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Strengthening Digital Financial Inclusion: A Study of Behavioural Drivers in Rural Banking

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Abstract

The research looks at what encourages users to start using digital banking services in Uttar Pradesh, India by using the TAM model. PU, PEU and Trust make up the variables in the model, intended to predict Behavioural Intention (BI). To increase digital financial inclusion more rapidly, knowing these factors is key because the culture and technology in India are so varied. Data were collected from 300 customers of rural banks using a questionnaire and convenience sampling. The analysis, which used the SEM, found that all three hypotheses were confirmed. The strongest association with BI was found for PU, followed by Trust and PEU.

These results again demonstrate that adding Trust suits the TAM framework, especially in places where doubt about digital platforms is frequent. From the results, we learn that banks and policymakers should make platforms easier to use, give users a better user experience and focus on security measures to reassure users.

With these findings, future researchers will be able to study broader issues and follow how behavior changes as more individuals accept digital banking services.

Keywords: Digital Banking Adoption, Technology Acceptance Model (TAM), Perceived Usefulness, Perceived Ease of Use, Trust, Behavioral Intention.

1. Introduction

The tremendous proliferation of digital technology has brought about a period of digital banking that offers customers greater accessibility, efficiency, and convenience, causing a substantial transformation in the financial services industry (Erlane K. Ghani et al. 2022). Digital banking—which encompasses digital wallets, internet banking, and mobile

banking—has radically altered how people cater with financial institutions. Even though the technological infrastructure supporting digital banking is developing quickly, user adoption varies by geography and demographic. The factors that impact a person's propensity to accept digital banking services must be thoroughly understood by policymakers aiming to enhance financial inclusion through digital means as well as financial institutions looking to expand their digital footprint (Nova and González 2023).

In the face of increasing competition, banks and financial service providers are putting a lot of effort into understanding consumer behaviour and preferences in the digital sphere (Datta and Singh 2019). One of the several theories available to explain technology adoption is the Technology Acceptance Model (TAM), which has been well-liked because of its predictability and user-friendliness (Kesharwani and Singh Bisht 2012). Perceived usefulness (PU) and perceived ease of use (PEU) are the two main criteria that define a person's behavioural intention to use a technology, according to TAM (Venkatesh 2008). PU is the degree to which a person thinks that using a certain technology would enhance their capacity to carry out daily tasks or their performance at work. According to Liu and Pu (2020), PEU, on the other hand, measures the extent a person believes using the technology will be simple. Both ideas have been empirically verified in a variety of technological contexts and remain essential components in understanding technology adoption.

Although trust is the most crucial element in identifying user intents, as financial transactions increasingly shift to digital platforms, other elements outside of PU and PEU have also gained significance. Trust has a crucial role in adoption decisions since digital banking requires the online interchange of sensitive financial and personal data (Malaquias and Hwang 2019). Trust in this sense refers to the belief that the company offering digital financial services is reliable, secure, and focused on the needs of the user. Prospective clients may be hesitant to use digital banking if they don’t have trust, regardless of how user-friendly or useful the system is seen to be (Owusu Kwateng, Osei Atiemo, and Appiah 2019). Previous research has highlighted the complex role of trust, showing that it not only influences behavioural intention directly but also lessens the effects of PU and PEU.

Therefore, adding trust to the traditional TAM framework offers a more comprehensive model for predicting customer intention to utilise digital banking. This improved model

recognises that for adoption to be driven only by technological features, users must have confidence in the dependability and security of digital banking services.

The dependent variable here, in this study, behavioural intention, is a valid predictor for actual behaviour in the TAM and similar models. It encapsulates a user's motivational readiness to perform a certain activity, in this case, embracing and maintaining the use of digital banking services (Lee 2009). Because behavioural intention is a predictor of user engagement and potential market penetration, banks and service providers need the understanding towards it.

In the regard of digital banking, this research attempts to experimentally investigate the connections between PU, PEU, trust, and behavioural intention. It aims to address the following research topics in particular: (1) How much do PU and PEU affect the BI to use digital banking? (2) How does trust influence users' intentions to use digital banking? (3) How do these factors work together to create a model that predicts the uptake of digital banking?

This work is important because it has the potential to advance theory and practice. Theoretically, it adds trust—a factor that is becoming more and more significant in the digital era—to the Technology Acceptance Model. In practice, financial institutions looking to increase user adoption rates might utilise the data to direct their digital strategy and communication initiatives.

2. Literature Review

2.1. Digital Banking in India

The Indian financial sector has experienced a remarkable digital transition in the last ten years. Government initiatives, technological developments, and an increase in internet and smartphone usage may all be largely credited for the country's digital banking emergence (Bhasin and Rajesh 2021). Important turning moments, such as the implementation of the Pradhan Mantri Jan Dhan Yojana (PMJDY), the Unified Payments Interface (UPI), Aadhaar-based verification systems, and demonetization in 2016, have accelerated the usage of digital financial services. As a result, India's digital banking market is among the fastest-growing in the world.

In India, digital banking includes a wide range of services such as app-based financial services, digital wallets, online cash transfers, and mobile banking. To improve the client experience, banks in the public and private sectors have made significant investments in mobile applications and intuitive digital interfaces(Malik et al. 2021). Furthermore, the emergence of fintech companies has brought about creative and flexible digital banking solutions, escalated competition and forcing established banks to update their methods of providing services.

Adoption still faces obstacles in spite of these developments. Cybersecurity issues continue to erode public confidence in digital platforms, and a sizable section of the populace still lacks digital literacy (Ozili 2021). Furthermore, poor internet connectivity, ignorance, and cultural aversion to using non-cash methods are common problems for people living in rural and semi-urban locations. Rural adoption of digital banking is still relatively low, despite increasing adoption rates in metropolitan areas, according to recent Reserve Bank of India (RBI) reports.

However, there is a lot of promise in India's digital banking environment. To close the financial gap, the RBI and the Indian government are still pushing for safe and accessible digital banking services. Given the ongoing digital revolution and the drive towards a cashless economy, it is critical to comprehend the variables that are facilitating or impeding Indian citizens' adoption of digital banking(Bhasin and Rajesh 2021). In light of this, the current study investigates three important psychological and technological factors that may affect user behaviour in the Indian digital banking market: perceived usefulness, perceived ease of use, and trust.

2.2. Banking in Uttar Pradesh

The most populated state in India, Uttar Pradesh (UP), offers a special instance for researching the uptake of digital banking. With a sizable and varied population dispersed among both rural villages and urban areas, Uttar Pradesh is a reflection of the larger prospects and problems facing India's financial inclusion program. Through programs like Jan Dhan accounts and direct benefit payments, the state has seen significant banking penetration in recent years; nevertheless, adoption of digital banking is still uneven.

Better infrastructure and greater levels of digital literacy are driving the growth of digital banking activities in urban regions (Sharma et al. 2016). Yet, challenges in rural areas include low connectivity, a lack of confidence in digital platforms, and little exposure to technology. These inequalities underline the necessity for specific digital banking initiatives. For financial institutions looking to service this sizable and varied market, it is crucial to comprehend behavioural intention to adopt digital banking in Uttar Pradesh. In order to evaluate how psychological factors influence the adoption of digital banking at a regional level, this study focusses on UP.

2.3. Theoretical Framework

The Technology Acceptance Model (TAM), first put forth by Davis (1986), is the theoretical cornerstone of this investigation. It aims to explain how people come to adopt and use technology. According to TAM, a consumer's intention towards utilising technology is impacted by two fundamental beliefs: perceived usefulness (PU) and perceived ease of use (PEU) (Legris, Ingham, and Collerette 2003). These beliefs then get an influence on the user's behavioural intention to adopt the technology. Because of its simplicity and resilience, TAM has been used extensively over the years in a variety of fields, such as digital banking, e-learning, and e-commerce.

The degree to which an individual thinks that using a technology would increase their productivity is called perceived usefulness, or PU. Features of digital banking such as quick transactions, round-the-clock access, and remote task execution are examples of PU in action(Venkatesh, science, and 2000 2016). Stronger behavioural intention to use digital banking systems is usually outcome of a greater PU. Further, the degree to which a user thinks that using the technology would be effortless is indicated by Perceived Ease of Use (PEU)(Priya, Gandhi, and Shaikh 2018). A high PEU is a result of an easy-to-use interface, simple navigation, and a low learning curve. Through PU, PEU indirectly affects behavioural intention in addition to directly influencing it.

Researchers have expanded the model to include trust as a crucial element in recognition of TAM's shortcomings when it comes to digital services that carry financial risk. In digital banking, trust includes a user's faith in the integrity, security, and privacy of the platform(Kumar et al. 2020)(Malaquias and Hwang 2019). Trust tackles emotional together with the psychological issues, in contrast to PU and PEU, which concentrate on functionality.

According to studies, consumers may choose not to use a digital platform even if it is helpful and simple to use if they lack confidence in it.

Thus, TAM components and trust are included in the integrated model utilised in this study to provide a comprehensive framework to forecast behavioural intention to use digital banking. Here, the theoretical approach is especially applicable in places like Uttar Pradesh, where low digital literacy and past encounters with financial fraud may make people more sceptical of digital systems.

2.4. Hypothesis Development

Based on the theoretical framework, the following hypotheses are proposed:

H1: *PU has a positive and significant effect on users' BI to adopt digital banking.*

Digital banking is more likely to be adopted by users who believe it will improve their financial management through quicker transactions, round-the-clock accessibility, and thorough account monitoring(Priya et al. 2018). Expectations of instrumental advantages are strongly influenced by perceived usefulness (PU) (Alnemer 2022)(Viet Tam, Nguyen Hoang, and and Banka 2024). Potential adopters are more inclined to interact with the platform when they think that utilising digital banking would increase efficiency or convenience. High PU translates into a compelling value proposition in the banking environments of India and Uttar Pradesh, where geographical dispersion and time limits present significant problems. Therefore, we anticipate that PU and BI to use digital banking will be significantly positively correlated.

H2: *PEU has a positive and significant effect on users' BI to adopt digital banking.*

The degree to which a customer feels about adopting a digital banking system that it involves little effort or learning is reflected in Perceived Ease of Use (PEU) (Erlane K Ghani et al. 2022). A simple, easy-to-use design eases the shift from traditional to digital channels and lessens cognitive stress. A system that is seen as simple to use reduces barriers to early experimentation and continued use in areas with differing degrees of digital literacy, especially in rural Uttar Pradesh. Furthermore, PEU frequently improves PU since users are more likely to identify and value a platform's usefulness when they perceive it to be easy. As

a result, we propose that PEU has a favourable impact on users' intentions to utilise digital banking.

H3: *Trust significantly effect on users' BI to adopt digital banking*

In digital banking, trust includes faith in the service provider's integrity, security, and privacy. Users need to feel that their assets and personal information are secure because online financial transactions are inherently risky due to data breaches, fraud, and identity theft (Mohd-Any, Sundramohana, and Sarker 2022; Ben Mansour 2016). Trust serves as a necessary condition for adoption in places where scepticism regarding digital platforms is prevalent. A reliable platform lowers perceived risk, eases anxiety, and creates a feeling of security that promotes experimentation and continued use. Therefore, it is anticipated that stronger behavioural intentions to utilize digital banking services will result from increased levels of trust.

This study's conceptual model framework is based on three main hypotheses that investigate how BI to use digital banking is influenced by perceived usefulness, perceived ease of use, and trust.

The conceptual model is shown in Fig. 1:

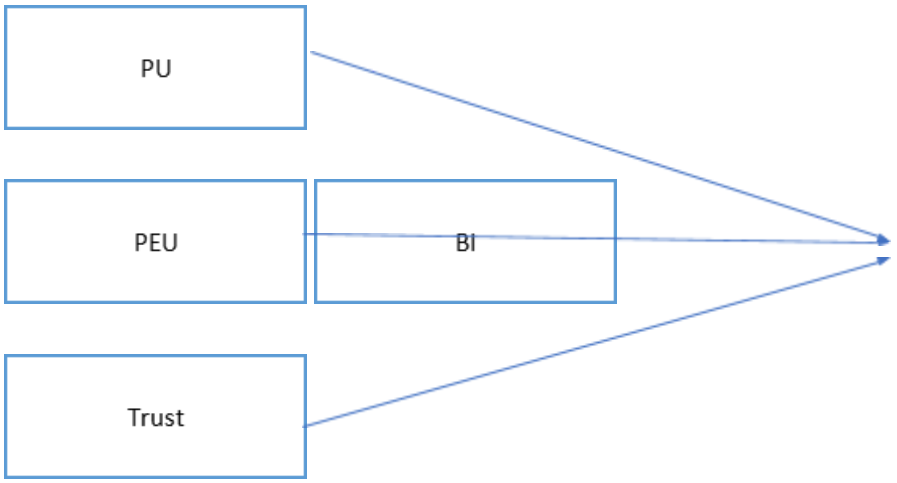

Fig. 1 Research Model by the Author

3. Methodology

3.1. Questionnaire Development

Based on established variables from earlier research on the Technology Acceptance Model and Trust, a structured questionnaire was created. A 5-point Likert scale (1 being strongly-disagreed with and 5 being strongly-agreed with) was used to modify the items evaluating Perceived Ease of Use (PEU), Perceived Usefulness (PU), Trust (TR), and BI to Adopt. Before being distributed widely, the questionnaire has been pre-tested for reliability and clarity using a small pilot group.

3.2. Data Analysis Methodology

The data was collected through an online survey and analysed using structural equation modelling (SEM) software using SPSS and AMOS. Descriptive statistics were used to characterise the respondents, and Confirmatory Factor Analysis (CFA) was used to analyze the measurement model's validity and reliability. Cronbach's alpha and Composite Reliability (CR) values ensured internal consistency. The structural model was assessed just to look at the suggested relationships between PEU, PU, TR, and behavioural intention. Model fit indices such as χ^2/df, RMSEA, and CFI were used to confirm the overall appropriateness of the model.

Table3.1: Constructs and their items

Constructs and Source	**Measurement Items**	Item
Perceived Usefulness (PU)(Venkatesh et al. 2016)(Marakarkandy, Yajnik, and Dasgupta 2017)	**"I find digital banking services very convenient for managing my finance"**	PU1
	"I find that digital banking services is useful in conducting banking transactions"	PU2
	"Digital banking services enables me to access banking services at any time"	PU3
	"Digital banking services eliminates geographic limitation and increases flexibility and mobility"	PU4
	"Using Digital banking services enables me to accomplish my banking tasks quickly"	PU5

Perceived Ease of Use (PEU)(Venkatesh and Bala 2008)(Suhartanto et al. 2020)	**"It is easy to use Digital banking services"**	PEU1
	"It is easy to learn how to use Digital banking services"	PEU2
	"My interaction with Digital banking services is clear and understandable"	PEU3
	"Using Digital banking services increases the quality of my banking services output with minimal efforts"	PEU4
Trust (TR)(Mukherjee and Nath 2003)	**"I trust that the Digital banking services not to disclose my personal information"**	TR1
	"I trust the banks to keep customer data securely"	TR2
	"I trust the technology of Digital banking services"	TR3
	"I trust the privacy statement on the bank's web page to guarantee privacy of my personal data"	TR4
Behavioural Intention (BI) (Suhartanto et al. 2020)	**"I intend to use Digital banking services if I have access to it"**	BI1
	"I anticipate that I would use Digital banking services if I have access to them"	BI2
	"I want to use Digital banking services so far as possible, if I have access to them"	BI3
	"I want to use Digital banking services for banking services on daily basis if I have access to them"	BI4

3.3. Data Collection

The study's primary focus is on Indian consumers of digital banking. A pilot research study involving thirty users was carried out to guarantee the questionnaire's internal consistency and comprehensibility. A convenience sampling technique was then used to contact 300 users in total, and after obtaining their informed consent, a self-administered questionnaire was used for collection of their responses. Data was collected in the northern Indian cities of Sitapur and Lakhimpur between January and March 2024. 262 of the 238 responses that were gathered were judged appropriate for the study after the incomplete questionnaires were eliminated. The study's sample size, which included 17 measurement items, was larger than

the 170 needed for structural equation modelling (per Kline's 2011 10:1 rule). The demographic analysis of the sample is shown in Table 3.2:

Table 3.2: Sample Demographics

Variable	Category	Number	Percentage
Age	18-27	67	28.2
	28-37	86	36.1
	38-47	48	20.2
	48 and above	37	15.5
Education	No formal Education	19	8.0
	Below Matriculation	42	17.6
	Matriculation/Higher Secondary	93	39.1
	Other Technical Course	27	11.3
	Graduation and above	57	23.9
Family Income	Below 100000	28	11.8
	100000-500000	121	50.8
	500000-1000000	76	31.9
	1000000 and above	13	5.5

3.4. Data Analysis

Data analysis was done using SPSS and AMOS software. The skewness and kurtosis indexes were calculated to verify the normality of the data. Since the skewness and kurtosis indices were both within the permissible range (±3 and ±10, respectively), the data was regarded as normal (Kline, 2011).

3.4.1. Measurement model

The following values demonstrate that the measurement model had an outstanding fit according to confirmatory factor analysis (CFA): CMIN/df=1.308; CFI=0.98; SRMR=0.043; RMSEA=0.036. The constructs' validity and reliability estimations were far higher than what was considered acceptable. For every subscale, the composite reliability values were greater

than 0.7. Good convergent validity was demonstrated by AVE values being above 0.5. By comparing the square root of AVE with factor correlations, the discriminant validity was evaluated. For all constructs (see Table 3), values for the former were higher than the latter, meeting the requirement put forth by (Fornell and Larcker 1981)

Table 3.3: Reliability and Validity

	CR	AVE	PU	INT	PEU	TR
PU	0.888	0.614	**0.784**			
INT	0.841	0.569	0.336***	**0.754**		
PEU	0.806	0.512	0.199*	0.307***	**0.716**	
TRUST	0.835	0.561	0.242**	0.277***	0.244**	**0.749**

Diagonal values represent sq. root of A.V.E.

PEU=’Perceived ease of use’; PR=’Perceived risk’; TR= ‘Trust’

3.4.2. Structural Model and Path Analysis

CFA was carried out on the structural model which provided the following fit statistics: CMIN/df=1.308; CFI=0.98; SRMR=0.043; RMSEA=0.036. These measures suggest that the model fit is excellent. The model explained 64% variance in BI.

Path analysis revealed that all the factors significantly impacted behavioural intention. The effect of PU ($\beta = 0.253$, $p<0.001$), PEU ($\beta = 0.217$, $p<0.001$) and TR ($\beta = 0.162$, $p<0.001$) on BI was statistically significant. Thus, all the three out of the three suggested hypotheses (H1-H3) were supported.

4. Discussion

The current study looked at how consumers' behavioural intention to utilize digital banking in Uttar Pradesh was influenced by perceived usefulness (PU), perceived ease of use (PEU), and

trust. Empirical evidence supported all three assumptions, highlighting the complex factors impacting the uptake of digital banking.

First, the confirmation of H1 (PU → Behavioural desire) showed a high positive correlation between users' desire to adopt digital banking and their perceptions of its functional advantages. This result is consistent with the basic ideas of the Technology Acceptance Model, which holds that users' expectations of increased productivity and task performance have a big influence on their choices. Features like quick financial transfers, real-time balance enquiries, and round-the-clock service availability stood out as especially important in Uttar Pradesh, where physical distance and infrastructure limitations sometimes hinder traditional banking. The high path coefficient for PU indicates that banks may successfully encourage adoption by consistently improving the usefulness of their digital platforms and making these advantages obvious to potential customers.

Second, there was support for H2 (PEU → Behavioural Intention), suggesting that adoption intentions are significantly influenced by how simple digital banking interfaces are considered to be. The cognitive effort needed to understand and use new systems is a major obstacle, particularly for older and rural clients who have lower levels of digital literacy. Our findings show that people are more likely to try and eventually use digital channels when they perceive mobile apps and online portals as simple—that is, with unambiguous menus, few steps, and contextual assistance. In addition to reducing the initial learning curve, this increases PU since users have a greater understanding of the platform's usefulness as they confidently explore it. Financial institutions should therefore give user-centred design top priority, assess usability across a range of demographic groups, and provide specific lessons or in-app instructions.

Third, the validation of H3 (Trust → Behavioural Intention) demonstrated the importance of trust as a psychological lever in the adoption of digital banking. Users need to have confidence in platform security, data privacy, and the service provider's integrity because financial transactions and personal information are sensitive. Strong trust views, which are fostered by obvious security certifications, open privacy rules, timely customer service, and regular contact, significantly increase customers' propensity to embrace and stick with digital banking, according to our research. Trust-building initiatives are crucial facilitators in areas

like Uttar Pradesh, where there can be a high degree of scepticism towards digital financial services. They reduce concerns about operational failures and cyberthreats.

All of these results support an integrated TAM paradigm enhanced by trust, indicating that behavioural intention is jointly driven by credibility, usability, and functionality. By illustrating Trust's concurrent and independent role alongside PU and PEU, the study theoretically expands TAM's explanatory potential in the financial services arena. In practice, banks and fintech companies should take a comprehensive approach: consistently develop utility-driven features, meticulously improve user interfaces, and aggressively cultivate trust via client involvement and security guarantees.

In conclusion, the verified hypotheses highlight the need for stakeholders to make sure that platforms are not just feature-rich and easy to use, but also seen as reliable in order to hasten the adoption of digital banking in Uttar Pradesh and other emerging markets. Financial institutions may increase user engagement, promote financial inclusion, and cultivate a sustainable digital banking ecosystem by tackling these interconnected aspects.

Table3.4: Summary of Hypothesis Outcomes

Hypothesis	Statement	Outcome Summary
H1	PU has a significant positive influence on BI.	Supported. Users are more likely to utilize digital banking when they perceive it as useful and beneficial in daily transactions.
H2	PEU has a significant positive influence on BI.	Supported. When users find digital banking platforms easy to navigate, their intention to adopt them increases significantly.
H3	Trust has a significant positive impact on BI.	Supported. When users have faith in the security, privacy, and dependability of the platform, they are more likely to embrace digital banking.

5. Implications of the study

The research supports the Technology Acceptance Model (TAM) by proving that Perceived Usefulness, Perceived Ease of Use and Trust each have effective, unique roles in making people in Uttar Pradesh want to adopt digital banking. These results indicate that including trust into existing adoption models, together with usability and utility, could give a more complete picture of how technology is used and accepted in emerging economies. To bring more people into the digital services age, banks and fintech providers should start by offering new integration features like notifications, payment tools and personalized advice and by sharing this news in outreach campaigns—followed by simplifying their platforms with user-friendly designs, convenient signups, language support and workshops—before wrapping up by focusing on trust with clear privacy statements, top-notch security, recommendations from well-known groups, 24/7 help and consistent security updates. At the same time, handling convenience of use, easy accessibility and trustworthy systems, financial institutions are able to encourage under-banked regions to take part in digital banking and boost operations.

6. Conclusion

Using the extended Technology Acceptance Model, this study showed that BI use of digital banking in Uttar Pradesh is mostly influenced by how useful, simple to use and trustworthy the service is. All three hypotheses are supported by research, showing that users consider ease of use, system utility and how secure and reliable the system is when making an adoption decision. The analysis supports theories on why technology is embraced in the SDLC and gives practical support to banks looking to improve their digital services.

7. Scope for Future Research

Further investigations might use repeated studies over time to see how people use technology and rely less on what they claim to do. Adding data from bank logs would increase the accuracy of the results. Some researchers prefer to add social influence, better digital understanding and perceived risk to the adoption model. Doing cross-cultural comparisons in different Indian states or other rising nations might uncover features linked to each place. In

addition to quantitative research, exploring how users feel and what keeps them from using digital banking would help find better solutions for increasing digital banking in various populations.

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