

EFFECT OF CAPITAL NEEDS, HALAL PROFIT, AND SERVICES ON THE ESTABLISHMENT OF THE ISLAMIC BANK OF ISLAMIC FINANCING (BPRS) IN THE PROVINCE OF RIAU ISLANDS-INDONESIA

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Abstract

Factual in Batam as the Reviews largest city in the Riau Islands province designated as a Free Trade Zone (FTZ abbreviated Fre Trade Zone) economic inequalities have the caused by the capitalist economic system, who have the capital will be decisive in the economic competition. FTZ does not Contribute Significantly to the community economy. Publishers Survey Statistics Agency stated that the behavior of private consumption tends consumptive Batam, Batam 65% of the money used to buy goods psikokogis, the remaining 35% to purchase goods physiological. The emergence of Islamic Banking and Islamic democracy is expected to stimulate the economy. It is, therefore, Necessary Effect of Capital Needs Survey Research, Halal and Islamic Profit Services Against Establishment BPRS At the Riau Islands. In this study, the variables can be divided into independent variables (independent variables) are variables that Affect, consisting of (X1) Capital Requirement, (X2) Profit Halal, (X3) Services Islami. The dependent variable is (Y) is the establishment of the BPRS. Population 175 Micro Small Medium Enterprises (SMEs), the size of the study sample, Slovin Carried out measurements using a formula so that the study sample was 122 SMEs / person. Multiple linear regression analysis Expressed in the following equation: $Y = a + b_1x_1 + b_2X_2 + b_3X_3 + e$. With the following results: The coefficient of determination (D) 56.9% means the establishment of the BPRS (Y) influenced Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), together amounting to 56.9%. The remaining amount of $100\% - 56.9\% = 43.10\%$ influenced by other factors not Examined on this occasion. A survey of all SMEs in the Riau Islands BPRS states requires every district and town owned by the Government Provincial Capital to Anticipate needs and protects lenders in the guise of Cooperatives roommates are the very clutched sustainability of the SMEs.

Keywords: Capital needs, Profit Halal, Islamic Services and Establishment of BPRS

Introduction

Article 33 paragraph (4) of the 1945 Constitution states that the national economy shall be organized based on economic democracy with the principles of togetherness, the efficiency with justice, sustainability, environmental friendliness, independence, and balancing economic progress and national unity. It is necessary and important for the research to know: The presence of a pure Islamic banking because they want to help people to mEnhancing the economic welfare of the people Islam, especially community economically weak groups are generally in the islands (hinterland), or there is an element of financial business in the name of sharia? So the difficulty MSME seeking venture capital can be overcome. Long enough problems faced by Micro, Small, Medium Enterprises and Cooperatives (MSME) is a good venture capital limited working capital, and investment and the lack of information and access to the capital. Based on Bank Indonesia notes, MSME who gained access bank financing is only about 12.3% lower launch credit/financing for MSME from banks due to MSME do not have adequate access actual bank despite his efforts technically feasible (feasible). In 2003, only 2 (two) BPRS operates in the city of Batam. According to Bank Indonesia, within a period of 10 (ten) years, to date in 2015 has been operating in Batam as much as 29 RBs which

consists of two 27 BPR Syariah and conventional. The emergence of Islamic Banking and Islamic democracy is expected to stimulate the economy. Therefore, it is necessary Survey Research Database Compilation of Islamic Financial Institutions Riau Islands Province,

Formulation of the problem

- a) Whether there are significant capital requirements of the establishment BPRS?
- b) Whether there is the influence on the establishment BPRS halal profit?
- c) Is there Islamic influence on the establishment BPRS services?
- d) Whether there is a simultaneous effect of capital requirements, profit lawful, Islamic services, barakah against BPRS establishment?

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Capital theory

In language (Arabic) capital or property is called al-amal (single simplex), or al Amwal (plural). As for the term syar'i, wealth is defined as everything that is utilized in the case of legal according to Islamic law. Businesses operating according to Islam, not just the pursuit of profit as much as possible, as taught Mr. capitalist economy, Adam Smith, but also oriented to the attitude ta'awun (mutual help) as the social implications of business activities. Strictly speaking, business is not looking for material gain alone, but based on the awareness it easier for others to sell goods. Islam provides concepts, creating a legal structure and define the various types of different businesses that can be used as a shelter for the business community in the long turnaround time. In regard to the factors of production, Behesi stated that the role of capital in increasing output which is marked by the appearance of new additional values. New additional values here are certainly not alone in quantitative terms and materialistic, but the most important are the qualitative sense. When viewed from the Islamic economic perspective this qualitative value in question is to obtain results barakah and blessings, God. Islam suggested in various ways that may increase the number of deposits in the society, namely:

- 1) Increased revenue
- 2) Avoid Excess attitude-wasters
- 3) freezing Capital

Capital importance in human life addressed in the Qur'an:

رُيِّنَ لِلنَّاسِ حُبُّ الشَّهَوَاتِ مِنَ النِّسَاءِ وَالْبَنِينَ وَالْقَنَاطِيرِ الْمُقَنْطَرَةِ مِنَ الذَّهَبِ وَالْفِضَّةِ
وَالْخَيْلِ الْمُسَوَّمَةِ وَالْأَنْعَامِ وَالْحَرَجِ ۗ ذَلِكَ مَتَاعُ الْحَيَاةِ الدُّنْيَا ۗ وَاللَّهُ عِنْدَهُ حُسْبُ
الْمَعَادِ ﴿١٧٠﴾

Alluring at (view) of human devotion to what is desirable, namely: women, children, treasures of gold, silver, horses, cattle and tilled land. This is the pleasure of living in the world and on the side of Allah is a fine return (Paradise). (Qur'an, Ali Imran: 14 in Ministry of Religious, 2013: 51).Rasulullah SAW emphasized the importance of capital in his saying: "There should not be envy except in two cases, namely: those who used their wealth the way the truth and those who practiced knowledge to others." (HR. Ibnu Asakir) and through charity and infaq that we spend, we will strengthen the bond of brotherhood among humans, especially Muslims. (Adani, 2013)

Halal Profit Theory

Definition of Income (Kath)

In Islam selling etymologically derived from the word al bay'u (البيع) And syirā (شري) Which means taking something and giving something, being in the terminology of the jurists provide definitions of buying and selling in a lot of sense that refers to the conclusion that buying and selling is, "Swapping a body balanced with the property that the other two should (tasharruf) controlled by consent qabul in the manner permitted by Personality ' ". Sale and purchase can mean "belief, obedience, infaq and Jihad sabīllāh.

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا هَلْ أَذُكُم عَلَىٰ تِجْرَةٍ تُنجِيكُمْ مِّنْ عَذَابِ ٱلْأَلِيمِ ﴿٥١﴾ تَوَّابُونَ بِٱللَّهِ وَرَسُولِهِۦ
وَتُجَاهِدُونَ فِي سَبِيلِ ٱللَّهِ بِأَمْوَالِكُمْ وَأَنفُسِكُمْ ذَٰلِكُمْ خَيْرٌ لَّكُمْ إِن كُنتُمْ تَعْمَلُونَ ﴿٥٢﴾ يَغْفِرَ لَكُمْ
ذُنُوبَكُمْ وَيُدْخِلَكُمْ جَنَّاتٍ تَجْرَىٰ مِن تَحْتِهَا ٱلْأَنْهَارُ وَمَسْكَنٌ طَيِّبَةٌ فِي جَنَّاتٍ عَدْنٍ ذَٰلِكَ ٱلْفَوْزُ
ٱلْعَظِيمُ ﴿٥٣﴾

"O ye who believe, you much do I show you a commerce that can save you from a painful punishment? 011. (They are) you believe in Allah and His Messenger and strive in the way of Allah with their wealth and soul. That is better for you, if you know it, Allah will forgive your sins, and admit you to Gardens beneath which flow rivers, and (insert you) to place a good stay in the `paradise of Eden. That's a big fortune. "(QS.Ash Shaf: 10-12 in Ministry of Religious, 2013: 552) "O ye who believe! Spend (in Allah's way) some of the sustenance which We have given you before coming days on that day there was no bargaining and no longer an intimate friendship and nothing else syafa`at. And the disbelievers are the ones who do wrong. "(QS.Al-Baqarah: 254 in Ministry of Religious, 2013: 42)

According to the conventional, rationality is defined as human action in fulfilling the purpose of life is to maximize the satisfaction or gain is always based on the needs (need), and the desire (want) driven by a healthy mind and will not act deliberately to make decisions that could be detrimental to the satisfaction or their profits. Conventional profit theory ignores moral and ethical in their spending and assumptions of the element of time is limited only in the world without taking the hereafter (Kholis, 2011).

The theory of Islamic Services

To understand the meaning of quality of service according to Islamic perspective, Which is used as a yardstick to judge the quality of service that is 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. Inside aqidah Islam does not recognize freedom or freedom of worship, if someone had embraced Islam as a belief sound belief, it is mandatory for him to be bound by all Islamic law and is required to worship Allah in the manner that has been set. Therefore, the variables that were tested in a study is not purely using conventional theory. But make sharia as a standard assessment of the theory.

Reliability (reliability)

According to Parasuraman Reliability (reliability) is the ability to perform the promised services are accurate and reliable. This means that the service provided is reliable and responsible, polite and friendly employees. When it is run with both the consumer feel very appreciated. As a Muslim had no role models that would be used as guidelines in carrying out commercial activities / muamalah. Allah has said, which means "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." (QS. Al-Ahzab: 21 in Ministry of Religious, 2013: 420). In the noble hadiths, the Prophet Muhammad has been practicing and ordered every Muslim always keep the trust given to him. Because of his professionalism at the time of the trade and other activities of life, then he is trusted by everyone and get the title Al-Amin.

Tangibles (Physical ability)

According to Parasuraman, tangibles (physical ability) is the appearance of physical facilities, equipment, employees, and communication materials. One important note for perpetrators of Islamic financial institutions, that in carrying out its operations must pay attention to the physical appearance of the managers and employees in dress polite, ethical, and syar'i. This is as it has been Allah Was Speaking:

يَسِّنِي ءَادَمَ قَدْ أَنْزَلْنَا عَلَيْكُمْ لِبَاسًا يُورِي سَوَاءَ تَكُمُ وَرِيشًا ۗ وَلِبَاسُ ٱلتَّقْوَىٰ ذَٰلِكَ خَيْرٌ ذَٰلِكَ
مِّنْ ءَايَاتِ ٱللَّهِ لَعَلَّهُمْ يَذَّكَّرُونَ ﴿٥٨﴾

"O Children of Adam! We have sent down to clothing to cover your nakedness and beautiful clothes to jewelry. And the clothing of piety that is the most good. That is the party of the signs of Allah, hopefully, they always remember." (QS. Al-Araf: 26 in Ministry of Religious, 2013: 153).

Rresponsiveness (Responsiveness)

According to Parasuraman responsiveness (responsiveness) is the desire to help customers and provide timely services. In Islam, we must always keep in line with the commitments undertaken by the company's promotion. If the company can not fulfill its commitment to give good service, then the risk it will be abandoned by the customer. Moreover, Allah has said:

Which means: "O ye who believe, fulfill aqad-aqad it. Lawful for you cattle, but will be read to you (That) by not justify the hunt when you are working on the Hajj. Allah establishes the laws according to which he wills "(QS.AI-Maidah: 1) Likewise Allah has reminded us of professionalism in the discharge of employment. Allah says which means: "And when you have finished (from something affairs), do with earnestly (affairs) in the other" (QS. Al-Insyirah: 7 in Ministry of Religious, 2013: 596).

Assurance (Guarantee)

According to Parasuraman, assurance (assurance) is the ability of employees pedestal precise knowledge of the product, quality, hospitality, modesty in speech or distinguish services, skills in providing information and the ability to instill consumer confidence in the company. In providing services to let consumers always pay attention to ethics communicate, so that no manipulation at the time of offering products and speak with lies. So that the company continues to gain the trust of consumers, and most importantly, do not violate the law in muamalah. Allah has warned about ethical trade as embodied in the Qur'an: which means "full measure and do not harm others, and weigh with a balance that is right." (Qur'an, ash-Shu'ara: 181-182 in Ministry of Religious, 2013: 374).

Empathy (attention)

According to Parasuraman Empathy (attention) is Caring, the individual attention given to the consumer. The attention given by the company to the consumer must be based on the aspect of faith in order to follow Allah's call to do good to others. God has said: "Verily, Allah tells (you) to be fair and do good, giving to kinsfolk, and God forbid of indecency, injustice, and hostility. He teaches you, that ye may take heed." (QS. An-Nahl: 90 in Ministry of Religious, 2013: 277).

Established theory BPRS

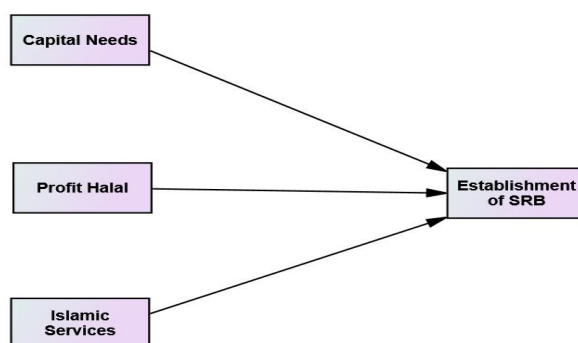
According to the provisions contained in the Bank Indonesia Regulation Number 2/8 / PBI / 2000, Article I, Bank Syariah is a "commercial bank as stipulated in Law No. 7 of 1992 on Banking and amended by Law No. 10 year 1998 conducting business based on the principles of sharia, including Islamic business units and branches of foreign banks that do business based on the principles of sharia ". Islamic banking or Islamic banking is a banking system that was developed based on sharia (law) of Islam. Enterprises creation of this system based on the prohibition in Islam for the levy and loan with interest or called usury as well as a ban on investment for businesses that are categorized haram (eg business related to the production of food / drink unclean, media business that are not Islamic, etc.), where this can not be guaranteed by the conventional banking system.

Purpose and Functions

Qur'an and Hadith to put justice as a primary goal in the Shari'ah. According to the Qur'an: Indeed, We have sent Our Messengers with the real evidence and We have sent down with them the Book and the balance (justice) to enable people to carry out justice. And We have created an iron that contained her great strength and a wide range of benefits to the people (that they use iron) and that Allah may know who help (religion) Him and His messengers when God has not seen. Surely Allah is Strong, Mighty. (Surah al-Hadid: 25 in Ministry of Religious, 2013: 541).

Islamic Banking aims to support national development in order to improve fairness, solidarity, and welfare distribution rakyat. Bank sharia also has the purpose or oriented not only on profit but also based on the falah (falah oriented). In conventional bank banking orientation course only on profit (profit oriented). In accordance with the previous understanding of Islamic banks, the Islamic bank is a financial institution that serves as an intermediary for

the party with the surplus funds that lack funds for operations and other activities in accordance with the law Islam. Besides Islamic banks also serves as a fund manager and investor



Effect of Capital Needs Survey Research, Profit Halal and Islamic Services Against Establishment SRB At the Riau Islands

Figure. 1

Methods

Research design

Research variable: In this study, the variables can be divided into independent variables (independent variables) are variables that affect, consisting of (X1) Capital Requirement, (X2) Profit Halal, (X3) Services Islami. Another variable is the dependent variable (dependent variable) is the variable that is affected or which become due to their independent variables. In this study, there is two dependent variable is mediating variable (dependent variable) is (Y) The establishment of the BPRS.

Population and Sample

Population: The population is a collection of the whole object to be measured in the study (Cooper and Schindler, 2003: 179). The population in this study were all Perpetrators of SMEs throughout the County and City in the Riau Islands. The amount of the total population based on data from the Department Nataprawira local SMEs.

Population Details Table: 1 SMEs Whole Riau Islands

District / City	number of SMEs
Batam city	40
City of Tanjung Pinang	30
Bintan District	30
Karimun District	25
Lingga District	20
Natuna District	25
Anambas District	15
Total number	175

Source: Data Secondary (-SME Office 2016)

Samples

Samples are elements selected to represent the population in the study population (Cooper and Schindler, 2003: 82). To determine the size of the study sample, the measurement of the sample is calculated using the following formula Slovin

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

Information

n = sample size
N = population size
E = precision use

Total population in this study were as many as 175 people. Precision took about 5% to 10%. But in this study were taken the precision sampling of 5% to maintain a representative of the study sample. Thus obtained:

n = 121.73 people Thus, the samples of this study are 122 people.

In this study, the sample size consisted of 122 SMEs, in this study the number of respondents who obtained 122 votes.

Regression Analysis

This analysis is used to determine or quantify the influence of the dimensions of price, product and point of sale that is expressed in multiple linear regression equation as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Information :

Y = dependent variable (Establishment BPRS)

a = Constant

b = Regression Coefficients

X1 = independent variable (Capital Requirements)

X2 = Independent Variables (Profit Halal)

X3 = Variable independent (Islamic Services)

e = Error / Variable bully

Result and Discussion

Vision Province Riau Islands

In order to realize the vision of "Realization of Kepulauan Riau as the Mother Tanah Melayu as a prosperous, Noble, Sustainable and Excellence in the Field of Maritime" In order to better focus the vision of the mission on the mission to 6 and 7 more pressed Improving the economic climate conducive to investment activity (investment) and the development of micro, small and medium enterprises. Continue the development of industry and trade-based economy by utilizing local raw materials.

- a) Increasing interest and realization of investment in the province of Riau Islands, with goals: Increased realization of domestic investment and foreign investment, licensing services, and policies that ensure legal certainty for businesses.
- b) Improve the independence and competitiveness of cooperatives and SMEs as an economic business people, with goals: Increasing the quality and quantity of the cooperative and Micro, Small and Medium Enterprises.
- c) Increase exports and productivity of local raw material industry, with goals: Increasing the quantity and turnover of industrial production based on local raw materials processing and improved performance of the trade sector and trade infrastructure, and trade security.

Regression equations

Analysis of multiple linear regression equations was used to determine the pattern of influence (X1) Capital Requirement, (X2) Profit Halal, (X3) Services Islami. to Variable (dependent variable) is (Y) The establishment of the BPRS. the general equation:

$$Y = a + b_1 X_1 X_2 + b_2 + b_3 X_3 + e$$

In this research: From the calculation, it can be presented following table containing the following regression coefficients.

Table: 2 Constants and Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.		Correlations		Collinearity Statistics
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
(Constant)	-4.985	2.021		-.2466	.015					
1 Capital Requirement	.275	.072	.274	3.800	.000	.473	.330	.230	.703	1.423
Profit_halal	.303	.082	.267	3.680	.000	.499	.321	.223	.693	1.444
Islami_Services	.648	.076	.519	8.476	.000	.589	.615	.512	.975	1.026

a. Dependent Variable: Establishment of the BPRS

Source: Processing SPSS 22

Based on the above data, it can be made a multiple linear regression equations independent variable effect pattern patterns Capital Requirement independent variables (X1), Profit Halal (X2), Islamic Services (X3), the dependent variable establishment of the BPRS (Y), as follows:

$$Y = a + b1 X1 X2 + b2 + b3 X3 + e$$

$$Y = -4,985 + 0.275 X1 + 0.303 X2 + 0.648 X3 + e$$

From the results obtained by this equation, it can be explained patterns Capital Requirement independent variables (X1), Profit Halal (X2), Islamic Services (X3), the dependent variable establishment of the BPRS (Y), above, is as follows:

- a) There is a pattern of positive influence of independent variables Capital Requirement (X1) on the dependent variable establishment of the BPRS (Y), there is a pattern of positive influence of independent variables Profit Halal (X2) on the dependent variable establishment of the BPRS (Y), there is a pattern of positive influence of independent variables Care Islami (X3) on the dependent variable establishment of the BPRS (Y),

- b) If the score of the independent variable Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), a foreign individual is equal to 0, then the score establishment BPRS Y) is equal to a constant (a), namely - 4.985 unit. It is obtained from the calculation:

$$Y = a + b1 + b2 X1 X3 X2 + b3 + b4 X4$$

$$Y = - 4,985$$

This means there is a new start establishment (Y) if there is no score Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), and has achieved a score (value) specified above zero.

- c) If the score of the independent variable Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3) each increased by one unit. Alternatively, the Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), each into one unit, then the multiple linear regression equations would be:

$$Y = a + b1 X1 X2 + b2 + b3 X3 + e$$

$$Y = 6, 211 + e$$

This means that when the Capital Requirements (X1), Profit Halal (X2), Islamic Services (X3), each of the unit, the size of establishment of BPRS (Y) of 4,985 unit amounted to 6 211 units or establishment of BPRS (Y) increased by = 6, 211 - (4,985) = 1.226 unit. Based on the explanation above, in general, it can be stated that the Capital Requirements (X1), Profit Halal (X2), Islamic Services (X3), in together have a positive influence on the establishment of the pattern of BPRS (Y). It shows that if the Capital Requirements (X1), Profit Halal (X2), Islamic Services (X3), together with both be improved, the establishment of the BPRS (Y) will increase. Conversely, when the Capital Requirements (X1), Profit Halal (X2), Islamic Services (X3), in together both decreased, there will be a decrease in BPRS establishment (Y).

Determination analysis

This analysis is used to determine the percentage of the effect of the variables studied, namely the Capital Requirements independent variable (X1), Profit Halal (X2), Islamic Services (X3), jointly to the dependent variable

establishment of the BPRS (Y). From the results of calculations on, can be presented following table containing the squared correlation coefficient (R-square) as follows.

Table: 3 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.754a	.569	.558	1,548	1,638

a. Predictors: (Constant) Capital Requirements, Profit Halal, Islamic Services

b. Dependent Variable: Establishment of the BPRS

Source: Processing SPSS 22

The formula for determining the magnitude of the coefficient of determination $D = R^2 \times 100\%$. The amount of R^2 (R-square) according to Table 4.2 above = .569, Because of the magnitude of $R^2 = .569$, Then:

$$D = R^2 \times 100\% = 56.9\%$$

The coefficient of determination (D) 56.9% means the establishment of the BPRS (Y) influenced Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), together amounting to 56.9%. The remaining amount of $100\% - 56.9\% = 43.10\%$ influenced by other factors not examined on this occasion. Effect of Capital Requirements (X1), Profit Halal (X2), Islamic Services (X3) = 56.9% shows the contribution of Capital Requirements combination (X1), Profit Halal (X2), Islamic Services (X3), in realizing the establishment of the BPRS (Y).

Correlation analysis

This analysis is used to determine the steeper-low relationship between the variables studied, namely the Capital Requirements variables (X1), Profit Halal (X2), Islamic Services (X3), together with the establishment of the BPRS variable (Y). From Table 4.2 above it can be seen the correlation coefficient (R) = 0.754a. The correlation coefficient (R) of 0.754a, Meaning variable Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), together have a high positive correlation with the establishment BPRS variable (Y).

Table: 4 ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	372.820	3	124.273	51.855	.000 ^b
1 Residual	282.795	118	2.397		
Total	655.615	121			

a. Dependent Variable: Establishment of the BPRS

b. Predictors: (Constant), Capital Requirements, Profit Halal, Islamic Services

Source: Processing SPSS 22

In this test the use of $F = 33.436$. with a significance level $Sig = 0,00 < \alpha = 0.05$. because of the large used in this test is 5% e. Conclusions Withdrawal Test. To facilitate the determination of acceptance or rejection of the hypothesis, the following is presented criteria for acceptance or rejection of hypothesis with F-test. **Multiple Linear**

Regression Analysis

Multiple linear regression analysis is needed to determine the effect of partially inside Regression or determine whether there is an influence of the independent variable on the dependent variable, while one or more other independent variables in a steady state, (controlled). Due to this research, there are three independent variables and also three hypotheses direct influence on the dependent variable, a namely establishment of the BPRS, then performed three times a partially linear regression analysis to determine the effect of variable The necessity Capital, Profit Halal, Islamic Services, to a variable establishment of the BPRS.

Effect of Capital Requirements against the BPRS Establishment

In accordance with the hypothesis 1, then on the analysis discussed the influence of Capital Requirements (X1) on the establishment of the BPRS (Y), while profit Halal (X2), Islamic Services (X3), constant (or controlled), significance $\alpha = 5\%$. Effect of Capital Requirements against the BPRS establishment Coefficients unstandardized by 0,275 with $sig = 0.00 < 0.05$ is significant. In accordance with the theory of capital dNatural regard to factors of

production, Behesi stated that the role of capital in increasing output which is marked by the appearance of new additional values. New additional values here are certainly not alone in quantitative terms and materialistic, but the most important are the qualitative sense. When viewed from the Islamic economic perspective this qualitative value in question is to obtain results barakah and blessings, God

Profit Halal influence of the establishment of the BPRS

In accordance with the second hypothesis, then on the analysis discussed the influence of Halal Earnings (X2) on the establishment of the BPRS (Y), while the Capital Requirements (X1), Islamic Services (X3), constant (or controlled), significance $\alpha = 5\%$. Profit Halal influence of the establishment of the BPRSCoefficients unstandardized by 0,303 with sig = 0.00 < 0.05 is significant. Definition of profit in the language or according to Al -Qur 'an, As -Sunnah, and scholarly opinion - fiqh scholars, we can conclude that the profit is added to the principal amount of trade or can also be regarded as an additional value arising from barter or trade expeditions. (Jusmaliani, 2008: 26). Interest in trading in the simple sense is profit or gain, is pure assumption economics simply states that an industry in the production run is aiming to maximize profits (net income/profit) in the manner and halal sources. Similarly, the micro-scale business transactions, meaning that an employer or industry can choose and determine the composition of labor, capital, goods production process support, and determination of the amount of output. That all of it will be affected by the price, wages, capital, and raw goods, where the overall needs of this input will be adjusted by the amount of revenue from the acquisition of the output.

The influence of Islamic Services of the establishment of the BPRS

In accordance with the hypothesis 3, then on the analysis discussed the influence of Islamic Services (X3) on the establishment of the BPRS (Y), while the Capital Requirements (X1), Profit Halal (X2) constant (or controlled), significance $\alpha = 5\%$. Profit Halal influence of the establishment of the BPRSCoefficients unstandardized amounted to 0.648 with sig = 0.00 < 0.05 is significant. To understand the meaning of quality of service according to Islamic perspective, Which is used as a yardstick to judge the quality of service that is 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. Inside aqidah Islam does not recognize freedom or freedom of worship, if someone had embraced Islam as a belief sound belief, it is mandatory for him to be bound by all Islamic law and is required to worship Allah in the manner that has been set. Therefore, the variables that were tested in a study is not purely using conventional theory. But make sharia as a standard assessment of the theory.

Classical Assumption Test Results

Normality test

Before determined hypothesis, the normality test of data, if the data were normally distributed, then parametric statistical hypothesis test use.

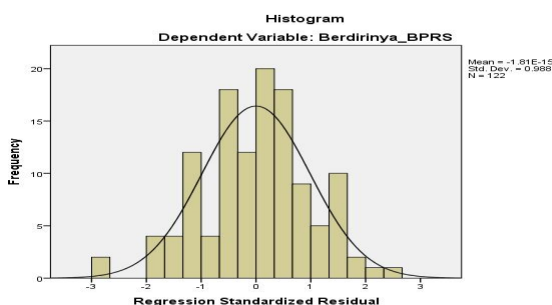


Figure: 2

Image Data Normality Test Results

Results normality test in a figure.histogram residual showed that normal distribution of data for the graph forms a "bell", which is a requirement to do regression testing. Or it could be seen from if the dissemination of data following the diagonal lines on the graph p-plot as follows:

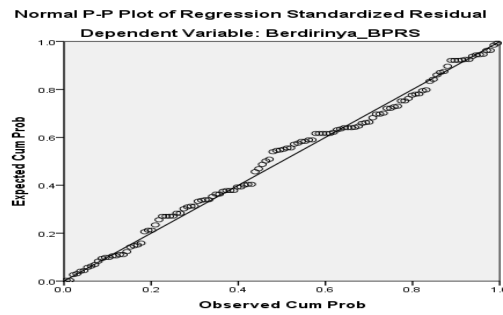


Figure: 3

Image Graphics Normal P-Plot

From the graph of Figure 4.4 Graph dot under, dots spread is not patterned on the right and left of 0 (zero) as well as above and below the number 0 (zero), then the regression equation can be declared free from the problem of heteroscedasticity.

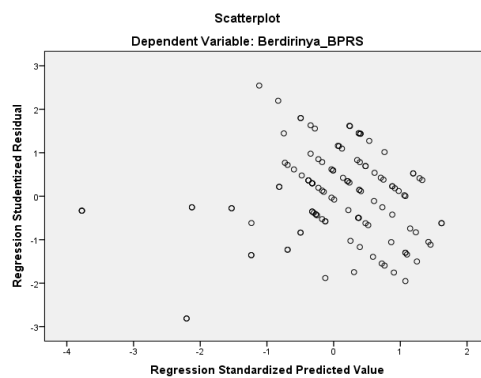


Figure: 4

Graph Node

Table: 5 Model Summary Autocorrelation Test

Model Summary					
Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.754a	.569	.558	1,548	1,638

a. Predictors: (Constant), Capital Requirements, Profit Halal, Islamic Services

b. Dependent Variable: Establishment of the BPRS

Source: Data SPSS Statistics 22

She continued in this research is to establish the value of dL and dU. The trick is to use a confidence level of 5%, the sample (n) that we have as many as 122 samples, and the explanatory variables as much as 2 then can not it dL and dU value of 1.65932 and 1.69848. It can be concluded that this model has a positive autocorrelation symptoms.

Conclusion

- 1) The coefficient of determination (D) 56.9% means the establishment of the BPRS (Y) influenced Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), together amounting to 56.9%. The remaining amount of 100% - 56.9% = 43.10% influenced by other factors not examined on this occasion. Effect of Capital Requirements (X1), Profit Halal (X2), Islamic Services (X3) = 56.9% shows the contribution of Capital Requirements combination X1), Profit Halal (X2), Islamic Services (X3), in realizing the establishment of the BPRS (Y).
- 2) The correlation coefficient (R) of 0 .754a, Meaning variable Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), together have a high positive correlation with the establishment BPRS variable (Y).
- 3) Determination of the acceptance or rejection of the hypothesis, the following is presented criteria for acceptance or rejection of hypothesis with F-test. A sovereign, when the value of F = 51 855, with a significance level Sig = 0,00 < a = 0.05 Therefore, H0 is rejected and Ha accepted. This means that

statistically at level $\alpha = 5\%$ jointly Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), has a significant positive effect (real) against the establishment of the BPRS (Y)

- 4) A significant positive effect on Capital Requirements (X1), Profit Halal (X2), Islamic Services (X3), jointly to the establishment of the BPRS (Y) on this analysis, shows a linear regression equation $Y = -4,985 + 0.275 X1 + 0.303 X2 + 0.648 X3 + e$ and the percentage effect of the Capital Requirement (X1), Profit Halal (X2), Islamic Services (X3), Compensation (X4), 56.9% against the establishment of the BPRS (Y) is significant in / real.
- 5) Effect of Capital Requirements (X1) on the establishment of the BPRS (Y), while profit Halal (X2), Islamic Services (X3), constant (or controlled), significance $\alpha = 5\%$. Effect of Capital Requirements against the BPRS establishment Coefficients unstandardized by 0, 275 with sig = 0.00 < 0.05 was significant
- 6) Effect of Profit Halal (X2) on the establishment of the BPRS (Y), while the Capital Requirements (X1), Islamic Services (X3), constant (or controlled), significance $\alpha = 5\%$. Profit Halal influence of the establishment of the BPRS Coefficients unstandardized by 0, 303 with sig = 0.00 < 0.05 is significant.
- 7) The influence of Islamic Services (X3) on the establishment of the BPRS (Y), while the Capital Requirements (X1), Profit Halal (X2) constant (or controlled), significance $\alpha = 5\%$. Profit Halal influence of the establishment of the BPRS Coefficients unstandardized amounted to 0.648 with sig = 0.00 < 0.05 was significant
- 8) In general profession in Financing SMEs in the Riau Islands are a Trader and Services, the scheme is used or the Mudaraba and Musharaka
- 9) A survey of all SMEs in the Riau Islands BPRS states require every district and town owned by the Government Provincial Capital to anticipate needs and protects lenders in the guise of cooperatives which are the very gripping sustainability of the SMEs.
- 10) The tendency of Murabahah scheme should be limited as it will damage the productive behavior in the development of SMEs

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