

# Institutional factors and mobile banking adoption among agri-entrepreneurs in Northern Uganda: exploring the mediating role of behavioural factors

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## Abstract

Mobile banking provides a transformative approach for advancing financial inclusion and economic growth among marginalised communities. Nevertheless, the use of this technology in developing regions remains constrained, primarily due to behavioural tendencies. Using the TAM framework and process macro analysis, this study explores how behavioural factors such as attitude, trust, and innovativeness mediate the influence of institutional factors on mobile banking adoption among agri-entrepreneurs in Northern Uganda. A survey of 480 respondents was conducted. The findings indicate that attitude is a major adoption predictor, with trust and innovativeness as mediators. Institutional support, encompassing knowledge dissemination, coordination, training, awareness, user protection, and sustainability play a crucial role in fostering a positive attitude and trust among agri-entrepreneurs. This underscores the role of behavioural factors in shaping agri-entrepreneurs' adoption of mobile banking. The study contributes valuable insights into enhancing adoption strategies tailored to the agricultural sector in developing economies.

## Keywords

[adoption](#), [agri-entrepreneur](#), [attitude](#), [innovativeness](#), [mobile banking](#), [TAM](#), [trust](#)

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