

CHAPTER V

CONCLUSIONS

5.1. Conclusion

This research was conducted to examine several factors that influence selection of products of Islamic bank. These factors include product knowledge, product information dissemination, profit margin, and service quality. Based on the results of the data analysis that has been collected and processed, the conclusions of this research results are as follows:

- a) Product Knowledge has significant effects on product selection in Islamic bank

The H_1 in this research is accepted. It means that the more customer has a knowledge about product, the more products of Islamic bank will be chosen. From the results of the study found that 93 respondents claimed not to understand the product of Islamic banks but they remain customers of Islamic banks only to save without recognizing what types of savings products contained in Islamic banking. And 46 respondents claimed to have or were using *Mudharabah* product, 1 respondent claimed to have used *murabaha* products, and there were no respondents who claimed to have or were using *Qardh* products. And the result of the study about customers knowledge about product of Islamic bank is in low rank.

- b) Product information dissemination has significant effects on product selection in Islamic bank

The H₂ in this research is accepted. It means that the better dissemination of product informatin will make a higher frequency of selection of products of Islamic bank.

c) Profit margin has significant effects on product selection in Islamic bank

The H₃ in this research is accepted. It means that the profit margin of the products influence the customer decision in choosing products.

d) Service quality has no significant effects on products of Islamic bank

The H₄ in this research is not accepted, it means that the H₀ in this variable is accepted. The service quality does not influence the customer decision in choosing products.

5.2. Limitation

There are some limitations that occur in this study, including:

- a) The difficulties to collect the respondent because research is conducted at the pandemic era (COVID-19) while the population coverage is West Sumatra Province
- b) This difficulties in making periodic corrections with the supervisor to the research and writing stages due to a pandemic (COVID-19)
- c) The various level of understandability and seriousness of the correspondents that occurs during questionnaire dissemination process. Several questionnaires are filled intentionally wrong and some answers are contractictory with previous answer that have been given.

5.3. Suggestion

According to the results of research conducted, the suggestions from the authors are as follows:

- a) In filling out the questionnaire, it is better if the respondent can be monitored directly without an intermediary or conducting a survey method with interview technique directly to the respondent to obtain more accurate results.
- b) Next researcher can examine other factors that influence product selection in Islamic bank and add moderating variables that can strengthen or weaken the influence of independent variables on the dependent variable.

