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| **Factors Influencing the Increase in E-Banking Adoption in Rural Communities (Case Study of Batang Kuis Community)**  **Irgi Prayogo1\*, Sugianto 2**  1 Sharia Banking, Faculty of Economics and Islamic Business, Universitas Islam Negeri Sumatera Utara, Medan, Indonesia.  2 Sharia Banking, Faculty of Economics and Islamic Business, Universitas Islam Negeri Sumatera Utara, Medan, Indonesia. | | |
| ***Article Information*** |  | **ABSTRACK** |
| *History Of Article :*  Received: 30 September 2020  Approved: 20 October 2020  Published: 28 November 2020 |  | *This research aims to identify the factors that influence the increase in e-banking adoption in rural communities, specifically in the Batang Kuis area. The results of the data analysis indicate that perceived profit and security are the dominant factors encouraging e-banking adoption among the rural community in Batang Kuis. This research contributes to the existing literature by aligning with Utility Theory, which posits that perceived benefits and actual benefits are key drivers of individual technology adoption. Based on these findings, this study recommends improving security measures, enhancing financial literacy through education programs, and improving infrastructure in rural areas to foster greater e-banking adoption. This necessitates collaboration between financial institutions and government agencies. However, this research has limitations, including a limited sample size and a restricted scope of variables. Future research could expand the sample and incorporate a wider range of variables for a more comprehensive understanding of e-banking adoption in rural settings.* |
|  |  |
|  | ***Keywords****: E-banking, rural communities, financial literacy, infrastructure, security, benefits, financial policies*  ***JEL Classification Code:*** *A13, C12, C30, D91 , G21* |
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**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(I Gede 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 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 at the national and global levels (Andriyaningtyas et al., 2022).

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| **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: Arlina Laras (APJII, 2024),(Data processed, 2024) | | | | |

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 worried about the difficulty in operating banking applications. In addition, the lack of financial education is also an obstacle. According to OJK The latest data from 2022 shows that the knowledge of the Indonesian people regarding financial products and services, both conventional and sharia, is still very low (Otoritas Jasa Keuangan (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 (Otoritas Jasa Keuangan (OJK), 2022). Menkhoff emphasized that 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 Munajim, 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 (Ahmad Munajim, 2022) and (Budyastuti, 2021) shows that high financial literacy can increase customer trust and encourage the use of e-banking. However, the findings of (Madaniah & Suprayitno, 2022) are different, 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, the results of research (Adi.S.P & Ismi.A, 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: three studies conducted by (Purwati et al., 2020), (Aditya & Mahyuni, 2022) and (Sari et al., 2021) The results of the research 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), (Maulidini Adha, 2024) and (Ayuningrum Febrima & Sadiyah Siti, 2022) in their research found that perceived ease of use can increase interest in using mobile banking. However, research conducted by (Eudora et al., 2021), (Muthi’ah & Indrarini, 2023) and (Eudora et al., 2021) shows different results, where 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) research concluded that advantages and benefits can increase a person's interest in using a product or service. However, the results of research by (Rezza Resita Himawati, 2018) and (Jhon Fernos, 2021)showed that perceived benefits were not always a determining factor in the use of mobile banking.

1. Research Problem Statement/Statement of Problem

The low level of financial literacy in rural communities in Batang Kuis is a significant challenge in efforts to increase e-banking adoption. People who do not understand the concept of digital finance tend to hesitate to use this service. In addition, limited access to digital infrastructure, low ability to utilize digital technology, and concerns about transaction security, adequate infrastructure, and the attitudes of the community itself further complicate efforts to adopt e-banking.

1. Research Objectives

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

**Research Method and Materials**

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. This scale has five answer options: Strongly Disagree (STS), Disagree (TS), Less Agree (KS), Agree (S), and Strongly Agree (SS). 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.

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| **Table 2.**  **Research Indicators** | |
| **Variable** | **Indicator** |
| Interest in Using E-Banking(Y) | Perception of ease of using e-banking. |
| Perception of security in transactions via e-banking. |
| Perception of 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 risk. |
| Knowledge of consumer rights and obligations. |
| Skills regarding personal financial management. |
| Infrastructure (X2) | Ease of accessing the internet network. |
| Availability of the required devices. |
| Quality of telecommunications services. |
| Availability of supporting facilities (KC Bank). |
| Security (X3) | Perception of personal data security in e-banking. |
| Perception of security when transacting in e-banking. |
| Trust in the bank's security system. |
| Experience with fraud cases. |
| User Experience (X4) | 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) | Time efficient when using e-banking. |
| Accessibility using e-banking services. |
| Perception of the costs incurred. |
| Additional benefits (Promos, Gifts, Features). |
| Source: Author's Processed Results (2024) | |

This study analyzed the data using multiple linear regression method. Before the analysis, the data first went through validity, reliability, and classical assumption tests (normality, multicollinearity, and heteroscedasticity). Then continued with the t-statistic test, F-statistic test, determination coefficient test (r²), and regression model test using the help of Statistics Program For Social Science (SPSS) Software. The regression equation used is:

**IUE = α + β1FL + β 2In + β 3Se + β 4UE + β 5AB + Ԑ**

With description:

IUE is interested in using e-banking

α is a constant

FL is a financial literacy variable

In is an infrastructure variable

Se is a security variable

UE is a user experience variable

AB is a variable of profit and benefit

β1, 2, 3, .5 are the regression coefficients.

Ԑ is the error term

From the discussion above, the conceptual framework of the research can be structured as follows.

H1

H2

H3

H4

H5

**Figure 1.**

Conceptual Framework

Author's Processed Results (2024)

The hypothesis of this research is

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| --- | --- |
| H1 | The higher the level of financial literacy among rural communities, the greater the desire to use e-banking. |
| H2 | The more developed the information technology infrastructure in the village, the higher the interest of village communities in using e-banking. |
| H3 | The better the perception of security related to e-banking, the higher the interest of villagers in using e-banking. |
| H4 | The more positive experiences gained from using e-banking, the greater their interest in using e-banking will increase. |
| H5 | The greater the benefits and advantages felt from using e-banking, the greater the interest of rural communities in using e-banking. |

**RESULTS AND DISCUSSION**

***Results of 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 which will be explained further in the following table 3.

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| **Table 3.**  **Identity of E-banking User Respondents** | | | |
| **Karakteristik** | **Indicator** | **Number of respondents** | **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% |
| Data Processing Results (2024) | | | |

Referring to the table above Analysis of 60 respondents in Batang Kuis reveals interesting demographic characteristics. 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.

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| **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 | 17.733333 | 18 | 20 | 11 | 2.1044925 | 60 |
| Y | 17.816667 | 19 | 20 | 10 | 2.2984898 | 60 |
| Data Processing Results (2024) | | | | | | |

Based on Table 4, it can be seen that of the 60 respondents in the quiz area studied, there were variations in the values ​​for the research variables. 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 Devian value for all variables ranges from 1.709 to 2.571, indicating a very good value because the standard value is smaller than with a mean value ranging from 17.033 to 17.816.

***Validity test results***

Validity testing is explained by Ghozali as 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 is whether the correlation value (r count) is greater than the critical value (r table) that has been set (Ghozali & Imam, 2012).

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| **Tabel 5.**  **Validity Test Results** | | | | | |
| **Variabel** | **indicator** | **R count** | **R table** | **Sig. (2-tailed)** | **description** |
| 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 |
| Data Processing Results (2024) | | | | | |

Based on Table 5 validity test, the correlation coefficient value (r count) of each indicator ranges from 0.658 to 0.818. The r table value with df = n2 (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 value and at the sig. Value (2-tailed value) each variable has a value of 0.000 0.05. Therefore, it can be concluded that all indicators show very good validity. This shows that the research tool used has succeeded in measuring the constructs to be measured, namely financial literacy, infrastructure, security, user experience, advantages and benefits, and interest in using e-banking.

***Reliability Test Results***

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

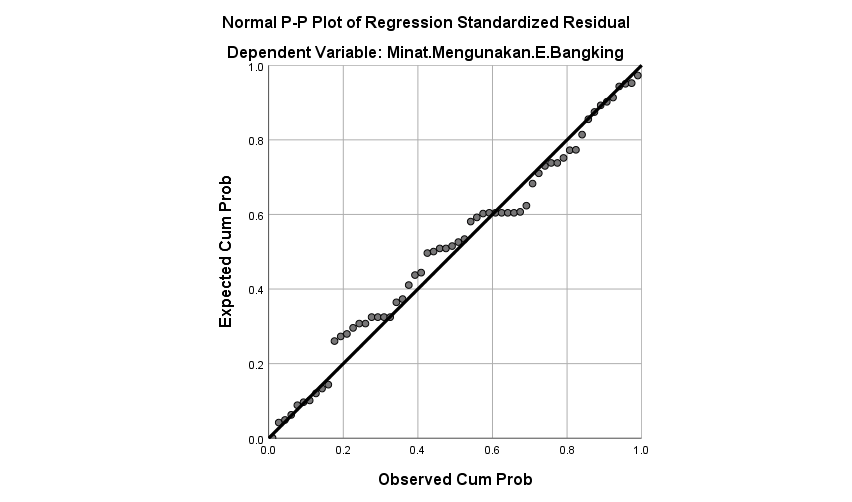
|  |  |  |  |
| --- | --- | --- | --- |
| **Table 6.**  **Reliability Test Results** | | | |
| **Variable** | **Cronbach's Alpha value** | **Critical point** | **Description** |
| Financial Literacy | 0.653 | >0.60 | Reliabel |
| Infrastructure | 0.736 |
| Security | 0.857 |
| User Experience | 0.824 |
| Advantages and Benefits | 0.763 |
| Interest in Using E-Banking | 0.836 |
| Data Processing Results (2024) | | | |

The results of the reliability test show that all research variables have very good Cronbach's Alpha values, which are more than 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 study can be considered reliable and can be used for further analysis with a high degree of confidence.

***Classic Assumption Test***

1. Normality Test Results

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



**Figure 2.**

**Scatterplot Normality Test**

Data Processing Results (2024)

Based on the visualization in Figure 2, the plot 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

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| **Table 7.**  **Kolmogorov-Smirnov Test Results** | | |
| N | | 60 |
| Normal Parametersa,b | Mean | .0000000 |
| Std. Deviation | 1.62569489 |
| Most Extreme Differences | Absolute | .084 |
| Positive | .072 |
| Negative | -.084 |
| Test Statistic | | .084 |
| Asymp. Sig. (2-tailed) | | .200c,d |
| 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).

1. Multicollinearity Test

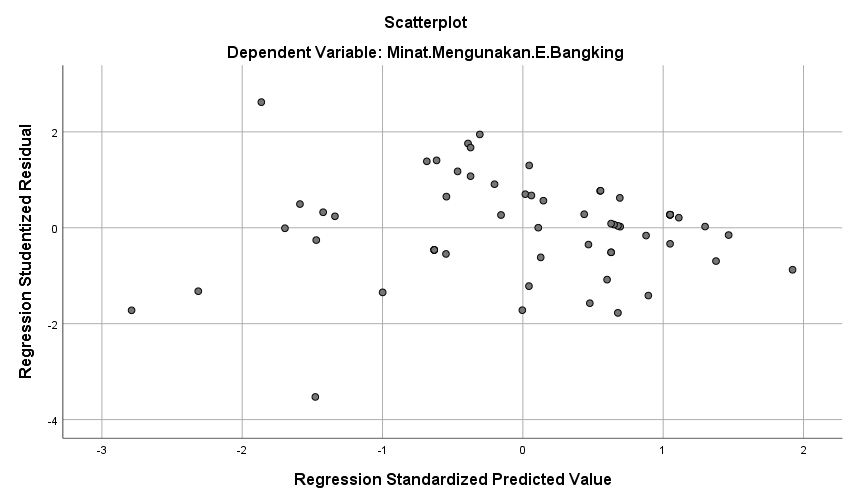
To ensure that there are no multicollinearity problems that can interfere with the estimation of the regression coefficient, a test is carried out by looking at the VIF value which is less than 10, indicating that the independent variables in the model do not have a multicollinearity problem

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| **Table 8.**  **Multicollinearity Test Results** | | | | | | | | | |
| **Coefficientsa** | | | | | | | | | |
| 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 | |
| Data Processing Results (2024) | | | | | | | | |

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.

1. 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 3:**

Scatterplot Normality Test

Data Processing Results (2024)

In Figure 3, it can be seen 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***

1. T-test Results (Partial)

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.

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| **Table 9.**  **t test results** | | | | | | |
| **Coefficientsa** | | | | | | |
| Model | | **Unstandardized Coefficients** | | **Standardized Coefficients** | T | Sig. |
| B | Std. Error | Beta |
|  | (Constant) | 5.663 | 2.410 |  | 2.349 | .022 |
| Financial Literacy | -.103 | .188 | -.077 | -.546 | .587 |
| Infrastructure | -.139 | .134 | -.142 | -1.032 | .307 |
| Security | .654 | .137 | .731 | 4.777 | .000 |
| User Experience | -.146 | .151 | -.139 | -.962 | .340 |
| Advantages and Benefits | .428 | .139 | .392 | 3.084 | .003 |
| Data Processing Results (2024) | | | | | | |

H1 Financial Literacy (X1)

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

H2 Infrastructure Variable (X2)

Based on the test results above, the Infrastructure Variable (X2) shows a t-count value of -1.032 and a t-table value of 2.005. Thus, the value of 1 count 1 table (-1.032 < 2.005) and a significance value of 0.307 0.05. It can be concluded that the “Infrastructure” variable does not play a significant role in encouraging people to use e-banking.

H3 Security Variable (X3)

Based on the results of the t-test above, the Security variable (X3) shows a value count is 4.777 and a t table value is 2.005, so the t count is greater than the t table (4.777 > 2.005) and the significance value of 0.000 is less than 0.05. The results of the analysis prove that the "Security" factor has a very significant effect on a person's interest in using e-banking services.

H4 User Experience (X4)

Based on the results of the t-test above, the User Experience variable (X4) produces a t-count value of 0.962 and a t-table value of 2.005, so that the t-table (-0.962 < 2.005) and the significance value of 0.340 > 0.05. This data analysis shows that there is no significant relationship between User Experience and individual interest in using banking services.

H5 Advantages and Benefits (X5).

Based on the test results above, the variable Advantages and Benefits (X5) has a t-value of 3.084 and a t-table value of 2.005, so that the t-value of t-table (3.084 > 2.005) and its significance value is 0.003 < 0.05. Data analysis indicates that the variable “Advantages and Benefits” with a high level of significance plays a role in individual interest in using e-banking services.

1. F-Test Results

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%.

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| **Table 10.**  **F-Test Results** | | | | | | |
| **ANOVAa** | | | | | | |
| 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 |  |  |  |
| Data Processing Results (2024) | | | | | | |

From Table 10, it can be seen that the calculated F value is 11.164 > f table 2.389 and the significance value is 0.000 < 0.05. This means that the independent variables entered (profit, security, infrastructure, user experience, and financial literacy) together provide a significant contribution to explaining why someone is interested in using e-banking.

**Results of the Determination Coefficient Test (r²)**

By using multiple correlation tests, we can find out the percentage contribution of each independent variable together to the change of the dependent variable. The results of this calculation are presented in the following table:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Tabel 11.**  **Coefficient of Determination Test Results (r²)** | | | | |
| **Model Summaryb** | | | | |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .713a | .508 | .463 | 1.69929 |
| Data Processing Results (2024) | | | | |

Based on table 11. 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 still about 49.2% unexplained variation, which may be influenced by other factors outside the study that are not included in this study.

***Linear Regression Analysis***

Multiple linear regression analysis is a useful statistical tool for testing hypotheses about the influence of independent variables, either partially (one by one) or simultaneously (together), on changes in dependent variables.

Based on the results of the multiple linear regression analysis contained in Table 8, Unstandardized Coefficients column, section B, the relationship between the research variables can be expressed through the following regression equation:

**IUE = α + β1FL + β 2In + β 3Se + β 4UE + β 5AB + Ԑ**

Based on the results of multiple linear regression analysis, it can be concluded that:

1. Constant 5.663: The constant value (α) of 5.663 shows that if all independent variables (Financial Literacy, Infrastructure, Security, User Experience, Benefits and Advantages) are considered constant or do not change, then the Interest in Using E-banking is 5.663 units.
2. Financial Literacy Coefficient -0.103: This coefficient indicates that a one-unit increase in the financial literacy variable will cause a decrease of 0.103 units in the interest in using the e-banking variable, assuming that other independent variables remain constant.
3. Infrastructure Coefficient -0.139: This coefficient shows that every one-unit increase in the infrastructure variable results in a decrease of 0.139 units in the interest in using the e-banking variable, assuming other independent variables are constant.
4. Security Coefficient 0.654: This coefficient shows that every one-unit increase in the Security variable results in an increase of 0.654 units in the interest variable to use e-banking, assuming that the other independent variables remain constant.
5. User Experience Coefficient 0.146: This coefficient shows that every one unit increase in the User Experience variable results in a decrease of 0.146 units in the interest in using the e-banking variable, assuming other independent variables are constant.
6. Coefficient of Advantages and Benefits 0.428: This coefficient shows that every one unit increase in the Advantages and Benefits variable leads to a 0.428 unit increase in the interest variable in using e-banking, assuming other independent variables are constant.

***Discussion***

**The influence of financial literacy among rural communities 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 (Ahmad 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 in villages 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.S.P & Ismi.A, 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), may be 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 of rural communities 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 the variable '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 Adha, 2024) and (Ayuningrum Febrima & Sadiyah 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 may be 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 of rural communities 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 (Jeremy Bentham, 1748-1832). And this result is in line with (Farid & Laksmi, 2023), (Effendy, 2021) and (Nursiah et al., 2022). However, the results of (Jhon Fernos ;Mairizal 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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