

# Examining the adoption of mobile banking:

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# EXAMINING THE ADOPTION OF MOBILE BANKING: EMPIRICAL EVIDENCE FROM INDONESIAN MUSLIM STUDENTS

## Abstract

The shifting trend toward m-banking services has caused competition, as multiple banks compete to convince customers to adopt m-banking services, and so must deliver excellent services. As a result, banks must prioritize meeting client expectations and providing high-quality services to compete. This study aims to examine the factors influencing Muslim students' intentions to use mobile banking (m-banking) in Islamic banks (IB), conventional banks (CB), and conventional Islamic banks in Indonesia (ICB). The study sample consisted of 315 Muslim students who use m-banking in Islamic banks, 369 Muslim students who use conventional banks, and 207 Muslim students who use conventional Islamic banks. The partial least square (PLS) method was used to evaluate the unified theory of acceptance and the use of technology (UTAUT) on Muslim students' intention in using m-banking. Based on the value of the coefficient of determinant ( $R^2$ ), the UTAUT model in this study is classified as a moderate model. This study reveals that facilitating conditions (FC), habit (HA) and performance expectancy (PE) affect Muslim students' intentions to use m-banking at Islamic and conventional banks. Meanwhile, the intentions of Muslim students who use m-banking in conventional Islamic banks is influenced by effort expectancy (EE), FC, HA and PE. Surprisingly, social influence (SI) has no effect on Muslim students' intentions to use mobile banking at Islamic, conventional, and Islamic conventional banks.

## Keywords

UTAUT, m-banking, Islamic banks, conventional banks, intention, partial least square

## JEL Classification

M10, M15, G20, G21

## INTRODUCTION

Mobile banking (m-banking) online platforms have created services that are made accessible via smartphones (Kwateng et al., 2019). M-banking is compulsory for banks to increase customer satisfaction and contributes to financial activities and customers (Salamah, 2017). Through m-banking, customers can make transactions quickly and practically anywhere and anytime. In Indonesia, Islamic Banks and Conventional Banks are spread in various regions to increase customers' use of m-banking. There have been 668 Islamic bank branch offices and 3,610 branch offices spread across 33 provinces (Otoritas Jasa Keuangan, 2021). By the third quarter of 2021, Bank Indonesia has recorded 46.72 per cent (YoY) increase in digital banking transactions (Bank Indonesia, 2021). This fact is heightened the occurrence of the COVID-19 pandemic, which has encouraged people to use m-banking for any transactions (Sudarsono & Nugrohawati, 2020).

The shifting trend towards the use of m-banking services has created competition, since numerous banks are trying to persuade customers to use m-banking services, and thus they must provide better services

than those of other banks. Therefore, meeting customer needs and providing quality services are top-notch priority for banks in order to win the competition (Meshal et al., 2015). In addition, banks must overcome public views related to infrastructure issues to support the ease, convenience, and security of using m-banking services (Oliveira et al., 2014). Likewise, banks are also required to understand the character of m-banking users, including their age, gender, occupation, and income. Out of the 270.2 million of Indonesian current population, the younger generation dominates by 53.81%. The young generation who are popularly referred to as the millennial generation (born in 1981–1996) amounted to 25.87%, while Generation Z (born in 1997–2012) amounted to 27.94% (Biro Pusat Statistik, 2020). Millennials and Generation Z are known as technology-adaptive generations who prefer fast, easy, and affordable matters. This condition has generated the popular use of m-banking services among the younger generation for various transactions (Payne et al., 2018). Therefore, a thorough grasp of the reasons that motivate Muslim students in the Millennial and Generation Z generations to use mobile banking will enable banks to compete effectively.

## 1. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Unified Theory of Acceptance and Use of Technology (UTAUT) model was developed by Venkatesh et al. (2003). Initially, Venkatesh et al. (2003) presented Performance Expectancy (PE), Facilitating Condition (FC), Social Influencing (SI), Effort Expectancy (EE) as a continuation of the theory of reasoned action (TRA), technology acceptance model (TAM), theory of planned behavior (TPB), PC utilization model, social cognitive theory, TAM-TPB, and innovation diffusion theory (IDT) (Samsudeen et al., 2020). Then, Venkatesh et al. (2012) entered the price value (PV), hedonic motivation (HM) and habit (HA) to refine the previous UTAUT model with the name UTAUT 2.

PE describes the extent to which individuals believe they will benefit from the use of new technology (Venkatesh et al., 2003, 2012). Individuals are more motivated to accept and use new technology based on their practicality in their daily lives (Alalwan et al., 2016; Venkatesh et al., 2003). Fakhoury and Baker (2016) and Farzin et al. (2021a) revealed that PE is the most crucial determinant of an individual's tendency to use technology. The higher the individual PE, the higher the utilization of the technology in the individual's daily life. Most of high technology is easy to use and provides faster function than other services (Farzin et al., 2021b).

EE describes the level of ease of individuals in using the system (Venkatesh et al., 2003). Eriksson et al.

(2008), Kishore and Sequeira (2016), and Raza et al. (2019) argued that EE is an essential variable for individuals in adopting banking technology systems. Individuals need knowledge and skills in using m-banking. Therefore, banks need to understand the ability of individuals with diverse backgrounds to understand technology in using m-banking (Alalwan et al., 2016; Alalwan et al., 2017). The ease of customers in using m-banking services will increase usefulness of m-banking in daily transactions (Alalwan et al., 2018; Chang et al., 2015; Chen, 2008; Im et al., 2011; Lin & Hsieh, 2011; Mazhar et al., 2014; Raza et al., 2019; Venkatesh et al., 2012).

Social influence is defined as individuals' beliefs about how their relatives or friends would feel if they adopted the technology (Venkatesh et al., 2003). From the perspective of m-banking, it refers to an individual's perception of how their relatives or friends feel when using m-banking. In other words, SI refers to how social pressure generated by the surrounding environment of individuals, including friends, relatives, and superiors, can influence their perceptions and behavior to take specific actions (Tarhini et al., 2016). Many empirical studies in information systems have found that it is an essential antecedent of internet banking, especially m-banking (Alalwan et al., 2015; Hanudin et al., 2008; Hong et al., 2008; Kaabachi & Obeid, 2016; Kazi & Mannan, 2013; Kesharwani & Bisht, 2012; Saeed et al., 2015; Samsudeen et al., 2020; Shih & Fang, 2004).

FC describes the technical support available to individuals during the use of technology (Venkatesh et al., 2003). Adopting an online banking system,

30 has m-banking, usually requires different skills, resources, and technical infrastructure (Alalwan et al., 2015; Alalwan et al., 2016; Chemingui & Lallouna, 2013). Therefore, the better FC's will increase individual willingness to accept technology (Baptista & Oliveira, 2015). Mullan et al. (2017) revealed that individuals' willingness to accept technology is not only influenced by the completeness of the technology, but also is influenced by the social and cultural background of the individual concerned. Therefore, the better FC, the higher the individual willingness to accept technology (Baptista & Oliveira, 2015). Several studies specifically highlighting the effect of PC on the use of m-banking also showed a positive and significant correlation (Farzin et al., 2021b; Raza et al., 2019; Thaker et al., 2018).

Habits require an individual's repeated actions 38 52 en by his past knowledge and experiences (Venkatesh et al., 2012). Individual habits using m-banking can be created by generating an exciting experience for the first time they use m-banking services. The first experience builds an understanding that m-banking satisfies what is desired (Hussain et al., 2019). Several banks have created positive experiences by designing the ease of learning and using m-banking services (Kwateng et al., 2019). The easier the features of m-banking to learn, the higher the individual's habit of using m-banking (Cunningham et al., 2005; Lapointe & Rivard, 2005). Several previous studies found a positive influence of HB on the intention to use 17 m-banking technology (Baptista & Oliveira, 2015; 49 46 odinsky et al., 2004; Kwateng et al., 2019; Liao et al., 2006; Limayem et al., 2007; Palau-Saumell et al., 2019; Raza et al., 2019; Venkatesh et al., 2012).

8 This study tries to determine the Muslim students' intentions to use m-banking services in Islamic banks (IB), conventional banks (CB), and Islamic conventional banks (ICB). This research was ana- 6 6 zed within the framework of the Unified Theory of Acceptance and Use of Technology. This study aims to help guide Islamic banks in making right policies to improve their m-banking services for Muslim students. Based on the findings of the literature review, this study used UTAUT as a research framework. Following are the hypotheses that have been proposed using the UTAUT framework:

- 3 H1: PE has a positive effect on the intention to use m-banking in IB (H1a), CB (H1b), and ICB (H1c).
- 3 H2: EE has a positive effect on the intention to use m-banking in IB (H2a), CB (H2b), and ICB (H2c).
- 3 H3: SI has a positive effect on the intention to use m-banking in IB (H3a), CB (H3b), and ICB (H3c).
- 3 H4: FC has a positive effect on the intention to use m-banking in IB (H4a), CB (H4b), and ICB (H4c).
- 3 H5: HB has a positive effect on the intention to use m-banking in IB (H5a), CB (H5b), and ICB (H5c).

## 2. RESEARCH DATA AND METHODS

The research population is Muslim students who use m-banking, conventional, and conventional Islamic banks. This study used the approach suggested by Kline (2016), who stated that studies based on SEM generally have a minimum sample size of 200 responses. On this basis, this study involved 315 Muslim students who only used m-banking services of Islamic banks, 369 Muslim students who only used m-banking services of conventional banks, and 207 Muslim students who use m-banking of both types of banks, Islamic 60 ks, and conventional banks. Muslim students aged between 17 and 26 years old were involved as the research respondents. The minimum age of 17 was determined for the reason that only individuals aged 17 and above are allowed to open a bank account and access m-banking. Meanwhile, the maximum age limit of 27 years old was set because 27 is the maximum age for average students to complete their study at college. The sample of Muslim students were collected from 33 provinces in Indonesia by considering that the branch of office services of Islamic and conventional banks are spread across 33 provinces in Indonesia. Then, to determine the level of the respondents' understanding on the questions, a trial was conducted on 37 respondents. From the results of these tri-



als, several questions with high level of difficulties to understand by the sample were corrected or deleted.

Table 1 shows the respondent's profile. Respondents of this study were divided into three groups: 315 samples of Muslim students who use m-banking services at Islamic banks, 369 samples of conventional Islamic banks. Each group was highly heterogeneous and consisted of different gender, age, education, expenditure, and residence. However, the number of female student respondents were higher than that of male. Muslim student customers aged 17 to 21 were more dominant than those aged 22 to 27. The average monthly expenditure of Muslim students in all groups was under Rp. 1,000,000. Most of respondents from the three groups lived in Central Java, West Java and East Java, followed by Jakarta, Riau, Yogyakarta, and Lampung.

This study used the model utilized in previous research on customer intention to use m-banking services (Farzin et al., 2021b; Im et al., 2011; Samsudeen et al., 2020; Suhartanto et al., 2021; Thaker et al., 2021; Venkatesh et al., 2012; Yu, 2012). The survey instrument consisted of 6 constructs, each of which comprised 4 questions. The answer choices refer to a five-point Likert scale adapted from Bhatti and Qureshi (2007) with a rating of 1 (strongly disagree), 2 (disagree), behavioral intentions 3 (neutral), 4 (agree) and 5 (strongly agree). This study used five Likert scales to measure survey questions taken from the research of Venkatesh et al. (2012), Raza et al. (2019), Samsudeen et al. (2020), and Farzin et al. (2021a). The data were

analyzed using a partial least squares structural equation model (PLS-SEM), which was supported by the SmartPLS 3.0 software. The data is evaluated in two steps using PLS-SEM, namely the analysis of the measurement model and the analysis of the structural model.

### 3. RESULTS

As shown in Table 2, all factor loadings of the three bank groups are above 0.55 (Tabachnick & Fidell, 2007). Likewise, Table 3 shows that all constructs have Cronbach's alpha values higher than 0.7, Composite variability (CR) values higher than 0.7, and average variance explained (AVE) values higher than 0.5 (Bagozzi & Yi, 1988; Gefen et al., 1988). All this confirms the convergent validity of the model. Meanwhile, in Table 4, the Fornell-Larcker criterion indicates good discriminant validity because the AVE square root value of the three bank groups is greater than the correlation between latent constructs (Gefen et al., 1988).

Construct prediction accuracy can be determined using the coefficient of determination (R<sup>2</sup>) (Kwateng et al., 2019; Ramayah et al., 2016). The R<sup>2</sup> values for Islamic banks, conventional banks, and conventional Islamic banks were 0.56 (R<sup>2</sup> Adj = 0.55), 0.55 (R<sup>2</sup> Adj = 0.54) and 0.52 (R<sup>2</sup> Adj = 0.50), which shows that 56%, 55% and 52% variance of intention to use mobile banking can be explained by EE, FE, HB, PE and SI, and refers to Islamic banks, conventional banks and Islamic-conventional banks, respectively.

**Table 1.** Respondents' profile

Variable	Description	Islamic bank		Conventional bank		Islamic and conventional banks	
		Freq.	(%)	Freq.	(%)	Freq.	(%)
Gender	Male	107	34%	191	41%	74	38%
	Female	208	66%	278	59%	123	62%
Age of respondents	17-21 years	296	94%	426	91%	175	89%
	22-27 years	19	6%	43	9%	22	11%
	Senior high school	19	6%	3	1%	6	3%
Educational level	Bachelor's degree	257	82%	403	86%	163	83%
	Master's degree	39	12%	63	13%	28	14%
Monthly spending (IDR)	Under 1,000,000	273	87%	342	73%	155	79%
	1,000,001 to 2,500,000	30	10%	126	27%	26	13%
	Over 2,500,000	12	4%	1	0%	16	8%

**Table 2.** Factor loadings

Construct	Item	Factor loadings		
		IB	CB	IB-CB
5 Effort Expectancy (EE)	EE1	0.848	0.850	0.831
	EE2	0.853	0.856	0.826
	EE3	0.859	0.781	0.844
Facilitating condition (FC)	5 FC1	0.822	0.840	0.860
	FC2	0.825	0.828	0.820
	FC3	0.873	0.873	0.859
	FC4	0.773	0.670	0.716
Habit (HA)	HA1	0.860	0.859	0.802
	HA2	0.882	0.877	0.805
	HA3	0.804	0.813	0.742
	HA4	0.895	0.875	0.847
Intention to use mobile banking (IN)	IN1	0.865	0.891	0.882
	IN2	0.876	0.908	0.928
	IN3	0.799	0.767	0.836
	IN4	0.820	0.808	0.794
5 Performance Expectancy (PE)	PE1	0.873	0.867	0.824
	34 PE3	0.893	0.873	0.893
	PE4	0.883	0.898	0.878
	PE4	0.839	0.788	0.833
Social influence (SI)	SI1	0.876	0.904	0.897
	SI2	0.880	0.917	0.908
	SI3	0.872	0.764	0.801
	SI4	0.911	0.880	0.923

**Table 3.** CA, CR and AVE

Bank	Construct	CA	CR	AVE
Islamic bank	Effort expectation	0.867	0.910	0.715
	Facilitating condition	0.850	0.898	0.689
	Habit	0.886	0.920	0.741
	Intention 6	0.861	0.906	0.706
	Performance expectation	0.895	0.927	0.761
	Social influence	0.908	0.935	0.783
Conventional bank	Effort expectation	0.852	0.900	0.693
	Facilitating condition	0.797	0.867	0.622
	Habit	0.880	0.917	0.733
	Intention	0.865	0.909	0.715
	Performance expectation	0.879	0.917	0.735
	Social influence	0.890	0.924	0.754
Islamic and Conventional bank	Effort expectation	0.861	0.906	0.706
	Facilitating condition	0.783	0.859	0.605
	Habit	0.821	0.876	0.640
	Intention	0.883	0.920	0.742
	Performance expectation	0.880	0.917	0.736
	Social influence	0.906	0.934	0.781

Table 5 shows that *H1a* and *H1b* are rejected. In other words, EE does not affect IN of Muslim students who have m-banking in Islamic and conventional banks. These results are similar to those revealed by Tarhini et al. (2016), which highlighted

that EE did not affect IN in using internet banking in Islamic banks. In contrast, *H1c* is accepted, since EE of Muslim students who use m-banking in conventional Islamic banks has a positive effect ( $\beta = 0.288$  and  $p < 0.01$ ) on INT. However, EE does

**Table 4. Discriminant validity**

Bank	Construct	EE	FC	HA	IN	PE	SI
Islamic bank	Effort expectation	0.846	–	–	–	–	–
	Facilitating condition	0.738	0.830	–	–	–	–
	Habit	0.469	0.536	0.861	–	–	–
	Intention	0.577	0.715	0.517	0.841	–	–
	Performance expectation	0.754	0.785	0.575	0.670	0.872	–
	Social influence	0.633	0.655	0.553	0.585	0.727	0.885
Conventional bank	Effort expectation	0.832	–	–	–	–	–
	Facilitating condition	0.687	0.789	–	–	–	–
	Habit	0.504	0.531	0.856	–	–	–
	Intention	0.571	0.669	0.610	0.845	–	–
	Performance expectation	0.781	0.677	0.593	0.618	0.857	–
	Social influence	0.548	0.561	0.566	0.500	0.640	0.868
Islamic and Conventional bank	Effort expectation	0.840	–	–	–	–	–
	Facilitating condition	0.766	0.778	–	–	–	–
	Habit	0.548	0.566	0.800	–	–	–
	Intention	0.661	0.645	0.532	0.862	–	–
	Performance expectation	0.728	0.746	0.586	0.638	0.858	–
	Social influence	0.581	0.629	0.520	0.496	0.674	0.884

not affect IN of Muslim students who use m-bank-  
 41 in Islamic and conventional banks. Meanwhile,  
 EE has a positive effect on the INT of Muslim stu-  
 23 dents who use m-banking in conventional Islamic  
 Alalwan et al. (2018) and Raza et al. (2019).

In addition, H2a, H2b and H2c are accepted, high-  
 lighting that FC influences INT of Muslim stu-  
 33 dents to use m-banking in Islamic banks, conven-  
 tional banks, and conventional Islamic banks. FC  
 has a positive effect on INT ( $\beta = 0.449$  and  $p < 0.01$ )  
 in Islamic banks, INT ( $\beta = 0.381$  and  $p < 0.01$ ) in  
 conventional banks and INT ( $\beta = 0.195$  and  $p < 0.01$ )  
 in conventional Islamic banks. These results

50 are consistent with the findings of Alalwan et al.  
 (2018), Raza et al. (2019) which reveal the positive  
 influence between FC and INT using m-banking.

Moreover, H3a, H3b and H3c are also accepted,  
 showing that HA affects INT ( $\beta = 0.122$  and  $p < 0.01$ )  
 of Muslim students in Islamic banks, INT ( $\beta = 0.297$   
 and  $p < 0.01$ ) in conventional banks and INT  
 ( $\beta = 0.150$  and  $p < 0.01$ ) in Islamic-Conventional  
 banks. Similar results were also found in previous  
 studies conducted by Palau-Saumell et al. (2019),  
 Raza et al. (2019).

Likewise, H4a, H4b and H4c are also accepted,  
 as shown by the fact that PE is considered the

**Table 5. Hypotheses testing**

Bank	Construct	Koef	Mean	SD	T Stat	P-Val	Decision
Islamic Bank	Effort expectation → Intention	-0.015	-0.007	0.076	0.196	0.844	Not Supported
	Facilitating condition → Intention	0.449	0.444	0.079	5.680	0.000	Supported
	6 bit → Intention	0.122	0.126	0.061	1.998	0.046	Supported
	Performance expectation → Intention	0.190	0.181	0.090	2.109	0.035	Supported
	Social influence → Intention	0.095	0.102	0.068	1.385	0.167	Not Supported
	Effort expectation → Intention	0.040	0.046	0.067	0.595	0.552	Not Supported
Conventional Bank	Facilitating condition → Intention	0.381	0.375	0.094	4.069	0.000	Supported
	6 bit → Intention	0.297	0.295	0.051	5.802	0.000	Supported
	Performance expectation → Intention	0.154	0.154	0.070	2.204	0.028	Supported
	Social influence → Intention	-0.003	0.003	0.062	0.043	0.966	Not Supported
	Effort expectation → Intention	0.288	0.288	0.095	3.033	0.003	Supported
	Facilitating condition → Intention	0.195	0.207	0.093	2.091	0.037	Supported
Islamic and Conventional Bank	Habit → Intention	0.150	0.158	0.066	2.287	0.023	Supported
	Performance expectation → Intention	0.200	0.193	0.098	2.039	0.042	Supported
	Social influence → Intention	-0.006	-0.011	0.078	0.082	0.935	Not Supported
	Effort expectation → Intention	0.288	0.288	0.095	3.033	0.003	Supported



strongest predictor that determines the intention of Muslim students to use m-banking services. PE affects INT ( $\beta = 0.190$  and  $p < 0.01$ ) of Muslim students in Islamic banks, INT ( $\beta = 0.154$  and  $p < 0.01$ ) in conventional banks, and INT ( $\beta = 0.200$  and  $p < 0.01$ ) in Islamic conventional banks. This finding is supported by Baptista and Oliveira (2015), Raza et al. (2019) also supported these results.

Contrastively, *H5a*, *H5b* and *H5c* are rejected, since SI does not affect the INT of Muslim students who use m-banking in conventional and conventional banks. Similar results were demonstrated by the research of Baptista and Oliveira (2015) and Raza et al. (2019). However, these results are against the studies by Kaabachi and Obeid (2016), Sudarsono et al. (2021), and Samsudeen et al. (2020).

#### 4. DISCUSSION AND IMPLICATIONS

The m-banking platform of Islamic banks has not met the increasing expectations of Muslim students to use m-banking sustainably. Customers tend to opt for m-banking applications with better access and unsophisticated technology (Ghalandari, 2012; Lin & Lin, 2014; Tarhini et al., 2016). Muslim students who tend to prefer ease of access, fast pace, and affordability assume that m-banking is not in line with the desired expectations. This situation indicates the low intention of Muslim students to use of m-banking given their limited source of income, which prevents them for making various types of financial transaction. Most of students only make transactions related to their activities as students, such as paying tuition fees, paying contracts, buying cosmetics, and food, because most transactions of significant values are routinely handled by their parents, such as paying for electricity, telephone, internet, and insurance. Besides, the lack of Muslim students' intention in using m-banking is highly influenced by the availability of other financial transaction service providers, such as Financial Technology (FinTech), which provides similar services, especially in payment systems commonly used by students. Davis et al. (2017) find that FinTech is currently at the forefront and is the main attraction for stakeholders.

FinTech, on the other hand, has now taken part in the market share of the national financial industry. Therefore, FinTech is a threat, especially for sectors that run similar businesses, such as banking (Al-Ajlouni & Al-Hakim, 2019), online payment system, money transfers/remittances, and e-commerce. with FinTech as the main competitor of the current banking industry because it provides services similar to those of banking (Saksonova & Kuzmina-Merlino, 2017). The potential development of FinTech is greatly supported by the readiness of the population to accept and use cellular phones in Indonesia (Davis et al., 2017).

Availability of adequate facilities for m-banking bags will increase the intention of Muslim students to use m-banking in Islamic banks. Banks need to pay attention to the relevant infrastructure to increase customers' adoption of m-banking (Oliveira et al., 2014). The availability of m-banking infrastructure must be supported with an adequate level of security. Opportunities for security problems must be reduced by providing security devices capable of detecting the possibility of intrusion, fraud, and data corruption (Hanudin et al., 2008). The availability of m-banking facilities of Islamic bank attracts customers' intention of Muslim student groups in using m-banking. This way, facilities provided by m-banking should have met the need of Muslim students.

The habits of Muslim students to use technological facilities to support their daily activities affect the transaction platform. The growing use of smartphones has caused the younger generation to become accustomed to using m-banking (Ramírez-Correa et al., 2019). Likewise, the higher a person's education, the higher the need for high technology (Kwateng et al., 2019), especially during the outbreak of COVID-19 pandemic, which encourages Muslim students to have smartphones to support the online learning process. This situation has generated higher intensity of Muslim students to use their smartphone from time to time, especially given the more advanced smartphone facilities, which encourages Muslim students to adopt the new habit of using smartphones for any transactions through m-banking. A practical mindset favoring comfort, and high mobility tends to be less patient, not to mention the adventurous souls

of these students, which drive them to opt for faster and more efficient financial services to adjust to their transaction needs by involving technology in all aspects of life (Nuangjamnong, 2021). Therefore, the habit of solving problems through smartphones increases the intensity of Muslim students in using m-banking services.

Improving the performance of Muslim students affects the intention in their use of m-banking services. M-banking platform has been used to assist customers in their transactions. The higher intensity of customer's use of m-banking indicates m-banking ability to help customers solve transaction problems they face. Customers belief on the reliability of m-banking to help solve problems will increase the need to m-banking (Alalwan et al., 2018; Yu, 2012). The use of m-banking is a great help for Muslim students and provides them with many benefits, thus maintaining their loyalty in using m-banking services. The technological advancement adopted by banks will improve m-banking performance and offer more benefits to customers (Mortimer et al., 2015; Tarhini et al., 2016).

Muslim students tend to be determined with a particular m-banking services they have selected, and keep this personal choice with themselves, instead of sharing it to others. As a result, social influences do not affect their intention in using m-banking. Customers' intentions to prevent themselves from possible personal data breach problems as a way to protect financial transaction has restricted them from sharing their experience in using m-banking (Kim et al., 2009; Oliveira et al., 2014; Raza et al., 2019; Wang, 2014). Muslim students realize that m-banking is a sensitive platform that may attract unlawful actions of irresponsible parties. However, the low literacy level of Muslim students about the use of m-banking in the public sphere has led them to consider the use of m-banking as a personal matter. This situation has generated slow direct socialization of the use of m-banking among, and thus creates an underrated acceleration of m-banking technology. On this basis, Islamic banks are suggested to use social media as an alternative channel to influence Muslim students to use m-banking.

## CONCLUSION

The purpose of this study is to determine the factors that influence Muslim students' intention to adopt m-banking in three distinct bank classes: Islamic Banks, Conventional Banks, and Islamic Conventional Banks. The UTAUT framework is used in this study to explain why people intend to use mobile banking. According to PLS-SEM analysis, EE and SI had no effect on Muslim students' intentions to use mobile banking. However, it is known that Muslim students have not considered m-banking services of Islamic banks as a platform to meet their transaction needs on an ongoing basis. In addition, it is also obvious that most of Muslim students consider m-banking as a sensitive issue due to relatively personal matter. From these findings, it is compulsory for Islamic banks to promote the benefits of m-banking for Muslim students to the greatest possible extent. This socialization is intended to increase the literacy level of Muslim students about the usability of m-banking technology of Islamic Banks in answering their problems. This way, Muslim students are expected to consider m-banking as a platform that can answer the problems they face.

Although this study was successful in explaining Muslim students' intentions to use mobile banking, it has numerous limitations. First, this study's respondents were overwhelmingly female. Gender is a moderating factor that impacts the inclination to adopt information technology (Kholid et al., 2018). In this sense, future study could incorporate gender characteristics into m-banking adoption studies. Second, the model used in this study is still classified as moderate. As a result, future studies should examine other relevant variables to strengthen the research model that accounts for the intention to adopt m-banking. Thirdly, this study is currently in its early stages of adoption. Subsequent research should assess Muslim students' intentions to continue using mobile banking.

## AUTHOR CONTRIBUTIONS

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Writing – original draft: Heri Sudarsono, Aidha Trisanty.  
Writing – review & editing: Heri Sudarsono, Muamar Nur Kholid.

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