

The Influence of Profit Sharing Rate, Service Quality and Ease of Transaction on Customer Satisfaction at The Sharia Pawnshop, Pasar Merdeka Samarinda Branch

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Abstract—This research aims to determine the influence of profit sharing rate, service quality, and ease of transactions on customer satisfaction at the Sharia Pawnshop, Pasar Merdeka Samarinda Branch. This research is quantitative research with primary data obtained from distributing questionnaires to customers of Sharia Pawnshop, Pasar Merdeka Samarinda Branch with a sample size of 100 respondents using the Purposive Sampling technique. This research uses Multiple Linear Regression analysis with the SPSS 25 analysis tool. The results of the research partially show that the variables of profit-sharing rate, service quality and ease of transactions have a significant effect on customer satisfaction at Sharia Pawnshop, Pasar Merdeka Samarinda Branch. The results of simultaneous testing show that the variables of profit-sharing level, service quality and ease of transactions have a significant effect on customer satisfaction at Sharia Pawnshop, Pasar Merdeka Samarinda Branch.

Keywords— Profit sharing rate, service quality, ease of transactions, customer satisfaction.

I. INTRODUCTION

Sharia pawnshops are financial institutions that provide financing transactions and pawn services based on Islamic sharia principles. In its development, sharia pawnshops not only provide pawn-based products, but other types of financing are also carried out based on sharia principles. As part of the pawnshop industry in Indonesia, Sharia Pegadaian exists to provide services in accordance with Islamic law. The background to the establishment of Sharia Pawnshops involves responding to the needs of the Muslim community who want financing solutions that are in line with their religious values.

Pawnshopping is an activity of guaranteeing valuable items to obtain money and the goods guaranteed will be redeemed by the customer according to the agreement between both parties [1]. Sharia pawn shops exist as an alternative for people who want to use pawn services without involving usury and comply with sharia economic principles. As part of the sharia financial industry, Sharia Pawnshops is committed to providing financing solutions that are in accordance with Islamic teachings. Founded on the principles of justice and sustainability, this institution carries out its functions by minimizing risks and ensuring that profits are obtained fairly without harming the parties involved.

Sharia pawnshops generally provide various financing products, such as pawning gold, vehicles or other movable goods, by following established sharia provisions. One of the main characteristics of Sharia Pawnshops is the avoidance of the practice of usury, which is considered a prohibition in Islam. In this way, this institution provides alternative financing that is transparent, fair and in accordance with Islamic financial values.

Sharia pawnshops use several contracts or agreements based on sharia principles. The following are some commonly used contracts:

1. Rahn (Pawn) Agreement: The customer provides valuable items to the Pegadaian as collateral to obtain financing. The goods are handed over to Pegadaian and can be taken back after the customer has paid off the financing.
2. Murabahah Agreement: The pawnshop buys an item and sells it to the customer at an agreed profit. Payment can be made in installments.
3. Mudharabah Agreement: A form of collaboration between the customer and Pegadaian, where the customer provides capital and Pegadaian manages the investment. Profits are shared according to the agreed ratio, while losses are borne by the customer.
4. Musyarakah Agreement: A form of cooperation between the customer and Pegadaian in the ownership and management of a project or business. Profits and risks are shared according to the agreed ratio.

Through the implementation of these contracts, Sharia pawnshops seek to ensure that their financial transactions are in line with sharia principles, which involve fairness, the absence of usury, and a fair distribution of risks and profits.

Sharia pawnshops also play a role in increasing financial inclusion among people who want to access pawn services without ignoring sharia principles. By providing financing options that are in accordance with religious beliefs, Sharia Pawnshops makes a positive contribution in supporting sustainable economic growth and meeting the financial needs of the wider community [2].

Basically, sharia pawnshops are similar to conventional pawnshops in terms of providing pawn services. However, what is different is the sharia principles that Sharia Pegadaian adheres to in all its operations. This principle includes the

prohibition of usury (interest), transparency and fairness in all aspects of its business. Along with the growth of financial awareness among Muslim communities, the existence of sharia pawnshops is becoming increasingly relevant as an alternative that is in accordance with religious beliefs.

As a sharia-based financial institution, Sharia Pawnshops continues to be committed to the principles of transparency and accountability. Financial reports and operational activities are openly presented to the public, creating trust among customers and other related parties. This openness is also an integral part of Sharia Pawnshop's contribution in building a strong and sustainable financial foundation.

Overall, Sharia Pawnshops is not only a financial institution that provides financing solutions, but also an agent of change in forming a financial ecosystem that is more inclusive, fair and in accordance with sharia principles. By continuing to innovate, educate and commit to the principles of Islamic finance, Sharia Pawnshops is expected to continue to play a role as a main actor in developing the sharia financial industry in Indonesia and across national borders.

This research was carried out by the author by limiting the problem to the independent variable (X) which includes the level of profit sharing, service quality, and ease of transactions and the dependent variable (Y) namely customer satisfaction at the Samarinda branch of the Pasar Merdeka branch of Sharia.

II. LITERATURE REVIEW

The theoretical basis related to the research problem is explained in the following section.

A. Sharia Pawnshops

Sharia pawnshops are financial institutions that operate in the financing sector, where their operations are based on Islamic sharia principles. In this context, sharia pawnshops avoid the practice of usury (interest) and create transaction mechanisms that are in accordance with Islamic values. This approach aims to provide financial solutions that are fair, transparent and sustainable. Sharia pawnshops focus on aspects of fairness in financing, by providing loans to customers who need funds using collateral in the form of movable or immovable goods. The use of this guarantee is in line with the principles of prudence and social responsibility. Apart from that, in sharia pawnshops, there are efforts to ensure that the profits obtained are halal, for example through profit sharing or rental schemes. Thus, sharia pawnshops are an alternative for individuals or companies who want to fulfill their financial needs without involving the element of usury and in accordance with Islamic teachings [3]

B. Profit-sharing Rate

The profit-sharing rate is the average rate of return for mudharabah and musyarakah financing for sharia financial institutions at a certain time expressed as a percentage [4]. The level of profit sharing can also be defined as a comparison between the profit sharing received and the volume of financing based on sharia pawnshops.

The level of profit-sharing ratio is one of the important factors for someone in deciding to undertake a profit-sharing based financing volume because this profit-sharing based financing volume is in the nature of a Natural Uncertainty Contract (NUC) which tends to have a high risk when compared to other types of financing because of the returns and profits (return) obtained by the bank is uncertain both in amount and time. The size of the provisions for the profit-sharing portion is determined according to mutual agreement between the two or more parties with willingness and without any element of coercion [5]. The level of profit sharing is measured using a ratio scale based on a comparison between the profit-sharing income received by sharia banks and the total financing that can be collected by sharia banks.

C. Service Quality

Service is any action or activity that can be offered by one party to another party, which is basically intangible and does not result in any ownership [6]. Service quality is the expected level of excellence and control over this level of excellence to fulfill customer desires [7]. Service quality is a dynamic condition that is closely related to products, services, human resources, as well as processes and the environment that can at least meet or even exceed the expected service quality.

D. Ease of Transaction

Ease of transaction is defined as the extent to which someone believes that using a technology will be free of effort [8]. Perception of ease gives an indication that a system is designed not to make it difficult for the user, but instead makes it easier for someone to complete their work. In other words, someone who uses a system will work more easily compared to someone who does not use a system or manual [9].

E. Customer Satisfaction

According to [7], customer satisfaction is a sentiment that emerges following an assessment of the product or service experience. Another definition presented by (Fachmi, 2018) states that consumer satisfaction is a person's feeling of happiness or disappointment that arises after comparing the estimated product performance (results) with the expected performance. When performance falls short of expectations, consumers are left feeling dissatisfied. If the performance meets expectations, consumers will be satisfied.

F. Previous Research and Hypothesis Development

The results of previous research conducted by Rianty [10] and Hidayat [11] show that the level of profit sharing has a positive and significant effect on customer satisfaction. In Prihartini's [12] research, the level of profit sharing did not have a positive and significant effect on customer satisfaction. This shows that there is a research gap between research on the profit-sharing level variable and customer satisfaction.

H1: The level of profit sharing has a positive and significant effect on customer satisfaction at the Sharia Pawnshop, Pasar Merdeka Samarinda Branch

The results of previous research conducted by Afriani [13] and Handayani [14] show that service quality has a positive and significant effect on customer satisfaction

H2: Service quality has a positive and significant effect on customer satisfaction at the Sharia Pawnshop, Pasar Merdeka Samarinda Branch.

The results of previous research conducted by Nasikah [15], Rayhan and Aryza [16] show that ease of transactions has a positive and significant effect on customer satisfaction.

H3: Ease of transactions has a positive and significant effect on customer satisfaction at the Sharia Pegadaian Pasar Merdeka Samarinda Branch.

The results of previous research conducted by Nurdin et al. [17] show that customer satisfaction results have a positive and significant effect. In the research of Hidayah et al. [18] customer satisfaction does not have a positive and significant effect. This shows that there is a research gap between research on customer satisfaction variables.

III. RESEARCH METHOD

This research used a sample of 100 respondents using a purposive sampling technique. The data collection technique in this research uses primary data. According to Sugiyono [19], the definition of primary data is a data source that directly provides data to data collectors. Primary data was obtained by distributing questionnaires to customers of Sharia Pawnshops, Pasar Merdeka Samarinda Branch who were willing to become respondents and were willing to fill out the questionnaire. The number of respondents in the sample was 100 people.

Multiple linear regression is a linear regression model whose dependent variable is a linear function of several independent variables. This analysis aims to examine the influence of several variables that are correlated with the variables being tested. The functional relationship between one dependent variable and more than one independent variable can be carried out using multiple linear regression analysis [20]. In this research, customer satisfaction is the dependent variable, while the level of profit sharing, service quality and ease of transactions are the independent variables.

The multiple linear regression equation is as follows:

$$Y = a + b1X1 + b2X2 + b3X3 + e$$

Where:

Y = Dependent variable, in this case customer satisfaction

a = Constant value

b1, b2, b3 = Regression coefficient of independent variables

X1 = Profit Sharing Rate

X2 = Service Quality

X3 = Ease of Transaction

e = error

The instrument in this research is a questionnaire. The validity test in this study was used to analyze questionnaire items by correlating the score of each item with the total score which is the sum of each item score. If an item is found that does not meet the requirements, then the item is not examined further. The conditions that must be met in the validity test used in this research are those stated by [19] as follows:

a. If the correlation coefficient r is >0.30 then the item is

declared valid.

b. If the correlation coefficient r <0.30 then the item is declared invalid.

Ghozali [20] states that a reliability test is a measuring tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire can be said to be reliable if a person's answers to questions or statements are consistent over time. A variable can be said to be reliable if it provides a CronbachAlpha value > 0.60.

The classical assumption test is carried out with the aim of determining the condition of the data needed in the research and so that an appropriate analysis model can be obtained. This research's regression analysis model requires assumption tests on the data which include normality tests, heteroscedasticity tests, and multilinearity tests.

Hypothesis testing proposed in this research was carried out to determine whether there was an influence of the independent variable on the dependent variable. The testing method for the proposed hypothesis is carried out by partial testing using the t test and simultaneous testing using the F test, as well as testing the coefficient of determination (R2) [20].

IV. RESULT AND DISCUSSION

The results of this research were obtained by distributing questionnaires using Google Form to respondents, namely customers of the Pasar Merdeka Samarinda branch of sharia pawnshops. Based on the data that has been collected, there are details of several characteristics of the respondents. The characteristics of respondents in this study were divided into several groups, namely based on sharia pawnshop customers, gender, age, highest level of education, and occupation.

TABLE I. Respondents According to Gender

Gender	Number of Respondents	Percentage
Male	47	47%
Female	53	53%
Total	100	100%

Most of the respondents were female with a total of 53 respondents (53%), while the number of male respondents was 47 respondents (47%).

TABLE II. Respondents Based on Age

Age	Number of Respondents	Percentage
19 – 35	58	58%
36 – 50	32	32%
> 50	10	10%
Total	100	100%

The number of respondents in sampling, the largest age range was the 19 - 35 year age group, namely 58 respondents (58%). The second highest number of respondents was the age group 36 – 50 years with 32 respondents (32%). And the age group > 50 years was 10 respondents (10%).

The largest number of respondents in the sampling most had jobs as civil servants totaling 4 respondents (4%), entrepreneurs totaling 20 respondents (20%), TNI/POLRI totaling 2 respondents (2%), private employees 30 respondents

(30%), students 9 respondents (9%), and the others numbered 35 respondents (35%).

TABLE III. Number of Respondents by Occupation

Occupation	Number of Respondents	Percentage
Civil Servant	4	4%
Entrepreneur	20	20%
TNI/Polri	2	2%
Private Employee	30	30%
Student	9	9%
Other	35	35%
Total	100	100%

A. Validity and Reliability Test Analysis Results

The validity test is used to determine the validity of the questionnaire prepared by testing the correlation between the score of each question item and the total score of the questionnaire. Invalid question items need to be eliminated or not used as question instruments. A validity test is considered valid if the calculated r value (calculated correlation coefficient) is greater than the table r value. For the validity test with N = 100 at a significance level of 5%, the r table value obtained is 0.195. If the calculated r value is smaller than the table r value, then the questionnaire is considered invalid.

TABLE IV. Reliability Test Results

Variable	r-count	r-table	Information
Customer Satisfaction (Y)			
Indicator 1	0.857	0.1966	Valid
Indicator 2	0.911	0.1966	Valid
Indicator 3	0.929	0.1966	Valid
Indicator 4	0.913	0.1966	Valid
Profit Sharing Rate (X1)			
Indicator 1	0.905	0.1966	Valid
Indicator 2	0.876	0.1966	Valid
Indicator 3	0.907	0.1966	Valid
Indicator 4	0.893	0.1966	Valid
Service Quality (X2)			
Indicator 1	0.901	0.1966	Valid
Indicator 2	0.928	0.1966	Valid
Indicator 3	0.892	0.1966	Valid
Indicator 4	0.924	0.1966	Valid
Convenience Transaction (X3)			
Indicator 1	0.915	0.1966	Valid
Indicator 2	0.946	0.1966	Valid
Indicator 3	0.910	0.1966	Valid
Indicator 4	0.888	0.1966	Valid

For validity testing, all indicators used to measure the variables in this study show a calculated r value greater than r table = 0.1966. Thus, it can be concluded that the variables of profit-sharing level, service quality, ease of transactions, and customer satisfaction can be considered valid, and all statements in these items can be used as data in this research.

Reliability testing is used as a method to assess the reliability of a questionnaire as an indicator of the variable being measured. A questionnaire is said to be reliable if the answers given by respondents are consistent or stable over time. In this research, reliability was measured using

Cronbach's Alpha via the SPSS application. If the Cronbach's alpha coefficient value is greater than 0.60, then the questionnaire is considered reliable (Ghozali, 2018).

TABLE V. Reliability Test Results

Variable	Cronbach Alpha	Minimum Limit	Information
Profit Sharing Rate (X1)	0.917	0.60	Reliable
Service Quality (X2)	0.931	0.60	Reliable
Convenience Transaction (X3)	0.933	0.60	Reliable
Customer Satisfaction (Y)	0.923	0.60	Reliable

For reliability testing, each indicator is used to measure the variables in this study shows a Cronbach's alpha coefficient greater than 0.60. Therefore, it can be concluded that all indicators used in this research are considered reliable.

B. Classic Assumption Test Results

The normality test is carried out to determine whether the dependent variable and independent variables are normally distributed. Normality testing was carried out using the Kolmogorov-Smirnov test. If the probability (asyp.Sig) > 0.05 then the data is normally distributed. The results of the multiple regression normality test show that the significance value is 0.200 > 0.05. So, it can be concluded that the residual values are normally distributed and the regression model meets the assumptions of normality.

TABLE VI. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
N		100
Normal Parameters ^{a,b}	Mean	0.0000000
	Std. Deviation	1,41890972
Most Extreme Difference	Absolute	0.071
	Positive	0.071
	Negative	-0.068
Test Statistic		0.071
Asymp. Sig. (2-tailed)		0.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance

A regression model that is considered good is when the data does not show signs of heteroscedasticity in the test results. Heteroscedasticity can be seen from the data scatterplot pattern. If the points on the scatterplot form an irregular pattern and are spread on both sides of the number 0 on the Y axis, then it can be concluded that the regression model does not experience heteroscedasticity.

The multicollinearity test is carried out to determine whether there is a correlation between the independent variables in the regression model. This test is important to carry out in multiple linear regression models because it involves more than one independent variable. Multicollinearity was tested by observing the Variance Inflation Factor (VIF) value for each independent variable. If the VIF value is <10, it can be concluded that the data is free

from symptoms of multicollinearity.

TABLE VII. Multicollinearity Test Results

Variable	VIF	Information
Profit Sharing Rate (X1)	2.115	No Multicollinearity
Service Quality (X2)	4.558	No Multicollinearity
Convenience Transaction (X3)	4.530	No Multicollinearity

From the test results above, it is known that the VIF value of each independent variable is <10. So, it can be concluded that each independent variable in this study is free from symptoms of multicollinearity.

C. Multiple Linear Regression Test

Multiple linear regression aims to determine the influence of the independent variable (X), namely the level of profit sharing (X1), service quality (X2), ease of transactions (X3) and the dependent variable customer satisfaction (Y).

TABLE VIII. Multiple Linear Regression Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.319	0.805		1.638	0.105
Profit Sharing Rate (X1)	0.158	0.059	0.177	2.691	0.008
Service Quality (X2)	0.464	0.092	0.488	5.061	0.000
Convenience Transaction (X3)	0.319	0.104	0.296	3.075	0.003

a. Dependent Variable: Customer Satisfaction (Y)

The partial test or t test is carried out to determine whether there is an influence of each independent variable on the dependent variable partially.

1. Profit sharing level variable (X1) on customer satisfaction (Y). The coefficient table shows that the t-count = 2.691, which means t-count > t-table (2.691 > 1.985) with a significance of 0.008 < 0.05. So partially there is a positive and significant influence between the profit sharing level variable (X1) on customer satisfaction (Y).
2. The variable service quality (X2) on customer satisfaction (Y) is shown in the coefficient table, with a value of t = 5.061. This shows that t-count > t-table (5.061 > 1.985) with a significance level of 0.000 < 0.05. Thus, partially there is a positive and significant influence between the service quality variable (X2) on customer satisfaction (Y).
3. Ease of transaction variable (X3) on customer satisfaction (Y) The coefficient table shows that the t-count = 3.075, which means t-count > t-table (3.075 > 1.985) with a significance of 0.003 < 0.05. So partially there is a positive and significant influence between the ease of transaction variable (X3) on customer satisfaction (Y).

D. Simultaneous Significance Test (F Test)

The F test is carried out to show whether all the independent variables in this model have a joint (simultaneous) influence on the dependent variable. If F-count < F-table then the path coefficient is acceptable, whereas if F-count > F-table then the path coefficient cannot be accepted.

This test was carried out with a level of a = 0.05.

TABLE IX. F Test Results

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	818.043	3	272.681	131.335	0.000 ^b
	Residual	199.317	96	2.076		
	Total	1017.360	99			
a. Dependent Variable: Total Y						
b. Predictors: (Constant), X3, X1, X2						

Based on the results of Table IX, it is known that the F test results obtained an F-count value of 131.335 > F-table 2.70 with a significance value of 0.000 < 0.05, which means that the variable level of profit sharing, service quality and ease of transaction simultaneously have a significant influence on customer satisfaction.

E. Coefficient of Determination Test (R2)

From the results of the coefficient of determination (R2) testing that has been carried out, the following results are obtained:

TABLE X. Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1 Regression	0.897 ^a	0.804	0.798	1.441
a. Predictors: (Constant), X3, X1, X2				

Table X shows that the three independent variables, namely the level of profit sharing, service quality, and ease of transactions on customer satisfaction can be expressed with an Adjusted R Square value of 0.798 or 79.8%. This means that 0.798 or 79.8% of the customer satisfaction variable can be influenced by the three independent variables in this research, namely the profit sharing level (X1), service quality (X2) and ease of transaction (X3) variables together. In addition, the remaining 20.2% can be attributed to different variables and factors that were not taken into account in this analysis or research.

F. Discussion

Based on the research results described previously, a detailed discussion will be carried out regarding the research results and the influence of each variable on other variables. The independent variables in this study include the level of profit sharing (X1), service quality (X2), and ease of transactions (X3), while the dependent variable is customer satisfaction (Y).

Based on the data processing results, the t test results show the value significantly, the profit sharing level is 0.008, smaller than 0.05 and the t-count value is 2.691, it is greater than t-table, namely 1.985 (2.691 > 1.985), meaning that the profit sharing level variable has a significant effect on customer satisfaction at Pegadaian Pasar Merdeka Samarinda Branch. The results of the analysis above show that the level of profit sharing has a positive and significant effect on customer satisfaction. This indicates that the level of profit

sharing provided by Sharia Pawnshops Pasar Merdeka Samarinda Branch can increase customer satisfaction so that they continue to be customers of Pegadaian Pasar Merdeka Samarinda Branch. These results are supported by research by Rianty [10] and Hidayat [11] showing that the level of profit sharing has a positive and significant effect on customer satisfaction. However, the results of this research contradict the results of research conducted by Prihartini [12] where the level of profit sharing does not have a positive and significant effect on customer satisfaction.

Based on the results of data processing in Table VIII, the results of the t test show that the service quality significance value is 0.000, which is smaller than 0.05 and the t-count value, namely 5.061, is greater than t-table, namely 1.985 ($5.061 > 1.985$), meaning that the service quality variable has a significant effect on customer satisfaction. Sharia Pawnshop, Pasar Merdeka Samarinda Branch. The results of the analysis above show that service quality has a positive and significant effect on customer satisfaction. This shows that the good quality of service provided by Sharia Pawnshops Pasar Merdeka Samarinda Branch can increase customer satisfaction so that they remain customers of Sharia Pawnshops Pasar Merdeka Samarinda Branch. These results are supported by research by Afriani [13] and Handayani [14] showing that service quality has a positive and significant effect on customer satisfaction.

Based on the data processing results in table 5.6, the t test results show that the significance value for ease of transaction is 0.003, which is smaller than 0.05, and the t value is 3.075, which is greater than t table, namely 1.985 ($3.075 > 1.985$), meaning that the ease of transaction variable has a significant effect on customer satisfaction. Sharia Pawnshop, Pasar Merdeka Samarinda Branch. The results of the analysis above show that ease of transactions has a positive and significant effect on customer satisfaction. This indicates that the ease of transactions provided by Sharia Pawnshops Pasar Merdeka Samarinda Branch can increase customer satisfaction so that they continue to be customers of Sharia Pawnshops Pasar Merdeka Samarinda Branch. These results are supported by research by Nasikah [15], Rayhan and Aryza [16] showing that ease of transactions has a positive and significant effect on customer satisfaction.

Based on the data processing results in Table X, the F test results show the results The significant value of profit sharing level, service quality, and ease of transaction is 0.000, which is smaller than 0.05 and the F-count value, which is 131.335, is greater than F-table, which is 2.70, meaning that the level of profit sharing, service quality, and ease of transaction is the level of profit sharing, Service quality and ease of transactions significantly influence customer satisfaction at Sharia Pawnshops Pasar Merdeka Samarinda Branch. It can be concluded that the variables of profit sharing level, service quality and ease of transactions jointly or simultaneously influence customer satisfaction at Sharia Pawnshops Pasar Merdeka Samarinda Branch. So, it can be said that the higher the value of these variables, the greater the increase in customer satisfaction at the Sharia Pawnshop, Pasar Merdeka Samarinda Branch.

V. CONCLUSION

Based on the results of research and analysis regarding the influence of profit sharing levels, service quality and ease of transactions on customer satisfaction at Sharia Pawnshops Pasar Merdeka Samarinda Branch, the conclusions that can be drawn are as follows:

1. The results of the research show that the variable level of profit sharing provided by Sharia Pawnshops Pasar Merdeka Samarinda Branch has a great influence on customer satisfaction, so the more transparent the profit sharing system, the greater the level of customer satisfaction at Sharia Pawnshops Pasar Merdeka Samarinda Branch.
2. The results of the research show that the variable quality of service provided by Sharia Pawnshops Pasar Merdeka Samarinda Branch has a great influence on customer satisfaction, so the friendlier, more polite and polite the service will influence the increase in customer satisfaction at Sharia Pawnshops Pasar Merdeka Samarinda Branch.
3. The research results show that the ease of transaction variable provided by Sharia Pawnshops Pasar Merdeka Samarinda Branch has a great influence on customer satisfaction. The easier it is for customers to make transactions, the greater customer satisfaction will increase at Sharia Pawnshops Pasar Merdeka Samarinda Branch.
4. The research results show that the variables of profit sharing level, service quality and ease of transactions simultaneously influence customer satisfaction at the Sharia Pawnshop, Pasar Merdeka Samarinda Branch. So, it can be said that the higher the value of these variables, the greater the customer satisfaction of the Sharia Pawnshop, Pasar Merdeka Samarinda Branch.

PT. Sharia Pawnshops Pasar Merdeka Samarinda Branch can improve the quality of service and ease of transactions at the pawnshop in order to increase the sense of trust and satisfaction of customers, thereby making the company's image even better and making more people want to become customers.

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