



Building The Financial Future: E-Banking Adoption in Rural Batang Kuis

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Abstract: This study aims to identify the factors influencing the increased adoption of e-banking in rural communities, specifically in the Batang Kuis region. Data were analyzed using multiple linear regression methods with the aid of SPSS software. The results of the data analysis indicate that the perception of benefits and security are the dominant factors driving e-banking adoption among rural communities in Batang Kuis. This study contributes to the existing literature by aligning with the Utility Theory, which states that perceived and actual benefits are the main drivers of individual technology adoption. Based on these findings, this study recommends enhancing security measures, improving financial literacy through educational programs, and upgrading infrastructure in rural areas to encourage greater e-banking adoption. This requires collaboration between financial institutions and government agencies. However, this study has limitations, including a limited sample size and scope of variables. Future research could expand the sample and include a wider range of variables for a more comprehensive understanding of e-banking adoption in rural areas.

Keywords: Ebanking adoption; rural communities; financial literacy; Infrastructure; security; benefits; financial policies

Introduction

Financial inclusion is a central issue in Indonesia's economic development, especially in rural areas. Accelerating financial inclusion will not only improve people's welfare but also encourage more equitable economic growth. However, the reality on the ground shows a high gap between urban and rural areas. In rural areas such as Batang Kuis, access to digital financial services, such as e-banking or mobile banking, is still very limited. Mobile banking, with its ability to facilitate quick, easy, and cost-effective transactions, offers a promising solution to bridge this gap (Prayudi et al., 2022). Although the government has launched various programs to expand access to finance, the adoption of these services among rural communities is still relatively low, even though the overall number of users continues to increase every year (APJII, 2024). The rapid development of the digital economy brings various new opportunities. However, on the

at the national and global levels (Andriyaningtyas et al., 2022). Based on the data above, there is a significant difference between the number of mobile banking users and the total number of customers at each bank. Although BRI has a fairly large number of mobile banking users, namely 33.5 million users, this figure is still far below the total population of Indonesian internet users, where the survey results reached 221.5 million people in 2024 based on the results of a survey from APJII BRI's mobile banking penetration percentage is only 15.3%. This difference indicates that other factors besides bank characteristics influence the level of mobile banking adoption (Jatmiko, 2020).

This condition is exacerbated by several of socio-economic factors, one of which is the low level of digital literacy. This is a significant obstacle to the adoption of e-banking in society. Rural communities are often less familiar with digital technology and are

Table 1. Number of Customers and Mobile Banking Users in 4 Selected Banks

Information	BRI	BNI	BCA	BSI
Number of customers	160 million	64 million	37 million	29,4 million
Mobile Banking Users	33,5 million	16,9 million	30,8 million	6,7 million

Source: Laras, processed (APJII, 2024)

other hand, we also face challenges in forming a stable and sustainable digital economic ecosystem. Many aspects of the digital economy are still evolving and not yet fully defined, both

worried about the difficulty in operating banking applications. In addition, the lack of financial education is also an obstacle. According to OJK, the knowledge of the

Indonesian people regarding financial products and services, both conventional and sharia, is still very low (OJK, 2022). The conventional financial literacy rate of only 49.68% and the much lower Sharia financial literacy at 9.14% is evidence that the government and related institutions still need to work harder to ensure that all people, especially in rural areas, can better understand financial products and services. Goyal & Kumar explain that financial literacy is very crucial to empower individuals to manage their finances effectively, such as setting aside emergency funds, saving for education, and preparing for retirement (Goyal & Kumar, 2021). In line with the findings of OJK increasing Sharia financial literacy is also very important, Individuals with adequate financial literacy can objectively assess the benefits and risks of financial products so that they can make better financial decisions and believe that financial products can improve their quality of life (OJK, 2022). Increasing financial literacy not only benefits individuals but also contributes to wider financial inclusion and economic development (Grohmann & Menkhoff, 2020). Therefore, financial literacy has an important role in increasing financial inclusion and financial behavior. Unfortunately, research results show that the level of financial literacy in Indonesia, even in developed countries, is still relatively low (Ahmad, 2022).

In addition to the long distance from the financial service center, transaction costs that are considered expensive are also an additional obstacle to people's access to formal financial services. This shows that there are still many people, especially in rural areas, who are not yet connected to the modern financial system. For financial inclusion to be achieved evenly, both in urban and rural areas, people need to follow technological developments, especially e-banking. The rapid advancement of technology has transformed the order of people's lives towards a more modern era, marked by the use of information technology, telecommunications, and the internet.

Several complex factors contribute to the low adoption of e-banking in rural areas,

including limited digital infrastructure. The lack of internet networks, cellular signals, and digital devices such as smartphones are major obstacles for rural communities in accessing digital banking services. In addition, the lack of trust in the security of digital financial services is also a significant factor. Incidents of online fraud and loss of personal data have made people increasingly skeptical of digital transactions. This is the same as the findings of Nasution & Suprayitno who highlighted the importance of the trust factor in the adoption of e-banking because incidents of online fraud and loss of personal data have made people more skeptical of the security of digital transactions (Madaniah & Suprayitno, 2022).

However, the results of previous studies on factors influencing e-banking adoption are quite diverse, sometimes even contradictory. This indicates a gap in our understanding of the key factors that encourage or inhibit the use of e-banking. *Financial Literacy*: Research by Munajim (2022) and Budyastuti (2021) shows that high financial literacy can increase customer trust and encourage the use of e-banking. However, Madaniah & Suprayitno (2022) found that increasing financial literacy does not always guarantee increased customer trust in digital banking services. *Availability of Infrastructure*: Marthauli et al. (2021) and Alfina & Batara (2022) argue that the existence of financial technology, facilitation and features is not enough to attract someone's interest in using digital financial services such as e-banking. However, Adi & Ismi (2023), Budyastuti (2021) and Sahdan & Sardju (2023) show that the existence of financial technology and supporting facilities and adequate features can attract someone's interest in using digital financial services such as e-banking. *Security Perception*: studies by Purwati et al. (2020), Aditya & Mahyuni (2022) and Sari et al. (2021) show that the level of customer concern about risk greatly influences their interest in using banking services via cell phone. *User Experience*: Muthi'ah & Indrarini (2023), Adha (2024) and Febrima & Siti (2022) found that perceived ease of use can increase interest in using mobile banking. However, research by Eudora et al. (2021), Muthi'ah & Indrarini (2023) and

Eudora et al. (2021) shows perceived ease of use, level of usability, and user attitude do not always have a significant effect on customers' intentions to use internet banking. *Advantages and Benefits*: Farid & Laksmi (2023), Effendy (2021) and Nursiah et al. (2022) concluded that advantages and benefits can increase a person's interest in using a product or service. However, the research by Himawati (2018) and Fernos & Alfadino (2021) showed that perceived benefits were not always a determining factor in the use of mobile banking.

The low financial literacy of rural communities in Batang Kuis is one of the main challenges in encouraging e-banking adoption. Lack of understanding of digital financial products and services makes people hesitant to use them. In addition, limited access to supporting infrastructure such as a stable internet network and adequate devices, as well as concerns about transaction security, further complicate e-banking adoption efforts. Research on e-banking adoption in rural areas often produces mixed and even contradictory findings, indicating a gap in understanding the factors that influence adoption. This suggests the need for further research that specifically examines rural contexts such as Batang Kuis. The unique characteristics of rural communities, such as low levels of digital and financial literacy, trust in technology, and limited infrastructure, need to be considered in depth in an effort to understand the dynamics of e-banking adoption. Thus, contextual research will provide a more comprehensive understanding of the factors that influence e-banking adoption in rural areas.

This study aims to explore the factors that influence the adoption of e-banking in the Batang Kuis community. In addition, this study will also formulate effective strategies to increase the adoption of e-banking in the region. By understanding the local context and specific needs of the Batang Kuis community, it is hoped that relevant and sustainable educational programs can be designed. This strategy will be adjusted to the unique characteristics of the Batang Kuis community. The community needs to be invited to feel the

direct benefits of using e-banking in everyday life, as explained by the OJK the benefits of digital banking services are balance information, account mutations, fund transfers, payments (credit cards, top-up credit, PLN, telephone, internet quota, insurance, electricity), and many more.

Methods

This study applies a quantitative method with purposive sampling to obtain data from the Batang Kuis community population who actively use e-banking. The number of samples set was 60 respondents, referring to the Roscoe (1975) guidelines which suggest a sample size of 10 times the number of variables. Primary data were collected through a questionnaire using a 5-point Likert scale. The research variables consist of one variable dependent variable, namely Interest in Using E-banking (Y), and five independent variables, namely Financial Literacy (X1), Infrastructure (X2), Security (X3), User Experience (X4), and Benefits and Advantages (X5). Table 2 shows the indicators of each variable.

The data analyzed using multiple linear regression using SPSS Software. Before the analysis, the data first went through validity, reliability, and classical assumption tests. The regression equation used is:

$$IUE = \alpha + \beta_1 FL + \beta_2 In + \beta_3 Se + \beta_4 UE + \beta_5 AB + \epsilon$$

With description: IUE = interested in using e-banking; α = constant; FL = financial literacy; In = infrastructure; Se = security; UE = user experience; AB = profit and benefit; $\beta_{1,2,3,5}$ = regression coefficients; ϵ = error term

Results and Discussions

Respondent Characteristics

This study focuses on understanding the factors that influence the adoption of e-banking services among rural communities. Based on the results of a survey of 60 active users of e-banking services, several interesting findings were found (Table 3). Analysis of 60 respondents in Batang Kuis reveals interesting demographic characteristics.

Table 2. Research Indicators

Variable	Operational Definition	Indicator
Interest in Using E-Banking (Y)	Perceptions about the ease of using e-banking, security in transactions, perceived benefits, and strong motivation to use this service.	Ease of using e-banking.
		Security in transactions via e-banking.
		Benefits felt from e-banking.
		How big is the motivation to use e-banking.
Financial Literacy (X1)	Knowledge of financial products and services, understanding of financial risks, knowledge of consumer rights and obligations, and skills in personal financial management.	Knowledge of financial products and services.
		Understanding of financial risk.
		Knowledge of consumer rights and obligations.
		Skills regarding personal financial management.
Infrastructure (X2)	Ease of access to the internet network, availability of the necessary devices, quality of telecommunications services, and availability of supporting facilities such as bank branches or ATMs.	Ease of accessing the internet network.
		Availability of the required devices.
		Quality of telecommunications services.
		Availability of supporting facilities (KC Bank).
Security (X3)	Perceptions of personal data security in e-banking, perceptions of security during transactions, trust in the bank's security system, and experiences with fraud cases.	Personal data security in e-banking.
		Security when transacting in e-banking.
		Trust in the bank's security system.
		Experience with fraud cases.
User Experience (X4)	The frequency of service use, quality of service provided, satisfaction when using the service, and the likelihood of recommending e-banking to others.	How regularly do you use e-banking services.
		How good is the quality of service provided.
		Satisfaction when using e-banking services.
		Possibility to recommend e-banking.
Advantages And Benefits (X5)	This includes time efficiency, accessibility, perception of costs incurred, and additional benefits such as promotions, prizes, or attractive features.	Time efficient when using e-banking.
		Accessibility using e-banking services.
		The costs incurred.
		Additional benefits (Promos, Gifts, Features).

Source: Author's Processed Results (2024)

In terms of gender, women dominate, namely 37 people with a percentage of 61.7% indicating that women in this area are more active in adopting digital banking services. The age of respondents is concentrated in the 17-24 year group with a percentage of 85%, indicating that the younger generation in Batang Kuis has a higher level of e-banking adoption.

Most respondents consist of students or students, namely 43 individuals with a percentage of 71.7%, which is in line with the

pattern of digital technology utilization among the younger generation.

The preference for using e-banking is more inclined towards mobile banking, namely 56 with a percentage of 93.3%, indicating that mobile application-based banking services are more popular among respondents. The data in the identity table shows significant variation among respondents. This shows that individual characteristics are very diverse and need to be considered in further analysis.

Table 3. Respondents Characteristics

Indicator	Value	N	Percentage
Gender	Man	23	38,3%
	Women	37	61,7%
Age	17-24 years	51	85%
	25-30 years	4	6,7%
	31-35 years	3	5%
	36-40 years	2	3,3%
Work	Not yet/Not working	7	11,7%
	State apparatus/officials	1	1,7%
	Teaching energy	2	3,3%
	Farmer/rancher	1	1,7%
	Student/college student	43	71,7%
	Self-employed	8	13,3%
Types of e-banking	Mobile-banking	56	93,3%
	Internet banking	4	6,7%

Source: Data Processing Results (2024)

For the financial literacy variable (X1), the values ranged from 12 to 20 with a median of 17. For the financial literacy variable (* 18. and finally, for the financial literacy variable (y), the value ranges from 10 to 20 with a median of 19. Meanwhile, the standard Deviation for all variables ranges from 1.709 to 2.571, indicating a very good because the standard value is smaller than with a mean value ranging from 17.033 to 17.816.

Validity test

Validity testing is a measure of the extent to which a research instrument, in this case a questionnaire, can accurately measure the construct or variable that is to be measured. The validity criteria for an item question are whether the correlation value (r_{test}) is greater than the critical value (r_{table}) that has been set (Ghozali, 2012).

Based on Table 5, the correlation coefficient (r_{test}) of each indicator ranges from 0.658 to 0.818. The r-table value with $df = n-2$

(60- 2)=58 at a significance level of 5% (0.05) is 0.254.

Because all indicators have a calculated r value greater than the r-table and at the sig. (2-tailed) value each variable has a value of $0.000 < 0.05$. Therefore, it can be concluded that all indicators are valid.

Reliability Test

Reliability testing aims to ensure that the measuring instrument used is reliable and provides consistent results. A research instrument is considered reliable if its Cronbach Alpha value is at least 0.6 (Sugiyono, 2018).

The results of the reliability test show that all variables have Cronbach's Alpha values > 0.60 . The Cronbach's Alpha value can vary between 0.653 and 0.836. This indicates that the questions in the research tool can measure the desired constructs with consistency. Therefore, the information obtained from this

Tabel 4. Descriptive Statistics

Description	Mean	Median	Max	Min	Stdev	Respondents
X1	17.33333	17	20	12	1.709451	60
X2	17.03333	17	20	9	2.344971	60
X3	17.23333	17	20	9	2.571424	60
X4	17.53333	18	20	11	2.186829	60
X5	17.73333	18	20	11	2.1044925	60
Y	17.816667	19	20	10	2.2984898	60

Source: Data Processing Results (2024)

study can be considered reliable and can be used for further analysis.

distribution patterns, while the Kolmogorov-Smirnov test provides more formal results regarding the suitability of the data to a normal

Tabel 5. Validity Test

Variable	Indicator	r_{test}	R_{table}	Sig. (2-tailed)	Validity
Financial Literacy (X1)	1	0,783	>0,254	0,000	Valid
	2	0,658			
	3	0,720			
	4	0,653			
Infrastructure (X2)	1	0,752	>0,254	0,000	Valid
	2	0,746			
	3	0,758			
	4	0,735			
Security (X3)	1	0,866	>0,254	0,000	Valid
	2	0,885			
	3	0,762			
	4	0,843			
User Experience (X4)	1	0,807	>0,254	0,000	Valid
	2	0,822			
	3	0,859			
	4	0,767			
Advantages and Benefits (X5)	1	0,804	>0,254	0,000	Valid
	2	0,824			
	3	0,692			
	4	0,771			
Interest in Using E-Banking (Y)	1	0,819	>0,254	0,000	Valid
	2	0,799			
	3	0,840			
	4	0,818			

Source: Data Processing Results (2024)

Table 6. Reliability Test

Variable	Cronbach's Alpha	Critical point	Description
Financial Literacy	0.653	>0.60	Reliabel
Infrastructure	0.736		
Security	0.857		
User Experience	0.824		
Advantages and Benefits	0.763		
Interest in Using E-Banking	0.836		

Source: Data Processing Results (2024)

Normality Test

To ensure that the assumption of normality is met in data analysis, normality testing is carried out. The methods used include visualization of data distribution through scatterplots and one-sample Kolmogorov-Smirnov statistical tests. Visual analysis helps in identifying general data

distribution.

Figure 1 shows a data distribution pattern that tends to be linear. This indicates the possibility of a linear relationship between the independent and dependent variables. In addition, the relatively even data distribution pattern along the regression line supports the

assumption that both variables are normally distributed.

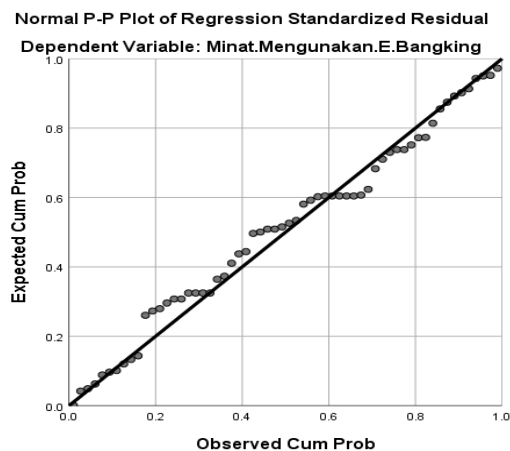


Figure 1. Scatterplot Normality Test

Source: Data Processing Results (2024)

Table 7. Kolmogorov-Smirnov Test

N		60
Normal	Mean	.0000
Parameters a,b	Std. Deviation	1.6256
Most Extreme Differences	Absolute	.084
	Positive	.072
	Negative	-.084
Test Statistic		.084
Asymp. Sig. (2-tailed)		.200c,d

Source: Data Processing Results (2024)

The results of the Kolmogorov-Smirnov normality test in Table 7 show that the research data is normally distributed, with a significance value of 0.200. This is because the significance value exceeds the established significance level (0.05).

Multicollinearity Test

To ensure that there are no multicollinearity problems that can interfere with the estimation of the regression coefficient, a test is carried out by looking at the VIF value which is less than 10, indicating that the independent variables in the model do not have a multicollinearity problem.

Analysis of Table 8 shows that all variables in the table are free from multicollinearity problems, as seen from the VIF values which are below the specified limit. The value of the independent variables (Financial Literacy,

Infrastructure, Security, User Experience, and Security) ranged from 2.157 to 1.773 which is less than 10. Thus, it can be concluded that the test in the study shows that there is no multicollinearity.

Heteroscedasticity Test

This test is used to test the assumption of homoscedasticity in the regression model, namely the assumption that the error or residual variance is the same for all values of the independent variable. If the image does not form a particular pattern or the pattern is gathered in one area, then there is no heteroscedasticity.

Figure 2 shows that the points do not form a particular pattern or gather in one area, but rather spread out in all directions, so it can be concluded that no heteroscedasticity occurs.

Hypothesis Testing

The t-test analysis in this study aims to assess how significant the influence of each independent variable is on the dependent variable individually. This test uses a significance level of 5% with the assumption. If the significance value exceeds 0.05 and the calculated t value is higher than the t table value, then the hypothesis is accepted. Conversely, if the significance value is below 0.05 and the calculated t value is smaller than the t table value, then the hypothesis is rejected.

According to the results of the t-test, the Financial Literacy variable (X1) shows a calculated t-test of -0.546 and a t-table of 2.005. This indicates that the t-test is smaller than the t-table ($-0.546 < 2.005$) and the significance value of 0.587 is greater than 0.05. Therefore, people's interest in using e-banking is not significantly influenced by their level of financial literacy.

The Infrastructure Variable (X2) shows a t-test of -1.032 and a t-table of 2.005. Thus, the value of t-test smaller than t-table ($-1.032 < 2.005$) and a significance value of $0.307 > 0.05$. It can be concluded that the Infrastructure does not play a significant role in encouraging people to use e-banking.

Table 8. Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	5.663	2.410		2.349	.022		
Financial Literacy	-.103	.188	-.077	-.546	.587	.464	2.157
Infrastructure	-.139	.134	-.142	-1.032	.307	.484	2.065
Security	.654	.137	.731	4.777	.000	.389	2.573
User Experience	-.146	.151	-.139	-.962	.340	.440	2.274
Advantages and Benefits	.428	.139	.392	3.084	.003	.564	1.773

Source: Data Processing Results (2024)

The t-test value of Security variable (X3) is $4.777 > t\text{-table} (2.005)$ and the significance value of $0.000 < 0.05$. The "Security" factor has a significant effect on a person's interest in

$3.084 > t\text{-table} (2.005)$ and significance value is $0.003 < 0.05$. The "Advantages and Benefits" has significance effect on individual interest in using e-banking services.

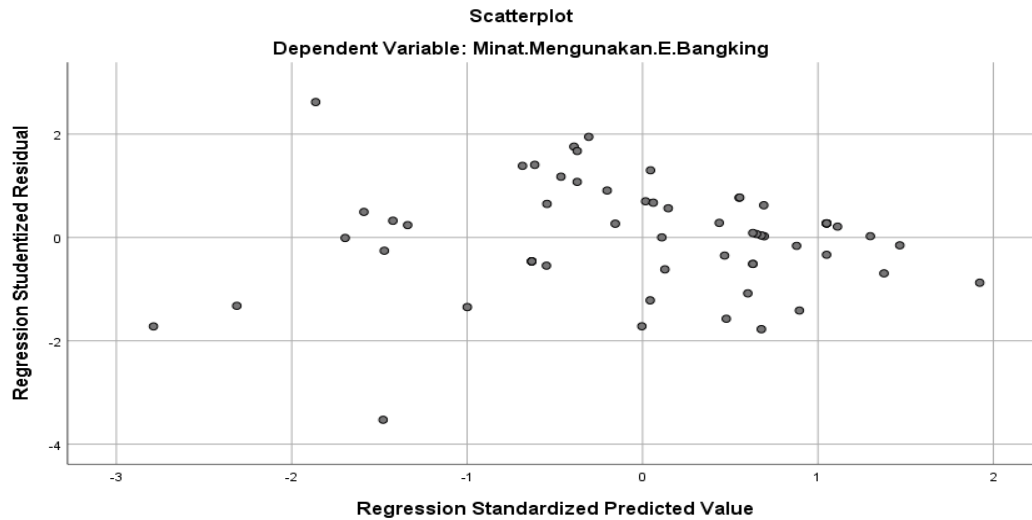


Figure 2. Scatterplot Normality Test

using e-banking services.

The t-test value of User Experience (X4) is $0.962 > t\text{-table} (2.005)$, and the significance value of $0.340 > 0.05$. There is no significant relationship between User Experience and individual interest in using banking services.

Table 9. F-Test

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	161.053	5	32.211	11.155	.000b
Residual	155.930	54	2.888		
Total	316.983	59			

Source: Data Processing Results (2024)

Based on the test results, the variable Advantages and Benefits (X5) has a t-test of

F-Test

F-test analysis is conducted to test whether all independent variables entered into the regression model together or simultaneously provide a significant contribution in explaining changes in the dependent variable. The criterion for accepting the hypothesis is if the calculated F value is greater than the F table value at a significance level of 5%.

The F-test value is $11.164 > F\text{-table} (2.389)$ and the significance value is $0.000 < 0.05$. The independent variables (profit, security, infrastructure, user experience, and financial literacy) simultaneously provide a significant

contribution to explaining why someone is interested in using e-banking.

The coefficient of determination (R²) value of 50.8% indicates that about half of the total variation in interest e-banking usage can be explained by independent variables in the study. However, there is about 49.2% which may be influenced by other factors.

Linear Regression Analysis

Multiple linear regression analysis is a useful statistical tool for testing hypotheses about the influence of independent variables, either partially or simultaneously on changes in dependent variables. Based on the results of the multiple linear regression analysis, the relationship between variables can be expressed through the following regression equation:

$$IUE = \alpha + \beta_1 FL + \beta_2 In + \beta_3 Se + \beta_4 UE + \beta_5 AB + \epsilon$$

Discussion

The influence of financial literacy on interest in using e-banking

The findings of this study related to the impact of financial literacy on the interest in using e-banking are quite interesting to be studied further. The results of this study found that a person's level of financial literacy is not a factor that influences a person's decision to use electronic banking services. In line with the findings of Madaniah & Suprayitno (2022), but in contrast to previous studies such as Munajim (2022) and Budyastuti (2021). This difference may be due to differences in the characteristics of the samples studied. This finding emphasizes the need for more in-depth research to find modifying or intermediary factors that can explain the complex relationship between financial literacy and e-banking acceptance. The policy implication of this finding is that financial literacy improvement programs need to be designed more specifically and adjusted to the characteristics of each region, especially regarding the e-banking digital financial system.

The Influence of technological infrastructure on people's interest in using e-banking

This finding shows that the variable 'Infrastructure' does not affect people's interest in using e-banking. This finding is quite surprising considering the general assumption that the availability of information technology infrastructure is a major prerequisite for the adoption of digital financial services. The results of this study indicate that while infrastructure is an important supporting factor, it is not a determining factor. Other factors such as security and perceived benefits may play a greater role in driving e-banking adoption among rural communities. This finding is in line with Adi & Ismi (2023), Budyastuti (2021) and Sahdan & Sardju (2023) which highlights that economic development is not always influenced by the adoption of the digital economy such as e-banking. The difference in the results of this study with previous studies that emphasize the important role of infrastructure, such as research Marthauli et al. (2021) and Alfina & Batara (2022), due to different locations or sample sizes. The results of this study highlight the importance of conducting further research to identify the complex interactions between information technology developments and e-banking adoption in rural areas.

The influence of security perceptions related to e-banking on the interest in using e-banking

The findings of this study indicate that the variable 'Security has a very significant impact on people's interest in using e-banking. In other words, the higher a person's view of security in utilizing e-banking services, the greater their opportunity to use the service. This result is in line with the research of Purwati et al. (2020), Aditya & Mahyuni (2022) and Sari et al. (2021) which showed that views on risk and security are the main factors in the acceptance of e-banking services. From these three results, it can also be concluded that the perception of security is a key factor in the adoption of new technologies, especially in the field of digital finance such as e-banking. The policy implications of this finding are that financial institutions need to pay greater attention to efforts to improve system security and provide education to the public on how to maintain the security of online transactions. In

addition, the government needs to create stronger regulations to protect consumers from cybercrime. Further research can investigate the factors that influence the public's perception of security towards e-banking.

The influence of positive experiences gained on people's interest in using e-banking

The results of this study indicate that User Experience does not significantly influence people's interest in using e-banking. This finding is quite surprising considering the general assumption that positive experiences will encourage repeat use. This finding is partly the same as Laksana's research (Eudora et al., 2021), Muthi'ah & Indrarini (2023) and Eudora et al. (2021) which indicates that views on ease of use can increase interest in using mobile banking. However, the findings of this study are contrary to the research of Muthi'ah & Indrarini (2023), Maulidini et al. (2024) and Febrima & Siti (2022) which showed different results, where perceptions of ease of use, level of usefulness, and user attitudes do not always have a significant effect on customer intentions to use internet banking. The difference in the results of this study due to differences in sample characteristics, where the majority of samples in this study were students who usually had limited funds in the bank, making them less intense in using e-banking even though they had had many positive experiences. The results of this study indicate that user experience may play a greater role in retaining existing users than increasing the intensity of e-banking use.

The influence of perceived advantages and benefits on the interest in using e-banking

The findings of this researcher show that the variables of Advantages and Benefits have a significant influence on people's interest in using e-banking. This means that the higher the individual's perception of the advantages and benefits obtained from using e-banking, the greater the likelihood that the individual will use e-banking services. This finding supports the utility theory, which is an economic theory that explains how individuals make choices to maximize the benefits, advantages, or pleasures they get. The higher

the satisfaction that obtained, the higher the utility value. Conversely, the lower the satisfaction is obtained, the lower the utility value. This result is in line with Farid & Laksmi (2023), Effendy (2021) and Nursiah et al. (2022). However, the results of Fernos & Alfadino (2021) showed that the perception of benefits is not always a determining factor in the use of mobile banking. Our research results show that the perception of benefits and advantages is an important factor in increasing the adoption of e-banking, especially among people who are still hesitant to use this service. The policy implications of this finding are that financial institutions need to be more proactive in communicating the concrete advantages and benefits that customers can get from using e-banking. In addition, it is necessary to innovate e-banking products and services that are more in line with the needs and preferences of rural communities. Further research can identify what types of advantages and benefits are most effective in encouraging the adoption of e-banking among rural communities.

Conclusion

This study aims to identify factors that influence the adoption of e-banking in rural communities, especially in the Batang Kuis area. The results of the study indicate that the perception of benefits and security are the dominant factors that encourage people to use e-banking services. Although financial literacy and infrastructure also play a role, their influence is not as large as the two main factors. This finding indicates that to increase the adoption of e-banking, financial institutions need to focus more on efforts to build public trust and communicate the real benefits of digital services. In addition, the government needs to play an active role in providing adequate infrastructure and creating a conducive environment for the growth of digital financial services. The results also show that user experience does not have a significant influence on the initial decision to use e-banking, but may play a greater role in retaining existing users. Further research is recommended to explore more deeply the role of cultural, social, and economic factors that may influence the interest in using e-banking.

It should be noted that this study has limitations, namely the relatively limited sample size and focus on the Batang Kuis area only. This can limit the generalization of the research results to other rural areas with different characteristics.

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