Loyalty in the post-pandemic landscape: Unraveling how behavioral intentions shape m-banking loyalty

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Abstract

Many activities have switched to online, carrying out remote activities due to the pandemic that has hit worldwide and requires staying home to avoid physical contact with other people. One of the activities carried out to reduce physical contact is transacting online using m-banking. This study aims to empirically test the effect of behavioral intention on use behavior. This study was limited to testing the effect of performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, trust, and security on behavior intention and intention to use behavior in students. This study applied a quantitative approach, and there were 100 respondents. The sampling technique used a purposive sampling method. Data collection was carried out by distributing questionnaires, and then the data was processed using SmartPLS version 4.0 to carry out instrument and hypothesis testing. The results of the study explained that habit and security had a positive influence on behavioral intention, and behavioral intention had a positive influence on use behavior.

Introduction

The COVID-19 pandemic that is happening around the world has made all activities shift to online, one of which is transacting using m-banking. M-banking, namely financial ervices provided by banks that can be accessed via mobile devices such as cell phones (Shen et al., 2010). Service features provided in m-banking include information services (account mutations, balances, and interest rates) as well as transaction services (transfers, bill payments, credit purchases, QR scans, cash withdrawals, and various other features). The purpose of the bank is to use m-banking so that it is easy and fast to make transactions (transfer to people or pay bills), transactions are safer, and you can monitor balances at any time.

A survey conducted by Bank Indonesia shows that the number of m-banking users in Indonesia increased to reach a transaction value of 4.9 trillion, an increase of 9.88% from last year's period. Improving the use of m-banking will continue as a result of the shift in customer transaction styles from conventional to digital. The use of m-banking can help reduce one of the causes of inflation in Indonesia (Titalessy, 2020). M-banking can help reduce the amount of money circulating in society by providing convenient, practical, and cost-effective procedures for individuals to make transactions and access financial services. Besides being able to assist the government in reducing inflation by reducing the circulation of money, cashless payment or m-

banking can prevent and reduce the circulation of counterfeit money in society. One of the ways that the government runs is clearly visible in the community, namely with BI-Fast programs, where the administration fee for interbank transfers decreased to IDR 2,500 per transaction.

Behavioral intention is one of the most important factors for banking service providers. Banking service providers must ensure that customers or consumers have positive consumer behavior and intentions toward the company. Positive behavioral intention can lead to the customer's desire to adopt and use m-banking. In addition to behavioral intentions, there are other factors that are important to service providers, namely usage behavior. Usage behavior, or what can be referred to as loyalty, is an important thing because customers will continue to use m-banking repeatedly. Apart from repeated use, feedback for both banking companies will be given by customers as a form of loyalty (Bustami et al., 2021).

Several factors influencing behavior intention areperformance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. One that can influence usage behavior is behavior intention. Performance expectancy influences behavior intention (Fatima et al., 2021). There is an influence between effort expectancy, facilitating conditions, and behavioral intention (Ningsih & Hamid, 2022). Social influence has an influence on behavior and intention (Santoso & Rachmawati, 2021). Hedonic motivation has an influence on behavior intention (Pasaribu, 2022). Price value has an influence on behavior intention (Owusu Kwateng et al., 2019). Habit influences behavior and intention in research (Merhi et al., 2019). There is an influence of behavioral intention on use behavior (Shafly, 2020).

This research is a development from previous researchers who examined the influence of the pandemic and UTAUT2 on adopting m-banking in the Jakarta area by Pasaribu (2022). The difference between this study and previous researchers is that they added trust and security variables. Trust and security play crucial roles in shaping the behavioral intentions of individuals when it comes to using mobile banking services. Trust and security are irrefutable in incorporating consumers' behavior and attitude in the use of a technology system, particularly in the smartphone banking area (Susanto et al., 2012).

Literature Review

Unified Theory of Acceptance and Use of Technology 2 (UTAUT2)

The UTAUT model, which is one of the technology acceptance models stated in 2003, was then developed into UTAUT2 in 2012 by Venkatesh et al. (2012). UTAUT2 is an expansion of UTAUT by adding 3 key constructs to adopt the technology namely hedonic motivation, price value and habit. Several previous studies stated that there was a significant influence of three key constructs on the intention to adopt m-banking, including research by Alalwan et al. (2017), Abdullah et al. (2019), and Pasaribu (2022). The following are the variables contained in UTAUT2 by Venkatesh et al. (2012), namely; performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, habit, behavioral intention, and use behavior.

Mobile Banking

M-Banking which is one of the most promising technological developments in recent times. M-Banking is a banking service that can be accessed via cellphone to make it easier for customers to carry out transactions anywhere and anytime (Shareef et al., 2018). Transactions using M-Banking as part of daily life can increase bank efficiency and customer efficiency. Banking service facilities that make it easy for customers are expected to make users feel satisfied in using the services provided by the bank (Zhou et al., 2021).

Hypothesis

Performance expectancy has a positive influence on the intention to adopt a digital wallet (Shafly, 2020). Researchers use performance expectancy to measure the level of trust of m-banking users, which is implemented to support user satisfaction. According to the literature above, it can be inferred that performance expectancy has an influence on user intentions.

H_1: Performance expectancy has a positive influence on behavioral intention students when using m-banking.

Effort expectancy has an influence on the user's intention to use m-banking (Nguyen et al., 2020). This study assumes that the system in m-banking is easy to use, so users will use the system. According to the explanation above, it can be seen that effort expectancy has an influence on user intentions.

H_2: Effort expectancy has a positive influence on behavioral intention of students when using m-banking.

There is a positive relationship between variables of social influence and the user's intention to use m-banking (Anggraeni et al., 2021). Social influence in this study refers to external encouragement (friends, family, and other parties) to influence user views so that it creates a willingness or intention to use the m-banking service. According to the results of previous studies, researchers determined the hypothesis:

H_3: Social influence has a positive influence on behavioral intention students when using m-banking.

Facilitating conditions have a positive relationship with the intention to use m-banking (Widodo et al., 2019). Research assumes that facilitating conditions refer to the ease of using m-banking services, such as the availability of sufficient mobile phones, which can affect the user's intention to use m-banking. According to the literature above, facilitating conditions have an influence on the user's intention to use m-banking.

H_4: Facilitating conditions has a positive influence on behavioral intention students when using m-banking.

Hedonic motivation has a positive influence on the intention to use m-banking (Pasaribu, 2022). In this study, it refers to the good quality of service in using the m-banking service system as well as the extent to which the user feels comfortable, so that it can influence the intention to use m-banking.

H_5: Hedonic motivation has a positive influence on behavioral intention students when using m-banking.

There is an influence of variable price value on the intention to use m-banking (Putra et al., 2019). In this study, the costs incurred in using m-banking were considered affordable so as to attract user intention to use the m-banking service.

H_6: Price value has a positive influence on behavioral intention students when using m-banking.

There is a positive influence between habit and the intention to use m-banking (Fatima et al., 2021). This research refers to how much the user's interest in using m-banking can affect their intention to use m-banking.

H_7: Habit has a positive influence on behavioral intention students when using m-banking.

Trust has an inverse relationship with risk; therefore, higher trust in technology will reduce perceived risk and positively affect behavioral intention (Merhi et al., 2019). Trust brings positive

influence with the intention to use m-banking (Owusu Kwateng et al., 2019). This research refers to the extent to which trust can influence the user's intention to use m-banking.

H$_8$: Trust has a positive influence on behavioral intention students when using m-banking.

Security is a matter of serious concern when making transactions via electronic means (Singh & Srivastava, 2018). Security has a positive influence on behavioral intentions to adopt m-banking (Wandira & Fauzi, 2022). This research leads to user concerns that can affect the user's intention to use m-banking.

H$_9$: Security has a positive influence on behavioral intention students when using m-banking.

Behavioral intention has a positive influence on use behavior (Owusu Kwateng et al., 2019). This study measures how far user intentions can influence user behavior when using m-banking.

H$_{10}$: Behavioral intention has a positive influence on use behavior students when using m-banking.

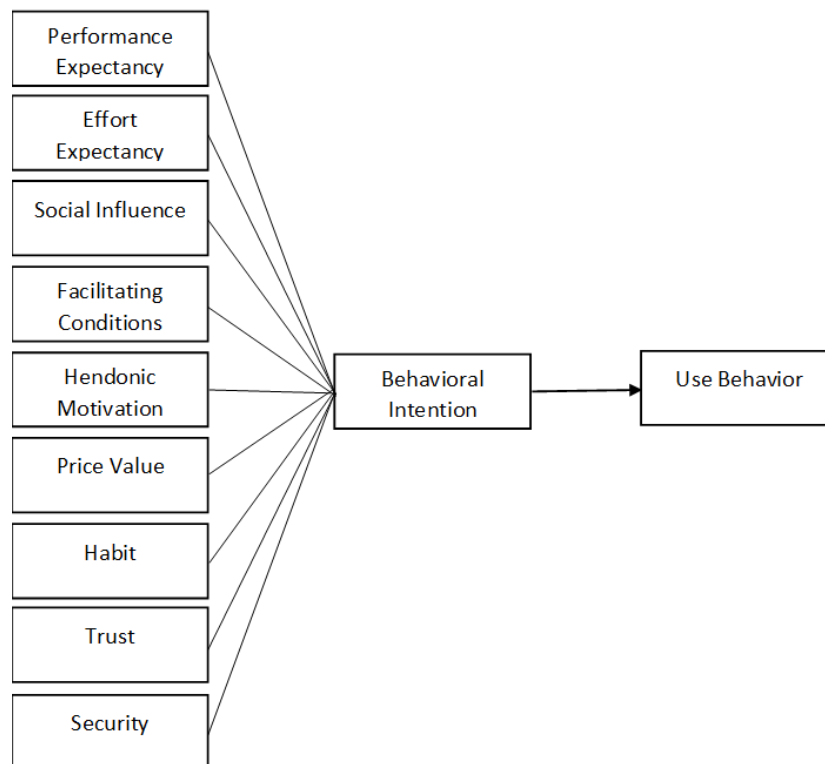According to the hypothesis above, it can be used as a research model, see Figure 1.

Figure 1. Research Model

Research Method

This study applied a quantitative approach. The research instrument used a questionnaire that used Google Form and was shared via social media. The questionnaire used is a questionnaire adapted from Gefen et al. (2003), O'Cass & Fenech (2003), Venkatesh et al. (2003), and Venkatesh et al. (2012)

Sampling applies the purposive sampling methods with the criteria of being an active student and using mobile banking. There are 100 respondents obtained from calculations using the Slovin formula with margin error or the error rate is 10%. Data processing in this study uses smart PLS version 4. Data analysis techniques with analysis of partial least squares (PLS). Data analysis in this study was to test instruments and hypotheses. Instrument testing was carried out by testing convergent validity, and discriminant validity and continued with reliability testing.

Measurements on convergent validity testing used factor loading criteria whose value is more than 0.70 as well Average Variance Extracted (AVE), which is a method for determining the minimum limit which explains that an indicator is valid if it gets a value exceeding 0.50, where the probability that the indicator converges and enters the intended construct is above 50% (Suhartanto, 2020).

Discriminant validity was measured from the question items. The factor weights of the question items contained in the construct were compared with the factor weights of the question items contained in other constructs. The purpose of this comparison was to determine whether a question item was the right construct or not. Comparing the average root variance extracted from a construct, which should be higher than the correlation between variables or looking at cross-loads was another method for determining the discriminant validity of a test. Measuring the reliability of an instrument with statistical tests cronbach alpha (α). A variable was said to be reliable if the value cronbach alpha (α) > 0.7 (Suhartanto, 2020).

Hypothesis testing was carried out by comparing values t-statistics with t-table with a confidence level of 95%. Hypothesis testing was carried out using multiple regression models, the equations in this study are:

$$BI = \beta O1 + \beta 1\ PE + \beta 2\ EE + \beta 3\ SI + \beta 4\ FC + \beta 5\ HM + \beta 6\ PV + \beta 7\ HT + \beta 8\ TR + \beta 9\ SC + \varepsilon 1 \tag{1}$$

$$UB = \beta O2 + \beta 10\ BI + \varepsilon 2 \tag{2}$$

Results and Discussions

Evaluate Models with Outer Model

Convergent validity was evaluated using AVE, an indicator is valid if it gets a value exceeding 0.50. The results of the AVE calculation can be seen in Table 1.

Table 1. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
PE	0.648
EE	0.715
SI	0.729
FC	0.756
HM	0.866
PV	0.772
HT	0.773
TR	0.818
SC	0.778
BI	0.831
UB	0.764

Source: SmartPLS 4 Output

According to the data processed, each variable indicator had an AVE value > 0.50. This explains that the variable indicators had fulfilled the good validity requirements. After the convergent validity test was met and valid, it continued to measure discriminant validity. The discriminant validity test in this study looked at the cross-loading value, where the correlation value of the indicator to the construct must be greater when compared to the correlation value between the indicator and other constructs, and compared the roots of the AVE of a construct, which should be higher than the correlation between variables. Following are the results of discriminant validity testing in Table 2.

Table 2. Discriminant Test

	BI	EE	FC	HM	HT	PE	PV	SC	SI	TR	UB
BI1	0,892	0,379	0,436	0,567	0,626	0,416	0,499	0,614	0,411	0,472	0,711
BI2	0,938	0,393	0,490	0,557	0,632	0,431	0,508	0,596	0,387	0,555	0,824
BI3	0,904	0,393	0,484	0,466	0,697	0,324	0,493	0,566	0,345	0,458	0,798
EE1	0,435	0,890	0,349	0,472	0,445	0,504	0,419	0,285	0,287	0,289	0,485
EE2	0,330	0,863	0,401	0,415	0,470	0,529	0,395	0,331	0,179	0,366	0,370
EE3	0,294	0,780	0,372	0,438	0,250	0,489	0,290	0,315	0,252	0,294	0,307
FC1	0,511	0,383	0,866	0,633	0,499	0,509	0,473	0,474	0,361	0,453	0,526
FC2	0,465	0,386	0,895	0,493	0,462	0,426	0,497	0,543	0,396	0,412	0,527
FC3	0,336	0,370	0,846	0,437	0,308	0,423	0,407	0,480	0,328	0,371	0,408
HM1	0,505	0,441	0,583	0,892	0,543	0,527	0,524	0,442	0,256	0,434	0,548
HM2	0,539	0,529	0,563	0,945	0,620	0,553	0,636	0,527	0,366	0,439	0,546
HM3	0,574	0,488	0,566	0,954	0,648	0,527	0,590	0,549	0,413	0,512	0,562
HT1	0,547	0,386	0,382	0,637	0,847	0,341	0,443	0,601	0,435	0,483	0,612
HT2	0,673	0,465	0,472	0,579	0,889	0,425	0,513	0,476	0,366	0,403	0,670
HT3	0,655	0,380	0,461	0,513	0,901	0,298	0,524	0,554	0,346	0,460	0,616
PE1	0,265	0,375	0,256	0,518	0,314	0,631	0,334	0,237	0,034	0,268	0,317
PE2	0,415	0,615	0,510	0,501	0,374	0,889	0,348	0,372	0,309	0,400	0,436
PE3	0,328	0,434	0,454	0,451	0,262	0,849	0,299	0,360	0,199	0,329	0,362
PE4	0,348	0,460	0,431	0,403	0,347	0,825	0,315	0,337	0,245	0,344	0,353
PV1	0,533	0,396	0,514	0,671	0,523	0,417	0,885	0,507	0,292	0,482	0,528
PV2	0,457	0,432	0,445	0,512	0,476	0,295	0,889	0,515	0,366	0,511	0,404
PV3	0,447	0,335	0,440	0,450	0,483	0,331	0,862	0,469	0,317	0,372	0,471
SC1	0,579	0,358	0,535	0,589	0,562	0,348	0,548	0,905	0,391	0,695	0,576
SC2	0,509	0,258	0,440	0,370	0,454	0,365	0,437	0,834	0,337	0,448	0,482
SC3	0,620	0,334	0,537	0,474	0,595	0,375	0,509	0,906	0,432	0,613	0,586
SI1	0,232	0,246	0,372	0,271	0,288	0,143	0,244	0,308	0,791	0,353	0,331
SI2	0,361	0,222	0,297	0,299	0,334	0,135	0,232	0,317	0,890	0,286	0,355
SI3	0,427	0,268	0,410	0,369	0,447	0,346	0,428	0,472	0,877	0,387	0,350
TR1	0,522	0,376	0,445	0,484	0,466	0,390	0,500	0,603	0,391	0,909	0,441
TR2	0,492	0,321	0,429	0,411	0,487	0,363	0,411	0,630	0,370	0,903	0,424
TR3	0,455	0,300	0,424	0,453	0,418	0,392	0,500	0,582	0,315	0,900	0,435
UB1	0,779	0,418	0,531	0,528	0,559	0,421	0,422	0,538	0,322	0,400	0,888
UB2	0,646	0,436	0,425	0,590	0,668	0,391	0,496	0,620	0,394	0,512	0,831
UB3	0,802	0,385	0,529	0,454	0,670	0,395	0,494	0,497	0,350	0,364	0,901

Source: SmartPLS 4 Output

Table 3. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability
PE	0.814	0.843
EE	0.803	0.840
SI	0.821	0.871
FC	0.842	0.866
HM	0.922	0.927
PV	0.853	0.861
HT	0.854	0.863
TR	0.889	0.892
SC	0.857	0.867
BI	0.898	0.901
UB	0.845	0.857

Source: SmartPLS 4 Output

According to the results of the discriminant validity test, it showed that the correlation value of the indicator to the construct was not smaller than the cross-loading value or that the correlation value of the indicator to the construct was greater than the correlation value between the indicator and other constructs. This shows that each variable had a good discriminant validity.

The reliability test was carried out to measure the consistency of respondents to the questions given. The reliability test was measured through Cronbach Alpha and composite reliability with a value of > 0.7 (Hair et al., 2014). The following are the results of the reliability test in Table 3.

The test results showed that the Cronbach Alpha and Composite Reliability values were > 0.7, so that it can be deduced that the variables were reliable.
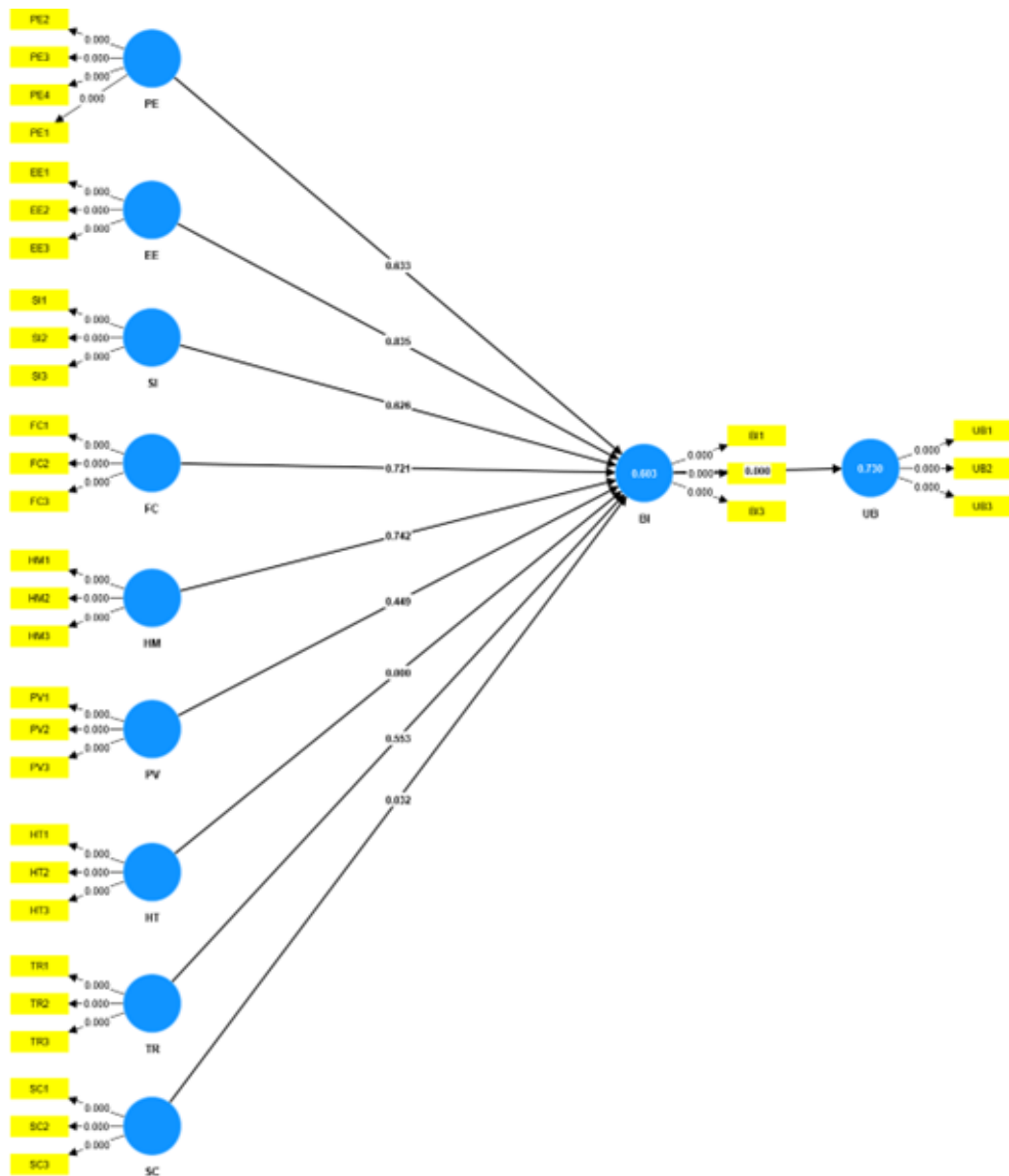
Evaluation of the SEM-PLS Structural Model

Figure 1. Bootstrapping Result
Source: SmartPLS 4 Output

The structural model has the goal of finding out how far the independent variables influence the dependent variable. Coefficient determination (R2) was carried out to find out how much the value of an independent variable affected the dependent variable. The R2 value is good if > 0.67; on the other hand, for the medium category between the values 0.33-0.67, the R2 value is said to be low if it is 0.19–0.33 (Chin, 1998).

Table 4. R-Square

Variable	R-square
BI	0,603
UB	0,730

Source: SmartPLS 4 Output

The results of the R2 measurement showed that the value of the BI variable was 0.603, which means that variations in variables such as PE, EE, SI, FC, HM, PV, HT, TR, and SC can explain the BI variable, which was 60.3%. The R2 value for the UB variable was 0.730, which means that the BI variable can explain the UB variable, namely 73%; on the other hand, the rest was influenced by other variables outside of the study.

Measuring the level of significance in the structural model can be seen from the t-statistic value in the path coefficient table below.

Table 5. Path Coefficient

Variabel	Original Sample (O)	T Statistics (|O/STDEV|)
PE → BI	0.050	0.477
EE → BI	0.020	0.208
SI → BI	0.039	0.487
FC → BI	0.038	0.357
HM → BI	0.034	0.329
PV → BI	0.065	0.757
HT → BI	0.419	3.865
TR → BI	0.068	0.593
SC → BI	0.224	2.143
BI → UB	0.854	24.150

Significance 5% (t-tabel 1,96)
Source: SmartPLS 4 Output

The level of significance in hypothesis testing can be seen through the path coefficient value. There were 7 variables that did not influence the behavioral intention variable, namely performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and trust, because the t-count is <1.96 (Garson, 2016). The behavioral intention variable had an influence on use behavior with a coefficient value of 0.854 and a t-count value of 24.150. The habit variable influenced behavioral intention with a coefficient value of 0.419 and a t-count of 3.865. Behavioral intention was also influenced by the security variable, with a coefficient value of 0.224 and a t-count of 2.143.

Discussions

The results of testing the hypothesis between performance expectancy and behavioral intention were not supported. The results of this study are consistent with research by Pasaribu (2022), which shows that there is no positive effect between performance expectancy and behavioral intention. This is due to the small contribution of performance expectancy to increasing the intention to use m-banking. The use of m-banking is now a necessity to support daily activities. One of them is the

ease or efficiency of transactions provided by m-banking. This condition shows that students did not feel the convenience or efficiency provided by m-banking in supporting their daily activities.

The results of testing the relationship between effort expectancy and behavioral intention were not supported. The results of this study are consistent with research by Putra et al. (2019), which explains that the ages of 17–25 are the productive age level where they have more knowledge, energy, and time, so that users do not think that m-banking is a complex system. However, it did not affect the intention to use m-banking. The conditions in this study illustrated that students did not fully understand the services contained in m-banking. Thus, some believed that m-banking was not easy to use or apply, which in the end, did not affect the intention to use m-banking in terms of effort expectancy.

The results of testing the relationship between social influence and behavioral intention were not supported. The results of this study are consistent with research by Owusu Kwateng et al. (2019), where social influence does not have a positive effect on behavioral intention due to the lack of influence from the surrounding environment. Encouragement in the form of invitations from the surrounding environment, such as the role of family and close friends in using a technology, can directly influence a person's interest in using the technology. This condition shows that environmental encouragement can affect interest. However, in this study, there was a lack of environmental encouragement, so the intention to use m-banking among students was not influenced by social influence factors.

The results of the research on the relationship between facilitating conditions and behavioral intention were not supported. This proved that the level of user intention to use m-banking was not influenced by the facilitating conditions factor. This research is in line with research by Putra et al, (2019) and Santoso and Rachmawati (2021), which states that even though experts, knowledge, and adequate infrastructure are available, users do not feel any influence on their interest in using m-banking. The availability of 24-hour experts who are ready to help regarding m-banking facilities and knowledge regarding the use of m-banking is a service provided by the bank. This condition shows that the facilities provided by the service provider were adequate; however, some students felt that there was still a lack of knowledge regarding the full use and use of m-banking, so this did not affect the intention of students to use m-banking.

The research results for the relationship between hedonic motivation and behavioral intention were not supported. This proves that the level of user intention to use m-banking was not influenced by the hedonic motivation factor. This research is consistent with research by Owusu Kwateng et al. (2019) and Widodo et al. (2019), where hedonic motivation does not have a positive influence on behavioral intention because m-banking technology is not considered an entertaining technology because m-banking services are categorized as financial services and not intended as entertainment. This condition indicates that the user did not feel the existence of entertainment content, so when using the service, they did not feel happy or entertained. Therefore, the intention of students to use m-banking was not based on hedonic motivation factors.

The results of research on the relationship between price value and behavioral intention were not supported. This research is in line with research by Anggraeni et al. (2021) and Pasaribu (2022), where the price value factor does not affect interest in using m-banking. This is due to the fact that the direct costs charged to m-banking are small and even free, but this does not make the price value factor affect interest in using m-banking. The costs incurred for using m-banking can be said to be zero or no fees. However, for interbank transactions or other e-wallet top-ups, there is a fee charged to the customer. Even so, customers still use m-banking to make transactions, even though there are admin fees. This is a necessity so that if m-banking has a fee or not, people will still use it. This condition shows that the price value factor did not affect the intention of students to use m-banking.

The results of the research on the relationship between habit and behavioral intention were supported. This research is in line with research by Merhi et al. (2019) and Shafly (2020), which

explains that habit factors influence intentions in adopting m-banking. This is because habitual behavior can lead to the achievement of a goal that will encourage you to have a greater intention when carrying out an action, which in this context is using m-banking. The use of m-banking has become a habit for most respondents. This condition shows that the use of m-banking applications that created a sense of habit for users had an influence on a person's user behavior to use m-banking.

The results of testing the relationship between trust and behavioral intention were not supported. This is because trust in transactions using m-banking is not one of the factors that can influence students' interest in using m-banking. These results are consistent with research by Mostafa and Eneizan (2018) because some users feel less confident in making online transactions, such as mobile banking, due to a lack of openness to the application of technology, and respondents feel that m-banking is not reliable enough to fulfill their daily transaction needs. Trust is a voluntary way for customers to be loyal to service providers according to their positive expectations of the company. This condition shows that students did not fully trust m-banking services that can meet user transaction needs.

The results of testing the relationship between security and behavioral intention were positive or supportive. This research is in line with research by Ramos et al. (2018), which state that security influences interest in using m-banking. This is because security is an important factor for someone adopting m-banking, where transaction security is a strong consideration for users of m-banking. One of the security measures in using m-banking is by entering a PIN or password before entering the m-banking account and entering the PIN every time you make a transaction. This condition is one of the factors that encouraged student interest in using m-banking.

The results of the study showed that the relationship between behavioral intention and use behavior had a positive influence. This proves that more and more users are willing to use m-banking services, which will have an impact on future use of the service. This research is in line with research by Raman and Don (2013), which also explained that behavioral intention has a significant influence on use behavior.

Conclusions

The results of this study proved that there were several hypotheses that were supported, including habit and security towards behavioral intention. This study also obtained unsupported hypothesis testing results, including that performance expectancy had no effect on behavioral intention. This condition shows that students did not feel the convenience or efficiency provided by m-banking in supporting their daily activities. Effort expectancy had no effect on behavioral intention. This condition illustrates that students did not fully understand the services contained in m-banking. Thus, some felt that m-banking was not easy to use or apply. Social influence did not have an influence on behavioral intention. This shows that environmental encouragement can affect interest; however, in this study, the surrounding environment was lacking, which influenced the intention to use m-banking among students. Facilitating conditions had no effect on behavioral intention. This condition indicates that the facilities provided by the service provider are adequate.

However, some students felt that there was still a lack of knowledge regarding the full use of m-banking. Hedonic motivation had no effect on behavioral intention. This condition indicates that the user did not feel the existence of entertainment content, so when using the service, it did not feel comfortable and enjoyable. Price value did not have an influence on behavioral intention. This condition shows the use of m-banking, which is a necessity; if m-banking has a fee or not, then people will still use it. However, this subject is not a factor influencing the intention of students to use m-banking. Trust had no effect on behavioral intention. This condition shows that students did not fully trust m-banking services that can meet transaction needs.

Based on the results of research using the UTAUT2 Model with the addition of two other variables, trust and security. It is inferred that a sense of security had more influence than trust in mobile banking.

Recommendations for service providers based on the study's findings in order to boost user intents, especially, to be able to provide entertainment aspects that are appealing to young people so that they do not appear uninteresting. Then, service providers may give campus socializing regarding the usage and use of m-banking. Future research should be able to add samples to disclose more intriguing results and undertake study outside the reach of students. The next study will be able to include characteristics that were not previously present in this study, such as the mediator variables, namely age, gender, and experience.

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