THE INFLUENCE OF PROFIT SHARING RATIO ON NUMBER OF *MUSYARAKAH* FINANCING CUSTOMERS
(Case Study PT. BPRS Bhakti Sumekar)

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Abstract

The purpose of this study was to determine whether or not there is an influence given by the profit sharing ratio on the number of Musyarakah financing customers. This research is a quantitative field research using a simple linear regression test, with a research sample of 36 respondents from several staff at PT. BPRS Bhakti Sumekar using probability sampling method with cluster random sampling type. The instruments and data collection techniques used were questionnaires which were then processed using SPSS software version 20.0. The results of this study indicate the profit-sharing ratio variable with a significance value of 0.000 <0.05, which means that the independent variable has a positive effect on the dependent variable and Tcount (5.343) > from Ttable (2.03452), so it can be concluded partially (t-test) there is a significant positive effect. from the profit-sharing ratio to the number of musyarakah financing customers and based on the results of the coefficient of determination (R2), a value of 0.456 is obtained, which means the effect of the profit-sharing ratio on the number of musyarakah financing customers is 45.6%, while 54.4% is influenced by other factors.

Keywords: *Profit Sharing Ratio, Number of Musyarakah Financing Customers.*

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INTRODUCTION

With the existence of laws and regulations No. 21 of 2008 regarding sharia banking, sharia financial institutions have enormous opportunities to operate their business activities. In addition, the law has provided guidelines for conventional banks to open sharia-based branches. The needs and desires of the Indonesian people for sharia-based services which continue to experience a very rapid increase have become the basis for the issuance of these laws and regulations. The purpose of establishing sharia-based banking is to offer the application of Islamic principles to financial transactions and related businesses. The first principle emphasized by Islamic banking is: the prohibition of usury in all transactions, carrying out business endeavors and marketing to obtain lawful profits. [3]In accordance with the DSN-MUI Fatwa article 1 point (1) of Law no. 21 of 2008 regarding Islamic banks[4], that what is meant by Islamic banking is everything related to Islamic Banks and Islamic Business Units, both related to institutions, business activities and methods and processes in their business activities. Then in article 1 number (7) of Law no. 21 of 2008 states that Islamic banks are institutions where the implementation of activities is in accordance with Islamic law,

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[3] Imran Syafei M. Nur, *"Pengaruh Bagi Hasil Tabungan Dan Pembiayaan Terhadap Jumlah Nasabah Baru Bank Muamalat Indonesia"* (Universitas YAPIS Papua, n.d.), 1.

[4]UU_No_21_Tahun_2008_Perbankan_Syariah.Pdf,"https://www.ojk.go.id/ waspadainvestasi/id/regulasi/Documents/UU_No_21_Tahun_2008_Perbankan_S yariah.pdf.

based on the type divided into BUS and BPRS. [5] Meanwhile, based on article 1 point 25 of Law no. 21 of 2008 which discusses financing, in which the financing itself is a provision of funds with agreed profit sharing which can be in the form of mudharabah and musyarakah. [6]

Based on the DSN Sharia Fatwa No: 08/DSN-MUI/IV/2000, regarding musyarakah financing, namely transactions for storing funds or goods from both parties to process a business in accordance with Islamic sharia with a profit sharing portion agreed by both parties and Losses are adjusted according to the capital portion of each party. [7]Therefore, Islamic banking provides several products which include a profit sharing ratio as a certain percentage which is stated in the business cooperation agreement that has been agreed upon by the bank and the investor customer. The figure in the profit sharing ratio is the result of negotiations between shahibul maal and mudharib taking into account the potential of the project being financed, as well as being based on an agreement between the two. The ratio percentage may differ from one Islamic bank to another. Therefore, banks are required to have the right strategy to determine the amount of the ratio offered so

[5] Ahyar Ari Gayo dan Ade Irawan Taufik, *"Kedudukan Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia Dalam Mendorong Perkembangan Bisnis Perbankan Syariah (Perspektif Hukum Perbankan Syariah),"* Jurnal Rechts Vinding: Media Pembinaan Hukum Nasional, vol.1, no. 2 (31 August 2012), 7.

[6] Erni Susana, *"Pelaksanaan Dan Sistem Bagi Hasil Pembiayaan Al-Mudharabah Pada Bank Syariah,"* Jurnal Keuangan Dan Perbankan, vol.15, no. 3 (September 2011), 467.

[7] Muhammad, *"Manajemen Dana Bank Syariah"*, 1st ed. (Jakarta: PT RajaGrafindo Persada, 2015), 44–46.

that someone's interest in becoming a customer is also getting bigger. [8]

Various studies have found evidence that in choosing an Islamic bank customers are driven by the profit factor by looking at the level of profit sharing, as research has been conducted by Imran Syafei M. Nur in 2013 entitled "The Effect of Revenue Sharing on Savings and Financing on the Number of New Customers of Bank Muamalat Indonesia" in which the results of his research explained that this profit sharing had an influence on the number of customers at Bank Muamalat Indonesia Jayapura and research conducted by Raihani Daulay in 2014, with the research title "The Influence of Service Quality and Profit Sharing on Saving Decisions at Bank Mandiri Syariah in Medan City", where the results of research are service quality and profit sharing can have a significant positive effect on customers' saving decisions. Therefore, all parties from Islamic financial institutions should consider several things before making a decision so as not to provide a negative value for both consumers and the financial institution itself, especially in making policies regarding the percentage of profit sharing ratios. The purpose of this study is to be able to determine whether there is influence given by the profit sharing ratio itself.

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[8] Nur' Aini Ulfa, *"Pengaruh Ekuivalen Nisbah Bagi Hasil Tabungan, Nisbah Bagi Hasil Deposito Dan Frekuensi Pencairan Pembiayaan Murabahah Terhadap Jumlah Nasabah Baru Pada Bmt As-Salam Kras Kediri,"* An-Nisbah: Jurnal Ekonomi Syariah, Vol.3, No. 1 (5 October 2016): 105–124.

RESEARCH METHODS

The X variable of this study is the profit sharing ratio and the Y variable of this study is the number of musyarakah financing customers, and the subject of this research is PT. BPRS Bhakti Sumekar. The data collection technique used in this research is a questionnaire. The questionnaire was used to determine the effect of the profit sharing ratio on the number of musyarakah financing customers at PT. BPRS Bhakti Sumekar by providing questions or statements to respondents to answer, so that the data collected by researchers can be obtained as efficiently as possible and can help researchers to be able to find out what can be expected from these respondents. [9]

The data analysis technique this time uses a type of correlational research, namely studying the relationship between two or more variables. Besides that, researchers will use validity tests, reliability tests, and simple linear regression as well as other tests in their research.

RESEARCH RESULT

1. Validity test

Results of the Validity Test of Variable X and Variable Y

No.	Statement Items	*Rcount*	*Rtable* μ=0,05 n= 36	Information
1.	X.1	0,621	0.329	Valid

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[9] Abdurrahman Misnu, Mei, Dkk, *Metodologi Penelitian Bidang Muamalah, Ekonomi Dan Bisnis*, 112.

2.	X.2	0,670	0.329	Valid
3.	X.3	0,763	0.329	Valid
4.	X.4	0,670	0.329	Valid
5.	X.5	0,670	0.329	Valid
6.	X.6	0,463	0.329	Valid
7.	X.7	0,374	0.329	Valid
8.	X.8	0,670	0.329	Valid
9.	X.9	0,431	0.329	Valid
10.	Y.1	0,673	0.329	Valid
11.	Y.2	0,654	0.329	Valid
12.	Y.3	0,625	0.329	Valid
13.	Y.4	0,714	0.329	Valid
14.	Y.5	0,683	0.329	Valid
15.	Y.6	0,783	0.329	Valid
16.	Y.7	0,622	0.329	Valid
17.	Y.8	0,594	0.329	Valid
18.	Y.9	0,715	0.329	Valid
19.	Y.10	0,803	0.329	Valid
20.	Y.11	0,663	0.329	Valid
21.	Y.12	0,521	0.329	Valid

2. **Realibility Test**

a. **Table Of Profit Sharing Ratio Realibility Test Result**

Reliability Statistics

Cronbach's Alpha	N of Items

.777	9

Sourch: SPSS aplication program version 20.0

In accordance with existing provisions, which state that the test is said to be reliable if the Cronbach Alpha > 0.60. Therefore, according to the reliability test results table above, it can be seen that the Cronbach Alpha value (0.777) > 0.60, which means that the questionnaire is declared reliable or consistent.

b. **Table of Reliability Test Results for Number of Musyarakah Financing Customers**

Reliability Statistics

Cronbach's Alpha	N of Items
.884	12

Sourch: SPSS aplication program version 20.0

In accordance with the provisions listed in the previous table, which states that the test is said to be reliable if the Cronbach Alpha > 0.60. Therefore, according to the reliability test results table above, it can be seen that the Cronbach Alpha value (0.884) > 0.60, which means that the questionnaire is declared reliable or consistent.

3. **Simple Linier Regression Test**

Classic Assumption

a. Normality Test

Normality Test Result

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	4.11622854
Most Extreme Differences	Absolute	.071
	Positive	.062
	Negative	-.071
Kolmogorov-Smirnov Z		.424
Asymp. Sig. (2-tailed)		.994

a. Test distribution is Normal.
b. Calculated from data.

Search: SPSS aplication program version 20.0

Based on the table above, this normality test, the data used by researchers is appropriate and good for use in a study, because the data used has a normal contribution. Where is the probability-value or Asymp. Sig (2-tailed) 0.994 > 0.05 means that it is normally distributed.

b.   Heteroscedasticity Test

Heteroscedasticity Test Result
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	15.504	3.329		4.658	.000
Nisbah Profit sharing	-.327	.087	-.540	-3.744	.001

a. Dependent Variable: ABS_RES

Sourch: SPSS aplication program version 20.0

Weighthed Least Square Test Result (WLS)
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

1	(Constant)	.011	.003		4.175	.000
	X_1	-5.533E-006	.000	-.463	-3.049	.004

a. Dependent Variable: ABS_2

Source: SPSS aplication program version 20.0

Based on the output above, the sig value (0.004) is still <0.05, which means that there are still symptoms of heteroscedasticity. Then the researchers used the Spearman rank test as one of the efforts made to be able to eliminate symptoms of heteroscedasticity, namely correlating the absolute residual regression results with the independent variables. If the significance of the correlation results is less than 0.05 (5%) then the regression equation contains heteroscedasticity and vice versa means non-heteroscedasticity or homoscedasticity. The results of the heteroscedasticity test using the Spearman rank test are shown in the following table: [10]

Spearman Rank Test Result
Correlations

	Unstandardized Residual	Nisbah Bagi Hasil

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[10] Uci Ratna Ningsih, *"Pengaruh Kepemilikan Manajerial, Kepemilikan Institusional, Kebijakan Dividen, Struktur Aset Dan Return On Asset (Roa) Terhadap Kebijakan Hutang Pada Perusahaan Manufaktur Yang Terdaftar Di Bursa Efek Indonesia Tahun 2010-2014"* (universitas maritim raja ali haji, 2016), 14.

Spearman's rho	Unstandardized Residual	Correlation Coefficient	1.000	.168
		Sig. (2-tailed)	.	.327
		N	36	36
	Nisbah profi sharing	Correlation Coefficient	.168	1.000
		Sig. (2-tailed)	.327	.
		N	36	36

Source: SPSS aplication program version 20.0

From the output it is known that the value of sig.2-tailed (0.327) > 0.05, it can be interpreted that based on the results of the heteroscedasticity test using the Spearman rank test there are no symptoms of heteroscedasticity.

4. Autocorrelation Test

The data is said to have no correlation when the DW value is between -2 and +2 or (-2 < DW > +2). [11] As the test results listed in the following table:

Autocorrelation Test Result
Model Summary[b]

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[11]Iqbal Rafiqi, Fatati Nuryana, Maftuhatul Faizah, "Investigasi Peran Fee Based Income Terhadap Profitabilitas (ROA) Di Bank Syariah Indonesia," *Masyrif: Jurnal Ekonomi, Bisnis dan Manajemen Perbankan Syariah Institut Dirosat Islamiyah Al-Amien Prenduan*, vol.1, no. 1 (2020), 16.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.676ª	.456	.440	4.176	1.874

a. Predictors: (Constant), Nisbah Profit sharing
b. Dependent Variable: Number of Musyarakah Financing Customers

Sourch: SPSS aplication program version 20.0

From this output, it is known that the classical assumption test of autocorrelation through the Durbin-Waston (DW) value, obtained a value of 1.874 which this value is between -2 and +2, so it can be concluded that by carrying out the autocorrelation test above there is no autocorrelation.

5. Linearity Test

Linearity Test Result

ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
Musyarakah Financing Amount * Profit Sharing Ratio	Between Groups	(Combined)	772.722	14	55.194	3.643	.004
		Linearity	497.872	1	497.872	32.861	.000
		Deviation from Linearity	274.850	13	21.142	1.395	.241
	Within Groups		318.167	21	15.151		

Total	1090.889	35				

Based on the results of the linearity test, it is known that the sig. deviation from linearity of 0.241 > of 0.05, it can be concluded that there is a significant linear relationship between the profit sharing ratio and the number of musyarakah financing customers.

Determining Linearity Test Results With F Values:

a. If the value of Fcount <Ftable, then there is a significant linear relationship between the independent variable and the dependent variable.

b. If the value of Fcount > Ftable, then there is no linear relationship between the independent variable and the dependent variable.

Based on the output above, it is known that the Fcount value is 1.395 < Ftable 2.22 so it can be concluded that there is a linear relationship between the profit sharing ratio and the number of musyarakah financing customers.

6. **Correlation Coefficient Test (r)**
Correlation Cofferencient Test Result
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676ª	.456	.440	4.176

a. Predictors: (Constant), Nisbah profit sharing

From the output above, an r value (correlation) is obtained of 0.676, which means that the relationship or strength between the Profit Sharing Ratio and the Number of Musyarakah Financing Customers assumes a strong assumption of 67.6%, as the interpretation of the value of r is shown in table 4.11 with values ranging between 0, 60-0.799 with a strong correlation.

7. Coefficient Of Determination Test (R^2)
Coefficient Of Determination Test Result
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676ᵃ	.456	.440	4.176

a. Predictors: (Constant), Nisbah profit sharing

Source: SPSS aplication program version 20.0

From the table above it is explained that the percentage of influence of the independent variable on the dependent variable is called the coefficient of determination which is the result of squaring R. From this output, the R square value (coefficient of determination) is 0.456 or if it is percentaged to 45.6%, which means the influence of the ratio Profit sharing on the number of Musyarakah Financing Customers is 45.6%, while the remaining 54.4% is influenced by other factors such as promotions and services.

8. Hypothesis Test
a. Partial Test (t)

To be able to calculate ttable, the following decision-making provisions are used:

1) If $t_{count} < t_{table}$ then the independent variable has no effect on the dependent variable

2) If $t_{count} < t_{table}$ then the independent variable has an effect on the dependent variable. .[12]

Partial Test Result

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	18.610	6.185		3.009	.005		
	Nisbah profit sharing	.868	.162	.676	5.343	.000	1.000	1.000

a. Dependent Variable: Number of Musyarakah Financing Customers

Sourch: SPSS aplication program version 20.0

Based on the output above, it is known that if the sig value is 0.000 < than probability (0.05) it means that there is an effect of the independent variable (x) on the dependent variable (y), and if

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[12] Hamid Halin, *"Pengaruh Kualitas Produk Terhadap Kepuasan Pelanggan Semen Baturaja Di Palembang Pada Pt Semen Baturaja (Persero) Tbk,"* Jurnal *Ecoment Global*, vol.3, no. 2 (31 August 2018), 13.

the Tcount value is > from Ttable then, there is an effect of the independent variable (x) on dependent variable (y).

The formula for finding the t table value:

T table = (a/2: n-k-1 atau residual df)

T table = (0.05/2: 36 – 2-1)

T table = (0.025: 33)

T Table = 2.03452

So, the significance value is 0.000 <0.05 which means that the independent variable has a positive effect on the dependent variable and Tcount (5.343) > from Ttable (2.03452). So it can be concluded that H_0 is rejected and H_a accepted, which means partially "there is a significant positive effect on the profit sharing ratio on the number of musyarakah financing customers" (the hypothesis is accepted), then the profit sharing ratio has a significant effect on the number of musyarakah financing customers.

b. Simultan Test (F)

This test was conducted to compare the significant level with the value of α (5%). The conclusion is taken by looking at the sig α value (5%) with the following conditions:

1) Sig value < α Then H_0 is rejected

2) If the Sig Value > α then H0 is accepted and

3) If the value of Fcount > Ftable, it can be concluded that a set of independent variables has a significant effect on the dependent variable, and vice versa. [13]

F Test Result

ANOVAa

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	497.872	1	497.872	28.545	.000b
	Residual	593.017	34	17.442		
	Total	1090.889	35			

a. Dependent Variable: Number of Musyarakah Financing Customers
b. Predictors: (Constant), Nisbah profit sharing

Source: SPSS aplication program version 20.0

Based on the output above, it is known that the F test produces an Fcount of 28,545 > a Ftable value of 4.12 with a significance value of 0.000 < of probability (0.05). The formula for finding Ftable: [14]

Df1= k (number of dependent + independent variables)-1
while Df2= n (number of samples)-1

Then:

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[13] Henri Roy Setiawan, *"Pengaruh Motivasi Kerja Dan Kompensasi Terhadap Kinerja Karyawan Di PT. Samudra Bahari Utama,"* Agora, vol.5 No 1 2017 (n.d.), 3.

[14] Agus Irianto, *Statistik, Konsep Dasar, Aplikasi Dan Pengembangannya* (Enada Media Group, 2004), 3.

Df1= 2-1= 1 while Df2= 36-1= 35, then the Ftable value is 4.12, then from the results it can be concluded that the profit sharing ratio simultaneously affects the number of musyarakah financing customers.

Tables and Figures

Table 1.1

Validity Test Results for Variables X and Y

No.	Questions Items	Rcount	Rtable μ=0,05 n= 36	Information
1.	X.1	0,621	0.329	Valid
2.	X.2	0,670	0.329	Valid
3.	X.3	0,763	0.329	Valid
4.	X.4	0,670	0.329	Valid
5.	X.5	0,670	0.329	Valid
6.	X.6	0,463	0.329	Valid
7.	X.7	0,374	0.329	Valid
8.	X.8	0,670	0.329	Valid
9.	X.9	0,431	0.329	Valid
10.	Y.1	0,673	0.329	Valid
11.	Y.2	0,654	0.329	Valid
12.	Y.3	0,625	0.329	Valid
13.	Y.4	0,714	0.329	Valid
14.	Y.5	0,683	0.329	Valid
15.	Y.6	0,783	0.329	Valid

16.	Y.7	0,622	0.329	Valid
17.	Y.8	0,594	0.329	Valid
18.	Y.9	0,715	0.329	Valid
19.	Y.10	0,803	0.329	Valid
20.	Y.11	0,663	0.329	Valid
21.	Y.12	0,521	0.329	Valid

Table 1.2
Table of Profit Sharing Ratio Reliability Test Results

Reliability Statistics

Cronbach's Alpha	N of Items
.777	9

Source: SPSS aplication program version 20.0

Table 1.3
Table of Reliability Test Results for Number of Musyarakah Financing Customers

Reliability Statistics

Cronbach's Alpha	N of Items
.884	12

Source: SPSS aplication program version 20.0

Table 1.4
Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		36
Normal	Mean	.0000000

Parameters[a,b]	Std. Deviation	4.11622854
Most Extreme Differences	Absolute	.071
	Positive	.062
	Negative	-.071
Kolmogorov-Smirnov Z		.424
Asymp. Sig. (2-tailed)		.994

a. Test distribution is Normal.
b. Calculated from data.
Source: SPSS aplication program version 20.0

Table 1.5
Heteroscedasticity Test Results
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	15.504	3.329		4.658	.000
	Nisbah profit sharing	-.327	.087	-.540	-3.744	.001

a. Dependent Variable: ABS_RES
Source: SPSS aplication program version 20.0

Table 1.6
Weighted Least Square Test Result (WLS)
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.011	.003		4.175	.000
	X_1	-5.533E-006	.000	-.463	-3.049	.004

a. Dependent Variable: ABS_2
Sourch: SPSS aplication program version 20.0

Table 1.7
Spearman Rank Test Result
Correlations

			Unstandardized Residual	Nisbah Bagi Hasil
Spearman's rho	Unstandardized Residual	Correlation Coefficient	1.000	.168
		Sig. (2-tailed)	.	.327

	N	36	36
Nisbah profit sharing	Correlation Coefficient	.168	1.000
	Sig. (2-tailed)	.327	.
	N	36	36

Sourch: SPSS aplication program version 20.0

Table 1.8
Autocorrelation Test Results
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.676[a]	.456	.440	4.176	1.874

a. Predictors: (Constant), Nisbah profit sharing
b. Dependent Variable: Number of Musyarakah Financing Customers
Sourch: SPSS aplication program version 20.0

Table 1.9
Linearity Test Results
ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Number of Musyara kah	Betwe en Group s	(Combi ned)	772.72 2	14	55.194	3.64 3	.004
		Lineari ty	497.87 2	1	497.872	32.8 61	.000

Financing Customers * Nisbah profit sharing	Deviation from Linearity	274.850	13	21.142	1.395	.241
	Within Groups	318.167	21	15.151		
	Total	1090.889	35			

Source: SPSS aplication program version 20.0

Table 1.10
Correlation Coefficient Test Results
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676a	.456	.440	4.176

a. Predictors: (Constant), Nisbah profit sharing
Source: SPSS aplication program version 20.0

Table 1.11
Determination Coefficient Test Results
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676a	.456	.440	4.176

a. Predictors: (Constant), Nisbah profit sharing
Source: SPSS aplication program version 20.0

Table 1.12
t Test Results (Partial**)**
Table 1.13
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	18.610	6.185		3.009	.005		
	Nisbah profit sharing	.868	.162	.676	5.343	.000	1.000	1.000

a. Dependent Variable: Number of Musyarakah Financing Customers
Source: SPSS aplication program version 20.0

F Test Result
ANOVAa

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	497.872	1	497.872	28.545	.000b
	Residual	593.017	34	17.442		
	Total	1090.889	35			

a. Dependent Variable: Number of Musyarakah Financing Customers
b. Predictors: (Constant), Nisbah profit sharing

Source: SPSS aplication program version 20.0

DICUSSION

To determine the effect of the independent variable (profit sharing ratio) on the dependent variable (number of musyarakah financing customers), data processing was carried out using the SPSS program. The results of data processing have gone through several tests such as validity and reliability tests, where the test results show that the data is valid and reliable, then hypothesis testing can be carried out.

In testing the hypothesis itself, it can be seen in the t test or partial test which shows that the effect of the profit sharing ratio on the number of musyarakah financing customers is significant, this can be seen from the sig value of 0.000 which is less than 0.05. This is also supported by the tcount value obtained of 5.343 which is greater than the ttable of 2.03452. Thus, the hypothesis H0 is rejected and H1 is accepted, which means that the profit sharing ratio can affect the number of musyarakah financing customers.

In order to find out how much influence is exerted by variable X on variable Y, it can be determined by testing the coefficient of determination (R2). Based on the results of the coefficient of determination test above, the coefficient of determination (R Square) is 0.456, which means that the influence of the Profit Sharing Ratio on the Number of Musyarakah Financing Customers is 45.6%, while 54.4% is influenced by other factors.

This is in accordance with the results of research by Imran Syafei M. Nur (2013) at YAPIS University in Papua, with the title

"The Effect of Revenue Sharing on Savings and Financing on the Number of New Customers of Bank Muamalat Indonesia". The results of his research explain that this profit sharing has an influence on the number of customers at Bank Muamalat Indonesia Jayapura.

CONCLUSION

The profit sharing ratio has a positive and significant effect on the number of musyarakah financing customers, this can be seen from the significance value of 0.000 <0.05, which means that the independent variable has an effect on the dependent variable and Tcount (5.343) > from Ttable (2.03452). So it can be concluded that H0 is rejected and Ha is accepted, which means partially "there is a significant effect of the profit sharing ratio on the number of musyarakah financing customers" (Hypothesis accepted).

The existence of profit sharing ratios has had an influence on the number of musyarakah financing customers, all of which is proven after the t test is carried out which is then carried out by the coefficient of determination test, which from the test the coefficient of determination value (R Square) is 0.456 which means that the influence of the profit sharing ratio to Total Musyarakah Financing Customers amounted to 45.6%, while 54.4% was influenced by other factors.

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