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ANALYSIS OF FACTORS EFFECTED TO RAHN PUBLIC SERVICE QUALITY AT SHARI'APAWNSHOP PEKANBARU

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Abstract: This research conduct to determine the factors that affect to the quality of services in Rahn Pawn Shop and to know what is the most dominant factors affecting the quality of services at the Shari'a Rahn Pawnshop Branch, Harapan Raya Branch Pekanbaru. Data use in this research is primary data collected, techniques used were a questionnaire. The population in this research is customers who use the services of Rahn and the sample amounted up to 100 respondents, the sampling technique used by means of random sampling. Data analyze using multiple linear regression analysis, where the calculation process using SPSS version 13.0. The results showed the factors that affect to quality of services Rahn is physical evidence (tangible), reliability, responsiveness, assurance, and empathy. These five independent variables together have a significant impact on quality of service Rahn which can be seen the calculated F value is greater than F table ($6.645 > 3.320$). And of the five independent variables, the most dominant factor affecting the quality of services at the Pawnshop Rahn Sharia is a factor assurance that can be seen from the value of t (count) greater than t (table) ($4.523 > 2.036$).

Keyword: Rahn, Pawnshop, Reliability, Service Assurance

1. INTRODUCTION

Every company is basically selling its products will be trying with strategies and sales techniques for goods in offers commodities can be sold well. As one sales technique in question is associated with the how high the quality of service provided to the consumer. Quality of services provided by the company is an important performance for customer satisfaction. Companies must pay attention to the important things for consumers so that they feel satisfied as expected.

Customer satisfaction can be are carried out to provide a quality service. Thus the company can improve customer satisfaction which maximizes happiness of customer

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experience and minimize or negate the customer experience less enjoyable. In order to create a quality service, there needs to be an attitude of professionalism in the working of the employees in an organization or institution. Similarly Pawnshop Sharia is an institution based on the principle of trust, quality problems become an important factor in determining the success of a service company. Pawnshop is a State-Owned Enterprises (SOEs), which has the duty and authority to organize business activities that funnel money borrowed on the basis of the law of pledge (Pandia, 2005: 70). While Pawnshop Sharia is one of unit under ministry of Islamic Affair have implemented by the Public Corporation (Perum) Pawnshop unit in addition to conventional services. The establishment of service units Sharia is based on an agreement *Musyarakah* with a revenue sharing system between Pawnshop and Bank Muamalat Indonesia (BMI) for the purpose of serving the customers of Bank Muamalat Indonesia and customers Pawnshop who want to utilize the services pawn Sharia (Anshori, 2006: 5), Sharia-compliant products have characteristics such as not picking up interest in various forms (Triandaru&Budisantoso, 2006: 223).

Particularly in the city of Pekanbaru, one of the Pawnshop with Sharia is Islamic Pawnshop Branch Office Harapan Raya. Pawnshop Sharia matches the types of products or services offered, namely:

- Ar-Rahn (pawn sharia), a scheme loan is easy and practical to meet the funding needs for the community with a system pawn Shariah compliance with collateral in the form of gold jewelry, diamonds, electronics, and motor vehicles;
- Arrum (Ar-Rahn for micro / small), a financing scheme with the Islamic system for micro-entrepreneurs, small business development purposes with the system returns in installments, using collateral registration document of car or motorcycle;
- Precious (Murabaha p¹recious metal for investment), the ownership of gold bullion through the sale of precious metals by the pawnshop to the community in cash or by installments pattern with fast process within a specified period is flexible.

Based on the results of the survey pre Pawnshop Sharia Branch Office Pekanbaru is known that in August 2010, the number of customers as many as 95 people, achieved a turnover of USD 210 million, and revenue Ijarah Rp3, 000,000. In September 2010, the number of customers has increased the number of 114 people, achieved a turnover of USD 31 million, and revenue Ijarah Rp10, 000,000. But in October 2010, the number of customers has decreased the number of 84 people, achieved a turnover of USD 259 million, and revenue Ijarah Rp6, 000,000. In November 2010, the number of customers increased again with the number of 129 people, achieved a turnover of Rp368 million, and revenue Ijarah Rp10, 000,000. In December 2010, the number of customers has decreased the number of 121 people, achieved a turnover of USD 348 million, and revenue Ijarah Rp10, 000,000. Based on these data it can be seen that there is a tendency

to rise and fall the number of customers who use the services of Rahn and can also be shown that in fact there are some people who do not use the services of Rahn Pawnshop Sharia Branch Office Pekanbaru. This can be demonstrated by the number of customers in the Islamic pawnshop Branch Office Pekanbaru decreased to 121 people as of December 2010. This is due Pawnshop Sharia is a relatively new institution and opened many branch offices or Islamic Pawnshop Unit in several places, and also due to customers who sometimes only once using the services of the Islamic Pawnshop next Pekanbaru branch offices do not use anymore and it can also be caused by certain circumstances such as the number of customers will tend to increase before the Eid, the new school year, and so on.

In addition to this, to keep the loyalty of customers have used the services of Rahn in Islamic pawnshop Branch Office Pekanbaru then it should improve the quality of service by the time. Outstanding service quality will have an impact on customer loyalty (Bramson, 2005: 2). Therefore Pawnshop Sharia Branch Office Pekanbaru requires strategy, which is apt to maintain its existence. It can be done attention to the dimensions of the quality of the service itself. In connection with these two issues are addressed in this study are

- What are the factors that affect the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya Pekanbaru?
- Which is the dominant factor affecting the quality of services at the Pawnshop Rahn Sharia Branch Office Hope Raya Pekanbaru?

2. BASIC THEORY

2.1. Quality of Public Service

Quality is a blend of nature and the characteristics that determine the extent to which output can meet the requirements of customer needs. Customer who specify and assess the properties and characteristics meet their needs (Lupiyoadi and Hamdani, 2006: 175). The benefits of a product and services is dependent on the uniqueness and quality are noticed by the service, whether it is in line with expectations and desires of customers. The word "quality" has many definitions and meanings. Some examples of common definitions among others (Tjiptono, 2002: 2):

- Compliance with the requirements or demands;
- Suitability for use;
- Repair or continuous improvement;
- Free from damage or defects;
- Meeting the needs of customers since the beginning and at any time;
- Do everything correctly since the beginning;
- Something that can be a happy customer.

According Sviokla (in Lupiyoadi and Hamdani, 2006: 176) has eight dimensions of quality measurement consists of the following aspects:

- Performance here refers to the character of the core products that include brand, attributes that can be measured, and aspects of the individual's performance. The performances of some products are usually based on subjective preferences of customers who are essentially public.
- The diversity of products (features), the diversity of the product can be in the form of additional products of a core product that can add value to a product. The diversity of products typically measured subjectively by each individual (in this case the consumer) that shows the difference in quality of a product (service).
- Reliability of a product that indicates the level of quality is very meaningful to the consumer in choosing a product. It is becoming increasingly important given the magnitude of replacement and maintenance costs to be incurred if the product were considered unreliable damaged.
- Suitability (conformance), other dimensions associated with the quality of a product is a product's compliance with the standards in the industry. The suitability of a product in service industries measured by the level of accuracy and turnaround time as well as calculation errors occur, a delay that cannot be anticipated, and some other errors.
- Security or durability, the size of the durability of a product includes economically and technically. Technically, the durability of a product is defined as a person's usefulness obtained before decreasing quality. Economically, resilience is defined as an economic age of a product seen from the usability obtained before the damage and the decision to replace the product.
- The ability of service (serviceability), the ability of the service can also be called with the speed, usability, and ease of product to be repaired. This dimension not only noticed a decrease in product quality but also the time before the product is stored, scheduling services, frequency of service will repair damage to the product, and other services.
- Aesthetics is the most subjective dimension of measurement. Aesthetics of a product seen from how a product sounds by consumers, how the outer appearance of a product, taste, or smell.
- Perceived Quality, consumers do not always have complete information about the attributes of products (services). However, consumers generally have information about the products indirectly. Durability of the product, for example, can be very critical in measuring the quality of the product.

Associated with the service, there are two terms that should be known, that is to serve and service. Understanding serve is helping to prepare (take care of) what it

takes someone. While the notion of service is any activity that is shown ⁹ *meet the needs and desires of the customer*. Service is basically the activities offered by the organization or individual to the consumer, which is intangible and cannot be owned. The characteristics of the service in order to become the basis of how to provide the best service, namely (Rianto, 2010: 211):

- The services are intangible, services are very opposite in nature with finished goods;
- The services were in fact made up of real action and an effect of that nature is social action;
- Production and consumption of services cannot be separated significantly, because in general it happened simultaneously and occur in the same place.

Furthermore, Lovelock (in Rianto, 2010: 219) offers five services supplement consisting of:

- (a) Information. Process a quality service starting from the supplement information of the products and services required by consumers. A consumer will ask the seller about what, how, how, to whom, where obtained, and how long to obtain goods and services desired.
- (b) Consultation. After obtaining the desired information, the consumer normally will make a decision, which is to buy or not to buy. In the process of deciding what is often required the parties may be invited to consult.
- (c) Undertaking. Consumer confidence gained through consultations will lead to action to order the desired product. Assessment of buyers at this point is emphasized on the quality of service that refers to the ease of application and administrative ordering of goods that are not convoluted.
- (d) Hospitality. Customers who deal directly to the places of the transaction will provide an assessment of the attitude of the employees is friendly and polite, comfortable waiting rooms, until the availability of lavatories / restrooms were clean. Hospitality employees are needed by customers, so that customers feel comfortable in interacting with the company.
- (e) Billing, the next critical points are the payment administration; good faith buyers to transact frequently fail at this point. The seller must pay attention to matters related to the administration of payment, whether the payment mechanism or form filling transaction.

Quality of service is an abstract concept and difficult to understand, because the quality of service has the intangible characteristics, varied, not durable, as well as the production and consumption of services occur concurrently. However, it does not mean the quality of service cannot be measured. Quality of care is the expected level of excellence and control over the level of excellence to meet customer desires. When related to service quality, size is not only determined by the party serving (companies),

but is determined more by the party served, because they enjoy the service so that it can measure the quality of service based on their expectations to meet his satisfaction (Rianto 2010 : 220).

To realize the quality of customer service (customers) would need for quality of service of employees. Customer service (customer) is the internal service quality. To create internal service quality (employees), head of the company should provide a more effective compensation to employees. Effective compensation motivate employees to improve employee productivity and creates employees provide quality effective services to the customer (customer). Thus will lead to customer satisfaction (customers) and customer loyalty will occur. If the customer are satisfied and loyal, then by itself will give the opinion growth and improved profitability (Rianto, 2010: 223).

Furthermore Gronross (in Tjiptono, 2002: 15) suggests six criteria of good perceived service quality, namely:

- (a) Professionalism and Skills. Customers realize that the service providers, employees, operational systems, and physical resources, have the knowledge and skills needed to solve customer problems in a professional manner.
- (b) Attitudes and Behavior. Customers feel that the company's employees to pay attention to them and try to help in solving their problems spontaneously and happily.
- (c) Accessibility and Flexibility. Customers feel that the service provider, location, hours of work, employee and operational system, designed and operated in such a manner so that customers can access easily. It is also designed with the intention that can be flexible in adjusting the demand and wishes of the customer.
- (d) Reliability and trustworthiness. Customers understand that whatever happens, they can entrust everything to the service providers and their employees and systems.
- (e) Recovery. Customers realize that if there is an error or if there is something that is not expected, then the service provider will soon take action to control the situation and seek appropriate solutions.
- (f) Reputation and Credibility. Customers believe that the operations of service providers can be trusted and give value or reward according to his sacrifice.

Services are all the economic activity that results are not a form of physical products or construction, which is generally produced and consumed simultaneously and provide added value (Lupiyoadi and Hamdani, 2006: 6). Furthermore Griffin (in Lupiyoadi and Hamdani, 2006: 6) shows characteristics of the service as follows:

- Intangibility (intangible) that services cannot be seen, felt, touched, heard, or kissed before the service was purchased.

- Instability (cannot be saved) that the service knows no inventory or storage of the product that has been presented¹¹
- Customization (customization) that services are often designed specifically to meet customer needs.

2.2. Basic Criteria for Public Service

Basic criteria quality of service is divided into several parts, as follows (Rianto, 2010: 221):

- Physical evidence (tangibles)⁹ is physical evidence that should be owned by employees of the company, such as buildings, office equipment, the appeal of employees, means of communication, and other physical facilities. The physical evidence will be seen immediately by the customer. Therefore, this physical evidence must look attractive and modern. Physical evidence according (Lupiyoadi2006: 182) is the ability of a company to demonstrate its existence to external parties. Appearance and capabilities of physical infrastructure companies a reliable state of the surrounding environment is clear evidence of the services provided by the service provider.
- Reliability, which is the company's ability to provide services that have been promised to quickly, accurately and satisfy customers. To support this, then every employee should be given training and education in order to enhance its capabilities. In the era of technological advances such as current, speed, ease, and accuracy in delivering what the customer needs is indispensable. Customers will be able to turn to the other company if the service provided is long. According (Lupiyoadi 2006: 182) reliability is the company's ability to provide the promised services accurately and reliably. Performance should be in accordance with customer expectations, which means punctuality, the same service to all customers without error, sympathetic attitude, and with high accuracy.
- Responsiveness is the willingness of employees and employers to help customers and provide services quickly and to hear and resolve complaints from consumers. Any complaints from consumers should immediately be given feedback, to prevent customer dissatisfaction. According (Lupiyoadi 2006: 182) responsiveness is a policy to assist and provide fast service (responsive) and the right to the customer, with the delivery of clear information.
- Insurance (assurance), in the form of employee's ability to generate confidence and trust in the promise that has been presented to the consumer. Employees must be able to demonstrate to consumers that the company is able to realize every promise that has been offered to consumers. According (Lupiyoadi 2006: 182) guarantees that knowledge, politeness, and the ability

of the company's employees to foster a sense of trust of the customers to the company. It includes several components, among others, communication, credibility, safety (security), competence, and manners (courtesy).

- Empathy, which is able to provide convenience as well as relationships with customers effectively. Then also able to understand the individual needs of each client in a rapid, precise and accurate. In this case the working procedures and the problems associated with the level of service to customers. According (Lupiyoadi 2006: 182) empathy is providing genuine concern and a private individual or given to customers by striving to understand the desires of consumers. Where a company is expected to have the understanding and knowledge of the customer, understanding customer's specific needs, and have the time that is convenient for the operator of the customer.

2.3. Quality of Service in Islamic Perspective

The quality of service provided by the company must not only aim to provide satisfaction itself. As a Muslim in providing services must be based on the values of Sharia in order to realize the value of piety and prove the consistency of his faith in order to carry out the mission of Islamic law. Surely it is done not only oriented to the commitment of the material, but as part of the value of worship. In respective of Islam that is used as a benchmark for assessing the quality of service to consumers, namely the standardization of Sharia. Islam ordained to man in order to be bound by the laws of Personality 'in carrying out any activity or solve every problem. In the ethic of Islam does not recognize freedom or freedom of worship, if someone has convert to Islam as a belief sound belief, it is mandatory for him to be bound with the whole of Islamic law and are required to worship Allah in accordance with a predefined way.

Therefore, the variables being tested are not purely using conventional theory only but make Sharia as a standard assessment of the theory. Here are some basic criteria for quality of care in the perspective of Islam.

- First, the physical evidence (tangible) is a form of physical appearance, personal equipment, communication media and other things that are physical. The important note for perpetrators of Islamic financial institutions, that in carrying out its operations must consider the physical appearance of the managers and employees in dress polite, ethical, and Syar'i. This is as has been Allah says in Surah Al-Araf verse 26:

Meaning: O' Children of Adam! We have sent down to clothing to cover your nakedness and beautiful clothes to jewelry. Piety and clothing, that's the most good, that is the party of Allah's signs, hopefully they will always remember.

- Second, the reliability is an ability to provide the promised services accurately and reliably. That is, the service provided is reliable and responsible. When this is done well then consumers feel highly valued. As a Muslim, have no role

⁶ models that would be used as guidelines in carrying out commercial activities or Muamalah. Allah has said in Q.S Al-Ahzab verse 21:

² *Meaning: Ye have indeed in the (self) that the Messenger of Allah a good role model for you (that) for people who expect (grace) of God and the (arrival) Day of Resurrection and Allah much.*

- Third, responsiveness, in which employees have the will and provide fast and accurate service to customers. Providing services to quickly and precisely show professional business people. Islam encourages every business to be professional that can work quickly and precisely so as not to waste the mandate which it is responsible, as contained in the hadith narrated by Bukhori Holy Rasullullah which means:

"If the mandate is wasted, so watch the destruction, said a person: how to squander mandate Rasullullah huh? The Prophet said: if it is left something to work who are not experts, so watch the destruction" (HR. Bukhari).

- Fourth, the guarantee (assurance) is the ability of employees to the knowledge of the ex² product, quality, hospitality, words or courtesy in providing services. In providing service to let consumers always pay attention to the ethics of communication, so that no manipulation at the time of offering products and talk with lies. So that the company continues to earn the trust of customers, and most importantly, do not violate the law in Muamalah. Allah has warned about the ethics of trade, as described in paragraph Asy-Syu'araa verse 181-182:

¹⁰ *Meaning: Complete the dose and do not include those that harm. And weigh with a balance that is straight.*

- Fifth, empathy demonstrated by the ease of relationships, good communication, personal attention. In Islam empathy is a manifestation of the willingness of employees to provide convenience to the customers happy in the transaction. As described in the hadith of the Prophet narrated by Bukhari Muslim which means: "Abu Musa Al-Asy'aryra. said: said Prophet: A Muslim who became treasurer (cashier) the mandate, which is to implement what is commanded him perfectly and willingly, give it to anyone who was ordered to give it, then treasurer it was one that rewarded charity".

3. RAHN

In terms of language and meaning, Rahn term implies that man is bound (spout) by his own actions. Understanding Rahn according personality 'is to resist (pawn) something as collateral to get loans. Ar-Rahn is to make goods that have a property value in the eyes of Personality' as collateral, until the person concerned may take debt or it could take most (benefit) goods that. The definition is based on the practice that if someone wants to owe to others, she made her belongings either in the form of

immovable goods or goods in the form of livestock is under control of the lender to the borrower to pay off debts (Anshori, 2006: 88). The notion Rahn according to Imam IbnQudhamah in the book *Al-Mughni* is some object that made the trust of a debt to be met from the price, if the debtor is not able to pay of the person indebted. While Imam Abu Zakaria Al-Anshary in his book *FathWahab* define Rahn is to make objects that are property as a trust from which can be paid out of the property that if the debt is not paid.

Furthermore (Soemitra 2009: 393) says Rahn is a pawn service product that is based on Islamic principles, which the customer will only be charged for administrative and service costs and maintenance savings collateral (*Ijarah*). Some understanding of the above can be said that Rahn is a treasure holds one belonging to the borrower as collateral for loans received. In simple terms can be explained that Rahn is a kind of guarantee or pledge debt (Anshori, 2006: 88). In *Surah Al-Baqarah* verse 283 mentioned "if you are on the way (and *Mu'amalah* not in cash) is you do not get a writer, then let no dependents goods held (by the indebted) ...". This verse explicitly states that dependents goods held by the indebted. In the financial world known as the dependents of goods object in pledge or guarantee (collateral).

In addition, the term Rahn also contained in the Hadith, which means (in Antonio, 2001: 128): "A'ishah said Rasullullah buy food from a Jew and offers him the armor" (HR. Bukhari No. 1926, the book of *al-Buyu*, and Muslim) and AbiHurairah said that Rasullullah Allah. Said, "If there are cattle mortgaged, his back should be climbed (by the person receiving a pledge) because he has to pay (keep) it" (HR, except for Muslim pilgrims and Nasa'i, Bukhari no 2329, the book *ar-rahn*). Technically syariah pawn can be done by a separate institution such as Pawnshop, private companies and the government or a part of the financial products offered by banks. National Sharia Board Fatwa in No. 25 / DSN-MUI / III / 2002, issued on March 28, 2002 the Chairman and Secretary of the National Sharia Council of Rahn determines that the loan by mortgaging the goods as collateral debt in the form of Rahn allowed under the following conditions (Anshori, 2006: 206):

- (a) Murtahin (consignee) have the right to hold Marhun (goods) until all debts Rahn (which deliver the goods) repaid.
- (b) Marhun and benefits remain the property Rahn. In principle, Marhun should not be used by Murtahin unless permission Rahn, without reducing the value Marhun and use it just replace the upkeep and maintenance costs.
- (c) Maintenance and storage Marhun basically Rahn be mandatory, but can be done also by Murtahin, while the cost of storage and maintenance remain the obligation Rahn.
- (d) The cost of the maintenance and storage Marhun should not be determined by the amount of the loan.
- (e) Sales Marhun:

- If the maturity, Murtahin should warn Rahn to immediately pay off debts;
 - If Rahn still unable to pay off the debt, then the forced sale Marhunor executed by auction in accordance with Sharia;
 - Proceeds from sale of Marhun used to pay off debt, the cost of maintenance and storage of unpaid as well as cost of sales;
 - Excess proceeds to belong Rahn and drawbacks become Rahn obligations.
- (f) If one party does not fulfill its obligations or if there is a dispute between two parties, the settlement through Arbitration Muamalah Indonesia (BAMUI) after no agreement is reached by consensus.

In carrying out the transaction pawn then generally harmonious and requirements in pawn transactions are as follows (Communication Centre of Islamic Economics, 2006: 14): First, pawn pillar consists of:

- Their consent and Qabul (Shigat);
- There are people who are pawned (Rahn) and who received a pledge (Murtahin);
- There is a guarantee (Marhun) in the form of goods or property;
- Debt (Marhun), Second, the requirement is the existence of a valid lien;
- Shigat, should not be associated with the future and with certain requirements.

3.1. Sharia Pawnshop

Together with the establishment and development of the Bank, and insurance based on Islamic principles in Indonesia, then it inspires the creation of the Islamic pawnshop. During this lien Rahn Sharia or better known as the products offered by Islamic banks, which banks offer to the public in the form of underwriting of goods in order to obtain financing. However, the development of society in utilizing financing facility with Rahn is not optimal, it is due to the limited technical components owned by Islamic banks to offer these products, such as lack of resources adjuster, a tool for assessing and warehouse collateral. Therefore, it will be established the Islamic Pawnshop as an independent financial institution that is based on Islamic principles (Anshori, 2006:3).

3.1.1. Definition of Sharia Public Service

Islamic pawnshop is a relatively new institution in Indonesia, Islamic pawnshop operating concept refers to the modern administrative system, namely the principle of rationality, efficiency, and effectiveness of which are aligned with the values of Islam. Function Islamic pawnshop operations run by the branch offices of the Islamic pawnshop or Sharia Pawn Service Unit as an organizational unit under the guidance of another business division Pawnshop (Soemitra, 2009: 389). Furthermore (Anshori

2006: 5) says the Islamic pawnshop is one unit of Islamic services performed by the Public Corporation Pawnshop unit in addition to conventional services, with the main business activities of lending to the public under the laws of Sharia-compliant Pawn.

Islamic pawnshop¹ in operations adhering to Islamic principles, basically products based on Sharia has characteristics such as not picking up interest in a variety of shapes because of usually, define money as a medium of exchange is not a traded commodity, and do business to obtain a reward for service or for the results (Soemitra, 200¹: 384). Description above, it can be concluded that given the Islamic pawnshop is in accordance with the principles of Islamic law, the companies pledge to this system would have the segmentation and market share are excellent in Indonesia. With minor modifications and adapted to the general provisions applicable, opportunities for the development of Islamic pawnshop can be quite large (Anshori, 2006:59).

Nature of business Pawnshop in principle to provide services for the benefit of the general public and at the same time fostering a profit based on the principles of good management. Therefore, Pawnshop has the purpose and benefits as follows (Soemitra, 2009: 390):

- Participate in implementing and supporting the implementation of policies and government programs in the field of economic and development national in general through the distribution of money financing or loan on the basis of the law of pledge.
- Prevention of the practice of debt bondage, dark pawn shops, and other unnatural loans.
- Utilization of interest-free pledge on Sharia pawn has the effect of social safety nets for people who need urgent funds are no longer entangled loans or interest-based financing.
- To help people who need loans with easy terms.

The benefits of Pawnshop for customers are the availability of funds with a relatively simple procedure and in a faster time than the financing or bank credit. In addition, customers also benefit assessment of the value of goods moving in a professional, get a move goods care facilities that are safe and reliable.

³3.1.2. Operational Sharia Pawnshop

Implement³ion of Islamic Pawnshop operations nearly resembles the conventional pawnshop. Islamic pawnshop also funneling money loan secured by movable property. The procedure for obtaining mortgage loans Sharia is very simple, people just show proof of identity and chattels as collateral, the loan money cannot be obtained in a relatively long time. As well as to repay the loan, the customer simply by handing some money and proof of Rahn just with the processing time is also shorter (Anshori, 2006: 121).

To be able to obtain the services of the Islamic pawnshop, people just simply submit a motion treasure (gold, electronics, vehicles, etc.) to be accompanied by a copy of the identity deposited. Then the staff appraiser will determine the estimated value of the movable property that will serve as a benchmark calculation of the imposition of rent deposits (savings services) will be a ceiling on the value of the loan to be granted. Estimated goods are determined based on the intrinsic value and the market price set by Pawnshop (Anshori, 2006: 125).

Customers are not able to pay off debt or save only pay for the services, then the Islamic pawnshop to execute the collateral by way of sale. The difference between the value of sales to principal, services and taxes save an excess of money that is rightfully customers. Customers are given the opportunity during the year to take to take the excess money, and if the customer is still not taking the money, the Islamic pawnshop will hand over excess cash to BadanAmil Zakat (Anshori, 2006: 126).

Research on Rahn has been studied among others by (Transtrianingzah, 2006), entitled "Analysis of Service Quality Satisfaction Customer in Bank Muamalat branch Solo." This study shows that there is a significant relationship between the quality of services that consist of tangible, reliability, responsiveness, assurance, and empathy with consumer satisfaction, and aspects of reliability (Reliability) which has the most dominant influence on consumer satisfaction. The authors also found research (Prasetyo,2008), entitled "Analysis of Service Quality Satisfaction Customer BMT Kaffah Yogyakarta." This study shows that there is influence between the quality of service which consists of tangible, reliability, responsiveness, assurance, and empathy toward customer satisfaction and the empathy factor is the most dominant factor influencing customer satisfaction.

Observing the above results it is clear that the research writer who lifted the title "Analysis of Factors Affecting Service Quality Rahnnon Pawnshop Sharia Branch Office Harapan Raya Pekanbaru". Each institution has different characteristics in order to provide service to customers. Likewise with Pawnshop Sharia Branch Office HarapanRaya Pekanbaru in providing services to customers who use the services, namely services SalaRahn, is what distinguishes the research to be conducted by the author. To determine the most dominant factor affecting the qualities of service then the hypothesis of this study and the significant relationship of the quality of services there is a significant relationship between physical evidence, reliability, responsiveness, guarantee assurance, and empathy for the quality of service Rahn at the Pawnshop Sharia Branch Office Harapan Raya Pekanbaru.

4. RESEARCH METODHODOLOGY

This research was conducted in the Islamic pawnshop Harapan Branch Office Pekanbaru. This research population is all customers who use the services at the Pawnshop Rahn Sharia in December 2010 as many as 121 clients. While the sample is obtained using the following formula Slovin (Prasetyo & Jannah, 2010:137):

$$n = \frac{N}{1 + Ne^2}$$

This survey with correspondence is (N) = 121 client, with threshold value (e) is 15% then sample data become:

$$\begin{aligned} n &= \frac{121}{1 + (121)(15)^2} \\ &= 32,51 \approx 33 \end{aligned}$$

Once calculated using the formula Slovin then the sample was 32.51 rounded to 33 customers. While the sampling technique in this research is to use random sampling

The data used in this research is primary data obtained from respondents with data collection techniques using a questionnaire or a question⁵ire comprising 30 items of questions using a Likert scale of five alternative answers. Technical analysis of the data used in the study was multiple linear regression analysis is to⁶ measure the influence of independent variables (X) to the Dependent variable (Y). Independent variables in this study is the Physical Evidence (tangible), reliability, responsiveness, insurance (assurance) and empathy, while the dependent variable is Service Quality Rahn. Data processing in this survey is using SPSS version 13.0. The questionnaire used in this study using a Likert scale, the first questionnaire da⁵ collected will be tested first. Tests conducted are validity and reliability of testing, validity test is done to find out if the items presented in the questionnaire really able to express exactly what⁵ll bestudied. According (Suliyanto 2006: 149) the means used to test the validity is the analysis of items, where each value in each item statement is correlated with the total value of whole grains a statement for a variable using the formula product moment correlation. The minimum requirement to be considered valid is the value of r count> r table of values.

While the reliability test is intended to⁵ determine the consistency of measuring instruments in use, or in other words the instruments have consistent results when used multiple times at different times. According (Triswanto 2010: 59), for reliability tests used Cronbach Alpha technique, in which an instrument can be said to be reliable if you have or alpha reliability coefficient of 0.6 or more. Having proven the validity and reliability, the next step is to test the analysis requirements that normality test. This test is intended to determine whether or not normal distribution of research data. Normality test data used is "chi square". According (Riduwan 2003: 194) normality test data using chi square, otherwise the data were normally distributed if the price 2 count <2 tables, tested at a significance level of 0.05. The normality test and the data are expressed in normal distribution then the data were analyzed with multiple linear regression equation. The analysis, it can also be viewed strength of influence between variables using correlation values and coefficient of determination. Then, the analysis

of multiple linear regression equation then followed by t test. The t-test was conducted to determine whether the independent variables partially significant effect on the dependent variable. After that continue with F test F test is performed to determine whether the independent variables have a significant effect simultaneously together with to dependent variable. The level of significance of this study is 0.05 (5%). The test criteria is if $t < t_{table}$, then H_0 accepted and H_a refused, if $t > t_{table}$, then H_0 is rejected and H_a accepted.

5. RESULTS AND DISCUSSION

In order to analyzed data, the validity tests is minimum requirement to be consider is validity the value of $r_{calculate} > r_{table}$, where the value r_{table} at significant level of 0.05 (5%) that is equal to 0.344. Results of testing and the validity of this research by using SPSS version 13.0 indicates that each item statement, the value $r_{calculate} > r_{table}$, meaning that every item statement has a correlation value is greater than r_{table} , so that the grains statement filed declared valid and feasible for analyzed. Once data is valid to processthen reliability test, the reliability test will be performed on the points that have to have the validity of the statement on the validity of the test, and done using alpha Cronboach formula, the instrument is declared reliable if the reliability coefficient obtained reaches 0.6 or more. And the results of the test by using SPSS version 13.0 indicates that Cronboach alpha of 0.8 to 00 variables X_1 , X_2 amounted to 0.801, at 0.804 X_3 , X_4 amounted to 0.807, 0.828 and Y X_5 amounted at 0.897, value greater than 0,6 so that the instrument used otherwise reliable. Based on the validity test-using product moment correlation and reliability testing using alpha Cronboach above, it can be concluded that the 30-point declaration is declared valid and reliable to measure variables.

To test the normality in this research, a method use which is chi square test, data is expressed in normal distribution when the price calculated $\div 2 < \div 2_{table}$. $\times 2$ as value in table at significance level of 5% can be calculated with the formula = $n-2-1$ db (db = $33-2-1 = 30$) that is equal to 43.773. By using computer program SPSS version 13.0, obtained values of chi square for the variable X_1 at 13.030, value to 28.515 X_2 , X_3 value to 28 818, amounting to 40.909 X_4 , X_5 for 8,727 dan Y amounted to 38 212 less than the value of chi square table 43.773 so that each of these variables is compliant analysis that is normally distributed. Once the data is expressed in normal distribution, the data can already be analyzed using multiple linear regressions. Multiple regression analysis was used to measure the influence of factors of physical evidence (tangible), reliability, responsiveness, assurance, and empathy to the quality of services Rahn. By using computer program SPSS to obtained values for multiple regressions as follows:

Based on results obtained in table 1 above, it can be arranged multiple regression equation and may also be known the strength of the relationship between variables X with variable Y . Another results is obtained r value of 0.743 and it is known that physical evidence variable (X_1), reliability (X_2), responsiveness (X_3), the guarantee (X_4), and empathy (X_5) has a strong relationship with the dependent variable (Y) is the quality

Table 1
Analysis of double regression

MODEL	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4,858	5,385		0,901	0,357
Physical evidence	-0,138	0,268	-0,115	-0,513	0,612
Reliability	-0,024	0,175	-0,021	-0,139	0,891
Responsiveness	0,029	0,238	0,026	0,124	0,902
Assurance	0,936	0,207	0,732	4,523	0,000
Empathy		0,052	0,183	0,050	-0,286
0,777					
R	= 0,743				
R ²	= 0,552				
F	= 6,645				
Sig F	= 0,000				

of services Rahn. As for the coefficient of determination (R²) is approximately $0.743 \times 100\% = 74.30\%$. This figure means that the five independent variables contributing to the dependent variable (Y) of 74.30%, while the remaining 25.70% is determined by other factors.

Regression analysis was then conducted further research hypothesis testing, the first hypothesis: a significant difference between the physical evidence of the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya Pekanbaru. The calculation of SPSS as shown in table 1 are known calculate t in the variable of X1 is equal to -0.513, while t in table 2,036. Then calculate $t < t_{table}$, then H_0 is accepted H_a rejected. Thus no significant difference between reliability with the quality of services Rahn.

Second hypothesis: There is a significant relationship between the reliability of the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya Pekanbaru. The calculation of SPSS as shown in table 1 known calculate t in X2 is equal to -0.139, while t table 2,036. Then calculate $t < t_{table}$ and significance value is greater than 0.891 and 0.05 confidence level. H_a then rejected, H_0 is accepted. Thus no significant difference between reliability with the quality of services Rahn.

Third hypothesis: There is a significant relationship between physical evidence of the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya Pekanbaru. The calculation of SPSS version 13.0 as Table 1 known calculate t on X3 is equal to 0.124, while t in table 2,036. Then calculate $t < t_{table}$ and significance value is greater than 0.902 and 0.05 confidence level. Then H_0 is accepted, H_a rejected. Thus there is no significant influence of responsiveness with service quality Rahn.

Fourth hypothesis: There is a long experienced significant-spirit among the guarantee (assurance) on the quality of services at the Pawnshop Rahn Sharia Branch

Office Harapan Raya Pekanbaru. The calculation of SPSS version 13.0 as Table 1, the known value of t in the variable X_4 is equal to 4.523, while t in table 2,036. Then calculate $t > t_{table}$ and significance value is less than the 0.00 and 0.05 level of confidence. Then H_0 is rejected, H_a accepted. Thus a significant difference between the guarantee (assurance) with the quality of services Rahn.

Fifth hypothesis: There is a significant relationship between empathy to the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya Pekanbaru. The calculation of SPSS version 13.0 as Table 1 the known value of the variable t count on X_5 is equal to -0.286, while t in table 2,036. Then calculate $t < t$ in table and significance value is greater than 0.777 and 0.05 confidence level. H_a then rejected, H_0 is accepted. That is not a significant difference between empathy with the quality of services Rahn.

Sixth Hypothesis: the influence of physical evidence (tangibles), reliability, responsiveness, assurance, and empathy together to quality services Rahn at the Pawnshop Sharia Branch Office Harapan Raya Pekanbaru. The calculation of SPSS as Table 1, the known value that calculate $F_{6.645}$, while F table at significance level of 5% can be searched by the formula $db = n-2-1$ ($db = 33-2-1 = 30$) is equal to 3.320 and the significance value less than 0.05 confidence level. Then calculate $f > F$ in table is $6.645 > 3.320$, which means that H_0 is rejected and H_a accepted. This shows that there is significant influence between the physical evidence (tangible), reliability (reliability), responsiveness (responsiveness), assurance (assurance), and empathy (empathy) together to quality services Rahn at the Pawnshop Sharia Branch Office Harapan Raya Pekanbaru.

5.1. Discussion

Based on hypothesis in the analysis and some conclusion found on that such as:

- Does not a significant difference between tangible partially on the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya, it can be seen from calculate t (-0.513) is smaller than t in table (2,036);
- There is no significant effect partially between the reliability of the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya, it can be seen from calculate t (-0.139) is smaller than t in table (2,036);
- There is no significant effect partially between the responsiveness of the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya, it can be seen from calculate t (0.124) is smaller than t in table (2,036);
- A significant difference between partial assurance of the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya, it can be seen from calculate t (4.523) is greater than t in table (2,036);
- Does not a significant difference between empathy partially on the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya, it can be seen from calculate t (-0.286) is smaller than t in table (2,036).

Based on the test results above hypothesis can also be known that tangible, reliability, responsiveness, assurance and empathy together air-influence significantly on the quality of services Rahn at the Pawnshop Sharia Branch Office Harapan Raya Pekanbaru is visible from calculate F (6.645) more of F in table (3.320). This is in line with research (Transtrianingzah, 2006), entitled "Analysis of Service Quality Satisfaction Customer in Bank Muamalat branch Solo" which indicates that there is a significant relationship between the quality of services that consist of tangible, reliability, responsiveness, assurance, and empathy with consumer satisfaction and (Prasad, 2008), entitled "Analysis of Service Quality Satisfaction Customer in Bank Muamalat branch Solo" which shows that that there is a significant relationship between the quality of services that consist of tangible, reliability, responsiveness, assurance, and empathy with customer satisfaction.

The relationship between tangible, reliability, responsiveness, assurance and empathy with service quality Rahn at the Pawnshop Sharia Branch Office Harapan Raya Pekanbaru has a strong relationship seen from the correlation value of 0.743, which means the effect of tangible, reliability, responsiveness, assurance and empathy with the quality of service Rahn services at the Pawnshop Sharia Branch Office Hope Raya Pekanbaru is 74.30% while the rest influenced by other factors. Based on five factors that affect the quality of services Rahn at the Pawnshop Sharia Branch Office Harapan Raya Pekanbaru that is tangible, reliability, responsiveness, assurance and empathy is known that factors assurance that the most dominant influence service quality Rahn at the Pawnshop Sharia Branch Office Harapan Raya Pekanbaru. This contrasts with research conducted by (Transtrianingzah, 2006) which shows the aspect of reliability which has the most dominant influence on consumer satisfaction and (Prasad, 2008) which shows that the empathy factor is the most dominant factor influencing customer satisfaction.

6. CONCLUSION

Based on the results obtained it can be concluded, there is a significant relationship between tangible, reliability, responsiveness, assurance and empathy towards the quality of services at the Pawnshop Rahn Sharia Branch Office Harapan Raya Pekanbaru. The relationship tangible, reliability, responsiveness, assurance, and empathy quality of the services Rahn at the Pawnshop Sharia is a strong relationship whereas the effect of tangible, reliability, responsiveness, assurance, and empathy of service quality Rahn on Housing Islamic pawnshop branch office at 74.30% while the remaining 25.70% influenced by other factors. The parameters studied such as tangible, reliability, responsiveness, assurance, and empathy effect to the quality of services at the Pawnshop Rahn Sharia is very important to make sure good service to the client and promotion for the marketing.

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