Determinants of Mobile Banking Adoption and Continuance among SHG Members

Sriparna Roy[1], Samir Bhowmik[2]
[1]*Visiting Faculty, Department of Commerce, Ramthakur College, Agartala, Tripura, India*
[2]*Assistant Professor, Department of Commerce, Holy Cross College Agartala, Tripura, India*

***Abstract*—Mobile banking is widely promoted as a scalable pathway to deepen financial inclusion by enabling low-cost payments, transfers, savings actions, and account access through mobile devices. However, among Self-Help Group (SHG) members many of whom are rural women adoption and continuance of mobile banking can remain uneven due to capability gaps, trust concerns, perceived risk, device and network constraints, service experience, and the collective nature of SHG-based learning and decision-making. This theoretical paper develops an integrated two-stage framework explaining (a) adoption intention and early use, and (b) continuance intention and sustained usage of mobile banking among SHG members. The model synthesizes technology acceptance perspectives with expectation–confirmation logic, trust–risk mechanisms, capability/self-efficacy, service and recovery experience, and SHG social capital (peer norms, mutual support, collective monitoring). The paper provides testable propositions, clarifies mechanisms and boundary conditions, and proposes a practical agenda for banks, SHG federations, and rural livelihoods missions to design mobile banking journeys that are learnable, trustworthy, and locally supported.**

***Index Terms*—Self-Help Groups (SHG), mobile banking, continuance, social capital, financial inclusion.**

I. INTRODUCTION

Self-Help Groups (SHGs) have become one of the most influential community-based institutional arrangements for building savings discipline and facilitating access to formal credit among low-income households, particularly women. Alongside this, mobile banking is positioned as a regulated channel through which banks can deliver convenient, low-cost services to customers. The Reserve Bank of India (RBI) has issued operative guidance for mobile banking transactions, reflecting the formal status of mobile banking as a legitimate banking channel for deposits-related services, transfers, and customer protections.)

Yet, access to a bank account and access to a mobile phone do not automatically translate into regular digital use, as capability constraints, trust deficits, and perceived risk often prevent users from moving beyond basic access to active engagement with digital financial services (Demirgüç-Kunt et al., 2018; Jack et al., 2014). Crucially, SHG members' technology choices are socially embedded. Adoption decisions are shaped not only by individual beliefs but also by group norms, leader endorsement, observational learning, and shared narratives about success or loss. Diffusion theory suggests that trialability, observability, and interpersonal influence become especially important in close social networks, making SHGs a theoretically meaningful context for studying adoption. (Rogers, 2003)

This paper argues that a major reason adoption remains fragile in SHG contexts is that much research (and many interventions) focuses on intention to adopt rather than the full journey from awareness to trial to routinized use. Continuance is a different behavioral problem from adoption: it depends on lived experience, satisfaction, service reliability, and recovery when something goes wrong. Expectation–confirmation logic emphasizes that confirmation of expectations and satisfaction are central to continuance. (Bhattacherjee, 2001)

1.1 Research purpose and contributions

This theoretical paper develops a two-stage adoption–continuance framework for mobile banking among SHG members and makes four interrelated contributions to the literature. First, it explicitly distinguishes between initial adoption and post-adoption continuance, demonstrating that the drivers of first-time use differ from those that sustain long-

term usage, in line with satisfaction- and confirmation-based perspectives (Oliver, 1980). Second, it integrates trust–risk considerations with core technology acceptance beliefs, explaining why perceived risk and uncertainty can outweigh perceived usefulness and ease of use in low-confidence and vulnerable user contexts such as SHGs (Featherman & Pavlou, 2003). Third, the paper introduces SHG-specific social capital mechanisms peer learning, group norms, collective efficacy, and narrative diffusion—as distinctive drivers and moderators that shape both adoption and continuance through socially embedded processes (Nahapiet et al., 1998). Finally, it extends continuance theory by positioning service quality and service recovery as central determinants of sustained mobile banking use, arguing that reliable systems and effective resolution of failures are critical behavioral enablers rather than optional service enhancements (DeLone et al., 2003).

II. CONTEXT: WHY MOBILE BANKING ADOPTION AMONG SHGS IS UNIQUE

2.1 SHGs as financial institutions and learning communities

SHGs operate as small, affinity-based collectives where members regularly meet, save, and often borrow. Over time, SHGs create routines, trust relations, and enforcement mechanisms that enable collective action. RBI master circulars on SHG–bank linkage consolidate guidance for banks in dealing with SHG accounts and linkage processes, underscoring institutional recognition of SHGs in the banking system.

What matters for mobile banking is that SHGs are not just borrowing groups; they are learning communities. Members share information, demonstrate practices, and interpret risks. Social capital theory frames these group relations as resources embedded in networks that facilitate coordinated action. (Coleman, 1988) In SHGs, these resources can accelerate adoption (peer training, reassurance) or suppress it (fear contagion after a fraud event).

2.2 The "capability-first" nature of digital usage in SHGs

Compared to urban consumers, many SHG members must first acquire basic digital operational capability before they can realise the benefits of mobile banking. This makes self-efficacy belief in one's capacity to execute required tasks particularly salient in shaping early adoption and persistence (Bandura, 1997). Empirical studies on digital finance adoption further show that low digital capability can outweigh perceived usefulness in low-income settings, reinforcing the importance of capability-first interventions (Morgan et al., 2019).

In addition, financial literacy shapes comfort with fees, transaction finality, and dispute processes. Financial literacy is consistently linked with improved decision-making and confidence in financial products. (Lusardi et al., 2014) In SHG contexts, financial literacy is often developed through group activities, which can create uneven capability across members.

2.3 Regulatory and ecosystem shifts: why continuance is now a priority

RBI's 2021-updated mobile banking guidance reflects the channel's formalization for banks and consumers. More broadly, recent reporting indicates RBI has been consolidating older circulars into a smaller set of master directions, with new digital banking channel directions announced in late 2025 and expected applicability from January 1, 2026—signals of a continuing regulatory modernization that makes consumer protection, transparency, and standardized practices even more central to digital adoption. For SHG members, these ecosystem shifts raise a practical question: how to make mobile banking not merely available, but dependable and habit-forming.

III. LITERATURE-BASED PROBLEM: ADOPTION IS NOT CONTINUANCE

Mobile banking research has produced robust evidence that usefulness and ease of use matter, but it also repeatedly finds that risk, trust, and facilitating conditions can dominate in contexts where consumers feel vulnerable. Early mobile banking models emphasized mobile-specific convenience and value, while acknowledging perceived risk. (Luarn et al., 2005) Later work integrated UTAUT with perceived risk to explain internet and mobile banking adoption more comprehensively. (Martins et al., 2014)

However, when the SHG context is explicitly considered, three recurring gaps become evident in the existing literature. First, there is stage confusion, as many studies treat adoption intention as the final

dependent variable, even though intention does not necessarily translate into first use, and initial use does not guarantee repeat or sustained usage; post-adoption and continuance models have clearly demonstrated the importance of addressing this gap between intention and behavior (Bhattacherjee, 2001). Second, there is context thinness, since most models assume individual decision-making within a relatively stable consumer environment, whereas SHGs are characterized by collective learning, peer influence, and social monitoring that can significantly reshape perceived costs, benefits, and risk assessments (Putnam, 2000). Third, the literature often shows service recovery neglect, overlooking the fact that in low-confidence settings a single failed or unresolved transaction can lead to permanent abandonment; information systems success research highlights that system quality and service quality are central to user satisfaction and subsequent behavioral outcomes (DeLone et al., 2003). Taken together, these gaps motivate the development of a framework that follows the customer journey across distinct stages of adoption and continuance and treats SHG social structure as a core explanatory mechanism rather than a contextual afterthought.

IV. THEORETICAL FOUNDATIONS

This section reviews the theories that anchor the integrated framework. Each is used for a specific part of the adoption–continuance pathway.

4.1 Technology Acceptance Model (TAM)

TAM argues that perceived usefulness and perceived ease of use shape intention and usage. (Davis, 1989) For SHG members, usefulness may include time savings, reduced travel, easier account monitoring, and simplified repayment or transfers. Ease of use is critical where language barriers and low app familiarity exist.

4.2 UTAUT and UTAUT2

UTAUT proposes four key determinants: performance expectancy, effort expectancy, social influence, and facilitating conditions. (Venkatesh et al., 2003) UTAUT2 extends this with consumer-use drivers like habit, making it particularly relevant for continuance. (Venkatesh et al., 2012)

4.3 Theory of Planned Behavior (TPB)

TPB highlights attitude, subjective norms, and perceived behavioral control as predictors of intention and behavior. (Ajzen, 1991) In SHG contexts, perceived behavioral control maps onto capability constraints (digital skill, device access) that often break the intention–behavior link.

4.4 Expectation–Confirmation and Satisfaction-Based Continuance

Expectation–confirmation theory and satisfaction models explain continuance through confirmation of expectations, satisfaction, and perceived usefulness after use. (Oliver, 1980) In IS continuance, confirmation and satisfaction drive continued usage even when initial motivations weaken. (Bhattacherjee, 2001)

4.5 Trust and perceived risk

Trust is central in uncertain, high-stakes settings like digital financial transactions. An integrative trust model emphasizes competence, integrity, and benevolence as foundations of trust. (Mayer et al., 1995) Research integrating trust into acceptance models shows trust can work alongside usefulness and ease of use to predict intentions in online contexts. (Gefen et al., 2003)

Perceived risk research argues that adoption may be suppressed by multiple risk facets: financial, privacy, performance, and time risk. (Featherman et al., 2003) In SHG communities, perceived risk is often socially amplified by stories of fraud or irreversible error.

4.6 Privacy concerns

Privacy concerns shape willingness to transact and disclose information, especially online. (Dinev & Hart, 2006) In financial contexts, privacy concerns can reduce trust and willingness to adopt, particularly if users perceive unfair data use. (Culnan et al., 1999)

4.7 Service quality and systems success

Continuance depends not only on beliefs but also on experience: system reliability, information quality, service responsiveness, and support quality. The IS success model highlights system quality and service quality as drivers of satisfaction and net benefits. (DeLoneet al., 2003) SERVQUAL tradition similarly emphasizes reliability and assurance as core aspects of perceived service quality. (Parasuraman et al., 1988)

4.8 SHG social capital and collective capability

Social capital approaches conceptualize network relations, norms, and trust as productive resources. (Bourdieu, 1986) In SHGs, social capital is expressed as peer teaching, collective problem-solving, and informal monitoring. (Coleman, 1988) At a broader community level, social capital supports cooperation and diffusion of norms. (Putnam, 2000)

V. CONCEPTUAL FRAMEWORK: A TWO-STAGE SHG MOBILE BANKING MODEL

5.1 The proposed conceptual framework views mobile banking usage among SHG members as a processual journey unfolding across two distinct stages. Stage A, the adoption pathway (pre-use to initial use), focuses on the formation of adoption intention and the transition to first meaningful use, such as an initial balance inquiry, fund transfer, loan repayment, or bill payment. At this stage, behavior is primarily shaped by perceived usefulness and value, ease of use and usability, facilitating conditions such as device access and network availability, social influence from peers and leaders, individual self-efficacy, trust in the banking channel, and perceptions of financial and privacy risk. Stage B, the continuance pathway (post-use to sustained use), emphasizes whether early usage evolves into routine and regular engagement, reflected in usage frequency and the range of transactions performed. Continuance is driven by confirmation of initial expectations, satisfaction with actual experience, perceived system and service quality, effectiveness of service recovery following failures, habit formation, and an updated calibration of trust and risk based on lived experience.

5.2 Crucially, the SHG context shapes both stages through a set of socially embedded mechanisms that distinguish it from individualistic consumer settings. First, peer demonstration and learning enable members to acquire practical "how-to" knowledge through observation and shared experiences during group meetings. Second, norm formation occurs as SHG leaders and federations signal legitimacy and encourage behaviors perceived as appropriate for "members like us," strengthening social influence. Third, narrative amplification plays a powerful role, as stories of successful transactions or experiences of fraud circulate rapidly within groups, shaping collective perceptions of value and risk. Finally, collective scaffolding allows members to support one another in resolving errors or navigating difficulties, thereby reducing anxiety and increasing the likelihood that initial adoption translates into sustained mobile banking use.

5.3 Conceptual model

The conceptual (Figure 1) framework illustrates a two-stage model of mobile banking usage among Self-Help Group (SHG) members, distinguishing clearly between initial adoption and post-adoption continuance. The model integrates technology acceptance factors, trust–risk mechanisms, post-adoption evaluation, and SHG-specific social capital to explain how mobile banking use evolves from intention to sustained behavior.

The left side of the model (Stage A: Adoption Pathway) represents the pre-use and early-use phase. In this stage, adoption intention is shaped by a set of individual and contextual determinants. These include performance expectancy (perceived usefulness and value of mobile banking), effort expectancy (perceived ease of use), social influence (peer and leader encouragement within SHGs), and facilitating conditions (availability of smartphones, network connectivity, and assistance). In addition, self-efficacy captures members' confidence in using mobile applications, while trust reflects belief in the safety and reliability of the banking channel. Perceived risk, particularly concerns related to fraud, transaction failure, and privacy, exerts a negative influence on adoption intention. Together, these factors determine whether SHG members move from awareness to first meaningful use, such as an initial balance enquiry, transfer, repayment, or bill payment.

The framework explicitly recognizes that adoption intention does not automatically translate into sustained usage. Hence, the transition from adoption intention to actual use is mediated by first use, which then leads to satisfaction, marking the shift from the adoption stage to the continuance stage.

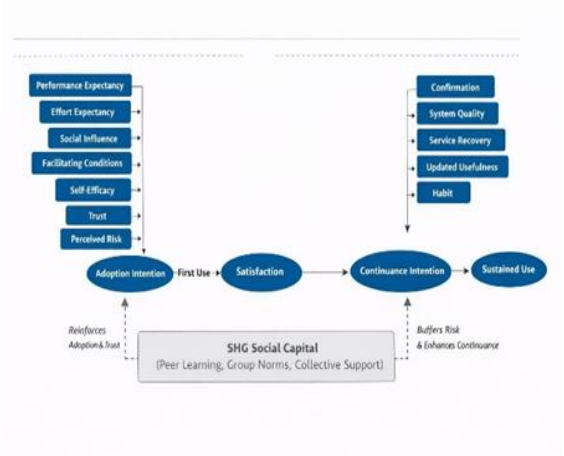
The right side of the model (Stage B: Continuance Pathway) captures post-adoption behavior and explains how early experiences translate into continuance intention and ultimately sustained use. In this stage, confirmation of expectations plays a central role, reflecting whether actual experience matches or exceeds prior beliefs. System quality (reliability,

speed, and error-free transactions) and service recovery (effectiveness of grievance redressal and problem resolution) directly influence satisfaction. Updated perceived usefulness reflects reassessment of value after real usage, while habit represents routinization of mobile banking for regular financial activities. These factors jointly shape continuance intention, which determines whether SHG members integrate mobile banking into their routine financial practices.

A distinctive feature of the model is the explicit inclusion of SHG social capital as a contextual and moderating construct. Positioned at the base of the framework, SHG social capital comprising peer learning, group norms, and collective support reinforces adoption intention by strengthening trust and confidence during the early stage. Simultaneously, it buffers perceived risk and enhances continuance by enabling collective problem-solving, reassurance after failures, and diffusion of successful usage narratives. Thus, social capital operates both as a direct enabler and as a protective mechanism across the adoption–continuance continuum.

Overall, the framework conceptualizes mobile banking usage among SHG members as a dynamic, socially embedded process rather than a one-time decision. By separating adoption from continuance and embedding SHG social structures into the model, the framework provides a theoretically robust foundation for explaining why some SHG members discontinue after initial trials while others progress toward habitual and sustained mobile banking use.

Figure 1 : Determinants of Mobile Banking Adoption and Continuance among SHG Members.



(Source: Prepare by Authors)

VI. HYPOTHESISED RELATIONSHIPS

The hypothesised relationships are organised by stage and mechanism, with citations used sparingly. In Stage A (adoption and first use), SHG members' perceived usefulness of mobile banking (e.g., time savings, easier transfers, transparency) is expected to increase adoption intention (Davis, 1989), and performance expectancy should similarly strengthen intention, particularly where mobile banking reduces travel and dependence on branches (Venkatesh et al., 2003). Effort expectancy is also expected to raise adoption intention, with stronger effects when apps provide local-language support and simplified flows (Luarn et al., 2005). Beyond intention, facilitating conditions such as phone availability, reliable connectivity, and local assistance should increase the probability of first use and may influence behaviour directly even when intention is weak (Venkatesh et al., 2003). Perceived behavioural control is expected to strengthen the intention–behaviour link for SHG members facing skill and resource constraints (Ajzen, 1991), while digital self-efficacy should enhance adoption intention and reduce early drop-off after initial difficulties (Bandura, 1997). Financial literacy is treated as readiness that improves confidence in understanding charges, transaction status, and basic product terms, thereby increasing adoption readiness (Lusardi & Mitchell, 2014). In addition, social influence from SHG peers and leaders should increase adoption intention, especially when members observe successful usage by similar others, enabling norms to form through demonstration and learning (Rogers, 2003).

Trust–risk–privacy mechanisms further shape early adoption. Trust in the bank and mobile channel is expected to positively influence adoption intention (Mayer et al., 1995), and trust should also complement acceptance beliefs such that even high perceived usefulness may not translate into intention when trust is low (Gefen et al., 2003). Conversely, perceived risk particularly fear of financial loss and transaction failure should reduce adoption intention (Featherman et al., 2003). Trust is expected to buffer this negative risk effect by reducing perceived vulnerability and increasing willingness to transact (Mayer et al., 1995). Privacy concerns are expected to undermine trust and thereby indirectly suppress adoption intention (Culnan et al., 1999).

In Stage B (continuance and sustained use), positive confirmation of early experiences should increase satisfaction (Oliver, 1980), and satisfaction should strengthen continuance intention (Bhattacherjee, 2001). Post-adoption perceived usefulness is also expected to influence continuance intention independently of satisfaction, reflecting updated value assessments after use (Bhattacherjee, 2001). System quality (uptime, speed, error-free processing) should improve satisfaction and continuance intention (DeLone et al., 2003), while service quality (assurance, responsiveness, clarity of support) is expected to strengthen satisfaction and trust and thereby support continued use (Parasuraman et al., 1988). Service recovery after transaction failures is treated as a critical turning point: clear guidance and timely resolution should prevent abandonment, especially among low-confidence SHG members (DeLone et al., 2003). Ongoing privacy concerns are expected to reduce continuance intention by sustaining anxiety even after successful initial use (Dinev & Hart, 2006). Finally, habit is expected to predict sustained usage beyond deliberative continuance intention, particularly for frequent low-value routines such as balance checks and small transfers (Venkatesh et al., 2012).

SHG social capital is expected to exert both direct and moderating influences across the pathway. Higher social capital should enable adoption by strengthening peer learning, confidence, and access to informal help (Coleman, 1988). Stronger relational embeddedness is expected to accelerate "trust calibration" (movement from fear to confidence) through shared experiences and collective troubleshooting (Nahapiet et al., 1998). Narratives within SHG networks should amplify beliefs: negative incident stories can heighten perceived risk and suppress adoption, whereas success stories can amplify perceived usefulness and confidence (Putnam, 2000). Social capital is also expected to buffer risk, weakening the negative relationship between perceived risk and adoption intention by providing reassurance and practical coping resources (Nahapiet et al., 1998).

The model is intended to be general, but its effects should vary across boundary conditions in SHG contexts. Where phone ownership and control are limited or devices are shared, privacy and autonomy concerns may rise; personal ownership should strengthen perceived control and habit. Network unreliability should make system quality more salient and increase time-risk and frustration. Higher fraud salience such as recent local scams or community losses should raise perceived risk and depress trust. Greater support availability from BCs/branches or trained peer champions should strengthen facilitating conditions and speed effective recovery after failures. Finally, SHG cohesion and leadership should shape the strength of learning and norms: high cohesion may accelerate peer influence and demonstration effects, whereas low cohesion may weaken these social mechanisms.

VII. PRACTICAL IMPLICATIONS

7.1 For banks and mobile banking product teams

i. Design for first-time confidence: SHG members often need "error-proof" flows: confirm-before-send steps, clear transaction status, and simple reversals/dispute initiation.

ii. Make safety visible: Trust improves when authentication, receipts, grievance channels, and service assurance are visible and understandable. RBI's operative guidance for mobile banking provides a regulatory backbone that banks can translate into customer-facing, plain-language safety communication.

iii. Prioritize recovery: In SHG contexts, service recovery is not a peripheral customer service function; it is a core adoption technology.

iv. Build habit cues: Encourage repeated low-friction actions (e.g., balance checks on meeting day, savings transfer reminders) so usage becomes routinized rather than occasional.

7.2 For SHG federations, SRLM/NRLM field systems

i. Peer champion strategy: Train a few members deeply (a "digital sakhi" role) so help is local, immediate, and trusted.

ii. Group-based onboarding: On meeting days, do guided onboarding and first transactions so observability and peer reassurance are built-in.

iii. Normalize safe practices: Create group norms for OTP safety, fraud warning signs, and "what to do if a transaction fails."

iv. Leverage BC Sakhi ecosystem: Government communication has highlighted deployment of women SHG members as BC Sakhis (e.g., "One GP one BC

Sakhi"), which can strengthen local assistance and trust if aligned with quality standards.

7.3 For regulators and ecosystem coordinators

i. Standardize transparency: Standardized charge disclosures and clearer consumer-facing explanations reduce suspicion and confusion.

ii. Strengthen grievance visibility: Effective redress reduces fear and supports continuance.

iii. Governance of digital channels: Recent moves toward consolidating and modernizing digital banking directions indicate an emphasis on uniformity and clarity; SHG-facing digital enablement can be aligned with these shifts.

Such alignment is especially important given global evidence that regulatory clarity and consumer protection frameworks significantly enhance trust and sustained digital financial service usage among low-income users (World Bank, 2022).

VIII. FUTURE RESEARCH AGENDA (EMPIRICAL ROADMAP)

This paper is theoretical, but it is structured for immediate empirical testing. Three approaches are especially suited:

8.1 Multilevel (individual + SHG group) designs

Collect data from members nested within SHGs, so group-level social capital and leadership variables can be modelled explicitly. This helps test propositions where social capital moderates risk effects and strengthens learning.

8.2 Longitudinal designs (adoption → 3 months → 6 months)

Continuance is inherently temporal. A panel design can capture confirmation, satisfaction, and habit formation over time and distinguish temporary trial from sustained usage.

8.3 Mixed-method designs

Start with qualitative interviews/focus groups to capture SHG narratives of risk, recovery, and trust. Then design a survey to test the propositions quantitatively. Mixed methods are particularly useful for capturing "why fear spreads" and "how champions help."

8.4 Ethical and inclusion concerns

Empirical research should incorporate safeguards: informed consent, privacy protections, and non-stigmatizing measures of literacy and confidence. It should also recognize that SHG members may face household constraints that affect phone access and autonomy.

IX. CONCLUSION

Mobile banking adoption and continuance among SHG members is not merely a matter of technology choice or access to digital infrastructure; rather, it represents a broader financial inclusion journey shaped by interrelated factors such as individual capability, trust in formal institutions, perceptions of risk, quality of service experience, and socially embedded learning processes. For many SHG members particularly rural women engagement with mobile banking involves overcoming cognitive, emotional, and social barriers alongside technical ones. The process therefore unfolds over time, beginning with cautious experimentation and, for some, progressing toward confident and routinized use.

By analytically separating adoption from continuance, the proposed framework demonstrates that the drivers of first-time use differ fundamentally from those that sustain long-term engagement. Initial adoption may be triggered by perceived usefulness, peer encouragement, or institutional nudges, yet sustained usage depends on lived experience, satisfaction, reliability, and effective recovery from failures. Embedding SHG social capital as both a direct driver and a moderating force further clarifies why outcomes diverge across members: collective learning, group norms, and mutual support can reinforce trust, buffer perceived risk, and help members navigate difficulties, while their absence can magnify fear and lead to discontinuance.

The framework therefore explains why some SHG members adopt mobile banking but subsequently disengage after early setbacks, whereas others gradually build confidence, develop habit, and integrate digital banking into everyday financial practices. The set of propositions articulated in this paper offers a coherent agenda for future empirical research, including longitudinal and multilevel testing that captures both individual and group-level dynamics. At the same time, the framework provides

a practical roadmap for banks, SHG federations, and policymakers to design mobile banking experiences that are not only technologically functional but also safe, learnable, recoverable, and socially reinforced, thereby strengthening the role of trusted community institutions in advancing sustainable digital financial inclusion.

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