

CHAPTER VI

CONCLUSION AND RECOMMENDATION

6.1. Conclusion

According data in this research, the writer wants to conclude the result of this research. The conclusion is there are 3 categories of the respondents. First, the respondents who know and use fintech. Second, the respondents who know fintech but do not use fintech. Third, the respondents who do not know fintech and also do not use fintech. There are 52% or 52 people who know and use fintech. Then, there are 29% or 29 people who know fintech but do not use fintech. Third, there are 19% or 19 people who do not know fintech and also do not use fintech.

52% or 52 people just use fintech in payment sector and crowdfunding sector. There is no one respondents who use lending sector and financial planning sector. It means that the payment sector is more used by people in Bukittinggi. 29% or 29 people just know fintech but they do not use fintech. They more prefer use the conventional system such as use cash for transaction, or borrowing money from bank. 19% or 19 people do not know fintech and also do not use fintech. They do not know and do not use because no access to use fintech. They still use conventional system such as cash and borrow money from the bank.

The implementation of fintech in Bukittinggi can be seen from the data in this research. There are more than 50% people use fintech in Bukittinggi. It means that based on the data, the Bukittinggi society are ready to use fintech. But, Bukittinggi still need improvement in some sectors such as infrastructure that can

support fintech, improve the literacy of fintech through socialization by government or provider fintech products in order to attract people to use fintech.

6.2. Recommendation

There are some recommendations from writer to government, provider of fintech, society, and the next writer. First, recommendation for government is government must socialize the security of use of fintech products, because there are some people worried to use fintech product. Then, government must cooperate with provider of fintech products such as Go-jek, bank, and others in order to attract people to use fintech products.

Second, recommendation for provider of fintech such as Gojek, bank, Telkomsel, and others is They must socialize their product to people such as how to use their product, how their products work, what benefit of their product in order to give people knowledge and attract people to use fintech product. Then, the provider of fintech products must cooperate with government to socialize their products.

Third, recommendation for society is the society must be aware to fintech. Because fintech will growth in the future and it become popular and usable in the future. Fourth, recommendation for the next writer is to combine primary data with secondary data in order to see the impact of use of fintech especially for region or others.