

Chapter 5

CONCLUSION

5.1. Research Conclusion

This research has been conducted by using SEM (Square Equation Modelling) method and processed by using SmartPLS 3.3 software. As the result described in chapter 4 related with this research topic, “The Influence of Financial Technology Use and Financial Literacy on Financial Inclusion in Padang”, the researcher has concluded several conclusions as follows:

1. The use of financial technology has a significant and positive influence on financial inclusion in Padang. It means that the higher level of financial technology use, the higher level of financial inclusion will be, in this case in Padang, where the research has been taken place.
2. Financial literacy has a significant and positive influence on financial inclusion in Padang. It means that, increasing the level of financial literacy will also be increasing the level of financial inclusion, in this case in Padang, where the research has been taken place.

5.2. Research Implication

This research has been conducted in Padang, which also expected to be useful for any stakeholders or even society in Padang. Here are some implactions from this research :

1. Academic

This research has provided data and information about the condition of financial literacy and and how the society in Padang use the financial technology also the influence of those factor to the financial inclusion. This research gives the benefit as an insight to increase the knowledge about financial inclusion and several factors that can affect it, as it discussed in this research which are financial technology use and financial literacy.

2. Government

This research could also be an insight for the government, as the policy maker, in term to make the policy that is related to the financial inclusion. This research provides a current condition of society in Padang about how the financial technology use and financial literacy can influence the financial inclusion, which can be used by the government as one of consideration in making the policy related to this research topic and match it with some problems that is related with financial inclusion.

5.3. Research Suggestion

- For further research, the researcher suggests to take others respondent as the sample, such as teenagers, adults, or maybe other city as the object.
- For further research, it will be better if the next researcher add more variable to find what other factors that can also influence the financial inclusion.
- For further research, the researcher recommends to process the data with more respondent in term to represent the society in Padang City and more accurate data.

