

## **ABSTRACT**

*This study aims to analyze the factors influencing students' decisions in using Islamic mobile banking services. In this study, were 180 respondents collected through a purposive sampling technique with criteria of having used or currently using mobile banking services, respondents answered an online survey through Google Forms as the main data collection. The methodology in this study uses Multiple Linear Regression. The research findings show that the factors of Performance expectancy, So-cial Influence, and Islamic financial literacy have a positive influence while Risk Vibe has a negative influence. These four variables are significant to the decision to use Islamic mobile banking. These four factors have a total influence of 57.2% on the intention decision to use Islamic mobile banking services. These findings imply that these factors need to be considered by customers and banks. Islamic banking must continue to strive for security, data confidentiality, and customer trust in more creative, comfortable, and effective mobile banking service features and systems so that customers still feel their decision to use Islamic mobile banking services is correct*

*Keywords: Performance expectancy, Vibe risk, Social influence, Islamic financial literacy*