

CHAPTER V

CONCLUSION AND RECOMMENDATION

This chapter presents the conclusion from this study and also the recommendation for future research.

5.1 Conclusion

This study examines the factors that affect public trust on insurance in which respondent target is the people of Padang City who has taken any insurance before. This study used two types of variables, namely the dependent variable and independent variable. The dependent variable in this study is public trust while the independent variables that used are public knowledge, public perception and public experience. The result of this study are as follows:

1. Public trust level is in high category with total score mean of 100 respondent was 22.61, with female has total score mean 22.90 which higher than a male around 22.37 and respondent who has education level until senior high school or less than senior high school mean was 23.55 which greater than respondent who has education more than senior high school around 22.60. It can be concluded that public trust is remain in high category with female's trust greater than a male and respondent who has education level until senior high school or less than senior high school is greater than respondent who has education more than senior high school.
2. Public knowledge has no significant effect on public trust. It was evidenced by the calculation of the t-count 0.377 was greater than t-table 1.98498 and a significant value 0.707 was smaller than 0.05. It can be concluded that Public Knowledge (X1) has no significant effect on Public Trust (Y), so the first hypothesis is rejected.
3. Public perception has significant positive effect on public trust. It means that an increases in public perception always result in higher public trust. It was evidenced by the calculation of the t-count is 3.387 that was greater than t-

table of 1.98498 and has significant value 0.001 which smaller than 0.05. It can be concluded that public perception (X2) has a positive and significant effect on public trust (Y), so the second hypothesis is accepted.

4. Public experience has significant positive effect on public trust. These results was evidenced by the calculation of t-count 8.028 which was greater than t-table 1.98498 and its significant value of 0.000 which smaller than 0.05. It can be concluded that public experience (X3) has positive and significant effect on public trust (Y), so the third hypothesis is accepted.

5.2 Recommendation

Based on the result analysis discussion, the suggestion that can be given through the result of this study in order to get the better results, namely:

1. Public knowledge about insurance can be maintained as much as possible by the people, so the people more careful to purchase any insurance although in this study the knowledge and trust does not show the significant effect.
2. Due to this study only have 100 respondents to be a sample, in the future research, the researchers can use a larger sample of size of respondent who has taken any insurance before to makes the result become more accurate.
3. The next researcher can use other variable to examine factors that affect the public trust in insurance. Further researchers can also research with the samples in other cities.

