



**JOURNAL OF INFORMATION  
SYSTEM AND TECHNOLOGY  
MANAGEMENT (JISTM)**

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## THE FUTURE OF MOBILE BANKING ADOPTION: NEW INSIGHTS FROM CONSUMER BEHAVIOR AND THE TECHNOLOGY ACCEPTANCE MODEL

Zaidie Chen<sup>1</sup>, Fatihah Mohd<sup>2\*</sup>, Nur Ain Ayunni Sabri<sup>3</sup>

<sup>1</sup> Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia  
Email: [scuchen@gmail.com](mailto:scuchen@gmail.com)

<sup>2</sup> Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia  
Email: [fatihah.m@umk.edu.my](mailto:fatihah.m@umk.edu.my)

<sup>3</sup> Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, Malaysia  
Email: [ayunni.s@umk.edu.my](mailto:ayunni.s@umk.edu.my)

\* Corresponding Author

### Article Info:

#### Article history:

Received date: 12.02.2025

Revised date: 24.02.2025

Accepted date: 10.03.2025

Published date: 30.03.2025

#### To cite this document:

Chen, Z., Mohd, F., & Sabri, N. A. A. (2025). The Future Of Mobile Banking Adoption: New Insights From Consumer Behavior And The Technology Acceptance Model. *Journal of Information System and Technology Management*, 10 (38), 351-365.

DOI: 10.35631/JISTM.1038024

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### Abstract:

This study investigates the influence of perceived external control and computer playfulness on behavioral intention to adopt mobile banking, with perceived ease of use (PEOU) as a mediator. Mobile banking adoption is driven by factors beyond basic usability, including security, personalization, and trust. While the Technology Acceptance Model (TAM) provides a foundation for understanding user acceptance, this research extends it by focusing on the roles of perceived external control (beliefs about external factors impacting banking outcomes) and computer playfulness (enjoyment derived from the user experience). Previous studies suggest that financial control significantly affects use intentions, with ease of navigation enhancing users' sense of control. Similarly, the enjoyment derived from mobile banking increases engagement and adoption. However, security and privacy concerns remain paramount. The Technology Acceptance Model's third version, TAM3, which incorporates social influence and external factors, acknowledges the complexity of technology adoption, but its focus on individual-level influences and complexity can be seen as limitations. Therefore, this study explores the importance of integrating additional constructs, such as trust and emotional responses, along with regulatory compliance, to develop a more comprehensive understanding of user behavior. This study examines the interplay of computer playfulness and perceived external control with mobile banking adoption, seeking to determine which factors have the most significant impact on user behavior. These insights are intended to help financial institutions optimize their mobile banking offerings through user-centric design and robust security measures to promote widespread adoption.

**Keywords:**

Adoption, Banking, Mobile, Perceived Ease of Use, Technology

**Introduction**

The proliferation of mobile banking services has revolutionized personal finance management, offering unparalleled convenience, efficiency, and personalized experiences to users (Tika et al., 2024). With the ability to conduct transactions, monitor account balances, and access financial information anytime, anywhere, mobile banking has become an essential tool for modern life. However, the adoption of mobile banking is not without its challenges, with security concerns and data breaches being major obstacles to widespread adoption (Nilaish, Gnanesh, & Abhijeeth, 2024). Trust in financial institutions is also crucial for fostering the acceptance of mobile banking technologies (Rukiah, 2024).

Despite the growing popularity of mobile banking, some users remain hesitant due to persistent security concerns and the potential for data breaches (Driga, 2015; Khan, 2014). To fully leverage the potential of mobile banking, financial institutions must deeply understand the factors driving user adoption. Perceived usefulness, ease of use, security, and compatibility are key determinants of mobile banking adoption (Cera & Khan; Jayamali & Gunaratna, 2024). Furthermore, compatibility with user values and technological self-efficacy also play a vital role in shaping user behavior (Mefoute Badiang & Nkwei, 2024; Shaikh & Amin, 2024).

However, the interplay between perceived external control and computer playfulness represents a critical, yet often overlooked, dimension of the mobile banking adoption process. This study focuses on perceived external control, reflecting users' beliefs about how external factors influence their banking outcomes, and computer playfulness, representing the enjoyment and engagement derived from mobile banking (Asif, Khan, Alhumoudi, & Wasiq, 2023; Saeed, 2013). Prior research suggests that financial control significantly affects use intentions (Saeed, 2013), and playfulness can mitigate perceived risks, fostering a more positive attitude towards mobile banking (Aldammagh, Abdeljawad, & Obaid, 2021).

This research investigates how perceived external control and computer playfulness, in conjunction with perceived ease of use, shape behavioral intention toward mobile banking adoption. Recognizing the importance of addressing security and privacy concerns (Widyadhana, Handayani, & Larasati, 2022), this study explores the current state of knowledge regarding the influence of these factors on mobile banking adoption. By examining the relationship between perceived external control, computer playfulness, and behavioral intention, this study aims to identify the motivations and potential barriers to adopting mobile banking. Understanding these dynamics is essential for financial institutions seeking to optimize their mobile banking offerings and promote widespread adoption.

The scope of this study is limited to exploring the relationship between perceived external control, computer playfulness, and behavioral intention in mobile banking adoption. The study will contribute to the existing literature on mobile banking adoption and provide insights for financial institutions to improve their mobile banking services. By shedding light on the factors that influence mobile banking adoption, this study will help financial institutions develop

targeted strategies to promote the adoption of mobile banking services and improve customer satisfaction.

## Literature Review

### *Mobile Banking Adoption: An Overview*

Mobile banking has revolutionized personal finance management, offering users convenient, efficient, and personalized services accessible anytime and anywhere (Tika et al., 2024). These apps enable transactions, balance checks, and access to financial information. The focus on personalization, ease of use, and security has positioned mobile banking as a preferred choice among consumers, particularly those aged 18-60. Personalization features, allowing customization of the app interface, enhance customer satisfaction and loyalty, leading to increased usage (Tika, Rifky Lana, Eva Yuniarti, Apriani, & Ahmad, 2024). Data security and privacy are paramount, influencing user adoption and engagement (Sandhu et al., 2022), with trust in financial institutions playing a crucial role in technology acceptance (Tertia & Nurbasari, 2022). While mobile banking has become a primary channel for financial transactions (Tika et al., 2024), some users remain hesitant due to security and data breach concerns. Addressing these issues is crucial for fostering trust and adoption.

Key factors affecting mobile banking adoption include perceived usefulness, perceived ease of use, security, and compatibility. Perceived usefulness and ease of use are particularly significant; if users find mobile banking beneficial and easy to operate, they are more likely to adopt it (Cera & Khan; Jayamali & Gunaratna, 2024). Perceived security is also crucial, with users prioritizing privacy and trust (Islam, Hasan, Tawfiq, Bhuiyan, & Faisal-E-Alam, 2024). Compatibility with lifestyles and existing technologies increases adoption rates, while compatibility with user values and technological self-efficacy plays a vital role (Mefoute Badiang & Nkwei, 2024; Shaikh & Amin, 2024). However, concerns about security and complexity can deter users, highlighting the need for financial institutions to address these issues to promote acceptance and use.

### *Perceived External Control, Computer Playfulness, and Use Intentions*

The interplay between perceived external control and computer playfulness significantly influences mobile banking adoption. Perceived external control reflects users' beliefs about how external factors affect their banking outcomes, while computer playfulness pertains to the enjoyment and engagement users derive from mobile banking. Understanding these constructs is crucial for enhancing user acceptance and satisfaction. Perceived financial control is a key driver of mobile banking use intentions, with differences between adopters and non-adopters (Fitri Wahyuningtyas, Satrio Nugroho, Syaflan, & Husna Anindita, 2023). Elements such as ease of navigation and facilitating conditions enhance users' sense of control over their banking activities (Asrunputri, Setyana, & Oktaviany, 2023). The enjoyment derived from mobile banking can lead to increased usage, as users who find the experience playful are more likely to engage with the service (Asif, Khan, Alhumoudi, & Wasiq, 2023). Playfulness can also mitigate perceived risks, fostering a more positive attitude towards its use (Aldammagh, Abdeljawad, & Obaid, 2021).

The relationship between these factors and behavioral intention toward mobile banking adoption is multifaceted and influenced by various psychological and technological elements. Higher perceived control, due to perceived external control, increases user confidence and

adoption intention (Celik & Ozkose, 2023), with facilitating conditions and performance expectations contributing to perceived control (Cera & Khan). Computer playfulness enhances the user experience, making mobile banking more attractive and increasing the likelihood of adoption (Cera & Khan). Attitude, trust, and perceived risk are crucial in shaping users' intention to adopt mobile banking (Aldammagh et al., 2021; Obaid, 2021), and social norms and peer behavior can significantly influence this intention (Asrunputri et al., 2023). However, perceived risk and security concerns may prevent users from adopting mobile banking, highlighting the need for banks to address these barriers effectively.

### ***Theoretical Frameworks: Technology Acceptance Model (TAM) and Beyond***

The Technology Acceptance Model (TAM) has evolved, with TAM3 incorporating additional constructs to enhance understanding of technology acceptance. This model emphasizes social influence, situational variables, and external factors in shaping attitudes and intentions toward technology adoption. Studies show high perceived usefulness scores correlate with positive acceptance (Ampo et al., 2024), and perceived ease of use significantly influences students' acceptance of smartphones (Mejía-Mancilla & Mejía-Trejo, 2024). TAM3 acknowledges that peer opinions and social norms impact technology acceptance (Davis & Granic, 2024). However, its adaptability to rapidly changing technology landscapes poses challenges, and it may overlook emotional and psychological factors.

While TAM3 provides a robust framework, its complexity and focus on individual-level factors often neglect broader contextual influences. Empirical studies affirm the model's core constructs as significant predictors of technology adoption (Davis & Granic, 2024). The model's intricate nature can hinder its practical application, overemphasizing individual factors and overlooking the impact of social and organizational contexts (Agustini et al.; Tsirintani, 2024). Future research emphasizes integration with other models, exploration of emerging technologies, and the use of longitudinal studies to track acceptance behavior over time. Integrating TAM with the Theory of Planned Behavior (TPB) can enhance understanding of user intentions (Jenifer & Sondari, 2023).

### ***Usability and User Intent***

As mobile banking applications mature, usability has transitioned from a competitive advantage to a fundamental expectation. Factors like customer satisfaction and trust are increasingly influential in shaping adoption intentions (Celik & Ozkose, 2023; Nihayah & Purnama, 2024; Zain & Christian, 2023). Subjective norms and perceived risk also provide a more nuanced understanding of user behavior (Celik & Ozkose, 2023). However, continuous research is needed to adapt the TAM framework to evolving technological advancements and user expectations. Regulatory requirements ensure usability and accessibility for a diverse user base, minimizing barriers to user intent. However, the competitive landscape extends beyond mere compliance, encompassing personalized services, innovative features, and robust security measures. There are significant violations of Web Content Accessibility Guidelines (WCAG) in mobile banking apps, indicating a gap between legal requirements and practical implementation (Alayed, 2024; bin Ahsan et al., 2024). Banks are focusing on personalized services and innovative features to attract users, with a growing emphasis on user satisfaction and engagement (Adilla, Jazman, Ahsyar, & Hamzah, 2022).

The Technology Acceptance Model (TAM) has been widely used to explain mobile banking adoption (Davis, 1989; Venkatesh et al., 2003). The model suggests that users' acceptance of technology is influenced by their perceived usefulness and ease of use. However, recent studies have extended the TAM to include additional constructs, such as trust, emotional response, and regulatory compliance (Obaid, 2021; Alshurafat et al., 2024).

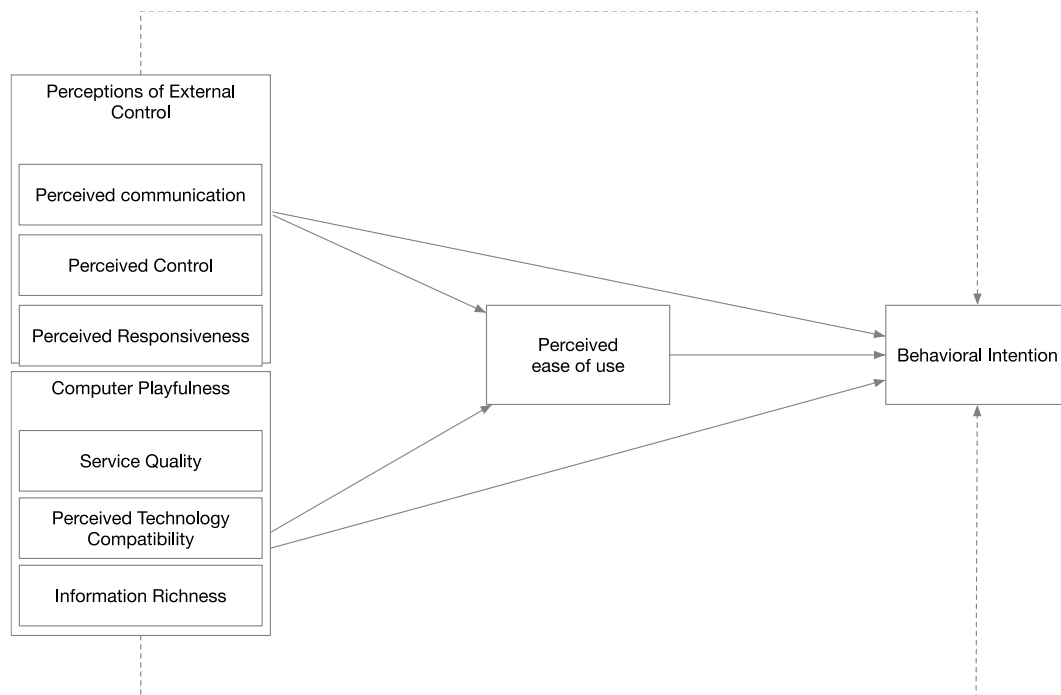
**Table 1: Summary of Mobile Banking Adoption Research Using TAM Model**

| Study Focus                                  | Key Factors  | Methodology                        | Key Findings   | Source                                  |
|--|--|------------------------------------|--|---|
| Adoption Drivers in Delhi-NCR (India)        | Self-reliance, perceived surveillance, social domination, customer support | Structural Equation Modeling (SEM) | Self-reliance and customer support mediate adoption; perceived surveillance impacts trust negatively.  | (Asif, Khan, Alhumoudi, & Wasiq, 2023)  |
| Integrating TAM with Planned Behavior Theory | Trust, perceived risk, subjective norms                                    | TAM + Theory of Planned Behavior   | Trust and perceived risk are critical factors influencing adoption in Palestine; subjective norms also play a significant role.                | (Obaid, 2021)                           |
| Youth Market Adoption of Mobile Banking      | Perceived ease of use (PEOU), perceived usefulness (PU), social influence  | Quantitative survey                | PEOU and PU strongly predict behavioral intention among youth; social influence has a moderate effect.   | (Akturan & Tezcan, 2012)                |
| Islamic Banking Adoption                     | Religiosity, trust, PU, PEOU   | TAM + Religiosity-Intention Model  | Religiosity moderates the relationship between trust and adoption intention in Islamic banking contexts.                                       | (Alshurafat, Arabiat, & Shehadeh, 2024) |
| Perceived Usefulness as a Mediator           | PU, PEOU, perceived risk   | Structural Equation Modeling (SEM) | PU mediates the relationship between PEOU and mobile banking usage; perceived risk negatively affects PU.                                      | (Al-Fahim et al., 2024)                 |
| Systematic Review of Mobile Banking Adoption | PU, PEOU, trust, security  | Systematic literature review       | Trust and security are consistently identified as key factors in TAM-based studies; extensions often include cultural or contextual variables. | (Souiden, Ladhari, & Chaouali, 2020)    |
| Success of Application-Based Mobile Banking  | Usability, system quality, service quality                                 | TAM + IS Success Model             | Usability and system quality significantly impact user satisfaction and continued use of mobile banking apps.                                  | (Ghobakhloo & Fathi, 2019)              |



| Study Focus                                | Key Factors                         | Methodology                  | Key Findings   | Source                           |
|--|-------------------------------------|------------------------------|--|----------------------------------|
| E-Banking Adoption and Cybercrime Concerns | Trust, PU, PEOU, fear of cybercrime | TAM + Cybercrime Perspective | Fear of cybercrime negatively influences trust; PU remains a strong predictor of e-banking adoption intention despite security concerns. | (Kaulu, Kaulu, & Chilongo, 2024) |

The theoretical framework of this study is based on the TAM, which suggests that users' acceptance of technology is influenced by their perceived usefulness and ease of use. However, this study also extends the TAM to include additional constructs, such as trust, emotional response, and regulatory compliance.

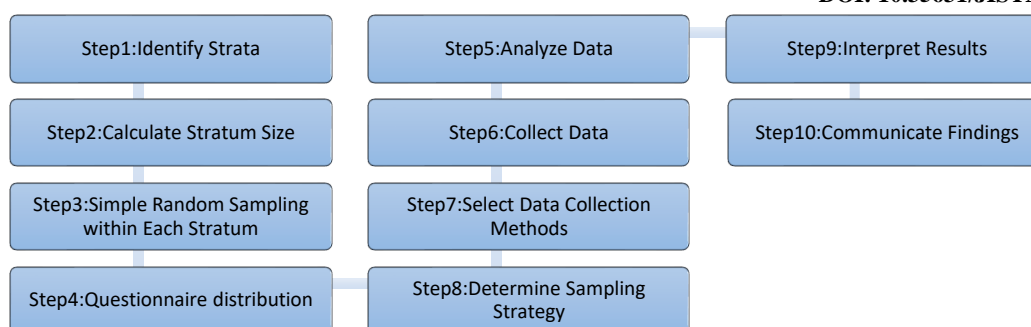


**Figure 1: Theoretical Framework**

In conclusion, it's essential to extend the Technology Acceptance Model (TAM) by integrating constructs like trust, emotional response, and regulatory compliance to capture user intent effectively.

## Methodology

This study employed a quantitative research design to investigate the impact of perceived external control and computer playfulness on perceived ease of use and behavioral intentions towards mobile banking applications. The research methodology consisted of several stages, including research design, data collection, data analysis, and hypothesis testing.



**Figure 2: Quantitative Research Method**

The study used a survey research design to collect data from a sample of mobile banking users. The survey questionnaire was designed to measure the constructs of perceived external control, computer playfulness, perceived ease of use, and behavioral intentions. The research design was cross-sectional, meaning that data was collected at a single point in time.

The data collection process for mobile banking users involved an online survey distributed via email and social media platforms, with voluntary participation. The data collection spanned over six weeks. This method aligns with common practices in mobile banking research, where online surveys are frequently used to gather data due to their efficiency and reach (Ritter & Sue, 2007; Zsar, 2022). The survey was distributed through email and social media, which are effective channels for reaching a broad audience quickly and cost-effectively (Ritter & Sue, 2007; Zsar, 2022). Voluntary participation was emphasized, which can enhance the quality of responses as participants are more likely to be engaged and provide thoughtful answers (Hu, 2021). The questionnaire's organization, layout, and response formats are critical for ensuring clarity and ease of use, which can impact the quality of the data collected (Ritter & Sue, 2007). The survey included questions on various aspects of mobile banking, such as convenience, security, and user preferences, which are common themes in mobile banking research (Laukkanen, 2007; Umrez & Haseena, 2014). While online surveys are effective for data collection, they may also introduce biases, such as self-selection bias, where only those interested in mobile banking might respond. Additionally, the reliance on digital distribution channels may exclude individuals without internet access, potentially skewing the sample. These factors should be considered when interpreting the survey results and drawing conclusions about the broader population of mobile banking users.

The sample was selected using a random sampling technique to ensure that the sample was representative of the population. The sample consisted of mobile banking users who had used the mobile banking application at least once in the past month. The sample size was determined using a power analysis, which indicated that a sample size of 384 would be sufficient to detect significant relationships between the constructs (Krejcie & Morgan, 1970). A total of 500 respondents participated.

The data was analyzed using statistical software, including descriptive statistics, reliability analysis, and structural equation modeling (SEM). The SEM analysis was used to test the hypotheses and examine the relationships between the constructs. The data was first screened for missing values and outliers, and then analyzed using descriptive statistics to examine the means, standard deviations, and correlations between the variables.

The research instrument used in this study was a survey questionnaire that consisted of several scales, including perceived external control, computer playfulness, perceived ease of use, and behavioral intentions. The questionnaire was designed to measure the constructs of interest and was pilot-tested to ensure its validity and reliability. The questionnaire consisted of 20 items, with items measuring perceived external control, items measuring computer playfulness, items measuring perceived ease of use, and items measuring behavioral intentions.

The variables were measured using a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The scales were adapted from existing literature and were modified to fit the context of mobile banking. The perceived external control scale measured the extent to which users felt that they had control over the mobile banking application. The computer playfulness scale measured the extent to which users enjoyed using the mobile banking application. The perceived ease of use scale measured the extent to which users found the mobile banking application easy to use. The behavioral intentions scale measured the extent to which users intended to use the mobile banking application in the future.

## Results

This literature review synthesizes findings from a range of studies examining the influence of perceived external control, computer playfulness, perceived ease of use, and behavioral intention in the context of mobile banking adoption. The review highlights consistent themes and identifies key areas of consensus and divergence within the existing research.

### *Key Findings Regarding Perceived External Control and Use Intentions*

Several studies emphasize the significant role of perceived external control in shaping users' intentions to adopt mobile banking. Research indicates that users' beliefs about their ability to influence the outcomes of their mobile banking activities are a key driver of adoption (Saeed, 2013). This perceived control is often linked to factors such as ease of navigation, clear communication from the banking institution, and responsiveness to user inquiries. When users feel they have control over their financial interactions through mobile banking, their confidence and intention to use the service increase (Celik & Ozkose, 2023).

### *Influence of Computer Playfulness on Engagement and Adoption*

The literature consistently shows that computer playfulness, or the enjoyment and engagement users derive from mobile banking, positively influences adoption rates. Studies suggest that when users find mobile banking applications enjoyable and entertaining, they are more likely to use them frequently (Asif, Khan, Alhumoudi, & Wasiq, 2023). This playfulness can mitigate perceived risks and foster a more positive attitude towards mobile banking (Aldammagh, Abdeljawad, & Obaid, 2021). Incorporating game-like elements or interactive features into mobile banking applications can enhance this sense of playfulness, thereby increasing user engagement (Cera & Khan).

### *The Mediating Role of Perceived Ease of Use*

Perceived ease of use (PEOU) consistently emerges as a critical mediator in the relationship between perceived external control, computer playfulness, and behavioral intention. The literature suggests that even if users perceive external control and computer playfulness to be high, their intention to adopt mobile banking may be limited if they find the application difficult to use or navigate (Davis & Granic, 2024). PEOU acts as a bridge, translating the positive effects of perceived control and playfulness into concrete adoption behavior. Interventions or



design features that enhance PEOU are likely to strengthen the overall impact of these factors on user intentions.

### ***The Broader Influence of TAM and Related Factors***

This review confirms that the Technology Acceptance Model (TAM) remains a valuable framework for understanding mobile banking adoption. Studies consistently show that perceived usefulness and PEOU are significant predictors of behavioral intention (Davis & Granic, 2024). However, the literature also emphasizes the need to extend TAM to incorporate additional constructs, such as trust, security, social influence, and regulatory compliance, to provide a more comprehensive understanding of user behavior in the mobile banking context (Aldammagh et al., 2021; Obaid, 2021). The evolving nature of user expectations and the increasing complexity of mobile banking necessitate a more nuanced approach to studying adoption behaviors.

### ***Inconsistencies and Gaps in the Literature***

Despite the general consensus on the importance of perceived external control, computer playfulness, and PEOU, some inconsistencies and gaps exist in the literature. Some studies suggest that security concerns may overshadow the positive effects of these factors, highlighting the need for financial institutions to prioritize security and privacy in their mobile banking offerings (Widyadhana, Handayani, & Larasati, 2022). Additionally, the literature often lacks detailed analyses of the specific design features or interventions that can effectively enhance perceived external control and computer playfulness. Further research is needed to identify practical strategies for translating these concepts into tangible improvements in mobile banking applications.

In summary, this literature review reveals that perceived external control, computer playfulness, and perceived ease of use are important determinants of behavioral intention to adopt mobile banking. The review underscores the need for a holistic approach that considers the interplay of these factors and the broader context of user expectations, security concerns, and regulatory requirements.

## **Discussion**

This literature review sought to synthesize the existing research on factors influencing mobile banking adoption, with a particular focus on the roles of perceived external control, computer playfulness, and perceived ease of use (PEOU). The review highlights several key themes and implications for both researchers and practitioners.

### ***The Significance of Perceived External Control and Computer Playfulness***

The findings emphasize that perceived external control and computer playfulness are significant, yet often underappreciated, drivers of mobile banking adoption. Perceived external control reflects users' beliefs about their ability to influence their banking outcomes, while computer playfulness captures the enjoyment and engagement users derive from the mobile banking experience. By enhancing users' sense of control and providing a more engaging and enjoyable experience, financial institutions can increase adoption and usage.

**Perceived External Control:** Research suggests that when users believe they have control over their financial interactions through mobile banking, their confidence and intention to use the service increase (Celik & Ozkose, 2023; Saeed, 2013).

Computer Playfulness: Computer playfulness can positively impact engagement (Asif, Khan, Alhumoudi, & Wasiq, 2023) can influence intention by mitigating perceived risk (Aldammagh, Abdeljawad, & Obaid, 2021).

### ***The Mediating Role of Perceived Ease of Use (PEOU)***

PEOU consistently emerges as a critical mediator in the relationship between perceived external control, computer playfulness, and behavioral intention. The literature indicates that even when users perceive high levels of external control and computer playfulness, their intention to adopt mobile banking may be limited if they find the application difficult to use. This finding underscores the importance of designing mobile banking applications that are intuitive, user-friendly, and easy to navigate (Davis & Granic, 2024).

### ***Implications for the Technology Acceptance Model (TAM)***

The review reinforces the continued relevance of the Technology Acceptance Model (TAM) as a framework for understanding technology adoption. Perceived usefulness and PEOU, the core constructs of TAM, consistently emerge as significant predictors of behavioral intention. However, the literature also highlights the need to extend TAM to incorporate additional constructs, such as trust, security, social influence, and regulatory compliance, to provide a more comprehensive understanding of user behavior in the mobile banking context (Aldammagh et al., 2021; Obaid, 2021).

### ***Regulatory Requirements and Accessibility***

The review emphasizes the role of regulatory requirements in ensuring usability and accessibility for a diverse user base, including individuals with disabilities (Alayed, 2024; bin Ahsan et al., 2024). While regulatory compliance establishes a baseline for usability, the competitive landscape of mobile banking extends beyond mere compliance, encompassing personalized services, innovative features, and robust security measures that enhance user experience.

### ***Future Research Directions***

Based on the findings of this literature review, several avenues for future research can be identified:

- Further investigate the specific design features or interventions that can effectively enhance perceived external control and computer playfulness in mobile banking applications.
- Explore the interplay between perceived external control, computer playfulness, and other key constructs, such as trust, security, and social influence, in shaping mobile banking adoption.
- Conduct longitudinal studies to examine how user perceptions and behaviors evolve over time as mobile banking technologies and user expectations change.
- Examine the moderating effects of demographic and contextual factors, such as age, gender, culture, and technological literacy, on the relationships between the constructs in the research model.
- Develop and test interventions aimed at increasing perceived external control, computer playfulness, and PEOU in mobile banking applications.

### ***Limitations***

As with any literature review, this study has certain limitations. The review is limited to studies published in English and may not fully capture the perspectives and experiences of users in non-English-speaking countries. Additionally, the review relies on the existing literature, which may be subject to publication bias. Future research should seek to address these limitations by including studies from a broader range of contexts and using multiple methods to gather data.

### ***Conclusion***

This literature review has explored the multifaceted influences on consumer intention to adopt mobile banking applications, drawing on various theoretical frameworks and empirical studies. The findings underscore the importance of perceived usefulness, perceived ease of use, security, and compatibility as key determinants of adoption. Moreover, the review highlights the significant, and often underestimated, roles of perceived external control and computer playfulness in shaping user behavior.

The Technology Acceptance Model (TAM) remains a foundational framework for understanding technology adoption, with its core constructs consistently predicting behavioral intention. However, the review emphasizes the need to extend TAM by incorporating additional factors, such as trust, emotional responses, social influence, and regulatory compliance, to provide a more nuanced and comprehensive understanding of the mobile banking landscape.

As mobile banking applications mature, usability is evolving from a competitive advantage to a basic expectation. This shift necessitates a greater focus on user experience, satisfaction, and innovative features that enhance engagement and foster trust. Furthermore, regulatory requirements play a crucial role in ensuring usability and accessibility for a diverse user base, including individuals with disabilities. Financial institutions must strive to balance compliance with regulatory standards and the pursuit of user-centric design that promotes both innovation and security.

In conclusion, this review suggests that fostering consumer intention to adopt mobile banking requires a holistic approach that addresses not only the functional aspects of the technology but also the psychological, social, and regulatory factors that influence user behavior. By understanding and addressing these diverse influences, financial institutions can effectively promote widespread adoption of mobile banking and enhance the user experience.

### ***Objectives of the Study***

The objectives of this study were to:

- Examine the factors that influence consumer intention to adopt mobile banking applications.
- Investigate the role of perceived external control and computer playfulness in shaping user behavior.
- Explore the limitations of the Technology Acceptance Model (TAM) and the need to extend it to provide a more nuanced understanding of the mobile banking landscape.
- These objectives have been achieved through a comprehensive review of the literature, which has provided a deeper understanding of the complex factors that influence consumer intention to adopt mobile banking applications.

### ***Contribution of the Study***

This study contributes to the existing literature on mobile banking adoption by:

- Highlighting the importance of perceived external control and computer playfulness in shaping user behavior.
- Emphasizing the need to extend the TAM to include additional factors, such as trust, emotional responses, social influence, and regulatory compliance.
- Providing insights into the role of usability, user experience, and innovative features in enhancing engagement and fostering trust in mobile banking applications.
- The study's findings have implications for theory, practice, and laws or rules related to mobile banking adoption. For example, the study's emphasis on the importance of perceived external control and computer playfulness can inform the development of more effective marketing strategies and user interface designs that promote adoption and engagement.

### ***Future Study Plans***

Future studies can build on the findings of this review by:

- Investigating the impact of perceived external control and computer playfulness on mobile banking adoption in different cultural contexts.
- Exploring the role of emerging technologies, such as artificial intelligence and blockchain, in shaping the mobile banking landscape.
- Developing and testing more comprehensive models of mobile banking adoption that incorporate a wider range of factors, including social, emotional, and regulatory influences.

### ***Challenges and Ideas for Improvement***

The study faced several challenges, including:

- The complexity of the mobile banking landscape, which made it difficult to identify and synthesize the relevant literature.
- The limited availability of empirical studies on perceived external control and computer playfulness in the context of mobile banking adoption.

To improve future studies, researchers can:

- Use more advanced methodologies, such as machine learning and data analytics, to analyze large datasets and identify patterns and trends in mobile banking adoption.
- Conduct more nuanced and contextualized studies that take into account the social, cultural, and regulatory factors that influence mobile banking adoption in different contexts.
- Develop more comprehensive and integrated models of mobile banking adoption that incorporate a wider range of factors, including psychological, social, and regulatory influences.

### ***Acknowledgements***

I would like to express my deepest gratitude to my supervisors, Dr. Fatimah Binti Mohd and Dr. Nur Ain Ayunni Binti Sabri, for their invaluable guidance, support and encouragement throughout the research process. Their expertise and feedback have been instrumental in shaping this research, and I would also like to thank Dr. Syarizal Bin Abdul Rahim for his strong academic support. I am also very grateful to my family for their unwavering support and encouragement. Their belief in my abilities and constant motivation have been a source of strength throughout my journey. Finally, I would like to thank my classmate Dr. Wu for his

insightful discussions and collaborative spirit that enriched my research experience. Thank you all for your contributions and support.

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