

## **CHAPTER V**

### **CONCLUSION**

#### **A. Conclusion**

Based on the results of the data analysis, the authors can draw the following conclusions:

1. Sharia Compliance Variables do not have a positive and significant influence on consumer decisions to open Islamic bank accounts. Customer satisfaction variables have a positive and significant effect on consumers' decisions to open Islamic bank accounts. Profit-sharing variables have a positive and significant effect on consumer decisions to open Islamic bank accounts. The results of the F test analysis are rejected, which means that the variables of sharia compliance, customer satisfaction, and profit-sharing together affect the consumer's decision to open a bank account at an Islamic bank. explained by the variables of sharia compliance, Customer Satisfaction, and profit-sharing. While the remaining 77.1% is explained by other factors. In this study, it was found that the results of the multiple regression analysis coefficients of 3 consumer factor variables in deciding to choose a significant Islamic bank were customer satisfaction provided by Islamic banks.

#### **B. Research limitation**

1. This study is limited by three factors, namely sharia compliance, availability of customer satisfaction, and profit-sharing on consumer

2. decisions to open bank accounts at Islamic banks. If a variable is added, it is expected that better research results can be obtained.
3. This study is limited to the sample used is entrepreneurs in the city of Surakarta who use or open Islamic bank accounts.

### **C. Recommendations**

1. Islamic bank companies should provide socialization or education about sharia compliance with Islamic banks to the public so that people are more familiar with Islamic banks, and make people more interested in opening bank accounts at Islamic banks.
2. For the MUI (Indonesian Ulama Council), it must provide education about the Syariah banking system, especially sharia compliance, to the public, so that people are more familiar with Islamic banking.
3. Islamic banks have to reduce margin costs so that the Bank can work more efficiently.
4. For further research, it is advisable to add the variables used not only sharia compliance Customer Satisfaction, and profit-sharing in influencing consumer decisions in opening accounts at Islamic Banks and the sample is not only focused on entrepreneurs. in Surakarta, but all people in Surakarta or Indonesia who use or open a bank account at a Sharia bank.