ANALYSIS OF FACTORS INFLUENCING THE REALIZATION OF MURABAHAH FINANCING FOR MICRO AGRIBUSINESS ENTERPRISES IN THE TRADE SECTOR (CASE STUDY AT BMT AL-AKBAR, DELI SERDANG DISTRICT)

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Abstract: Micro businesses have an important role in employment absorption and gross domestic product (GDP). The problem often faced by micro businesses is the difficulty of obtaining loans from banks. Sharia Microfinance Institutions (LKMS) are an alternative source of financing. Baitul Mal wat Tanwil (BMT) Al-Akbar is a sharia microfinance institution that provides micro business financing through murabahah financing. This research aims to analyze the factors that influence the realization of murabahah financing through customer characteristics. The sampling method was carried out using convenience sampling and the number of samples used was 40 people. The collected data was processed using multiple regression. The research results show that the significant factors are length of education, length of business, net business income for one month and collateral.

Keywords: *Agribusiness, Customer Characteristics, Realization Of Murabahah Financing, Multiple Regression, Micro Businesses*

1. INTRODUCTION

Micro businesses have a very important role in the national economy. This important role is not only due to its resilience in facing various economic problems (such as the 1997 economic crisis and the 2018 global crisis), but can also be seen from several aspects, including employment absorption, contribution to Gross Domestic Income (GDP) which is increasing, as well as the proportion of the number of businesses is greater than the number of small, medium and large businesses.

Based on data from the Ministry of Cooperatives and SMEs (2022), labor absorption from the micro business sector in 2022 was 117,512,473, an increase from 2021 of 90,012,694 people, an increase from 2018 when the number was 87,810,366 people. The contribution of micro businesses to GDP in 2022 will be 715,415.32 billion, also increasing in 2021 compared to 2018, namely from IDR 655,703.80 billion to IDR 682,462.40 billion. Meanwhile, if we look at the numbers, in 2018 the number reached 50,847,771 units or 98.89 percent and in 2021 the proportion reached 52,176,795 units or 98.88 percent of the total existing businesses.

In 2018 and 2021, employment and GDP absorption and the largest number of micro businesses come from the agriculture, livestock, forestry and fisheries sectors (41,720,781 people and 42,041,978 people, IDR 247,922.60 billion and IDR 258,787.50 billion, and 26,222,578 units and 26,364,440 units) followed by the trade, hotel and restaurant sector in second place (19,417,114 people and 20,518,886 people, IDR 196,077.70 billion and IDR 199,497.30 billion, and 14,387,690 units and 15,112,028 units). From these data, it can be seen that the agribusiness sector plays a fairly large role in the development of micro businesses in Indonesia. Agribusiness not only covers the agriculture, livestock, forestry and fisheries sectors on the on-farm side (cultivation), but also includes the off-farm side (trade and industry).

Because the agribusiness system is a relationship of interconnected performance between farming and businesses (input and output supply chains) and supporting facilities (services, infrastructure and supporting regulations) outside the agricultural sector. So the agribusiness sector is the entire agriculture, livestock, forestry and fisheries sector as well as most of the trade, hotel and restaurant sectors, as well as the industrial sector. The trade sector for agricultural products or processed products is part of the downstream subsystem in the agribusiness system because the agribusiness system consists of four subsystems that are interconnected with each other. This trading sector plays an important role as the final activity to convey the output of the agribusiness system to consumers.

Many agribusiness businesses in Indonesia are still on a micro business scale. The problem that is often faced is weak capital, one of which is the result of failure to obtain funding from banks. One alternative way to increase capital for micro businesses can be obtained through Sharia Microfinance Institutions (LKMS). One form of non-bank form of LKMS is Baitul Maal wat Tamwil (BMT). Baitul Maal wat Tamwil (BMT) is a form of non-bank Sharia Microfinance Institution that consistently operates in microfinance. A sharia-based financing system that is interest-free, has the principle of profit and risk sharing, and the calculation of profit sharing is not done in advance is considered very suitable for businesses that have high uncertainty and limited market information, such as the characteristics of micro businesses.

Baitul Maal wat Tanwil (BMT) Al-Akbar is a BMT which was established on January 2 2018 and is located in Deli Serdang Regency. The financing that is focused on being distributed more is murabahah. This was chosen because BMT Al-Akbar can easily determine the profit margin for each customer and makes bookkeeping easier for BMT itself. The murabahah financing distributed can be used to meet business/productive needs (working capital and investment) and consumer needs. The realization of murabahah financing carried out by BMT Al-Akbar is dominated by customers engaged in agribusiness in the trading sector, namely 50 percent of the total existing customers. However, until now, the realization target for murabahah financing has not been achieved optimally. In 2021 the realization target set was IDR 797,053,069.00, but the realization achieved was only 57.36 percent. Meanwhile, in 2022, even though the realization target has been lowered, the realization still has not reached the target because the achievement percentage is only 88.35 percent of the distribution target of IDR 510,021,570.00. The total assets of BTM Al Amin are 16.69 billion.

The realization of murabahah financing is also influenced by the characteristics of the customer, so it is necessary to analyze the factors that influence the realization of murabahah financing based on customer characteristics. In this way, BMT Al-Akbar can increase the right amount of financing and determine the right customers to realize it in the future in accordance with the targets that have been set.
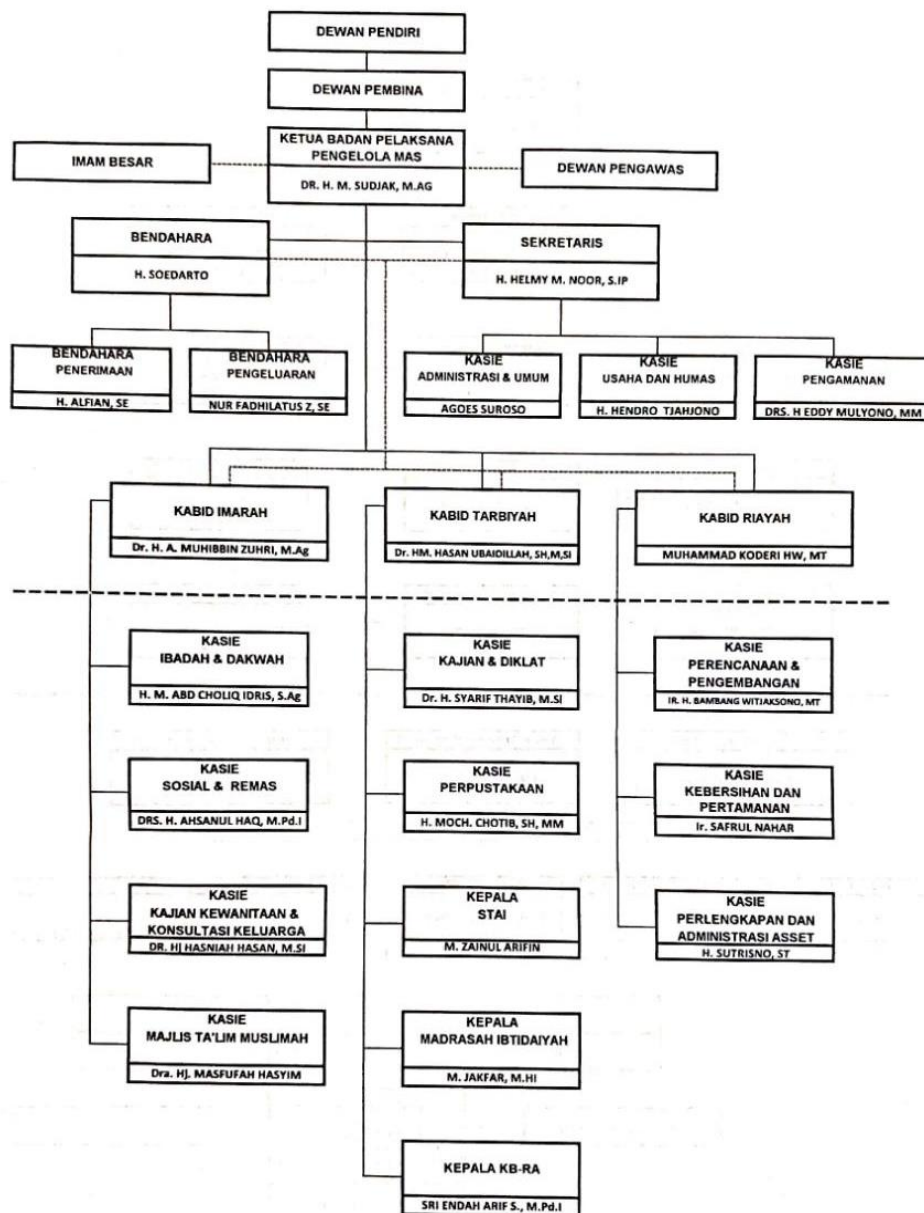
Figure 1
Organizational structure of the Al-Akbar Mosque

2. LITERATURE REVIEW
Murabahah

Linguistically, the word murabahah comes from Arabic with the root word ribh which means "profit". Meanwhile, in terms of terms, according to Lukman Hakim, murabahah is a sale and purchase agreement for certain goods, where the seller states the selling price which consists of the cost price of the goods and a certain level of profit for the goods, where the selling price is approved by the buyer. (Lukman, 2012).

Almost the same term was also given by Hulwati who stated that murabahah in terms is selling an item at the capital price plus a profit. As quoted by Dimyauddin in his book, murabahah according to Ibn Rush al Maliki is the sale and purchase of commodities where the seller provides information to the buyer about the cost of purchasing goods and the desired level of profit. (Dimyauddin, 2008)According to Antonio bai' murabahah is the sale and purchase of goods at the original price with additional agreed profits. In murabahah buying and selling, the seller must provide the price of the product purchased and determine a level of additional profit. If viewed from a definitional perspective, murabahah can be understood as an agreed profit. Therefore, according to Karim, the characteristics of murabahah are as follows:

"The seller must inform the buyer of the purchase price of the goods and state the amount of profit added to the cost. For example, Fulan buys a camel for 30 dinars, the costs incurred are 5 dinars, so when he offers his camel he says: I sold this camel for 50 dinars, I took a profit of 15 dinars." Looking at the definitions above, it can be concluded that murabahah is a sale and purchase agreement based on information from the seller regarding certain goods, where the seller clearly states the goods being traded, including the purchase price of the goods to the buyer, then the BMT requires profit or gain in a certain amount. . In this context, BMT does not lend money to members to buy certain commodities, but BMT buys commodities ordered by members from third parties, and then resells them to members at a price agreed upon by both parties.

*Murabaha*This is different from ordinary buying and selling (musawamah) where in musawamah buying and selling there is a bargaining process between the seller and the buyer to determine the selling price, where the seller also does not mention the buying price and desired profit. In contrast to murabahah, the purchase price and desired profit must be explained to the buyer. The factors that influence the dominance of murabahah financing are transparency, lower risk, community needs, negotiation principles, market demand, installment payment system and avoidance of usury.

Murabahah Indicator

Murabahah financing has been regulated in DSN Fatwa No. 04/DSN-MUI/IV/2000. The fatwa states the general provisions regarding murabahah, namely as follows:[1]
   a) Banks and customers must enter into a usury-free murabahah contract.
   b) Goods being bought and sold are not prohibited by Islamic law.
   c) The bank finances part or all of the purchase price of goods whose qualifications have been agreed upon.
   d) Banks purchase goods that customers need on behalf of the bank itself, and these purchases must be legal and free of usury.
   e) The bank must convey all matters relating to the purchase, for example if the purchase is made on debt. The bank then sells the goods to the customer (order) at a selling price equal to the price plus profit. In this regard, banks must honestly inform customers of the cost of goods and the costs required

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[1]Ahmad Ifham Sholihin, General Guidelines for Sharia Financial Institutions, Jakarta: Gramedia Pustaka Utama, 2010, p. 141-142

f) The customer pays the agreed price of the goods within a certain agreed time period.
g) To prevent misuse or damage to the contract, the bank can enter into a special agreement with the customer.
h) If the bank wishes to represent the customer to purchase goods from a third party, the murabahah sale and purchase agreement must be executed after the goods are principle belongs to the bank.

3. RESEARCH METHODS

This research was carried out at BMT Al-Akbar, Deli Serdang Regency. The location selection was carried out purposively with the consideration that BMT Al-Akbar is one of the LKMS which operates in the field of financing which focuses on micro businesses and has still not achieved the realization target for murabahah financing as set. Data collection for this research was carried out from September to November 2023.

The sample criteria are based on respondents who are still active financing customers at BMT Al-Akbar and are still running an agribusiness trading business in accordance with the business at the time of the financing application. The sampling was carried out using convenience sampling, where in its implementation, because it was related to a financial institution, the researcher had limitations which meant that the researcher could not visit customers himself, thus requiring the researcher to take samples simultaneously with the collection section management staff when making installment withdrawals to customers' homes.

The number of sample respondents selected was 40 people. The number of respondents to this research meets Bailey's opinion referred to in Hasan 2012, which states that the minimum sample size that can be accepted in research that will use statistical data analysis is 30. The total number of BMT Al-Akbar customers is 1,417 people. The data used in this research are primary data and secondary data. Primary data was obtained through field observations, distributing questionnaires, and direct interviews with BMT Al-Akbar management and customer respondents. Meanwhile, secondary data was obtained from various archives and administration of BMT Al-Akbar, Central Statistics Agency (BPS), State Ministry of Cooperatives and SMEs, Deli Serdang Regency UKM Cooperative Service, journals, books and other literature sources needed to support this research report .

After that the data was analyzed descriptively and quantitatively with a multiple linear regression model. Descriptive analysis is used to describe the characteristics of murabahah financing customers so that the characteristics of micro business actors who become customers and receive murabahah financing can be known. Meanwhile, multiple linear regression is used to determine what factors have a real influence or not on the amount of murabahah financing realization, which is then also described descriptively. The variables studied were number of family dependents, years of education, years of business, net business income per month, frequency of loans, and collateral.

4. RESULTS AND DISCUSSION

Customer Characteristics

Customer characteristics were obtained from the results of research on customers who were respondents. Generally, respondents are customers who have businesses as grocery traders, vegetable traders and food traders. Most of the respondents have businesses as food traders, namely 23 people (55.00 percent), while the number of respondents who have businesses as grocery traders is 15 people (37.50 percent) and the remaining respondents have businesses as vegetable traders as many as 2 people (5.00 percent).

Identified customer characteristics include age, gender, number of family dependents, years of education, years of business, net business income per month, frequency of loans, and collateral. Based on age, the customers who were respondents in this study were aged between 25 years and 64 years. The largest proportion was among customer respondents aged 46-50 years, namely 15 people (37.50 percent). The next largest proportion of customer respondents was in the age range below or equal to 35 years, namely 13 people (32.50 percent). Then next are customers who are over 51 years old, namely 12 people (30.00 percent). Murabahah financing at BMT Al-Akbar pays attention to the age factor. Those who are too young are worried about not having enough experience in running a business, while those who are too old are also worried that they will no longer be able to run their business. Judging from the age range of customer respondents, this also meets the requirements of BMT Al-Akbar where the minimum age of customers when applying for financing is 21 years and the maximum is 65 years.

Based on gender, the largest proportion of murabahah financing comes from female customers, namely 31 people (77.50 percent). Meanwhile, the remainder were 9 male customers (22.50 percent). This shows that gender is no longer an issue nowadays because the majority of customers who apply for murabahah financing at BMT Al-Akbar and run the business for which the financing is proposed are women. Based on the number of family dependents, customer respondents who have less than or equal to two dependents are almost equal to customer respondents who have three to five family dependents, namely 18 people (45.00 percent) and 19 people (47.50 percent). Meanwhile, the remaining customers who have family dependents of more than five people are 3 people (7.50 percent).

Based on length of education, the largest proportion of customer respondents had an education equal to 6 years or the equivalent of elementary school, namely 18 people (45.00 percent) of all respondents. There were 10 respondents with 9 years of education or the equivalent of junior high school (25.00 percent). There were 9 respondents with 12 years of education or the equivalent of high school (22.50 percent) and 3 respondents with more than 12 years of education or the equivalent of a college and bachelor's degree (7.50 percent). This illustrates that the majority of micro agribusiness actors in the trade sector who borrow from BMT Al-Akbar have a low level of education. Their low level of education can also be caused by their situation as micro business actors where their situation can be said to be at the bottom of the economic scale.

Based on length of business, the largest proportion is customer respondents who have a business duration in the range of 1-5 years, namely 19 people (47.50 percent), followed by customer respondents whose business is 6-10 years as many as 15 people (37.50 percent), who 4 people in business 11-5 years (10.00 percent) and 2 people in business over 15 years (5.00 percent). Based on net business income per month, the largest proportion were customer respondents who had net business income of IDR 1,000,001.00 - 2,000,000.00 per month, namely 18 people (45.00 percent). Meanwhile, customer respondents who had monthly net business income of less than or equal to IDR 1,000,000.00 and above IDR 2,000,000.00 were 12 people (30 percent) and 10 people (25.00 percent). Most of the business's net income is obtained from customer respondents who operate in the grocery and food stall businesses.

Based on loan frequency, the largest proportion is customer respondents who have a loan frequency of 3-5 times, namely 50.00 percent (20 people). Meanwhile, customer respondents who had a loan frequency below or equal to 2 times and those who had a loan frequency above 5 times were 17 people (42.50 percent) and 3 people (7.50 percent).

Based on collateral, the number of customer respondents who included collateral was only 4 people (10 percent) of the total number of respondents. Meanwhile, the remaining 90 percent (36 people) were dominated by customer respondents who did not include collateral in their financing. Most of the collateral submitted by customer respondents was in the form of house certificates and motorbike BPKB.

Factors that Influence the Realization of BMT Al-Akbar Murabahah Financing
A. Normality Test

The normality test aims to determine whether the distribution of data follows or approaches a normal distribution.
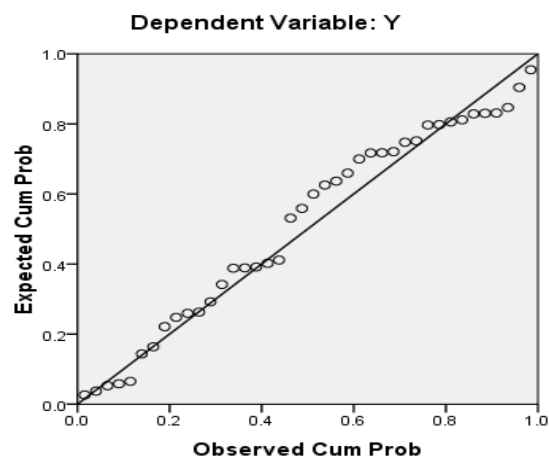
Figure 4.1
Data Normality Graph
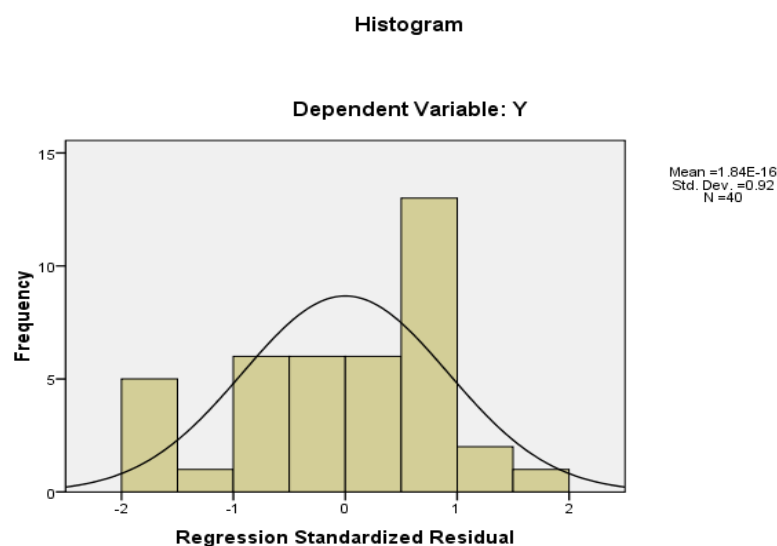
From the diagram above it can be seen that the curve around the histogram is bell-shaped so it can be concluded that the data is normally distributed.

Figure 4.1
Data Normality Graph

Source: Processed Data

From the picture above it can be seen that the data distribution is around the diagonal line. Thus the data is normally distributed.

B. Multicollinearity Test

The multicollinearity test aims to test the correlation of independent variables. If correlation occurs then there are symptoms of multicollinearity. A good regression model should not have any correlation between the independent variables.

Table 4.8
Multicollinearity Test

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.473	,459		-1,030	,310		
	X1	,119	,148	.122	,799	,430	,899	1,112
	X2	,069	,040	,278	1,728	,093	,815	1,227
	X3	.033	,040	.138	,836	,409	,774	1,291
	X4	,044	.021	,326	2,060	,047	,840	1,191
	X5	5.357E-8	,000	,129	,834	,410	,886	1,128
	X6	-.051	,099	-.085	-.515	,610	,776	1,288

Coefficientsa

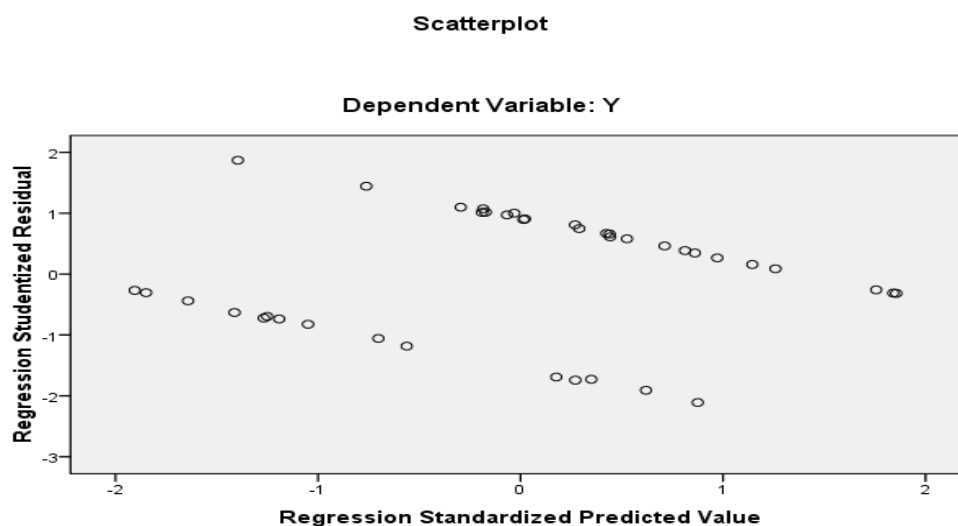| Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.473	,459		-1,030	,310		
	X1	,119	,148	.122	,799	,430	,899	1,112
	X2	,069	,040	,278	1,728	,093	,815	1,227
	X3	.033	,040	.138	,836	,409	,774	1,291
	X4	,044	.021	,326	2,060	,047	,840	1,191
	X5	5.357E-8	,000	,129	,834	,410	,886	1,128
	X6	-.051	,099	-.085	-.515	,610	,776	1,288

a. Dependent Variable: Y

From the data above it can be seen that the Tolerance value is > 0.10 or the VIF value is < 10. Thus it can be concluded that there is no multicollinearity in these independent variables.

C. Heteroscedasticity Test

The heteroscedasticity test was carried out using graphic analysis. In graphic analysis, a regression model is considered not to experience heteroscedasticity if the points are spread randomly and do not form a clear pattern and are distributed both above and below zero on the Y axis.

Figure 4.2
Heteroscedasticity Testing

Source: Processed Data (2023)

The image above shows that the points are spread randomly and do not form a clear pattern and are spread both above and below zero on the Y axis. This means that heteroscedasticity does not occur in the regression model, so the regression model is suitable for use for independent variables. as well as the independent variables.

4.2.3. Linear RegressionMultiple

The results of data processing via SPSS are as follows:

Table 4.9
Multiple Linear Regression Results

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,473	,459		1,030	,310		
	X1	,119	,148	.122	2,799	,000	,899	1,112
	X2	,069	,040	,278	1,728	.013	,815	1,227
	X3	.033	,040	.138	2,836	,000	,774	1,291
	X4	,044	.021	,326	2,060	,000	,840	1,191
	X5	,035	,000	,129	2,834	,000	,886	1,128
	X6	,051	,099	,085	2,515	,610	,776	1,288

a. Dependent Variable: Y

Source: Data processed using SPSS (2023)
From the table above, the regression equation model is:
$Y = -0.473 + 0.119$

4.2.4. Hypothesis testing

a. t test

The t statistical test basically aims to explain how much influence an independent variable individually has in explaining the dependent variable. By using the SPSS 16.0 program.

Table 4.15
t test
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	,473	,459		1,030	,310		
	X1	,119	,148	.122	2,799	,000	,899	1,112
	X2	,069	,040	,278	1,728	.013	,815	1,227
	X3	.033	,040	.138	2,836	,000	,774	1,291

X4	,044	.021	,326	2,060	,000	,840	1,191
X5	,035	,000	,129	2,834	,000	,886	1,128
X6	,051	,099	,085	2,515	,610	,776	1,288

a. Dependent Variable: Y

Source: Data processed using SPSS (2023)

1) Influence of X1 on (Y)

From the data above and SPSS processing it can be seen that the sample in this study is 40. Df = n – k = 40 - 2 = 38. So, the ttable value obtained is 1.686 with α of 5%. The tcount value is 2.799. Decision making criteria (Azuar Juliandi & Irfan, 2013, p. 100):

a. If the value of tcount > ttable, then Ho is rejected and Ha is accepted so that variable X1 has an effect on Y.
b. If the tcount < ttable, then H0 is accepted and Ha is rejected so that variable X1 has no effect on Y.

Based on partial test results, the influence of X1 transport on Y obtained tcount (2.799) > ttable (1.686), with a significance level of 0.00 < 0.05. The value 2.799 is greater than 1.686 indicating that tcount is greater than ttable. From these results it can be concluded that Ha is accepted (Ho is rejected). This shows that there is a significant influence of X1 on Y.

2) Influence of X2 on (Y)

From the data above and SPSS processing it can be seen that the sample in this study is 40. Df = n – k = 40 - 2 = 38. So, the ttable value obtained is 1.686 with α of 5%. The tcount value is 1.728. Decision making criteria (Azuar Juliandi & Irfan, 2013, p. 100):

a. If the value of tcount > ttable, then Ho is rejected and Ha is accepted so that variable X1 has an effect on Y.
b. If the tcount < ttable, then H0 is accepted and Ha is rejected so that variable X1 has no effect on Y.

Based on partial test results, the influence of X1 transport on Y obtained tcount (1.728) > ttable (1.686), with a significance level of 0.00 < 0.05. The value 1.728 is greater than 1.686 indicating that tcount is greater than ttable. From these results it can be concluded that Ha is accepted (Ho is rejected). This shows that there is a significant influence of X2 on Y.

3) Influence of X3 on (Y)

From the data above and SPSS processing it can be seen that the sample in this study is 40. Df = n – k = 40 - 2 = 38. So, the ttable value obtained is 1.686 with α of 5%. The tcount value is 2,836. Decision making criteria (Azuar Juliandi & Irfan, 2013, p. 100):

a. If the value of tcount > ttable, then Ho is rejected and Ha is accepted so that variable X1 has an effect on Y.
b. If the tcount < ttable, then H0 is accepted and Ha is rejected so that variable X1 has no effect on Y.

Based on the partial test results, the influence of X1 transport on Y obtained tcount (2.836) > ttable (1.686), with a significance level of 0.00 < 0.05. The value 2.836 is greater than 1.686 indicating that tcount is greater than ttable. From these results it can be concluded that Ha is accepted (Ho is rejected). This shows that there is a significant influence of X1 on Y.

4) Effect of X4 on (Y)

From the data above and SPSS processing it can be seen that the sample in this study is 40. Df = n – k = 40 - 2 = 38. So, the ttable value obtained is 1.686 with α of 5%. The tcount value is 2.060. Decision making criteria (Azuar Juliandi & Irfan, 2013, p. 100):

a. If the value of tcount > ttable, then Ho is rejected and Ha is accepted so that variable X1 has an effect on Y.
b. If the tcount < ttable, then H0 is accepted and Ha is rejected so that variable X1 has no effect on Y.

Based on partial test results, the influence of X1 transport on Y obtained tcount (2.060) > ttable (1.686), with a significance level of 0.00 < 0.05. The value 2.060 is greater than 1.686 indicating that tcount is greater than ttable. From these results it can be concluded that Ha is accepted (Ho is rejected). This shows that there is a significant influence of X1 on Y.

5) Effect of X5 on (Y)

From the data above and SPSS processing it can be seen that the sample in this study is 40. Df = n – k = 40 - 2 = 38. So, the ttable value obtained is 1.686 with α of 5%. The tcount value is 2.834.
Decision making criteria (Azuar Juliandi & Irfan, 2013, p. 100):

a. If the value of tcount > ttable, then Ho is rejected and Ha is accepted so that variable X1 has an effect on Y.
b. If the tcount < ttable, then H0 is accepted and Ha is rejected so that variable X1 has no effect on Y.

Based on partial test results, the influence of X1 transport on Y obtained tcount (2.834) > ttable (1.686), with a significance level of 0.00 < 0.05. The value 2.834 is greater than 1.686 indicating that tcount is greater than ttable. From these results it can be concluded that Ha is accepted (Ho is rejected). This shows that there is a significant influence of X1 on Y.

6) Effect of X6 on (Y)

From the data above and SPSS processing it can be seen that the sample in this study is 40. Df = n – k = 40 - 2 = 38. So, the ttable value obtained is 1.686 with α of 5%. The tcount value is 2.515.
Decision making criteria (Azuar Juliandi & Irfan, 2013, p. 100):

a. If the value of tcount > ttable, then Ho is rejected and Ha is accepted so that variable X1 has an effect on Y.
b. If the tcount < ttable, then H0 is accepted and Ha is rejected so that variable X1 has no effect on Y.

Based on partial test results, the influence of X1 transport on Y obtained tcount (2.515) > ttable (1.686), with a significance level of 0.00 < 0.05. The value 2.515 is greater than 1.686 indicating that tcount is greater than ttable. From these results it can be concluded that Ha is accepted (Ho is rejected). This shows that there is a significant influence of X1 on Y.

B. F Test

Table 4.12

F test

ANOVAb

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2,848	6	,475	2,400	,000a
	Residual	6,527	33	,198		
	Total	9,375	39			

a. Predictors: (Constant), X6, X4, X1, X5, X2, X3

b. Dependent Variable: Y

Source: Data processed using SPSS (2023)

From the data above and SPSS processing, it can be seen that to find Ftable, you need to look for df1 and df2. df1 value = 6, df2 value = 33 with α = 0.05. Then F0.05;2;97 = 3.090. Based on the table above, it can be seen that the Fcount value is 2.400 with a significance level of 0.000, while the Ftable is 3.090 with a significance level of 0.05. Thus, Fcount > Ftable, namely 2,400 > 3,090. The value 2,400 is greater than 3,090, indicating that Fcount is greater than Ftable, meaning that Ha is accepted (Ho is rejected) so it can be concluded that there is an influence of X1, Y.

4.2.5. Coefficient of Determination

The coefficient of determination is a magnitude that shows the magnitude of the variation in the dependent variable that can be explained by the independent variable. In other words, the coefficient of determination is used to measure how far the independent variables explain the dependent variable. The coefficient of determination value is determined by the R square value as can be seen in the following table:

Table 4.13

Determination Test

Model Summary b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.551a	.304	,177	.44472

a. Predictors: (Constant), X6, X4, X1, X5, X2, X3

b. Dependent Variable: Y

Source: Data processed using SPSS (2023)

From the calculation results it can be seen that the coefficient of determination obtained is 0.304. This means that 30.4% of the variation in variable Y (Y) is determined by the independent variable. Meanwhile, the rest is influenced by other variables that were not studied.

5. CONCLUSION

The characteristics of murabahah financing customers at BMT Al-Akbar are seen based on age, gender, number of family dependents, years of education, years of business, net business income per month, frequency of loans, and collateral. The largest proportion came from customers aged 6-50 years, 15 people (37.50 percent), 31 people (77.50 percent), female, with 3-3 dependents. 5 people as many as 19 people (40.00 percent), have an education equal to 6 years or the equivalent of elementary school/equivalent as many as 18 people (45.00 percent), have a business experience of 1-5 years as many as 19 people (47.50 percent), have net business income IDR 1,000,001.00 - 2,000,000.00 per month for 18 people (45.00 percent), has a loan frequency of 3-5 times for 20 people (50.00 percent), and does not include collateral in the financing as many as 36 people (90.00 percent).

Meanwhile, the factors that influence the realization of murabahah financing for micro agribusiness in the trade sector at BMT Al-Akbar at a 90 percent confidence level are length of education, length of business, net business income per month, and collateral. These four factors have a positive influence on the realization of murabahah financing for micro agribusiness in the trade sector at BMT Al-Akbar. This means that the longer the customer has had formal education, the longer the customer has been running the business, the greater the customer's net business income per month, and the collateral submitted by the customer, the greater the amount of realized murabahah financing that will be provided by BMT Al-Akbar.

Suggestions Based on the conclusions from the research results, several suggestions that can be considered are as follows:

1. BMT Al-Akbar should pay attention to the characteristics of prospective customers, especially the factors of length of education, length of business, net business income per month, and collateral in realizing murabahah financing. This is in order to get customers who have good qualifications, are right on target, namely micro entrepreneurs who need financing assistance, and achieve predetermined financing targets.
2. BMT Al-Akbar must be more detailed in obtaining and monitoring data related to length of education, length of business, net business income per month, and collateral because these factors can increase the amount of realized murabahah financing that will be provided to customers.
3. BMT Al-Akbar is expected to provide business guidance to customers so that customers can make their businesses more profitable. This is related to the factor of net business income per month which can influence the realization of murabahah financing

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