tool, but also play an important role in supporting internal control and providing financial information that is relevant to managerial decision-making. For non-bank financial institutions such as PT Pegadaian, the existence of an effective accounting system is the main factor in maintaining transparency, accountability, and public trust.

Gold financing is one of PT Pegadaian's flagship products which has a high transaction volume and involves the management of collateral with fluctuating value. The complexity of gold financing transactions requires an accounting system that is able to record, process, and report every transaction accurately, from gold valuation, financing distribution, to repayment and return of collateral. Although Pegadaian has modernized its accounting system in line with technological developments, in practice there are still various operational obstacles that can affect the effectiveness of financial recording and reporting.

Based on these conditions, this study aims to analyze the effectiveness of the gold financing accounting system implemented at PT Pegadaian CP Gorontalo Sentral, as well as identify the obstacles faced in its implementation. The results of the study are expected to provide a real picture of the implementation of the gold financing accounting system at the branch level and become the basis for improvement recommendations to improve the accuracy, efficiency, and quality of gold financing management at Pegadaian.

METHOD

This study uses a qualitative method with a descriptive approach to understand in depth the application of the gold financing accounting system at PT Pegadaian, especially at Pegadaian CP Gorontalo Sentral. This approach was chosen because the research focuses on processes, operational dynamics, and interactions between parts in the implementation of accounting systems in field conditions without intervening in the research object. The research was carried out at the CP Gorontalo Sentral Pawnshop with an implementation time starting from January 2025 until the research is completed.

Data collection techniques are carried out through interviews, observations, and documentation. The interviews were semi-structured with key informants directly involved in the gold financing process, namely branch leaders, operational managers, appraisers, cashiers, and collateral storage officers (warehouses). Observation is carried out directly to see the





process of recording gold financing transactions, estimating and managing collateral, as well as financial reporting in daily operations. Documentation includes the collection and review of supporting documents such as SOPs, administrative documents, and reports related to gold financing to strengthen the validity of the data.

Data analysis techniques use the Miles & Huberman interactive analysis model, which includes: data collection, data reduction, data presentation, and conclusion drawn. The data obtained were grouped based on relevant themes, filtered to focus on information that supported the research objectives, presented systematically (narrative/table/diagram), and then conclusions were drawn about the effectiveness of the gold financing accounting system and its implementation constraints at Pegadaian CP Gorontalo Sentral.

RESULTS AND DISCUSSION

This research was conducted at PT Pegadaian CP Gorontalo Sentral, one of the Pegadaian's operational units in Gorontalo City that serves pawn-based financing, especially gold financing. This branch runs services ranging from gold valuation, fund disbursement, collateral storage, installment payments (capital lease), to repayment. In supporting transaction accountability, the branch implements an accounting system that ensures that every financing activity is recorded in an orderly, accurate, and accountable manner, in line with Pegadaian's vision and mission in simpler and more digital process-based services.

The results of the study show that the gold financing accounting system at Pegadaian CP Gorontalo Sentral is carried out through the main documents in the form of Pawn Forms, Credit Proof Letters (SBK), and Deposit Slips. The document serves as proof of transactions as well as an instrument of internal control. Operationally, the gold financing procedure takes place through stages: (1) customer acceptance and identity verification, (2) gold valuation, (3) fund disbursement, (4) collateral storage, followed by the capital lease installment procedure and repayment as the final stage. Field findings show a separation of functions between receiving/service officers, appraisers, cashiers, and warehouse officers, accompanied by layered verification and matching of physical documents with data in the system.

At the valuation stage, the financing value is determined based on the prevailing level, weight, physical condition, and gold price, so this stage is a critical point because it is related to the risk of fluctuations in gold prices. At the disbursement stage, the cashier verifies the SBK and customer identity, then the transaction is recorded in real-time in the system and becomes the basis for the daily cash report. The collateral storage stage is carried out with layered security (identification codes, re-checks, safes, limited access, and recording), and periodic checks are





carried out to ensure the compatibility between the system records and the physical condition of the gold.

The installment procedure is recorded as cash receipt on capital lease and updating the financing status in the system, while the repayment procedure is carried out through SBK verification, automatic calculation of liabilities, payment recording, and the issuance of collateral from the warehouse after re-inspection. Overall, the gold financing accounting system at Pegadaian CP Gorontalo Sentral is considered to have run quite well, especially in terms of real-time recording, structured documentation, separation of duties, and control of collateral. However, obstacles such as input errors, potential delays during high queues, and possible incompatibility of physical documents with system data are still found, so it is necessary to strengthen supervision and improve human resource competence through periodic evaluation and training.

CONCLUSION

Based on the results of interviews with branch leaders, operational managers, appraisers, cashiers, and warehouse officers strengthened by field observations, this study concludes that the gold financing accounting system at PT Pegadaian CP Gorontalo Sentral has been running effectively, structured, and in accordance with SOPs. The entire series of transactions—from the use of documents, financing processes, disbursement of funds, storage of collateral, capital lease installments, to repayment—has been supported by digitized recording and adequate internal control mechanisms.

In terms of documents, the Pawn Form, SBK, and Deposit Slip are used consistently as a basis for recording, proof of transactions, as well as audit trails. In terms of procedures, the financing flow runs according to the provisions, including identity verification, value/weight/condition based estimation and daily price updates, as well as disbursements and installments recorded in real-time to support the reliability of daily cash statements. Collateral management also demonstrates strong controls through re-verification, labeling, layered security, and inventory integration with accounting systems that facilitate reconciliation and auditing.

However, the study also found some challenges, notably input errors when queues are crowded, potential mismatches of physical documents with system data, and reliance on officer meticulousness. This condition shows the need for continuous improvement in the aspects of human resources, supervision, and system control to reduce operational risks.



For Pegadaian CP Gorontalo Sentral, it is recommended to strengthen double checks before data storage, increase the consistency of gold price updates and accuracy assessment training, clarify documentation and identification of collateral in warehouses, and tighten daily cash reconciliation, especially on days with high transaction volumes.

For the academic community, this research can be a reference for the implementation of accounting systems and internal control in non-bank financial institutions, as well as open a discussion about the challenges of digitalization in accounting practice.

For the next researcher, the research can be developed by reviewing non-technical factors such as work culture, workload, internal communication, employee competencies and training, as well as a more specific evaluation of the impact of digitalization on recording accuracy, service speed, and effectiveness of internal controls.

REFERENCE

- Almadadha, Rula. 2024. "Blockchain Technology in Financial Accounting: Enhancing Transparency, Security, and ESG Reporting." *Blockchains* 2(3): 312–33. doi:10.3390/blockchains2030015.
- Ariani, R. (2023). Pencatatan transaksi kas dan pengaruhnya terhadap pengendalian internal pada lembaga pembiayaan. *Jurnal Akuntansi dan Keuangan*, 8(2), 134–145.
- Ayu Rakhma W, and Lukman Pakaya. 2022. "SIA Pengelolaan Keuangan UMKM Dengan SI-APIK." *Mopolayio : Jurnal Pengabdian Ekonomi* 1(3): 200–203. doi:10.37479/mopolayio.v1i3.40.
- Bawole, Vronsky A, and Renato Charlie Mewengkang. 2023. "Analisis Perlakuan Akuntansi Atas Barang Gadai Emas Yang Tidak Ditebus Atau Terlambat Ditebus Pada PT . Pegadaian Cabang Manado Utara." 2(2): 39–48.
- Bin Malik, Anas, Nilawati Yusuf, and Ayu Rakhma Wuryandini. 2023. "Economics and Digital Business Review Pengaruh Sistem Informasi Akuntansi, Pengendalian Internal Dan Kualitas Sumber Daya Manusia Terhadap Kualitas Laporan Keuangan Pada PT. Sertifikat Instalasi Prima (SIP) Gorontalo." *Pengaruh Sistem Informasi Akuntansi, Pengendalian Internal dan Kualitas Sumber...* 4(2): 145–60.
- Devita, D., & Zainarti, Z. (2025). Analisis aspek risiko produk gadai emas pada PT Pegadaian Syariah Cabang Medan Petisah. *JEMPER: Jurnal Ekonomi Manajemen Perbankan*. <https://www.researchgate.net/publication/383592033>
- Dewi, S. K., & Fransiska, M. (2022). Ketepatan pencatatan pelunasan pembiayaan dalam menjaga reliabilitas laporan keuangan. *Jurnal Akuntansi Keuangan Lembaga Jasa*



- Keuangan, 7(1), 55–66.
- DITA, FARA, Dr. Niswatin, and Usman -. 2022. "Pemanfaatan Teknologi Informasi Dan Sistem Pengendalian Intern Terhadap Pengelolaan Alokasi Dana Desa (Studi Kasus Kecamatan Boliyohuto Kabupaten Gorontalo)." Jurnal Ilmiah Bisnis dan Perpajakan (Bijak) 4(2): 54–65. doi:10.26905/j.bijak.v4i2.7805.
- Gelinas, U. J., Dull, R. B., & Wheeler, P. R. (2021). Accounting Information Systems. Cengage Learning.
- Giman, Devi, Sahmin noholo, and Ayu Rakhma Wuryandini. 2024. "Economics and Digital Business Review Penerapan Sistem Informasi Akuntansi Berbasis Android SIAPIK Pada Toko Kardi." Economics and Digital Business Review 5(1): 174–92.
- Habsy, Bakharudin All, and Mochamad Nursalim. 2025. "Jenis-Jenis Metode Pengumpulan Data (Qualitative Research)." 9: 9932–38.
- Harahap, H., & Siregar, R. (2022). Pengendalian internal dan verifikasi agunan pada lembaga pembiayaan berbasis aset. Jurnal Manajemen Keuangan, 14(1), 77–89.
- Johan, M. (2023). Analisis prosedur pencairan kas dan implikasinya terhadap efektivitas pengendalian internal. International Journal of Research in Business and Social Science, 11(2), 98–109.
- Kapoor, Aditya. 2008. "Basic Understanding of Cloud computing."
- KOROL, Svitlana, and Olha ROMASHKO. 2024. "Artificial intelligence in Accounting." Scientia fructuosa 154(2): 145–57. doi:10.31617/1.2024(154)08.
- Maharany, Maharany, Ninin Non Ayu Salmah, and Emma Lilianti. 2021. "Analisis Perlakuan Akuntansi Pembiayaan Rahn (Gadai Emas) Berdasarkan PSAK 107 (Studi Kasus Pada PT. Pegadaian Syariah Cabang Simpang Patal Palembang)." Jurnal Media Akuntansi (Mediasi) 3(2): 197–212. doi:10.31851/jmediasi.v3i2.5492.
- Mahmud, Syalasya Fatiha R, Tri Handayani Amaliah, and Ayu Rakhma Wuryandini. 2025. "SEIKO : Journal of Management & Business Pengaruh Kompetensi Aparatur , Pengendalian Internal , Dan Sistem Informasi Akuntansi Terhadap Kualitas Laporan Keuangan Pada Badan Keuangan Provinsi Gorontalo." 8(1): 180–94.
- Meilinda, Yesica, Triandi Triandi, and Udi Pramiudi. 2024. "Implementasi Sistem Informasi Akuntansi Kredit Gadai Emas Di PT Pegadaian." Jurnal Aplikasi Bisnis Kesatuan 4(1): 171–92. doi:10.37641/jabkes.v4i1.1893.
- Mulyadi., & Kartini, I. (2023). Digitalisasi sistem inventori dan dampaknya terhadap akurasi laporan risiko lembaga pembiayaan. Jurnal Sistem Informasi dan Akuntansi, 9(1), 46–58.
- Ni Putu Intan Septiani. 2024. "ANALISIS SISTEM AKUNTANSI PEMBERIAN PINJAMAN PRODUK



- KCA (KREDIT CEPAT AMAN) PADA PT . PEGADAIAN CABANG NEGARA NIM : NI PUTU INTAN SEPTIANI.”
- Ni'Ma Nurbait Halid; Niswatin; Ronald S. Badu. 2025. “Pengaruh Implementasi Sistem Akuntabilitas Kinerja Instansi Pemerintah (SAKIP) Terhadap Penerapan Good Government Governance.” 6(2): 1211–23.
- Nova Kurnia. 2022. “ANALISIS PERLAKUAN AKUNTANSI PADA PEMBIAYAAN GADAI EMAS DI PT. PEGADAIAN UPC PUGER CABANG JEMBER.” 9(September): 356–63.
- Nur Sellawati Abdurrahmana; Nswatin; Andi Yusniar Mendo. 2024. “Tinjauan Bentuk Sistem Informasi Akuntansi Berbasis Komputer Pada Bengkel CV . Karisma Motor.” 3(2): 119–33.
- Putri Nabilah. 2020. “Efektivitas Sistem PASSION Pembiayaan Pegadaian Emas Pada Pt Pegadaian (Persero).” Jurnal akuntansi: 24.
- Rachman, A., & Yusuf, R. (2021). Manajemen risiko dan sistem keamanan berlapis pada lembaga pembiayaan berbasis gadai. Jurnal Ekonomi & Manajemen, 12(2), 44–55.
- Rahmawati, L., & Nugroho, A. (2020). Pengaruh kualitas layanan tahap akhir transaksi terhadap kepuasan nasabah lembaga pembiayaan. Jurnal Manajemen dan Bisnis, 5(3), 112–120.
- Rinanda, Y., & Saputri, N. H. (2025). Sistem Akuntansi Pembiayaan Pegadaian Emas pada PT Pegadaian (Persero) Cabang Tapi Bandar Padang. ResearchGate. <https://www.researchgate.net/publication/418674483>
- Rinanda, Yessi, and Nindi Heni Saputri. 2021. 1 Jurnal Akademi Akuntansi Indonesia Padang (JAAIP) e-ISSN Sistem Akuntansi Pembiayaan Pegadaian Emas Pada PT. Pegadaian (Persero) Cabang Tapi Bandar Padang.
- Rizka, K., & Gunanta, R. (2021). The effect of a credit sales accounting information system on the effectiveness of account control in PT XYZ. International Journal of Research in Business and Social Science, 10(1), 123–131.
- Romney, M. B., & Steinbart, P. J. (2022). Accounting Information Systems (15th ed.). Pearson.
- Rusli, Sri Marwati, Sitti Murniati, Sry Wahyuni, and Universitas Wira Bhakti. 2024. “Sistem Akuntansi Penerimaan Dan Pengeluaran Barang Jaminan Pada Pt . Pegadaian (Persero) Cabang Sungguminasa.” 2(9): 2941–49.
- Santoso, A., & Wardhani, R. (2021). Peran dokumen standar dalam meningkatkan akurasi pencatatan lembaga pembiayaan. Jurnal Akuntansi Modern, 8(2), 201–215.
- Suprianti, Miranti. 2023. “Jurnal Akuntansi , Keuangan Dan Auditing Analisis Sistem Informasi Akuntansi Penjualan Dan Penerimaan Kas Produk Gadai Kca Pada PT . Pegadaian Upc . Cibadak Yang Memproses Jalannya Transaksi . Sistem Informasi Yang Digunakan Pada PT . Pegadaian Adalah Peg.” 4(2): 262–74.



- Suryani, D., & Putra, R. (2021). Verifikasi identitas nasabah dalam mencegah fraud pada lembaga keuangan. *Jurnal Ilmu Akuntansi & Audit*, 7(2), 92–104.
- Syah, S. R., & Patiwi, N. A. H. A. (2022). Analisis penaksiran nilai barang gadai perhiasan emas dalam menentukan nilai pinjaman nasabah pada PT Pegadaian (Persero) UPC Ruko Pelangi Makassar. *YUME: Journal of Management*, 5(1), 280–292. <https://www.researchgate.net/publication/368328073>
- Umar, Sa'diyah Nurshabrina, Mahdalen, and Ayu Rakhma Wuryandini. 2023. "Analisis Efektivitas Sistem Informasi Akuntansi Penggajian Karyawan Pada PT. Indotruck Utama Gorontalo." *Economics and Digital Business Review* 4(2): 168–75.
- W Sukarno, Himawan, Ahmad Mukoffi, Rambu Armita Hina Marumata, Riski Aprilia Dwi Suanti, Hermi Sularsih, and As'adi. 2023. "Sistem Pengendalian Internal Dan Pemanfaatan Teknologi Informasi Terhadap Nilai Informasi Pelaporan Keuangan Pemerintah Daerah." *Jurnal Paradigma Ekonomika* 18(1): 2085–1960.
- Wijayanti, Mela Tiyas. 2020. "Implementasi Manajemen Syariah Pegadaian Dalam Gadai Emas." *Jurnal Manajemen Bisnis* 17(1): 101. doi:10.38043/jmb.v17i1.2345.
- Zainuri, Habib, Universitas Kutai Kartanegara, Fitria Meisarah, Universitas Kutai Kartanegara, and Janner Simarmata. 2023. *Metodologi Penelitian Pendidikan : Sebuah Pengantar*

