

A Review of Mobile Banking Adoption among Women: Determinants, Barriers, and Behavioural Intentions in Rural and Urban Contexts.

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Abstract

Mobile banking has become emerged as a critical instrument for enhancing Financial integration, with specific implications for women in emerging markets. Significant disparities remain in how rural and urban communities are utilize mobile banking, through which is caused by a mix of socioeconomic, technological, and behavioral factors. This review uses well-known frameworks like the Technology Acceptance Model, widely known as the TAM, and the Unified Theory of Acceptance and Use Technology (UTAUT) to look at the influencing variables that encourage or discourage women from using mobile banking, as well as the behavioral intentions that support it. We look closely at key factors like the perceived value, the perceived simplicity of use, trust, and digital literacy. The discussion also looks at how adoption patterns distinguish from rural and urban areas and critically examines the relationship between behavioral intention and actual use. The review establishes a conceptual and analytical foundation for subsequent empirical investigations.

Key words: Mobile banking adoption, Women financial inclusion, Digital literacy, behavioral intention, Rural -Urban disparities

1. Introduction

The rapid progress of digital banking technologies has greatly altered financial service delivery around the world. Mobile banking has become a pivotal instrument for facilitating greater participation in formal financial systems among underserved groups populations, particularly women. Nevertheless, gender-based disparities in access and utilization is shaped by digital literacy gaps, sociocultural norms, and infrastructural constraints (Demirgüç-Kunt et al., 2018). Women in rural settings encounter substantial difficulties relative to their urban counterparts, including restricted access to smartphones, limited internet connectivity, and insufficient financial education (Donovan, 2012). Addressing these disparities requires a comprehensive comprehension of the behavioral and technological factors that support adoption. Theoretical frameworks particularly the (TAM; Davis, 1989) and the Unified Theory of Acceptance and Use Technology (UTAUT; Venkatesh et al., 2003) have been extensively employed

to elucidate technology acceptance. These models underscore the significance of cognitively evaluated as usefulness, recognized ease of usage, and social influence in shaping behavioral intention, which thus acts as a nearby factor of actual system usage. This paper aims to review and synthesize existing research on mobile banking acceptance among women, focusing on determinants, barriers, and behavioral intentions, while also examining rural–urban disparities.

Literature Review

1. Theoretical Foundations of Technology Adoption

Women's uptake services of mobile banking has been studied in depth. using well-known theoretical models, principally the TAM and The Unified Theory of Acceptance and Use Technology. According to TAM, perceived benefit and perceived simplicity of use serve as fundamental predictors of technology acceptance (Davis,1989). The Unified Theory of Acceptance and Use Technology builds on this foundation by introducing social influence and facilitating conditions as additional explanatory variables (Venkatesh et al., 2003). A later iteration, UTAUT2, further expanded the framework to include habit, price value, and hedonic motivation, thereby strengthening its applicability to consumer technology contexts (Venkatesh et al., 2012).

2. Perception towards easiness in Using mobile banking

Perceived usefulness identified as performance expectancy within The Comprehensive Framework for Adoption and Application of Technology framework stands out as one of the strongest predictors of mobile banking adoption. Mobile banking is preferred by women when they recognize clear advantages such as convenience, time efficiency, and improved financial management capabilities (Gu et al., 2009; Lin, 2011; Zhang et al., 2018). In addition, studies exhibit that perceived usefulness is closely tied to financial empowerment, making it a particularly relevant construct in gender-oriented research (Afshan & Sharif, 2016; Malaquias & Hwang, 2019). These results suggest that the perceived value both promotes adoption and fosters wider socioeconomic benefits.

3. Perceived Ease of Use and Effort Expectancy

Perceived ease of use plays a essential role in shaping adoption behavior, particularly among women who have limited prior exposure to technology. Research suggests that overly complex interfaces and technical difficulties tend to discourage adoption, while well- designed, user-friendly platforms significantly increase acceptance rates (Amin et al., 2008; Akturan & Tezcan, 2012; Al-Jabri & Sohail, 2012). Effort expectancy, as defined in The Comprehensive Framework for Acceptance and Use of Technology, is particularly important for first-time users, with simplified applications, vernacular language support, and guided assistance improving adoption among rural women (Hanafizadeh et al., 2014; Raza et al., 2017; Kumar et al., 2020).

4. Trust, Security, and Risk Perception

Trust stands out as a core factor influencing the adoption of mobile banking, specially by women who often exhibit greater sensitivity to risk when managing financial matters. Concerns related to data privacy, fraud, and transaction security weigh heavily on doption decisions (Gefen et al., 2003; Kim et

al., 2009; Zhou, 2011). Women in rural areas tend to display higher levels of distrust, largely due to limited awareness and minimal prior engagement with digital systems (Koksal, 2016; Hossain et al., 2019).

5. Digital Literacy and Technological Competence

Digital literacy functions as a primary driver which allows users to understand and effectively use of mobile banking provides digital financial services. Women with greater academic attainments, and better digital abilities show greater tendencies to use mobile banking according to Park and Chen 2007 Singh and Srivastava 2018 and van Deursen and van Dijk 2014. Research demonstrates that digital literacy programs increase user confidence while reducing complex system perception, which leads to technology adoption (Kala & Arora, 2020).

6. Socio-Cultural and Gender-Based Constraints

Social influence which comes from family and friends and societal standards has a powerful effect on how people choose to adopt new technologies according to Venkatesh and Morris 2000 and Schepers and Wetzels 2007 and Chong 2013. Patriarchal norms in many developing regions restrict women's ability to control their lives and their ability to obtain financial resources which results in less contact with technological advancements (Hilbert, 2011; Ouma et al., 2017). Cultural acceptability and social support emerge as significant resources that can encourage women, especially rural women, to accept the practice of adoption (Siddik et al., 2014).

7. Facilitating Conditions and Institutional Support

The number of mobile banking users depends on three primary factors which include required conditions and infrastructure development together with institutional backing and initiatives led by the government. The system becomes easier for users to adopt when they possess smartphones and stable internet access together with banking support services (Zhou et al., 2010; Zhou, 2012). Government-supported initiatives aimed at encouraging financial accessibility to those people who have been instrumental in boosting women's uptake of mobile banking services, according to research studies by Demirgüç-Kunt and his colleagues and Lenka and Barik. However, inadequate infrastructure in rural areas continues to hinder widespread adoption (Mas & Radcliffe, 2011; Foster & Heeks, 2013; David-West et al., 2018).

8. Rural–Urban Disparities in Mobile Banking Adoption

The rural–urban divide remains a critical concern in with respect to mobile banking adoption. The research from Riquelme and Rios 2010 and Fijneman and his colleagues 2018 shows that urban women adopt mobile banking at higher rates due to their improved availability of technology and earn higher incomes and they know more knowledge about it. Rural women face a distinct set of obstacles, which include their restricted access to digital devices and their inability to access reliable internet connections and their reduced understanding of financial matters (Murendo et al. 2018 Mothobi Grzybowski 2017). These differences point to the need for targeted efforts to close the digital divide.

9. Behavioral Intention and Actual Usage

Usage behavior is generally understood to be predicted by future intentions, which stand as a fundamental concept in TAM and The Unified Theory of Acceptance and Use Technology (Venkatesh et al., 2003; Ajzen, 1991). Enough literature can be found towards positive impact enabling the

acceptance of mobile banking (Baptista & Oliveira, 2015; Farah et al., 2018). The implementation of plans faces obstacles from external elements which include inadequate infrastructure, insufficient funds, and limited institutional backing (Brown et al., 2003; Sharma et al., 2021). Rural women demonstrate a particular tendency to show this gap between their desired activities and their actual behaviors.

10. Adoption of Mobile banking and Integrated perspective

The existing literature demonstrates that the embrace of mobile banking among women is influenced by a complex interplay of technological in nature, behavioral, and social and cultural variables. TAM and The Unified Theory of Acceptance and Use Technology provide strong theoretical foundations but research studies demonstrate the need for unified models which combine trust digital literacy and contextual factors to better demonstrate the complexities of adoption behavior (Dwivedi et al. 2017) Alalwan et al. 2018). The complete stand point about the embrace of mobile banking create essential knowledge which wants to be understood in order to develop specific solutions that reduce the gaps between rural and urban areas. Research methodology: The study employs a narrative review methodology using findings from peer-reviewed international journals. We used systematic examinations of academic databases like Scopus, Web of Science, which are and Google Scholar to find relevant literature. The research team selected studies that examined the embrace of mobile banking through the lens of women users and models oriented on the acceptance of technology, specifically TAM and The Comprehensive Framework for Adoption and Utilization of Technology. Thematic analysis was done on the gathered literature to identify the recurring determinants, barriers, and behavioral outcomes.

Discussion

The review indicates women embracing mobile banking is influenced by the amalgamation of technological, behavioral, and sociocultural factors. While theoretical models provide a strong foundation for understanding adoption behavior, they must be contextualized to account for gender-specific and rural–urban dynamics. The results express that the perception of usefulness and easiness in using essential yet not adequate conditions for adoption, as trust and digital literacy play equally important roles. The rural–urban divide further complicates adoption patterns, highlighting the requirement for focused actions that tackle infrastructural and sociocultural barriers.

Findings and Conclusion

The analysis of existing literature reveals that mobile banking adoption among women is driven by a multidimensional set of factors that extend beyond traditional technology acceptance variables. Research outcomes demonstrate that perceived benefit and ease of operation are influential factors as vital factors which determine women's the embrace of mobile banking based on their ability to see benefits and experience simple usage. Rural areas face challenges in adopting technology because concern towards security and trust are essential factors that ascertain their adoption decisions. The people who live in these areas experience difficulties because they have not yet developed sufficient knowledge about digital systems. Digital literacy serves as an essential factor which helps users achieve their banking goals by enabling them to handle platforms like mobile banking through their improved confidence and skills. It remains blocked in rural areas for women towards access to mobile banking services because of ongoing social and cultural obstacles which include gender roles and family patterns.

The divide between urban and rural areas remains stark due to the reason that adoption of technology is higher by urban women compared to rural women. The reason for this difference exists because urban areas provide better infrastructure and educational opportunities and technological resources. The mobile banking usage by women is totally dependent on their behavioral intention to use the service but external factors such as limited resources and poor infrastructure and weak institutional support limits their usage of services related to Mobile banking. The findings express that integrated approaches should be developed which combine technological innovation with effective policy design and digital skills training and trust-building efforts to promote mobile banking adoption among women in various contexts.

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