

Effect of Profit Sharing, Internal Control, Level of Understanding and Availability of Products on Financing Performance and Nopat At Sharia Bank In South Sulawesi

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Abstract: This research aims to: test and analyze: 1).testing and analyzing the Direct Influence of Profit Sharing on Nopat on Sharia Banks in South Sulawesi. 2). test and analyze the direct influence of Internal Control on Nopat on Sharia Bank in South Sulawesi. 3). test and analyze the direct influence of The Level of Understanding on Nopat on Sharia Banks in South Sulawesi. 4). test and analyze the direct influence of Product Availability on Nopat on Sharia Bank in South Sulawesi. 5). test and analyze the direct influence of Nopat on financing performance at Sharia Bank in South Sulawesi. 6). test and analyze the direct influence of Profit Sharing on Financing Performance at Sharia Bank in South Sulawesi. 7). test and analyze the direct influence of Internal Control on Financing Performance at Sharia Bank in South Sulawesi. 8). test and analyze the direct influence of product understanding level on financing performance at Sharia Bank in South Sulawesi. 9). test and analyze the direct effect of Product Availability on Financing Performance at Sharia Bank in South Sulawesi. 10). test and analyze the indirect influence of Profit Sharing on Financing Performance through Nopat at Sharia Bank in South Sulawesi. 11). test and analyze the indirect influence of Internal control on financing performance through nopat on Sharia Bank in South Sulawesi. 12). test and analyze the indirect effect of the level of understanding of products on financing performance through nopat at Bank Syariah in South Sulawesi. 13). test and analyze the indirect effect of product availability on financing performance through nopat at Bank Syariah in South Sulawesi. The data collection method in this study uses survey methods and questionnaires to dig up information related to the activities of sharia banks in South Sulawesi. Data is analyzed using "Path Analysis" with the AMOS SPSS Version 24 tool. The results showed that !). Profit sharing (X1) directly affects positive and significant impact on nopat, 2). Internal control (X2) directly negatively and insignificantly affects Nopat, 3). The level of understanding of the product (X3) directly affects negative and significant to nopat, 4). The level of product availability (X4) directly affects positive and significant nopat. 5). Variable Nopat (Y) directly affects negative and cynical financing performance. 6). Profit sharing (X1) directly affects positive and significant financing performance. 7). Internal control (X2) directly affects positive and insignificant financing performance. 8). The level of product understanding (X3) directly affects positive and significant financing performance.9). The level of product availability (X4) directly affects positive and significant financing performance, 10). Profit sharing (X1) indirectly, negatively and insignificantly affects financing performance through nopat 12). The Level of Product Understanding (X3) indirectly affects negatif and insignificant performance through nopat, 13). The Level of Product Availability (X4) indirectly has a positive and significant effect on financing performance through sharia banks in South Sulawesi

Keywords: Profit Sharing, Internal Control, Level of Understanding and Availability of Products, Financing Performance and Nopat.Purchase

Date of Submission: 12-09-2020

Date of Acceptance: 29-09-2020

I. Introduction

Indonesia is one of the largest countries in the world with a population of 38.84 million, with the largest Muslim population in the world of 229.62 million people. Of the total muslim population only about 15 million muslim settlers who become customers of Sharia Bank, the remaining 80 million people (271.07-80= 174 Million people) become customers of konvensional banks. That is, there are still 174 million Indonesian settlers who can not be held by sharia banks, still need to work hard to do education and promotion to the People of Indonesia in ummnya, especially the people of South Sulawesi Sharia Bank as a bank that breathes Islam, which conducts economic and financial activities without usury. One of the indicators of usury in the Islamic economy is the prohibition of bank interest, thus, the avoidance of interest that is considered usury is one of the important factors in life today, as Allah says in (QS. Al-Baqarah, 2:275) which means, Allah is lawful to buy and sell and forbid usury. A Muslim who eats Usury, as Allah says in Surah Al-Baqarah verse 275) which means

According to Zainul Arifin (2015:29-40) put forward, in practice the interest-based or conventional banking system contains some weaknesses, among others, First. Interest-based transactions violate fairness or business fairness. Second, the inflexible interest-based transaction system led to bankruptcy. Third, the bank's commitment to depositor's money security following its interest makes the bank anxious to return its principal and interest. Fourth. interest-based transaction systems prevent innovation by small businesses. Fifth. in the interest system banks will not be interested in business partnerships unless there is a guarantee of guaranteed return on capital and interest income, which is why, starting this century banking practices began to shift from conventional paradigms to sharia paradigms.

The selling point offered by Sharia banking is the abolition of the bank interest system that is considered usury in Islam. The meaning of usury is practically an addition set out on the principal of a debt or loan. In other sense, usury is the determination of interest or excess loan amount when repayment based on a certain percentage of the principal loan amount charged to the borrower. The presence of Sharia Bank gives the muslim customer wiggle room to avoid his property from things that are forbidden religion. That is, customers are people who need the implementation of Islamic values as an effort to approach spiritually. The concept of income share applied by sharia banks becomes more value that can replace the concept of interest on the activities of conventional banks.

The legal basis of Sharia Bank's activities in Indonesia stems from Law No. 7 Year 1992 about banking that only regulates banking conventionally, then Bank Syariah itself with its operating system the Law was used as its legal basis plus Government Regulation no. 72 of 1992 on banks based on the income-share system (mudharabah). Furthermore, law number 7 has been changed and produced Law No. 10 of 1998 as a cornerstone of sharia bank law. The last is Law No. 21 of 2008 on Sharia Banking.

In article 1 point 3, Law No. 10 of 1998 is mentioned bring: Commercial bank is a bank that conducts business activities conventionally or based on Sharia Principles in its activities providing services in payment traffic. Thus, with law No. 10 of 1998, public banks are allowed to run conventional systems or sharia systems or conventional systems and sharia branches. Sharia principle stipulated in article 1 point 13 of the Law states that, "Sharia principle is the rule of law based on Islamic law between banks and other parties for the storage of funds or financing of business activities or other activities declared in accordance with Sharia such as financing based on the principle of profit-making (mudharabah), financing based on capital investment (musyarakah), the principle of buying and selling goods by profit (murabahah) , or financing of capital goods based on the principle of pure rent without choice (ijarah) or with the option of transferring ownership of goods rented from pihal bank by other pihal (ijarah waiqtina)."

Fealy (2008) revealed, in order to reinvent the "rules" in Islam, today society began to crowd seek its islamic identity through various forms of transformation of Islamic values. The condition then gave rise to polemics among the public related to the phenomenon of transformation of Islamic thought and behavior. The phenomenon of the transformation of Islamic thought and behavior is interpreted by various circles as a form of commercialization of Islam where faith and symbols become a trade-off for profit. Such assumptions are not always true and therefore need to be done scientific research and studies.

Similarly, the asset side, where the asset capabilities of sharia banks can control at least 15% of the total national banking assets. But the fact that until now entering the 2020s the total assets of sharia banking range from 3 to 3.5% only. While the phenomenon of offering and offering products and services labeled Islam is rife in the community, but based on Bank Indonesia data through OJK as of November 2019 that sharia banking has only contributed 3% in the national economic secretary. This is due to the low level of understanding or knowledge of sharia banks which ultimately has an impact on the low number of lending and financing in the sector.

This was reinforced by the results of AchmadAlmuhramGaffar's research (2014), which suggested that product knowledge, purchasing knowledge and usage knowledge had a positive and significant influence on the customer's decision to choose sharia bank at Bank Muamalat Makassar Branch. The development of Islamic thought in principle has not been apparent in sharia banking practices. This among other things can be seen still the number of sharia bank employees who do not come from the background of sharia economics, so the acceleration and harmony between sharia system and thehamaman of sharia bank employees is not adequate. There is still miscommunication between a number of employees of Sharia banks and customers when asked about issues related to the implementation of sharia terms in sharia banking activities, such as when asking for an explanation of mudharabah and murabahah agreements associated with usury in bank interest. Whereas bank interest is believed to be riba by a number of Muslims in Indonesia is a thing that is avoided by customers. The absence of yield-share and interest-making services at sharia banks has prompted customers to seek services that are more in line with islamic principles. The presence of sharia banks is a fresh wind for Muslims to conduct sharia banking practices without fear of discrepancies in sharia.

Currently, the development of sharia banking industry is quite significant, this can be seen from the increasing pertumbhan of sharia banking assets from year to year. In 2017 Indonesian Sharia banking consisting

of Sharia Commercial Bank (BUS), Sharia Business Unit (UUS) and Sharia People Financing Bank (BPRS) recorded asset growth, financing provided (PYD) and third party funds (DPK), amounting to 19.00%, 15.25% and 19.87% respectively. Total Asset, PYD, and DPK national islamic banking industry in 2017 were Rp. 293.02 Triliun, Rp 293.55 triliun and Rp. 341.88 triliun (OJK Source 2018). Based on this, a table of 1.1 is created to look at the development of bank Syariah assets, deposits, and PYD in Indonesia in 2015 – 2019 as follows;

Table 1. Sharia Banking Asset Development For 3 Years (2017-2019)

Indicators	2017 (Rp)	2018 (Rp)	2019 (Rp)
BUS,UUS,BPRS			
Asset (Triliun) (Rp)	304,00	365,6	435,02
Asset Growth (yoy)%	9,00%	20,26%	19,00%
DPK (Rp Triliun) (Rp)	236,02	285,2	341,88
DpK (yoy) growth %	6,37%	20,84%	19,87%
PYD (Rp Triliun) (Rp)	218,72	254,7	293,55
PYD (yoy) growth %	7,06%	16,41%	15,25%

Based on the table 1.1 above shows that asset growth from year to year increased significantly, where in 2017 asset growth of 9.00%, in 2018 increased by 20.26% and in 2019 increased quite significantly, albeit in a slight percentage decrease of 19.00%. Meanwhile, deposit fund growth in 2017 of 6.37% increased in 2018 by 20.84% and by 341.88 billion or 19.87% in 2019. Furthermore, PYD growth in 2017 was 7.06% and in 2018 by 16.41% and increased in 2019 by 293.55 billion or 15.25%. This increase is due to the large interest of the people of South Sulawesi towards the use of sharia banking services and products quite well in the community in general, especially in Makassar City.

Table 2. Bus Financing Performance, UUS, BPRS Syariah In South Sulawesi Year 2015-2019 (Millions)

Indicators	2015	2016	2017	2018	2019
BUS,UUS,BPRS	Rp	Rp	Rp	Rp	Rp
Asset (Triliun) (Rp)	248,11	278,90	304,00	365,6	435,02
Asset Growth (yoy)%	24,24%	12,41%	9,00%	20,26%	19,00%
DPK (Rp Triliun) (Rp)	187,19	221,89	236,02	285,2	341,88
DpK (yoy) growth %	24,43%	18,53%	6,37%	20,84%	19,87%
PYD (Rp Triliun) (Rp)	188,55	204,31	218,72	254,7	293,55
PYD (yoy) growth %	24,82%	8,35%	7,06%	16,41%	15,25%

Based on the table 1.2 above shows that the growth rate of assets, deposits and pyd rate growth in Sharia banks for 5 years from 2013 to 2017 has increased significantly, this is not separated from the ability of a manager to manage sharia banking governance more professionally. The market here level of sharia banking against national banks only ranges from 4 %. The phenomenon above, describing the rapid growth of assets experienced by the islamic banking world became a unique phenomenon in the midst of the global economic crisis and the deterioration of public confidence in the banking world, which is characterized by banking cases in the country such as, the case of Century and Artha Boga. According to Ahmad Fathoni, Head of Branch Office of Bank Syariah Mandiri, (2012) it must be recognized that sharia banking is inferior because the technical things in it are not familiar in the ears of the public Foreign terms such as murabahah agreements (trade agreements between banks and customers), mudharabah (capital cooperation), and musyarakah (cooperation for yield) and other terms are still difficult for the public to understand. To see the development of financial performance and financial statements of sharia banks for example, can be displayed data in 2018-2017, where there is a rise mainly in the number of assets, third party funds, and equity and income there is an increase. Improved Financing Performance in sharia banking sector, seems to be offset by an increase in sufficient funding sources and reliable human resources in managing Sharia banking on a continuous and professional basis. To increase the role of Sharia banks in the future as financial institutions in order to promote better national economic growth, because good and stable economic growth, can encourage the growth of Sharia financing, which ultimately impacts the opening of new jobs in various business sectors, especially in South Sulawesi.

In addition to human resources, the revenue sharing system is a system that includes the procedure of sharing business results between fund providers and fund managers (Rofiq, 2017:153), of course still using the equivalent rate called the profit sharing ratio in sharia bank practices. The procedure of sharing the ratio between fund providers and fund managers should be done in order to avoid unwanted things in the future. The profit-splitting system is a form of cooperation agreement between the financier (shahibulmal) and the capital manager (mudharib) by carrying out economic business activities, in which between the two will be contractually bound that in the business if the profit will be divided between the two parties in accordance with the ratio of the

agreement at the beginning of the agreement (agreement). Similarly, if the business suffers losses will be borne together according to their respective portions. However, if the loss is caused by business risk, then "shahibul mal" is not allowed to ask for bail on mudharib, but if the loss is caused by the ugliness of the character mudharib, then the bear is mudharib and all its guarantees will be confiscated. Profit Sharing is a form of return or a share of the profit from an investment contract, from time to time, uncertain and not fixed. The small amount of profit sharing depends on the results of the business that actually happens. It is just that, much practiced by many Sharia is the revenue sharing system (profit sharing) management of bank administration, while profit sharing system has not been much of a mainstay of Sharia banks. Thus, it can be said that the income-share system (mudarabah) is one of sharia banking practices (Karim, 2016:191).

Related to profit sharing system and internal control, theoretically profit sharing system and internal control have an influence on financing performance and net profit earned by each company. But the theory in its pre-practice is inversely proportional to reality. This is supported by research conducted by Indah Septa Ningrum (2018) published by Jurnal International, Yogyakarta, showing that npf's partial financial performance does not affect profit distribution, while FDR has a significant negative effect on profit distribution, GCG has no effect on profit distribution, ROA does not affect profit distribution, NOM has no effect on profit distribution, and CAR has no effect on profit distribution on sharia public banks.

The results of SlametRiyadi Research, et al.(2014) at sharia public banks in Indonesia, show that the financing of the yield-share system, buying and selling NPF negatively affects profitability in sharia commercial banks in Indonesia. Similarly found by Azhar, Arim Nasim (2014) Case Study at Sharia Commercial Bank in Indonesia, shows that the financing of the revenue-share system and NPF negatively affects profitability in Sharia commercial banks in Indonesia as well as research conducted by Fatma Indarti (2018) at Bank Panin Dubai Syariah, shows that the financing of the revenue-share system negatively affects profitability at Bank Panin Dubai Syariah for the period 2012-2017. The results of research conducteduciMulyaningsih (2018) show that revenue for the financing proceeds of mudharabah positively and based on the net profit obtained by Bank BNI Syariah Banten Branch for the period 2015 - 2016. Based on the results of the above study, the author (peneliti) conducted a study that will further examine so that this research is different from previous studies. by raising the theme "Influence of Profit Sharing, Internal Control, Level of Understanding and Availability of Products on Financing Performance and Nopat at Sharia Bank in South Sulawesi. These differences are both in terms of the title of the research, the research variables and the indicators that are used as benchmarks that will be statistically tested from each question item in the research questionnaire.

Theoretically Internal control in various literature is defined variously by various experts. According to Hery (2014:159) it defines internal control as a set of policies and procedures to protect assets or wealth from any form of misuse, ensure the availability of accurate accounting information and ensure that all legal or legal provisions and management policies have been adhered to or executed accordingly by all its employees. According to Valery G. Kumaat, (2011:15) explaining internal control is a way to direct, supervise and measure an organization's resources. Internal control plays an important role in preventing and detecting fraud and protecting organizational resources whether tangible or not, such as reputation or intellectual property rights such as trademarks. Internal control is a policy and procedure that helps ensure that necessary actions are taken to deal with the risks associated with investments made by the Bank. Information communication about interen control activities provides a substance that can be used by management to evaluate the effectiveness of control and to manage investment activities more professionally. Internal control has the aim of obtaining precise and trustworthy data, protecting the company's assets or assets, and improving the effectiveness of company members so that the company can run in accordance with the specified objectives.

TheofanisKaragiorgos, et al (2016) states that all components of internal audit are critical in improving the effectiveness of internal audits and consequently in the viability and success of the company's business. According to Rini, YessiFitri (2015) in his research explained that the role of the audit committee and the role of internal auditors can influence the effectiveness of internal control simultaneously. But partially the audit committee did not have a significant effect on the effectiveness of sharia bank activities in Indonesia. Internal control has a positive relationship between financial performance and cash receipts (Oyoo Otieno, FurkaniSahmi, 2016). Internal control objectives according to Hery (2013:160), include: 1) Reliability of Information, 2) Compliance with applicable laws and regulations 3) Effectiveness and efficiency of operations. The accuracy and accuracy of the information required is the main prerequisite for making an accurate decision in controlling the investment activities carried out by a company. No less important in supporting the success of Sharia banking is the low level of public understanding of sharia banking products, in addition to the lack of product variation. This is due to the lack of socialization by the Sharia banking itself as well as its service facilities in the distribution of Mandiri Cash Bridge (ATM) machines in a number of places that are still very limited.

On the one hand, sharia banking business is still not able to grow rapidly in Indonesia, especially in South Sulawesi due to factors that hinder sharia banking business. In general, there are at least five factors that

are inhibiting the development of Sharia business to date (Syahrudin Yasen, 2013: 282), namely: First, the availability of products and standardization of Sharia banking products. This is because there are still many Sharia banks that have not done business in accordance with sharia principles including profit sharing and loss sharing issues. All that is given to savings and deposit customers is revenue sharing. This standardization is necessary on the grounds that the Islamic banking industry has differences with conventional banks. Moreover, sharia bank products are not only intended for Muslim customers, but also non-Muslim customers. Second, the level of awareness of sharia bank products. Until now, very few people knew about sharia banking products and terms in Sharia banking. Only about 30 percent of the recruited resources know the term sharia banking as well as its level of awareness. Third, the issue of sharia banking capital. The fourth is the cost of expensive sharia banking funds. Financing products in all types of sharia banking, still classified as expensive, for example, financing murabahah products, so most people tend to take credit through conventional banks or non-bank financing institutions. Fourth, human resources that have not been recruited according to expertise. The problem is that the banks have difficulty finding sharia banking hr that is competent and qualified.

One of the solutions that sharia banks are doing today to address human resource shortages is to take a lot of human resources from conventional banks with experienced and professional considerations. But on the other hand, the human resources of conventional banks in the interest of sharia banks themselves run into difficulties, especially when they are dealing with sharia terms and their implementation techniques. Very few human resources are taken from graduates of sharia economics studies programs. Fifth, the cost of sharia banking funds is expensive. Almost all sharia banks experience the same problem in the problem of expensive financing, because if the cost obtained is expensive, selling it will also be expensive. This is the reason people complain about the high cost of sharia banking financing products, compared to conventional public banks. Currently, sharia banks rely heavily on public deposits of 60 percent, and the remaining 40 percent is savings, as opposed to public banks. The problem is that deposit products tend to be expensive because depositors are definitely looking for more profit than the money they deposit. So if depositors, for example, ask for high interest rates, then automatically selling them to creditors (mudharib) is more expensive anyway, so it seems the fund structure is not competitive.

In terms of career, the ease of sharia human resources to compete compared to careers in conventional banking. The average motivation for employees to work is to find a career and a halal income. Career, sharia banking hr is not inferior to conventional banking, because the person is minimal so it is easy to climb career level and different from conventional banking that is already saturated. The level of understanding and knowledge of the public towards sharia banking pruduk is minimal, will have an impact on the growth and low demand for financing in Sharia banks. Low financing growth can result in the bank's profit rate falling which ultimately threatens the viability of the bank itself and all the obligations of the company at all times are unfulfilled. . On the other hand, low financing performance will make it difficult for sharia banks to develop properly. Therefore, every working unit of sharia bank is required to be more creative in innovating various forms of products with memorable terms by the public so that the public can understand thoroughly related to the sharia banking products offered.

II. Rivew Literature

A. Sharia Bank

The bank is derived from the word bague (French) and from the word banco (Italian) meaning crate/cupboard or bench. Crates / cabinets and benches explain the basic functions of commercial banks, namely: first, providing a place to store money safely (safe keeping function), secondly, providing payment tools to buy goods and services (transaction function). Based on a large dictionary of Indonesian language the bank is defined as a financial institution whose business essentially provides credit and services in payment traffic and money circulation. The meaning of sharia bank or Islamic bank in his book "Edy Wibowo. (2005) is a bank that operates in accordance with Islamic sharia principles whose operating procedures refer to the provisions of the Qur'an and hadith.

Banks that operate in accordance with Islamic sharia principles mean banks that in operation follow islamic sharia provisions, especially when it comes to islamic procedures. In the manner of exercise it is shunned practices that are feared to contain elements of usury, to be filled with investment activities on the basis of profit-share and trade financing or business practices carried out in the time of the Messenger of Allaah or pre-existing forms of business, but not prohibited by the Prophet (peace and blessings of Allaah be upon him).

Bank Syariah is an intermediation institution and financial service provider that works on the basis of Islamic ethics and value systems, especially those free from interest (usury), free from nonproductive speculative activities such as gambling (maysir), free from obscure and dubious things (gharar), principled justice, and only financing lawful business activities. Sharia banks are often likened to interest-free banks. Interest-free banks are a narrower concept than sharia banks, when some instruments or operations are interest-free. Sharia Banks, in addition to avoiding interest, also actively participate in achieving the goals and objectives

of the Islamic economy oriented towards *maslahat* and social welfare.

According to Sutan Remy Shahdeiny, (2007), Sharia bank is an institution that serves as an intermediation namely to mobilize funds from the community and rede channel those funds to the people in need in the form of financing without based on the principle of interest, but based on sharia principles. According to Law No. 21 of 2008, Sharia bank is a bank that conducts its business activities based on sharia principles and according to its type consists of Sharia Commercial Bank (BUS), Sharia Business Unit (UUS) and Sharia People's Financing Bank (BPRS). Bank Umum Syariah is a Sharia bank in its activities providing services in its payment traffic. Meanwhile, People's Credit Bank is a sharia bank that in its activities does not provide services in its payment traffic.

According to SyahrudinYasen (2010: 103), sharia principles are the rules of agreement based on Islamic law between banks and other parties for the storage of funds and or financing of business activities, or other activities stated in accordance with sharia principles include: financing based on the principle of profit share (*mudharabah*), financing with the principle of capital participation (*musyarakah*), the principle of buying and selling goods by obtaining profit (*murabahah*), or financing of capital goods based on the principle of pure lease without choice (*ijarah*) or with the option of transferring ownership of goods rented from the parties bank by another party (*ijarah waiqtina*). One of the principles in Sharia banks is the prohibition of usury in various forms, and using the system among other principles of yield-share. Based on the planning, it can be concluded that sharia bank is a bank whose operational activities raise funds from the community and distribute it to the community in the form of financing with a profit-share system based on the provisions of Islamic sharia.

B. Pengeritan Profit Sharing (Bagi Hasil)

The profit sharing system according to foreign terminology is known as "profit sharing". Profit in the economic dictionary is defined as profit sharing. According to Muhammad in Ridwan, (2005:105) in the term "profit sharing" is defined as "distribution of some part of the profit to employees of a company. These forms of distribution can be in the form of final profit distribution, achievement bonuses and others. Thus, revenue sharing is a system that includes the procedure of sharing business proceeds between fund owners and fund managers. The division of this business can occur between the bank and the fund depositor, as well as between the bank and the receiving customer. The form of products that use the principle of yield-share is *musyarakah* and *musyarakah*. *Mudharabah* principle can be used as the basis of decisions, both for funding products (savings and deposits) and financing, while *musyarakah* more for financing.

According to Muhamad Safi'i Antonio,(2001:95) the revenue share is a system of processing funds in the Islamic economy namely the distribution of business proceeds between the owner of the capital (*shahibul mall*) and the manager (*mudharib*). The principle of profit-share is a common characteristic and a basic foundation for the operation of sharia-based banks. In general, Islamic Bank operates based on *mudharabah* rules by making the bank as a partner for customers or for entrepreneurs who borrow funds. In the Islamic economic system, the portion of interest paid by banks to customers is replaced by a percentage or income-share ratio. Likewise, the substitute interest for debtors used the term ratio. In this case, the ratio may vary, both for *wadia'ah* savings customers or depositors as well as for each type of business and business capacity.

Revenue sharing is a system that includes procedures for sharing business proceeds between fund providers and fund managers (Rofiq, 2004:153). If a conventional bank pays interest to its customers, then sharia bank pays the profit share on the profit in accordance with the agreement. This yield-share agreement is defined by a figure of the rate of the share ratio or ratio. According to Muhamad (2002:101) Profit Sharing can be interpreted as the distribution of some part of the profit to employees or customers of depositors or depositors of a company. Remy Sjahdeini (1999: 60) also tweeted, the revenue share is the distribution of profit earned on the business between the bank and the customer on a mutual agreement in conducting a cooperation. In the context of sharia banking practice, profit sharing is more to the contract of *musyarakah*, which is a form of cooperation agreement between investors and capital managers (entrepreneurs) by carrying out economic business activities, where between the two will be contracted that in the business if profit will be divided between the two parties in accordance with the ratio of the agreement at the beginning of the agreement, and so will the loss will be borne together according to their respective portions. Meanwhile, the loss of business managers is not borne by the bank. Sharia banks in this case only disburse financing that can be disbursed by the financing customer in the form of installments with a flat system or annuity. Profit Share is a form of return from an investment contract, from time to time, uncertain and not fixed. The small amount of the regain depends on the outcome of the effort that actually happens. Thus, it can be said that the income-share system is one of sharia banking practices (Karim, 2004:191).

In sharia banks, this revenue share applies to participation products, either in whole or in part, or a form of corporate (cooperation) called *asyirkah/musyarakah*. The core of the income-share investment mechanism basically lies in good cooperation between *shahibul mal* who acts as a fund provider and *mudharib* as a fund manager. In general, the principle of yield-share in Sharia banking can be done in four main agreements,

namely, al Musyarakah, al Mudharabah, al Muzara'ah, and al Musaqah. However, the most widely used principles are al musyarakah and al mudharabah, while al muzara'ah and al musaqah are used specifically for plantation financing or agricultural financing. The share of the results in the sharia banking system is a special feature offered to the community, and in sharia rules related to the distribution of business proceeds must be determined in advance at the beginning of the contract (contract). The amount of the determination of the share of the result between the two parties is determined according to the mutual agreement, and must occur by the willingness (an-taradhin) of each party without any element of coercion. But in practice, especially for wadiah products (savings) or deposits sharia banks have first listed the percentage of the percentage of the income share ratio in the letter of contract that will be signed by the customer. But for musyarakah and mudharabah financing products there is room to bargain about the size of the ratio between the borrower of the fund and the sharia bank, depending on the conditions of the financed business. The mechanism of calculating the profit sharing rate applied to sharia banks consists of two systems, namely: 1) Profit Sharing is the profit sharing calculated from the income after deducting the cost of managing funds. In sharia system this pattern can be used for the purpose of distribution of business proceeds of Islamic financial institutions.; 2) Revenue Sharing is a revenue share calculated from the total fund management revenue. In sharia system this pattern can be used for the purpose of distribution of the business results of Islamic financial institutions.

C. Types of Agreements in The Results-Share System

Forms of yield-share cooperation contracts in Sharia banking can generally be done in four types of agreements, namely Musyarakah, Mudharabah, Muzara'ah and Musaqah. In its application the principle used is a result-share system. Sharia banks generally use cooperation contracts on musyarakah and Mudharabah agreements.

1. Musyarakah (Joint Venture Profit & Loss Sharing) According to Antonio Musyarakah is a cooperation agreement between two or more parties to a particular business in which each party contributes funds with the agreement that profits and risks will be borne together in accordance with the agreement. Often interpreted as a partnership between a bank and a consumer for a limited period of time on a project both the bank and the consumer enter capital in different comparisons and agree to a pre-set profit, the System is also based on the principle of reducing the likelihood of risk that could harm both parties. Musyarakah is to mix one of the wealth with another so that it cannot be distinguished between the two. In another sense, it is a cooperation agreement between two or more parties for a particular business in which each party contributes funds (or charities/expertise) with the agreement that profits and risks will be borne together in accordance with the agreement.

2. Mudharabah (Trustee Profit Sharing) Mudharabah or qiradh is one form of syirkah (sharing) agreement. another term mudharabah was used by the Iraqis, while the Hijaz referred to it as qiradh. Thus, mudharabah and qiradh are the same terms of intent. Mudharabah also includes an agreement between the owner of capital (money and goods) with the entrepreneur in which the owner of the capital is willing to fully finance a business / project and the entrepreneur agrees to manage the project with the profit share in accordance with the agreement. In addition, mudharabah also means a statement containing the understanding that one gives commercial capital to another person so that the capital is divided by the profit agreement divided between the two parties according to the agreement, while the loss is borne by the owner of the capital. Therefore there are several pillars and conditions in financing mudharabah

3. The agreement of the two parties is a consequence of the principle of 'an-taraadhiminkum (equally willing)" (Q.S. An-Nisa verse 29). The two sides must voluntarily agree to bind themselves in a mudharabah agreement. The owner of the fund agrees with his role to contribute funds and the executor agrees with his role to contribute the work. The requirement is to recite the ijab from the one who has the capital and qabul from who runs it.

4. The Ratio Profit Ratio is a typical rukun in the mudharabah agreement, which is not in the contract of sale. This ratio reflects the rewards that both parties are entitled to receive. Mudharib was rewarded for his work, while shahib al-maal was rewarded for his capital investment. A written agreement on this profit ratio will prevent a dispute between the two sides over how to share profits

D. Factors affecting Sisem's Share of Results

In sharia banks one of the main objectives of sharia-principled financing contracts or profit share is to obtain investment proceeds. The small amount of investment yield is influenced by many factors. The influence of these factors has a direct impact and some are indirect.

1. Direct factors that affect the calculation of profit sharing ratio are investment rate, number of funds available, and profit sharing ratio.

a. Investment rate is the actual percentage of funds invested from the total fund. If the bank raises the investment rate by 80 percent, this means 20 percent of the total funds are allocated to meet liquidity.

b. The amount of funds available to invest is the amount of funds from various sources of funds available

to invest. The funds can be calculated using one of the methods: 1) Average monthly minimum balance, and 2) Average daily minimum balance. The investment rate multiplied by the amount of funds available to invest will result in the actual amount of funds used.

c. Profit sharing ratio in this case that:

d. In theory, usually to be determined and approved at the beginning of an agreement, the ratio between one bank and another can differ and between times. The ratio can also differ between one account and another according to the size of the fund and its maturity.

2. Indirect factors Indirect factors that affect the share of results, are as follows

a. Determination of items of income and costs. In this case banks and customers share in income and fees. Income that is "divided" is the revenue received minus the costs. If all costs are borne by the bank, then this is called revenue sharing.

b. Accounting policy (accounting principles and methods). Revenue share is indirectly affected by the running of activities implemented primarily in connection with the recognition of income and costs.

III. Research Method

This research is a quantitative study that uses numbers, and the data is in the form of numbers, analyzed using statistical analysis tools to test specific research hypotheses and used to predict that a particular variable affects other variables. This research was conducted at 8 (Eight) Sharia Banks in Makassar City, South Sulawesi, including Bank Mega Syariah, Bank Danamon Syariah, Bank Bukopin Syariah, Bank BRI Syariah, Bank BTN Syariah, Bank Muamalat Syariah, Bank BNI Syariah and Bank Mandiri Syariah. The population in this study sampling technique was conducted randomly with the approach of proportioned random sampling at each sharia bank in Makassar City. Furthermore, the selection or determination of samples is carried out by voting from all members of the population. At the Standard Rate of error 5%, with a population of 8 Sharia Banks in Sulawesi-Selatan, there is a sample number of 235 employees.. The data analysis technique used in this study is the technique "Descriptive Analysis and Path Analysis" to determine the direct or indirect influence on dependents or variables Y1 and Y2. With descriptive analysis of path analysis

IV. Results And Analysis

1. Validity Test

A validity test is a test used to show the extent to which a measuring instrument is used in a measure of what is measured. Ghozali (2012) states that validity tests are used to measure the validity, or validity of a questionnaire. On the other side of the sense of validity is the aspect of the measurement scrutiny of each question item in the questionnaire. To find out the accuracy in measurement in each item can be seen in the following table:

Questionnaire Validity Test

Research Instruments	Correlation	Standard Value	Description
Ps1	801	0,60	Valid
Ps2	897	0,60	Valid
Ps3	890	0,60	Valid
Ps4	832	0,60	Valid
LP1	766	0,60	Valid
LP2	744	0,60	Valid
Pr1	751	0,60	Valid
Pr2	770	0,60	Valid
AP1	866	0,60	Valid
AP2	878	0,60	Valid
Ki1	858	0,60	Valid
KI2	878	0,60	Valid
Ma1	856	0,60	Valid
MA2	846	0,60	Valid
PP1	844	0,60	Valid
PP2	905	0,60	Valid
PP3	899	0,60	Valid
PP4	843	0,60	Valid
PP5	913	0,60	Valid
PP6	840	0,60	Valid
PP7	826	0,60	Valid
KP1	635	0,60	Valid
KP2	819	0,60	Valid
KP3	887	0,60	Valid
KP4	887	0,60	Valid

Kn1	561	0,60	Valid
Kn2	831	0,60	Valid
Kn3	930	0,60	Valid
KN4	930	0,60	Valid
KN5	930	0,60	Valid
NP1	740	0,60	Valid
NP2	782	0,60	Valid
NP3	786	0,60	Valid

Based on the table 5.7 it can be noted that the correlation between question items on each variable profit sharing, internal control, level of product understanding, and product availability to performance and nopat shows significant results, so it can be concluded all question items are valid.

2. Reliability Test

Reliability test is a tool to measure a questionnaire that is an indicator of a change or construct. A questionnaire is said to be reliable or reliable if a person's response to a statement is consistent or stable over time. The reliability of a test refers to the degree of stability, consistency, predictive power, and accuracy. Measurements that have high reliability are measurements that can produce reliable data. One of the objectives of testing validity and reliability is to ensure that the questionnaires we compile will be really good at measuring symptoms and producing valid data. To see reliable a questioner can be seen in the following table:

Reliabilitas Test

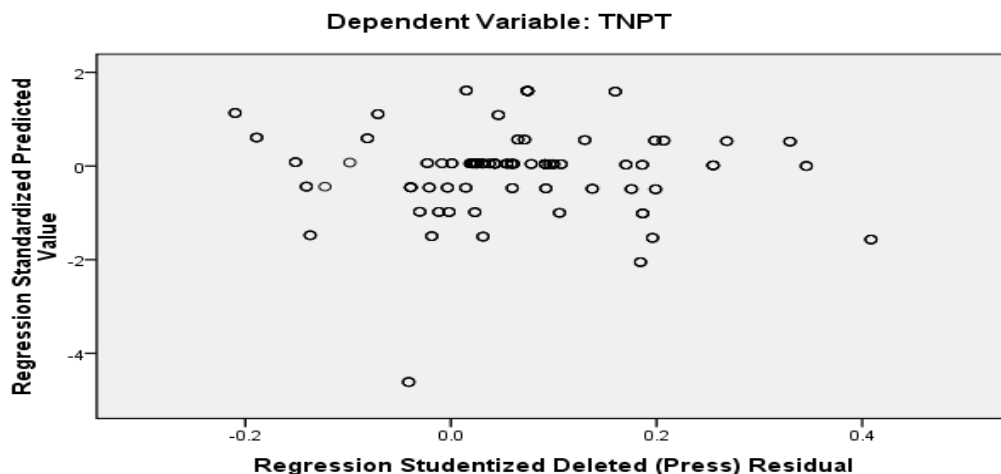
Research Variable Instruments	Crombach's Alpha	Standard Value	Description
PS (X1)	0,874	0,60	Reliabel
IC (X2)	0,947	0,60	Reliabel
Airport in Madrid	0,944	0,60	Reliabel
KP (X4)	0,805	0,60	Reliabel
KN (Z)	0,805	0,60	Reliabel
NP(Y)	0,610	0,60	Reliabel

3. Heteroskedastisity Test

Linear regression models assume that residual variants are constant or the same for various observations. Heteroskedastisity symptom testing uses the *Glesjer Test* method by creating a regression model between residual absolute values as variables bound to all free variables at a confidence level of 95% ($\alpha = 0.05$). The results of the heteroskedastisity test can be known that all free variables have a value of significance greater than $\alpha = 0.05$ so the free variable has no significant effect on the residual absolute so, that means the constant residual is not affected by changes in free variables so in the regression model does not occur heteroskedastisity

Heteroskedastisitas

Scatterplot



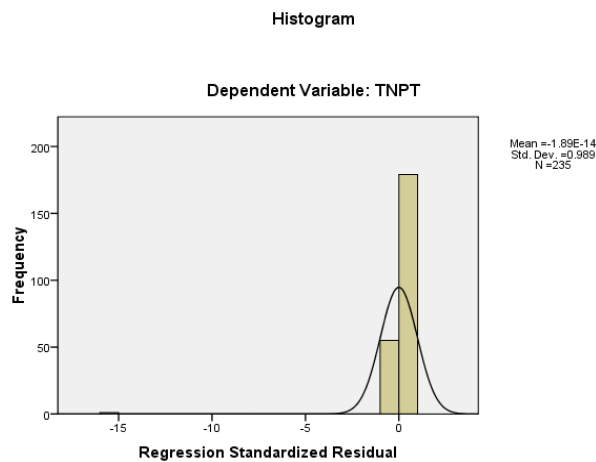
Based on the output of Scatterplots above it can be known that:

- a. Data points spread above and below or around the number 0.
- b. Dots don't just collect above or below.
- c. The spread of the data point does not form a widening wavy pattern, then narrows and widens again.
- d. Data point deployment is not patterned.

Thus it can be concluded that there is no problem of heteroskedastisity, so that good and ideal regression models can be fulfilled.

4. Normality Test

Normality Test is a way of testingujian the test conducted with the aim of assessing the distribution of data on a data group or variable, whether the distribution of data is distributed normally or not. Normality Test is useful for determining data that has been collected in normal distribution or taken from the norm population One of the basic assumptions in regression testing is that the data should be distributed normally. Testing the normality of the data with *the KolmogorofSmirnof*test where fromthe results of the analysis obtained a value of $Z = 0.905$ with a Z_{table} value on $\alpha = 0.05$ by 1.96, so $Z_{hitung} < Z_{table}$ with a probability of 0.386 greater than 0.05so the assumption of normality is fulfilled that the residual spread is around zero.



To find out the feasibility of regression coefficient/ beta weight, it can be seen in the output results of Standardizet Coefficients below.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.222	.111		-2.003	.046
	TPS	.013	.006	.013	2.294	.023
	TIC	.007	.005	.013	1.489	.138
	TTPP	.015	.005	.022	2.808	.005
	TKP	1.520	.030	1.210	50.140	.000
	TNPT	-.414	.035	-.255	-11.981	.000

a. Dependent Variable: TKN

Based on the table above, it can be known the regression coefficient for the signikaansi of the four varaibel can be described as follows, to ;

- a. Variable profit sharing of 0.23
- b. Internal Control Variable of 0.138
- c. Variable Product understanding rate of 0.005
- d. Product Availability Variable of 0.000
- e. Variable Nopat of 0.000

Based on the numbers in the coefficient table b it can be concluded that there is only one insignificant variable that is variabel which is below the value of 0.05. The variable is an internal control variabel with a significance value of 0.138. While variable profit sharing, the level of understanding of the product and nopat has a significant regression coefficient.

To test ketentuannya whether there is an auto correlation or not, in the model column above, the provision is auto correlates if durbinweston and watson values are $1 < DW > 3$

Outpu Model SummaryRecapitulation

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate	Durbin-Watson
1	.997 ^a	.995	.995	.21867	2.216

a. Predictors: (Constant); TNPT,TPS,TPPP,TIC,CRIME SCENE

From the table above, durbin –weston value can be obtained at 2,216. This means there is no auto correlation in the multiple regression models that have already been created.

Multicholnearity tests are used to determine whether or not the deviation of classic assumptions of multicholnearity is the absence of linear relationships between independent variables in the regression model. The prerequisite that must be met in the regression model is the absence of multicolnearitas.. The purpose of the multicolnearity test was to test whether in the regression model there was a correlation between free variables. The study used *varianecinflaction factor* (VIF) values and *Tolerance values* to detect whether or not multicholnearity or correlation between variables was found in the study. If the VIF value is less than 10 and the *Tolerance* value is more than 0.1, then the independent intervariable does not occur multicholnearity.(Ghozali, 2012)To see if this variable has a correlation relationship or cannot be seen in the correlation table below:

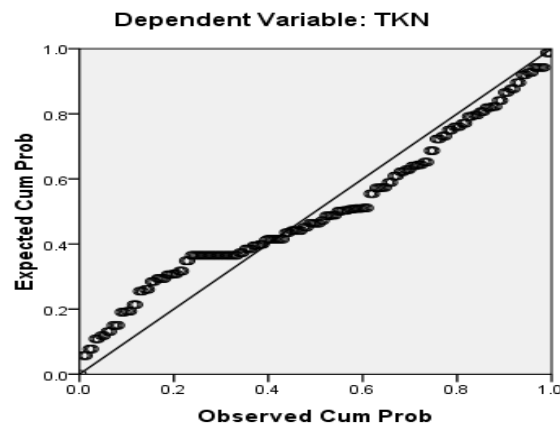
Recapitulation of **Coefficients**^{Output}

Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	Vif
1	(Constant)	-.214	.108		-1.977	.049		
	Ps	.013	.006	.009	1.770	.078	.724	1.380
	Ic	.007	.005	.013	1.522	.130	.262	3.823
	Tpp	.015	.005	.022	2.838	.005	.324	3.084
	Kp	1.525	.030	1.213	50.425	.000	.035	28.487
	Nopat	-.419	.035	-.257	-12.127	.000	.045	22.067
a. Dependent Variable: KPEMB								

Based on the table can know the value of VIF variable Profit Sharing of 1,380 with a tolerance value of 0.724 and the value of VIF varibel internal control of 3,823 with a tolerance value of 0.262 and the variable VIF value of the Product understanding level of 3,084 with a tolerance value of 0,324 and thevif value of the product availability variable of 28,487 with a tolerance of 0.035 and variable sebesarNopatebsar 22,067 with a tolerance value of 0.045,since the VIF value of all suchvariables above < 10 can be concluded that there is no multicolnearity or in other words this regression model is free from multicolnearity.

The linearity test aims to find out whether or not the two variables have a significant linear relationship. This test is usually used as a prerequisite in correlation analysis or linear regression. Two variables are said tohave a linear relationship if the value of significance or linearity value is less than 0.05.

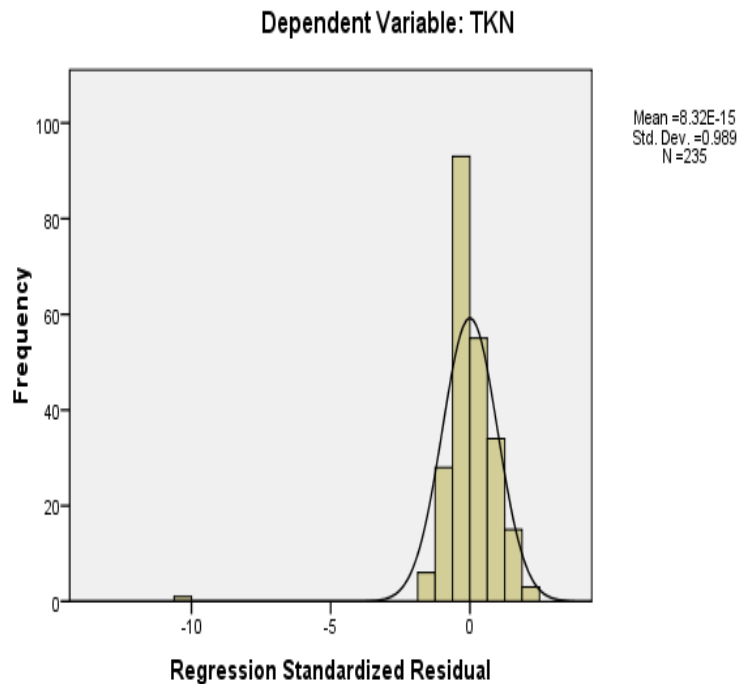
Normal P-P Plot of Regression Standardized Residual

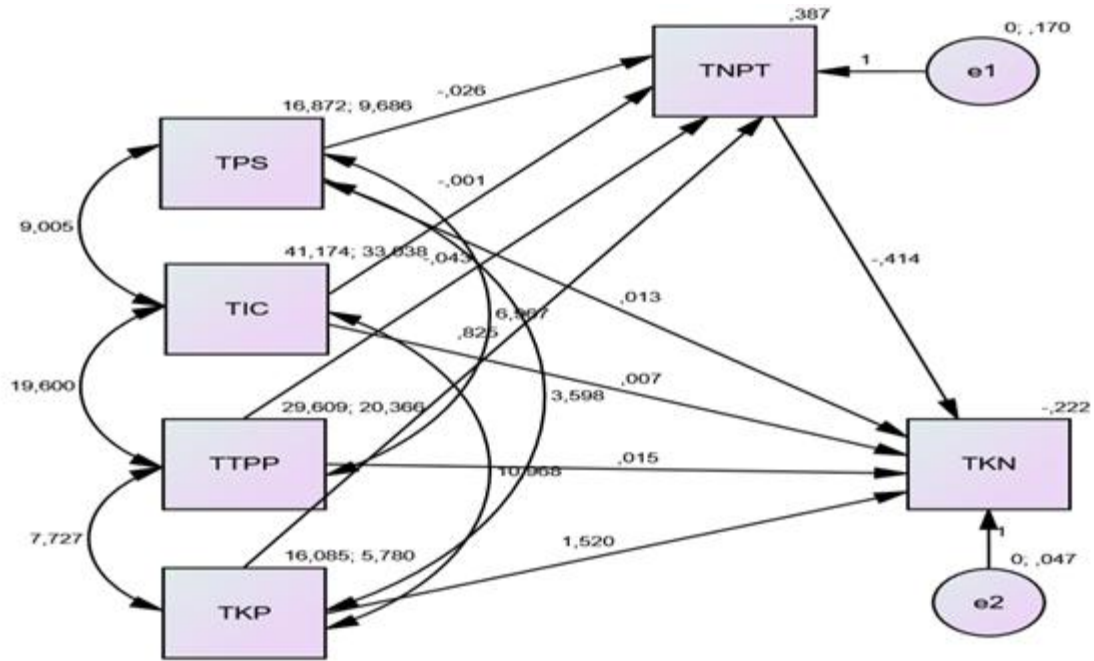


Based on the histogram chart above, it can be obtained titik dots following diagonal lines. so that it can be concluded that the data diteliti studied above is distributed normally, and in this regression model has been fulfilled..

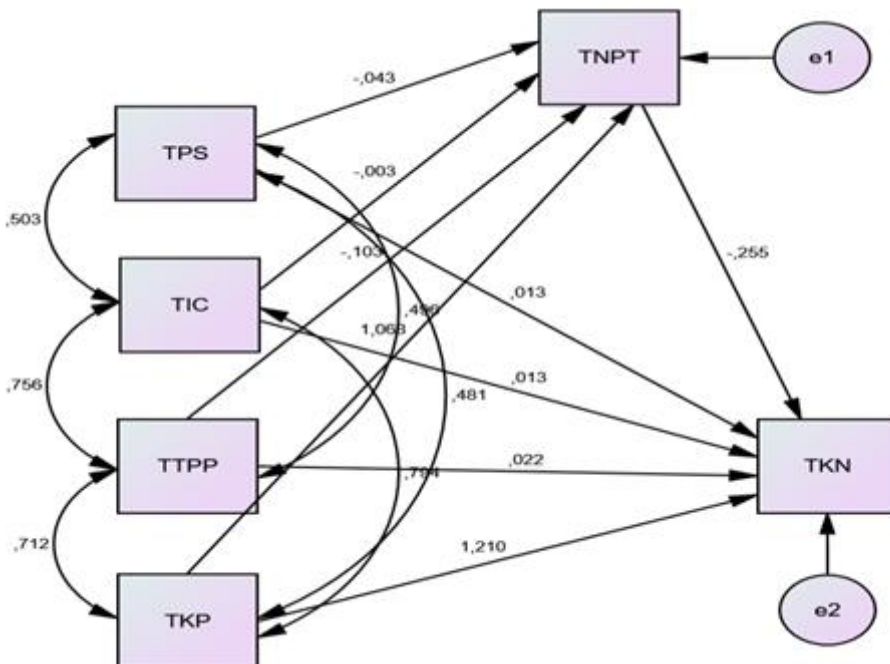
The Normality Test is a test conducted with the aim of assessing the distribution of data in a data group or variable, whether the data distribution is distributed normally or not. The Normality test to determine the data that has been collected is normal distribution or taken from the norm population can be seen in figure 5.2 dibawah below

Histogram





			Estimate	S.E.	C.r.	Q	Label
TNPT	<---	Tps	-.026	,010	-2,479	,013	par_1
TNPT	<---	Tic	-.001	,009	-,126	,900	par_2
TNPT	<---	TTPP	-.043	,010	-4,406	***	par_3
TNPT	<---	Scene	,825	,019	42,706	***	par_4
Tkn	<---	Tps	,013	,005	2,319	,020	par_5
Tkn	<---	Tic	,007	,005	1,505	,132	par_6
Tkn	<---	TTPP	,015	,005	2,839	,005	par_7
Tkn	<---	Scene	1,520	,030	50,684	***	par_8
Tkn	<---	TNPT	-.414	,034	-12,111	***	par_15



Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
TNPT	<---	Tps	-,043
TNPT	<---	Tic	-,003
TNPT	<---	TTPP	-,103
TNPT	<---	Scene	1,068
Tkn	<---	Tps	,013
Tkn	<---	Tic	,013
Tkn	<---	TTPP	,022
Tkn	<---	Scene	1,210
Tkn	<---	TNPT	-,255

At this stage it will calculate the Model I Line Coefficient and the Model II Line Coefficient, dengan with the following explanations::

a. Referring to the Model I Regression output in the "Coefficients" table section it can be noted that the significance values of the four variables are X1 of 0.015, and X2 of 0.901, and X3 of 0.000 and X4 of 0.000. These results provide the conclusion that model I regression, i.e. variables X1,X2,X3 and X4 have a significant effect on Y.

b. The amount of R Square value contained in the table "Model Summary" is 0.951, this indicates that the contribution of the influence of X1,X2, X3 and X4 to Y is 95.1%, and the remaining 4.9% is another contribution beyond this study. While the value $e1 = \sqrt{1-0.951} = 0.170$, thus obtained the model path diagram of structure I as follows:

Based on the coefficient image of the path above, it can be created the equation of Model Path Structure I as follows:

$$\text{➤ Substructure 1: } Y_1 = -0.026 + -0.003 + -0.103 + 0.490 + 0.170^{e1}$$

a. Based on the Model II Regression output in the Coefisients table section, it is known that the significance values of the four variables are X1 = 0.023, X2 = 0.138, X3 = 0.005 and X4 = 0.000 and Y = 0.000 smaller than 0.05. This result concludes that the Regression model II, i.e. variables X1,X2,X3, X4 and Y have a positive and significant effect on Financing Performance or Z.

b. The amount of R Square value contained in the Model Summary table is 0.995, this indicates that the contribution of variables X1, X2, X3, X4 and Y to Z is 99.5%, while the remaining 0.5% is the contribution of other variables not studied in this study. As for the value $e2 = \sqrt{1-0.995} = 0.047$. Thus obtained a diagram of the path model structure II as follows:

Based on the image above can be created the equation of Model Path Structure II as follows:

$$\text{➤ Substructure II } Y_2 = 0.026 + -0.001 + -0.43 + 0.825 + 0.047^{e2}$$

Simultaneously profit sharing has a positive and significant merupakan effect of -0.043 or rounded into -43% is the contribution of profit sharing to the nopat, the remaining 57% is dipengaruhi influenced by other variabeloutside of research or models.

This simultaneous model occursatau significantly, it can be seen from probability (sig) or < 0.05. Further significance pengujianmelalui testing is passed on with partial or individual testing through statistical parameters t. Partial or individual test results also show significantinfluence, taking into account the acquisition of sig < 0.05. That is, profit sharing, internal control, level of product understanding and simultaneous and partial product availability have a positive and significant effect on thenopat.. The causal influence of the four variables can be formulated in substructure equation II as follows:

$$\text{➤ Substructure II } Y_2 = 0.026 + -0.001 + -0.43 + 0.825 + e_2$$

atau The amount of partial or simultaneous influence can be seen in nilai the value of R Square keempat of the four exogenous independent sebsarvariabels as low as 0.995 or 99.9%, and the remaining 0.5% is influenced dipengaruhi by other variabelsoutside the model or research variables..

V. Discussion

1. Direct Effect of X1 on Nopat (Y)

The descriptive analysis was one of the analysis of respondents' responses to variable profit sharing at south Sulawesi bank, showing that 39.6% expressed satisfaction and 37.9% expressed very satisfied and 14.5% expressed discontent and 5.5% expressed discontent and 6% expressed strongly disagree on the indicator of

clarity of the size of the profit-sharing ratio. The 47.7% expressed strongly agree and 40.4% disagreed and 6.8% disagreed and 2.6% disagreed and 2.6% disagreed.

Furthermore, on a competitive revenue-share indicator, 47.2% disagreed strongly, and 38.7% disagreed and 6.9% disagreed and 2.6% disagreed strongly. Meanwhile, in the indicator profit sharing has a disingenuous advantage of 46.4% expressing strongly agree, and 40.4% expressing agree and 8.1% disagreeing and the remaining 3.8% expressing strongly disagree. (Table 1,2,3,4 Characteristics of Respondent's Answer). The results of the statistical analysis of inffrensial proven profit sharing (X1) have a positive direct effect on nopat (Y), meaning that profit sharing will result in an increase of nopat by 0.015, the coefficient of this path leads that the contribution of direct influence of profit sharing to nopat of - 0.043 or by 0.43%. The results of the analysis showed that respondents' response to profit sharing was more dominant in competitive profit-sharing indicators, and indicators benefited from profit sharing as well as indicators of clarity of the profit-sharing system or ratio. It means that the better the profit-sharing system is given, the more muslim communities utilize sharia banking services in South Sulawesi. The results of this hypothesis test are in line with the results of research conducted by Noor Fahharia, (2014), YulikaKhasanah, et al (2014) and AchamadSyaifulNizar, et al (2014) who said that profit sharing has a positive and significant effect through the nopat to financing performance.

2. Direct internal control (X2) effect onNopat (Y).

The results of the descriptive analysis of respondents' responses to internal control indicators of sharia bank control in South Sulawesi showed 60.0% agreed, and 31.9% expressed strongly disagree and 7.2% disagreed and the remaining 0.9% expressed strongly disagree. Meanwhile, the company's statement showed a commitment to integrity in the same indicator of environmental control as 52.3% expressed agree and 38.7% expressed strongly agree and 8.1% expressed agree and the remaining 0.9% expressed strongly disagree. Furthermore, the risk assessment indicator shows that 57.0% disagree, and 35.5% strongly agree and 8.5% disagree, the remaining 1.3% disagree and 0.9% strongly disagree. Meanwhile, the respondent's response to the internal control variable risk assessment showed that 52.3% agreed, and 24.3% disagreed strongly and 14.5% disagreed and the remaining 8.9% disagreed strongly.

While, on surveillance activities, still on internal control variables, the Control Activity indicator shows that 61.7% agree, and 29.4% strongly disagreed and 8.1% disagreed and the remaining 0.9% expressed strongly disagree, and on surveillance activities both respondents showed that 66.0% disagreed, and 26.8% expressed strongly disagree and 6.4% disagreed and the remaining 0.9% disagreed strongly. Furthermore, on the communication and information indicator, still on the internal control variable shows 65.7% disagree, and 25.1% strongly agree and 10.6% disagree and the remaining 0.9% strongly disagree. Meanwhile, the respondent's answer to the next statement, stated that 62.6% agreed, and 24.8 expressed strongly agree and 11.5% disagreed, and the remaining 0.9% expressed strongly disagree.

Furthermore, the last of the internal control variables, the Surveillance Activity indicator shows that 50.6% disagreed and 28.1% strongly agreed and 19.1% disagreed, the remaining 1.3% disagreed and 0.9% expressed strongly disagree. Furthermore, respondents' responses to the surveillance activity statement showed that 50.2% agreed, and 28.1% expressed strongly agree and 20.9% disagreed, and the remaining 0.9% disagreed strongly. That is, if the internal control is carried out properly by sharia banks then it can control assets and human resources in increasing the nopat (nett operating after tax), otherwise if the internal control is weak it will have an impact on the decline of assets and the performance of sharia banks. This means that the coefficient of this path is significant, so it can be interpreted that internal control (X2) has a negative and insignificant effect on the nopat (Y), meaning that if the internal control is weak it can result in a decrease in nopat (nett operating profit after tax) and assets and vice versa. From the results of hypothetical testing this study is not in line with the research conducted by Rika KharlinaEkawati (2014), Maulana Yusuf, et al (2011), and Sri Rokhlinasari, et al, (2006) which stated that internal control had a positive and significant effect on the nopat.

3. Direct influence of Product Understanding Level (X3) on Nett Operating Profit After Tax = Nopat (Y).

The descriptive analysis was one of the analysis of respondents' responses to the variable level of product understanding at the South Sulawesi bank, showing that 57.0% agreed and 38.3% expressed strongly agree and 3.8% disagreed and 0.9% expressed strongly disagree. Furthermore, the respondent's response to the statement of whether the respondent knew the revenue-share system provided by sharia banks, the respondent's response showed 56.6% expressed a disquies, and 35.7% expressed strongly agree and 5.5% expressed disquies and 1.3% disagreed and the remaining 0.9% expressed strongly disagree. While the respondent's answer to a statement on the principle of mudharabah at sharia bank showed 52.8% expressed a vote of agreement, and 33.2% expressed strongly agree and 9.4% expressed dissirove and the remaining 4.7% expressed strongly disagree. Then the respondent's answer to the musyarakah principle statement on sharia bank showed that 39.6% disagreed, and 34.5% expressed strongly agree and 20.0% disagreed and 3.8% disagreed, the remaining 2.1%

expressed strongly disagree. Furthermore, respondents' responses to the murabahah principle statement item showed 45.1% disagreed, and 40.9% expressed strongly agree and 8.1% disagreed and 3.8% disagreed, the remaining 0.9% expressed strongly disagree. Furthermore, respondents' response to the statement on the type of product offered to sharia banks showed that 49.4% expressed 49.4% agreed, and 44.7% expressed strongly disagree and 5.1% disagreed, the remaining 0.9% expressed strongly disagree. Then, in the next item, the respondent's answer to the statement item about the benefits of sharia bank products showed 46.8% agreed, and 44.7% expressed strongly agree, and expressed diss agree, the remaining 0.9% expressed strongly disagree.

Then, respondents' response to the product availability statement item about sharia bank products was diverse and inivatif towards bhawa 47.2% expressed agree, and 16.6 expressed strongly agree and 21.3% expressed dissiroval and 8.9% disagreed, the remaining 6.0% expressed strongly disagree. Furthermore, respondents' responses to sharia bank product statements varied from one to the other, showing 59.6% agreed, and 31.9% expressed strongly disagree and 7.7% disagreed, the remaining 0.9% expressed strongly disagree. Then, respondents' responses to statements of sharia bank products available to offer to the public showed 59.1% expressed agree, and 28.1% expressed strongly agree and 11.9% disagreed, the remaining 0.9% expressed strongly disagree. Furthermore, the respondent's response to the statement of various types of sharia bank products was 59.1% expressed agree, and 28.1% expressed strongly agree and 11.9% expressed dissirove, the remaining 0.9% expressed strongly disagree. (see pp1 sd P7 Characteristics of Respondent's Answer).

The results of the inffrensial statistic analysis proved that the level of product understanding (X3) had a negative direct effect on nopat (Y) and financing performance (Z), meaning that the level of understanding of the product will result in a decrease in nopat by - 0.103 or 10.3%, the coefficient of this pathway leads to a large contribution of direct influence of the nopat product understanding level of - 0.103 or by 10.3%. The results of the analysis showed that respondents' responses to the level of product understanding were more dominant in indicators of product characteristics, and knowledge of product benefits. This means that more and more people know the characteristics and benefits of products, the more muslim communities utilize sharia banking services in South Sulawesi. The results of this hypothesis test are in line with the results of research conducted by Mia Mukhtiana, (2018), Susanti Mei Diana (2017) and Neni Triana, et al (2017), Eko Yuliawan (2011) who said that the level of understanding of products had a positive and significant effect on the nopat to financing performance.

4. Direct effect of Product Availability Level (X4) on Nopat (Y).

The descriptive analysis was one of the analysis of respondents' responses to the variable level of product availability at the South Sulawesi bank, showing that 47.2% agreed and 16.6% expressed strongly agree and 21.3% disagreed and 8.9% disagreed and the remaining 6.0% expressed strongly disagree. Furthermore, respondents' response to the second statement item product availability level (KP2) showed 59.6% expressed agree, and 31.9% expressed strongly agreeing and 7.7% disagreed and the remaining 0.9% expressed strongly disagree. Meanwhile, respondents' response to kp3 product availability statement) at sharia bank showed 59.1% expressed agree, and 28.1% expressed strongly agree and 11.9% expressed dissirove and the remaining 0.9% expressed strongly disagree.

Then the respondent's answer to the product availability rate statement (KP4) at sharia bank showed that 59.1% agreed, and 28.1% expressed strongly agree and 11.9% disagreed and the remaining 0.9% expressed strongly disagree.

The results of the inffrensial statistic analysis proved that the level of product availability (X4) had a positive and significant direct effect on nopat (Y) and financing performance (Z), meaning that the level of product availability would result in an increase of 0.825 or 82.5%.

The coefficient of this path is that the amount of direct influence contributes to the level of product availability of nopat by 0.825 or by 82.5%. This means that the more sharia bank products, the larger the Muslim community chooses the variety of products that consumers will want at sharia banks in South Sulawesi. The results of this hypothesis test are in line with the results of research conducted by Hafidzi, Alreza Anan (2013), Ahmad and Bambang SutyomPambudi (2014) and Neni Triana, et al (2017) who said that the level of understanding of the product had a positive and significant effect through the nopat on financing performance.

5. Direct Influence of Nett Operating Profit After Tax (Nopat= Y) on Financing Performance (Z)

The results of the descriptive analysis, one of the analysis of respondents' responses to variable Nopat (NP1) at south Sulawesi bank, showed that 47.2% disagreed and 16.6% disagreed and 21.3% disagreed and 8.9% disagreed and the remaining 6.0% disagreed strongly. Furthermore, respondents' response to the net income earned by sharia banks was the final income of a given period (NP2) showing 59.6% expressed a vote of agreement, and 31.5% expressed strongly agreeing and 7.7% disagreed and the remaining 0.9% expressed strongly disagree. While the respondent's answer to the tax expense statement issued by sharia banks can reduce net profit after tax (NP3) on sharia banks shows by 59.1% expressing agree, and 28.1% expressing strongly

agree and 11.9% expressing disapprove and remaining 0.9% expressing strongly disagree. The results of inferential statistical analysis proved nopat (Y) had a positive and significant direct effect on nopat (Y) and financing performance (Z), meaning that nopat will result in an increase in financing performance of -0.414 or a base of 41.4%. The coefficient of this path is that the amount of direct influence contribution of nopat is - 0.414 or 41.4%. The results of the analysis show that the better the nopat on sharia banks, the better the financing performance at sharia banks in South Sulawesi and vice versa.

The results of this hypothesis test are in line with the results of research conducted by Suci Mulyaningsih (2018), Riska Saputri (2016) Maisur, et al (2015) and Denty Fuji Indriati (2014) which said that nopat had a positive and significant effect on financing performance

VI. Conclusions And Suggestions

Based on the results of the above research and discussion, it can be simulated as follows: (1) The effect of Profit sharing (X1) on (Y) directly affects positive and significant impact on nopat, this shows that the better profit sharing is given to consumers, then the more customers use sharia bank services that will ultimately have a direct impact on the increasing value of nopat on Sharia banks in South Sulawesi. (2) The influence of Internal control (X2) on Nopat (Y) directly negatively and insignificantly affects the nopat, this indicates that the better internal control is done, does not have a direct effect on increasing the value of nopateachs on sharia banks in South Sulaesi. (3) The effect of the level of product understanding (X3) on nopat (Y) directly affects the nopat, this indicates that the better the level of business partner's understanding of sharia bank products, then the better the value of the nopat forward on sharia banks in South Sulawesi. (3) The effect of product availability level (X4) on nopat (Y) directly negative and significant effect on nopat, this indicates that the better the level of product availability on sharia banks, the more impact the value of nopat on Sharia banks in South Sulaesi. (4) The effect of Nopat (Y) on Financing Performance (Z) directly affects negative and significant financing performance, this indicates that the better the value of nopat carried out, it will have an impact on the increasing financing performance of Sharia banks in South Sulawesi. (5) The effect of Profit sharing (X1) on Financing Performance (Z) directly affects positive and significant financing performance, this indicates that the better profit sharing given to business partners, the better and more consumers use sharia bank services will have an impact on the increasing value of nopat on Sharia banks in South Sulaesi. (6) The influence of Internal control (X2) on Financing Performance (Z) directly affects positive and insignificant financing performance, this indicates that the better internal control is carried out, then indirectly does not directly affect the financing performance of sharia banks in South Sulawesi. (7) The effect of product understanding level (X3) on Financing Performance (Z) directly affects positive and significant financing performance (Z), this indicates that the better the level of understanding of business partners or consumers towards sharia bank products, the greater the financing performance (Z) at sharia banks in South Sulawesi. (8) The effect of product availability level (X4) on Financing Performance (Z) directly affects positive and significant financing performance (Z), this indicates that the more sharia bank products owned, the greater the desire of business partners or consumers to use sharia banking services which will ultimately have a direct impact on improving financing performance (Z) on Sharia banks in South Sulawesi.(9). The effect of Profit sharing (X1), through Y on Financing Performance (Z) is known to have an insignificant negative direct influence and profit sharing influence through negative and insignificant nopat on financing performance at sharia banks in South Sulawesi. (10). The effect of Internal control (X2) on Financing Performance has a negative and insignificant effect on financing performance and internal control influence (X2) through negative and insignificant effect on kinera financing on Sharia banks in South Sulawesi.(11). The influence of Product Understanding Level (X3) has negatif and insignificant effect on financing performance and influence of product understanding level (X3) through negative and insignificant influence through nopat on financing performance at Sharia banks in South Sulawesi.

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