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# Chab-4-Effect Murabahah

*by* Chab Chab

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## 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 main 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 Syarikat Madani office. After the data has retrieved, so the next step is tested by using SPSS analysis. From the results, it shows that on Murabahah (X1) towards Customer Satisfaction (Y) is Obtained by the coefficient with the amount of 0.991 > 0.05 could conclude that Murabahah 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 Murabahah, Mudharabah 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 adjusted R-square is 0.342 or 34%, meaning 34% variable Y can be explained by the variable Murabahah (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 haram included in the category of usury is forbidden in religion, not only in Islam but also by divine religion is 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 in 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

bank capital is calculated based on profit or loss realized based on the "agreement." Prinsip The principal of the "contract" this is justice between financiers and users capital. Prinsip this applies for both the debtor and creditor.

There are many products SRB offered to customers, are like murabahah, mudharabah, musharakah, Rahn, wadia<sup>17</sup> ijarah, greetings, istisna 'and others. Customer satisfaction (customer) is determined by qual<sup>3</sup>. Semangat contained in Article 33 paragraph (1) and paragraph (4) of the 1945 Constitution (1945), stating that the economy is structured as a joint venture based on family principles. Furthermore, 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. Enactment SRB Civil Syarikat Batam City as a test site for the SRB that was first established in Batam and customers at most compared to other SRB. From the description above there should be research "Effect of Murabaha, Mudaraba Cosmos Rahn And Customer Satisfaction in BPRS States of Madani in Batam."

### Research Purposes

- 6 To determine the effect of Murabaha on customer satisfaction
- To determine the effect on customer satisfaction Rahn
- To determine the effect on customer satisfaction Mudharabah
- To determine the effect of Murabaha, Mudaraba against Rahn and Customer Satisfaction

### Theoretical Framework

#### Customer Satisfaction

12 Satisfaction (Satisfaction) is feeling happy or disappointed someone arising from comparing the perceived performance of the product (or results) against their expectations. (Kotler and Kevin 2008: 138). This view of the customer satisfaction is very varied, Wilton (in Hassan, 2009) describes the perceived satisfaction of non-compliance between expectations and actual performance before purchasing a product that is felt after its usage. Nasabah is the person or legal entity who has a real account savings account or loan at the bank. Sehingga clients are ordinary people who relate to or become a customer of the bank. Customer satisfaction in this case the customer is the perception of feeling happy or disappointed owned by the client based on the comparison of the performance of the product is consumed with the expectations that before consuming. If the purchased product matches what is expected by customers, it can be said customer satisfaction, as well as vice versa. The understanding of customer satisfaction in this study is the level of feelings where the client is satisfied with the services and banking products, especially products murabahah and mudarabah Rahn in BPRS Syarikat Kota Batam. /ketidakpuasan Madani customer as customer response to the evaluation

#### Murabahah

Murabahah or also called murabahah ajil. Word ba'bitsmanil derived from the word Ribhu (gain). Sehingga murabahah means mutually pure profitable. Secara means selling goods plus an agreed profit. (Mardani, 2013: 136). Bank as the seller and the customer as a buyer and the selling price is the purchase price of the supplier plus the bank charges plus a profit margin (cost plus profit). The bank charges among others similar expectations for the results to depositors, overhead cost and risk factors, Both parties shall agree a contract containing the price and payment terms and the Agreement cannot be changed during the validity p<sup>9</sup>iod. Murabaha is selling an item by confirming the purchase price to the buyer, and the buyer paid the price as profit. (DSN-MUI No . 23 / DSN-MUI / III / 2002)

One of the most attractive schemes jurisprudence used by the Islamic banking murabahah trading system. Murabaha transactions are commonly performed by Rasulullah Saw and his best friend. By simple, murabahah means the sale of goods to declare the acquisition price and profit (margin) as agreed upon by the seller and the buyer. (Wasilah, 2017: 174). For example, a person buys goods and then resell it at a significant profit individual. Berapa such benefits can be expressed in nominal particular rupiah or as a percentage of the price the buyer, for example, 10% or 20%. So in short murabahah is a contract of sale of goods by declaring the acquisition cost and profit (margin) as agreed upon by the seller and the buyer. This contract is a form of natural problem certainty contracts,

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ  
ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ  
مِّن رَّبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا  
خَالِدُونَ

"Those who devour usury cannot stand but as stands, one whom possessed, because of insanity. That is because they say that buying and selling the same as usury. Whereas Allah has made buying and selling and Proscribe usury. Anyone who got a warning from his Lord, then he stopped, then what has been gained formerly belonged to him and his affairs (up) to Allah. Whoever repeats, then they are the dwellers of the Fire, they will abide therein." (Surat al-Baqara: 275 in Ministry had Religion, 2013) From Suaib ar-Rumi ra that Rasulullah SAW said, "Three things in there are blessings: buying and selling as tight, muqaradhah (mudarabah) and mix the wheat flour for domestic purposes, not for sale" (HR. Ibnu Majah).

#### Rahn

In muamalah known by the word fiqh guaranteed loans called ar-Rahn, i.e., storing of goods as debt burden. Ar-Rahn (mortgage) by means al-but language and al-habs are establishing or detention. And there are also explains that Rahn was trapped or entangled. Also, Rahn also interpreted in the tongue remains eternal, and assurance. (Adrian Sutedi 2011: 14). National Shar Council deems it necessary to establish guidelines on the fatwa to be Rahn, which hold the goods as collateral for a debt (DSN-MUI Fatwa No. 25 / DSN-MUI / III / 2002). Rahn is not valid, except with Ijal-qabul, and both sides (the exchange of goods and which receive the item) is required to implement a pledge pure. Terms were implementing it in a pure (absolute), in the sense that each has the right to run the rule in pawn run rule in pawn, that after mature and sensible.

In the Arabic term, termed Rahn pawn and can also be called al-has, Rahn etymologically, means but (fixed) and Dawam (eternal, continuous). Told ma'rahin means water that silent (quiet). Ni'mah Lahinch, meaning that favors constant/eternal. Ada which says that Rahn was habs (resist). While Rahn in terminology is to make the property as collateral so that the debt was paid (refunded), or pay the price if you can not return it (Mardani, 2013: 287).

Akad Rahn allowed by Personality 'to the various arguments of the Quran:

وَإِنْ كُنْتُمْ عَلَىٰ سَفَرٍ وَلَمْ تَجِدُوا كَاتِبًا فَرِهْنَ مَقْبُوضَةً فَإِنْ أَتَىٰ بَعْضُكُم بَعْضًا فَلْيُؤَدِّ الَّذِي  
أُؤْتِمِنَ أَمْنَتَهُ وَلْيَتَّقِ اللَّهَ رَبَّهُ وَلَا تَكْتُمُوا الشَّهَادَةَ وَمَنْ يَكْتُمْهَا فَإِنَّهُ آثِمٌ قَلْبُهُ وَاللَّهُ  
بِمَا تَعْمَلُونَ عَلِيمٌ

And the Hadith the prophet Muhammad, as well as the ijma 'ulama. Allah says which means "If you are on the way (and not in cash mu'amalah) are you do not obtain a writer, then let no dependents goods held (by the debt collector)." But if some of you to trust others. Then let believed it to fulfill its mandate (debts) and let him fear Allah his Lord, and ye (witnesses) hide the testimony. And those who hide them, behold, he was a sinner his heart and Allah knows what you do. (Surat al-Baqara: 283 in Ministry had Religion, 2013). Hadist sourced from 'A'ishah: "That the Rasulullah SAW buy food from a Jew and mortgaged his armor to him." (HR. Bukhari, Muslim).

### Mudharabah

Mudharabah is derived from the word *adhharby fl ardh*, means traveling for business trading. Disebut *Qiradh* also derived from the word *alqardhu* that piece, because the owner cut off part of his property to be traded and retain a portion of the profits. (Wasilah, 2017: 128). Mudaraba is a contract of business cooperation between the two parties in which the first party (Shohibul maal) provides a whole (100%) of capital, during the second party into a manager. Advantages business is divided according to the agreement outlined in the contract, whereas if the loss is borne by the owners of capital losses not a result of the negligence of the manager. Jika losses caused by the negligence of the manager, the manager, should be responsible for the losses. (Antonio in Rizal Yaya, 2013: (SFAS 105) Mudharabah is a business cooperation contract between two parties in which the first party (Malik, Sahib al-Mal, LKS) provides the entire capital, while the second ('amil, mudharib, customers) to act as the manager, and business profit divided among them according to the agreements set forth in the contract (DSNNo. 7)

عَلِمَ أَنْ سَيَكُونُ مِنْكُمْ مَرَضَىٌٰ وَءَاخَرُونَ يَضْرِبُونَ فِي الْأَرْضِ يَبْتَغُونَ مِنْ فَضْلِ اللَّهِ

He knows that there will be among you those who are ill and those who walk on the earth may seek the gift of God; (QS. Al-Muzzammil: 20 in Ministry had Religion, 2013)

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَابْتَغُوا مِنْ فَضْلِ اللَّهِ وَاذْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ

Where prayer has been accomplished, then spread out on the surface; and request the gift of God and remember God a lot that you prosper. (Surah Al Jumah: 10 in Ministry had Religion, 2013)

لَيْسَ عَلَيْكُمْ جُنَاحٌ أَنْ تَبْتَغُوا فَضْلًا مِنْ رَبِّكُمْ

"There is no sin for you to seek bounty (sustenance result of commerce) from your Lord ..."(Surah Al-Baqarah: 198 in Ministry had Religion, 2013). "Abbas bin Abdul Muttalib:" if handed treasure as mudharabah, he requires to mudharib his order not across the seas and down the valley, and does not buy cattle. If the requirements are violated, he (mudharib) must bear the risk. When the requirements set out by Abbas heard the Messenger of Allah, he justifies "(HR. Thabrani from Ibnu Abbas).

### Research methods

#### Framework think

Research frameworks describe the relationship of independent variables, in this case, is the Murabaha (X1), Rahn (X2), Mudharabah (X3) Customer satisfaction on the dependent variable (Y). The research model used is as follows:

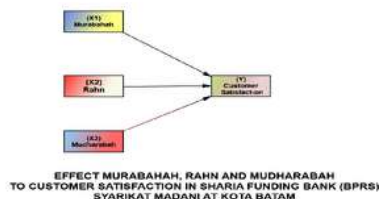


Figure 1. Research Model

*Research hypothesis*

According to sekaran in Rumengan and Idham (2015: 116), the theory is defined as the logically expected relationship between two or more variables are expressed in the form of a statement that can be tested.

The hypothesis can be expressed based on the framework outlined significantly:

- a) H1: There is a Murabaha effect on customer satisfaction in BPRS Syarikat Madani
- b) H2: There Rahn effect on customer satisfaction in BPRS Syarikat Madani
- c) H3: There is a Mudharabah effect on customer satisfaction in BPRS Syarikat Madani
- d) H4: There is the effect of Murabaha, Mudaraba Rahn and toward customer satisfaction The BPRS Syarikat Madani

*Population, Sample, and Sampling*

In this study population is a Customer On the SRB Civil Syarikat Kota Batam, Riau Islands, with a population of 1,000 people. A good sample is to represent as much as possible the characteristics of the population. Samples are partly, or representative sampling of the population investigated. Teknik used in this study is "Sample random sampling," i.e., random sampling system using a lottery or random number table. Random number table is a table that is created in the computer contains the numbers consisting of columns and rows, and the way the election is conducted freely. The population should be explicitly stated, about some members and areas to maintain objectivity and accountability of the data collected. The population used to determine the members of the sample and know the extent of generalization. What is learned from these examples, the conclusion will be applied to the population. For that samples taken from the population to be true. The formula used Slovin (Wibisono, 2017: 84)

$$n = \frac{N}{1 + N(e)^2} \quad n = \frac{1000}{1 + (1000 \times 0,10^2)}$$

n = 90.91 rounded up 91 respondents

*Data Analysis Technique*

Data Analysis Techniques performed by utilizing the computer through SPSS for windows 24.00.

*Test result*

*Test Validitas dan test Reliability*

Verify the validity of the results is known that whole grains statement is invalid because the price is a positive correlation and r is greater than 0.30. The reliability test results show that all the variables have coefficients (Cronbach's alpha) is greater than (> 0.60).

**Research And Pembahasan**

*Overview Pt. Syarikat SRB Madani*

PT. Syarikat SRB Madani was established by deed No. 26 dated May 22, 2007, by Notary Justitia Ferryanto, SH. The company's certificate of incorporati (35) have been amended by deed of amendment No. 82 dated 26 November 2009 and is currently in the administration to obtain approval from the Minister of Law and Human Rights of the Republic of Indonesia, and business registration certificate from the mayor of Batam No. 041016505711 03 September 2007. For PT Riau Islands Region. Syarikat SRB Madani is the first bank that Syariah principle, based on approval from Bank Indonesia with No. 9/542 DPS dated March 16, 2007, and the license is based. A copy of the Decree of the Governor of Bank Indonesia No. 10/7 / KEP.GBI / 2008 dated January 31, 2008, the SRB States Madani began operating since February 14, 2008, and the Grand Launching on 03 March 2008. For the first time, SRB States Madani Madani Graha

headquartered in Jalan Bunga Raya Complex Baloi Kusuma No. 01 Batam phone 0778-424550 (Hunting) Fax.0778-424220. As part of the Islamic Banking, the SRB is subject to Bank Indonesia regulations and provisions of the National Sharia Council.

**Linear Regression Analysis**

Results of regression analysis can be structured in the form of multiple regression equations as follows:  $a = b1x1 + b2x2 + b3x3 + e$ . The regression table can be described as follows:

**Table 1. Regression Analysis**

		Coefficients					Collinearity Statistics	
Model		Coefficients unstandardized		Standardized Coefficients	t	Sig.	tolerance	VIF
		B	Std. Error	beta				
1	(Constant)	24 756	4,168		5940	.000		
	Murabaha	.049	.090	.059	.540	.591	.641	1,560
	Rahn	.223	.097	.257	2,291	.024	.602	1,660
	Mudharabah	.430	.127	.365	3,394	.001	.653	1,531

a. Dependent Variable: KepuasanNasabah

Source: Adapted from primary data 2017

Based on test results of individual parameters are presented in the table above, it can be developed a regression model.

$$Y = a + b1x1 + b2x2 + b3x3 + e$$

$$Y = 24.765 + 0,049X1 + 0,223X2 + 0,430X3 + e$$

From the regression equation above, it can be described as follows:

1. At the time of X1, X2 and X3 equal to zero, then the constant value Y (Customer Satisfaction) that is equal to 24.756.
2. The coefficient is positive, meaning a positive influence between Murabaha towards Customer Satisfaction, the quality of products murabahah then increased Customer Satisfaction. The coefficient  $b1 = 0,049$  with significant value  $0.0591 > 0.05$ , which means there are significant, but not significant.
3. The coefficient is positive, meaning a positive influence between Rahn towards Customer Satisfaction, the quality of products Rahnnya then increased Customer Satisfaction. The coefficient  $b2 = 0.223$  with significant value  $0.024 < 0.05$ , which means there is a significant effect.
4. The coefficient is positive, suggesting a positive influence between the Mudharabah towards Customer Satisfaction, the quality of products mudharabah then increased Customer Satisfaction. The coefficient  $b3 = 0.430$  with significant value  $0.001 < 0.05$ , which means there is a significant effect.
5. Standard error can be seen by t-test. As an explanation of the t-test below, it was found that the R2 value is 0.342 (34.2%) which means that the standard error is 0.658 (65.8%). This means that (65.8%) is influenced by other variables that are not in this study.

**Partial Test (t-test)**

The t-test is used to look at the significance of the effect, individually independent variable on the dependent variable to consider other variables constant.

**Table 2. Results of t-test (Partial Test X1 with Y)**

		Coefficients				
Model		Coefficients unstandardized		Standardized Coefficients	t	Sig.
		B	Std. Error	beta		
1	(Constant)	24 756	4,168		5940	.000
	murabaha	.049	.090	.059	.540	.591

a. Dependent Variable: KepuasanNasabah



Source: Adapted from primary data 2017

From processing the data above shows that the significant value of 0.591 is greater than 0.05 (Sig. 0.591 > 0.05) means Murabahah not significant effect on customer satisfaction.

**Table 3. Results of t-test (Partial Test X2 with Y)**

Coefficients					
Model	Coefficients unstandardized		Standardized Coefficients	t	Sig.
	B	Std. Error	beta		
1 (Constant)	24 756	4,168		5940	.000
Rahn	.223	.097	.257	2,291	.024

a. Dependent Variable: KepuasanNasabah

Source: Adapted from primary data 2017

From processing the data above shows that the significance value of 0.024 is less than 0.05 (Sig. 0.024 < 0.05) means Rahn significant effect on customer satisfaction.

**Table 4. Test Results T (Partial Test X3 Y)**

Coefficients					
Model	Coefficients unstandardized		Standardized Coefficients	t	Sig.
	B	Std. Error	beta		
1 (Constant)	24 756	4,168		5940	.000
Mudharabah	.430	.127	.365	3,394	.001

a. Dependent Variable: KepuasanNasabah

Source: Adapted from primary data 2017

From processing the data above shows that the significant value of 0.001 is less than 0.05 (Sig. 0.001 < 0.05) means Mudharabah significant effect on customer satisfaction.

**Simultaneous Test (Test F)**

Test F to see the number of independent variables or independent is 3 (three) and the amount of bound or dependent variable is 1 (one). F test results were seen in the ANOVA table in the column sig. Based on the results obtained output Sig value 0.000 < 0.05, it can be concluded that together (simultaneously) variable Murabaha, Mudaraba Rahn and significant impact on customer satisfaction.

**Table 5. Results Test F (Simultaneous)**

ANOVA					
Model	Sum of Squares	df	mean Square	F	Sig.
1 Regression	308 117	3	102 706	15 056	.000b
residual	593 487	87	6822		
22 total	901 604	90			

a. Dependent Variable: KepuasanNasabah

b. Predictors: (Constant), Mudaraba, Murabaha, Rahn

Source: Adapted from primary data 2017

**Test Results of determination (R-Square)**

The coefficient of determination used to find how much variation independent could variables explain the overall change of the independent variable. Coefficient determination meas how big the overall effect of independent variables on fluctuations in the shift of the dependent variable. The R2 has a range between 0 and 1. If the value of R2 is closer to 1, the most potent or the greater the influence of independent variables on the dependent.

**Table 6. Coefficient of Determination (R2)**

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson

1	.585a	.342	.319	2.61184	1.872
a. Predictors: (Constant), Mudaraba, Murabaha, Rahn					
b. Dependent Variable: KepuasanNasabah					

Source: Adapted from primary data 2017

From these results, it is known the value of R is equal to 0.585 (58.5%) while the value of square mounted to 0.342. From the  $r^2$  values, it can be seen that customer satisfaction is influenced by murabahah and mudarabah Rahn of 0.342 or 34.2%, while the remaining 65.8% is influenced by other factors not examined in this study.

### Analysis Research Findings

#### *Murabaha Relationship With Customer Satisfaction*

Based on hypothesis testing Murabahah conduction effect on customer satisfaction with the value obtained using the t-test with the significance level of 0.591 proceeds > from 0.05 meaning is not significant. Statistical test results showed that there Murahahah a positive influence on satisfaction Nasabah. Artinya that there is an influence of variables on Customer Satisfaction in Murabaha SRB Madani meaning Syarikat Ho hypothesis accepted Ha rejected.

#### *Rahn Relationship With Customer Satisfaction*

Based on hypothesis testing Rahn conduction influence on customer satisfaction by using the t-test with significance level values obtained yield was 0.024 < 0.05. Statistical test results showed that Rahn there is a positive impact on satisfaction Nasabah. Artinya that there is an influence of variables on Customer Satisfaction Rahn in BPRS Syarikat Ho Madani which means that the hypothesis is rejected Ha accepted.

#### **Mudharabah relationship with Customer Satisfaction**

Based on hypothesis testing Mudharabah conduction effect on customer satisfaction by using the t-test obtained by value t arithmetic amounted to 3.394 > r table with a significance level of 0.206 proceeds of 0.001 < 0.05. Statistical test results showed that there Murahahah a positive influence on satisfaction Nasabah. Artinya that there is an influence of variables on the Mudharabah against Customer Satisfaction Madani mean BPRS Syarikat Ho hypothesis is rejected Ha accepted.

#### **Relations Murabaha, Mudaraba Rahn, and Customer Satisfaction**

To determine the relationship can Murabaha, Mudaraba with Rahn and Customer Satisfaction use double correlation and to see R-square will be known How value 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%, about 34% showed variable Y could be explained by the variable Murabaha (X1), Rahn (X2), Mudharabah (X3) or practically can be said that contributions Murabaha, Mudaraba against Rahn and Customer Satisfaction is 34%. The rest is influenced by other variables not examined. Statistical test results showed that the Murabaha, Mudaraba Rahn and there is a positive impact on satisfaction Nasabah. Artinya that there is an influence of variables Murabaha, Rahn and Mudharabah on Customer Satisfaction in BPRS States Madani meaning hypothesis is rejected Ha Ho hypothesis accepted. Based on the results of testing the validity of X1, X2, X3, and Y found that all the indicators used to measure the variables employed in this study had a correlation coefficient greater than r table = 0.206 (r-value table for n = 91) so that all the indicator is valid. As well as the reliability test results X1, X2, X3, and Y can be seen the value of Cronbach's Alpha > 0.60, which means a construct is said to be reliable if the value Cronbach Alpha > 0.60. And the processing of multiple linear regression with SPSS notes that the regression coefficient is positive murabahah X1 has the same meaning as the regression coefficient X2Rahn and X3 Mudharabah. Which means that independent variable X1 murabahah,

### Conclusions and recommendations

#### *Conclusion*

Based on the research that has been done to determine the effect of Murabaha, Mudaraba against Rahn and Customer Satisfaction eat conclusions can be drawn as follows:

1. According to the research done, it can be concluded that Murabahah variables have an influence, but no significant effect on the Customer Satisfaction SRB Madani States. It can be seen from the t-test performed, which can be an excellent value = 0.591 > of the value specified significance  $\alpha = 0.05$ , which means that this hypothesis  $H_0$  is rejected and  $H_a$  accepted. It can be concluded that the hypothesis is rejected.
2. According to the research done, it can be concluded that Rahn variables have a significant influence on the Customer Satisfaction SRB Madani States. It can be seen from the t-test performed, which can be an excellent value = 0.024 < value specified significance  $\alpha = 0.05$ , which means that this hypothesis  $H_0$  is accepted and  $H_a$  rejected. It can be concluded that the hypothesis is accepted.
3. According to the research done, it can be concluded that the Mudharabah variables with significant influence on the Customer Satisfaction SRB Madani States. It can be seen from the t-test performed, which can be an excellent value = 0.001 < value specified significance  $\alpha = 0.05$ , which means that this hypothesis  $H_0$  is accepted and  $H_a$  rejected. It can be concluded that the hypothesis is accepted.
4. Murabaha, Mudaraba Rahn and together have a significant impact on Customer Satisfaction in the SRB States Madani. F test results obtained from the level of significance of  $\alpha = 0.000$  < of specified significance level  $\alpha = 0.05$  so it proved that simultaneously Murabaha, Rahn, and Mudharabah has a significant positive effect on the Customer Satisfaction SRB Madani States, and it can be concluded that the hypothesis is accepted.
5.  $R^2 = 0.585$  so that we can complete the contribution of Murabaha, Mudaraba against Rahn and Customer Satisfaction expressed as a percentage value of 58.5% while the remaining 41.5% is influenced by other factors. It can be said that the variables are taken from this study could provide insight into the factors that affect customer satisfaction.

### *Suggestion*

In connection with the matters that have been the writer suggested above, then here I will give a bit of advice that if it can be beneficial to the company and support problem solving as well as to achieve its goals, namely:

1. Murabaha is in BPRS Madani States to be a superior product for Islamic banks acceptable to society to create customer satisfaction with contract method that distinguishes from conventional banks to Islamic banks and is expected to be able to cultivate management murabahah products in society especially Batam City. And can provide a mutually beneficial information to customers or the public and prospective clients. And to be able to develop products Murabaha the bank can do promotions with a new exhibition opening at each mall and could conduct a campaign in social media upon print media.
2. Rahn or pawning gold in BPRS Madani States to become a gold pawn sharia products that can be received by the public with the contract method that distinguishes from the conventional gold pawn in the other and is expected to cultivate product management Rahn in society especially Batam City. And can provide a mutually beneficial information to customers or the general public that the prospective client.
3. Mudharabah in BPRS Madani States to be a product for the results to create customer satisfaction following Islamic Sharia principles, to be accepted by society and are expected to be able to cultivate product management mudharabah in society especially Batam City. And can provide a mutually beneficial information to customers or the general public that the prospective client.
4. Customer satisfaction for customers of PT. SRB States Madani order to continuously attainment between the customer and the Bank's mutual benefit, need to be improved management thoroughly for employees and employee, and the company is expected to provide training communication style form of customer service continuously and provide a response through suggestion boxes in each branch in order to quickly respond to customer complaints and those services, providing high appreciation to every customer who came and gave satisfactory information on the products that exist on the client.
5. To PT. SRB States of Madani to always improve the quality of services to achieve customer satisfaction and provide regular training for employees and employers and give control to employee performance, continuously and subsequent promotion of products Mudharabah, Rahn and Mudharabah through exhibitions either through print or online.

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[Arabian J Bus Manag Review](#) (Kuwait Chapter) An Open Access Journal DOI: 10.12816/0041752 Vol. 6 (12), 2017 [Arabian Journal of Business and Management Review](#) (Kuwait Chapter) Research Article Arabian Group of Research Article Homepage: [www.arabianjbm.com](http://www.arabianjbm.com) JouArnGaJIs EFFECTS MURABAHAH, RAHN AND MUDHARABAH TO CUSTOMER SATISFACTION IN THE FINANCING OF THE ISLAMIC BANK (SRB) SYARIKAT MADANI IN BATAM Chablullah Wibisono Lecturer in the Faculty of Economics, University of Batam, Batam City, Riau Islands, Indonesia Corresponding Email: [chablullah.wibisono@univbatam.ac.id](mailto:chablullah.wibisono@univbatam.ac.id) Yeni Lestari Student of Economics Faculty, University of Batam 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 haram included in the category of usury is forbidden in religion, not only in Islam but also by divine religions other. (2) and the economic aspect, the delivery of business risk to one party violates the norms of justice. 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 bank capital is calculated based on profit or loss realized based on the "agreement." Prinsip The principal of the "contract" this is justice between financiers and users capital. Prinsip this applies for both the debtor and creditor. There are many products SRB offered to customers, are like murabahah, mudharabah, musharakah, Rahn, wadiah, ijarah, greetings, istisna' and others. Customer satisfaction (customer) is determined by quality. Semangat contained in Article 33 paragraph (1) and paragraph (4) of the 1945 Constitution (1945), stating that the economy is structured as a joint venture based on family principles. Furthermore, 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. Enactment SRB Civil Syarikat Batam City as a test site for the SRB that was first established in Batam and customers at most compared to other SRB. From the description above there should be research "Effect of Murabahah, Mudaraba Cosmos Rahn And Customer Satisfaction in BPRS States of Madani in Batam." Research Purposes 1. To determine the effect of Murabahah on customer satisfaction 2. To determine the effect on customer satisfaction Rahn 3. To determine the effect on customer satisfaction Mudharabah 4. To determine the effect of Murabahah, Mudaraba against Rahn and Customer Satisfaction Theoretical Framework Customer Satisfaction Satisfaction (Satisfaction) is feeling happy or disappointed someone arising from comparing the perceived performance of the product (or results) against their expectations. (Kotler and Kevin 2008: 138). This view of the customer satisfaction is very varied, Wilton (in Hassan, 2009) describes the perceived satisfaction of non-compliance between expectations and actual performance before purchasing a product that is felt after its usage. Nasabah is the person or legal entity who has a real account savings account or loan at the bank. Sehingga clients are ordinary people who relate to or become a customer of the bank. Customer satisfaction in this case the customer is the perception of feeling happy or disappointed owned by the client based on the comparison of the performance of the product is consumed with the expectations that before consuming. If the purchased product matches what is expected by customers, it can be said customer satisfaction, as well as vice versa. The understanding of customer satisfaction in this study is the level of feelings where the client is satisfied with the services and banking products, especially products murabahah and mudarabah Rahn in BPRS Syarikat Kota Batam./ketidakpuasan Madani customer as customer response to the evaluation Murabahah Murabahah or also called murabahah ajil. Word ba'bitsmanil derived from the word Ribhu (gain). Sehingga murabahah means mutually pure profitable. Secara means selling goods plus an agreed profit. (Mardani, 2013: 136). Bank as the seller and the customer as a buyer and the selling price is the purchase price of the supplier plus the bank charges plus a profit margin (cost plus profit). The bank charges among others similar expectations for the results to depositors, overhead cost and risk factors, Both parties shall agree a contract containing the price and payment terms and the Agreement cannot be changed during the validity period. Murabahah is selling an item by confirming the purchase price to the buyer, and the buyer paid the price as profit. (DSN-MUI No. 23 / DSN-MUI / III / 2002). One of the most attractive schemes jurisprudence used by the Islamic banking murabahah trading system. Murabahah transactions are commonly performed by Rasulullah Saw and his best friend. By simple, murabahah means the sale of goods to declare the acquisition price and profit (margin) as agreed upon by the seller and the buyer. (Wasilah, 2017: 174). For example, a person buys goods and then resell it at a significant profit individual. Berapa such benefits can be expressed in nominal particular rupiah or as a percentage of the price the buyer, for example, 10% or 20%. So in short murabahah is a contract of sale of goods by declaring the acquisition cost and profit (margin) as agreed upon by the seller and the buyer. This contract is a form of natural problem certainty contracts, "Those who devour usury cannot stand but as stands, one whom possessed, because of insanity. That is because they say that buying and selling the same as usury. Whereas Allah has made buying and selling and Proscribe usury. Anyone who got a warning from his Lord, then he stopped, then what has been gained formerly belonged to him and his affairs (up) to Allah. Whoever repeats, then they are the dwellers of the Fire, they will abide therein." (Surat al-Baqara: 275 in Ministry had Religion, 2013) From Suaib ar-Rumi ra that Rasulullah SAW said, "Three things in there are blessings: buying and selling as tight, muqaradhah (mudarabah) and mix the wheat flour for domestic purposes, not for sale" (HR. Ibnu Majah). Rahn In muamalah known by the word fiqh guaranteed loans called ar-Rahn, i.e., storing of goods as debt burden. Ar- Rahn (mortgage) by means al-but language and al-habs are establishing or detention. And there are also explains that Rahn was trapped or entangled. Also, Rahn also interpreted in the tongue remains eternal, and assurance. (Adrian Sutedi 2011: 14). National Sharia Council deems it necessary to establish guidelines on the fatwa to be Rahn, which hold the goods as collateral for a debt (DSN-MUI Fatwa No. 25 / DSN-MUI / III / 2002). Rahn is not valid, except with Ijal- qabul, and both sides (the exchange of goods and which receive the item) is required to implement a pledge pure. Terms were implementing it in a pure (absolute), in the sense that each has the right to run the rule in pawn run rule in pawn, that after mature and sensible. In the Arabic term, termed Rahn pawn and can also be called al-has, Rahn etymologically, means but (fixed) and Dawam (eternal, continuous). Told ma'rahn means water that silent (quiet). Ni'mah Lahinch, meaning that favors constant/eternal. Ada which says that Rahn was habs (resist). While Rahn in terminology is to make the property as collateral so that the debt was paid (refunded), or pay the price if you can not return it (Mardani, 2013: 287). Akad Rahn allowed by Personality "to the various arguments of the Quran: And the Hadith the prophet Muhammad, as well as the ijma' ulama. Allah says which means "If you are on the way (and not in cash mu'amalah) are you do not obtain a writer, then let no dependents goods held (by the debt collector)." But if some of you to trust others. Then let believed it to fulfill its mandate (debts) and let him fear Allah his Lord, and ye (witnesses) hide the testimony. And those who hide them, behold, he was a sinner his heart and Allah knows what you do. (Surat al-Baqara: 283 in Ministry had Religion, 2013). hadist sourced from 'A'ishah: "That the Rasulullah SAW buy food from a Jew and mortgaged his armor to him." (HR. Bukhari, Muslim). Mudharabah Mudarabah is derived from the word alqardhu fi ardh, means traveling for business trading. Disebut Qiradh also derived from the word alqardhu that piece, because the owner cut off part of his property to be traded and retain a portion of the profits. (Wasilah, 2017: 128). Mudaraba is a contract of business cooperation between the two parties in which the first party (Shohibul maal) provides a whole (100%) of capital, during the second party into a manager. Advantages business is divided according to the agreement outlined in the contract, whereas if the loss is borne by the owners of capital losses not a result of the negligence of the manager. Jika losses caused by the negligence of the manager, the manager, should be responsible for the losses. (Antonio in Rizal Yaya, 2013: (SFAS 105) Mudharabah is a business cooperation contract between two parties in which the first party (Malik, Sahib al-Mal, LKS), provides the entire capital, while the second (amil, mudharib, customers) to act as the manager and business profit divided among them according to the agreements set forth in the contract (DSN No. 7) He knows that there will be among you those who are ill and those who walk on the earth may seek the gift of God; (QS. Al-Muzzammil: 20 in Ministry had Religion, 2013) Where prayer has been accomplished, then spread out on the surface; and request the gift of God and remember God a lot that you prosper. (Surah Al-Jumah: 10 in Ministry had Religion, 2013) "There is no sin for you to seek bounty (sustenance result of commerce) from your Lord ..." (Surah Al-Baqarah: 198 in Ministry had Religion, 2013). "Abbas bin Abdul Muttalib:" if handed treasure as mudarabah, he requires to mudharib his order not across the seas and down the valley, and does not buy cattle. If the requirements are violated, he (mudharib) must bear the risk. When the requirements set out by Abbas heard the Messenger of Allah, he justifies "(HR. Thabrani from Ibnu Abbas). Research methods Framework think Research frameworks describe the relationship of independent variables, in this case, is the Murabahah (X1), Rahn (X2), Mudharabah (X3) Customer satisfaction on the dependent variable (Y). The research model used is as follows: Figure 1. Research Model Research hypothesis According to sekaran in Rumengan and Idham (2015: 116), the theory is defined as the logically expected relationship between two or more variables are expressed in the form of a statement that can be tested. The hypothesis can be expressed based on the framework outlined significantly: a) H1: There is a Murabahah effect on customer satisfaction in BPRS Syarikat Madani b) H2: There Rahn effect on customer satisfaction in BPRS Syarikat Madani c) H3: There is a Mudharabah effect on customer satisfaction in BPRS Syarikat Madani d) H4: There is the effect of Murabahah, Mudaraba Rahn and toward customer satisfaction The BPRS Syarikat Madani Population, Sample, and Sampling In this study population is a Customer On the SRB Civil Syarikat Kota Batam, Riau Islands, with a population of 1,000 people. A good sample is to represent as much as possible the characteristics of the population. Samples are partly, or representative sampling of the population investigated. Teknik used in this study is "Sample random sampling," i.e., random sampling system using a lottery or random number table. Random number table is a table that is created in the computer contains the numbers consisting of columns and rows, and the way the election is conducted freely. The population should be explicitly stated, about some members and areas to maintain objectivity and accountability of the data collected. The population used to determine the members of the sample and know the extent of generalization. What is learned from these examples, the conclusion will be applied to the population. For that samples taken from the population to be true. The formula used Slovin (Wibisono, 2017: 84)  $n = \frac{N}{1 + N \cdot e^2}$   $n = \frac{1000}{1 + 1000 \cdot 0.10^2} = 90.91$

rounded up 91 respondents Data Analysis Technique Data Analysis Techniques performed by utilizing the computer through SPSS for windows 24.00. Test result Test Validitas dan test Reliability Verify the validity of the results is known that whole grains statement is invalid because the price is a positive correlation and r is greater than 0.30. The reliability test results show that all the variables have coefficients (Cronbach's alpha) is greater than (> 0.60). Research And Pembahasan Overview Pt. Syariah SRB Madani PT. Syariah SRB Madani was established by deed No. 26 dated May 22, 2007, by Notary Justitia Ferryanto, SH. The company's certificate of incorporation have been amended by deed of amendment No. 82 dated 26 November 2009 and is currently in the administration to [obtain approval from the Minister of Law and Human Rights of the Republic of Indonesia](#), and business registration certificate from the mayor of Batam No. 041016505711 03 September 2007. For PT Riau Islands Region. Syariah SRB Madani is the first bank that Syariah principle, based on approval from Bank Indonesia with No. 9/542 DPS dated March 16, 2007, and the license is based. A copy of the Decree of the Governor of Bank Indonesia No. 10/7 / KEP.GBI / 2008 dated January 31, 2008, the SRB States Madani began operating since February 14, 2008, and the Grand Launching on 03 March 2008. For the first time, SRB States Madani Madani Graha headquartered in Jalan Bunga Raya Complex Baloi Kusuma No. 01 Batam phone 0778-424550 (Hunting) Fax.0778- 424220. As part of the Islamic Banking, the SRB is subject to Bank Indonesia regulations and provisions of the National Sharia Council. Linear Regression Analysis Results of regression analysis can be structured in the form of multiple regression equations as follows:  $a = b_1X_1 + b_2X_2 + b_3X_3 + e$ . The regression table can be described as follows: Table 1. Regression Analysis [Coefficients Model](#) Coefficients [unstandardized Std. Error B Standardized Coefficients beta t Sig. Collinearity Statistics VIF tolerance 1 \(Constant\)](#) 24 756 4,168 5940 .000 Murabaha .049 .090 .059 .540 .591 .641 1,560 Rahn .223 .097 .257 2,291 .024 .602 1,660 Mudharabah .430 .127 .365 3,394 .001 .653 1,531 a. Dependent Variable: KepuasanNasabah Source: Adapted from primary data 2017 Based on test results of individual parameters are presented in the table above, it can be developed a regression model.  $Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$   $Y = 24.765 + 0,049x_1 + 0,223x_2 + 0,430x_3 + e$  From [the regression equation](#) above, it can be described as follows: 1. At the time of  $X_1$ ,  $X_2$  and  $X_3$  equal to zero, then the constant value Y (Customer Satisfaction) that is equal to 24.756. 2. The coefficient is positive, meaning a positive influence between Murabaha towards Customer Satisfaction, the quality of products murabahah then increased Customer Satisfaction. The coefficient  $b_1 = 0,049$  with significant value  $0.0591 > 0.05$ , which means there are significant, but not significant. 3. The coefficient is positive, meaning a positive influence between Rahn towards Customer Satisfaction, the quality of products Rahnnya then increased Customer Satisfaction. The coefficient  $b_2 = 0.223$  with significant value  $0.024 < 0.05$ , which means there is a significant effect. 4. The coefficient is positive, suggesting a positive influence between the Mudharabah towards Customer Satisfaction, the quality of products mudharabah then increased Customer Satisfaction. The coefficient  $b_3 = 0.430$  with significant value  $0.001 < 0.05$ , which means there is a significant effect. 5. Standard error can be seen by t-test. As an explanation of the t-test below, it was found that the R2 value is 0.342 (34.2%) which means that the standard error is 0.658 (65.8%). This means that (65.8%) [is influenced by other variables that are not in this study](#). Partial Test (t-test) The t-test is used to look at the significance [of the effect](#), individually [independent variable on the dependent variable](#) to consider other variables constant. Table 2. Results of t-test (Partial Test  $X_1$  with Y) Coefficients [Standardized Coefficients Model B Std. Error beta t Sig. 1 \(Constant\)](#) 24 756 4, 168 5940 .000 murabaha .049 .090 .059 .540 .591 a. Dependent Variable: KepuasanNasabah Source: Adapted from primary data 2017 From processing the data above shows that the significant value of 0.591 is greater than 0.05 (Sig. 0.591 > 0.05) means Murabahah not significant effect on customer satisfaction. Table 3. Results of t-test (Partial Test  $X_2$  with Y) Coefficients [Standardized Coefficients Model B Std. Error beta t Sig. 1 \(Constant\)](#) 24 756 4, 168 5940 .000 Rahn .223 .097 .257 2,291 .024 a. Dependent Variable: KepuasanNasabah Source: Adapted from primary data 2017 From processing the data above shows that the significance value of 0.024 is less than 0.05 (Sig. 0.024 < 0.05) means Rahn significant effect on customer satisfaction. Table 4. Test Results T (Partial Test  $X_3$  Y) Coefficient [Model Coefficients unstandardized B Std. Error Standardized Coefficients beta t Sig. 1 \(Constant\)](#) 24 756 4, 168 5940 .000 Mudharabah .430 .127 .365 3,394 .001 a. Dependent Variable: KepuasanNasabah Source: Adapted from primary data 2017 From processing the data above shows that the significant value of 0.001 is less than 0.05 (Sig. 0.001 < 0.05) means Mudharabah significant effect on customer satisfaction. Simultaneous Test (Test F) Test F to see the number of independent variables or independent is 3 (three) and the amount of bound or dependent variable is 1 (one). F test results were seen in the ANOVA table in the column sig. Based on the results obtained output Sig value  $0.000 < 0.05$ , it can be concluded that together (simultaneously) variable Murabaha, Mudaraba Rahn and significant impact on customer satisfaction. Table 5. Results [Test F \(Simultaneous\) ANOVA Model Sum of Squares df mean Square F Sig. 1 Regression](#) 308 117 3 102 706 15 056 .000b residual 593 487 87 6822 Total 901 604 90 a. [Dependent Variable: KepuasanNasabah b. Predictors: \(Constant\), Mudaraba, Murabaha, Rahn](#) Source: Adapted from primary data 2017 Test Results of determination (R-Square) The coefficient of determination used to find how much variation independent could variables explain the overall change of the independent variable. Coefficient determination measure how big the overall effect of independent variables on fluctuations in the shift of the dependent variable. The R2 [has a range](#) between 0 and 1. [If the value of R2 is closer to 1, the most potent or the greater the influence of independent variables on the dependent.](#) Table 6. [Coefficient of Determination \(R2\) Model Summary Model R R Square Adjusted R Square Std. Error of the Estimate](#) Durbin-Watson 1. 585a .342 .319 2.61184 1,872 a. Predictors: (Constant), Mudaraba, Murabaha, Rahn b. Dependent Variable: KepuasanNasabah Source: Adapted from primary data 2017 From these results, it is known the value of R is equal to 0.585 (58.5%) while the value of square mounted to 0.342. From these values, it can be seen that customer satisfaction is influenced by murabahah and mudarabah Rahn of 0.342 or 34.2%, [while the remaining 65.8% is influenced by other factors not examined in this study](#). Analysis Research Findings Murabaha Relationship With Customer Satisfsaction Based on hypothesis testing Murabahah conduction effect on customer satisfaction with the value obtained using the t-test with the significance level of 0.591 proceeds > from 0.05 meaning is not significant. Statistical test results showed that there Murahahah a positive influence on satisfaction Nasabah. Artinya that there is an influence of variables on Customer Satisfaction in Murabaha SRB Madani meaning Syariah Ho hypothesis accepted Ha rejected. Rahn Relationship With Customer Satisfaction Based on hypothesis testing Rahn conduction influence on customer satisfaction by using the t-test with significance level values obtained yield was  $0.024 < 0.05$ . Statistical test results showed that Rahn there is a positive impact on satisfaction Nasabah. Artinya that there is an influence of variables on Customer Satisfaction Rahn in BPRS Syariah Ho Madani which means that the hypothesis is rejected Ha accepted. Mudharabah relationship with Customer Satisfaction Based on hypothesis testing Mudharabah conduction effect on customer satisfaction by using the t-test obtained by value t arithmetic amounted to  $3.394 > r$  table with a significance level of 0.206 proceeds of  $0.001 < 0.05$ . Statistical test results showed that there Murahahah a positive influence on satisfaction Nasabah. Artinya that there is an influence of variables on the Mudharabah against Customer Satisfaction Madani mean BPRS Syariah Ho hypothesis is rejected Ha accepted. Relations Murabaha, Mudaraba Rahn, and Customer Satisfaction To determine the relationship can Murabaha, Mudaraba with Rahn and Customer Satisfaction use double correlation and to see R-square will be known How value 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%, about 34% showed variable Y could be explained by the variable Murabaha ( $X_1$ ), Rahn ( $X_2$ ), Mudharabah ( $X_3$ ) or practically can be said that contributions Murabaha, Mudaraba against Rahn and Customer Satisfaction is 34%. The rest is influenced by other variables not examined. Statistical test results showed that the Murabaha, Mudaraba Rahn and there is a positive impact on satisfaction Nasabah. Artinya that there is an influence of variables Murabaha, Rahn and Mudharabah on Customer Satisfaction in BPRS States Madani meaning hypothesis is rejected Ha Ho hypothesis accepted. Based on the results of testing the validity of  $X_1$ ,  $X_2$ ,  $X_3$ , and Y found that all the indicators used to measure the variables employed in this study had a correlation coefficient greater than r table = 0.206 (r-value table for n = 91) so that all the indicator is valid. As well as the reliability test results  $X_1$ ,  $X_2$ ,  $X_3$ , and Y can be seen the value of Cronbach's Alpha > 0.60, which means a construct is said to be reliable if the value Cronbach Alpha > 0.60. And the processing of multiple linear regression with SPSS notes that the regression coefficient is positive murabahah  $X_1$  has the same meaning as the regression coefficient  $X_2$  Rahn and  $X_3$  Mudharabah. Which means that independent variable  $X_1$  murabahah, Conclusions and recommendations Conclusion Based on the research that has been done to determine the effect of Murabaha, Mudaraba against Rahn and Customer Satisfaction eat conclusions can be drawn as follows: 1. According to the research done, it can be concluded that Murabahah variables have an influence, but no significant effect on the Customer Satisfaction SRB Madani States. It can be seen from the t-test performed, which can be an excellent value = 0.591 > of the value specified significance  $\alpha = 0.05$ , which means that this hypothesis Ho is rejected and Ha accepted. It can be concluded that the hypothesis is rejected. 2. According to the research done, it can be concluded that Rahn variables have a significant influence on the Customer Satisfaction SRB Madani States. It can be seen from the t-test performed, which can be an excellent value = 0.024 .5% [while the remaining 41 .5% is influenced by other factors](#). It can be said that the variables are taken from this study could provide insight into the factors that affect customer satisfaction. Suggestion In connection with the matters that have been the writer suggested above, then here I will give a bit of advice that if it can be beneficial to the company and support problem solving as well as to achieve its goals, namely: 1. Murabaha is in BPRS Madani States to be a superior product for Islamic banks acceptable to society to create customer satisfaction with contract method that distinguishes from conventional banks to Islamic banks and is expected to be able to cultivate management murabahah products in society especially Batam City. And can provide a mutually beneficial information to customers or the public and prospective clients. And to be able to develop products Murabaha the bank can do promotions with a new exhibition opening at each mall and could conduct a campaign in social media upon print media. 2. Rahn or pawning gold in BPRS Madani States to become a gold pawn sharia products that can be received by the public with the contract method that distinguishes from the conventional gold pawn in the other and is expected to cultivate product management Rahn in society especially Batam City. And can provide a mutually beneficial information to customers or the general public that the prospective client. 3. Mudharabah in BPRS Madani States to be a product for the results to create customer satisfaction following Islamic Sharia principles, to be accepted by society and are expected to be able to cultivate product management mudharabah in society especially Batam City. And can provide a mutually beneficial information to customers or the general public that the prospective client. 4. Customer satisfaction for customers of PT. SRB States Madani order to continuously attainment between the customer and the Bank's mutual benefit, need to be improved management thoroughly for employees and employee, and the company is expected to provide training communication style form of

