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### ***Ujin Tengah Semester***

Review Scientific Articles with reading comprehension techniques.

Review artikel ilmiah dengan teknik comprehension.

Temukan topik utama, analisis abstrak, analisis introduction (latar belakang), method from scientific article, hingga conclusion (kesimpulan) dari artikel ilmiah tersebut.

## ***Review of Scientific Articles***

Title: Exploring customer intentions to adopt mobile banking services: evidence from a developing country.

Journal Name : Banks and Bank Systems.

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### **Content Substance Aspect :**

#### **Background :**

Mobile banking is one of the fastest-growing banking services in the world, especially in developing countries like Bangladesh. Mobile banking offers various benefits to customers, such as convenience, efficiency, cost-effectiveness, and ease of use. However, there are still many challenges and barriers that hinder the adoption of mobile banking by customers, such as lack of trust, security, privacy, and technological competence. Therefore, this article aims to explore the factors influencing customers' intention to use mobile banking services in Bangladesh. The article employs a modified Technology Acceptance Model (TAM) to test the relationship between six independent variables (perceived usefulness, perceived ease of use, trust, security, privacy perception, and technological competence) and the dependent variable (intention to use). The article uses a survey method by distributing questionnaires to 400 respondents who are bank customers in Bangladesh. The article employs statistical analysis to test hypotheses and obtain significant results. This article provides both theoretical and practical contributions to research on mobile banking and consumer behavior. It also offers recommendations for bank managers to enhance the adoption of mobile banking by their customers.

### ***Abstract:***

Mobile banking is one of the fastest-growing banking services globally, particularly in developing countries like Bangladesh. Mobile banking offers various benefits to customers, such as convenience, accessibility, efficiency, and cost-effectiveness. However, several challenges and obstacles hinder the adoption of mobile banking services, including factors like trust, security, privacy, and technological competence. Therefore, this research aims to explore the factors affecting customers' intentions to use mobile banking services in Bangladesh. The study employs a modified Technology Acceptance Model (TAM) to examine the relationships between six independent variables (perceived usefulness, perceived ease of use, trust, security, privacy perception, and technology competence) and the dependent variable (intention to use) within the context of mobile banking. A survey method was used to collect data, distributing questionnaires to 400 bank customers in Bangladesh. The research utilized the SPSS analysis tool version 23.0 to test hypotheses and obtain significant results. The study found that all independent variables, except for privacy perception, had a positive and significant impact on usage intentions. Perceived usefulness and trust emerged as the most influential factors. The research contributes theoretically and practically to the understanding of mobile banking and consumer behavior. It also provides recommendations for bank managers to enhance mobile banking adoption by improving customers' perceptions of usefulness, trust, security, and technological competence.

### ***Keywords:***

Mobile banking, usage intention, perceived usefulness, perceived ease of use, trust, security, privacy perception, technology competence, Bangladesh.

### ***Introduction:***

Mobile banking, a service accessible through mobile devices such as smartphones or tablets, offers various benefits to customers, including convenience, accessibility, efficiency, and cost-effectiveness. It has the potential to improve financial inclusion, particularly for those without access to traditional banking services. Mobile banking has emerged as one of the fastest-growing banking services worldwide, with remarkable growth observed in developing countries like Bangladesh.

Bangladesh, with a population of approximately 163 million and a mobile phone penetration rate of around 93% in 2019, has witnessed significant adoption of mobile banking services since its introduction in 2011. According to the Bangladesh Bank, the central bank of Bangladesh, as of June 2020, the number of mobile banking customers in Bangladesh reached 90.6 million, with transactions valued at 4.3 trillion taka (approximately USD 50.8 billion). Mobile banking services in Bangladesh encompass a wide range of offerings, including money transfers, bill payments, mobile top-ups, cash withdrawals, and more.

Despite the immense potential of mobile banking in Bangladesh, several challenges and obstacles hinder customer adoption. Factors influencing mobile banking adoption include perceived usefulness, perceived ease of use, trust, security, privacy perception, and technology competence. Perceived usefulness is the extent to which an individual believes that using a particular system will enhance their performance. Perceived ease of use is the degree to which an individual believes that using a particular system requires minimal effort. Trust relates to an individual's confidence in the honesty and competence of the service provider. Security reflects the degree to which an individual believes that transactions through a particular system are safe from risks or threats. Privacy perception pertains to an individual's belief that their personal information provided to a specific system is protected from misuse or disclosure. Technology competence measures an individual's level of knowledge and skills required to use a particular system.

This research aims to explore the factors influencing customers' intentions to use mobile banking services in Bangladesh. It employs a modified Technology Acceptance Model (TAM) to investigate the relationships between six independent variables (perceived usefulness, perceived ease of use, trust, security, privacy perception, and technology competence) and the dependent variable (intention to use) within the context of mobile banking. The study utilizes a survey method, distributing questionnaires to 400 bank customers in Bangladesh. Hypotheses are tested and significant results are obtained using the SPSS analysis tool version 23.0.

The research makes both theoretical and practical contributions to the understanding of mobile banking and consumer behavior. Theoretical

contributions expand the knowledge of factors influencing mobile banking adoption in developing countries like Bangladesh. Practical recommendations provide bank managers with insights to enhance mobile banking adoption by improving customers' perceptions of usefulness, trust, security, and technological competence.

The paper is organized as follows: Section two discusses the literature review on mobile banking and the TAM model; Section three outlines the research methodology; Section four presents the results and discussion; Section five concludes and offers recommendations.

### **Research Objective :**

- To find out the factors influencing customers' intention to use mobile banking services in Bangladesh.
- Examining the relationship between six independent variables (perceived usefulness, perceived ease of use, trust, security, perceived privacy, and technological competence) and the dependent variable (usage intention) in the context of mobile banking.
- Provide theoretical and practical contributions to research on mobile banking and consumer behavior.
- Provide suggestions and recommendations for bank managers to increase mobile banking adoption by their customers.

### **Research Subject :**

mobile device, such as a smartphone or tablet. Mobile banking offers various benefits to customers, such as convenience, convenience, efficiency and cost savings. However, there are still many challenges and barriers that hinder customers' adoption of mobile banking, such as lack of trust, security, privacy and technological competence. Therefore, this study explores the factors influencing customers' intention to use mobile banking services in Bangladesh. Mobile banking is a banking service that can be accessed via a

### **Research Method :**

In this article, the authors employed a survey method by distributing questionnaires to 400 respondents who were customers of banks in Bangladesh. All respondents had mobile banking services at the time of the survey. The authors used a five-point Likert scale to measure the research variables. They utilized the SPSS analysis tool version 23.0 to test hypotheses and obtain significant results. The authors applied a modified Technology Acceptance Model (TAM) to examine the relationships between six independent variables (perceived usefulness, perceived ease of use, trust, security, privacy perception, and technology competency) and the dependent variable (intention to use) within the context of mobile banking.

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