

Abstrak

This Study aims to compare installment financing procedures gold at Bank Syariah Mandiri Wirobrajan KCP Unit and Pegadaian Syariah Munggur Kusumanegara Branch. From the results of this study indicated that the procedure for financing gold installments on both sides is very different in terms of procedure up to the contract. The process of financing gold installments at Bank Syariah Mandiri KCP Wirobrajan and Pegadaian Syariah Munggur Kusumanegara Branch Unit based on the fatwa DSN-MUI No: 23 / DSN-MUI / V / 2010.

Barriers faced by Bank Syariah Mandiri KCP Wirobrajan almost the same as the Pegadaian Syariah Munggur Kusumanegara Branch in terms of marketing like most people still choose land investment and home compared to gold.

Than the contract is used by Bank Syariah Mandiri KCP Wirobrajan and the Pegadaian Syariah Munggue Kusumanegara Branch is different. Bank Syariah Mandiri KCP Wirobrajan uses *murobahah* agreement in accordance with fatwa DSN-MUI No: 4 / DSN-MUI / IV / 2000 and *rahn* contract in accordance with the fatwa DSN-MUI No: 26 / DSN-MUI / 41 / 2000. Whereas the contract is used by Pegadaian Syariah Munggur Kusumanegara Branch is a *murobahah* contract in accordance with the fatwa DSN-MUI No: 77 / DSN-MUI / V / 2010, the *wadi'ah* contract is accordance with the fatwa DSN-MUI No: 02 / DSN-MUI / IV / 2000 concerning *wadiah* savings and *istishna* contracts in accordance with the fatwa DSN-MUI No: 06 / DSN-MUI / IV / 2000.

Kata kunci : Cicil Emas, Perbankan Syariah dan Pegadaian Syariah.