

EFFECTS MURABAHAH, RAHN AND MUDHARABAH TO CUSTOMER SATISFACTION IN THE FINANCING OF THE ISLAMIC BANK (SRB) SYARIKAT MADANI IN BATAM

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Abstract

The society desire upon necessity towards a companion product for business from loan financing, as well as partners to increase of business assets for micro and macro business, banking need sector, keeps on growing every year by the society, and so the role of investment is very strategic to the companion for trading partners. Along the growth of banking products, at present, the sharia banking has established since 1991 to serve society with sharia compatible products. To achieve the purpose and goals, the role of the business world is very vital in giving significant influence to society, economic sector, so it required a better service to Achieve Satisfaction for customers in the banking field. Retrieval of data in this research is done by to distribute the questionnaire with a total sample of 91 respondents at PT. SRB States Madani office. After the-the data has retrieved, so the next step is tested by using SPSS analysis. From the results, it shows that on Murabaha (X1) towards Customer Satisfaction (Y) is Obtained by the coefficient with the amount of $0.591 > 0.05$ could conclude that Murabaha is not significant. Rahn (X2) towards Customer Satisfaction (Y) is Obtained by the coefficient with the amount $0.024 > 0.05$ that could conclude Significantly Rahn effects. Mudharabah (X3) towards Customer Satisfaction (Y) is Obtained by the ratio of the number $0.001 > 0.05$ that could find Significantly Mudharabah effects. H Rahn (X2) towards Customer Satisfaction (Y) is Obtained by the coefficient with the amount $0.024 > 0.05$ that could conclude Significantly Rahn effects. Mudharabah (X3) towards Customer Satisfaction (Y) is Obtained by the ratio of the sum $0.001 > 0.05$ that could complete Significantly Mudharabah effects. H Rahn (X2) towards Customer Satisfaction (Y) is Obtained by the coefficient with the value $0.024 > 0.05$ that could conclude Significantly Rahn effects. Mudharabah (X3) towards Customer Satisfaction (Y) is Obtained by the ratio of the amount $0.001 > 0.05$ that could complete Significantly Mudharabah effects an association Murabaha, Mudaraba with Rahn and Customer Satisfaction to see the R-square value of the contribution of independent variables on the dependent variable. The value of multiple correlation coefficients is 5.85, while tilapia R-square is 0.342 or 34%, meaning 34% variable Y can be explained by the variable Murabaha (X1), Rahn (X2), Mudharabah (X3), the rest is influenced by other variables not investigated.

Keywords: Murabahah, Rahn, Mudharabah and Customer Satisfaction.

preliminary

The establishment of Islamic banking sharing system, based on two main reasons: (1) the view that interest (interest) on a conventional bank is haraam included in the category of usury is forbidden in religion, not only in Islam but also by divine religions other. (2) and the economic aspect, the delivery of business risk to one party violates the norms of justice. In the long term, the conventional banking system will lead to accumulation of wealth to a group of people who have significant capital. The main factors that distinguish conventional banks with Islamic banks are the interest rate (interest) as remuneration for the inclusion of capital applied to traditional banks, while the payment for the Islamic