

**THE EFFECT OF e-SECURITY, e-TRUST, PERCEIVED  
USEFULNESS AND PERCEIVED EASE OF USE ON  
CUSTOMERS' INTENTION USING MVOLA MOBILE  
BANKING IN MADAGASCAR**



*BACHELOR THESIS*

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2022**

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A THESIS SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR  
THE DEGREE OF UNDERGRADUATE OF MANAGEMENT IN BUSINESS  
PROGRAM



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### **THE EFFECT OF e-SECURITY, e-TRUST PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON CUSTOMERS' INTENTION USING MVOLA MOBILE BANKING IN MADAGASCAR**

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## DEDICATION

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*“The Road Not Taken Robert Frost, Mountain Interval. (1920). Two roads diverged in a yellow wood, and sorry I could not travel both and be one traveler, long I stood And looked down one as far as I could To where it bent in the undergrowth; Then took the other, as just as fair, And having perhaps the better claim, because it was grassy and wanted wear Though as for that the passing there Had worn them really about the same, and both that morning equally lay in leaves no step had trodden black. Oh, I kept the first for another day! Yet knowing how way leads on to way, I doubted if I should ever come back. I shall be telling this with a sigh Somewhere ages and ages hence: Two roads diverged in a wood, and I — I took the one less traveled by, and that has made all the difference.”*

## ABSTRACT

### **THE EFFECT OF E-SECURITY, E-TRUST, PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON CUSTOMERS' INTENTION USING MVOLA MOBILE BANKING IN MADAGASCAR**

**By  
Vatsiniaina Tatamo.S.**

This study aims to analyze whether there is an effect of perceived usefulness, perceived ease of use and e-security including e-trust on customers' intention to use Mvola mobile banking in Madagascar. The analytic design used in completing this research was multiple linear regression. The sampling method used in this study is nonprobability sampling and purposive sampling, an online survey was provided through those who are using MVOLA mobile banking precisely in the capital of the Island. The number of samples was 100 respondents with the criteria of those who own MVOLA mobile account. The result showed that perceived usefulness, perceived ease of use, e-security and E-trust significantly correlated with user's intention to use MVOLA M-banking with the significant value of  $0.00 < 0.05$ . This study contributes to exploring and validating the key factors of each variable and their constructs as well. The effect test results were supported by TAM which are specifically on perceived usefulness and perceived ease of use variables. E-Security also were supported as a construct including its authenticity, safety and confidentiality. In addition to that, the research obtained as a result that perceived usefulness, perceived ease of use, e-security and e-trust partially affect usage intention.

**Keywords:** *perceived usefulness, perceived ease of use, e-security, e-trust and Intention to use.*



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