

CHAPTER V

CONCLUSION

5.1 Conclusion

Based on the results of the research and discussion that have been stated, several conclusions can be drawn. First, the preference factors of respondents as customers of Bank Syariah Indonesia in Padang in this study consist of sharia factors, service factors, social factors, product factors, and facilities factors.

The sharia factor is a preference factor related to sharia principles referring to Islamic sharia which is primarily guided by the Quran and Hadith. The components of Islamic teachings that regulate the life of a Muslim both in the field of worship (habluminAllah) and in the field of muamalah (hablumminannas) which is the actualization of the creed which is his belief. Then, the service factor related to efforts to fulfill the needs and desires of respondents as customers by Bank Syariah Indonesia and the provision of delivery to balance consumer expectations. Social factors in this study are related to referrals from the respondent's environment as customers of Bank Syariah Indonesia. Furthermore, the product factors in the research are Islamic banking products that are diverse, attractive, and innovative. As well as the supporting features / benefits contained in the product. Finally, the facility factor in this study is a complete banking transaction service facility at Bank Syariah Indonesia.

Second, the characteristics of respondents based on gender, age, and education level cause differences in respondent preferences in terms of the preference factors of Bank

Syariah Indonesia respondents. Respondent preferences in terms of the preference factors of Bank Syariah Indonesia respondents also differ based on occupation (students, civil servants, private employees, entrepreneurs, housewives, others) and based on average monthly income.

5.2 Recommendation

Based on the result analysis discussion, the suggestion that can be given through the result of this study to get better results, namely:

1. This research is not the first research conducted by the author, but there may be further researchers who will take up this theme. So hopefully this will be a reference for more perfect research in the future.
2. Because this study only has 100 respondents to be sampled, then in future research researchers can use a larger sample, namely respondents who are following the previous Bank Syariah Indonesia product so that the results obtained are more accurate.

