

CHAPTER VI

CONCLUSION

A. Conclusion

From the discussion and data test related to shari'ah financial literacy research in Pekalongan the conclusion are:

1. The shari'ah financial literacy level of rural people of Pekalongan as a respondent of this research include in a moderate level or sufficient literate.
2. Income of the rural people in Pekalongan has a positive significant impact on the shari'ah financial literacy.
3. Education of the rural people in Pekalongan has a positive significant impact on the shari'ah financial literacy.
4. Work Field of the rural people in Pekalongan has insignificant impact on the shari'ah financial literacy.
5. Financial institution relationship of the rural people in Pekalongan has insignificant impact on the shari'ah financial literacy.

B. Suggestion

From the result of research, researcher has some suggestions those are:

1. Shari'ah financial literacy in the rural area is needed to be improved for enhancing the shari'ah market share in Indonesia.
2. Shari'ah bank and shari'ah financial institution have to educated people in rural area to comply with the law of Otorotas Jasa Keuangan (OJK) No 01/SEOJK.07/2013 to maintain the shari'ah financial environment in the future.
3. Academicians should also contribute to improve the sharia'ah financial literacy in the rural society.
4. Rural governance has to concern in improvement of shari'ah financial literacy in rural area.

C. Research Limitation

1. The amount of respondent is not taken from the whole of district in Pekalongan because of the time limitation.
2. The existence of weakness in questionnaire model, that the respondents answer and the real condition of them is hard to be controlled.