

## **V. CONCLUSIONS AND IMPLICATION**

### **A. Conclusions**

Based on the research result and discussion can be concluded as follow:

1. Based on the research result, BPR Sharia Arta Leksana Purwokerto has implemented the principle of sharia economy which is proven in its operational. In savings, the bank does not use interest system but profit sharing therefore the bank is spared from usury. The percentage of the profit sharing is conducted in the beginning of the process when the customers want to keep their money in the bank. Also, by not implementing monthly administration fee as implemented by other conventional bank, therefore it does not harm the customers and mutually helping each other. In the funding, bank applies the same system as savings and in funding more islamic economy principle applied. The funding is oriented in mutual help principle not profit like of conventional bank. In the case of customers that borrow money from sharia bank but then the business is falling, the bank does not give any penalty to the customers if they got not performing loan to the bank, because the character is to help each other not oriented in profit.
2. The principle of sharia, interest free, not harming the customers, mutual help and sharia products jointly or partially have significant influence on BPR Sharia Arta Leksana Purwokerto in using products and services of sharia bank.

3. The principle of sharia has the most influence of BPR Sharia Arta Leksana Purwokerto in using products and services of sharia bank.

### **B. Implication**

1. BPR Sharia Arta Leksana Purwokerto supposedly pay attention and increase the principle of interest free, profit sharing, not harming the customers, mutual help and factor products because these variables have significant influence on BPR Sharia Arta Leksana Purwokerto.
2. BPR Sharia Arta Leksana Purwokerto should more attention and increase the variable of sharia principle because that variable has the most influence on the sharia banking. Considering the principle of sharia is the most influencing factor, it means the principle of sharia has an important role to save money in BPR Sharia Arta Leksana Purwokerto.

