ABSTRAK

Perkembangan lembaga keuangan syariah di Indonesia mendorong hadirnya berbagai produk pembiayaan yang memberikan kemudahan kepada masyarakat dengan tetap berlandaskan prinsip syariah, salah satunya adalah produk *Rahn Tasjily* pada Pegadaian Syariah. Dalam praktiknya, produk ini menggunakan dokumen kepemilikan sebagai jaminan sementara objek jaminan tetap berada dalam penguasaan nasabah. Kondisi tersebut menimbulkan kebutuhan akan perlindungan hukum yang mampu menjamin kepastian, keadilan, serta keseimbangan hak dan kewajiban para pihak. Penelitian ini memiliki rumusan masalah bagaimana bentuk perlindungan hukum bagi nasabah dalam produk *rahn tasjily* di pegadaian sysriah kota Lhokseumawe, apakah hak dan kewajiban nasabah telah dijalankan sesuai dengan prinsip keadilan syariah, dan bagaimana penyelesaian senketa antara nasabah dan pegadaian jika terjadi wanprestasi. Penelitian ini bertujuan untuk menganalisis bentuk perlindungan hukum bagi nasabah dalam produk *Rahn Tasjily* di Pegadaian Syariah Kota Lhokseumawe, menilai pelaksanaan hak dan kewajiban nasabah berdasarkan prinsip keadilan syariah, serta mengkaji mekanisme penyelesaian sengketa apabila terjadi wanprestasi. Penelitian ini menggunakan metode yuridis empiris dengan pendekatan kualitatif. Data diperoleh melalui wawancara, observasi, dan dokumentasi. Sumber data terdiri atas data primer yang diperoleh secara langsung dari pihak Pegadaian Syariah dan nasabah, serta data sekunder yang berasal dari peraturan perundang-undangan, Fatwa DSN-MUI, literatur ilmiah, dan dokumen pendukung lainnya. Analisis data dilakukan melalui tahapan reduksi data, penyajian data, serta penarikan kesimpulan. Hasil penelitian menunjukkan bahwa perlindungan hukum bagi nasabah dalam produk *Rahn Tasjily* telah diterapkan melalui penyusunan akad yang jelas, transparansi informasi, kepastian prosedur layanan, serta mekanisme penyelesaian sengketa yang mengutamakan musyawarah. Pelaksanaan hak dan kewajiban para pihak secara umum telah mengarah pada prinsip keadilan syariah melalui keseimbangan hak, tanggung jawab, dan kepatuhan terhadap *akad*. Adapun apabila terjadi wanprestasi, penyelesaian sengketa dilakukan secara bertahap sesuai ketentuan internal dan prinsip hukum ekonomi syariah. Penelitian ini menyarankan peningkatan edukasi kepada nasabah, penguatan transparansi *akad*, dan optimalisasi perlindungan hukum untuk meningkatkan kepercayaan masyarakat terhadap layanan Pegadaian Syariah.

Kata Kunci: *"Perlindungan Hukum, Rahn Tasjily, Pegadaian Syariah, Nasabah, Hukum Ekonomi Syariah"*

ABSTRACT

The growth of Sharia financial institutions in Indonesia has spurred the creation of various financing products that offer convenience to the public while adhering to Sharia principles; one such product is Rahn Tasjily offered by Sharia-compliant pawn services. In practice, this product utilizes ownership documents as collateral, while the physical collateral itself remains in the customer's possession. This arrangement creates a need for legal protection that ensures certainty, fairness, and a balance of rights and obligations between the parties involved. The research addresses the following issues: the form of legal protection for customers regarding the Rahn Tasjily product at Shariah-comploaint Pawn Service in Lhokseumawe City; whether the exercise of customer rights and obligations aligns with Sharia principles of justice; and how disputes between customers and the pawn service provider are resolved in the event of a breach of contract. The study aims to analyze the legal protection afforded to customers of the Rahn Tasjily product at Sharia-complain Pawn Service in Lhokseumawe City, evaluate the fulfillment of customer rights and obligations based on Sharia principles of justice, and examine dispute resolution mechanisms in cases of breach of contract. An empirical-juridical method with a qualitative approach was employed. Data were gathered through interviews, observation, and documentation. Data sources included primary data obtained directly from Shariah-complaint Pawn Service and customers, as well as secondary data derived from legislation, DSN-MUI fatwas (religious rulings), scholarly literature, and other supporting documents. Data analysis was conducted through the stages of data reduction, data presentation, and conclusion drawing. The research findings indicate that legal protection for Rahn Tasjily customers is implemented through the drafting of clear contracts, information transparency, established service procedures, and dispute resolution mechanisms that prioritize deliberation. In general, the exercise of rights and obligations by the parties aligns with Sharia principles of justice, characterized by a balance of rights and responsibilities and adherence to the contract. In the event of a breach of contract, dispute resolution is carried out in stages, in accordance with internal regulations and Sharia economic law principles. This study suggests enhancing customer education, strengthening the transparency of contracts, and optimizing legal protections to boost public trust in Sharia-compliant pawn services.

Keywords: *"Legal Protection, Rahn Tasjily, Islamic Pawnshops, Customers, Islamic Economic Law"*