

## **ABSTRACT**

*This study aims to analyze the factors that influence customer decisions in using Islamic mobile banking. Primary data was obtained through a questionnaire distributed online via google form with a sample of 200 respondents who had used or were using mobile banking services from any Islamic banking in Semarang City. The method used in this research is Structural Equation Modeling (SEM) with Partial Least Square (PLS) technique using SmartPLS 3.0 analysis tool. The results show that the variables mob mentality, reputation, perceived risk, and Islamic financial literacy have a positive and significant effect on the decision to use Islamic mobile banking. The suggestion of this study is that Islamic banking should continue to strive for the level of security, data confidentiality and customer trust in a more creative, comfortable, and effective mobile banking features and services system so that customers still feel that their decision to use Islamic mobile banking services is right.*

*Keywords: Islamic mobile banking, decision to use, mob mentality, reputation, perceived risk, Islamic financial literacy.*