

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion

This study examines the effect of financial literacy and fintech on financial inclusion for Jenius customers. The data was obtained using the results of questionnaires distributed to 133 respondents and processed using the SPSS 26 analysis tool.

Based on the results of data analysis and discussion that has been carried out to answer the research problem formulation, it can be concluded that:

1. Financial literacy (X1) significantly affects financial inclusion for Jenius customers. When a person has a high level of understanding of financial concepts, the level of one's financial inclusion will also be higher.
2. Financial Technology (X2) significantly affects financial inclusion for Jenius customers. The higher use of Fintech will support the level of financial inclusion where the availability of access and financial services will be broader and easier to reach.

5.2 Suggestion

Based on the results of the research, several things were found that could be input, namely:

1. The Financial Services Authority, Bank Indonesia, and companies providing financial products and services must carry

out activities to increase financial literacy, such as education on financial terms and the benefits of each financial product and service, as well as training in good financial management needed.

2. The use of digital financial services in Indonesia is multiplying. So that people have more trust in this service and avoid crimes by financial technology companies via the Internet.



