



Adoption of mobile banking among agri-entrepreneurs in northern Uganda: Do socioeconomic factors matter?

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Abstract

Digital financial technologies drive agricultural value chains and food stability in developing regions. Mobile banking in particular, plays an important role in enhancing financial inclusion, improving the livelihoods and food security of rural farming communities. However, the adoption of this technology by agri-entrepreneurs in Uganda is low and under-explored. This study explored the socioeconomic factors driving mobile banking adoption among agri-entrepreneurs in northern Uganda. Utilizing the Technology Acceptance Model (TAM) as a theoretical framework and a cross-sectional survey design, data were collected through structured questionnaires administered to a representative sample of 480 agri-entrepreneurs. PROCESS macro regression analysis shows that gender, age, education level, marital status, income level, mobile device category and ownership were the primary factors driving the behaviors of mobile banking adoption either directly or indirectly via perceived ease of use and usefulness, which are core

variables in the TAM framework. The findings suggest that policymakers, financial institutions, and development agencies should tailor mobile banking interventions to the diverse socioeconomic profiles of agri-entrepreneurs. Targeted strategies such as gender-inclusive programs, digital skills training, and age-specific education are essential to enhance perceived ease of use and usefulness. Investments in rural digital infrastructure and affordable mobile technologies are critical to reducing access barriers. By effectively communicating the practical benefits of mobile banking, stakeholders can accelerate adoption, promote financial inclusion, and support broader goals of rural economic empowerment, food security, and poverty reduction in northern Uganda.