CHAPTER VI

CLOSING

A. Conclusion

Based on the discussion and analysis in the previous chapter on the difference between the concept of sharia marketing with marketing practices at the Muamalat Bank branch Surabaya, the writercan draw conclusions as follows:

- 1. There is a significant difference between the concept of sharia marketing with the marketing practices at Muamalat Bank branch Surabaya. This is evidenced by the number of scores obtained in sharia marketing practices from subjects of research.
- 2. The dimensions of the smallest score Muamalat branch bank practice in Surabaya is a realistic dimension with an average score of 21.3. This indicates that the marketing staff Surabaya Bank Muamalat branch still needs to improve in terms of competence so as to survive, compete in each market and business conditions which always change.

B. Suggestion

Based on result ofresearch, the researchertried to give suggestions for related sharia banking institution:

1. For Muamalat Bank Branch Surabaya, especially the marketing to retain their performance sharia marketing principles and improve their

- competence in terms of marketing so as to realize Islamic banks are able to realize the economic benefit forummah.
- 2. For Muamalat Bank, to train and educate all their employees about Islamic banking and all its aspects, include sharia marketing. By that, the professional human resource of Islamic banking will be increased and be able to lead the Islamic banking.

Due to some additional findings during the research, particularly about relocated directors and manager staffs from conventional banks whose understandings about Islamic banking system were lacking. By that, for director staffs, and the employees in managerial level, it must be ensured that they have a track record career in Islamic banking and has been understood about true Islamic banking system as a whole. In additon, they are given some specific training on managerial level about Islamic banking system in order to achieve an expert Islamic banking manager to realize Muamalat Bank as a beyond bank.

C. Limitations

For further research in order to continue this research better, there are some limitations in this research as follows:

a. The process for gaining data from interview, documentation, and questionnaire are two months. Actually, a longer time for interview is necessary, in order to find out more problem and giving more valuable solution for Muamalat Bank branch Surabaya.

- b. Due to the limitation of time as well, the questionnaire were come from marketing staffs only. And to make the data more objective, it will be necessary to gain the data from the customers of Muamalat Bank branch Surabaya about the performance of its marketing staffs.
- c. Author tested the performance of marketing staffs by examining the scores through paired t-test only. Hopefully for next researcher willsearch more detail about qualitative factors such as what factors are influencing the difference between sharia marketing theory with its practice by staffs of Muamalat Bank branch Surabaya.