

V. CONCLUSIONS AND IMPLICATIONS

A. Conclusion

Based on the results of the research that has been done, the following conclusions can be drawn:

1. The property value factor (Pv) does not partially influence people's preferences in choosing the type of sharia mortgage financing. This could have been influenced by other factors not explained in this study such as economic conditions, service factors or other factors.
2. The Religiosity Factor (R) has a partial effect on people's preferences in choosing the type of mortgage sharia financing. The result is significant with a positive correlation. The higher a person's religiosity, the person will internalize his religious teachings, so that religious teachings will influence all his actions and views of life, including in muamalah activities. So that the higher the religiosity factor, the greater the determination of the customer's decision in choosing sharia home ownership credit financing.
3. The procedural factor (Pr) has a significant effect on people's preferences in choosing the type of conventional or sharia mortgage financing. The results are significant with a negative correlation. The easier the procedures provided by the banks, the less people's preferences in choosing financing in banking.
4. The promotion factor (Pm) has an effect on people's preferences in choosing the type of sharia mortgage financing. The result is significant with a

positive correlation. Promotions that are made in an informative and creative manner will make customers interested so that later if the customer's needs are met regarding the information explained by the bank, it will increase the customer's trust and loyalty to the bank.

B. Implications

From the results of the research and conclusions that have been made, there are several implications, namely as follows:

1. The procedure, promotion factor is expected to always be considered, this is because promotion is a factor that is considered important by the community. The easier the procedures provided by the banks, then the people's preferences in choosing financing in sharia banking are high, and more promotions that are given to eat people will be more interested in the sharia banking.
2. In terms of banking religiosity, especially sharia banking, it is necessary to adjust procedures more according to Islamic law, because religious people tend to internalize their religious teachings, so that religious teachings will influence all their actions and outlook on life, including muamalah activities.
3. Although the factors of religiosity, procedures, and promotions influence people's preferences in choosing sharia mortgage financing, other factors that have not been studied in this study are expected to be considered with the aim that the number of customers in conventional and sharia banks can be increase.

4. This research has not covered all the factors that influence people in choosing home ownership credit financing, so it is hoped that future researchers will add other variables in order to produce more complete and in-depth research.

C. Research Limitations

The variables used in this research are property values, religiosity, procedures, and promotions. In future research, it is expected to be able to add other variables that are considered to have an influence on people's preferences. In addition, this research is limited only to the people in Purwokerto, so there may be differences in research results and conclusions if it is carried out in different areas.

