

WHAT SPARKS RURAL INTENTION TO USE MOBILE BANKING SERVICES?**APA YANG MEMICU NIAT MASYRAKAT PEDESAAN UNTUK MENGGUNAKAN LAYANAN PERBANKAN SELULER?**

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Abstract: In recent years, financial inclusion has gained attention for its role in driving economic growth, social equality and financial system stability. As digital technologies evolve, expanding access to financial services, especially in rural areas, has become essential for reducing poverty and bridging socio-economic gaps. This study explores how mobile banking advances financial inclusion, focusing on factors that influence adoption in rural areas. Using the Unified Theory of Acceptance and Use of Technology (UTAUT) framework, the research employs a quantitative approach, utilizing structured questionnaires to gather data from 50 respondents who hold Bank Rakyat Indonesia (BRI) accounts in Motoling Village. The results reveal that when considered simultaneously, Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions all significantly influence the intention to use BRI mobile banking (BRImo). Effort Expectancy and Social Influence have a positive and significant impact on the intention to use BRImo. While Performance Expectancy and Facilitating Conditions do not have a significant impact individually, they still exhibit a positive effect on adoption intentions. This highlights the complex, interconnected factors that influence mobile banking adoption in rural areas.

Keyword: Financial Inclusion, Mobile Banking, UTAUT, Intention to Use

Abstrak: Dalam beberapa tahun terakhir, inklusi keuangan telah mendapat perhatian karena perannya dalam mendorong pertumbuhan ekonomi, kesetaraan sosial, dan stabilitas sistem keuangan. Seiring dengan berkembangnya teknologi digital, peningkatan akses terhadap layanan keuangan, terutama di daerah pedesaan, menjadi sangat penting untuk mengurangi kemiskinan dan memperkecil kesenjangan sosial-ekonomi. Penelitian ini mengkaji bagaimana perbankan seluler mendorong inklusi keuangan, dengan fokus pada faktor-faktor yang mempengaruhi adopsi di daerah pedesaan. Menggunakan kerangka Unified Theory of Acceptance and Use of Technology (UTAUT), penelitian ini menggunakan pendekatan kuantitatif, dengan mengedarkan kuesioner terstruktur untuk mengumpulkan data dari 50 responden yang memiliki akun Bank Rakyat Indonesia (BRI) di Desa Motoling. Hasil penelitian menunjukkan bahwa ketika faktor-faktor ini dipertimbangkan secara bersamaan, Ekspektasi Kinerja, Ekspektasi Usaha, Pengaruh Sosial, dan Kondisi yang Memfasilitasi memiliki pengaruh signifikan terhadap niat untuk menggunakan perbankan seluler BRI (BRImo). Ekspektasi Usaha dan Pengaruh Sosial memiliki dampak positif dan signifikan terhadap niat untuk menggunakan BRImo. Sementara itu, Ekspektasi Kinerja dan Kondisi yang Memfasilitasi tidak menunjukkan dampak signifikan secara individu, namun keduanya tetap memberikan efek positif terhadap niat adopsi. Hal ini menyoroti faktor-faktor yang saling terkait dan kompleks yang mempengaruhi adopsi perbankan seluler di daerah pedesaan.

Kata Kunci: Inklusi Keuangan, Perbankan Seluler, UTAUT, Niat untuk Menggunakan

INTRODUCTION

Research Background

One of the most prominent applications of fintech is mobile banking. Mobile banking allows users to access a wide range of financial services through their smartphones or other mobile devices. It enables customers to check account balances, transfer money, pay bills, and even apply for loans, all without the need to visit a physical bank branch. By granting banking access to previously marginalized or unbanked populations, particularly in rural areas where conventional banking facilities may be limited, this technological evolution has significantly improved the

availability of financial services. Despite the potential of mobile banking, its adoption is not uniform, especially in rural areas where factors such as technological literacy, trust in digital services, access to the internet, and socioeconomic conditions can affect people's willingness to use these services. Understanding what drives or hinders the intention to adopt mobile banking services in rural areas is essential for expanding financial inclusion.

The Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Vankatesh et al., framework provides valuable insights into the factors that influence users' intention to use mobile banking. Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions collectively shape users' attitudes towards adopting this technology. Pertaining to mobile banking, performance expectancy encompasses perceived benefits such as convenience, efficiency, and improved control over financial transactions. Peoples are more open to use mobile banking services if they perceive that it will significantly streamline their financial transactions, saving time and providing easier access to banking services. Effort Expectancy influences the amount of trust and confidence users have in mobile banking systems. When rural users perceive the system as easy to use, their confidence in successfully performing transactions without errors increases. This trust is crucial for overcoming initial resistance and skepticism towards mobile banking. In rural areas, where community bonds and social norms play a vital role, Social Influence can be a powerful driver of technology adoption. Rural users may rely heavily on their social networks for assistance with new technologies. If mobile banking is perceived as supported and endorsed by their social circle, individuals are more likely to seek help and persist through initial difficulties. This supportive environment can reduce the perceived risk and effort associated with adopting new technology.

With mobile phones becoming a widely accessible tool for nearly everyone, this study aims to discover what factors make people more or less open to using mobile banking. Access to traditional monetary services in rural areas is usually hindered by a shortage of physical facilities, such as branches of banks and ATMs. This exclusion from formal banking services promotes poverty and stifles economic development. Mobile banking offers a chance to close this gap by bringing quick and accessible financial services right to rural users' fingertips. Access to Technology is a fundamental facilitating condition that directly impacts the intention to use mobile banking. For rural populations, access to smartphones and reliable internet connectivity is often limited. Mobile banking applications that are designed to be compatible with basic mobile phones and operate efficiently with low-bandwidth internet connections can significantly enhance accessibility. By ensuring that the technology required for mobile banking is within reach, financial institutions can lower the barriers to entry and encourage adoption among rural users. Financial institutions aiming to promote mobile banking adoption must focus on enhancing perceived performance benefits, simplifying the user experience, leveraging social influences, and ensuring robust facilitating conditions. By addressing these dimensions comprehensively, they can drive greater user acceptance and foster widespread adoption of mobile banking technologies.

BRI was the first financial institution to have a branch in Motoling Village, and it has the most clients in the region. However, many local communities continue to struggle with transactional duties, such as money transfers. The locals continue to rely on ATMs and BRI agents in the area for transactional needs. These two ways of transaction are particularly unproductive and inefficient for the community since there are only two ATMs in Motoling Village: Bank Bri's ATM and Bank Sulut Go's ATM. Both of these ATMs are occasionally inaccessible to locals owing to machine failure or a lack of funds. In order to help the bank determine what needs to be improved and how best to accommodate customers' acceptance of mobile banking services, this gap serves as the driving force for the research, which aims to identify the variables that might influence an individual's choice of behavior to accept and utilize banking services via mobile devices.

The objective of this research is to evaluate the influence of performance expectancy, effort expectancy, social influence, and facilitating conditions on individuals' intentions to use the BRI Mobile Banking application in Motoling. By examining these factors, the study seeks to uncover the underlying determinants that drive the propensity of users in this region to engage with the mobile banking platform.

Research Objectives

1. To examine the influence of Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Condition on the Intention to Use BRI Mo
2. To examine the influence of Performance Expectancy on the Intention to Use BRI Mo
3. To examine the influence of Effort Expectancy on the Intention to Use BRI Mo
4. To examine the influence of Social Influence on the Intention to Use BRI Mo
5. To examine the influence of Facilitating Condition on the Intention to Use BRI Mo

Consumer Behavior

The study of when, what, how, and why people buy products and services is known as consumer behaviour (Kotler, 1994). According to Solomon (1995), consumer purchasing behavior is defined as the actions taken by individuals and groups to meet their wants and requirements via the selection, acquisition, use, and eventual disposal of products and services. Egan (2007) makes a compelling case for the importance of understanding consumer behavior, stating that a better understanding of consumer purchasing behavior is beneficial to a nation's economy and that countries with highly understood consumer purchasing behavior tend to have exceptionally high-quality goods and products, which boosts their competitiveness in the global market and increases their potential for export.

UTAUT

UTAUT, or Unified Theory of Acceptance and use of Technology, is a framework of theory utilized within the domain of technology and information system adoption for clarifying and foreseeing how people embrace and utilize technological advances. In their 2003 study, Venkatesh et al. compared a total of eight theories from prior research on information technology adoption, which includes the model of PC utilization (MPCU), the innovation diffusion theory (IDT), the theory of planned behavior (TPB), the technical adaptation model (TAM), the social cognitive theory (SCT), the motivational model (MM), the theory of reasoned action (TRA), a model combining TAM and TPB (C-TAM-TPB). After comparing prior studies, they created a more accurate and comprehensive model called the Unified Theory of Acceptance and Use of Technology. According to UTAUT's theoretical paradigm, behavioral intention influences actual utilization of technology. Expectations about performance and effort, as well as social influence and facilitating condition, are the four primary characteristics that will impact the anticipated likelihood of adopting technology.

Performance Expectancy

According to Venkatesh et al. (2003), performance expectancy is the degree to which an individual feels that using the system's features would help them achieve gains in their job performance. This aspect is acknowledged to be a vital quality in shaping how someone feels about using any kind of technology (Chau, Stephens, Jamieson, 2004). The indicator of performance expectancy in this study refers to Davis (1989) which are perceived usefulness, fast, saving time and convenience.

Effort Expectancy

The level of difficulty in using the system is defined as the effort expectancy, according to Venkatesh et al. (2003). Because of how easy it is to use, people tend to think highly of information systems, which makes them feel at ease while interacting with it. According to Alalwan, Dwivendi, and Rana (2017), effort expectancy refers to an individual's readiness to adopt a new system, influenced not only by the perceived benefits of the system but also by its perceived ease of use.

Social Influence

Social influence refers to how much a customer's decision to adopt a technology is influenced by the opinions and suggestions of those around them. Venkatesh et al. (2003) use the term "social influence" to describe the extent to which others believe an individual should embrace a new system. It is the concept that people adjust their behavior based on how they are perceived by others. According to Venkatesh et al. (2003), social influence reflects an individual's belief that important figures such as family, friends, and colleagues expect them to adopt the new system. The indicator of social influence in this study refers to Moore and Benbasat (1991) which are subjective norm, social factors, social media and image.

Facilitating Condition

Venkatesh et al. (2003) define facilitating conditions as the user's confidence in the resources and infrastructure needed to use a particular technology. The technological features and organizational structures designed to reduce usage barriers are key elements of facilitating conditions. According to Fauz, Widodo, and Djatmiko, (2018), the availability of tools and assistance, such as smartphones and internet connections, will influence consumers' perceptions of how they use and interact with information technology.

Intention to Use

According to Schiffman and Kanuk (2007), intention to use refers to the chance or possibility that a person would engage in a particular behavior. In their framework, intention to use a product or service is considered as important step in the process of making decision, bridging the gap between attitudes and actual behavior. Belch and Belch (2009) emphasize that although the intention to use may be used to predict actual usage behavior, the goal may not be carried out due to a variety of external variables, including situational limits or changes in circumstances. Understanding intention helps predict whether a technology will be adopted. Intention to use is a central determinant of actual behavior Ajzen (1991).

Empirical Studies

Schasche, Wankmüller, and Hampl (2023) investigated latent constructs that influence the behavioral intention of inhabitants living in rural regions to use DRT services. A questionnaire based on the Unified Theory of Acceptance and Use of Technology was adapted, tested independently through an exploratory factor analysis and distributed in Austria. The sample (n = 186) was subjected to a structural equation model. Results showed that performance expectancy and attitude towards public transport have a significant impact on the behavioral intention of inhabitants to use DRT services in rural regions, whereas the attitude towards private cars was insignificant

Paat, Tulung, and Saerang (2022) aimed to find out the performance expectation, effort expectation, social influence, perceived risk, dan perceived cost on behavioral intention for E-wallet usage by MSMEs in Manado. The minimum sample is 100 respondents. The result showed that performance expectation has a negative and significant influence on behavior intention; effort expectation and social influence have a positive and significant influence on behavior intention; while perceived risk and perceived cost have a negative and non significant influence on behavior intention to use e-wallet in food and beverage MSME in Manado City. On the other hand, Performance expectation, effort expectation, social influence, perceived risk, and perceived cost, simultaneously have a positive and significant influence on behavior intention to use e-wallet in food and beverage MSME in Manado City.

Mensah and Khan (2024) examined behavioral factors influencing mobile banking services’ (MBS) adoption in China using a modified UTAUT model. The study integrated four variables—perceived financial cost, awareness, technology infrastructure support, and government regulations—into the UTAUT framework to explore their impact on driving the adoption of MBS. Based on convenient sampling techniques, it uses 567 valid responses collected through a self-administered questionnaire and applies multiple regression analysis methods for data analysis using SPSS-26 software. Results indicate that performance expectancy, effort expectancy, perceived financial cost, and awareness are significant drivers of behavioral intention to use MBS in China. Technological infrastructure support positively influences performance expectancy, and individuals’ intent to use and adopt MBS in China. Government support significantly drives the individual’s behavioral intention to use and adopt MBS. Furthermore, behavioral intention to use MBS significantly predicts its adoption in China.

Conceptual Framework

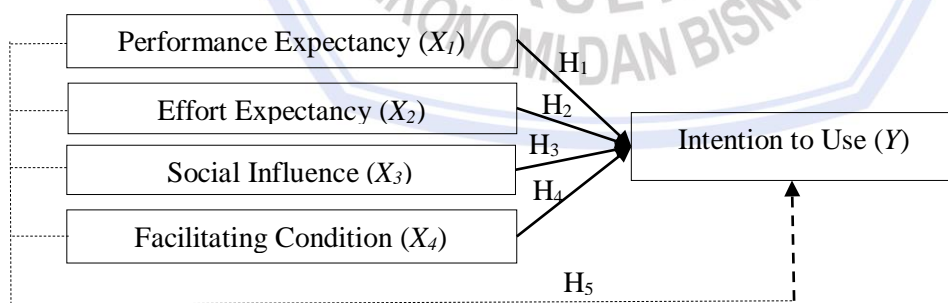


Figure 1. Conceptual Framework

Source: Literature Review

Research Hypothesis

- H₁: Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition influence the Intention to Use BRImo simultaneously
- H₂: Performance Expectancy influence the Intention to Use BRImo partially
- H₃: Effort Expectancy influence the Intention to Use BRImo partially
- H₄: Social Influence influence the Intention to Use BRImo partially

RESEARCH METHOD

Research Approach

This research uses a quantitative approach, collecting measurable data to examine study variables. It aligns with a descriptive survey methodology to test and confirm theories and assumptions.

Population and Sample Size

The study population consists of all customers of Bank Rakyat Indonesia (BRI) residing in North Sulawesi Province, specifically in the South Minahasa District, with a focus on Motoling Village. However, due to the unknown size of the population, a purposive sampling technique was employed. This approach was used to select a sample of 50 participants based on specific criteria relevant to the research. The purposive sampling method allows for the inclusion of individuals who meet certain characteristics, ensuring the sample is representative of the target group within the study area. The following are the criteria for selecting respondents in this research:

- 18–60 years old. This age range is selected because individuals are typically active in economic and social activities, making them more likely to adopt mobile banking services.
- Domiciled in Motoling (Based on KTP). Focusing on residents officially registered in Motoling ensures the study reflects the local population's behavior and socio-economic conditions.
- Active and Potential Users of BRImo. Including both active and potential users provides a comprehensive understanding of the factors influencing mobile banking adoption, capturing both actual experiences and barriers to adoption.

Data Collection Method

The primary data for this study was collected through the online distribution of questionnaires via Google Forms to BRI customers in Motoling Village. The questionnaire method involves gathering data by presenting a list of questions to the subjects. This approach is efficient, enabling quick collection of complete responses at a low cost. The data is measured using a 6-point Likert scale, commonly used in surveys to evaluate respondents' opinions, attitudes, and perceptions on specific topics or statements.

Operational Definition and Indicators of Research Variable

Table 1. Operational Definition and Indicators of Research Variable

Variables	Definition	Indicators
Performance Expectancy (X_1)	The degree to which customers believe that using mobile banking would help them achieve gains in their ability to manage finances effectively.	1. Perceived Usefulness 2. Fast 3. Saving Time 4. Convenience (Davis, 1989)
Effort Expectancy (X_2)	Effort Expectancy refers to how easily customers believe they can use mobile banking without much difficulty, including how simple it is to navigate the system, carry out transactions, and access its features.	1. Ease of Use 2. Perceived Simplicity 3. Easy to Understand 4. Complexity (Thompson, Higgins, and Howell, 1991)
Social Influence (X_3)	The degree to which customers feel that their choice to use mobile banking is shaped by the opinions and recommendations of people around them, such as family, friends, and influential figures.	1. Subjective Norm 2. Social Factors 3. Social Media 4. Image (Moore and Benbasat, 1991)
Facilitating Condition (X_4)	The degree to which customers believe that they have the necessary resources, support and infrastructure to use mobile banking effectively.	1. Technical Infrastructure 2. Perceived Behavioral Control 3. Organizational Support 4. Knowledge and Skills (Thompson, Higgins, and Howell, 1991)

Intention to Use (Y)	Intention to Use describes how likely customers are to adopt and actively use mobile banking services, indicating their willingness and commitment to integrate this technology into their daily financial activities.	1. Security 2. Access 3. Perceived Value 4. Behavioral Intention (Abrahão, Moriguchi, and Andrade 2016)
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Testing of Research Instruments

Validity and Reliability Tests

The validity is one of the methods to tell how accurately a method in measuring something. It refers to a measure that shows at which the survey measures right elements to be measured and shows the level of validity of an instrument. The measurement of this research to ensure that it is valid research by seeing if the result of each item is significance with $p\text{-value} > 0.05$. If the $r\text{-count} \geq r\text{-table}$, the question items are valid, and if the $r\text{-count} < r\text{-table}$, the question items are invalid.

The reliability of a measure refers to the stability and consistency with the instruments, concepts and the main to assess the accurate and stable measurement. If this instrument used several times measuring the same object, then it will result a similar data. Based on the Interpretation of Cronbach Alpha the value that indicates unreliable is < 0.60 while > 0.60 be declared reliable. *ruliana*

Data Analysis

Classical Assumption Test

Normality Test

In the multiple linear regression models, there must be a normal distribution of residual, which refers to the differences between the values and observed of the dependent variable. In this research, the normality test was conducted to seek are the dependent and the independent variable have a contribution or not. If the probability ≥ 0.05 it indicates that the regression model and the distribution is normal and if the probability ≤ 0.05 it indicates that the regression model and the distribution is not normal.

Multicollinearity Test

In this research, the multicollinearity test aims to test the correlation between independent variables. The test can be seen by looking at the tolerance value and the Variant Inflation Factor (VIF). If the tolerance value ≥ 0.1 and the VIF ≤ 10 it indicates that there is no symptom of multicollinearity.

Heteroscedasticity Test

In this research, the heteroscedasticity test aims to test whether the residual variance inequality of one observation to another observation. The research can be said good research if there is no heteroscedasticity. If the significance value is ≥ 0.05 it indicates that there is no heteroscedasticity and if the significance value is ≤ 0.05 it indicates that heteroscedasticity occurs.

Multiple Linear Regression

Regression Equation

This study will be performed with the multiple linear regression. In the quantitative research, the multiple linear regression is technique that measures the influence of the variables which the independent variable and dependent variable. This analysis can be interpreted in the equation form of a structural equation, which formulated as shown below:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Y	: Intention to Use
α	: Constant, when all independent variable = 0
X_1	: Performance Expectancy
X_2	: Effort Expectancy
X_3	: Social Influence
X_4	: Facilitating Condition
$B_n X_n$: Slope of each independent variable
e	: Residual error

Hypothesis Testing**T-Test (Partial Test)**

In this research the T-test aims to show the effect of independent variable on the dependent variable. It can be the test to determine whether there is a significant relationship between the variables. The t test is a parametric test of difference, meaning that it makes the same assumptions about the data as other parametric tests. The t-test will assume data: are independent; are (approximately) normally distributed; have a similar amount of variance within each group being compared (a.k.a. homogeneity of variance).

F-Test (Simultaneously Test)

In this research the F-Test aims to shows whether all the independent variables and dependent variables are simultaneous significance. According to Syarifuddin and Saudi (2022), Simultaneous Testing (F-Test) is utilized to determine whether the independent variables collectively (simultaneously) have an impact on the dependent variable. The test results are evaluated by analyzing the F value presented in the ANOVA table, using a significance level of 0.05.

RESULT AND DISCUSSION**Result****Validity and Reliability Test****Table 2. Validity Test Result**

Variable	Question	R Count	R Table	Annotation
Performance Expectancy (X_1)	$X_{1.1}$	0.869	0.2787	Valid
	$X_{1.2}$	0.858	0.2787	Valid
	$X_{1.3}$	0.795	0.2787	Valid
	$X_{1.4}$	0.907	0.2787	Valid
Effort Expectancy (X_2)	$X_{2.1}$	0.867	0.2787	Valid
	$X_{2.2}$	0.886	0.2787	Valid
	$X_{2.3}$	0.868	0.2787	Valid
	$X_{2.4}$	0.884	0.2787	Valid
Social Influence (X_3)	$X_{3.1}$	0.883	0.2787	Valid
	$X_{3.2}$	0.859	0.2787	Valid
	$X_{3.3}$	0.801	0.2787	Valid
	$X_{3.4}$	0.887	0.2787	Valid
Facilitating Condition (X_4)	$X_{4.1}$	0.864	0.2787	Valid
	$X_{4.2}$	0.857	0.2787	Valid
	$X_{4.3}$	0.807	0.2787	Valid
	$X_{4.4}$	0.871	0.2787	Valid
Intention to Use (Y)	Y_1	0.813	0.2787	Valid
	Y_2	0.861	0.2787	Valid
	Y_3	0.885	0.2787	Valid
	Y_4	0.878	0.2787	Valid

Source: Data Processed from SPSS, 2024

In this research the number of data point used for the Validity test is 50 respondents. Therefore, in finding the data point processed with the formula $df = n-2$ which result is $df = 50-2 = 48$. Referring to the table of R-Values for df 48 at a significance level of 0.05 (5%), the critical value (Rtable) is 0.2787. Based on the Table 2, the numerical values indicated that the computed Rcount for each questionnaire items surpass the critical Rtable of 0.2787 at a significance level of 5% in this research.

Table 3. Reliability Test Result

Variable	Cronbach's Alpha	Critical Value	Annotation
Performance Expectancy (X_1)	0.879	0.60	Reliable
Effort Expectancy (X_2)	0.892	0.60	Reliable
Social Influence (X_3)	0.872	0.60	Reliable

Facilitating Condition (X ₄)	0.869	0.60	Reliable
Intention to Use (Y)	0.880	0.60	Reliable

Source: Data Processed from SPSS, 2023

According to the data analysis in Table 3, it is evident that each statement within every research variable exhibits a cronbac's Alpha value surpassing 0.60. Therefore, all statements within each variable are considered reliable.

Classical Assumption Test

Normality Test

Table 4. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.16801515
Most Extreme Differences	Absolute	.102
	Positive	.102
	Negative	-.101
Test Statistic		.102
Asymp. Sig. (2-tailed) ^c		.200 ^d

Source: Data Processed from SPSS, 2024

According to table 4, the significant result of the test is 0.200, the data is then considered to be normally distributed as it indicates the significant value is greater than 0.05 (5%).

Multicollinearity Test

Table 5. Multicollinearity Test Result

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Performance Expectancy	.397	2.518
Effort Expectancy	.315	3.174
Social Influence	.349	2.868
Facilitating Condition	.431	2.320

Source: Data Processed from SPSS, 2023

Heteroscedasticity Test

Table 6. Heteroscedasticity Glejser Test Result

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	1.785	2.034		.878	.385
Performance Expectancy	.038	.140	.060	.271	.788
Effort Expectancy	-.260	.151	-.430	-1.720	.092
Social Influence	-.001	.135	-.001	-.004	.997
Facilitating Condition	.056	.137	.088	.409	.684

Source: Data Processed from SPSS, 2023

This research used the application of Glejser Test which assess the significance coefficient. The results shows significance value of Performance Expectancy (x1) is .788, Effort Expectancy (x2) is .092, Social Influence (x3) is .997 and Facilitating Condition (x4) is 0.684 which are all greater than 0.05 (5%), indicating no evidence of heteroscedasticity in the data.

Multiple Linear regression

The equation form of a structural equation model obtained as follows:

$$Y = -0.325 \alpha + 0.085 X_1 + 0.280 X_2 + 0.593 X_3 + 0.075 X_4 + e$$

The interpretation of this equation as shown below:

1. The constant value of -0.325 means that if the variable Performance Expectancy (X_1), Effort Expectancy (X_2), Social Influence (X_3) and Facilitating Condition (X_4) is all equal to 0, then the value of Intention to Use BRImo (Y) is -0.325.
2. The positive coefficient value of Performance Expectancy (X_1) meaning that if there is one unit increase in X_1 , then the value of of Intention to Use BRImo (Y) will increase by 0.085.
3. The positive coefficient value of Effort Expectancy (X_2) meaning that if there is one unit increase in X_2 , then the value of of Intention to Use BRImo (Y) will increase by 0.280.
4. The positive coefficient value of Social Influence (X_3) meaning that if there is one unit increase in X_3 , then the value of of Intention to Use BRImo (Y) will increase by 0.593.
5. The positive coefficient value of Facilitating Condition (X_4) meaning that if there is one unit increase in X_4 , then the value of of Intention to Use BRImo (Y) will increase by 0.075.

Table 7. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	-.325	1.089	
Performance Expectancy (x_1)	.085	.075	.080
Effort Expectancy (x_2)	.280	.081	.276
Social Influence (x_3)	.593	.072	.621
Facilitating Condition (x_4)	.075	.073	.070

Source: Data Processed from SPSS, 2024

Hypothesis Testing

Partial Hypothesis Testing (T-Test)

Table 8. Partial Hypothesis Test Result

Model	Coefficients ^a					
	Unstandardized Coefficients			Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.	
1 (Constant)	-.325	1.089		-.299	.766	
Performance Expectancy	.085	.075	.080	1.132	.264	
Effort Expectancy	.280	.081	.276	3.467	.001	
Social Influence	.593	.072	.621	8.211	<.001	
Facilitating Condition	.075	.073	.070	1.023	.312	

Source: Data Processed from SPSS, 2024

Based on the results of data processing in Table 8, the partial test results are obtained as follows:

1. Performance Expectancy (X_1) has a positive but non-significant effect on the Intention to Use BRImo (Y). The table shows that the x_1 has a t-value of 1.132 which is lesser than the t-table of 1.67943, and the significance value is grater than 0.05. Thus the H2 “Performance Expectancy (X_1) influence customers Intention to Use BRImo (Y) partially” is rejected.
2. Effort Expectancy (X_2) has a positive and significant effect on the Intention to Use BRImo (Y). The table shows that the X_2 has a t-value of 3.467 which is greater than the t-table of 1.67943, and a significance value of 0.001 which is less than 0.05. Thus the H3 “Effort Expectancy (X_2) influence customers Intention to Use BRImo (y) partially” is accepted.
3. Social Influence (X_3) has a positive and significant effect on the Intention to Use BRImo (Y). The table shows that the X_3 has a t-value of 8.211 which is greater than the t-table of 1.67943, and a significance value of < ,001 which is less than 0.05. Thus the H4 “Social Influence (X_3) influence customers Intention to Use BRImo (Y) partially” is accepted.
4. Facilitating Condition (X_4) has a positive but non-significant effect on the Intention to Use BRImo (Y). The table shows that the (X_4) has a t-value of 1.023 which is lesser than the t-table of 1.67943, and the significance value is grater than 0.05. Thus the H5 “Facilitating Condition (X_4) influence customers Intention to Use BRImo (Y) partially” is rejected.

Simultaneously Hypothesis Testing (F-Test)**Table 9. Simultaneously Hypothesis Test Result**

		ANOVA ^a				
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	677.631	4	169.408	114.039	<,001 ^b
	Residual	66.849	45	1.486		
	Total	744.480	49			

Source: Data Processed from SPSS, 2024

The value of F count is 114.039 which is greater than 2.58 (F table), and the significance value is <0.001 which means is lesser than 0.05. As it fits the criteria, it can be concluded that H1 is accepted, where Performance Expectancy (X₁), Effort Expectancy (X₂), Social Influence (X₃) and Facilitating Condition (X₄) together have a significant effect on Intention to Use BRImo (Y).

Discussion**The Influence of Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Condition on Intention to Use BRImo Simultaneously**

In Motoling Village, performance expectancy, effort expectancy, social influence, and facilitating conditions collectively influence residents' intentions to use BRImo. Survey responses show that each of these factors, when combined, strengthens the motivation to adopt the app, suggesting that no single element alone can drive adoption but rather a synergy among them. According to the *Unified Theory of Acceptance and Use of Technology (UTAUT)* by Venkatesh et al. (2003), the combined impact of these four factors promotes technology adoption by addressing users' functional expectations and social motivations. This framework aligns well with Motoling residents' experiences, where confidence in BRImo's functionality and simplicity is as critical as community endorsement. These findings are particularly relevant to rural areas like Motoling, where mobile banking adoption may face unique barriers. In rural communities, individuals may have limited exposure to advanced technologies, and their willingness to adopt such innovations is often influenced by how useful they perceive the technology to be (performance expectancy), how easy it is to use (effort expectancy), and the influence of peers or community leaders (social influence). The facilitating conditions, such as access to mobile devices and internet connectivity, also play a key role in overcoming physical and infrastructural challenges typical of rural settings. The interaction between these factors highlights the importance of a holistic approach when introducing mobile banking to rural areas. In essence, the success of BRImo in rural areas hinge on both practical support and social endorsement, making it essential for developers and policymakers to consider these factors when promoting mobile banking solutions in such communities.

The Influence of Performance Expectancy on Intention to Use BRImo

The findings from this study indicate that Performance Expectancy does not significantly influence the rural population's intention to use the BRImo application. However, it did demonstrate a positive influence on the intention to use BRImo. Respondents reported not perceiving substantial benefits from the app to enhance their financial activities, aligning with Venkatesh et al. (2003), who noted that while Performance Expectancy is typically a key factor in technology adoption, its relevance can diminish in communities where traditional methods are preferred. In rural settings, individuals may prioritize familiarity and comfort with established practices over potential performance improvements offered by new technologies. In many rural areas, including Motoling Village, people often place greater value on practical, immediate benefits such as ease of use and social recommendations rather than on long-term performance improvements offered by technology. Many residents may not fully perceive how mobile banking can enhance their financial management or productivity because their banking needs are typically straightforward, focusing on basic transactions like sending or receiving money rather than complex financial operations. Moreover, rural consumers might rely more on face-to-face interactions with trusted bank staff, which offers a sense of security that technology alone cannot replicate. Since their daily financial activities might not require advanced features, the potential for increased efficiency or productivity through mobile banking (the core of Performance Expectancy) may not seem compelling or relevant. This contrasts with urban consumers, who might value advanced banking features for managing multiple accounts, investments, or time-saving conveniences. Therefore, for the people in Motoling Village, factors like how easy the app is to use (Effort Expectancy) and the influence of family, friends, or community members who endorse the app (Social Influence) play a more significant role in shaping their intention to adopt mobile banking." However, this study has limitations, including a relatively

small sample size and a specific timeframe, which may not fully capture the diversity of opinions within the community. While this study did not find a significant effect of performance expectancy on the intention to use BRImo, the results did show a positive influence. This finding aligns with other research, such as Davis (1989), which demonstrates that performance expectancy can positively impact technology adoption in various contexts. In various rural contexts, studies have shown a positive relationship between Performance Expectancy and the intention to use digital technologies. For example, Balasubramaniyan and Rajkumar (2024) focused on rural banking in Vellore, India, demonstrating that users perceived digital innovations as beneficial for simplifying their banking tasks, significantly influencing their intention to adopt such technologies. Similarly, Yousafzai, Foxall, and Pallister (2010) found that in rural areas of Pakistan, the anticipated performance benefits of mobile banking positively impacted users' adoption. These findings imply that, despite the lack of significance in Motoling Village, performance expectancy continues to be an important factor in technology adoption across various rural contexts, highlighting the need to consider specific local dynamics.

The Influence of Effort Expectancy on Intention to Use BRImo

Effort expectancy significantly influences the intention of rural people in Motoling Village to use BRImo. Based on survey responses, villagers showed a clear inclination toward technology that is easy to understand and operate, which aligns with the concept of effort expectancy. In the context of technology acceptance, effort expectancy refers to the degree to which individuals perceive that using a particular system will be effortless. Villagers, particularly those with limited exposure to digital banking, expressed a preference for applications that offer straightforward navigation, minimal input requirements, and easily accessible customer support, all of which help to reduce the complexity associated with online banking. Several studies support the idea that effort expectancy is a vital factor in technology acceptance, especially in rural and less tech-savvy communities. Venkatesh et al. (2003), in their Unified Theory of Acceptance and Use of Technology (UTAUT), emphasized that when users believe a technology will be easy to use, they are more likely to adopt it. This finding aligns with more recent studies, such as Williams, Rana, and Dwivedi (2015) that users are more inclined to adopt mobile banking when they perceive it as user-friendly, underscoring the influence of effort expectancy in shaping behavioral intention. Villagers in Motoling, many of whom are first-time users of digital banking, highlighted this ease of use as a crucial determinant in their decision-making, demonstrating how familiarity with a digital interface can reduce perceived barriers to entry. In rural settings, where access to training and support can be limited, ease of use becomes particularly influential. For the residents of Motoling Village, the ability to navigate BRImo without extensive technical support is essential, especially since many are new to online banking. Consequently, BRImo's success in rural areas relies on ensuring that its design caters to these expectations, as effortless usability directly translates into increased willingness and intention to adopt the technology among users in Motoling.

The Influence of Social Influence on Intention to Use BRImo

Social influence strongly affects the intention of Motoling Village residents to use BRImo, as shown in survey responses, which aligns with findings from the Unified Theory of Acceptance and Use of Technology (UTAUT) by Venkatesh et al. (2003). Social influence, defined as the degree to which an individual perceives that important others believe they should use a new technology. In rural areas, where community trust and reputation hold significant weight, individuals often look to respected members or family for cues on using new technology like BRImo. When trusted figures endorse digital banking, it can positively sway others' intentions to adopt it. The influence of social factors in technology adoption has been confirmed by recent studies. For instance, Al-Saedi et al. (2020) found that in mobile payment adoption, perceived social endorsement directly shapes behavioral intentions, especially in communities where people rely on trusted social circles. Moreover, in recent finding by Emon et al. (2023), social factors and community endorsements play a key role in rural technology adoption, often creating a ripple effect that encourages widespread adoption among hesitant users. Such insights help explain why many Motoling residents indicate an interest in BRImo when community influencers support its use. In environments like Motoling, social influence often manifests through community norms, shared knowledge, and collective attitudes toward new tools. Therefore, the BRImo app's success hinges on building trust within these networks, aligning with broader research on social influence's power to affect adoption decisions in rural settings. In Motoling, residents feel more confident using BRImo when encouraged by friends, family, or respected community members. Social backing not only legitimizes the technology but also reduces the perceived risks associated with online banking, encouraging more users to adopt it.

The Influence of Facilitating Condition on Intention to Use BRImo

In Motoling Village, available facilitating conditions, such as internet access and device availability, do not have a significant effect on residents' intention to use BRImo. However, these conditions still exhibit a positive influence, suggesting that while they may not be the primary motivators, they contribute to creating an environment that supports the possibility of adoption. This indicates that facilitating conditions alone may be insufficient to drive significant adoption but are beneficial in easing the path for users who are already inclined to try the application. This outcome aligns with the original UTAUT model, which suggests that facilitating conditions impact behavioral intention only when paired with other motivators, such as social influence or perceived usefulness. If infrastructure and access are in place, but not complemented by other motivating factors, facilitating conditions alone may not effectively drive technology adoption. Research has shown that the influence of facilitating conditions on technology adoption can be complex. For example, Alalwan, Dwivedi, and Rana (2016) found that merely having access to technology doesn't necessarily increase adoption rates if users are not sufficiently motivated or do not perceive the technology as easy to use. Their findings highlight that facilitating conditions often need to be accompanied by social and motivational factors, particularly in communities with lower digital familiarity, as is the case in Motoling. Here, residents might not prioritize infrastructure improvements if social and trust-based factors are more influential to their intention. Conversely, studies also note that when individuals have already decided to adopt a technology, facilitating conditions can become crucial in supporting actual use. Venkatesh et al. (2003) suggest that facilitating conditions are more likely to impact behavior than intention, especially for those who are already inclined to use a technology. For Motoling Village, this implies that if residents were already inclined toward BRImo, infrastructure improvements might enhance their actual usage rather than their initial intention to adopt the app. In summary, this study suggests that, in Motoling, fostering stronger social endorsement of BRImo and simplifying its interface may be more effective than focusing solely on infrastructure. Once residents develop a stronger intention to use BRImo through social encouragement, improved facilitating conditions could then play a supportive role, making the technology easier to access and sustain.

CONCLUSION AND RECOMMENDATION

Conclusion

Based on the findings derived from data analysis alongside a comprehensive discussion, the research ultimately reaches the following conclusions:

1. Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions can simultaneously have a significant influence on Intention to Use BRImo. When individuals perceive clear advantages from the app, find it straightforward to use, receive support from their social networks, and have access to necessary resources, they are more inclined to use BRImo.
2. Performance Expectancy does not influence Intention to Use BRImo. This shows that, in Motoling, the performance benefits of BRImo alone are insufficient to influence adoption intentions significantly, indicating that additional motivating factors may be required to encourage its use.
3. Effort Expectancy influences Intention to Use BRImo. The positive influence of effort expectancy highlights how the perceived simplicity and intuitiveness of BRImo can significantly drive adoption, reinforcing that accessible design is key to encouraging technology use in rural areas.
4. Social Influence influences Intention to Use BRImo. Many respondents are encouraged by support from friends, family, and trusted community members, whose recommendations make them feel more comfortable and confident with the app. This highlights how community endorsement can be a powerful motivator for adopting new technology in rural areas.
5. Facilitating Conditions does not influence Intention to Use BRImo. Although residents have access to the necessary resources, like internet and mobile devices, these supports alone are not enough to drive adoption. This suggests that while having infrastructure in place is helpful, it is not a decisive factor for motivating BRImo use among villagers.
6. To answer the central question of this study—What Sparks Rural Intention to Use Mobile Banking Services?—the findings point clearly to two key drivers: simplicity and social connection. In Motoling Village, it's not the promise of advanced features or the mere availability of technology that motivates people to adopt BRImo. Instead, it is the ease with which the app can be used (Effort Expectancy) and the encouragement from trusted friends, family, and community members (Social Influence) that truly spark interest and drive adoption. When technology feels accessible and comes with a stamp of approval from familiar faces, people are far more likely

to embrace it. On the other hand, even though the infrastructure is in place and the app offers performance benefits, these factors alone do not carry enough weight to influence intention. This highlights a crucial insight: in rural areas, the path to wider mobile banking adoption isn't paved with technology alone—it is built on designing user-friendly experiences and fostering strong community support. In the end, it's the human connection to technology that fuels financial inclusion in rural communities.

Recommendation

Based on the conclusion of this study, the following recommendation can be given:

1. To boost BRIimo adoption in rural areas like Motoling Village, Bank Rakyat Indonesia (BRI) can design an intuitive app with simple navigation, visual aids, and easy transaction processes, making it more accessible for users with limited digital experience. Partnering with local influencers and community leaders to promote the app can also build trust and social acceptance. Additionally, BRI could offer regular hands-on training sessions tailored to the needs of Motoling residents, ensuring they feel confident using mobile banking.
2. Motoling's rural residents is to create peer support networks and community-led groups to share BRIimo experiences and provide guidance. Digital literacy workshops and "app support groups" can build confidence, while encouraging local businesses to adopt BRIimo will make mobile payments more common.
3. Offering incentives for first-time users and having community leaders demonstrate the app for everyday tasks can further integrate BRIimo into daily life, building trust and encouraging wider adoption.
4. Local government bodies to promote digital financial literacy and support BRIimo adoption in rural areas. By partnering with banks for educational campaigns on mobile banking benefits and introducing digital finance resources in schools and community centers, they can bridge the technology gap.
5. Future researchers can expand this study to a larger population and longer timeframe that could provide deeper insights. Longitudinal studies in rural areas could reveal how exposure to BRIimo impacts user expectations and adoption. Tracking changes in performance and effort expectancy would help banks develop more effective, data driven strategies for promoting sustained mobile banking use in rural communities.

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