

## LPD Digitalization in the Mobile Banking Era: How Customer Perception Affects M-Pise Adoption?



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### Abstract

For microfinance organizations like LPD (Lembaga Perkreditan Desa), mobile banking improves both transaction efficiency and financial inclusion. This technology has been implemented in LPD Desa Adat Kesiman through M-Pise, although the rate of acceptance is still low. The purpose of this research is to examine the elements that impact the interest in using M-Pise at LPD Desa Adat Kesiman using the Technology Acceptance Model (TAM). The link between trust, simplicity of use, and perceived usefulness is moderated by attitude toward utilizing. Through a survey, 200 clients who were not yet M-Pise users provided data that was evaluated using SEM-PLS. Attitude toward using mediates the connection between attitude toward using and desire to use, with intention to use serving as a partial mediator and all three components having positive and substantial impacts on these outcomes. Finally, consumers' positive opinions of M-Pise are increased by the perceived benefits, convenience of use, and trust, increasing their propensity to embrace the service. To encourage mobile banking within its community, LPD should prioritize improving digital literacy, enhancing service features, and bolstering application security, according to the practical implications.

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## 1 Introduction

Mobile banking is a financial transaction service innovation designed to facilitate customers in managing their banking needs digitally. This technology enables various transactions to be carried out anytime and anywhere via mobile devices (Yuliastanti, 2024). The rapid development of mobile banking aligns with the increasing accessibility of digital financial services, allowing customers to conduct transactions without physically visiting a bank (Ho et al., 2020). According to Akbar et al. (2023), In Sharing Vision 2023, the use of mobile banking increased significantly in 2022 compared to 2021, with a growth of over 150% in the past year. Additionally, 39% of Indonesians have opened digital bank accounts, with projections reaching 100 million users by 2023, highlighting a major transformation in digital financial services.

In response to this trend, Lembaga Perkreditan Desa (LPD), a community-based microfinance institution in Bali, has started adopting mobile banking to enhance service efficiency. One LPD that has implemented this innovation is LPD Desa Adat Kesiman through the M-Pise application. LPD Desa Adat Kesiman is the largest LPD in Denpasar, with assets of IDR 424.1 billion and a profit of IDR 10.6 billion in 2023 (LPD Desa Adat Kesiman, 2023). With a total of 16,941 voluntary savings customers, 1,694 credit customers, and 2,717 deposit customers, LPD Desa Adat Kesiman holds significant potential for increasing digital service adoption. However, as of December 2023, only 855 customers were using M-Pise, indicating a considerable gap between the total number of customers and mobile banking users (LPD Desa Adat Kesiman, 2023).

Interviews with the Head of LPD Desa Adat Kesiman revealed that despite innovation efforts, the low adoption of M-Pise remains a challenge. The main factors contributing to this low adoption include a lack of customer awareness, perceived high administrative fees, and limited features compared to commercial bank mobile banking applications. Additionally, technical issues such as differences in user experience between Android and iOS systems have also posed challenges for customers (Prayudi et al., 2022).

Technology plays an increasingly crucial role in the financial sector, including mobile banking services, which enable more efficient transactions. According to research by Kamble et al. (2019), the TAM is a reliable tool for forecasting how people will react to new technologies. Abdennebi (2023) and Nair et al. (2024) are only two of the previous studies that show how TAM might explain customers' willingness to adopt mobile banking. According to TAM, two main aspects impact people's intentions to adopt technology: how beneficial it is and how easy it is to use (Pahlawan et al., 2024).

Perceived utility reflects how much an individual believes that technology might enhance their performance (Camilleri & Falzon, 2021). Madias et al. (2023), found that technology adoption is more likely when people perceive more advantages from it. On the other hand, research by Budiastuti & Muid (2020) and Sandy & Firdausy (2021) indicates that the perceived usefulness of technology may not directly impact the motivation to use it. The degree to which a user perceives a system as being simple to browse and use is known as its perceived ease of use (Asmarina et al., 2022). This factor can enhance technology adoption intentions (Putri et al., 2023), although some studies have found conflicting results (Pambudi et al., 2023).

To extend the scope of TAM, this study incorporates the perceived trust variable, which plays a role in increasing customer confidence in mobile banking services. Trust is considered to reduce perceived risk and enhance financial technology adoption (Kumar et al., 2020; Subani & Roostika, 2024). However, other studies argue that perceived trust does not always significantly influence technology adoption intentions (Naufaldi & Tjokrosaputro, 2020; Rifaldi et al., 2021).

The inconsistencies in previous research findings highlight the need to introduce the mediating variable, attitude toward using, to provide light on the connection between how people view technology's utility, usability, and trustworthiness, as well as their desire to make use of it (Saparudin et al., 2020; Weng et al., 2018). It is thought that these elements have a stronger impact on use intentions when people have a good attitude toward technology.

This study focuses on the adoption of M-Pise at LPD Desa Adat Kesiman as part of the digital transformation in traditional village financial institutions. The adoption of this service has the potential to improve transaction efficiency, financial transparency, and financial inclusion. Therefore, understanding the factors influencing M-Pise adoption intentions is essential for providing strategic recommendations to enhance technology adoption in the future.

Based on the information provided, the main objective of this study is to find strategies that will attract more users to M-Pise mobile banking, particularly those who are not yet acquainted with it. The Technology Acceptance Model, in its enlarged form, is used in this investigation (TAM) that takes into account the perceived trust variable in order to fill in the gaps in our knowledge about how people embrace new technologies.

Perceived utility, this research is to investigate the relationship between attitudes and behavioral intentions to utilize M-Pise as it relates to perceived ease of use, perceived trust, and perceived reliability. This research also looks at how those three traits and M-Pise desire are related, and how attitude toward using mediates that association. The study's results could help LPD Desa Adat Kesiman come up with plans to boost mobile banking's share of digital service usage.

Thus, the research hypotheses can be developed as follows:

According to [Davis \(1987\)](#), consumers' conviction that technology improves their performance is what the Technology Acceptance Model (TAM) calls perceived usefulness. This view has a favorable effect on the desire to utilize the technology, which impacts the desire to use M-Pise and similar digital money services. [Rahmatika & Fajar \(2019\)](#) and [Maharani & Sundari \(2024\)](#) are among the studies that demonstrate that the perceived utility of an item increases the desire to adopt it. M-Pise adoption is likely to increase since it generates a favorable attitude, and it promotes the desire to utilize the technology behaviorally ([Sukendro et al., 2020](#)).

**H1:** *Intention to utilize M-Pise is positively affected by perceived utility.*

Perceived simplicity of use positively affects the propensity to utilize financial services and e-money, according to studies by [Pramiswari et al. \(2022\)](#) and [Rahmatika & Fajar \(2019\)](#). According to [Chen et al. \(2024\)](#), the likelihood of technology adoption is positively correlated with how easy it is to use. Perceived ease of use has a favorable effect on the propensity to use mobile banking, according to research by [Rido et al. \(2023\)](#). [Nair et al. \(2024\)](#), also noted that convenience and speed increase the likelihood that consumers would use a service.

**H2:** *The desire to utilize M-Pise is positively affected by how easy it is seen to be to use.*

An individual's faith in the technology they want to use is known as their perceived trust. Perceived trust positively affects the desire to utilize technology, implying that increased trust leads to greater adoption intention, according to research (Park & Yoon, 2022). [Lai et al. \(2024\)](#), found a strong correlation between trust and behavioral intention regarding technology adoption. Users are more likely to utilize a service ([Sa'adah et al., 2023](#)) if they have faith in it and feel safe disclosing personal information. When it comes to financial services, where safety is paramount, trust is paramount in adopting technology ([Kumar et al., 2020](#)). According to [Sankaran & Chakraborty \(2021\)](#) and [Pahlawan et al. \(2024\)](#), people are more likely to use financial services if they have a high degree of confidence in such services. This suggests that people's level of trust in technology influences their willingness to adopt it (The study conducted by [Miraza et al., 2022](#)).

**H3:** *The likelihood that someone will actually utilize Introducing M-Pise*

[Rahmayanti et al. \(2021\)](#) found that customers' positive sentiments about mobile banking are positively correlated with their perceptions of the service's benefits. A favorable opinion of utilizing mobile banking is shaped by how easy it is to use, according to TAM ([Davis, 1987](#)). Applications are more likely to be used if their perceived utility is high ([Yao et al., 2023](#)). A favorable outlook on the advantages of mobile banking promotes the adoption of technology ([Ly & Ly, 2022](#)). There will be a stronger desire to use it if its perceived advantages are substantial ([Saputra & Darma, 2022](#)).

**H4:** *Belief in M-Pise's utility influences one's disposition toward its usage.*

An individual's attitude toward utilizing a system is impacted by their judgment of how simple it is to use ([Davis, 1987](#)). An optimistic outlook is associated with user-friendliness ([Chen et al., 2024](#)). Both attitudes and intentions toward using technology are positively impacted by its simplicity of use, according to research ([Prastiawan et al., 2021](#); [Sukendro et al., 2020](#)). It also significantly impacts technology adoption ([Ariffin et al., 2021](#); [Kejela & Porath, 2022](#)).

**H5:** *The attitude toward utilizing M-Pise is positively affected by how easy it is seen to be used.*

How people feel about utilizing technology is greatly affected by how trusting they perceive it to be. Positivity and the desire to use the service are outcomes of a high level of confidence in technology suppliers ([Hermawan & Paramita, 2020](#); [Juliana, 2023](#)). Strong trust enhances comfort and security, promoting positive attitudes and continuous use ([Ariningsih et al., 2022](#); [Prasetyo & Wardhani, 2022](#)). Trust positively affects both attitude and intention to use technology ([Prasetya & Lestari, 2024](#)).

**H6:** *Attitude toward utilizing M is positively impacted by perceived trust A piss*

A positive attitude toward using technology significantly influences intention to use. Research shows that favorable evaluations of mobile banking enhance users' intention to adopt it (Wandira et al., 2022; Mata et al., 2024; Sebayang et al., 2024). A positive attitude towards technology boosts the likelihood of continued usage and adoption (Saputra & Darma, 2022; Setyawati, 2020).

**H7:** Attitude toward using has a positive influence on the intention to use M-Pise

According to Davis's (1987) Technology Adoption Model (TAM), two elements that influence technology adoption are perceived usefulness and attitude toward utilization. The desire to use technology is influenced by perceived usefulness, which mediates a favorable attitude (Zin et al., 2023; Mata et al., 2024). New technology is more likely to be adopted as a result of this.

**H8:** A person's attitude toward utilizing M-Pise mediates the connection between their perception of its usefulness and their desire to utilize it.

Perceived ease of use affects intention via attitude toward utilizing, according to Davis's (1987) Technology Acceptance Model (TAM). An individual's attitude, which in turn predicts their desire to accept technology, may be influenced by their favorable assessment of ease (Kamble et al., 2019). The technology adoption model (TAM) is a useful tool for predicting people's behavior with technology because it considers attitude as a mediator between perceived ease and behavioral intention (Ly & Ly, 2022; Kumar et al., 2020).

**H9:** Perceived ease of use and intention to use M-Pise are mediated by attitude toward utilizing.

How people feel about using new technologies, such as mobile banking, is greatly affected by how confident they are in these technologies. It is frequently the case that a user's attitude toward utilizing the system mediates the relationship between confidence in the system's security and dependability and their desire to use, rather than the other way around (Iqbal et al., 2022). What this implies is that the use of a reliable service inspires positivity, which in turn motivates action. According to studies conducted by Hasan & Erni (2024), Ridanasti (2024), and Wulandari & Rauf (2022), the level of trust has a direct correlation with the level of favorable attitude, which in turn increases the desire to embrace the technology.

**H10:** M-Pise intention, perceived trust, and attitude toward utilizing are all mediated by attitude.

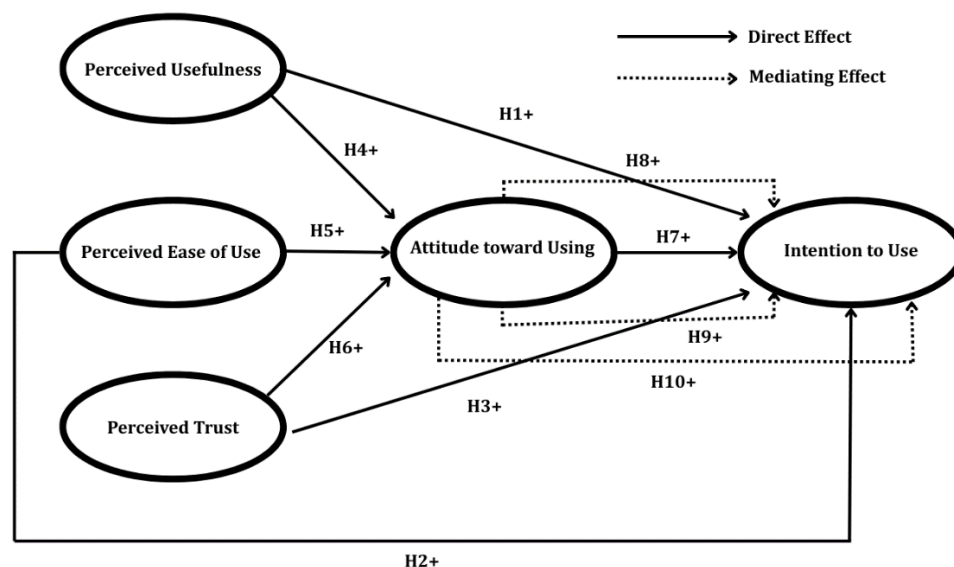


Figure 1. Framework Model

## 2 Materials and Methods

### Research Methods

To determine what variables affect LPD Desa Adat Kesiman consumers' intentions to utilize M-Pise, this study takes a quantitative approach using a survey-based research methodology. Customers of LPD who have a mobile device but haven't used M-Pise yet make up the population. The sampling technique follows purposive sampling, a non-probability method, by selecting respondents based on specific criteria, such as having an active LPD account, being at least 17 years old, possessing a mobile device, and not yet using M-Pise. To meet the requirements of SEM-PLS, the use of Partial Least Squares in Structural Equation Modeling, we followed the guideline of using 5 to 10 times the number of indicators to estimate the sample size. Two hundred participants made up the sample. Data collection was conducted through a structured questionnaire distributed both offline and online (Google Forms) to accommodate different respondent preferences.

Table 1  
Variable and Measurement

Variable	Indicator Code	Measurement	References
Perceived Usefulness	X <sub>1.1</sub>	Using M-Pise helps minimize fund transfer errors.	(Kamal et al., 2020) and Ashoer et al. (2024)
	X <sub>1.2</sub>	M-Pise helps complete transactions faster than conventional services.	
	X <sub>1.3</sub>	<b>M-Pise makes it easier to check my account balance.</b>	
	X <sub>1.4</sub>	M-Pise helps me accomplish more tasks in the same time.	
	X <sub>1.5</sub>	M-Pise reduces transportation costs to the LPD office.	
	X <sub>1.6</sub>	M-Pise simplifies the steps needed for transactions.	
	X <sub>1.7</sub>	M-Pise's balance check feature makes monitoring my finances easier.	
Perceived Ease of Use	X <sub>2.1</sub>	I can easily learn to use M-Pise through the available tutorial.	Saputra & Darma (2022)
	X <sub>2.2</sub>	I will be able to use M-Pise smoothly without confusion.	
	X <sub>2.3</sub>	M-Pise will help me manage financial transactions more easily.	
	X <sub>2.4</sub>	The M-Pise tutorial is easy to follow.	
	X <sub>2.5</sub>	I can easily learn to use M-Pise through the available tutorial.	
Perceived Trust	X <sub>3.1</sub>	I believe M-Pise will secure my transactions.	Tian et al. (2023)
	X <sub>3.2</sub>	M-Pise can help me avoid errors common in manual transactions.	
	X <sub>3.3</sub>	I believe M-Pise will not misuse my personal data.	
	X <sub>3.4</sub>	I trust LPD Desa Adat Kesiman will handle any legal issues related to M-Pise.	
Attitude toward Using	M <sub>1</sub>	I feel M-Pise will make routine bill payments easier.	Wang et al., (2023)
	M <sub>2</sub>	I'm ready to try M-Pise to support my financial activities soon.	
	M <sub>3</sub>	I believe using M-Pise will be more effective than manual methods.	
	M <sub>4</sub>	I'm confident in trying M-Pise as it seems to meet my needs.	
Intention to Use	Y <sub>1</sub>	I believe M-Pise will support customers' financial activities.	Nakandala et al., (2024) and Belmonte et al., (2024)
	Y <sub>2</sub>	I'm confident I'll download M-Pise app soon.	
	Y <sub>3</sub>	I believe M-Pise will become a primary necessity in the future.	
	Y <sub>4</sub>	I'm confident I'll actively use M-Pise for transactions in the future.	
	Y <sub>5</sub>	I'm confident I'll be ready to learn how to use M-Pise.	

(Source: Data Processed, 2024)

### 3 Results and Discussions

The study involved 200 respondents. The findings indicate that the majority of respondents are male (53.5%), reflecting the predominant role of men in the social and economic structure of the Kesiman traditional community. The 33–37 age group represented the largest proportion (52.5%), signifying that most of the customers are in a financially stable phase, with responsibilities such as supporting families. Furthermore, a majority of respondents (65.5%) hold a bachelor's degree, highlighting their awareness of financial management and openness to adopting digital financial services. In terms of occupation, entrepreneurs made up the largest segment (40%), aligning with LPD's role in supporting micro, small, and medium enterprises (MSMEs). The income distribution shows that 48.5% of respondents earn between Rp 3,500,000 and Rp 5,500,000 monthly, indicating that most customers are from small and medium-sized businesses that face competition and high living costs in Denpasar.

Table 2  
Construct Validity and Reliability

Variable	Indicator Code	Outer Loadings	Cronbach's Alpha	AVE	Composite Reliability
Perceived Usefulness	X <sub>1.1</sub>	0,829	0,975	0,873	0,980
	X <sub>1.2</sub>	<b>0,960</b>			
	X <sub>1.3</sub>	0,938			
	X <sub>1.4</sub>	0,950			
	X <sub>1.5</sub>	0,943			
	X <sub>1.6</sub>	0,954			
	X <sub>1.7</sub>	0,959			
Perceived Ease of Use	X <sub>2.1</sub>	0,827	0,908	0,781	0,934
	X <sub>2.2</sub>	0,871			
	X <sub>2.3</sub>	0,915			
	X <sub>2.4</sub>	<b>0,918</b>			
Perceived Trust	X <sub>3.1</sub>	0,951	0,954	0,880	0,967
	X <sub>3.2</sub>	0,894			
	X <sub>3.3</sub>	0,942			
	X <sub>3.4</sub>	<b>0,964</b>			
Attitude toward Using	M <sub>1</sub>	0,907	0,927	0,819	0,948
	M <sub>2</sub>	0,898			
	M <sub>3</sub>	<b>0,909</b>			
	M <sub>4</sub>	0,907			
Intention to Use	Y <sub>1</sub>	<b>0,972</b>	0,978	0,918	0,982
	Y <sub>2</sub>	0,965			
	Y <sub>3</sub>	0,938			
	Y <sub>4</sub>	0,959			
	Y <sub>5</sub>	0,956			

Source: Data Processed, 2025

In Table 2, we can see that the convergent validity study was successful; all indicators had loading factors more than 0.70, which means that the model is valid. Table 3's cross-loading values show that discriminant validity has been attained, meaning that each indicator accurately represents its latent variable. Discriminant validity is further supported by the fact that the square root of the AVE is larger than the correlations of the other latent variables. All of the model's constructs have AVE values greater than 0.50, indicating good discriminant validity (Ghozali & Kusumadewi,

2023:98). With Cronbach's alpha values greater than 0.70, every variable in Table 2 demonstrates high composite reliability. Hence, it is safe to say that these factors are quite reliable.

Table 3  
Cross-Loading Test Results

	Perceived usefulness	Perceived ease of use	Perceived trust	Attitude toward using	Intention to Use
X <sub>1.1</sub>	<b>0,829</b>	0,605	0,638	0,730	0,609
X <sub>1.2</sub>	<b>0,960</b>	0,750	0,733	0,831	0,805
X <sub>1.3</sub>	<b>0,938</b>	0,730	0,744	0,775	0,747
X <sub>1.4</sub>	<b>0,950</b>	0,736	0,747	0,799	0,786
X <sub>1.5</sub>	<b>0,943</b>	0,718	0,745	0,740	0,724
X <sub>1.6</sub>	<b>0,954</b>	0,737	0,732	0,810	0,788
X <sub>1.7</sub>	<b>0,958</b>	0,725	0,750	0,754	0,765
X <sub>2.1</sub>	0,605	<b>0,827</b>	0,565	0,567	0,542
X <sub>2.2</sub>	0,652	<b>0,871</b>	0,614	0,570	0,622
X <sub>2.3</sub>	0,692	<b>0,915</b>	0,616	0,727	0,741
X <sub>2.4</sub>	0,744	<b>0,918</b>	0,671	0,789	0,786
X <sub>3.1</sub>	0,771	0,673	<b>0,951</b>	0,741	0,757
X <sub>3.2</sub>	0,670	0,624	<b>0,894</b>	0,687	0,671
X <sub>3.3</sub>	0,727	0,661	<b>0,942</b>	0,678	0,742
X <sub>3.4</sub>	0,751	0,667	<b>0,964</b>	0,731	0,725
M <sub>1</sub>	0,821	0,697	0,699	<b>0,907</b>	0,754
M <sub>2</sub>	0,712	0,662	0,664	<b>0,898</b>	0,715
M <sub>3</sub>	0,716	0,703	0,691	<b>0,909</b>	0,735
M <sub>4</sub>	0,762	0,700	0,685	<b>0,907</b>	0,752
Y <sub>1</sub>	0,786	0,758	0,728	0,805	<b>0,972</b>
Y <sub>2</sub>	0,784	0,762	0,719	0,772	<b>0,965</b>
Y <sub>3</sub>	0,730	0,725	0,763	0,754	<b>0,938</b>
Y <sub>4</sub>	0,772	0,739	0,774	0,789	<b>0,959</b>
Y <sub>5</sub>	0,768	0,720	0,715	0,792	<b>0,956</b>

(Source: Data Processed, 2025)

The R-squared ( $R^2$ ) values were used to evaluate the structural model. These values reveal the model's ability to explain the data and its overall fit to the data. A total of 0.747  $R^2$  values indicate that the factors of perceived utility, perceived simplicity of use, and perceived trust account for 74.7% of the variation in attitude toward usage. Similarly, both the attitude toward using and the behavioral intention to use had  $R^2$  values of 0.760, indicating that the same factors explained 76% of the variation in this construct.

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In addition to  $R^2$ , the model's predictive relevance was assessed using the Q-square ( $Q^2$ ) value. The resulting  $Q^2$  score of 0.939 exceeds the minimum threshold of zero, it proves the model can make accurate predictions model's components seem to account, either directly or indirectly, for around 93.9% of the variation in the behavioral intention to use M-Pise at LPD Desa Adat Kesiman.

The significance of the correlations between constructs was evaluated using the hypothesis testing method, using the p-value statistic. Statistical significance is defined as a correlation with a p-value lower than 0.05, and non-significance as a correlation with a p-value greater than 0.05.

Table 4  
Hypothesis Testing

Hypothesis	Original Sample	T Statistics	P values	Description
<b>Direct Effect</b>				
Perceived usefulness -> Intention to Use	0,185	2,253	0,025	Significant
Perceived ease of use -> Intention to Use	0,234	3,821	0,000	Significant
Perceived trust-> Intention to Use	0,230	2,800	0,006	Significant
Perceived usefulness -> Attitude toward using	0,478	8,010	0,000	Significant
Perceived ease of use -> Attitude toward using	0,250	3,881	0,000	Significant
Perceived trust-> Attitude toward using	0,209	3,294	0,001	Significant
Attitude toward using -> Intention to Use	0,311	3,875	0,000	Significant
<b>Indirect Effect</b>				
Perceived usefulness -> Attitude toward using -> Intention to Use	0,149	3,501	0,001	Significant
Perceived ease of use -> Attitude toward using -> Intention to Use	0,078	2,453	0,015	Significant
Perceived trust -> Attitude toward using -> Intention to Use	0,065	2,877	0,004	Significant

(Source: Data Processed, 2025)

To test hypotheses, using the Partial Least Squares (PLS) method, we examined the magnitude and direction of the correlations among the variables included in the research model. What follows are the main findings. Hypothesis 1 was supported by the fact that perceived usefulness had a positive effect on the intention to utilize M-Pise ( $\beta = 0.185$ ,  $p = 0.025$ ). Perceived ease of use and intention to use were strongly positively correlated ( $\beta = 0.234$ ,  $p < 0.001$ ), lending credence to the second hypothesis. As shown by a very significant  $\beta = 0.230$  and  $p = 0.006$ , hypothesis 3 was supported by the favorable impact of perceived trust on behavioral intention. Supporting hypothesis 4, the statistically significant



findings of the correlation test between perceived usefulness and attitude toward using M-Pise were ( $\beta = 0.478$ ,  $p < 0.001$ ).

There was a high relationship ( $\beta = 0.250$ ,  $p < 0.001$ ) between how easy something was to use and how one felt about using it, which supports hypothesis 5. This lends credence to hypothesis 6, as attitude was significantly affected by perceived trust ( $\beta = 0.209$ ,  $p = 0.001$ ). Furthermore, the intention to utilize M-Pise was strongly influenced by attitude toward its usage ( $\beta = 0.311$ ,  $p < 0.001$ ), thereby validating hypothesis 7.

The mediator between behavioral intention, perceived trust, perceived ease of use, and reported usefulness was attitude toward usage, which was also examined in the research. Indirect  $\beta = 0.149$ ,  $p = 0.001$ ; the results demonstrated that attitude tempered the influence of perceived usefulness on behavioral intention, lending credence to hypothesis 8. Showing that one's attitude acts as a mediator between their aim and their perception of how easy it is to use, the study's findings provided support for hypothesis 9 (indirect  $\beta = 0.078$ ,  $p = 0.015$ ). In a similar vein, hypothesis 10 was supported by the fact that perceived trust significantly impacted behavioral intention via attitude (indirect  $\beta = 0.065$ ,  $p = 0.004$ ).

According to Hair et al. (2017), all mediation channels are considered to be part of complementary partial mediation since there are both direct and indirect effects that are relevant. Attitude toward use boosts perceived trust, perceived ease of use, and perceived benefit, which are the three antecedents of behavioral intention.

Particularly for mobile banking services, this study's findings provide light on user intention in technology adoption. According to the results, the user's attitude, which impacts the choice to embrace the technology, is heavily influenced by their perceptions of the technology's utility, simplicity of use, and trustworthiness. The significance of attitude in amplifying the impact of these critical components is underscored by its mediating function.

From a managerial perspective, these findings offer strategic direction for LPD Desa Adat Kesiman in promoting M-Pise adoption. Improving perceived usefulness can be achieved by enhancing features that boost efficiency and convenience, accompanied by user training programs. Maintaining a user-friendly interface will support perceived ease of use, especially among less tech-savvy users. To build trust, transparent policies and secure data management must be emphasized. Fostering positive attitudes can be supported by promoting M-Pise as a practical tool for daily life. Lastly, raising awareness and offering user incentives may further increase behavioral intention. Together, these strategies can support the organization's digital transformation efforts.

## 4 Conclusion

This study aimed to examine the elements that impact LPD Desa Adat Kesiman consumers' intent to download the M-Pise mobile banking app. This model relied on a refined adaptation of TAM. Perceived reliability, usability, and simplicity of the software, according to the study, and usefulness all significantly affect users' attitudes and intentions to use the app. The impact of these characteristics on behavioral intention was further amplified by the finding that attitude toward using acted as a partial mediator.

In light of these findings, several practical recommendations are proposed for LPD Desa Adat Kesiman. To enhance perceived usefulness, the institution should consider optimizing transaction verification mechanisms, such as incorporating one-time password (OTP) systems, to minimize transaction errors. Improving perceived ease of use could involve the addition of categorized transaction features that assist users in organizing their financial activities. Perceived trust may be increased by introducing additional layers of security, including reconfirmation steps and biometric authentication (e.g., fingerprint or facial recognition).

To foster a more positive attitude toward using M-Pise, it is recommended to develop interactive educational initiatives. These may include simulations, tutorial videos, social media engagement strategies, and leveraging testimonials from satisfied users or local influencers. These efforts could enhance user confidence and promote engagement.

Future research is encouraged to broaden the scope of the study by incorporating additional predictor variables and expanding the population beyond LPD Desa Adat Kesiman. Comparative analyses across multiple financial institutions may also provide insights that enhance the external validity and generalizability of the findings. Finally, the research highlights that users' intentions to utilize mobile banking services are strengthened when their evaluations of their utility, simplicity of use, and trust are raised. Therefore, continuous improvement in service design, user interface simplification, robust security features, and consistent user education efforts are essential to drive wider adoption of the M-Pise application.

*Conflict of interest statement*

The authors declared that they have no competing interests.

*Statement of authorship*

The authors have a responsibility for the conception and design of the study. The authors have approved the final article.

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