

CHAPTER 5

CONCLUSION & SUGGESTION

A. Conclusion

Objective of this research is to know effect of Parents recommendation, Location, Profit Sharing, Religiousity, Knowledge and Financial Information Disclosure towards willingness of students in saving. Sample in this research is divided into two types of group sample. The first group is students with Islamic economic education background and the second group is students without Islamic economic education background. This research shows that for students with Islamic economic education background, there are four hypothesis supported. However, for students without Islamic economic education background, there are only three hypothesis supported. The explanation of each hypothesis is explained one by one below :

- 1.a. There is no significant effect of parents recommendation towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank.
- 1.b. There is a significant positive effect of parents recommendation towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.
- 2.a. There is no significant effect of location towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank.

2.b. There is no significant effect of location towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

3.a. There is a significant positive effect of profit sharing towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank.

3.b. There is a significant positive effect of profit sharing towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

4.a. There is a significant positive effect of religiosity towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank.

4.b. There is a significant positive effect of religiosity towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

5.a. There is a significant positive effect of knowledge towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank

5.b. There is no significant effect of knowledge towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

6.a. There is a significant positive effect of financial information disclosure towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank

6.b. There is no significant effect of financial information disclosure towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

Students's environment with Islamic economic education background influenced the students in saving at Full fledged Sharia bank, because campus creates Islamic environment supporting students activity, such as the lecturers who always involve Islamic value eventhough the class is not related with Islamic course. It makes students think about Islamic principle that usury is prohibitted in Islam making them choose Sharia bank rather than conventional bank. Because university obligate students to take the course about Sharia accounting, Fiqh Muamalah, Islamic Financial Institution or other subject that talk about Islamic Economy, it makes students with Islamic economic education background understand the mechanism and system of Sharia bank.

In campus without Islamic economic education, not all students take Sharia accounting, and there is no other subject that talk about Islamic economic. Some students also don't know if their campus has Sharia accounting course making the students with Islamic economic education background have higher information about Sharia bank rather than students without Islamic economic education background.

This research shows that education background of students is important to influence students in saving at Full fledged Sharia bank. The researcher hope that the university can improve the comprehensiveness of Sharia banking and Islamic knowledge, because the education and teaching by lecturer able to increase the information of Sharia banking. If student understand well about the Sharia bank, it will encourage their willingness in saving at Full fledged Sharia bank.

B. Suggestion

Based on the result and conclusion of this research, researcher gives some suggestions in the hope that this research will give benefits for some related parties. Conclusion of some suggestions is explained below :

1. Sharia bank needs to improve promotion to public, and explain the differentiation between Sharia bank and conventional bank.
2. Muslim people need to improve awareness about usury that is prohibited in Islam.
3. Economic lecturer need to improve comprehensiveness about Sharia bank in order to improve students's knowledge about Sharia bank mechanism.
4. Hopefully, this research result will help other researchers who examine about willingness in saving at Sharia bank and other researchers able will be to add some variables such as services, recommendation from friends or relatives and facility in their research

C. Research Limitation

This research is not free from limitation, but this research exist in the hope to give some knowledge or information for other research. Some research limitation is explained below :

1. Sample in this research just consists of UNY, UIN, UMY and UPN, for future researchers, it will be better to wider the scope of sample as their research subject
2. This research just consists of some variables such as parents recommendation, location, profit sharing, religiuisty, knowledge and financial information disclosure, for future research, will be better to add some variables that maybe proper for students.