The Influence of Sharia Bank Profit Sharing Levels on the Interest in Saving of the Pulo Gundul Community in Sharia Banks

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Abstract: The research theme is the concept of banks in accordance with sharia economics. The research was conducted on sharia banking in Pulo Gundul. The aim of the research is to see the influence of profit levels and profit sharing on customer interest.
This research is quantitative. The analytical tool used is multiple linear regression. The data used is secondary data obtained from Bank Syariah. The results of this research are: profit sharing and interest influence customers to save at sharia banks.

Keywords: sharia banking in Pulo Gundul

INTRODUCTION

The development of the banking sector is very rapid and dominates Indonesia's economic activities. Banking sector activities greatly determine a country's progress in the economic sector. Prasetio (2017) states that the more advanced a country is, the greater the role of banks in controlling that country. The main activity of banks is to collect funds from people who have excess funds and distribute them to people who lack funds. According to Fajriyati (2018) banking is a business institution that aims to make a profit from its activities. In Indonesia, bank operations can be divided into two forms, namely conventional banks with an interest system and Islamic banks with a profit sharing system.

The rapid development and growth of sharia banking in Indonesia makes sharia banks one of the solutions in helping the growth and development of the community's economy. This is because Islamic banks have several advantages, one of which is a concept that is oriented towards profit sharing. This profit-sharing orientation is what makes Islamic banks able to appear as an alternative or replacement for the interest system, which is still questionable for Muslims. However, as an economic institution whose existence is still new compared to conventional banks, Islamic banks still face various problems, both operational and strategic. Currently, Indonesian people have begun to see the sharia banking and financial system as a new, reliable alternative. All of this is motivated by the ability of the sharia banking system to face the current global crisis. Even though global

financial conditions have not improved since 2011, the development of sharia banking is not affected by these conditions.

Banks as financial institutions collect and distribute capital in accordance with applicable regulations. Islamic banks, like conventional banks, act as intermediaries, namely taking money from the public and providing grants to individuals who need money. The Al-Qur'an and the hadith of the Prophet Muhammad SAW became the basis for the development of sharia bank operating systems. Islam presents the principles of muamalah, Islam to avoid a banking system that uses an interest rate structure. As stated in the Qur'an in Surah An-Nisa: 9 (Faqih, 2020).

Islamic banks operate according to sharia rules, especially agreements made between banks and other parties that place funds or finance sharia business activities based on Islamic law. Banking in Islam is different from conventional banking. The difference lies in the fact that Islamic banks operate using a profit sharing scheme, while conventional banks use a percentage basis. Sharia bank with various service divisions and the latest products. In order to boost the Indonesian economy with the help of sharia banks and conventional banks, it is necessary to increase public interest in using sharia banking products. Indonesian Sharia Bank is a financial institution that has developed over time. (Asrul, 2020).

Customer interest is an interest that arises because of the existence of a certain object, so that a desire arises. The desire in question is the desire to save money in a sharia bank. The system of sharing business profits between sharia banks as shahibul mal (fund owners) and customers as mudharib (fund managers) is carried out by both parties. A business promises to share profits made by two or more parties. Profit sharing in sharia banking is a feature offered to the public and in sharia banking it is regulated because of profit sharing, which must be done before the contract is given. The decision to share profits is determined in accordance with the agreement, there must be the will (An-Tarodhin) of the parties involved without any element of coercion. With a profit sharing system, profits are guaranteed in accordance with the previous contract so that no one feels disadvantaged.

LITERATURE REVIEW AND DEVELOPMENT HYPOTHESIS

Theoritical review

Islamic Bank

Sharia banking consists of two words, namely bank and syari'ah. Terminologically, a bank is a business entity that collects funds from the public in the form of savings and distributes them to the community in the form of credit or other forms in order to improve people's living standards. Meanwhile, etymologically, shari'ah means a source of flowing water, then the word is used to understand God's laws that have been revealed to mankind. Terminologically, sharia is a law or regulation that was revealed by Allah through His noble messenger, to mankind, so that they can come out of darkness into light and receive guidance   in   the   right   direction. straight. Therefore, what is meant by sharia banking is a bank that carries out business activities based on sharia principles. Sharia banking law no. 21 of 2008 states that sharia banking is everything that concerns sharia banks and sharia business units, including institutions, business activities, as well as methods and processes for carrying out business (Sumar'in, 2012).

According to Law no. 10 of 1998 which has been revised to become banking law no. 21 of 2008 defines a sharia bank as a financial institution that operates according to sharia principles and a profit sharing system. Syarif Arbi defines a sharia bank as a bank

established to fulfill human needs for banking services, with the principle that the banking carried out does not deviate from the rules of Islam. From the definitions above, a sharia bank is a financial institution whose main business is to provide financing services and other services in payment traffic and money circulation whose operations are adjusted to Islamic sharia principles. Sharia banking was initially developed as a response from a group of Muslim economists and banking practitioners who attempted to accommodate pressure from various parties who wanted financial transaction services to be provided which were carried out in line with moral values and sharia principles (Nifiayanti, 2020).

The principles of sharia banking are based on the regulations made by Allah as stated in the Koran and how sharia banks operate does not conflict with Allah's regulations. There are basic things that differentiate Islamic banks from conventional banks, including the following (Ikit, 2018):

Differences between Conventional Banks and Sharia Banks

Difference	Conventional bank	Islamic Bank
Contracts and aspects Legality	Positive law	Islamic law and law Positive
Objective	Profit oriented	Profit and profit oriented
Organizational structure	There is no DSN and DPS	There is Board Sharia (DSN) and Sharia Supervisory Board (DPS)
Mechanisms and business objects	Not anti-usury and not anti-usury Masyir	Anti-usury and anti-masyir
Basic operational principles	Free mark (principle materialist) Money as an interest-based commodity	No free value(principle Islamic sharia) money as a measuring tool and open commodities with a profit sharing system, selling buy rent
Service priority	Interest personal (company)	Common/public interests (customers and companies)
Relationships and customers	As a debtor-creditor	Partnership relationship with Customer
Institution solution Sangketa	Court, Arbitration	Court And body national sharia arbitration
Investment	Halal and haram	Only the halal ones
Business risk	Bank risk is not directly related to the debtor. Debtor risk is not directly related to the bank happen negative spreads	Faced together between customers and banks, the principles of justice and honesty make it impossible for negative spreads to occur

Principles of Sharia Banking

The principle of trust and the principle of prudence One of the banking missions is to accept savings in the form of current accounts, savings and deposits. The bank needs these funds to run its business, which can only be relied on by the bank's own capital. For this reason, in order to attract fresh funds from the public, banks continue to make improvements in offering banking services. Apart from that, banks as one of the components in maintaining the balance of progress and national economic unity in carrying out their business require public trust (Abdul Ghofur Anshor, 2008).

Public trust in the national banking industry is one of the keys to maintaining banking industry stability. This trust can be obtained by providing legal certainty in bank regulation and supervision and guarantees. Therefore, both bank owners and managers and the authorities involved in regulating bank supervision must be able to realize public trust by guaranteeing all bank obligations.

Products Products

Implementation of contract principles in sharia banking business activities or operations is as follows:

1. Fundraising activities. Banking can carry out fund collection activities through savings, current accounts and deposit mechanisms. Specifically for sharia banking, savings and current accounts are divided into two types, namely: savings and current accounts based on wadiah contracts, and savings and current accounts based on mudharabah contracts. Meanwhile, deposits only use mudharabah contracts, because deposits are intended for investment purposes.

2. Fund distribution activities: Fund distribution activities to the community (lending) can be undertaken by banks in the form of murabahah, mudharabah, musyarakah, or qard. Banks as fund providers will receive rewards in the form of profit margins for murabahah, profit sharing for mudharabah and musyarakah, as well as administration fees for qard.

3. Bank services: Bank business activities in the service sector can take the form of providing bank guarantees (kafalah), Letter of Credit (L/C), Hiwalah, Wakalah, and buying and selling foreign currency (Mardani, 2012).

Use of Contracts in Fund Collection Products

Fund collection at Sharia Banks takes the form of current accounts, savings and deposits. The operational principles of sharia that are applied in collecting public funds are the principles of Wadi'ah and Mudharabah.

1. Wadi'ah principle
2. What is applied is wadi'ah yad dhamanah which is applied to checking account products. Wadiah dhamananh is different from wadia'ah amanah. In wadia'ah amanah, in principle the entrusted assets cannot be used by those entrusted. Meanwhile, in the case of wadi'ah yad dhamanah, the entrusted party (bank) is responsible for the integrity of the entrusted assets so that he can utilize the entrusted assets.
3. Mudharabah principle
   In applying the mudharabah principle, depositors or depositors act as shahibul maal (capital owners) and banks as mudharib (managers).

Marketing strategy

In the era of globalization, company competitiveness needs to be improved, not only in the production aspect, but also in the marketing aspect. In this condition, companies need to implement marketing strategies so that they play an important role in their sustainability. In this case, the management function that has the greatest contact with the outside world is the marketing function. There are several definitions regarding marketing strategy from Tjiptono, including: (Fandy Tjiptono, Marketing Strategy).

a. Marketing strategy is an explicit or implicit statement about how a brand or product line achieves its goals.
b. Marketing strategy is a basic tool planned to achieve company goals by developing sustainable competitive advantages through the markets entered and marketing programs used to serve these target markets.

In principle, marketing strategy provides direction in relation to variables such as market segmentation, target market identification, position, marketing mix elements and marketing costs, where marketing strategy is an integral part of business strategy that provides direction for all management functions of an organization. Several marketing strategies implemented will be able to penetrate the market, develop the market, develop products, diversify, low costs and market focus. With the following explanation: (Bastio Swasta, 1990)

a. Penetrating the Market
   This strategy is used if it is known that there are still targets who do not know or use the product (goods or services) because competitors are more aggressive so they do not have the opportunity to buy.
b. Developing Market
   This strategy is if the target of old buyers has been achieved by either our product or a competitor's product, so it is necessary to look for new target buyers, while the old product is still running by expanding the marketing area.
c. Product Development
   This strategy includes efforts to change products, but using previous production methods.
d. Diversification
   This strategy is the development of new products that are still related to old products to be offered to new markets as well. This strategy is very effective for filling neglected or empty targets, thereby keeping up with competitors.
e. Low Cost
   This strategy is based on low input, so it can produce cheap products, but with high quality and standards. This can be done by owning large capital and high technology or by joining a cooperative, for example.
f. Market Focusing
   This strategy is carried out by providing very limited services, the buyer groups are clearly defined so that the service is more effective and efficient.

Community Interests/Preferences

Every individual has a fundamental tendency to relate to something in his environment.

If something gives him pleasure, chances are he will be interested in that something.

Interest arises when an individual is interested in something because it suits their needs or feels that something to be studied is meaningful to them. The needs here include the need for self-actualization, aesthetic needs, cognitive needs, esteem needs, love and belonging needs, security needs and physiological needs (Mizan, 2000). From a linguistic perspective, interest means "a high inclination towards something; passion; desire". In the general encyclopedia it is stated that interest is "a tendency to behave that is directed at a particular object of activity or experience". Poerwadarminta in the General Indonesian Dictionary states that interest is a word or expression, liking (inclination of the heart) towards something (Jakarta: PN. Balai Pustaka, 1984).

Meanwhile, according to the term, the author expressed interest from several psychologists as follows:

a. According to Drs. Mahfudh Salahuddin's interest is "Attention which contains elements of feeling, interest is an attitude that causes a person to be active in a job. In other words, interest can be the cause of an activity," (Mahfudh Salahuddin, 1990).

b. According to Alisuf Sabri, interest is "a tendency to always pay attention and remember something continuously" (Alisuf Sabri, 1996).

c. According to Muhibbin Syah, interest is "a tendency and high enthusiasm or a great desire for something" (Muhibbin Syah, 2001).
d. Slameto believes that interest is "a feeling of preference and a feeling of attachment to a thing or activity without anyone telling you to" (Slameto, 2022).

From several opinions expressed by psychologists above, it can be concluded that interest is a tendency that is closely related to feelings, especially feelings of pleasure (positive) towards something that is considered valuable or meets one's needs and gives satisfaction to one. Something can be an activity, person, experience or object that can be used as a stimulus or stimulus that requires a directed response. If something is deemed to suit his needs or is pleasing to him then that something will be implemented. However, on the other hand, if something is not enjoyable, he will leave it behind.

People who have an interest can express it through statements that show that they like one thing over another, they can also manifest it through participation in an activity, as Slameto said that "Students who have an interest in certain subjects tend to pay more attention greater on that subject." Apart from that, interest also has a huge influence on learning, because with interest a person will do something that interests him (Muhammad Uzer Usman, 2003).

Interest indicator

Every individual is different in several ways, for example in their interests. This difference can be known through the symptoms displayed by the individual himself.

A student who is studying at school, his interests will be known by the teacher who teaches him through interest indicators including:

a. There is attention and awareness of an object or object. If we pay attention to an object or object, we will be fully aware of that object. This means that at that time it was only that object that we were most aware of, while we were still more or less aware of the

other objects around it, even though the degree was not the same.

b. The existence of feelings (usually feelings of joy) Feelings are closely related to recognition, they are felt by each individual with feelings of like or dislike, sadness or joy in various gradations or levels.

c. Feelings that are indicators of interest that support learning are feelings of joy, liking, excitement when individuals carry out the process of recognizing the target object.

d. The existence of attitudes. Each behavior can reflect whether a student is interested in the subject being taught by a teacher in a particular field of study or whether he is less interested or even not interested. Attitudes are not innate but are learned and developed through experiences experienced by individuals. Therefore, it is not surprising that the quality of attitudes in terms of intensity varies, because the power or strength of stimulation and the physical and mental state (emotions and motivation) of individuals are not the same. The definition of attitude put forward by Gordon Allport as quoted by Abdurrahman Abror is as follows: "Attitude is a state of mental readiness and nervous system that influences or is dynamic in the individual's response to all related objects or situations." Attitude has three aspects, these three aspects are What is meant according to Triandis is: 1. Cognitive, namely regarding ideas or prepositions that express the relationship between the situation and the object of attitude. The main idea used in this aspect is that if an individual faces inconsistency or dissonance between beliefs or 19 stances then will try hard to achieve a resolution and in this process his attitude can change.

e. Affective, namely the emotions or feelings that accompany ideas, can be positive (pleasant) and may also be negative (unpleasant).

f. Conative, namely regarding the tendency or readiness to act, the types of actions taken by individuals are clearly strongly influenced by attitudes. Based on these three aspects, it can be concluded that attitude is important for each individual student or learner to have, because "Attitude in the learning process functions as a "Motivating Force", namely as a force that will move people to learn. So students whose attitudes are negative (reject /not happy) with the lesson or the teacher, will not be moved to learn, on the other hand students who have a positive attitude will be moved by their positive attitude to want to learn.

Hypothesis Development

A hypothesis is a temporary answer to a research problem formulation, where the research problem formulation has been stated in the form of a statement sentence. It is said to be temporary because the answer given is based on empirical facts obtained. Research that formulates hypotheses is research that uses a quantitative approach. The hypothesis for this research is:

Ha: There is an influence of the profit sharing system on the interest of Bald Island people to save in sharia banks.

Ho: There is no influence of the profit sharing system on the interest of Bald Island people to save in sharia banks.

METHODS

Research design

Quantitative research requires studies on samples from a population and relies heavily on numerical data and statistical analysis. Most quantitative research is conducted by researchers who adhere to a positivistic epistemology. They determine interesting themes in terms of observable behavior. This quantitative research was carried out using the factor analysis method.

Population and Sample
a. Population
    According to Kurniawan (2012) population is a generalized area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sudaryono, 2018). The population in this study was 985.
b. Sample
    The sample is the part or number and characteristics possessed by the population. For this reason, samples taken from the population must be truly representative (Sugiyono, 2011). The sampling method used in this research is Random Sampling, the word "random" means random or without rules, "sample" means simple or without complicated procedures. Random sampling is carried out to provide a good opportunity for each member of the population and to represent the entire population.According to Suharsimi Arikanto, if there are less than 100 objects, all of them are taken as samples. Furthermore, if the object is larger than 100 then 10-25% of the entire population will be taken, the author will use the Slovin formula to determine the size of the sample that must be taken.

Slovin's formula

$$n = \frac{N}{1 + Ne^2}$$

where= Number of samples

N= Population size

= Crisis value. Thus the number of samples

$$n = = \frac{996}{1+(996)(0.1)2}98.78 = 98$$

So the number of samples taken in this study was 98 people (respondents).

Place and time of research

To obtain data on the factors that influence the Muslim community's lack of interest in saving in sharia banks, this research was conducted from the time the author made initial observations and determined the topic, namely in February 2022. The location of this research was carried out in Pulo Gundul Village, Johar Baru, Jakarta Center, the reason why the researchers chose the research location in Pulo Gundul Village was based on the results of observations that the researchers saw and observed that the majority of people in Pulo Gundul Village were Muslim, but awareness of saving in sharia banks was still low and lacking.

Data and Data Sources

The source is the place or person where the data was obtained. Meanwhile, data is facts that are digested based on a certain theoretical framework. The data sources used in this research are as follows:
a. Primary Data is data generated from the results of distributing questionnaires to respondents in Pulo Gundul Village, Johar Baru, Central Jakarta.
b. Secondary Data is data obtained indirectly from the source but through intermediaries. Secondary data used in this research is from reading materials in the form of books, magazines and information related to the problem in this research.

Data collection technique

The methods used by the author in this research are:
1. Questionnaire
   A questionnaire is a data collection technique that is carried out by giving respondents a set of questions or written statements to answer. The questionnaire was used to determine the influence of religiosity, Sharia Bank product information and interest in saving at Sharia Bank. The type of questionnaire used is a closed questionnaire. The alternative answers have been determined in advance, so respondents only choose the alternatives that have been provided. In a closed questionnaire, the researcher provides answer choices starting from:

   Table
   questionnaire

Strongly Agree (SS)	5
Agree (S)	4

Simply Agree (CS)	3
Disagree (TS)	2
Strongly Disagree (STS)	1

2. Documentation

Documentation techniques are data collection techniques by studying data that has been documented. Researchers investigate regulations, documents, daily records and so on.

Research Instrument
1. Profit sharing Variable Grid
    Table
    Variable Grid Profit sharing
2. Grid of Saving Interest Variables
    Table

No	Question	STS	T.S	N	S	SS
1	The profit sharing system in Islamic banks is quite interesting					
2	The profit sharing provided by Sharia banks is not detrimental					
3	Rewards/returns according to the agreement to increase the amount of savings					
4	The bank explains the profit sharing before entering into the contract agreement used					
5	Know the current savings profit sharing ratio					
6	I know what profit sharing is					
7	I know the profit ratio is based on a percentage					
8	Save at Sharia Bank because the deal given is very profitable					
9	Knowing the profit ratio is not determined based on the deposit size but based on the agreement					
10	Knowing that the profits obtained depend on business performance					

Grid of Saving Interest Variables

No	Question	STS	T.S	N	S	SS
1	Understanding that Sharia Banks are only willing to finance halal investments increased my interest in saving at Sharia banks					
2	Understanding that Islamic banks do not apply an interest system increased my interest in saving at Islamic banks					
3	Understanding that Islamic banks use a profit sharing system increased my interest in saving at Islamic banks					
4	Understanding that sharia banks have easier administration than sharia banks increased my interest in saving at sharia banks					
5	Understanding that Islamic banks do not have an element of usury has increased my interest in saving at Islamic banks					
6	Understanding that the reputation of Islamic banks is higher than conventional banks has increased my interest in saving at Islamic banks					
7	Understanding the location of Islamic banks close to your home has increased my interest in saving at Islamic banks					
8	Understanding that transportation to sharia banks is easy to use increases my interest in saving at sharia banks					
9	Understanding the location of sharia bank ATMs is easy to find, increasing my interest in saving at sharia banks					
10	Promotion of Islamic banks through print media, television or the internet is quite interesting					

Operational Definition of Variables

Operational is the determination of the contract or characteristic to be studied so that it becomes a variable that can be measured. Operational variable is a definition given to a variable by giving meaning or specifying activities or providing an operation needed to measure the variable. The aim is that the researcher can achieve a measuring instrument that is in accordance with the nature of the variable whose concept has been defined, so the researcher must include the process or operation in the form of a measuring instrument that will be used to quantify the symptoms or variables being studied. This research uses one (1) dependent variable or dependent variable (Y) and one (1) independent variable (X). The operational definition of each variable in this research is as follows:

Table
Operational Definition of Variables

NO	Variable	Variable definition	Indicator
1	Profit Sharing System (X1)	Profit sharing is a fund management system for businesses that occurs between banks and depositors of funds as well as between banks and borrowers of funds, then the results are divided based on the profit sharing portion that has been agreed at the beginning.	Education Media Information exposure Scientific knowledge
2.	Interest (Y)	Interest is a liking (inclination) for something. Interest arises in individuals because they are interested in something something and that thing is felt useful and useful for someone's need for his living needs.	Conformity of knowledge encourages interest in saving location suitability encourage interest save promo suitability encourage interest save

Technical Data Analysis
1. Instrument Test
   a. Validity test
      Validity in research is explained as the degree of accuracy of research measuring instruments regarding the actual content or meaning being measured. The least we can do in determining the validity of a measurement instrument is to produce a high degree of closeness of the data obtained to what we believe in the measurement (Husein Umar 2013).
   b. Reliability Test

Instrument reliability testing can be done externally and internally. The reliability test in this research is internally consistent, namely testing only once. Questionnaire items are said to be reliable or reliable if the answers to the questionnaire are consistent (Danang Sunyoto 2013). In this study, to determine whether the questionnaire is reliable or unreliable, Cronbach's alpha was used. Reliability testing was carried out using the SPSS 16.0 for Windows program. The diactant research instrument is reliable if it provides a Croanbach alpha value >0.60. If the calculated reliability is less than 0.60, the research instrument is considered unreliable, conversely, the higher the alpha value approaches one (1.00), the better the consistency.

2. Classic assumption test

   a. Normality test

   The normality test aims to determine whether the residuals of the regression model under study are normally distributed or not. This test requires the resulting model to have residual values that are distributed normally or in other words to determine whether a data distribution is normal or not (Achmad, Sani Supriyanto 2013).

   There are two ways to test the normality of the regression model, namely by graphic analysis (normal PP plot) and the one sample Kolmogorov-Smirnov Test. If in a normal probability plot, the data points form a linear pattern, then the data can be said to be normally distributed. If using the one sample Kolmogorov Smirnov Test method, compare the sig value in the Kolmogorov Smirnov test table with a. if the sig value is ≥ 0.5, then the data is normal and if the sig < 0.05 then the data is not normal.

3. One Sample T Test

   The one sample t test ishypothesis testing method whether the mean of a sample is equal to, more than or less than a certain value. The one-sample t test is a parametric statistical method so the data tested must have a normal distribution. Example of a one-sample t test using R software.

4. Pearson Product Moment Test

   Pearson correlation analysis or also known as Product Moment correlation isanalysis to measure the closeness of the linear relationship between two variables that have normal data distribution (Duwi Priyatno, 2014: 123).

5. Coefficient of Determination Test

   According to Sujarweni (2015:164) "Coefficient of Determination (R^2)used to determine the percentage change in the dependent variable (Y) caused by the independent variable (X)". If R^2 gets bigger, then the percentage change in the dependent variable (Y) caused by the independent variable (X) gets higher.

6. Simple Linear Regression Test

   A simple linear regression test is a linear relationship between an independent variable (X) and a dependent variable (Y). This analysis is to determine the direction of the relationship between the independent variable and the dependent variable, whether positive or negative, and to predict the value of the dependent variable if the value of the independent variable increases or decreases. The data used is usually on an interval or ratio scale.

The simple linear regression formula is as follows:

   Y= a + Bx

Information :
Y = Dependent variable (predicted value)
X = Independent variable
a = Constant (Y value when X=0)
b = Regression coefficient (value of increase or decrease)

RESULTS AND DISCUSSION

Data Description

In this research, the population is the Pulo Gundul Community and the method used is a questionnaire method by giving it to customers, especially customers of the Pulo Gundul Community Sharia Bank with a sample of 98 people obtained using the Slovin formula.

Respondent Characteristics

Each respondent has different characteristics therefore it is necessary to group them based on the questionnaire distributed by researchers according to gender, education and occupation.

a. Characteristics of respondents based on gender

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Man	54	55.1	55.1	55.1
Valid Female	44	44.9	44.9	100.0
Total	98	100.0	100.0	

Based on the table, it can be seen that the largest number of respondents were men with a total of 54 people with a percentage of 55% compared to women who only numbered 44 people or 45%.

b. Characteristics of respondents based on educationn

		Frequency	Percent	Valid Percent	Cumulative Percent
	elementary school	1	1.0	1.0	1.0
	JUNIOR HIGH SCHOOL	7	7.1	7.1	8.2
	SENIOR HIGH SCHOOL	65	66.3	66.3	74.5
Valid	D3	3	3.1	3.1	77.6
	Total	98	100.0	100.0	

Based on table 4.2, it can be seen that the majority of respondents have a high school background, amounting to 65 people or 66%, then a Bachelor's degree numbering 22 people or 22%, respondents with a junior high school background totaling 7 people or 7%,

respondents with a D3 background totaling 3 people or 3%. The educational background of the respondents was at various levels with the dominant respondents numbering 65 people with a high school education background. It can be concluded that Pulo Gundul Community Sharia Customers have diverse educational backgrounds. Education can influence decision making because educated people can quickly understand and understand the products offered by sharia banking.

Respondents' Answers to Statements Regarding Profit Sharing (X)

It can be seen that all respondents for variable
Respondents' Answers to Statements Regarding Interest in Saving (Y)

It can be seen that all respondents for variable Y regarding interest in saving were calculated from 98 respondents based on the questionnaire or questionnaire given, namely 996 based on all scores taken from the research questionnaire that was given to each respondent for variable Y (interest in saving).

Testing Research Instruments
a. Validity test
Validity testing is carried out by correlating the score of each item with the total score of each attribute. The validity test is used to see the accuracy and accuracy of a research instrument in its measuring function to measure the statement items used in the form of statements to obtain data that is declared valid. Statement items that select a high positive correlation can be considered to have high validity as well. Corrected item total correlation is a correlation between the total item scores, so the interpretation is by consulting the critical value of the r-table, if the calculated r > the critical value of the r-table product moment then the instrument is declared valid or it can be said that the statement item from each reflection in this study exists in the research instrument was declared valid (legitimate). In instrument testing and data analysis in this research, the researcher used a special computer program for statistical data analysis, namely the SPSS program, where the researcher used SPSS version 20. Based on the SPSS output of the validity test of each item in the Profit Sharing variable, the following values can be obtained. can be seen in the table.

Table
Descriptive Statistics

	N	Mean	Std. Deviation
interest_saving_ profit sharing	98	39.23	5,217
	98	40.45	5,715
Valid N (listwise)	98		

Data processed by researchers

Correlations

		Profit sharing	Interest_Saving	Total
Profit sharing	Pearson Correlation	1	,532**	,863**
	Sig. (2-tailed)		,000	,000
	N	98	98	98
Interest_Saving	Pearson Correlation	,532**	1	,887**
	Sig. (2-tailed)	,000		,000
	N	98	98	98
Total	Pearson Correlation	,863**	,887**	1
	Sig. (2-tailed)	,000	,000	
	N	98	98	98

Source:*Data processed by researchers*

The basis for decision making in validity testing is
If r count > r table = Valid
If r count < r table = Invalid.
The descriptive statistics table above can be analyzed to show that the sample is 98 people. The average answer score for the profit sharing statement was 39.23 with a statement of interest in saving of 40.45 so the total was 79.68.
Validity test is to see whether the measuring instrument we use can measure what we measure or simply whether the questionnaire distributed to respondents can function to analyze the problem we are analyzing.
The validity test has the following assessment criteria, if the calculated r is > from the r table (at the significant level$\propto$= 0.01), then it can be said that the questionnaire is valid. If r count < from r table (at level$\propto$= 0.01), then it can be said that the questionnaire is invalid. The sample is 98, so the r table is 0.256. The results of validity testing are as follows:

Variable	r count	r table	Information
Profit sharing	0.863	0.256	Valid
Interest in saving	0.887	0.256	Valid

Source: primary data processing

Based on table 4.5 above, it can be seen that all research instruments, both variable X and Variable Y, can be declared valid, with the SPSS test results, namely:

1. Variable

2. Variable Y, namely interest in saving, has a calculated r value of 0.887 > 0.256. The r table is declared valid, therefore each statement item used as an instrument in calculating the effect of profit sharing on interest in saving can be used.

b. Reliability Test

Reliability testing is to test the consistency of the measuring instrument, whether the results remain consistent if the measurements are repeated. The reliability test that is widely used in research uses the Cronbach Alpha method. The Cronbach Alpha value in the research uses a value of 0.256 with the assumption that the list of statements in the questionnaire is said to be reliable if the Cronbach Alpha value is ≥ 0.256. The reliability results obtained in this research are as follows:

Table

Reliability Statistics

Cronbach's Alpha	N of Items
,880	3

Source: Processed using IBM SPSS Statistics 20

The basis for decision making in validity testing is if
alpha > r table = consistent
If alpha < r table = inconsistent
The data in the table above shows the results of the reliability test analysis, where the Cronbach's alpha (r calculated) value of 20 statements. Where the calculated r value is 0.880 > r table 0.256. This means that each statement contained in the questionnaire has a Cronbach Alpha value of 0.880 ≥ 0.256 so that it can be stated that the research instrument used to calculate the effect of profit sharing on customers' interest in saving is said to be reliable.

c. Normality test

The normality test is carried out to see whether the regression model used has normally distributed residuals or not. If residuals are found that are not normally distributed in a regression, it will result in a regression that is not good or not consistent and efficient. The graphical results of normality testing in this research can be seen in the following graph:

Basis for decision making Data is said to be normally distributed, if the data or points are spread around the diagonal line and follow the direction of the diagonal line.

On the other hand, data is said to be not normally distributed, if the data or points spread far from the line or do not follow the diagonal.

Table
Normality test

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: Minat_menabung
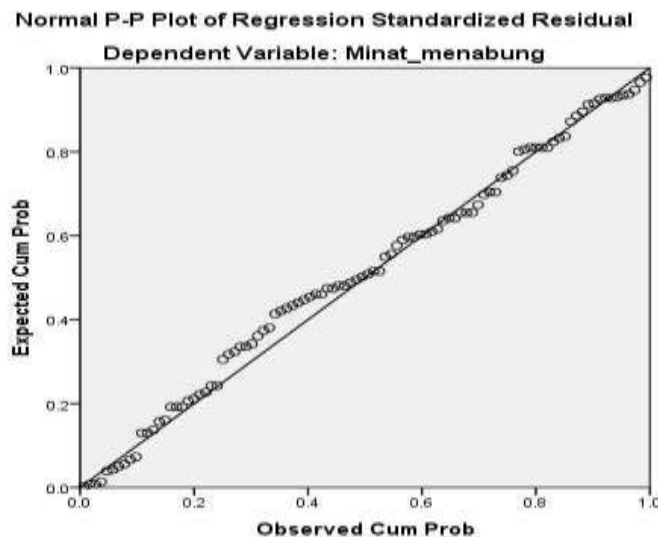
The graph above shows that the distribution of points is along the diagonal line and follows the flow of the diagonal line. Data distribution testing carried out using this graphical method shows results that can be concluded that the regression model has a normal distribution so it is suitable to be used to measure the effect of profit sharing on customers' interest in saving because it meets the normality assumption.

d. One Sample T Test

The results of the T test for one sample from each variable statement item in this research can be seen in the following table.

Table
One Sample T Test

	N	Mean	Std. Deviation	Std. Error Mean
profit sharing	98	39.23	5,217	,527
interest_saving	98	40.45	5,715	,577

Data: Processed by Researchers

The one sample statistics table above shows the descriptive statistics value, namely: n= 98, meaning the number of samples used was 98 respondents, the mean for the results was 39.23. Then for interest in saving, a mean of 40.45 was obtained. This means the average value of the profit sharing statement and interest in saving. Std. deviation or standard deviation on profit sharing 5.217, then on interest in saving Sdt. Deviantion is 5.715 and Std. Mean error in profit sharing is 0.527 and Std. The mean error for interest in saving is 0.577.

The first step in testing assumptions

1. Data is quantitative
2. The data is normally distributed like the results of the normality test above
   3. Calculate the average value and standard deviation and calculate the t value 2000× 5000-1 = 98

Note: 2000 = Value stated by the researcher 5000 = Number of population in the study 98 = Number of samples obtained from the multiplication result 2000 × 5000-1

The test formula used is

$$t = \frac{\bar{x} - \mu}{S/\sqrt{n}}$$

The hypothesis test for the profit sharing variable is:

H0 = The effect of Sharia Bank profit sharing is 2000.

Ha= The effect of Sharia Bank profit sharing is not as big as 2000. So the t-calculated value is:

Meanwhile, the t-table value seen from the distribution of t-table values is 1.660. The way to find the t table is:
t = (a/2)(n-1)

t = (0.1/2)(98-1)

t = (0.05)(97)

t = 1.660

Conclusion: t count = -3.726 < 1.660. So Ho is accepted and Ha is rejected.

This means that the effect on Sharia Bank profits is 2000.
Hypothesis testing for the variable Interest in saving is:
Ho = Influence of interest in saving at Sharia Bank by 2000.

Ha = The influence of Islamic Bank savings interest is not as big as 2000. So the t-calculated value is:

Meanwhile, the t-table value seen from the distribution of t-table values is 1.660. The way to find the t table is:
t = (a/2)(n-1)

t = (0.1/2)(98-1)

t = (0.05)(97)

t = 1.660

Conclusion: t count = -3.395 < 1.660. So Ho is accepted and Ha is rejected.

This means that the influence of Islamic Bank savings interest is 2000.

e. **Coefficient of Determination Test (R2)**

The coefficient of determination is used to find how much variation in the independent variable can explain the overall variation in the independent variable. The coefficient of determination measures how much influence the independent variable as a whole has on the rise and fall of variations in the value of the independent variable.

Table
Coefficient of Determination Test Results (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.532 a	,283	,276	4,863

a. Predictors: (Constant), Profit_share

Based on the table above, it is known that the correlation value is 0.532. This value can be interpreted to mean that the relationship between the two research variables is in the medium category. Through this table, the R Square value or coefficient of determination is also obtained which shows how good the regression model formed by the interaction of the independent variables and the dependent variable is. The coefficient of determination obtained is 0.283, which means that the profit sharing variable has an influence of 0.283 on the interest in saving variable. Because the coefficient of determination (R Square) is small, this means that the influence of profit sharing on interest in saving is weak.

f. Simple regression test

To determine whether there is an influence of profit sharing on customers' interest in saving, linear regression is used. Based on the results of data processing carried out with the IBM SPSS Statistics 21 computer program, the following simple regression results were obtained:

Table
Coefficientsa regression calculation results

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	Std. Error	Beta		
(Constant)	17.563	3,746		4,689	,000
Profit sharing	,583	,095	,532	6,163	,000

a. Dependent Variable: Interest_saving

The simple linear regression formula is as follows:

Y= a + Bx

Y = 17.563 + 0.583

Where Y is interest in saving, while X is profit sharing. From the equation above, several things can be analyzed, namely:

1. If profit sharing (X=0) then it is estimated that there is interest in saving at the Pulo Gundul Community Sharia Bank. Meanwhile, if the profit sharing is (X=1), it can be estimated that there is no interest in saving in Sharia Banks.
2. The regression coefficient b = (0.583) identifies the amount of interest in saving towards profit sharing.

The regression equation Y = 17.563 + 0.583 which is used as a basis for estimating interest in saving which is influenced by profit sharing will be tested whether it is valid.
To test the validity of the regression equation, it is tested based on hypothesis testing or influence testing which functions to determine whether the regression coefficient is significant or not.
The hypothesis in this research is:

Ho: there is no influence between profit sharing on interest in saving

Ha: there is an influence between profit sharing and interest in saving.
H0 : ρ = 0

Ha: ρ ≠ 0

To ascertain whether the regression coefficient is significant or not or in the sense that variable
1. Test the hypothesis by comparing the sig value. with probability 0.05
   If: sig value <0.05, then Ha is rejected, this means there is an influence between profit sharing and interest in saving.
   If: Sig value. > 0.05, then Ho is accepted, this means there is no influence between profit sharing and interest in saving.
   Based on the analysis above, it is known that the significance value (Sig.) is 0.000, which is more than <0.005, so it can be concluded that Ho is accepted and Ha is rejected, which means that there is an influence between profit sharing and interest in saving.
2. Hypothesis testing compares the calculated t value with the t table
   This hypothesis testing is often also called the t test, where the basis for decision making in the t test is:

If t count < t table, then H0 is
accepted. If t count > t table l,
then H0 is rejected
From the coefficients table (a), the calculated t value = 6.163 is obtained. The t table value can be found using the t-student table ttable= t(a/2)(n-2) = t(0.01/2)(98-2) t(0.05)(96) = 1.660

t count = (6.163) > t table = 1.660, then H0 is rejected
So it can be concluded that there is an influence between profit sharing on interest in saving at Sharia Bank.

g. Discussion of Research Results

Before the research discusses the results of the research, the researcher will first explain the research variables. This research was conducted among the community at sharia banks in Pulo Gundul, the focus of this research was the customers of these banks.

Research entitled "The Influence of Profit Sharing on Customer Interest in Saving in Sharia Banks". There is 1 (one) independent variable, namely profit sharing, while the dependent variable is customer interest in saving. With a sample of 98 respondents.

The discussion related to profit sharing in this research is the main topic of discussion where it is known that profit sharing is different from conventional banks and profit sharing does not harm the parties concerned. This is proven in the results of research on the influence of profit sharing on customers' interest in saving at Sharia Bank. Following are the results of the research:

1. Based on the first problem formulation regarding how much Sharia Bank profit sharing is. So the results obtained from the one sample t test show that the profit sharing for Sharia Bank is 2000. Because based on the obtained t count = - 3, 726 < 1,660. So according to the basis for decision making, Ho is accepted and Ha is rejected. This means that Sharia Bank's profit share is 2000.

2. Based on the second problem formulation regarding how much interest in saving in Sharia Banks. So the results obtained from the one sample t test show that the interest in saving is 2000. Because based on the t count = -3.395 < 1.660. So according to the basis for decision making, Ho is accepted and Ha is rejected. This means that Sharia Bank's interest in saving is 200.

3. Based on the third problem formulation regarding whether there is a positive and significant relationship between profit sharing and customers' interest in saving at Sharia Bank. So the results of the product moment correlation test show that the correlation value between profit sharing and interest in saving is positive 0.532. The magnitude of the correlation figure shows that the correlation between profit sharing and interest in saving is in the medium category, which shows that there is a relationship or correlation between the profit sharing variable and the interest in saving variable. Proven by the calculated r value > r table, for the profit sharing variable (X) with the savings interest variable (Y) it is 0.532 > r table 0.1654. Because the calculated r or Pearson Correlation in this analysis is 0.532, this means that the relationship between these variables is moderate or in other words there is an influence between the profit sharing variables on interest in saving. Based on the test results obtained in the Pearson product moment test. So it can be analyzed that there is a positive and significant influence between profit sharing on interest in saving in Sharia Banks.

4. Based on the fourth problem formulation regarding the influence of profit sharing on interest in saving in Sharia Banks. So, the results of a simple regression test show that based on the results of research using the probability method, it shows that there is an influence between profit sharing on interest in saving at Sharia Banks. This is proven by the results obtained Sig = 0.000 < 0.05, so according to the decision making, Ho is accepted and Ha is rejected, which means there is an influence between profit sharing and interest in saving. The results of the t test show that profit sharing has an influence on interest in saving. Proven by t count = (6.163) > t table = 1.660, then H0 is rejected. So this means that there is an influence between profit sharing on interest in saving at Sharia Banks.

The results of research using the questionnaire method have led us to the fact that profit

sharing has a positive and significant influence on interest in saving at Islamic banks. Or it can also be understood that basically customers who save at Sharia Bank have a big influence on interest in saving at Pulo Syariah Bank. Marbles;. This is in accordance with the results of the initial research hypothesis that profit sharing has a positive effect on customers' interest in saving at Sharia Bank.

The explanation above finally leads us to the conclusion that profit sharing has a positive and significant effect on interest in saving in Sharia Banks.

CONCLUSIONS

Conclusion

Based on the research results and discussions that have been explained, the following conclusions can be drawn:

a. The results of the one sample t test show that the profit sharing for Sharia Bank is 2000. Because based on the obtained t count = - 3, 726 < 1,660. So according to the basis for decision making, Ho is accepted and Ha is rejected. This means that Sharia Bank's profit share is 2000.

b. The results of the one sample t test show that interest in saving is 2000. Because based on the t count = -3.395 < 1.660. So according to the basis for decision making, Ho is accepted and Ha is rejected. This means that Sharia Bank's interest in saving is 2000.
The results of the product moment correlation test show that the correlation value between profit sharing and interest in saving is positive 0.532. The magnitude of the correlation figure shows that the correlation between profit sharing and interest in saving is in the medium category, which shows that there is a relationship or correlation between the profit sharing variable and the interest in saving variable. Proven by the calculated r value > r table, for the profit sharing variable (X) with the savings interest variable (Y) it is 0.532 > r table 0.1654. Because the calculated r or Pearson Correlation in this analysis is 0.532, this means that the relationship between these variables is moderate or in other words there is an influence between the profit sharing variables on interest in saving. Based on the test results obtained in the Pearson product moment test. So it can be analyzed that there is a positive and significant influence between profit sharing on interest in saving in Sharia Banks.

c. The results of simple regression testing are based on the results of research using the probability method showing that there is an influence between profit sharing on interest in saving in Sharia Banks. This is proven by the results obtained Sig = 0.000 < 0.05, so according to the decision making, Ho is accepted and Ha is rejected, which means there is an influence between profit sharing and interest in saving. The results of the t test show that profit sharing has an influence on interest in saving. Proven by tcount= (6.163) > ttable= 1.660, then H0 is rejected. So this means that there is an influence between profit sharing on interest in saving at Sharia Banks.

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Suggestion

Judging from the results of this research regarding profit sharing on customers' interest in saving. So, as a suggestion for sharia banking in Pulo Gundul, before entering into an agreement, customers should be given more understanding about profit sharing so that customers know profit sharing and the differences between conventional banks and sharia banks.

By providing more understanding to potential customers, it will provide added value so that people's interest in saving at Sharia banks increases.

For future researchers, it is hoped that they can improve the research that the author conducted and add several variables or other things that are more related so that in the future research will emerge that will have good benefits for all groups.

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