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Research paper

Effects Rahn, Ijaroh, Customer Satisfaction Through Quality of Service in. PT. *Sharia* Rural Bank *Syarikat Madani*

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Abstract

Community desire of a product needs the companion for business credit financing, disposal venture capital partners for micro s and macro businesses and banking sector needs to increase every year, so the role of the strategic investment partner is so decisive. As the products business development, Since 1991 Islamic banking system has served the public with "Syariah" products. To achieve these objectives, the role of the corporate world become extremely important to give influences in society economy, so better services to achieve customer satisfaction in banking area is needed.The data in this research was conducted by spreading some questionnaires and taking the entire sample of 150 respondents of PT. SRB SayrikatMadani, and then the Data were tested by using Path analysis. The test results showed that the variable of Rhan (X1) Customer Satisfaction (Y) through Quality Services (X3) has path coefficient value 0554 t-count = 0223 while t-table 1661 (α = 0.05) and 2367 (α = 0, 01). It showed that the value of t-count <t table, it can be concluded that the path coefficient is not significant. Ijaroh (X2) The customer Satisfaction (Y) through Services Quality (X3) has path coefficient 0.315 t-count = 0.016 while t-table 1661 (α = 0.05) and 2367 (α = 0.01). in this case, t count <t table, it can be concluded that the path coefficient is not significant.

Keywords: *Rahn; Ijaroh; Quality Service; Customer Satisfaction*

1. Introduction

The establishment of Islamic banking sharing system, based on two main reasons: (1) the view that interest (interest) on a conventional bank is haram included in the category of usury is forbidden in religion, not only in Islam but also by divine religions other. (2) And the economic aspect, the delivery of business risk to one party violates the norms of justice. Until now many Islamic Bank has a Product Rahn, Ijaroh (gold pawn).Also, the legal basis for the implementation of the pledge as one of the business activities in Islamic Bank is also stipulated in Article 19 paragraph (1) and (2) of Law No. 21 of Article 36 of the Islamic banking Bank Indonesia regulations. In line with the growth in various sectors such as industry, tourism and the transfer of the vessel cannot be separated with the role of banks in the city of Batam, in particular, to revive and mobilize all sectors. Since the end of the economic crisis in 1997-1998 or after the era of 2000, the growth of the banking industry in Batam is quite significant. This can be seen from many commercial banks to expand by opening a new branch office in Batam or adding branches, cash offices, as well as with the People's Bank Syariah Financing. In 2003 there are only one (1) Financing Bank Rakyat Syariahyang operates in the city of Batam. Then from 2008 to 2010 during which period of 9 years,

The hadeeth narrated by Bukhari Muslim says: "From A'ishah RA: Indeed Rasulullah SAW had to buy food with the debt of a Jew, and the Prophet Ever mortgaged an iron armor to him," the hadith Al-Syafeii, Al Daruquthni, and Ibnu Majjah, said that "from Abu Hurairah RA, the Prophet said:" Not in spite Daruquthni, and Ibnu Majjah, pawn stuff ownership of the owner of the pawn. He gained the benefits and bore the risk. "

a) Rahn, Ijaroh (gold pawn) is a contract tabarru, while the Ijara contract is a contract that is tijarah. Akad tabarru is an agreement that is intended to help and pure merely because of hope the pleasure and reward of Allah, whereas the tijarroh contract is an agreement that is designed to find and benefit where harmony and all requirements have been met. Combining tabarru with tijarah is the injustice because perform a different contract with the akad definition so that the transaction would lead to the usury nasi'ah:
b) In the case of multi-gold pledge contract or contract-Akad mutanaqidhah opposite is forbidden by Islamic law, which is a combination qardh and contract Rahn which is the contract tabarru the Ijara contract which is a contract tijarah.
c) Ujrah above their care services in gold pawn agreement raises sound engineering (Hilah) to cover usury, which is taking advantage of a provision in the form of additional debt (ziyadah), or other benefits, but these benefits are a usury unlawful.

In Surah Al Baqarah verse 283 says that:

وَإِن كُنتُمْ عَلَىٰ سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهَانٌ مَّقْبُوضَةٌ

"If you are on the way (and not in cash mu'amalah) are you not Get a writer, then let no dependents goods held (by the indebted)." (Ministry of Religious Affairs, 2016), (By looking at the development of these very high BPR in Batam in particular, the authors are interested in researching more about the elaboration of the problems that occur with the title "Effect Rahn, Ijaroh Against Customer satisfaction through service quality at PT.*Sharia* Rural Bank (SRB) *Syarikat Madani*" This study aims to explain the significant effect between Rahn (X1), Ijaroh (X2), to customer satisfaction (X4) via quality of service (X3) at PT. SRB *Syarikat Madani.*

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2. Literature Review

2.1. Customer Satisfaction

According to Kotler & Keller (2007), that feeling happy or disappointed someone who emerged after comparing the perception or response to the performance of the product expected results. Term customer satisfaction is customer actions that look, associated with a product or service. For example, if a client smile when viewing the product or service being promoted, so someone had to feel satisfaction in the product or service being viewed. Customer satisfaction occurs when the notion of performance or perceived performance of products will be in line with expectations of a client. This means that if the customer is satisfied following the specifications expected by customers. If the performance of the product is much lower than the expectations of customers, the buyer is not satisfied. Conversely, when performing according to expectations or exceeded expectations, consumers were satisfied or satisfied or feel very happy. There are five dimensions of service quality that can make customer satisfaction, namely:

1) Tangible (physical evidence)

The company's ability to show their existence to external parties. Which meant that the appearance and capabilities of the company's physical infrastructure and the state of the surrounding environment are evident and the services provided.

2) Reliability (reliability)

The company's ability to deliver services as promised are accurate and reliable.

3) Responsiveness (responsiveness).

A willingness to help and provide a fast and accurate service to customers, with precise information delivery.

4) Assurance (assurance)

That knowledge, politeness, and the ability of an organization's employees to gain the confidence of the customers to the company. Consists of several components, among others, communication, credibility, security, competence, and courtesy.

5) Empathy and others.

That gives genuine concern and a private individual or provided to customers by striving to understand the customer's wishes. For example, companies must know the specific requests of customers from the physical form of products or services to the distribution right.

The customer is entitled to assess a company in issuing output both products and services to meet customer expectations. Whether it's positive assessment (praise) or negative ratings (Hope customers are met will bring on the emotional state of the customer towards satisfaction, and vice versa when customer expectations are not met the customer will be dissatisfied so that it can make a voice action (criticism or complaint). Criticism and claims the company did not immediately respond to it will affect other consumers in the purchase of goods or services. The study of the concept of customer satisfaction at this time become one of the priority research in services marketing literature. Studies Mc.Dougall and Levesque (2000) Tjiptono 2006 states that happiness is the key to success in the service industry. Because satisfaction is the final phase of achieving customer loyalty. Companies must pay attention to the overall service offered from the customer's perspective. Customer satisfaction which is formed from the customer standpoint can deliver more value to the quality of the services provided. Furthermore, according to Robledo (2001), 2007 Djanuri the most critical aspects of the strategic management services company marketing is customer satisfaction measurement. Currently, according to Bejou et al., (1998) 2008 Kristiadi customer satisfaction is an essential factor for the company and a key demand of customers. Companies that can not provide the comfort expected by the customer will be left out of customers (Donovan et al., 2004). Ismail (2013). Companies must pay attention to the overall service offered from the customer's perspective. Customer satisfaction which is formed from the customer standpoint can deliver more value to the quality of the services provided. Furthermore, according to Robledo (2001), 2007 Djanuri the most critical aspects of the strategic management services company marketing is customer satisfaction measurement. Currently, according to Bejou et al., (1998) 2008 Kristiadi customer satisfaction is an essential factor for the company and a key demand of customers. Companies that can not provide the comfort expected by the customer will be left out of customers (Donovan et al., 2004). Ismail (2013). Companies must pay attention to the overall service offered from the customer's perspective. Customer satisfaction which is formed from the customer standpoint can deliver more value to the quality of the services provided. Furthermore, according to Robledo (2001), 2007 Djanuri the most critical aspects of the strategic management services company marketing is customer satisfaction measurement. Currently, according to Bejou et al., (1998) 2008 Kristiadi customer satisfaction is an essential factor for the company and a key demand of customers. Companies that can not provide the comfort expected by the customer will be left out of customers (Donovan et al., 2004). Ismail (2013).

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Customer satisfaction is the part relating to the creation of customer value. Due to the production of customer satisfaction means providing benefits for the company, including the relationship between the company and its customers become harmonious, give a good foundation or creation of customer satisfaction as well as forming a recommendation by word of mouth that is profitable for the company, which raised the interest of the customer to purchase or use the company's services. Customer satisfaction was resulting from the excellent quality of the goods or services offered to customers by the company. It can be concluded that the high degree of customer satisfaction is influenced by the high degree of quality of products (goods and services supplied) to customers (Lee et al., 2000; Lee et al., 2001) in Barata (2006: 31- 32). Bebko Research (2000) Sukardi 2007 suggests that satisfaction arises from what is received (perceived) and what is expected by customers for products (services) offered by the company to the customer value. This is supported by Carman et al., (2000) Camilla, 2008 that satisfaction is a concrete manifestation of customer response to the perceived suitability on the actual performance of a product (service) and a customer expectations on a product (services) is. Satisfaction depends on how the service is given. Due to the comfort of the level of one's feelings after comparing the performance (results) are perceived compared to his expectations. Satisfaction recognized by the customer is an advantage of the value that has been built by the company. To achieve business goals or objectives of a firm,

2.2. Understanding Islamic Bank

According to the Law of the Republic of Indonesia No. 21 The year 2008 on Islamic Banking, Islamic Banking is a financial institution that is conducting its business activities based on Islamic principles and by type consists of Islamic Banks (BUS) and the People's Bank Syariah Financing (SRB). Rahn or Pawn.The borrowers own the understanding of ar-Rahn hold property in question as collateral for a loan received. Goods used as collateral it must have a sale value or economic value so that those who own rights obtain assurance that the borrower will repay the loan, and if it can not repay the recipient pawn can sell the collateral as payment for debts of customers (Sabiq, 1987: 169). Faith in 2007 Rahn has been allowed by the Qur'an and Sunnah to muamalah based pawn.

2.3. RahnTheory

Essentially as QS. Al Baqarah: 283:

۞ وَإِن كُنتُمْ عَلَىٰ سَفَرٍ وَلَمْ تَجِدُوا۟ كَاتِبًا فَرِهَٰنٌ مَّقْبُوضَةٌ ۖ فَإِنْ أَمِنَ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ ٱلَّذِى ٱؤْتُمِنَ أَمَٰنَتَهُۥ وَلْيَتَّقِ ٱللَّهَ رَبَّهُۥ ۗ وَلَا تَكْتُمُوا۟ ٱلشَّهَٰدَةَ ۚ وَمَن يَكْتُمْهَا فَإِنَّهُۥٓ ءَاثِمٌ قَلْبُهُۥ ۗ وَٱللَّهُ بِمَا تَعْمَلُونَ عَلِيمٌ ﴿٢٨٣﴾

"If you are on a journey (and mu`amalah not in cash) while you do not get a writer, then there should be held goods liability (by the debtor). But if some of you believe in some other, then let the trustworthy fulfill his mandate (debt) and let him fear the God of his Lord; And do not (witnesses) hide the testimony. And whoever conceals it, then he is indeed a sinner in his heart; And Allah is Knower of what you do. (Ministry of Religious, 2016).Objectives and Benefits Pawn: For bank is the fee charged to customers who entrust assets as collateral while for the client is getting the ease, security in obtaining loans. (Ministry of Religious Affairs, 2016). The understanding of ar-Rahn in question is hold property owned by the borrower of money as collateral for a loan received Goods made such assurances must have a sale value or economic value, so that those who hold goods obtain guarantee that the borrower will repay the loan and if it can not repay the recipient pawn can sell the collateral as payment for customer receivables (Sabiq, 1987: 169). Namely the delivery of the goods as collateral to get money. In the execution of the transaction agreement Pawn used three once, namely:

a) Rahn, namely the delivery of products from the customer contract (rahin) to banks (murtahun) as collateral to get money.
b) Qardh, i.e., lending and borrowing agreement without compensation fund obligations of the borrower returns the loan principal in a lump-sum or installments within a specified period.
c) Ijarah, That contract lease of goods and services between the owner of the object leased to obtain benefits in return for rent or wages.

Features and Mechanisms Pawn Products:

a) Rahn purpose is to help customers in the multipurpose activities by sharia.
b) Pledged goods (marhun) can be in the form of gold and gold jewelry.
c) The principle that must be met is that the collateral is the property of the legitimate and full of customers, apparently the size and the value determined by the market price.
d) If the customer does not pay off the debt and after being given a reprimand, then the bank will sell the item for repayment Pawn

Objectives and Benefits Pawn.

For bank is the fee charged to customers who entrust assets as collateral while for the customer is getting the ease, security in obtaining loans. Clearing is a banking service provided by the Bank to its customers to collect on the check received from the other party to be billed as the customer benefit. SRB on this clearing services in cooperation with Islamic Banks and banks can earn rewards (ujrah).

2.4. Ijaroh Theory:

قَالَتْ إِحْدَىٰهُمَا يَٰٓأَبَتِ ٱسْتَـْٔجِرْهُ ۖ إِنَّ خَيْرَ مَنِ ٱسْتَـْٔجَرْتَ ٱلْقَوِىُّ ٱلْأَمِينُ ﴿٢٦﴾

"One of the two women said:" Yes my father take him as a man who works (for us), for indeed the best person you choose to work (on us) is a strong man again trustworthy. "(QS. Al Qoshosh): 26 in Ministry of Religious Affairs, 2016). Ijarah financing, Ijarah (DSN number: 09 / DSN-MUI / IV / 2000) applies in the contract al-Ijarah al-Muntahiyah bi al-Tamlik.

2.4.1. Ijarah Product Features and Mechanisms are as Follows:

a) Bank was acting as the provider of funds in the activities of Ijarah transactions with customers.
b) Banks are required to provide funds for the realization of the object lease provision that ordered the customer.
c) Return on a provision of funds by the Bank cannot be done in the form of accounts or the kind of debt relief.
d) In terms of financing based on Ijarah muntahiya Bittamlik, in addition to the Bank as the provider of funds in the activities of Ijarah transactions with customers, it also acts as a conduit promise (wa'ad) among others to provide the transfer option lease tenure rights object to the client according to the agreement.
e) According to Sabiq in Jurisprudence Sunna, al Ijarah derived from the word al Ajruh which means al 'Iwadhu (compensation/compensation). Ijarah contract can be defined as the transfer of rights to (benefit) on goods or services, within a specific time with the payment of wages rental (ujrah), without being followed by the transfer of ownership of the products themselves. So Ijara is intended to take advantage of an item or service (to hire someone) by way of reimbursement (pay rent or pay a certain amount).

2.4.2. Objectives and Benefits Ijarah:

For banks is a form of channeling funds and generate income in the way of remuneration or fee Ujroh. As for the customer is acquiring the right to benefits on items needed. Also had the opportunity to get tenure for goods regarding using Akad Ijarah muntahiya Bittamlik.

Multi Financing Services, the leasing arrangement transactions of goods and services between the owner of the lease object including ownership right to use the leased purpose for obtaining the return of the leased object.

2.4.3. Features and Mechanisms Multiservice Transaction.

Multiservice with Akad Ijarah Financing

a) Bank was acting as a fund provider in Ijarah transaction activity with the customer, and the Bank shall provide funds for the realization of the object lease provision ordered by the customer.
b) Return on a provision of funds by the Bank can be done either in installments or all at once.

Financing multiservice with Akad Kafalah

a) Bank acted as guarantor for the fulfillment of customer obligations towards third parties.
b) Objects must guarantee an obligation of the parties/people who ask for collateral, specific values and specifications as well as Shariah compliance.
c) Banks can earn rewards or fee agreed in the beginning and is expressed in nominal fixed amount.

Objectives and Benefits multiservice:

In everyday banking activities can be applied in meeting the needs of customers for payment of tuition fees, hospital fees and other services are justified by sharia.

2.5. Service Quality Theory:

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَنفِقُواْ مِن طَيِّبَٰتِ مَا كَسَبْتُمْ وَمِمَّآ أَخْرَجْنَا لَكُم مِّنَ ٱلْأَرْضِ ۖ وَلَا تَيَمَّمُواْ ٱلْخَبِيثَ مِنْهُ تُنفِقُونَ وَلَسْتُم بِـَٔاخِذِيهِ إِلَّآ أَن تُغْمِضُواْ فِيهِ ۚ وَٱعْلَمُوٓاْ أَنَّ ٱللَّهَ غَنِىٌّ حَمِيدٌ ﴿٢٦٧﴾

O ye who believe! Spend (in the way of Allah) a part of your good works and part of what We bring forth from the earth unto you. And do not choose the evil and then you spend it, but you do not want to take it but by squinting at it. And know that Allah is Rich and Praiseworthy. (Quran Surah Al Baqarah: 267 in Ministry of Religious, 2016).

Meaningful service quality delivers superior value to the firm. To create a substantial barrier needed Servqual strategy with adequate competence. Quality of service can be interpreted as a sign that customers will be more loyal, using more programs Servqual, and Wold Of Mouth for the company. Therefore, the application of quality of service is one of the critical success factors for many companies. The ability to increase application quality of service is a matter of life and death for the company. Implementation of service quality for the group plays an essential role in the creation of customer value (Wang et al., 2004; Donovan et al., 2004) in Firada (2005)

Based on the opinions Sivadas and Prewitt (2000) Suhaimi 2009 service quality is a customer assessment of the value of a superior or perfection of a product (service) of the usefulness or benefits received (perceived) customers on the basis of a comparison of what is given (customers) and what is acceptable (customer). In relationship marketing literature, especially the concept of quality of service in which long-term basis, the critical relationship between the company and customers as well as customer value is formed and lasted a long-term basis is Servqual and customer satisfaction. Quality of service is the beginning of a measurement of the relationship and influence between service quality and customer satisfaction.

Referring to the managerial implications in research Dabholkar et.al., (2000) Thohang et.al. 2006 where, is expressly advised on the management engaged in service industries that, if only the administration would seek technical competence and social about what the expectations of customers and customer value, especially on Servqual, it is certain that the company's performance over the long term will significantly increase. This was due, in compliance with the service quality expectations of customers will make customers be satisfied, and having satisfied customers will be loyal is to use the services offered by the company continually.

Quality of service above what was expected (expectation) as a customer's expectations from a function in the normative framework and predictable about how high quality of services provided to customers by the company. Tangible, reliability, responsive, and guarantees and empathy as a positive influence service quality dimensions on customer value, especially in the service industry, it is real, honest, sensitive, and assurances and understanding are vital enterprises to survive and sustainable. To win today's customers, companies need to embrace what the business habits and focuses on building and maintaining tangible, reliability, responsive, and guarantees and empathy in the quality of service (Malhotra et al., 2004; Pfeifer et al., 2004). Chan (2006)

Customer Satisfaction Theory

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ ٱلْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا ﴿٢٩﴾

"And do not make your hands chained to your neck and do not give them too much for it, so you become disgraceful and contrite.(Customer satisfaction)" (Quran Surah Al Isra: 29 in Ministry of Religious Affairs, 2016)

The company aims to create and keep customers. This means in achieving success, and businesses must be able to ensure the needs and desires of its customers and all of it are reflected in the service performed or produced by the company. The quality of service is sufficient understanding of the business on the client to be able to create superior value for the customer value continuously. Therefore, qualified companies can be referred to like a company with ability and willingness to identify, analyze, understand and respond to the needs of customers. The quality of service also helps the company learn that a large part of the technical issues and provide evaluation market segments as possible, the importance of the market and the value of growth (Taylor, 2001 in Piliang, 2005)

3. Methodology

The location of this research was conducted at PT.Sharia Rural Bank (SRB) Syarikat Madani, address No.01 Baloi Kusuma, Batam, Indonesia.

3.1. Population

The population is a generalization of all the subjects and objects of research there. The number of people in this study of 150 respondents.

3.2. Samples

The samples are part of the population, the samples taken should be representative means that the characteristics of the people should be reflected in the samples taken. The total population of 150 respondents, the sampling is done by involving all members of the people of 150 respondents. This is called the census,

3.3. Research Variable

This study was conducted using two exogenous variables, namely Rhan, Ijaroh, endogenous variables, namely Customer Satisfaction as well as an intervening variable, namely Quality Services.

Table 1: Conceptual Definition, Indicators, and Variables measurement Scale Research

variables	Indicator	Scale	Data source
Rhan is Delivery of goods as collateral to get money. In the execution of the transaction Pawn	1. personal attitude 2. The desire to earn money	interval	Customer
Ijaroh is contracted lease of products and services between the owner of the object leased to obtain benefits in return for rent or wage.	1. Bank 2. People Per person 3. Work relationship	interval	Customer
Quality of Service is: The level of excellence of service of employees at a company that was given to meet the desires of consumers or customers	1. Friendliness 2. payout 3. courtesy and neatness	interval	Customer
Customer satisfaction is: feeling very happy or disappointed someone who emerged after comparing the perception or response to the performance of the product expected results.	1. Service 2. Corresponding performance with expectations 3. Works as expected	interval	customer

3.4. Path Analysis

According to Ching, Heise, Maruyama, Schumaker and Lomax, Joreskog (in Kusnendi, 2008: 147-148), the characteristic is the path analysis of multivariate data analysis methods dependencies are used to test hypotheses asymmetrical relationship built on the basis of individual theoretical studies, with the aim of determining the effect of the direct and indirect causes of a set of variables to variable result.Test the hypothesis of an asymmetrical relationship that is built on the study of certain means tested theory is a model

that explains the causal relationship between the variables is based on the analysis of particular methods. The causal relationship is explicitly formulated in the form of a directional hypothesis, both positive and negative, as in Figure 1 below:

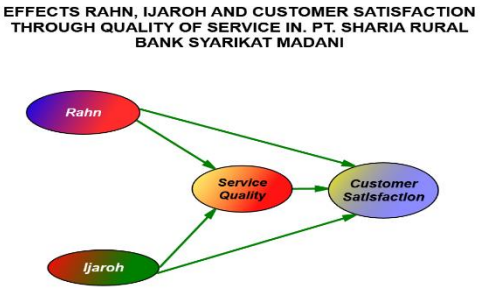


Fig. 1: Research Methods

Causal Relationships structural X1, X2, X3 X3 Against Y With Intermediary

Source: Regression models were processed, 2017

To calculate F probability tables used provisions (α) is 0.05 while the result of calculating the value of F 1 structural equation by using SPSS 16.0 Anova can be seen in the table below:

Table 2: Linearity Test Results The Structural Equation (X3 = pX3X1 + pX3X2 + e1)

ANOVA						
Model		**Sum of Squares**	**Df**	**mean Square**	**F**	**Sig.**
1	Regression	10.236	2	5.118	6,194	, 003b
	residual	121.459	147	, 826		
	Total	131.695	149			

Sources: Primary data are processed, 2017

Based on the Anova Table 1 above, it is known that the value of F count equal to 6,194 while the value Ftabel (α = 0.05, v1 = 2 v2 = 147) = 3.06, because the value of F> F table then reject Ho., With thus the regression model equation 1 is a linear structure.

1) Structural Equation 2: Y = PYX3 + PYX2 + PYX1 + e2

If F count> F table, reject Ho., Thank Ha.

Ho. : The regression model between the Quality of Service (x3) with the Customer Satisfaction (Y) is not a linear shape

Ha. : Linear regression model form

Table 3: Structural Equation Linearity Test Results from Two (Y = p43Y4 + e2)

ANOVAb

Model		**Sum of Squares**	**Df**	**mean Square**	**F**	**Sig.**
1	Regression	13.757	3	4.586	5.125	, 002b
	residual	130.625	146	, 895		
	Total	144.381	149			

Sources: Primary data are processed, 2017

Based on the Anova Table 2 above, note that the value Fhitung 5.125 whereas Ftable value (α = 0.03, v1 = 3, V2 = 146) = 2.67, because the value of F count> F table value then reject Ho., Thus the model the regression equation 2 is a linear structure.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	, 234a	, 055	, 042	, 974
a. Predictors: (Constant), Ijaroh, Rahn				

Sources: Primary data are processed, 2017

of Adjusted R Square in Table 3 above, to determine the residual value of the path coefficients (e1) used. Based on the value of Adjusted R was calculated as follows:

e1 = $\sqrt{(1 - R2)}$

e1 = $\sqrt{(1 - 0{,}42)}$

e1 = 0.761

Adjusted R Square for structural equation 2 obtained a value of 0.761 as shown in table below:

Table e5: Structural Equation Model Summary 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	, 254a	, 065	, 045	, 973
a. Predictors: (Constant), quality of service, Rahn, ijaroh				

Sources: Primary data are processed, 2017

Based on The value of Adjusted R Square at 4:22 table above, to determine the residual value of the path coefficients (e2) used was calculated as follows:

e2 = $\sqrt{(1 - R2)}$

e2 = $\sqrt{(1 - 0{,}045)}$

e2 = 0.315

Based on the results of path coefficient calculation, the final result can be described as shown in Figure 2 the following models:

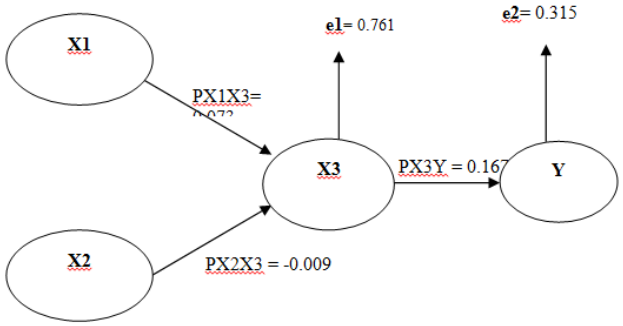


Fig. 2: Path Analysis Model Hypothesis Testing Results

Source: processed Path Analysis Model, 2017

Furthermore, to determine the significance of the indirect effect of exogenous variables on endogenous variables through an intervening variable t test was used compared with a table was calculated as follows:

1) t the indirect influence Rahn (X1) to Customer Satisfaction (Y) with Quality of Service (X3) are as follows:

T count 5= $\frac{(0,(}{0,}$ = 0.223

2) t count the indirect effect of job characteristics Ijaroh (X2) to the satisfaction of the Customer (Y) through the quality of service (X3) are as follows:

T count 6 = $\frac{(0,(}{0,}$ = 0.016

4. Results and Findings

Based on the calculation of the indirect effect path coefficients and t, then the results can be summarized in the following table:

4.1. The Hypothesis Unity

Based on the analysis Rahn lane (X1) on the Quality of Service (X3) obtained path coefficient of 0.073 with t = 0.798 while the value table = 1.655 (α = 0.05), for t<t table, it can be concluded that the path coefficient Not significant. By the evidence of this first hypothesis which states there is a direct effect Rhan no significant effect on the quality of service, it may be indicated if you want to improve customer satisfaction can be done by increasing service quality.

4.2. The Second Hypothesis

Based on analysis of the characteristic lines Ijaroh (X2) on the Quality of Service (X3) obtained path coefficient of 0.189 with t = 2.053 while the value table = 1.655 (α = 0.05), for t> t table, it can be concluded that a very significant path coefficient , By the evidence of this second hypothesis which states there Ijaroh direct influence on the quality of service, it can be indicated if you want to improve the quality of service excellence can be done by structuring

or redesign the sales value for the cost of a product or service lease results from Islamic financing.

4.3. The Third Hypothesis

Based on the analysis Rhan lane (X1) to the satisfaction of the Customer (Y) acquired an indirect path coefficient of 0.009 at t = 0. 100 while the value table = 1.655 (α = 0.05), for t<t table, it can be concluded that the path coefficient Not significant. By the evidence of this third hypothesis which states there is a direct influence Rahn towards Customer Satisfaction Not significant, it may be indicated if you want to improve customer satisfaction

4.4. The Fourth Hypothesis

Based on the analysis Ijaroh path (X2) on the Customer Satisfaction (Y) obtained direct path coefficient of 0.163 with t = 1.750 while the value table = 1.655 (α = 0.05), for t> t table. By the evidence of this fourth hypothesis which states there is a direct influence on Customer Satisfaction Ijaroh concluded significantly, it may be indicated if you want to improve your Quality ijaroh or rental fee can be done by increasing customer satisfaction. Customer satisfaction can be educative needs impartial information and mutual,

4.5. The Fifth Hypothesis

Based on the analysis of service quality path (X3) on customer satisfaction (Y) acquired indirect path coefficient of 0.167 with t = 2.026 while the value table = 1,661 (A = 0.05), for t> t table, it can be concluded that a significant path coefficient. The fifth hypothesis indicates there is no significant influence on the Service Quality Customer satisfaction. With the test results, it can be indicated to improve the quality of service first to improve customer satisfaction through communication and provide hospitality to customers continuously.

4.6. Hypothesis Sixth

Based on the analysis Rhan characteristic lines (X1) to Customer Satisfaction (Y) via quality of service (X3) acquired indirect path coefficient of 0.554 with t = 0.223 while the value table = 1,661 (A = 0.05) and 2.367 (α = 0.01), for t<t table, it can be concluded that the path coefficient is not significant. The sixth hypothesis showed no significant indirect effect on the characteristics Rahn Customer Satisfaction with Service Quality. With the test results, it can be indicated if you want to improve Customer Satisfaction prior improve service quality through a reorder form of service re-employment such as through a staffing commensurate with their skills or educational background, creating a diversity of tasks, and provide opportunities for training in-service training in order to completion of their own work,

4.7. Hypothesis Seventh

Based on the analysis Ijaroh path (X2) on the Customer Satisfaction (Y) via quality of service (X3) acquired indirect path coefficient of 0.058 with t = 0.315 while the value table = 1,661(A = 0.05) and 2.367 (α = 0.01), for t<t table, it can be concluded that the path coefficient is not significant. These seven hypotheses showed no significant indirect effect of climate Ijaroh to customer satisfaction through quality of service. With the test results, it can be indicated if you want to improve your Quality

Based on the results of data analysis, hypothesis testing and the results of detailed findings of the questionnaire by the population at PT. SRB Syarikat Madani States as many as 150 people, it can be concluded as follows:

1) The test results showed that there was no significant direct effect on the quality of services Rahn.
2) The test results showed that there was significantly Ijaroh direct influence on the quality of service.
3) The test results showed that there was no significant direct effect Rahn towards customer satisfaction.
4) The test results showed that there was significantly Ijaroh direct influence on customer satisfaction.
5) The test results showed that there was a significant direct effect on Job Satisfaction Quality Service.
6) The test results showed no indirect effect is not significant Rahn against Customers satisfaction through quality of service.
7) The test results showed no indirect effect is not significant ijaroh to service quality through customer satisfaction.

5. Conclusion

5.1. Theoretical Implications

Customer Satisfaction is satisfied will be more productive than those not satisfied (Robbins and Wilton 2006: 26), in Banking Client is a top priority in the organization get satisfaction Customers usually have record levels of state of one's feelings that is the ratio of the final product in its relationship with Kotler customer expectations in 2007 and cost ijaroh or lease a more effective and efficient, it can be a good breakthrough, or partners with their clients and improve customer satisfaction. The purpose of Rahn helps customers in the multipurpose activities. While according to Kotler cited Tjiptono (2006: 146) that customer satisfaction is the level of one's feelings after comparing the performance (or results) are perceived to his expectations. Thus, the degree of satisfaction is a function of the difference between the perceived performance with expectations. Quality includes all the elements necessary to satisfy the purpose of the Customer

5.2. Practical Implications

The results of this study are expected to encourage and lead management to further improve product knowledge Rahn or pawning gold to the general public to achieve an improved quality of service quality is good and can reach the target through customer satisfaction as users of the products and provide customer satisfaction in a pleasant atmosphere.

5.3. Suggestion

1. Furthermore, from the results of this study can at least encourage and provoked next research in the field of human resource management and marketing of products - products Islamic bank by using other variables that are not included in this study, such as the competitiveness of Islamic products and Conventional draft financing credit, through the working climate and working facilities etc.
2. For further research is expected to multiply the number of respondents and can use the interview method in obtaining valid data and describe the actual condition.
3. Itself is very useful for researchers to develop scientific work that could be helpful for the present and the future and could provide motivation spirit to be able to continuously develop the talents of researchers of the scientific talent and rewarding for many people.

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