

Intention to Use Mobile Banking among University Students in Nepal: The Mediating Role of Attitude

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Abstract: *This study aims to explore the factors influencing the acceptance and intention to use (ITU) mobile banking (MB) among students at Tribhuvan University in Nepal, focusing on the roles of trust, security (SEC), social influence (SI), and service quality (SQ). The main analysis was performed on data from 460 respondents using structural equation modeling. The study utilized path analysis to examine the relationships between the variables, with attitude (ATT) toward use as a mediating factor. The results indicate that SQ significantly enhances students' attitudes towards MB, which strongly influences their intention to use these services. Trust, SEC, and SI also positively impact the intention to use MB, although their effects are relatively modest. Interestingly, service quality does not directly affect ITU mobile banking, suggesting an indirect influence mediated by attitudes. The findings highlight the critical role of perceived service quality and positive attitudes in driving mobile banking adoption among university students. The study contributes to the theoretical understanding of MB adoption and offers practical insights for financial institutions to improve their services.*

Keyword: Attitude; intention to use; mobile banking; service quality; social influence; trust

I. INTRODUCTION

Technology has, over the past several years, completely changed financial services (Birch & Young, 1997). Over the last few years, technology has completely transformed the financial services industry. Mobile banking has revolutionized financial transactions and services due to its accessibility and ease. Those in their teen and early adult years who are tech-savvy, particularly those in college, see this change. This group has shown a preference for and plans to use mobile banking, so banks and other lenders should be on the lookout. Mobile banking may check account balances, make transfers, pay bills, and access other financial products from anywhere ((Alavi & Ahuja, 2016). Social pressure, safety, trust, and excellent service are all factors in the adoption of mobile banking. All of these factors affect customers' opinions of mobile banking and their likelihood of using it. Mobile banking

consumers trust the system and believe their financial data is secured (Flavian & Guinaliu, 2006). MB services with sensitive financial data demand confidence. Customers may lack trust in mobile banking. Security issues relate to trust but concentrate on technological and administrative precautions for users' data and transactions. Mobile banking usage requires strong security due to rising cyber risks (Weichbroth & Łysik, 2020). Personal and financial data must be secure against unauthorized access and fraud.

Social Influence refers to how social networks, peers, and societal standards affect mobile banking adoption (Venkatesh et al., 2003). Friends, relatives, and coworkers' attitudes and actions might influence one's view of new technology. Positive reviews and societal approval may increase mobile banking use. Quality of Service includes mobile banking's functionality, convenience of use, customer assistance, and response. High-quality service may improve user experiences and mobile banking attitudes (Gautam & Sah, 2023). A user's attitude towards mobile banking may be described as their general sentiments about utilizing mobile banking services, whether they are good or negative. The connection between dependent and independent variables mediating by attitude. The adoption of MB depends critically on the user's attitude towards the service as it directly affects their want to use it. ITU mobile banking relates to the potential engagement in these services. Trust, security, social impact, and service quality shape their views about mobile banking, which in turn is this goal (Ribbink et al., 2004). For financial institutions to create strategies that promote the use of mobile banking, they must first understand the factors influencing the acceptance and intention to use MB among management students at Tribhuvan University in Nepal. This study examines the opinions of Tribhuvan University students in Nepal about MB. Understanding how students' opinions and their willingness to use MB services relate to Trust, SEC, SI, and SQ are the primary goals.

II. LITERATURE REVIEW

Theoretical review. Davis (1989) created the Technology Acceptance Model (TAM), which is based on the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975) and is used extensively in information systems research to predict and understand user behavior in relation to technology adoption. To what extent a person thinks that implementing a certain system would improve their work performance is known as PU (Davis, 1989). To what extent a person thinks utilizing a certain system will be easy is known as PEOU (Davis, 1989). These components affect Behavioral Intention to utilization and Attitude towards Use, which determine real system utilization. The acceptance of Internet banking is mostly dependent on trust as it reduces the perceived dangers connected to online financial transactions. In the context of mobile banking, trust is the conviction that the bank will behave in the client's best interests, protect privacy, and facilitate safe transactions (Gefen, 2000). Ajzen and Fishbein (1980) and Taylor and Todd (1995) have conducted research demonstrating the great predictability of real technology utilization by business intelligence. In mobile banking, greater BI brought about by high PU and PEOU

translates into higher adoption rates (Chau & Hu, 2002; Yoon & Kim, 2007). The outer factors influencing PU and PEOU are also included in TAM. The factors such as social influence processes (subjective norm, voluntariness, and image) and cognitive instrumental processes (job relevance, output quality, outcome demonstrability, and perceived ease of use) were included in TAM2 (Venkatesh & Davis, 2000). Internet banking is one of the several scenarios in which these extensions have been verified (Lin, 2011; Venkatesh & Bala, 2008).

Empirical review: Trust: Attitudes toward mobile banking are greatly influenced by trust (Gefen, 2000). Trusted MB systems are more likely to be seen by consumers as practical and user-friendly, which increases their desire to utilize them (Yousafzai et al., 2007). The results of the study indicate that intention to embrace mobile banking is not measurably impacted by SI and trust. Alalwan et al. (2016) suggest that customers may choose to make financial planning decisions on their own instead of consulting friends, which might explain the lack of relevance of social impact. The trust construct could also seem unimportant because consumers view banks as among the most reliable establishments. Additionally, prior research has shown that trust has no bearing on whether people use mobile banking (Kim et al., 2009). Trust in the system and, in turn, users' attitudes and intents to utilize MB are influenced by their views of security. Strong security measures, along with open information about them, may increase user acceptability and trust (Flavian & Guinaliu, 2006). In Nepal, where financial fraud and data breaches are rising, mobile banking adoption depends on trust. Internet banking means banks will secure consumers' personal and financial data and deliver trustworthy services. Studies in Nepal have shown that trust strongly impacts digital financial service uptake (Dhungana et al., 2022). Banks must exhibit strong security and open procedures to build confidence.

H1: Trust significantly impacts on ATT

H6: Trust significantly impacts on ITU

Security: Security concerns can affect mobile banking use. Data and transactions are protected against unauthorized access and cyber assaults. Internet banking is not commonly employed in developing countries with less technological and regulatory infrastructure due to security concerns (Pikkarainen et al., 2004). The use of safe MB is crucial in Nepal. Because hacking and phishing are so common, many individuals avoid doing business. Enhancing encryption, multi-factor authentication, and security assessments in mobile banking systems is critical. Featherman et al. (2010) argues that the study must address the security issues if we want to boost user confidence and adoption.

H2: SEC significantly impacts on ATT

H7: SEC significantly impacts on ITU

Social influence: Social influence (SI) is a significant factor affecting users' ITU various technologies and services, as evidenced by numerous empirical studies. Ajzen's (1991) discussed theory of planned behavior highlights subjective norms as a crucial predictor of ITU, indicating the impact of perceived social pressure. Venkatesh and Davis (2000) extended the technology acceptance model (TAM) to include social influence processes, demonstrating its importance in mandatory settings. Venkatesh et al. (2003) developed the unified theory of acceptance and use of technology (UTAUT), demonstrating the significant predictive value of social influence, performance expectation, effort expectations, and enabling variables on intention to use (ITU). Research on social media platforms and mobile commerce emphasizes the importance of peer recommendations and perceived popularity in influencing ITU, demonstrating that social influence is an important factor in the adoption and use of new services and technologies (Yang et al., 2004).

H3: SI significantly impacts on ATT

H8: SI significantly impacts on ITU

Service quality: Timeliness, dependability, and effectiveness of the offered mobile banking services are characteristics of high-quality internet banking services. Long-term mobile banking usage requires both greater customer happiness and loyalty, which are closely correlated with excellent service quality (Zeithaml et al., 1996). Some examples of service quality factors that significantly affect PU and PEOU include transaction speed, accessibility, and customer service. Perceived usefulness may rise in the presence of dependable transaction processing, as may the perception of ease of use in the presence of a user-friendly interface and rapid resolution of issues (Yang et al., 2004). The ATU stands for the whole of the user's feelings about technology. The likelihood that a user would utilize the system is indicated by BI, which is influenced by PEOU, PU, and ATU. The level of services provided also plays a significant role in the adoption of mobile banking. The text explores the efficacy, reliability, and swiftness of Internet banking. In Nepal, where conventional banking procedures are often scrutinized, mobile banking presents a chance to enhance consumer service. Factors such as accessibility, transaction speed, and good customer care significantly influence the perceived convenience and use of mobile banking services (Gautam & Sah, 2023).

H4: SQ significantly impacts on ATT

H9: SQ significantly impacts ITU

Attitude to use: ATT is a person's favorable or negative view of a system's utilization. When discussing students' mobile banking thoughts, ATT means their overall emotion, good or unfavorable. Karki (2023) discovered that attitude strongly affected Nepali university students' mobile banking readiness. Users of mobile banking for students seemed to like it

better, according to the survey. This research found that the perceived value and simplicity of the use of digital banking affected students' opinions and MB more convenient. Gautam and Sah (2023) surveyed Nepalese customers about the quality of internet banking. Internet banking is preferred by customers of its superior service. The reliability and efficiency of MB services determine customer satisfaction.

H5: ATT significantly impacts on ITU

The approach assumes that attitude towards usage indirectly impacts mobile banking practice. High service quality is supposed to promote a favorable view of MB, which raises the desire to utilize the service. Zeithaml et al. (1996) highlighted how directly customer happiness and service quality are related and how that connection influences behavioral intentions. Good attitudes brought forth by excellent service improve the desire to utilize the services. Suh and Han (2002): Their study on mobile banking revealed that user pleasure is a mediator between service quality and behavioral intentions. According to this study, favorable attitudes result in higher intent to use after obtaining extraordinary service, which has implications for mobile banking (Yousafzai et al., 2007). This study has indicated that service quality positively affects users' attitudes towards using the service, which in turn affects their perceptions of the service's worth and reliability. The urge to use Internet banking more is influenced by one's mindset. Ribbink et al. (2004) concluded that the impact of customer satisfaction and trust on e-loyalty was examined in connection with the quality of the e-service. Based on the theory of behavioral intention in MB, it was shown that e-loyalty is mediated by service quality, which in turn leads to positive opinions of the service.

H10: ATT mediates between Trust and ITU

H11: ATT mediates between SEC and ITU

H12: ATT mediates between SQ and ITU

Intention to use: The extent to which a person intends to do or not do something in the future is called their behavioral intention to utilize. Behavior intention predicts student MB usage. Pokhrel and KC (2024) have shown that attitude and behavioral intention predict usage on mobile banking uptake in Nepal. This finding has importance when thinking about the security and privacy concerns in Nepal. Karki et al. (2024) has claimed that access to MB is difficult for rural Nepal. Internet banking was less common among rural students compared to their urban counterparts due to issues with technology and digital skills. This disparity emphasizes how important it is for underdeveloped countries to have specialist mobile banking. Tribhuvan University management students must use mobile banking frequently. These kids are better at computers and digital technology. Students feel comfortable with MB based on their experiences, colleagues' opinions, and educational

opportunities. The Technology Adoption Model, trust, security, and service quality were used to assess management students' MB adoption at Tribhuvan University in Nepal. This paradigm examines internal and environmental variables that affect users' attitudes and behaviors to explain mobile banking uptake. This study will add to mobile banking adoption literature and provide practical tips for improving user engagement and happiness in Nepal.

III. RESEARCH METHODOLOGY

This study examines Nepalese university students' mobile banking use, focusing on security, trust, and service quality. The mediating variable is the usage attitude of the university students. Students at the University are selected for convenience and resource restrictions. This study gathers data on respondent perspectives on mobile banking via the use of structured questionnaires that are distributed offline and online using Google Forms. The sample size for this study was determined by sending around 600 online surveys to management majors at Nepalese institutions. Only 490 questionnaires were returned, and out of them, 30 had missing or incomplete information. Thus, a strong dataset for analyzing the variables impacting the adoption of MB was ensured by using 460 full replies for the final analysis. The sampling strategy and response rate match the guidelines for trustworthy and credible research (Creswell, 2014). Path analysis examines user goals and variables connections. The mediation analysis analyzes how the attitude toward use mediates usage (Baron & Kenny, 1986).

The evaluation of internal consistency is conducted through the application of Cronbach's alpha, whereas the assessment of convergent and discriminant validity is performed utilizing confirmatory factor analysis via SPSS AMOS. A construct is considered valid in a discriminative sense if the square root of the Average Variance Extracted exceeds its highest correlation with any other construct. The CFA findings substantiated the discriminant validity, demonstrating that the square roots of the AVE for each concept exceeded the correlations among them. Discriminant validity is demonstrated when the independent concepts are truly separate from one another. This theoretical framework investigates the internal and external determinants that shape students' attitudes and usage decisions, aiming to elucidate the remarkable growth of mobile banking. The implications of the factor loadings, AVE, and CR for each construct on the ultimate conclusions were determined. The confirmatory factor analysis conducted using SPSS AMOS demonstrated substantial convergent validity, evidenced by factor loadings exceeding 0.5, AVE values surpassing 0.5, and CR values greater than 0.7.

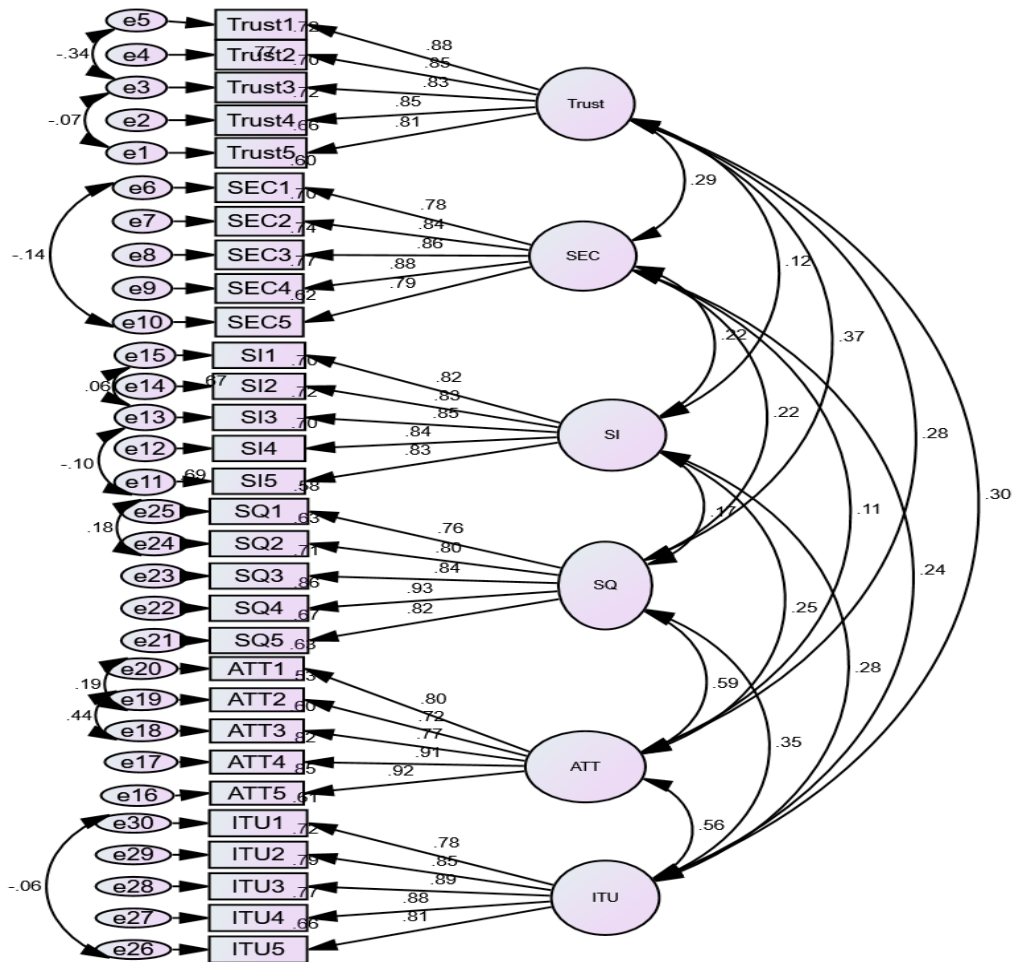
IV. RESULT AND DISCUSSION

Measurement model: Evaluating the measurement model guarantees it is relevant and acceptable before attempting to test hypotheses using the structural model. Statistical studies

were carried out to test for convergent validity, discriminant validity, indicator reliability, and internal consistency dependence in order to guarantee the validity and dependability of the assessment outer model.

Figure 1

Covariance analysis



Validity and reliability**Table 1***Indicators for validity and reliability of the model*

Factor	Items	Factor Loading	Cronbach Alpha	AVE	CR
Trust	Trust5	.814	.922	.715	.926
	Trust4	.850			
	Trust3	.835			
	Trust2	.850			
	Trust1	.877			
SEC	SEC1	.776	.914	.689	.917
	SEC2	.840			
	SEC3	.863			
	SEC4	.878			
	SEC5	.789			
SI	SI5	.830	.918	.695	.919
	SI4	.837			
	SI3	.850			
	SI2	.835			
	SI1	.816			
SQ	SQ5	.819	.918	.692	.918
	SQ4	.927			
	SQ3	.844			
	SQ2	.796			
	SQ1	.764			
ATT	ATT5	.925	.924	.687	.916
	ATT4	.907			
	ATT3	.772			
	ATT2	.725			
	ATT1	.796			
ITU	ITU5	.810	.922	.710	.924
	ITU4	.880			
	ITU3	.889			
	ITU2	.846			
	ITU1	.784			

Reliability: The dependability of the constructs was assessed using Composite dependability and Cronbach's Alpha. Cronbach's Alpha values beyond the recommended level of .70 show that good internal consistency for all constructs (Trust: $\alpha = .922$, Security: $\alpha = .99$, Social Influence: $\alpha = .918$, Service Quality: $\alpha = .918$, Attitude: $\alpha = .924$, Intention to Use: $\alpha = .922$). The fact that all CR values were above 0.70 (Hair et al., 2010) further proved the reliability of the constructs: Trust: CR = .926, Satisfaction: CR = .99, Social Influence: CR = .919, Service Quality: CR = .918, Attitude: CR = .916, Intention to Use: CR = .924).

Convergent validity: Factor loadings and AVE were used to assess convergent validity. All of the constructs (Trust: AVE = .715, Security: AVE = .689, Social Influence: AVE = .695, Service Quality: AVE = .692, Attitude: AVE = .687, Intention to Use: AVE = .710) had AVE values greater than 0.50, meaning that they accounted for more than half of the variance of the indicators (Fornell & Larcker, 1981). Furthermore, every factor loading was higher than .70, indicating that the constructs are validly convergent.

Discriminant validity

Table 2

Discriminant validity

	SQ	T	S	SI	ITU	ATU
SQ	0.832					
Trust	0.283	0.828				
SEC	0.163	0.180	0.810			
SI	0.053	-0.022	0.224	0.799		
ITU	0.367	0.073	0.125	0.137	0.852	
ATU	0.614	0.112	0.086	0.110	0.585	0.832

The Fornell-Larcker criteria, which states that the square root of the AVE for each construct should be higher than the correlations between the variables and other components, was used to evaluate discriminant validity. For every construct, the AVE square root was as follows: SEC = .810, SI = .799, ATT = .832, SQ = .832, Trust = .828 and ITU = .832. All of these values showed sufficient discriminant validity, since they were higher than the inter-construct correlations (Fornell & Larcker, 1981).

The measuring model's robustness in this research is shown by the validity and reliability evaluations. The great degree of internal consistency of the structures is shown by Cronbach's Alpha and CR scores. While the Fornell-Larcker criteria provide credence to the discriminant validity, the AVE and factor loadings verify the convergent validity. These results imply that the study's precise and dependable components for assessing University students' intent to utilize mobile banking were used.

Figure 2
Structural equation model

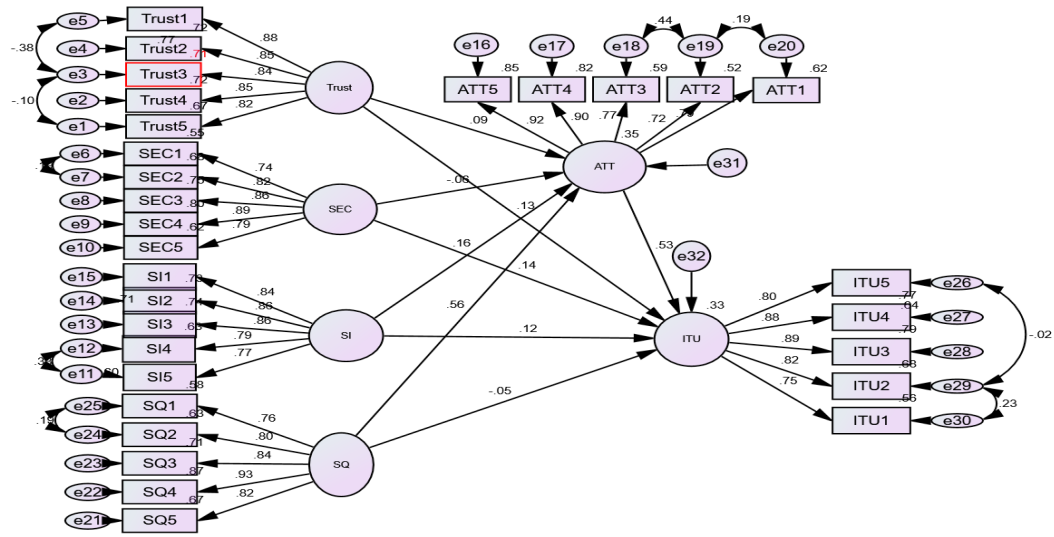


Table 3
Regression coefficient

	Factor	Factor	Standardized β	Unstandardized β	SE	T value	P Value	Decision
H ₁	Trust	→ ATT	0.085	0.094	0.046	2.05	.04	Supported
H ₂	SEC	→ ATT	-0.057	-0.064	0.047	-1.362	.173	Not Supported
H ₃	SI	→ ATT	0.158	0.191	0.052	3.694	***	Supported
H ₄	SQ	→ ATT	0.564	0.635	0.052	12.148	***	Supported
H ₅	ATT	→ ITU	0.527	0.437	0.049	8.916	***	Supported
H ₆	Trust	→ ITU	0.129	0.118	0.04	2.979	.003	Supported
H ₇	SEC	→ ITU	0.137	0.127	0.041	3.128	.002	Supported
H ₈	SI	→ ITU	0.122	0.123	0.045	2.733	.006	Supported
H ₉	SQ	→ ITU	-0.047	-0.044	0.051	-0.874	.382	Not Supported

***P<.001

Path analysis results of research on mobile banking among college students revealed some noteworthy relationships. Trust and attitude are positively associated ($\beta = 0.085$, $p = .05$). Attitude is unchanged without security with $\beta = -0.057$, $p = .173$. Social influence positively affects attitude ($\beta = 0.158$, $p < .001$). Service quality strongly affects attitude ($\beta = 0.564$, $p < .001$).

ATT strongly affects the ITU mobile banking ($\beta = 0.527$, $p < .001$). Trust positively affects intention ($\beta = 0.129$, $p < .005$). Security also positively affects intention ($\beta = 0.137$, $p < .005$). Social influence positively affects intention ($\beta = 0.122$, $p < .05$). Service quality does not significantly affect intention ($\beta = -0.047$, $p = .382$). The three most crucial elements influencing people's opinion of mobile banking are trust, social impact, and service excellence. These findings highlight how people's feelings and behavior about mobile banking depend on SQ, social impact, and T, as well as on other factors.

Mediating analysis

Table 4

Mediating Estimations

	Path	Estimate β	L Bound	U Bound	P value	Result
H ₁₀	Trust \rightarrow ATT \rightarrow ITU	.041	-.018	.125	.173	Not Supported
H ₁₁	SEC \rightarrow ATT \rightarrow ITU	-.028	-.078	.018	.220	Not Supported
H ₁₂	SI \rightarrow ATT \rightarrow ITU	.084	.021	.171	.013	Supported
H ₁₃	SQ \rightarrow ATT \rightarrow ITU	.277	.193	.409	.000	Supported

Attitude had no significant mediation between Trust and ITU with $\beta=0.041$, $p=.173$ reveals that there was no mediation. Moreover, as the mediating impact of SEC and ITU was also not significant, with $\beta=-0.328$, $p=.220$, there seemed to be no mediation. Attitude had a substantial indirect influence on the link between SI and ITU with $\beta=0.084$, $p<.05$. This suggests that both direct and indirect means of social influence impact intention to use by attitude. Attitude totally mediated the link between SQ and ITU; this is so because the indirect influence was significant ($\beta=0.277$, $p<.001$) whereas the direct impact was not significant ($\beta=-0.047$, $p=.382$). This implies that attitude fully mediates the intention to utilize service quality.

Model fit indices for the model

Table 5

Measurement indicators

	Result	Threshold Value
CMIN/DF	2.733	<3
CFI	.94	>.9
RMSEA	.061	<.08
Standardized RMR	.0389	<.08

The data from the research on college students' plans to utilize mobile banking matches the model rather well. A moderately good match is shown by a chi-square minimum

discrepancy divided by degrees of freedom (CMIN/DF) of 2.733, which is below the 3 requirements (Kline, 2015). An appropriate model fit is indicated by a Comparative Fit Index (CFI) of 0.94, which is larger than the threshold of 0.90 (Bentler, 1990). The fact that the RMSEA (Root Mean Square Error of Approximation) is less than the 0.08 requirement, at 0.061, further reinforces the model's fit (Browne & Cudeck, 1992). Additionally, the Standardized Root Mean Square Residual (SRMR) is 0.0389, well below the threshold value of 0.08, confirming the model's good fit (Hu & Bentler, 1999). These indices collectively demonstrate that the hypothesized model fits the observed data well, indicating that the model is a good representation of the factors influencing the intention to use MB among university students.

Discussion: The empirical results of the regression analysis for the study on university students' use of mobile banking show several significant relationships. H1 proposed that Trust positively affects attitude (ATT), with $\beta = 0.085$, $p < .05$. The findings support prior studies on trust and technology adoption attitudes. H3 is validated ($\beta = 0.158$, $p < .001$), indicating that SI positively impacts attitude. This finding is consistent with earlier research (Fishbein & Ajzen, 1975; Venkatesh et al., 2003) that emphasizes the role that society plays in influencing perceptions about technology usage. Strongly supported ($\beta = 0.564$, $p < .001$), H4 suggested that service quality favorably influences attitude. Previous studies repeatedly illustrate how user attitudes vary depending on the quality of services (Caruana, 2002; Cronin & Taylor, 1992; Ladhari, 2009; Parasuraman et al., 1988; Zeithaml et al., 1996). Supported ($\beta = 0.527$, $p < .001$), H5 postulated that ATT favorably influences the ITU mobile banking. This outcome is in line with the Technology Acceptance Model and several researches verifying the correlation between attitude and behavioral intention (Alalwan et al., 2016; Davis, 1989; Taylor & Todd, 1995; Venkatesh & Davis, 2000; Venkatesh et al., 2003). With a $\beta = 0.129$, $p < .005$, H6 proposed that trust favorably influences intention, and this is validated. Similar results abound in the literature, underlining trust as a major determinant of technology usage intention (Gefen, 2000; Kim et al., 2009; Lankton et al., 2014; McKnight et al., 2002; Pavlou, 2003). H7 holds that security increases intention supported ($\beta = 0.137$, $p < .005$). Studies stressing security's influence on technology usage intentions (Oni et al., 2016; Riquelme & Rios, 2010; Shaikh & Karjaluoto, 2015). Supported ($\beta = 0.122$, $p < .05$), H8 postulated that social influence favorably influences intention. This corresponds with the results of other research stressing the need for social effects on behavioral intentions (Fayolle & Gailly, 2015; Fishbein & Ajzen, 1975; Venkatesh et al., 2003). The results did not support several of the theories. Though this is not substantiated ($\beta = -0.057$, $p = .173$), H2 postulated that SEC favorably influences attitude. This result runs counter to other earlier studies indicating security to be a major determinant of technology acceptability (Oni et al., 2016; Riquelme & Rios, 2010; Shaikh & Karjaluoto, 2015). H9 suggests that service quality (SQ) positively affects mobile banking use, however, this is not supported ($\beta = -0.047$, $p = .382$). This contradicts research suggesting that service quality affects usage intention (Caruana, 2002; Cronin & Taylor, 1992; Ladhari, 2009;

Parasuraman et al., 1988; Zeithaml et al., 1996). These findings show how trust, security, social influence, and service quality affect mobile banking attitudes and intentions.

V. CONCLUSION AND IMPLICATIONS

Conclusion: The research found numerous important variables of the propensity to utilize mobile banking among Nepalese university students. Trust has become a major positive element influencing both attitudes about mobile banking and the desire to use it, as students who see MB services as trustworthy are more likely to acquire good attitudes and intentions to utilize these services. The social impact was also very important as it demonstrated how strongly students' attitudes and usage intentions about mobile banking are shaped by the opinions and activities of peers, family, and social circles. Although attitude was much impacted by service quality, it did not directly affect the ITU mobile banking, suggesting that although good services improve attitudes, other variables mediate the translation of these attitudes into real use intentions. Attitude itself was a substantial mediator, suggesting that students who have good opinions about mobile banking are far more likely to be prospective users of these services. Fascinatingly, security directly affected the desire to use MB but had no effect on attitude; this emphasizes how important security issues are for use choices but does not always define general opinions of the technology. Using their effects on attitude, the mediation analysis also revealed that social influence and service quality indirectly affected ITU mobile banking. This emphasizes the need to create favorable social surroundings and offer high-quality services to improve attitudes and, hence, usage intentions.

Implication: The results have various ramifications for those trying to increase mobile banking acceptance among Nepalese university students. Financial organizations should give enhancing confidence top importance; this may be accomplished with open communication, strong security systems, and consistent service delivery. Marketing plans should have social influence, like peer recommendations and endorsements of powerful leaders within the student body. Forming good attitudes depends on constant improvement in service quality, including user interface, transaction speed, and customer assistance. Crucially, addressing security issues using cutting-edge security technology and teaching pupils about safety precautions is given priority should projects meant to change students' opinions about mobile banking, such as instructional campaigns stressing the advantages and simplicity of usage. With the improvement of these elements, stakeholders may increase the acceptance and use of MB services among this group, promoting more financial inclusion and national technology development.

This study adds to the increasing corpus of research on technology adoption in developing nations about mobile banking among young people. It emphasizes the many aspects of technology adoption and the need to include models of user intention trust, social influence, and perceived service quality. The study offers a thorough foundation for the next

investigations as it offers a complex knowledge of how social dynamics and security issues especially affect behavioral intentions. Moreover, the research might guide the creation of courses in business and technology by stressing the important elements influencing technology acceptance. This study also creates opportunities for cross-cultural comparisons, looking at whether these factors have the same importance in other economic and cultural settings, enhancing the worldwide knowledge of the acceptance of mobile banking.

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