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The Influence of Facilitating Condition and Perceived Usefulness on Intention to Use Mobile Applications in Uganda

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ABSTRACT

Despite the fact that financial technology has received considerable attention in the macro-financial market sectors and in micro-financial units such as philanthropic works, in Uganda its actual use in Muslim Sacco's is very low. This research examines the effects of facilitating conditions and perceived usefulness on intention to use mobile application in Muslim Sacco's in Uganda. The underpinning theory of the study is the Technology Acceptance Model (TAM). This quantitative study examined the effect of facilitating condition and perceived usefulness on mobile applications users' intention. The study employs SmartPLS to analyze the data from 229 respondents. It was discovered that the facilitating condition had a considerable positive impact on mobile applications users' intention, hence, supporting H1. Simultaneously, perceived usefulness was revealed to have a considerable impact mobile applications users' intention, supporting hypothesis H2. Such studies will form the groundwork for numerous inquiries to come purposely to expand the knowledge about the factors that influence technology usage in Uganda.

Contribution/Originality: This study helps us understand the elements that drive technology usage in Uganda. In addition, the document could be used by the government and FinTech companies to strengthen Uganda's current digital financial services adoption policies.

1. Introduction

According to the Uganda National Planning Authority (2020, p. 341), investing in research and innovation , as well as regulated technology adoption, has led to faster transformation for many countries. Furthermore, technology enables the whole economy's

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transformation. The digital phenomenon impacts sectors such as, health, agriculture, and manufacturing and in infrastructure among others. Zeidy (2022), maintains that, it is unique among inventions that financial innovations can directly affect the efficiency of the financial sector, which is the medium through which savings and investments are routed in an economy, thereby impacting economic growth. The mobile finance application allows users to interact with the financial service providers of their choice. They capture their spending, save for significant purchases, invest for retirement, or transfer money fast and easily between each other (Torno et al., 2021).

FinTech, or financial technology, is a rapidly growing industry in Uganda (Rowan et al., 2018, pp. 45-84). Mobile applications, a result of recent fast growing technological innovations, are nearly linked with our jobs and wellbeing , and new developments are designed to improve their outlook every day with new systems usage trends (Jayatilleke et al., 2018). In essentially, applications enables the conversion of communicated messages into engaging and meaningful client interactions that enhances psychological, emotional and behavioral actions , whereas they also facilitate donations to philanthropic works (Stocchi et al., 2022). Therefore, financial technology, or FinTech, and smartphone mobile applications combined, involve the use of technology to provide financial services to individuals and businesses, with the aim of improving financial inclusion, efficiency, and convenience (Zeidy, 2022).

In Uganda, FinTech commenced in year, 1997 with the arrival of the first automated teller machine in Uganda. In the year 2009, the Central Bank subsequently issued a "No-objection" letter to MTN-Uganda Ltd, Uganda's first mobile money provider. In 2009, the National Technology Act was enacted. The Central Bank published the National Payment Systems Act in the year, 2020 to facilitate international transactions. Furthermore, in 2021, Central Bank granted permission to use FinTech in Uganda to Pegasus Technologies, Airtel, MTN, and, Chipper (Hamzah et al., 2023). Uganda advanced in its financial technology journey when Uganda's development blueprint, Vision 2040, heightened awareness of financial inclusion for its population. Bank of Uganda (BoU) became a member of the Alliance for Financial Inclusion (Arner et al., 2018).

In Uganda, FinTech is still in its early stages but has seen significant growth in recent years. Rowan et al. (2018, pp. 45-84) point out that, in 2017, Ugandan FinTech firms transacted close to USD 16 million. This was with an annual growth rate of almost 35% during the past two years. These glaring statistics are attributed to mobile money's deep penetration and usage. Mobile money is part of FinTech, but has fewer transactional options than mobile applications. With relatively low levels of financial inclusion, a large proportion of the population lack entrance into mainstream financial channels. FinTech can address this issue by providing innovative and accessible financial solutions.

Various factors influence the intention to use FinTech mobile applications in Uganda, including facilitating conditions and perceived usefulness (Bwiino et al., 2017; Aharony, 2014). Facilitating condition refer to the external factors that make it easier for individuals to use FinTech services (Commer et. al., 2018; Singh et al., 2020). These can include the availability of infrastructure, such as reliable internet connectivity, mobile devices, and banking services. Facilitating conditions hypothesizes that, If FinTechs services are easily accessible through mobile devices and have a user-friendly interface, this may increase the likelihood of its actual use (Tun-Pin et al., 2019). In the same vein, Perceived usefulness refers to the extent to which one believes that using FinTech enhances performance and overall well-being. Factors such as the perceived benefits of

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FinTech services, such as convenience, speed, and cost-effectiveness, can influence perceived usefulness are crucial to the FinTech user (Durgabhavani & Krishnan, 2019).

This study attempts to analyze the impact of facilitating condition and perceived usefulness on mobile applications users' intention. As a result, the Technology Acceptance Model (TAM) was used as the underlying blueprint of this research. This study follows in the footsteps of studies that extended the TAM Model, these include (Leong et al., 2011; Rauniar et al., 2014; Diop et al., 2019).

1.1. Statement Of Problem

It has been reported that the financial technology sector in Uganda is plagued with a number of problems. First, there is a lack of adequate knowledge on the nexus between finance and technology. The 2017 Financial Inclusion Insights survey in Uganda revealed that, literacy levels of finance and technology were 24 and 55 percent, respectively. Second, mobile money agents were reported to be stationed in cities, where they face issues such as liquidity management, fraud, and limited connectivity. Third, low mobile phone penetration limits the use of financial technology tools and FinTech adoption. About 46 percent Ugandans do not own a smartphones according to the FII survey, and according to the 2018 FinScope survey, a lack of a mobile phone is perceived as a barrier to accessing mobile money services by Ugandans (Arner et al., 2018).

Furthermore, an ambiguous regulatory framework for FinTech in Uganda fosters ambiguity and uncertainty. Rowan et al. (2018, pp. 45-84), observe that, just as the rapid pace of innovation has made it difficult for regulators to keep up with the latest developments, it has also put existing regulatory frameworks, approaches, and tools to the test. This is especially true given that FinTech crosses both the financial and technology sectors, creating uncertainty about whether and how to regulate these providers. FinTech adoption has been hampered by regulatory gaps and loopholes

In summary, the above-listed drawbacks, like low levels of financial and digital literacy, low levels of mobile money agent accessibility, limited mobile phone penetration, and an unclear regulatory framework, are conceptualized by the Unified Theory of Acceptance and Use of Technology's construct; facilitating condition and the Technology Acceptance Model's construct of perceived usefulness. So, this study examines the extent to which facilitating condition and perceived usefulness affect FinTech use in Uganda.

1.2. Research Questions

Research questions are fundamental questions that guide research projects, research studies, theses, etc. Researchers can use these questions to gather pertinent data to accomplish the study's objectives, which helps solve the research problem. Below are the research questions that were used in this study.

i. How significant is facilitating conditions on customers' intention to use mobile applications in Ugandan Muslim SACCOS?
ii. Does perceived usefulness influence customers' intention to use mobile applications in Ugandan Muslim SACCOS?

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1.3. Objectives

i. To examine the impact of facilitating conditions on customers' intention to use mobile applications in Ugandan Muslim SACCOS.
ii. To investigate the effect of perceived usefulness on customer' intention to use mobile applications in Ugandan Muslim SACCOS.

2. Literature Review

2.1. Facilitating Condition

Facilitating condition refers to the extent to which one believes there is a suitable institutional and technical foundation in place that supports the use of a system. (Venkatesh et al., 2003). Similarly, Singh et al. (2020), defined facilitating condition as the availability of external factors that make it easier for individuals to use FinTech services. Similarly, the facilitating condition can be simply defined as the availability of the necessary infrastructure, both digital and administrative or organizational, to influence FinTech actual usage one of the UTAUT model's constructs is "facilitating conditions."

Multiple factors point to facilitating conditions in the interest of this study or in relation to financial technology. Notably, the gadgets or machinery that enable the functioning of technological systems, for example, a mobile application will require a smartphone, and a mobile money system is marched with a mobile phone-whether ordinary or a smartphone. The telecommunications system is a requirement for all financial technology systems. As previously stated, the regulatory framework legitimizes or crowns the use of the system. Furthermore, despite the availability of financial technology, its use and adoption cannot be guaranteed in the absence of a favorable perception of its utility.

2.2. Perceived Usefulness

There is no doubt that a user or consumer of any product would be persuaded to buy a given product or service if he perceived it to be of high importance to him. Perceived usefulness is what makes something useful in the eyes of the user. The perceived usefulness is one of the independent constructs within the Technology Acceptance Model (TAM). In the study by Chtourou and Souiden (2010), TAM is defined it as "the extent to which one perceives that using one specific system would boost his/her job performance." It is also important to note that perceived usefulness is the one's belief of whether a particular system would enhance a given task or role in terms of efficiency and effectiveness (Bolodeoku et al., 2022; Morrison-Smith & Ruiz, 2020). The perceived usefulness of a mobile application to carry out transactions on a customer's SACCO account can be described in the context of this study as an assessment of how much a customer expects that using this application will enhance or provide a benefit to his productivity or efficiency when performing a transaction on his account. In this regard, there are many advantages that can be achieved, such as the ability to save time, energy, avoid security risks, and prevent robberies.

Perceived usefulness (PU), in the context of mobile application use, has been extensively explored due to its significance as one of the critical factors that affect a user's acceptance and use of mobile applications. Here is a brief survey of the studies that have explored the intersection between PU and the use of mobile applications and a brief review of their findings; The study sought to determine user perceptions of retail mobile applications

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(apps) on perceived benefits and their impact on post-adoption behaviour in Pakistan, Aslam et al. (2021), discovered that, application usefulness had a significant impact on mobile app use. Similarly, Chinomona (2017), studied the influence of perceived usefulness on trust and intention to use mobile social application in South Africa and too discovered the significant impact of perceived usefulness.

2.3. Mobile Application: Hijaz Community SACCO Uganda

Hijaz Community SACCO is a legally registered as a fully-fledged Islamic SACCO in Uganda. It was established to focus on two strategic problem areas. Reduce the cost of Hajj and consequently increase the number of pilgrims per year by providing Sharia compliant financial services. The Hijaz mode of operation is as follows: a consumer registers a Hajji account and saves with the SACCO for a set amount of time. Thus, his savings are profitably invested in Halal investments. When the gains are adequate, the customer liquidates for Haji payout. Hijaz picked technology as one of the key channels via which to sell and push the Hajji Account product to the public. Consequently, Echolinks Company was contracted to build and market one for both Android and Apple users. As a result, this research's objective is to test the use of the mobile application in light of its perceived usefulness to Hijaz clients, as opposed to the second key component of facilitating condition.

The Study's theoretical framework as previously stated, the core premise of this study is hinged on TAM Model. However, facilitating condition, a construct from the UTAUT, was injected into this study in line with (Roy & Sinha, 2014; Holden & Karsh, 2010; Diop et al., 2019).

3.4. The Original Technology Acceptance Model. (TAM)

TAM's major goal was to shed light on the mechanisms that support technology acceptance in order to forecast behaviour and provide a theoretical explanation for effective technology implementation. TAM's practical goal was to alert practitioners about precautionary actions they may take prior to system adoption (Meyliana et al., 2019; Yang & Yoo, 2004; Asiimwe & Grönlund, 2015; McCord, 2007). Figure 1 presents the underpinning thoery, the Technology Acceptance Model (TAM). In Figure 2 below, the conceptual framework of the study is presented.

Figure 3: Technology Acceptance Model (TAM)

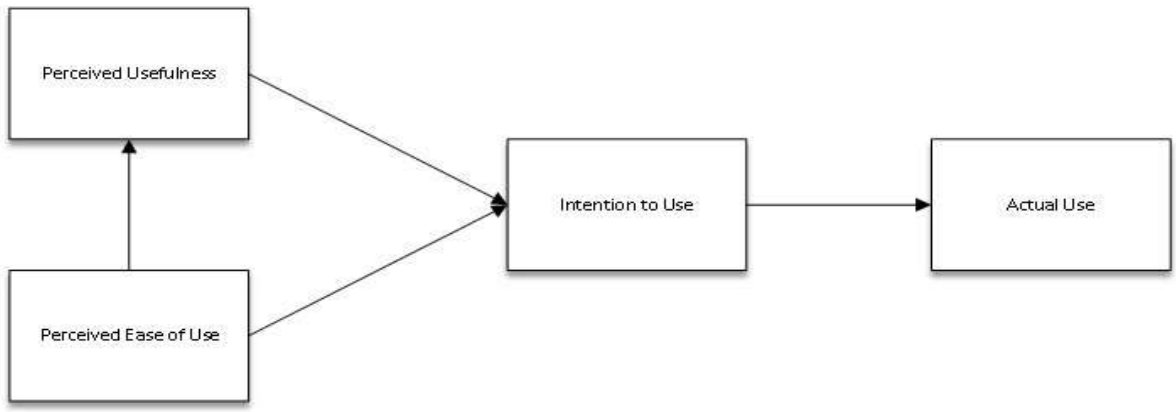

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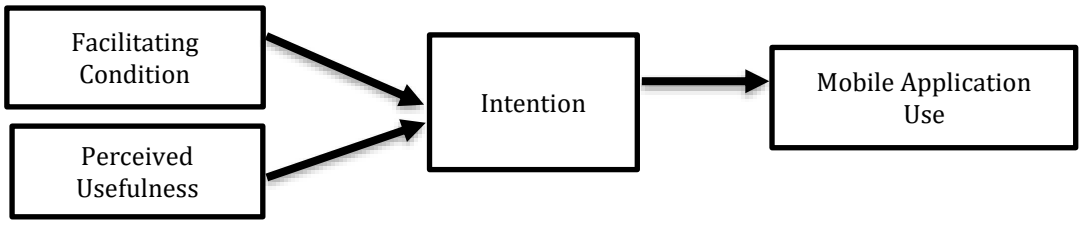
Figure 2: Conceptual Framework



This logical approach to problem-solving is based on deductive reasoning, which is a logical progression from general ideas to specific conclusions (Streetfkerk, 2019). This study adopted and adapted its theoretical basing on studies by Binyamin et al. (2020), Thomas et al. (2013), Teo and Noyes (2014).

Hypothesis Development: In light of the preceding research, it is hypothesized that:

H1: Facilitating condition significantly impacts customers' intention to use mobile applications in Ugandan Muslim SACCOS.

H2: Perceived usefulness significantly influence customers' intention to use mobile applications in Ugandan Muslim SACCOS.

3. Methodology

The goals of this research are to; "establish the effect of facilitating conditions on customers' intention to use Mobile Applications in Ugandan Muslim SACCOS" and "investigate the effect of perceived usefulness on customers' intention to use Mobile Applications in Ugandan Muslim SACCOS." The researcher selected Hijaz Islamic SACCO Uganda as a case study. To obtain data, the researchers used a questionnaire. A total of 229 completed questionnaires were received from respondents. This study's data collection was limited to the Kampala Metropolitan Area because it has the largest proportion of financial technology consumption. The questionnaire items were adapted and incorporated from earlier studies by Tsai et al. (2021), Asiimwe and Grönlund (2015) and Binyamin (2019). Furthermore, the study employed Smart Partial Least Squares Equation Modelling (PL-SEM) to analyze the data.

4. Results

In Table 1 below, the respondents' demographics which include gender, age, and educational background are presented. Male responses or consumers outnumbered females by 60% to 40%. Respondents aged 30-39 had the highest response rate, followed by those aged 40-49. However, those aged 50 and up had the lowest response rate. Similarly, on the educational scale, respondents with a primary level of education and Doctorates had the lowest response rates of 5 and 3 percent, respectively. Respondents with a Bachelor's and Master's degree had the greatest response rates, at 36 and 28 percent, respectively. In Figure 4 below, the study presents the assessment of the structural model.

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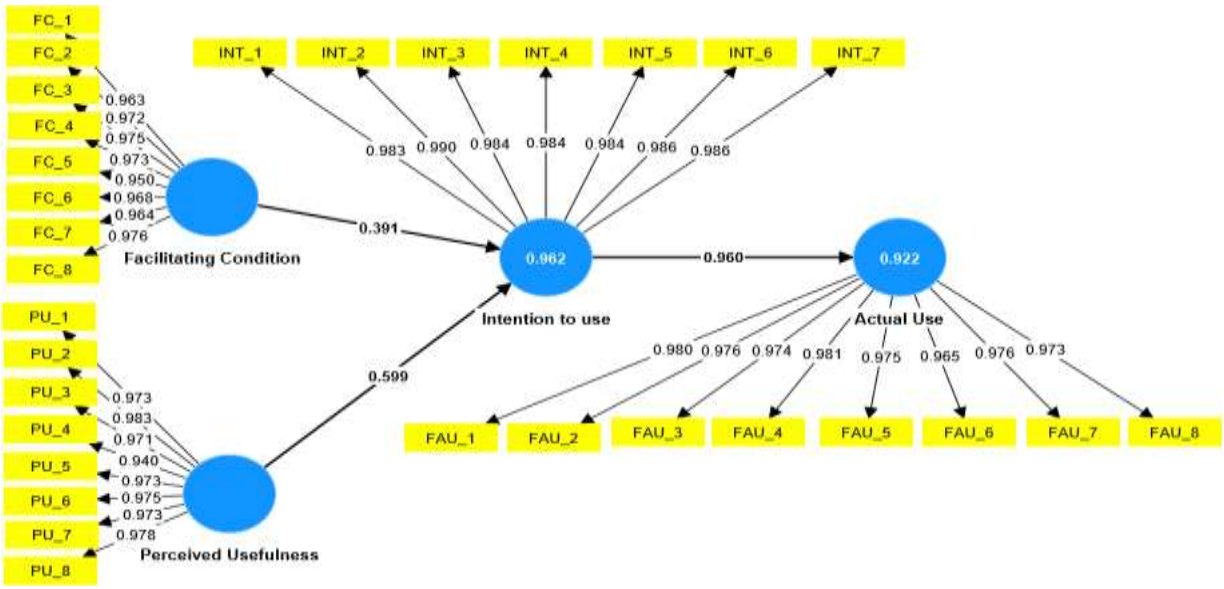
Table 1: Demographics of the respondents (N=229) of the study

Profile of Respondents	Frequency	Percentage
Gender		
Male	137	60%
Female	92	40%
Age		
20-29	29	13%
30-39	102	45%
40-49	79	34%
50 & above	19	8%
Education Level		
Primary	12	5%
O-level	22	10%
A-level	25	11%
Certificate	5	2%
Diploma	11	5%
Bachelor's Level	83	36%
Master's Level	65	28%
Doctoral Level	6	3%

Figure 3: Structural Model



As illustrated in Table 2, the model found all constructs high in correlation coefficient. The acceptance level for EVE and Composite reliability are above 0.5 & 0.7 respectively as per (Hair et al., 2019) .

Table 2: AVE and Composite Reliability

Latent Variable	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted (AVE)
Actual Use	0.993	0.993	0.951
Facilitating Condition (FC)	0.99	0.99	0.936
Intention	0.995	0.995	0.97

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Perceived Usefulness (PU)	0.991	0.991	0.943

In Table 3, it is indicated that coefficient between facilitating condition and intention to use mobile application is 0.375, t-statistics of 5.553 and a p-values at 0.000 signifying that coefficient are significant. This finding verifies that facilitating condition and intention to use mobile applications are significantly related, and in total support of **H1**. In the same way, Perceived ease of use with, coefficients, t-statistics, and p-values at 0.576, 8.112, and 0.000 shows a significant positive relations with intention to use mobile application in Muslim SACCOS in Uganda thereby supporting **H2.**

Table 3**:** Path coefficients of hypothesized relationships of the variables

Relationship of variables	Beta	STDEV	T-statistics	P-values	Judgment
FC -> Intention to use -> Actual Use	0.375	0.068	5.553	0.000	Supported
PU-> Intention to use -> Actual Use	0.575	0.071	8.112	0.000	Supported

5. Conclusion

The study's goal was to evaluate the factors that influence the use of mobile applications in Ugandan Muslim SACCOS. The underpinning theory of this inquiry was the Technology Acceptance Model. The study's contributing factors were the facilitating condition, perceived usefulness, intention, and actual use. The data for the report came from Hijaz Muslim SACCO customers in Uganda. Actual use of mobile applications was positively and significantly influenced by intention, which was influenced by facilitating condition and perceived usefulness. The demographic data of this study indicates differential acceptance of technology among age groups and education backgrounds, meaning that Hijaz SACCO must pay special attention while creating apps to suit or attract all users of different ages and education backgrounds. Hijaz SACCO must consider the characteristics of the applications to incorporate capabilities that provide additional advantage and incentive to SACCO consumers. Second, clients with limited understanding and use of mobile application knowledge should be considered for public involvement and awareness. Finally, the study contributes greatly to the understanding of the relationship between the study's variables in predicting the mobile applications usage in Uganda. Hypothesis was effectively tested, and the answers to the research questions were discovered.

Ethics Approval and Consent to Participate

All procedures performed in this study involving human participants were conducted in accordance with the ethical standards of the institutional research committee.

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Conflict of Interest

The authors reported no conflicts of interest for this work and declare that there is no potential conflict of interest with respect to the research, authorship, or publication of this article.

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