ABSTRACT


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Gold Pawn is a product of the financing on the basis of the gold collateral to obtain financing, PT. Bank Syariah Mandiri Branch Malang is one of the Islamic banks that have Islamic gold mortgage product that is able to provide loan funds quickly and do not complicate, gold mortgage products has increased, if viewed from the contribution to the profitability of gold pawn PT. Bank Syariah Mandiri center which in 2009 amounted to 0.29% increase in 2010 to 6.50% and in 2011 increased significantly to 27.98%. This indicates mortgage financing gold is in high demand, this study aims to describe the implementation of financial management pawning gold run PT. Bank Syariah Mandiri Branch Malang, mortgage financing to describe the role of gold in Increasing profitability PT. Bank Syariah Mandiri Branch Malang, And to know what factors support and hinder the implementation of the pawn gold

The method used in this study is a qualitative descriptive approach, the data used in the form of primary data and secondary data. With data collection techniques of observation, interviews, documentation, and triangulation. Further analysis technique used is the reduction of data, display data, decision making and verification.

Based on the results of the study, obtained the gold mortgage financing management of PT. Bank Syariah Mandiri Branch Malang be effective include the Planing, Organizin, Actuating and Controlling, but the Organizing need additional personnel in order to maximize service, gold pawn The financing role in improving the profitability of PT. Bank Syariah Mandiri Branch of Malang is still relatively small when viewed from the nominal, but when viewed from the development of a percent each year gold mortgage financing experience high growth, which in 2009 amounted to 0.71% in 2010 grew by 20.66% and 2011 growth is high enough that 78.63% increase was due to the acceleration of repayment of mortgage products. Factor supporting gold is the main mortgage ujrah low maintenance costs while the barrier is still a lack of information obtained by pawning gold customers about the product.