

## ABSTRACT

Ayu Rosyida, 2012. Sarjana's thesis title: „Analysis of Gold Pawn Sharia Implementation Funding For Client In PT. Branch BRISyariah Malang“

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Keywords: Gold Pawn Financing the Sharia, the contract of Ijarah wal Qardh

BRISyariah banks are financial institutions that respond to community

needs in a variety of products, including gold pawn transactions in recent years

Islamic finance has developed very rapidly. Gold mortgage bank syariah facilitate

transactions to meet short term needs of customers. Including for education,

healthcare, venture capital and others. This study aims to determine how the

implementation of sharia in the PT pawning gold. Branch BRISyariah Malang,

which makes a product superior to Islamic pawn gold from other products in the

PT. BRISyariah and analyze how the impact of regulatory policies over standard

operating procedures for the Islamic gold pawn is set by Bank Indonesia at PT.

Branch BRISyariah Malang.

By looking at research problems, the method used is descriptive qualitative

research approach. The gathering of the primary data and secondary data are with

interviewing techniques, observation, documentation and library research.

Furthermore, the model data analysis is data reduction and verification or

inferences.

From the analysis of gold pawn it can be concluded that the

implementation of sharia able to assist clients in meeting their short-term needs.

Islamic Gold Pawn on PT. Malang branch BRISyariah applies the principles of

ijarah wal Qardh contract that means the contract of lending by banks to

customers with the task of keeping the bank in order to guarantee the delivered

goods. Application of this contract in accordance with the terms MUI fatwa costs imposed in the transaction costs are truly necessary. Islamic gold mortgage products have an advantage in terms BRISyariah easier, faster service, process transactions faster and better assessed value. While the impact of Bank Indonesia policy related Standard Operating Procedures for the gold pledge to bring Islamic banks and the impact on customers. But the policy is has provided clarity on Islamic banking and regulatory provisions governing the Islamic gold pawn transactions to avoid speculative activities.