

CHAPTER V

CONCLUSIONS AND SUGGESTIONS

5.1 CONCLUSION

Mobile banking system have had a big impact on banking all over the world. It has made people's life easier, simpler, faster and more secure than ever. Apart from banking toward mobile phone, also it is used as an efficient tool for financial inclusion for those who do not own bank account.

This study then has introduced essential results that may be useful for banking domain. The main contribution is in developing and understanding customer's intention in the usage of banking service through mobile phone.

The results and relationships represent the process forward in understanding the theory of TAM (Technology Acceptance Model) and other research concerning mobile banking usage., highlighting several theoretical implications. The research brought result such as the importance of the relationship between perceived usefulness on the use intention of banking utilization

Answering the questions cited at the top of this study, we can evaluate that perceived usefulness, perceived ease of use, e_security and e_trust, all have a significant effect on the customer's intention to use toward MVOLA mobile banking especially among people who live in the capital

1. Perceived usefulness has positive and significant effect on customers 'intention to use Mvola mobile banking in Madagascar
2. Perceived ease of use has positive and significant effect on customers 'intention to use MVOLA mobile banking in Madagascar
3. E_security has positive and significant effect on customers 'intention using MVOLA mobile banking in Madagascar

4. E_trust has positive and significant effect on customers 'intention using MVOLA mobile banking in Madagascar

5.2 SUGGESTIONS

As claimed by the results which has been accomplished, new recommendation would be considered in order to upgrade intention to use Mvola mobile banking is firstly ameliorating its security and trust since the result of the research was not really giving fulfilment for the customers and they seem to be hesitating on these two important phenomena's where these are crucial in optimizing the usage intention.

Second, it is necessary for the company to build loyalty program since the existence of the competitors may reduce their intention to continue to use it. Related to that case, it becomes essential to establish a long-term and strong relationship with the customers by providing endless advantages that technology has to offer. It is a bit hard to get new customer than motivating the existing customers. It means that it is more worthwhile to ensure that Mvola customers keep going using it than finding a new customer that does not yet understand enough about the service.

Third, it would be beneficial if Mvola creates a mobile application that can help customers to purchase goods online without using Bank account. By this, customers just need to download the App on their android and get access on it This new technology may increase customer's productivity in general and also for the company as well since it does not require much time and also it is profitable for project management. Last but not least, it is recommended that the company service conduct monthly or annually evaluations of its service so that if any problems occur, it can be solved quickly.

Limitation

This study had a small sample size of 100 participants from a single region in one country, which may limit the generalizability of the findings. While the findings provide insights into the attitudes and behaviors of this specific population, it is possible that the results will not be representative of other regions or countries. Future research with larger and more diverse samples may be needed to confirm our findings and improve the generalizability of the results

In this research, we acknowledge that the small sample size and limited geographic scope of our study may limit the generalizability of our findings. I also suggest that future research with larger and more diverse samples may be needed to confirm our results and increase the external validity of our study. By acknowledging these limitations, we can help readers better understand the strengths and weaknesses of our research and the potential impact of these limitations on our findings