

## **CHAPTER VI**

### **CONCLUSION, RECOMMENDATION, AND RESEARCH LIMITATION**

#### **A. Conclusion**

1. Variable Perceived Financial Technology has positive and significant influence towards the change of Debtors' Preference on Sharia Rural Bank. Better debtor's understanding about Financial Technology causes more changing on Debtor's Preference in using financing service.
2. Variable Service Feature also has positive and the most significant influence towards the change of Debtors' Preference on Sharia Rural Bank. The more innovative financing service feature offered, increasingly causes the change of Debtor's Preference in using financing service.
3. Variable Perceived Ease of Use has positive and significant influence towards the change of Debtors' Preference on Sharia Rural Bank. The more easiness the debtor got, causes more change in Debtor's Preference in using financing service.
4. Variable Perceived Risk has negative influence and does not significantly influence the change of Debtors' Preference on Sharia Rural Bank. The debtors believed that possible risk that might be faced by debtors can be managed using advanced information technology.

5. Perceived Financial Technology, Service Feature, Perceived Ease of Use, and Perceived Risk simultaneously have significant influence towards the change of Debtors' Preference on Sharia Rural Bank in using financing service. The independent variables in this study explained as much as 63,3% of dependent variable, while other 36,7% can be explained by other variables outside the model.

## **B. Recommendation**

1. For Sharia Rural Bank as established financial institution, even though the debtors still chose financing service by Sharia Rural Bank as primary option, but it would be better to start establishing new system that implements new advanced technology and carry out socialization to the debtors in order to maximize the performance of the new system offered by the bank.
2. By using new system and advanced technology, it would be better for Sharia Rural Bank to create new service feature to facilitate the debtors in applying financing to the bank.
3. By using advanced technology and new financing service feature, it would be better for Sharia Rural Bank to create financing product that could help the debtors from the aspects of time efficiency and service cost.

4. Sharia Rural Bank as established financial intermediary, must be able to guarantee the legality factor, confidentiality of debtor data, and costumer protection factor in creating financing service innovation to keep customer's trust.
5. Sharia Rural Bank, as a developed financial institution, can start building partnership with Sharia Financial Technology, which is still developing, to bring win-win solution for both institutions. Sharia Rural Bank can attract debtors using various financing service, while Sharia Financial Technology can offer more convenience from the application of advanced technology.

### **C. Research Limitation**

This research only analysed the influence of variables Perceived Financial Technology, Service Feature, Perceived Ease of Use, and Perceived Risk towards the change of Debtors' Preference on Sharia Rural Bank. This research did not analyse the influence of independent variables towards the change of Debtor's Preference on other financial institutions. The research took the case study only on Bangun Drajat Warga Sharia Rural Bank Bantul, Special Region of Yogyakarta. The sample used in the research were taken from debtors of *Mudharabah* and *Musyarakah* financings in Bangun Drajat Warga Sharia Rural Bank Bantul, Special Region of Yogyakarta.