



# Customer Trust and Profit Sharing Transparency in Enhancing *Mudharabah* Contract Growth

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## Abstract

This study investigates the influence of customer trust and profit-sharing system transparency on the growth of *mudharabah* contracts in Islamic banking. The research was motivated by fluctuations in customer participation and concerns regarding the clarity of profit-sharing mechanisms. Using a quantitative survey approach, data were collected from 100 customers through structured questionnaires. Instrument validity and reliability were tested, followed by classical assumption checks and multiple linear regression analysis to examine both partial and simultaneous effects of the independent variables. The findings reveal that customer trust (X1) significantly and positively affects the number of *mudharabah* contracts (Y), indicating that integrity and professional service strengthen confidence in sharia-compliant products. Likewise, transparency of the profit-sharing system (X2) exerts a significant influence, as accessible and clear reporting reduces uncertainty (*gharar*) and enhances customer security. Simultaneously, the synergy between trust and transparency accelerates contract growth. These results imply that strengthening transparency and customer trust is essential for sustainable *mudharabah* development. Practically, the study contributes to advancing Islamic financial literacy and reinforcing public confidence in *mudharabah* as a transparent, fair, and sharia-compliant financing instrument.

## INTRODUCTION

The development of Islamic financial institutions in Indonesia over the past decade has shown significant growth, both in terms of the number of institutions, total assets, and the increase in the number of customers. This phenomenon reflects growing public awareness of the importance of a financial system based on Islamic sharia principles, which emphasize justice, balance, and transparency in all economic activities. Islamic banking presents itself as an alternative financial system that is not solely profit-oriented but also ethically based by avoiding the practices of usury, *gharar*, and *maisir* (Putri, 2025). With these characteristics, Islamic banking has a strategic position in supporting sustainable and inclusive economic development.

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In a national context, the presence of Bank Syariah Indonesia (BSI), resulting from the merger of state-owned Islamic banks, is a strategic step in strengthening the Islamic banking industry. Bank Syariah Indonesia (BSI) serves not only as a financial intermediary but also as a driving force for Islamic financial literacy and inclusion in the community. At the regional level, the Medan Aksara branch of Bank Syariah Indonesia (BSI) plays a crucial role in serving the needs of customers from diverse socio-economic backgrounds. This demands professional service quality, consistent application of Islamic principles, and the ability to sustainably build customer trust (Harahap, 2022; Hisam, 2023).

Islamic banking is characterized primarily by the use of contracts as the basis for every financial transaction. Contracts are not merely administrative instruments but also reflect moral and religious values that demand honesty, openness, and responsibility from all parties involved (Sobarna, 2021). One of the contracts widely used in Islamic banking is the *mudharabah* contract, a form of cooperation between the fund owner (*shahibul maal*) and the fund manager (*mudharib*) with a profit-sharing system based on an agreed ratio (*nisbah*). In practice, customers entrust their funds to the bank to manage productively in the hope of obtaining halal and fair profits (Widayatsari, 2013). Therefore, the success of the *mudharabah* contract is highly dependent on the level of customer trust in the bank's ability and integrity in managing funds (Sari, 2016).

Customer trust is a key factor in the sustainability of the relationship between a bank and its customers. Trust reflects the bank's belief that it can manage funds safely, professionally, and in accordance with Sharia principles (Andriansyah & Sisdianto, 2024). A high level of trust will encourage customers to continue using Islamic banking products, including *mudharabah* contracts. Conversely, low trust can hinder customer interest and result in a decrease in the number of contracts entered into. Therefore, customer trust is not only a psychological factor but also a strategic asset for banks in improving performance and competitiveness.

Besides trust, transparency in the profit-sharing system is another important factor in supporting the success of a *mudharabah* contract. Transparency refers to the bank's openness in providing information regarding fund management mechanisms, profit-sharing calculations, and profit distribution to customers. Customers have the right to clearly understand how their funds are managed and how profits are generated (Irsal, 2025). Good transparency not only increases customers' sense of security but can also reduce the potential for uncertainty (*gharar*) in Islamic financial transactions.

Based on preliminary observations conducted at the Bank Syariah Indonesia (BSI) Medan Aksara Branch in 2025, it was found that the number of new customers and *mudharabah* contract users showed an increasing trend, although it fluctuated at certain periods. This indicates increasing public interest in Islamic banking products. However, observations also showed that transparency of the profit-sharing system remains a concern for some customers. Explanations of the profit-sharing mechanism are often presented in general terms and are not accompanied by easy-to-understand simulations, potentially creating a perception of uncertainty (Margono, 2008).

Conceptually, transparency and trust are closely related and influence each other. Good transparency will increase customer trust, while high trust will strengthen customer loyalty and commitment to Islamic banking products (Sahabuddin et al., 2024). In this context, these two variables are key factors in

driving the increase in the number of *mudharabah* contracts in Islamic banks. From an academic perspective, studies on the influence of customer trust and transparency of profit-sharing systems on the increase in the number of *mudharabah* contracts are still relatively limited, particularly at the Islamic bank branch level. Yet, each region has different customer characteristics, both in terms of financial literacy, level of understanding of contracts, and preferences in using financial products. Therefore, research at the branch level is important to provide a more specific and contextual empirical picture.

Furthermore, this research is also relevant to efforts to improve Islamic financial literacy in the community. Customers' low understanding of the concept of contracts and profit-sharing systems can be a barrier to the development of *mudharabah* products. This research aims to provide an overview of customer trust levels and their perceptions of the transparency of the profit-sharing system, which can then serve as a basis for developing more effective educational strategies.

Although previous studies have generally shown that trust and transparency contribute to customer decision making in Islamic financial services, most studies focus on Islamic banking at the institutional or national level and have not specifically examined the dynamics of *mudharabah* contract growth at the branch level (Hasan et al., 2025; Sarianti Anti, 2025). In addition, empirical studies that simultaneously analyze customer trust and profit-sharing transparency as determinants of contract growth remain limited. This condition indicates a research gap between the theoretical expectation that transparency strengthens trust and increases product utilization and the practical reality where fluctuations in *mudharabah* contract usage and concerns regarding the clarity of profit-sharing mechanisms are still found.

The novelty of this study lies in its focus on the branch-level context of Bank Syariah Indonesia (BSI) Medan Aksara Branch, the use of customer-based primary data, and the simultaneous examination of customer trust and transparency of the profit-sharing system in explaining the growth of *mudharabah* contracts through a quantitative approach and regression analysis. This study provides a more contextual and empirical understanding of customer behavior toward sharia banking products.

The implications of this research extend theoretically and practically. Theoretically, the findings enrich the literature on Islamic economics by strengthening the relationship between trust, transparency, and customer decisions in *mudharabah* contracts. Practically, the results are expected to support the development of more effective customer education strategies, improve Islamic financial literacy, strengthen public trust in *mudharabah* products, and provide recommendations for banks to improve service quality and transparency in a sustainable manner for the benefit of customers and the broader Islamic financial ecosystem.

## LITERATURE REVIEW

*Mudharabah* is one of the main contracts in Islamic banking based on the principle of profit and loss sharing, where one party provides capital and the other manages the business according to a mutually agreed profit-sharing scheme. Unlike conventional financial systems that emphasize interest mechanisms, *mudharabah* prioritizes fairness, transparency, and trust as the foundation of contractual relationships. In Islamic economic theory, customer decisions to use sharia financial

products are not only influenced by economic considerations but also by ethical values, information openness, and confidence in institutional credibility (Rufaida, 2024; Sobarna, 2021). Therefore, customer trust and transparency in the profit-sharing system become important variables in encouraging the sustainability of *mudharabah* contracts.

Customer trust is defined as the customer's belief in the integrity, competence, and consistency of a financial institution in fulfilling its commitments. In Islamic banking, trust has a broader meaning because it is closely related to the values of *amanah* (trustworthiness), fairness, and sharia compliance. Previous studies indicate that higher levels of customer trust tend to increase customer loyalty, reduce perceived risk, and strengthen decisions to continue using Islamic banking products (Indah Simanjuntak et al., 2025; Sahabuddin et al., 2024). This theoretical perspective explains that trust acts as a psychological driver that encourages customers to maintain long-term financial relationships.

In addition to trust, transparency in the profit-sharing system is considered a strategic factor in building customer confidence. Transparency refers to the openness and clarity of information related to contract mechanisms, calculation procedures, distribution of returns, and reporting systems. According to accountability theory, transparent information disclosure reduces uncertainty and strengthens customer perceptions of fairness. Several recent studies found that customers tend to show greater confidence and stronger commitment to Islamic financial products when information regarding profit-sharing calculations is delivered clearly and consistently (Hasan et al., 2025). In the context of *mudharabah*, transparency is also essential to avoid elements of *gharar* (uncertainty) that are prohibited in Islamic transactions.

Several previous studies have examined variables related to customer trust and transparency in Islamic banking. Research by Sahabuddin et al. (2024) emphasized that information transparency positively contributes to consumer trust. Simanjuntak found that good governance practices improve stakeholder satisfaction and trust. Meanwhile, Hasan highlighted that transparency and accountability significantly strengthen customer trust in Islamic financial institutions. However, most previous studies focused on institutional governance, digital financial services, or general customer behavior and have not specifically analyzed the simultaneous influence of customer trust and profit-sharing transparency on the increase in *mudharabah* contracts at the branch level.

Based on the literature above, this study positions itself to fill the existing research gap by integrating customer trust and transparency of the profit-sharing system as explanatory variables for the growth in the number of *mudharabah* contracts at Bank Syariah Indonesia (BSI) Medan Aksara Branch. The fundamental difference between this study and previous studies lies in the research focus at the operational branch level, the use of customer-based primary data, and the measurement of contract growth through a quantitative approach using regression analysis. Therefore, this study is expected to provide a more contextual empirical contribution to Islamic banking literature and offer practical recommendations for strengthening customer trust and improving Islamic financial literacy sustainably.

## METHODS

This study employed a quantitative research approach using a survey method. Quantitative research was selected because it allows researchers to measure

relationships among variables objectively and test hypotheses through statistical procedures. The survey method was applied to obtain empirical data regarding customer perceptions of trust levels and transparency in the profit-sharing system and their influence on the increase in the number of mudharabah contracts. This approach is considered appropriate because it enables generalization of findings from a sample to a broader population and provides measurable evidence of relationships among research variables (Creswell & Poth, 2018; Engkizar et al., 2023, 2025; 2026; Kassymova et al., 2025; Numan et al., 2025; Sugiyono, 2022).

This study used primary data obtained directly from respondents through questionnaire distribution. The population consisted of customers of Bank Syariah Indonesia (BSI) Medan Aksara Branch who used mudharabah-based products. The research involved 100 respondents selected using purposive sampling techniques, where respondents were determined based on specific criteria, namely active customers who had experience using mudharabah contracts and understood the bank's profit-sharing mechanism. Purposive sampling was chosen because it allows the selection of respondents who are considered capable of providing information relevant to the research objectives (Bougie & Sekaran, 2020).

The research instrument used in this study was a structured questionnaire containing statements that measured customer trust, transparency of the profit-sharing system, and the number of mudharabah contracts using a Likert scale. Before being distributed to respondents, the instrument was developed based on theoretical indicators and reviewed through expert judgment to assess content suitability, clarity of language, and relevance to research objectives. Furthermore, the instrument was tested empirically through validity and reliability tests to ensure that each statement item accurately measured the intended variables and produced consistent results (Manion, 2002).

In this study, a validity test was conducted to ensure that each item in the questionnaire was truly capable of measuring the variables under study. With a sample size of 100 respondents and a table  $r$  value of 0.1966 at a 5% significance level, each item was deemed valid if its calculated  $r$  value was greater than the table  $r$  value. The test results showed that all items for the variables level of trust (X1), transparency of the profit-sharing system (X2), and number of mudharabah contracts (Y1) had calculated  $r$  values greater than the table  $r$  value. Thus, all items in this research instrument were deemed valid and suitable for data collection.

In addition, a reliability test was conducted to assess the instrument's consistency as a measurement tool. The test, using Cronbach's Alpha, showed that all research variables had a value of 0.9350, well above the minimum threshold of 0.70. This confirms that the research instrument has a high level of reliability and is trustworthy for use in further analysis. Furthermore, classical assumption tests were also conducted to ensure the suitability of the regression model. The results of the normality test using the Kolmogorov-Smirnov test showed a significance value of 0.112, which is greater than 0.05, indicating that the residuals in the regression model are normally distributed. Thus, this research instrument is not only valid and reliable but also meets the prerequisites for multiple regression analysis.

Data processing and statistical analysis were conducted using Statistical Package for Social Sciences (SPSS) version 26. SPSS was selected because it provides comprehensive procedures for instrument testing, assumption testing, and regression analysis in quantitative research. The software was utilized to perform validity testing, reliability testing, classical assumption testing, and hypothesis testing

to determine the influence of customer trust and transparency variables on the increase in *mudharabah* contracts (Field, 2018).

The data analysis techniques consisted of several stages. First, validity and reliability tests were conducted to evaluate the quality and consistency of the questionnaire instrument. Second, classical assumption tests, including normality testing, were carried out to ensure that the regression model met statistical assumptions. Third, multiple linear regression analysis was employed to examine both partial and simultaneous effects of customer trust and transparency of the profit-sharing system on the increase in the number of *mudharabah* contracts. Regression analysis was chosen because it enables the measurement of the magnitude and direction of relationships among independent and dependent variables (Hair et al., 2019).

## RESULT AND DISCUSSION

This study involved 100 respondents consisting of customers of Bank Syariah Indonesia (BSI) Medan Aksara Branch who had experience using *mudharabah* contracts. Respondents were selected using purposive sampling based on predetermined criteria to ensure the relevance of the data collected. The demographic characteristics of respondents are presented in Table 1.

**Table 1. Characteristics of Research Respondents**

Characteristics	Category	Frequency	Percent	Valid Percent	Cumulative Percent	
Gender	Valid	Man	40	40.0	40.0	
		Woman	60	60.0	60.0	100.0
Age	Valid	25 - 35 Years	25	25.0	25.0	
		36 - 45 Years	35	35.0	25.0	60.0
		Over 45 Years Old	40	40.0	40.0	100.0
Education	Valid	Civil Servants/TNI/olri	17	17.0	17.0	17.0
		Private employees	41	41.0	41.0	58.0
		Self-employed	22	22.0	22.0	80.0
		Students	10	10.0	10.0	90.0
		Housewife	5	5.0	5.0	95.0
		Other	5	5.0	5.0	100.0
Occupation	Valid	<i>Mudharabah</i> Savings	58	58.0	58.0	58.0
		<i>Mudharabah</i> Deposit	42	42.0	42.0	42.0

Table 1 presents the demographic profile of respondents involved in this study. The table is intended to provide an overview of respondent composition and does not require detailed descriptive analysis because respondent characteristics are presented solely to support the explanation of the research sample.

**Table 2. Summary of Variable Indicators and Average Scores**

Variable	Indicator	Statement	Mean Score	Category
Trust	Service	BSI provides a trustworthy	3.68	Good

(X1)	Integrity	first impression		
	Fund Security	The bank guarantees the security of customer funds	3.88	Good
	Bank Reputation	BSI has a good reputation in <i>mudharabah</i> products	3.98	Good
	Employee Competence	Employees are competent in explaining the profit-sharing system	3.78	Good
	Service Commitment	The bank fulfills service commitments according to the contract	3.92	Good
Transparency (X2)	Information Disclosure	The bank provides clear information regarding the profit-sharing mechanism	3.68	Good
	Report Accessibility	Customers can easily access monthly reports	3.88	Good
	Profit-Sharing Conformity	The profit-sharing calculation complies with the initial agreement	3.98	Good
	Policy Socialization	The bank regularly informs customers about policy changes	3.78	Good
	Report Clarity	Reports are easy for ordinary customers to understand	3.92	Good
Number of <i>Mudharabah</i> Contracts (Y)	Transaction Interest	Customers are interested in continuing <i>mudharabah</i> contracts	3.68	Good
	Volume Growth	There is an increase in contract balance/value	3.88	Good
	Outcome Satisfaction	Profit-sharing results meet customer expectations	3.98	Good
	Customer Loyalty	Customers are willing to recommend the product to others	3.78	Good
	Contract Sustainability	Customers plan to extend the contract period in the future	3.92	Good

Overall, the questionnaire results show that all indicators for the variables of trust (X1), transparency (X2), and the number of *mudharabah* contracts (Y) fall into the “good” category, with average scores ranging from 3.68 to 3.98. The indicators with the highest scores were bank reputation (X1.3) and profit-sharing appropriateness (X2.3), both at 3.98, confirming that the reputation of Bank Syariah Indonesia (BSI) Aksara’s Medan Branch and transparency in profit-sharing calculations are key factors in building customer trust. Meanwhile, the indicators with relatively lower scores were service integrity (X1.1) and transaction interest (Y1), both at 3.68, although they still fall within the “good” category. This suggests that while customers already have strong trust, improvements are still needed in the areas of initial service experience and strategies to sustainably strengthen transaction interest.

The research results show that customer trust and transparency in the profit-sharing system significantly influence the increase in the number of *mudharabah* contracts. This finding aligns with Islamic banking theory, which places trust and transparency as the primary foundations of the relationship between financial institutions and customers.

### **The Influence of Customer Trust**

Customer trust has been shown to have a positive and significant impact on increasing the number of *mudharabah* contracts. Theoretically, trust is an individual's belief in the integrity and ability of another party to fulfill its obligations (Anwar & Adidarma, 2016). In the context of Islamic banking, trust is not only rational but also related to religious values, such as trustworthiness and honesty in managing funds (Sari, 2016). The results of this study also align with the concept that trust is a primary determinant in customer decision-making when choosing financial products (Budianto, 2025). Customers with high levels of trust tend to be more loyal and have long-term commitments to their banks. This is reinforced by social capital theory, which states that trust is a crucial element in building sustainable economic relationships (Sayuti et al., 2024).

In addition, from a marketing perspective, trust is a factor that can reduce risk perception and increase interest in using a product (Anwar & Adidarma, 2016). Thus, the higher the level of customer trust in the bank, the greater the possibility of customers using the *mudharabah* contract.

### **The Impact of Transparency in the Profit Sharing System**

Transparency in the profit-sharing system has also been shown to significantly influence the increase in the number of *mudharabah* contracts. In accountability theory, transparency is a form of information disclosure that allows relevant parties to clearly understand the process and results of an activity (Julianti, 2025). In Islamic banking, transparency is an important principle to avoid the element of *gharar* (unclearness) in transactions (Rufaida, 2024).

The results of this study are in line with previous research which states that information transparency has an important role in increasing consumer trust (Sahabuddin et al., 2024). By being transparent about the profit-sharing mechanism, customers can understand how profits are earned and distributed, thereby increasing their sense of security and satisfaction.

Furthermore, transparency is also closely related to the principle of good corporate governance, which emphasizes the importance of openness in organizational management to increase stakeholder trust (Simanjuntak et al., 2025). In this context, transparency in the profit-sharing system serves not only as an administrative obligation but also as a strategy to build a positive image of the bank in the eyes of customers.

### **Synergy of Trust and Transparency**

Simultaneously, trust and transparency demonstrate a mutually reinforcing relationship in increasing the number of *mudharabah* contracts. This aligns with the theory that transparency is a factor that can shape and strengthen trust (Winarsih & Sisdianto, 2024). In other words, transparency serves as a rational foundation, while trust is the psychological outcome of this process. From a sharia economic perspective, the relationship between trust and transparency is also inseparable from the principle of fairness in contracts. The *mudharabah* contract demands fairness in profit sharing and transparency in fund management (Winarsih & Sisdianto, 2024). Therefore, the success of a *mudharabah* contract depends heavily

on the bank's ability to maintain a balance between these two aspects. Furthermore, the profit and loss sharing theory emphasizes that a profit-sharing system will operate optimally if supported by high levels of trust and transparency (Rufaida, 2024). Without these two factors, customers tend to hesitate to invest due to uncertainty about the potential returns.

### **Theoretical and Practical Implications**

Theoretically, this research reinforces the concept that trust and transparency are key variables in the development of Islamic banking. These two variables are inseparable because they mutually influence customer decisions. These findings also support the theory that the Islamic financial system relies not only on financial aspects but also on ethical and moral values (Sobarna, 2021).

Practically, the results of this study indicate that banks need to improve the quality of service and communication with customers to build stronger trust. Furthermore, transparency regarding the profit-sharing system needs to be presented in a simpler and more understandable manner to improve Sharia financial literacy in the community. Thus, the increase in the number of *mudharabah* contracts is not only influenced by economic factors, but also by psychological and ethical factors which are characteristic of the Islamic financial system.

## **CONCLUSION**

This study concludes that customer trust and transparency in the profit-sharing system are important determinants in increasing the number of *mudharabah* contracts at Bank Syariah Indonesia (BSI) Medan Aksara Branch. The findings indicate that customers are more likely to maintain and expand their use of *mudharabah* products when they perceive the bank as trustworthy and when information regarding profit-sharing mechanisms is communicated clearly and consistently. These results reinforce the importance of integrating ethical values and information openness into Islamic banking practices. Practically, the findings can be applied by strengthening customer education programs, improving the clarity of profit-sharing reports, and expanding Islamic financial literacy initiatives to increase public understanding and confidence in *mudharabah* products. Future efforts should also focus on developing more transparent communication strategies and sustainable service improvements to strengthen long-term customer relationships and support the growth of Islamic banking.

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### **Author Contribution**

**Intan Suwandi:** writing-preparation of original manuscript, conceptualization, visualization, investigation, **Salman Nasution:** methodology, improve language, improve content, data accuracy.

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The data and language usage in this article have been validated and verified by English language experts and no AI-generated sentences are included in this article.

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The authors declare that this research was conducted without any conflict of interest in the research.

### Ethical Clearance

The place or location studied has agreed to conduct research and is willing if the results of this study are published.

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