

CHAPTER VI

CONCLUSION

A. Conclusion

Based on the results on this research regarding factors that influence the reason of public health's new student of STIKES Muhammadiyah Samarinda become customers on Islamic bank, it concluded as:

1. Knowledge variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the regression result of $0,000 < 0,1$ and the influence as much as 0,606. The object in this research is public health's new student of STIKES Muhammadiyah Samarinda. Muhammadiyah is an Islamic organization, thus most of the student has highly religiosity.
2. Service variable has significant and positive influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the regression result of $0,027 < 0,1$ and the influence as much as 0,219. Islamic bank is bank which operate based on Quran and Hadith. Thus, in giving services, Islamic bank should provide Islamic ways in serving the customers, offering the products even the employee's appearance. It becomes a separate comfort by customer, especially for students during transaction.

3. Location variable has significant and negative influence to the reason of public health's new student become customers on Islamic bank. It can be seen from significance of the regression result of $0,000 < 0,1$ and the influence as much as 0,386. In Samarinda, there are seven Islamic banks with a fairly remote location from student activity, especially STIKES Muhammadiyah Samarinda. Thus, this thing could give negative influence to the reason of public health's new student become customers on Islamic bank.

B. Suggestion

Based on the results and the conclusion that explained above, researcher wants to give the suggestion that would be useful to the related parties:

1. Islamic bank should promoting and introducing their products, include promoting to health department student. They are not study economics deeply and intensively in the college, the action from Islamic bank for example to give socialization regarding of Islamic banking to the health student department, it will increase their knowledge about Islamic bank.
2. Islamic bank should increase their services time to time, adding innovation and creativity in order to customer especially students comfortable and pleased to have transaction in Islamic bank.
3. Islamic bank should arranges the layout of the bank location that will be operate in the center of community activities, especially in the center of college

student activities. College students should have a bank account to save their money, receive money transfer from their parents and also as the college's payment. Not only conventional bank, nowadays many Islamic banks have relationship with many colleges to have cooperation. Therefore, Islamic bank should promote in order to people interested to using Islamic bank.

C. Research Limitations

Research as possible seek a perfect research, but researcher realize that much things limited in this research:

1. Research objects in this research is only on new student of public health department at STIKES Muhammadiyah Samarinda.
2. The questionnaire that used in this research still less of digging respondents information.