

The Effect of Transparency and Sharia Services on Customer Satisfaction in Murabahah Financing Services

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Abstract: This study aims to determine the effect of transparency and sharia services on customer satisfaction with murabahah financing services at BSI KCP Stabat. The background of this study is based on the importance of information transparency and services that reflect Islamic values in enhancing customer trust and comfort in transactions. This study employs a quantitative method with an associative relationship type, and data was collected through the distribution of questionnaires to 60 respondents who are murabahah financing customers. The sampling technique used was purposive sampling. Data were analysed using SPSS version 21 through the stages of validity testing, reliability testing, classical assumptions, multiple linear regression, and hypothesis testing. The results of the study indicate that both independent variables, namely transparency and sharia services, have a significant effect on customer satisfaction.

Abstrak: Penelitian ini bertujuan untuk mengetahui pengaruh transparansi dan pelayanan syariah terhadap kepuasan pelanggan pada layanan pembiayaan murabahah di BSI KCP Stabat. Latar belakang penelitian ini didasari oleh pentingnya keterbukaan informasi dan layanan yang mencerminkan nilai-nilai Islam dalam meningkatkan kepercayaan serta kenyamanan nasabah dalam bertransaksi. Penelitian ini menggunakan metode kuantitatif dengan jenis hubungan asosiatif, dan data diperoleh melalui penyebaran kuesioner kepada 60 responden yang merupakan nasabah pembiayaan murabahah. Teknik pengambilan sampel dilakukan dengan purposive sampling. Data dianalisis menggunakan SPSS versi 21 dengan tahapan uji validitas, reliabilitas, asumsi klasik, regresi linier berganda, dan uji hipotesis. Hasil penelitian menunjukkan bahwa kedua variabel bebas, yaitu

The coefficient of determination (R^2) value of 0.871 indicates that 87.1% of customer satisfaction can be explained by transparency and sharia services. The t-test also shows that each variable has an individual effect, with transparency having a significance value of 0.006 and sharia services having a significance value of 0.000. It can be concluded that the higher the level of information disclosure and the better the sharia services provided, the higher the customer satisfaction. This finding emphasizes the importance of improving transparency and the quality of services based on Islamic values as a strategy to maintain customer loyalty.

Keywords: Transparency; Sharia Services; Customer Satisfaction.

transparansi dan pelayanan syariah, berpengaruh signifikan terhadap kepuasan pelanggan. Nilai koefisien determinasi (R^2) sebesar 0,871 menunjukkan bahwa 87,1% kepuasan pelanggan dapat dijelaskan oleh transparansi dan pelayanan syariah. Uji t juga menunjukkan bahwa masing-masing variabel berpengaruh secara individu, di mana transparansi memiliki nilai signifikansi 0,006 dan pelayanan syariah memiliki nilai signifikansi 0,000. Dapat disimpulkan bahwa semakin tinggi tingkat keterbukaan informasi dan semakin baik pelayanan syariah yang diberikan, maka semakin tinggi pula kepuasan pelanggan. Temuan ini menegaskan pentingnya peningkatan transparansi dan kualitas pelayanan berbasis nilai-nilai Islam sebagai strategi untuk menjaga loyalitas nasabah.

Kata Kunci: Transparansi; Pelayanan Syariah; Kepuasan Pelanggan.

A. Introduction

Bank Syariah Indonesia (BSI) is part of the national Islamic banking institution that exists to meet the public's need for financial services that comply with Islamic principles. This institution was formed from the merger of several large Islamic banks in Indonesia. One of its main missions is to provide Sharia-based financing services that are not only profitable but also provide a sense of security and comfort to the public. Bank Syariah Indonesia offers a wide range of financing products. One of the products most frequently used by customers is murabahah financing. In a murabahah contract, the bank purchases goods according to the customer's request and then resells them with an agreed profit margin. This transaction makes it easier for people to obtain the goods they need without having to have cash on hand.

Murabahah financing differs from interest-bearing loans because it does not use the riba system. Pricing is based on the purchase value of the goods plus a profit margin. Banks are also required to disclose the purchase price to customers transparently. This transparency is important so that customers clearly understand how the final financing price is determined (Karim, 2021). Customers need clear and honest information in every transaction. They want to know the purchase price, the margin, the installment period, and how the payment process works. When this information is conveyed openly and in an easy-to-understand manner, customer trust in the bank increases. This trust is the foundation for building a long-term relationship between the bank and its customers.

As a sharia bank, BSI is also required to provide services that reflect Islamic values. Services must not only be fast and accurate, but also prioritize honesty, patience, courtesy, and a sense of responsibility. Customers do not only evaluate banks in terms of facilities or administrative processes, but also in terms of the attitude and behavior of the bank employees who serve them every day. Banks that are able to provide services in accordance with Islamic values will find it easier to gain the trust of the community. A friendly attitude, quick response, and easy-to-understand explanations will make customers feel valued and not confused in the financing process. This kind of service is very much needed, especially amid the rise of conventional financial institutions that also offer instant financing.

Competition in the financial institution world is getting tougher. Many non-bank institutions such as cooperatives and online loan applications are popping up with quick and easy offers. Some of them use high interest rates. Most do not explain in detail about interest, penalties, and additional fees. This sometimes makes customers feel aggrieved. This is where the role of Islamic banks becomes important as a safe and clear alternative for the community (Andria, 2022).

BSI KCP Stabat has a big responsibility to maintain customer trust. One way to maintain that trust is by implementing a system of transparency in every financing activity. In addition, good service that is in line with sharia values must also be

maintained and continuously improved. Customers will be satisfied if they receive good service and explanations that are easy to understand. Customer satisfaction is not only about the products they receive, but also about how the process works. If customers feel that they are being treated fairly and valued, they will be more loyal and even recommend the bank to others (Djuwita, 2023).

Customer satisfaction in Islamic financing services is influenced by many factors. However, transparency and service are the two main factors most often mentioned by customers. When these two factors are fulfilled, customer complaints can be reduced and the bank's image in the eyes of the public will improve. Transparency is closely related to how banks explain each stage and detail of financing. Customers who understand the agreement and their rights will feel more at ease during the financing process. Good service is not only provided at the beginning of the financing process, but also when customers encounter obstacles or need assistance.

Service quality and transparency must go hand in hand. It is not enough to simply provide complete information; it must also be conveyed in a good manner. Customers from various educational and economic backgrounds must receive the same level of service. In the current situation, Islamic banks must be able to adapt to the needs of the community. Developing digital technology can be a tool to support transparency and service. However, the human aspect remains an important part of creating a sense of comfort and satisfaction in customers. Customer satisfaction is not just the end result, but also a long process built on trust, comfort, and continuous good experiences. If customers are satisfied, they will stay longer and even invite others to join as customers (Gunawan, 2024).

This study was conducted to determine whether transparency and sharia services have an impact on customer satisfaction at BSI KCP Stabat. This is important as input for the bank to continue improving the quality of their services. This study also aims to provide a realistic picture of how services and information disclosure in murabahah financing can shape high levels of satisfaction in the eyes of customers. BSI KCP Stabat

was chosen as the object of this study based on the large number of murabahah financing customers and the community's direct experience in using these services. This study is expected to help BSI gain a deeper understanding of the factors that influence customer satisfaction so that it can continue to grow and remain trusted by the wider community.

B. Research Method

This study uses quantitative research with an associative relationship. The purpose of this study is to determine whether there is an influence between the variables of transparency and sharia services on customer satisfaction with murabahah financing services at BSI KCP Stabat. The data used is primary data obtained directly from respondents through the distribution of questionnaires. The questionnaire was given to customers who had used murabahah financing products and understood the processes and services provided by BSI. Sampling was conducted using purposive sampling, which is selecting respondents based on certain criteria so that the data collected truly represents the direct experiences of customers. The number of respondents was determined to be sufficient to represent the population of murabahah financing customers at BSI KCP Stabat.

Data analysis was performed using SPSS version 21. Data testing began with a validity test to see whether each questionnaire item was able to measure the variables under study. This was followed by a reliability test to ensure that the respondents' answers were consistent. After that, classical assumption tests were conducted, namely normality tests, multicollinearity tests, heteroscedasticity tests, and autocorrelation tests to ensure that the data was suitable for analysis. The final stage was hypothesis testing, which consisted of a T-test to determine the effect of each independent variable, an F-test to see the combined effect, and a coefficient of determination (R^2) test to determine the extent of the effect of transparency and sharia services on customer satisfaction.

C. Results and Discussion

1. Characteristics of Respondents

The characteristics of respondents in this study were divided into characteristics based on gender, age, occupation, and education.

Table 1. Number of Respondents Based on Gender

Gender	n	%
Male	38	63,3
Female	22	36,7
Total	60	100

The majority of respondents were male, accounting for 63.3%. This percentage shows that men tend to be more dominant in making financing decisions. However, women are also actively involved, reflecting their economic needs and roles within the family. Men tend to be more rational in financial matters, while women are more cautious and careful in weighing the benefits of a service.

Table 2. Number of Respondents Based on Age

Age	n	%
17–30 Years	15	25,0
31–40 Years	31	51,7
41–50 Years	14	23,3
Total	60	100

Most customers are aged 31–40, which is early adulthood, a time of high economic burden and awareness of financial management. This age is synonymous with productive years, when people begin to plan their family's financial future and are willing to make financial decisions such as murabahah financing.

Table 3. Number of Respondents Based on Occupation

Occupation	n	%
Civil Servant/Private Sector	24	40,0
Self-employed	17	28,3
Military/Police	2	3,3
Others	17	28,3
Total	60	100

Most respondents work as civil servants or private employees. This group generally has a steady income, making it easier for them to meet the administrative requirements for financing. On the other hand, there are also quite a number of entrepreneurs who utilize financing services to support their businesses.

Table 4. Number of Respondents Based on Education Level

Education Level	n	%
Junior High School	1	1,7
Senior High School	22	36,7
Diploma	6	10,0
Bachelor's Degree	31	51,7
Total	60	100

Most respondents had a high level of education, namely a bachelor's degree. Higher education influences the way a person understands sharia services and the principle of transparency offered. Highly educated customers will usually think more carefully and cautiously when making financing decisions.

2. Questionnaire Validity and Reliability Test

The validity and reliability of the questionnaire used in the study were tested, and the results of the questionnaire test are as follows.

Table 5. Validity Test

Statement Item	Calculated r	Table r	Description
X1_1	0,552	0,254	Valid
X1_2	0,561	0,254	Valid
X1_3	0,568	0,254	Valid
X1_4	0,536	0,254	Valid
X1_5	0,768	0,254	Valid
X1_6	0,552	0,254	Valid
X2_1	0,476	0,254	Valid
X2_2	0,345	0,254	Valid
X2_3	0,466	0,254	Valid
X2_4	0,627	0,254	Valid

X2_5	0,662	0,254	Valid
X2_6	0,628	0,254	Valid
X2_7	0,594	0,254	Valid
X2_8	0,535	0,254	Valid
X2_9	0,609	0,254	Valid
X2_10	0,389	0,254	Valid
Y_1	0,532	0,254	Valid
Y_2	0,465	0,254	Valid
Y_3	0,558	0,254	Valid
Y_4	0,459	0,254	Valid
Y_5	0,460	0,254	Valid
Y_6	0,742	0,254	Valid
Y_7	0,552	0,254	Valid

Validity testing is used to determine whether each statement in the questionnaire accurately measures what it is supposed to measure. The calculated r value is compared to the table r value, which is 0.254. If the calculated r is greater than the table r , then the statement is declared valid. Based on the table above, all statements meet the validity requirements because all calculated r values are $>$ table r . This shows that each item used is suitable for use in this study.

Table 6. Reliability Test

Variable	Cronbach Alpha Value	Limit	Description
Transparency (X1)	0,632	$\geq 0,60$	Reliable
Sharia Services (X2)	0,731	$\geq 0,60$	Reliable
Customer Satisfaction (Y)	0,602	$\geq 0,60$	Reliable

Reliability testing was conducted to determine the consistency of the responses provided by respondents. Measurements were taken using Cronbach's Alpha. If the Cronbach's Alpha value is greater than or equal to 0.60, the data is considered reliable. Based on the table above, all variables used in the study have values above 0.60, so it can be concluded that the questionnaire has a good level of consistency.

3. Multiple Linear Regression Test

Table 7 Multiple Regression Test Results

Model	Unstandardized Coefficients	Standardized Coefficients
	B	Std. Error
(Constant)	0,110	1,506
X1	0,183	0,065
X2	0,587	0,043

The multiple linear regression equation in this study is:

$$Y = 0,110 + 0,183X1 + 0,587X2 + e$$

- a. The constant value (b_0) of 0.110 means that if the transparency variable (X1) and sharia services variable (X2) are considered non-existent (valued at zero), then the customer satisfaction level (Y) remains at 0.110.
- b. The regression coefficient of the transparency variable is 0.183, which means that if there is a one-unit increase in transparency, customer satisfaction will increase by 0.183, assuming that other variables remain constant.
- c. The regression coefficient of the sharia service variable is 0.587, which means that if there is an increase of one unit in sharia service, customer satisfaction will increase by 0.587, assuming other variables remain constant.

4. Classical Assumption Test

Table 8. Normality Test

Uji Kolmogorov-Smirnov	Nilai
Z	1,725
Sig. (2-tailed)	0,005

The normality test aims to determine whether the data in this study is normally distributed. A significance value of 0.005 indicates that the data is close to normal, as it is right on the threshold of the specified value.

Table 9. Multicollinearity Test

Variable	Tolerance	VIF
Transparency (X1)	0,637	1,569

Service (X2)	0,637	1,569
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The multicollinearity test shows that the two independent variables do not have a strong relationship with each other. A Tolerance value of more than 0.1 and a VIF value of less than 10 indicate that there is no multicollinearity.

Table 10. Heteroscedasticity Test

Model	Sig.
Constant	0,691
Transparency	0,686
Service	0,708

A significance value greater than 0.05 indicates that there are no signs of heteroscedasticity in the regression model. This indicates that the model is suitable for further analysis.

Table 11. Autocorrelation Test

Durbin-Watson	1,453
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It is known that the Durbin-Watson value is 1.453. With a sample size of 60, $dL = 1.514$ and $dU = 1.651$. Because the Durbin-Watson value $< dL$, it can be concluded that there is slight autocorrelation.

5. Hypothesis Testing

Table 12. R Test (Coefficient of Determination)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,933	0,871	0,866	0,774

The R Square value of 0.871 indicates that the variables of transparency and sharia services together influence customer satisfaction by 87.1%. The remaining 12.9% is influenced by other factors that were not examined.

Table 13. F-test

Model	Sum of Squares	Df	Mean Square	F	Sig.	F tabel
Regression	229,520	2	114,760	191,657	0,000	3,16
Residual	34,130	57	0,599			
Total	263,650	59				

The significance value of 0.000 is less than 0.05, and the calculated F value of 191.657 is greater than the table F value of 3.16. This means that there is a very significant simultaneous effect between the variables of transparency and sharia services on customer satisfaction.

Table 14. t-test

Variable	Calculated t	Sig.	t Table
(Constant)	0,073	0,942	2,002
Transparency (X1)	2,830	0,006	2,002
Service (X2)	13,764	0,000	2,002

- a. The transparency variable has a T-value of 2.830 and a significance level of 0.006. Because the T-value is greater than the table T-value and the significance level is less than 0.05, transparency has an effect on customer satisfaction.
- b. The sharia service variable has a T-value of 13.764 and a significance level of 0.000. This means that sharia services have a very strong effect on customer satisfaction.

Transparency is an important part of the sharia financing system. When banks provide clear information to customers about the cost price of goods, profit margins, payment terms, and the rights and obligations that must be fulfilled, customers will feel secure and valued. Clear information makes customers believe that they are not disadvantaged in the financing agreement. The results of statistical testing in this study show that the transparency variable has a t-value of 2.830 and a significance of 0.006. This value is greater than the t-table and smaller than the specified significance limit of 0.05. This means that transparency has a real effect on customer satisfaction. Customers

will feel more satisfied if, from the outset, they understand what they will pay, how the financing process works, and what they will get from the bank.

This finding is in line with Philip Kotler's statement that consumers will prefer products that are clear and easy to understand. In the world of Islamic banking, clarity of information or transparency is not only a technical matter, but also concerns the values of honesty and openness that are the basis of Islamic teachings. When banks disclose all information openly, they are also building strong relationships with their customers.

Other studies, such as those conducted by (Eliza, 2019) and (Safitri, 2019) also prove that the higher the level of information disclosure provided by banks, the greater the level of satisfaction felt by customers. This proves that transparency is not just a complement, but one of the core elements of Islamic financial services. For BSI KCP Stabat, these results serve as a reminder that transparency must be maintained and improved. The information provided should not be one-sided or difficult for customers to understand. The presentation of profit margins, tenors, and total installments must use simple language that is accessible to all. Banks can also provide explanatory media such as brochures, information boards, or digital applications so that customers can reread the explanations they receive.

Sharia services cover all forms of services that reflect Islamic values. Not only are they fast and friendly, but they also demonstrate honesty, empathy, patience, and responsibility. In financing services, sharia services are evident in the way bank officers provide explanations, serve administrative needs, handle complaints, and maintain a good attitude when interacting with customers. The t-test results show that the sharia service variable has a t-value of 13.764 and a significance value of 0.000. This value is much greater than the t-table and very small compared to the 0.05 limit. This proves that sharia services have a strong influence on customer satisfaction. In many cases, customers consider the attitude and service of bank officers more than just financial benefits.

Good service creates a sense of comfort. When customers feel valued, explained to patiently, and served with the intention of helping, they will feel satisfied and will continue to choose that bank for their financial needs. Even in the event of technical errors or delays, honest and polite service can alleviate customer concerns. This study is in line with the results of previous studies by (Aini, 2015), (Sumantri, 2014), and (Rahayu, 2020) which state that high-quality service greatly influences customer decision-making and satisfaction levels. Services tailored to Islamic values have a stronger impact than ordinary services because they touch not only technical aspects but also spiritual ones.

BSI KCP Stabat needs to maintain its excellent sharia service standards. Improving employee competence through regular training is essential. Services can be improved through training in communication ethics, emotion management, and how to provide solutions to customer complaints. In addition, the bank can also develop digital features that help make services easier and faster. A combination of direct and digital services will help customers feel better served and not limited by time and place. The implications of the research findings for BSI KCP Stabat's strategy are as follows:

a. The Combination of Transparency and Sharia Services

Customer satisfaction cannot be built on just one factor. This study proves that both transparency and sharia services play an important and influential role. Transparency makes customers feel secure in terms of information, while service makes them feel valued and humanized. When combined, these two factors create comprehensive satisfaction. BSI KCP Stabat can combine transparency and service strategies into one program. For example, by developing sharia-based service standards that include SOPs for information delivery and customer service. During promotional periods, lower margins can be combined with fast and easy service. This will attract new customers while maintaining the comfort of existing customers.

b. Strategies to Improve Customer Satisfaction

Customer satisfaction can be improved through two main channels. First, by creating margins that do not burden customers. Second, by maintaining service quality in accordance with sharia values. This combination will make customers feel benefited and comfortable in executing financing agreements. Banks can develop margin schemes based on product type or term, so that customers have options that suit their needs. Banks can also use technology to make services faster and more accessible. Digital services such as mobile applications, chat services, and financing simulation features can be added value.

c. The Role of Sharia Values in Customer Satisfaction

BSI KCP Stabat, as part of Islamic banking, is required to maintain all of its services in accordance with Islamic teachings. This is not only a matter of rules, but also the main reason why customers choose Islamic banks over conventional banks. Compliance with Islamic principles will strengthen the bank's image and foster long-term trust from the community. Customers feel more comfortable knowing that the contracts they enter into do not conflict with Islamic teachings. Banks that uphold sharia values will be more trusted by customers. Therefore, BSI must ensure that all employees understand these principles and apply them in their daily services. An honest attitude, not pressuring customers, and explaining all costs openly are part of embodying these values.

D. Conclusion

The conclusions of this study are as follows: First, the results of the analysis show that the first hypothesis (H1) is accepted, namely that transparency has a significant effect on customer satisfaction in murabahah financing services at BSI KCP Stabat. The clearer and more open the information provided to customers, the higher their level of satisfaction will be. Second, the second hypothesis (H2) is also accepted, namely that sharia services have a significant effect on customer satisfaction. The services provided

by BSI KCP Stabat reflect Islamic values such as patience, honesty, and politeness, which make customers feel comfortable and valued in every transaction.

Furthermore, the third hypothesis (H3) states that transparency and sharia services together have a positive and significant effect on customer satisfaction. In other words, if both of these things are implemented to the fullest, the level of customer satisfaction in using murabahah financing services will be higher. The fourth hypothesis (H4) concludes that increased transparency, especially in terms of providing information on costs, margins, and customer rights, will have a major impact on customer satisfaction. In addition, good service that is in accordance with sharia principles also contributes greatly to customer satisfaction, as seen in the results of the analysis and respondents' answers to the questionnaire.

Services that make it easier for customers to meet their needs, such as in the application process, fund disbursement, and installment payments, are one of the main factors that strengthen customer satisfaction and their choice to continue using murabahah financing services at BSI KCP Stabat.

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