DETERMINANTS OF ACTUAL FINTECH USE IN MSMES: A MEDIATION EFFECT OF BEHAVIORAL INTENTION ON ATTITUDE AND ACTUAL USE

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ABSTRACT

This study aims to determine the relationships among attitude toward use, behavioral intention to use, and actual use by utilizing the technology acceptance model. A quantitative research design was using multiple linear regressions. The study involved 90 samples from MSMEs in border areas selected through purposive sampling. The results indicate that attitude toward use significantly and positively affects actual use directly. Furthermore, behavioral intention to use also has a strong and significant effect on actual use. Behavioral intention to use as a mediator also gives a partial mediation between attitude toward use and actual use. These findings highlight that while positive attitudes can directly affect actual use, behavioral intention further enhances the likelihood of actual technology adoption. The study concludes that effective strategies to improve financial technology usage should simultaneously build positive attitudes and strengthen behavioral intention.

Keywords: *Attitude Toward Use; Behavior Intention To Use; Actual Use; Financial Technology*

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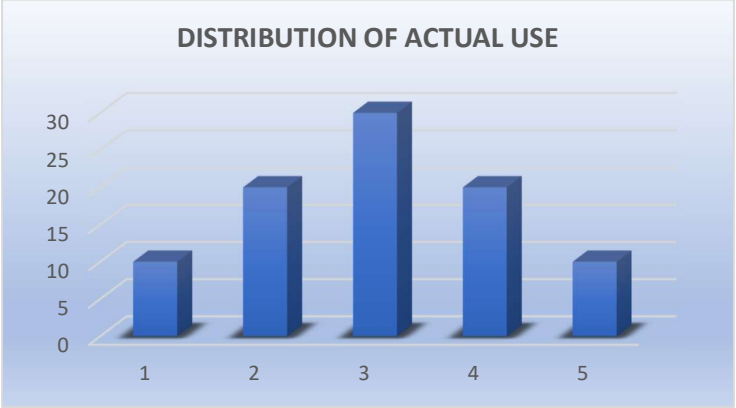
INTRODUCTION

Financial Technology has provided great opportunities for Micro, Small, and Medium Entreprises (MSMEs) to improve efficiency, transparency, and acces to financial services (Serang et al., 2025). Border areas are strategic regions that have the potential to facilitate trade transactions between two or more countries, which can boost the local economy (Fauziah & Amrie, 2023). However, in reality, technology adoption by MSMEs in Indonesia is still considered quite low. According to the 2023 BRI Microfinance Outlook report, it was stated that only 10% of MSMEs in Indonesia, India, and Nigeria have adopted technology (Anam, 2023). So, the presence of financial technology can serve as a strategic tool to expand markets, support financial inclusion, and assist MSMEs in strengthening their accounting systems (Rivaldi & Dinaroe, 2022).

Bengkayang is one of the regions in West Kalimantan that directly borders Malaysia. According to the West Kalimantan Province Department of Cooperatives and Small and Medium Enterprises (2023) the development of Bengkayang, particularly in the MSMEs is quite rapid as indicated by the increase in the number of MSMEs which was 5.701 businesses in 2022, and then rose to 5.961 in 2023.

This growth is also reflected in the increasing use of digital tools by MSME actors. As shown in the figure 1, most respondents are already at moderate to high levels of actual use. This suggests that although some are still learning, many MSMEs have begun integrating digital applications into their daily operations. This positive trend highlights the need for continued support, training, and better infrastructure to strengthen Bengkayang's digital ecosystem.



Source: Data Processed, 2025

Figure 1
Distribution of Actual Use

Although the use of financial technology has the potential to be developed, on the other hand, the adoption rate among Indonesian MSMEs still varies and tends to be limited, including in border areas. Many MSMEs claim to have an understanding and a positive attitude toward the benefits of technology, but in reality, they have not fully implemented or adopted financial technology in their business activities (Safitri et al., 2025). Based on observations and data collection through questionnaires from 90 MSMEs respondents in border areas, the actual use value has a mean of 2.99 indicating that the use of financial technology is at a moderate level. This suggests that although MSMEs have the intention and a positive attitude toward the benefits of financial technology, its implementation in business practice has not been fully optimized.

Models that have been developed to understand technology acceptance, one of which is the technology acceptance model (TAM), explain that attitude toward use and behavioral intention to use are important factors that can explain actual behavior in adopting a particular technology (Davis, 1989). The technology acceptance model developed by Venkatesh & Davis (2000) states that a positive attitude as well as a strong intention are the main predictors that can drive actual usage, so attitude toward use is necessary to encourage behavioral intention to use in order to increase actual use. Several previous studies, such as the research conducted by Muntinah et al. (2012), stated that usage attitude has no effect on behavior intention, whereas behavior intention has a direct effect on actual usage. Research by Mahendra (2016) also found that usage attitude affects behavior intention. A similar pattern occurs with actual use, which can be influenced by behavior intention. Meanwhile, based on the findings of Afrizal et al (2024), attitude has a positive affect on intention to use.

The positive attitude that arises can lead MSMEs to have the intention to use financial technology. However, it is also possible that if a positive attitude directly influences actual usage, promotions and education can immediately encourage MSMEs to try the financial technology without having to consider long-term intentions (Husna et al., 2025). In fact the strongest predictor of actual usage is the intention to use because MSMEs who already have the intention are likely to actually use the technology (Irianto & Chanvarasuth, 2025). However, a gap is often found between intention and actual behavior in the context of technology adoption. Many MSMEs claim to have the intention or a positive attitude towards using financial technology. Yet in practice, they have not fully utilized the technology (Chen & Guo, 2024).

Based on this issue, this study aims to analyze the influence of attitude toward use, mediated by behavioral intention to use, on the actual technology usage behavior by SMEs in border areas. The results of this study are expected to contribute to the development of strategies for increasing technology financial adoptions for MSMEs, particularly in border regions.

LITERATURE REVIEW

Technology Acceptance Model

Theoretical framework commonly used to examine how technology adoption can be accepted is the technology acceptance model. This model was first introduced by Fred Davis (1989) with the aim of understanding the factors that drive behavior in technology usage. Initially, the model focused on two main variables: perceived usefulness, which measures the extent to which technology is used to enchance performance, and perceived ease of use, which measures how individuals believe that using the technology is fairly easy. The two variables can affect attitude toward use and subsequently the behavioral intention to use, which ultimately influences actual use (Hermanto & Patmawati, 2017). It can be concluded that the higher the perceived uase, the greater the likelihood that the technology will be accepted and used.

Attitude Toward Use

Davis's framework (1989) states that attitude toward use in conceptualized as an attitude toward system usage in the form of acceptance or rejection, as this is an impact when an individual uses technology. Attitude toward use is one aspect that can influence individual behavior because attitude includes cognitive and affective elements related to how a person can behave (Siswoyo & Irianto, 2023). This attitude can manifest as either negative or positive when performating the behavior in question.

Behavioral Intention of Use

The level of technology usage also tends to be influenced by individual behavior in continuing to use the technology. Individuals can be predicted based on their attitude towards technology (Muntianah et al., 2012). An individual is said to have interest if they engage in a certain behavior in the context of that technology.

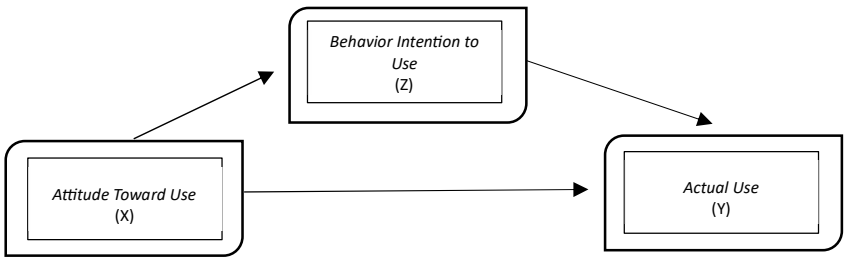
Actual Use

The real condition of using a system or technology is also referred to as actual use. Its measurement concept can be based on frequency and duration of technology usage. Through actual use, a person can gain satisfaction if the system or technology meets the individual's expecttations in improving productivity (Jam'an, 2020).

Research Framework

The Technology Acceptance Model (TAM) framework is used to assess the extent to which individuals or organizations are willing to use and accept a particular technology (Venkatesh & Davis, 2000). In addition, TAM is also often used to evaluate the success of technology implementation (Antika et al., 2023). Attitude toward use is one of the predictors used to measure behavioral intention to use (Kalangit et al., 2024) eanwhile, behavioral intention to use can be used to measure the actual use of the financial technology. This study also intends to measure attitude toward use directly on actual use. The assumption is that if a positive attitude arises during technology use, there is a possibility that an individual will use the technology even if it does not always first emerge through intention (behavioral intention to use), especially for utilitarian technologies (Taylor & Todd, 1995; Walean et al., 2025)

These relationships are illustrated more clearly in Figure 2, which shows how attitude toward use can shape a person's intention and, in turn, their actual use of the technology while also capturing the direct influence that attitude may have on actual use in everyday practice.



Source: Data Processed, 2025

Figure 2
Research Framework

Research by Mahendra (2016) found that usage attitude affects behavior intention. A similar situation occurs with actual use, which can be influenced by behavior intention. Meanwhile, according to the findings of Afrizal et al (2024), attitude has a positive effect on intention to use. However, this differs from the research by Hermanto & Patmawati (2017) and the study by Hanggono et al (2015), which found that usage

attitude affects behavior intention. Behavior intention also influences actual use. A similar finding regarding behavior intention and behavior use, conducted by Fauzi et al (2018), stated that behavior intention affects behavior use. According to the findings of Wibowo et al (2017), behavior intention to use does not affect actual use. This aligns with the research by Sumantri et al (2023), which found that behavior intention to use does not affect actual use.

Based on the theoretical literature and empirical research findings, variations in results have been shown regarding the effect of attitude toward use, behavioral intention to use, and actual use in fintech. Therefore, the following presents an explanation and the formulation of hypoheses that form the basis of this study:

H1: Attitude Toward Use Has Positive Affect to Behavioral Intention to Use Fintech for MSMEs

Attitude toward use shapes the behavioral intention to use the technology. When MSMEs have a poositive perspective of the benefits, ease of use and added value of a fintech, the tendency to intend to use it will also be greater. Considering that most previous studies have shown that a positive attitude encourages the formation of usage intention, in the context of financial technology use by MSMEs, it will also form the hyptothesis that attitude toward use has a positive effect on actual use.

H2: Attitude Toward Use Has Positive Affect to Actual Use Fintech for MSMEs

Attitude toward use, besides affecting intention, also has the potention to drive actual use, especially in the context of MSMEs where technology decisions are often based on practical needs and immediate benefits. If MSMEs feel that the technology helps operations, then this positive attitude can lead MSMEs to immediately use the financial technology. Therefore, this study states that attitude toward use directly affects actual use.

H3: Behavioral Intention to Use Mediate Relation Between Attitude Toward Use and Actual Use Fintech for MSMEs

Several previous studies suggest that behavioral intention to use plays a mediating role in linking attitude toward use with actual use. This means that a positive attitude tends to strengthen an individual's intention first, and that intention subsequently drives actual usage behavior. Building on these insights, the present study seeks to re-examine whether behavioral intention to use indeed serves as a mediating variable in the relationship between attitude toward use and actual use.

METHOD

The technology acceptance model in this study uses attitude toward use, behavioral intention of use, and actual use as research variables. Attitude toward use serves as an independent variable that affects actual use as the dependent variable. Meanwhile, behavioral intention of use is used as a mediating variable in influencing the relationship between the previous two variables. Therefore, this study is confirmatory in nature, used to test hypotheses that have been designed with a quantitative approach using multiple linear regression and path analysis to see whether there is a direct and indirect effect of the variables being tested.

The sample used consisted of 90 MSMEs in the Bengkayang border area. The determination of the sample size for this study involved weighting 5 to 10 respondents for each indicator used in the questionnaire (Hair et al., 2012). This study used 9 indicators representing each research variable, so the minimum sample needed was 9 x

10 respondents to obtain stable results. In conclusion, this study set the sample size at around 90 respondents. So, the number of samples has met the requirements for further analysis.

Furthermore, the samples were selected based on certain considerations using purposive sampling, which is a technique where the researcher chooses respondents based on specific criteria deemed relevant to the research objectives (Pane et al., 2021). The criteria used were Micro, Small, and Medium Enterprises (MSMEs) operating in the Indonesia-Malaysia border area and have conducted business operations for at least 3 years.

The data analysis methods used in this study include linear regression and path analysis. Linear regression is applied to examine the partial influence of each independent variable on the dependent variable. In addition, path analysis is used to test more complex causal relationships, especially when a mediating variable serves as a bridge between the independent and dependent variables (Ghozali, 2018).

RESULT AND DISCUSSION

This study uses multiple linear regression and path analysis to test the factors such as attitude toward use, behavioral intention to use and actual use. In multiple linear regression analysis, classical assumption testing is required before hyphothesis testing. However, an instrument test will first be conducted to ensure that the collected data is valid and reliable for use in the testing. The instrument test consists of validity and reliability testing. A summary of the results from these validity and reliability checks can be seen in Table 1, which provides an overview of how well the instrument performs.

Table 1
Instrument Testing

Item	Corrected Item Total Correlation	Cronbach's Alpha
ATU1	0.714	
ATU2	0.584	0.811
ATU3	0.688	
BIU1	0.665	
BIU2	0.775	0.825
BIU3	0.615	
AU1	0.801	
AU2	0.830	0.891
AU3	0.752	

Source: Data Processed, 2025

According to Ghozali (2018), to test validity and reliability, one can look at the corrected item total correlation and Cronbach's Alpha if item deleted. The validity values obtained are compared with the cut off value which is > 0.30. Based on the corrected item total correlation Table 1 all indicators are declared valid because the values are > 0.30. The same results are also indicated in the Cronbach's Alpha if item deleted, where the Cronbach's Alpha values of all indicator show values > 0.70, thus the indicators are declared reliable.

Normality testing is a statistical tests used to determine whether the data in a regression model has a normal distribution. Normality testing is conducted using the Kolmogorov-Smirnov, where a p-value > 0.05 indicates that the data is considered normally distributed, while a p-value < 0.05 indicates that the data is assumed not to be normal (Ghozali, 2018). The result from normality testing can be seen in Table 2.

Table 2
Normality Testing

N	90
Mean	0.000000
Std. Deviation	0.651762
T Statisticc	0.130
Asymp. Sig. (2-Tailed)	0.001

Source: Data Processed, 2025

Based on the Table 2, the significance value is 0.001, which means the value is smaller than 0.05-or it can be concluded that the data is not normally distributed (Ghozali, 2018). However, this condition is not a problem because the research data is ordinal, so it does not require the data distribution to be normal. Ghozali (2018) states that data using a Likert scale and ordinal in nature are usually treated as interval data. Therefore, deviations from normality are common and do not greatly affect the feasibility of the analysis. Similarly, Field (2013) emphasizes that data distribution in social research tends to be non-normal due to respondent's subjective influence, so normality testing is not mandatory in multivariate analysis using questionnaire data. Thus, it can be concluded that this research can still proceed to the next analysis.

Multicollinearity testing is used to determine whether there are excessively strong relationships among the independent variables in a regression model. When two or more predictors are highly correlated, the model becomes unstable and it becomes difficult to accurately identify the unique contribution of each variable (Hair, 2012). Multicollinearity can be evaluated through the Variance Inflation Factor (VIF) and Tolerance values. A VIF value > 10 indicates the presence of multicollinearity, while a value < 10 suggests that the model is free from this issue. Likewise, Tolerance values > 0.10 indicate no multicollinearity, whereas values < 0.10 suggest that multicollinearity may be occurring (Ghozali, 2018). The results of the multicollinearity test are presented in Table 3.

Table 3
Multicollinearity Testing

Variables	Tolerance	Variance Inflation Factor
ATU	0.480	2.084
BIU	0.480	2.084

Source: Data Processed, 2025

Multicollinearity testing in this study can be seen through the tolerance and variance inflation factor (VIF) values. Ghozali (2018) stated that a model is free from multicollinearity if the tolerance value is > 0.10 and the VIF value is < 10. Based on the results of the multicollinearity test, the tolerance values for each variable were 0.480 (> 0.10) and the VIF values were 2.084 (< 10). So, it can be concluded that the data in this study is free from multicollinearity problems.

Hypothesis testing is conducted to observe and test whether the previously formulated hypothesis are accepted or rejected. The regression models consist of the following 3 models:

Y = a + bx1 + bz + e
Z = a + bx1 + e
Y = a + bz + e

The regression model Y = a + bX1 + e used to test whether the independent variable, namely attitude toward use has a direct effect on actual use or not. Then, the regression model Z = a +bX1 + e is use to test whether the independent, namely attitude toward use has a direct effect on intervening variable or not. Meanwhile, the regression model Y = a + bZ + e is used to test whether the intervening variable, namely behavioral intention to use has a partial effect on actual use.

The results of the regression analysis, which summarize the direct and mediating effects among the variables, are presented in table 4.

Table 4
Regression Model I

	Regression Coefficient	t	Standard Error	Sig.	F	Sig.	Adjusted R Square
Constant	-0.068	-0.221	0.309	0.826			
Model							
ATU	0.370	3.043	0.122	0.003	54.006	0.001	0.544
BIU	0.530	4.688	0.113	0.001			

Source: Data Processed, 2025

Based on the Table 4 , attitude toward use has a coefficient value of 0.370 while its significance value is 0.003, which can be concluded that attitude toward use has a positive effect on actual use. Meanwhile, behavior intention to use as an intervening variable also has a positive regression coefficient of 0.530 and a significance value of 0.001, meaning that there is an effect of behavior intention to use on actual use. The F value shown has a significance value of 0.001, indicating that both variables simultaneously affect actual use with an effect of 54.4% while the remaining 46.6% comes from other variables not included in this model. The analysis continues with regression model II and the results of this second model are presented in Table 5.

Table 5
Regression Model II

	Regression Coefficient	t	Standard Error	Sig.	F	Sig.	R Square
Constant	0.691	2.453		0.016			
Model					95.423	0.001	0.520
ATU	0.776	9.768	0.079	0.001			

Source: Data Processed, 2025

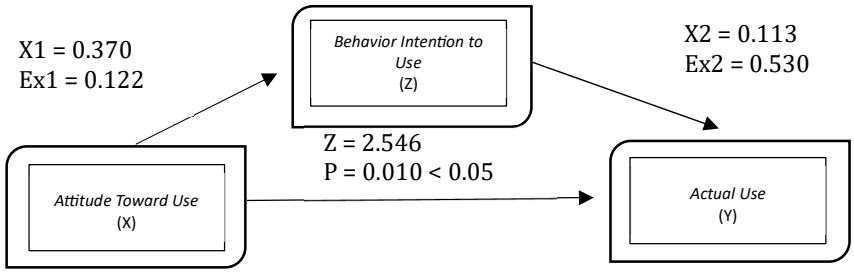
Based on the Table 5 shows that attitude toward use directly affects behavior intention to use, with a significance value of 0.001 while the regression coefficient shows a value of 0.776. This indicates that each time attitude toward use increases, it will be followed by an increase in behavior intention to use. The magnitude of the effect is shown through an R Square value of 52%, which can be categorized as having a strong effect.

Table 6
Regression Model III

	Regression Coefficient	t	Standard Error	Sig.	F	Sig.	R Square
Constant	0.373	1.307		0.195			
Model					90.277	0.001	0.506
BIU	0.779	9.501	0.712	0.001			

Source: Data Processed, 2025

Model II regression explains the effect of the intervening variable directly on the dependent variable. Based on the results in the table above, the regression coefficient value for behavior intention to use is 0.779. Meanwhile, the significance value is 0.001, so it can be concluded that behavior intention to use has a positive effect on actual use, which is indicated by a fairly strong influence, as shown by the R Square value of 50.6%



Source: Data Processed, 2025
Figure 3
Mediation Effect

The results indicate that behavioral intention to use can mediate the relationship between attitude toward use and actual use. Sobel test showed value of 2.546 with p-value of 0.010 (< 0.05), it indicates that the indirect effect through the mediator is significant. The mediation is considered partial mediation because even without the mediation of behavioral intention to use, the effect of attitude toward use on actual use is also significant. This means that the presence of the mediating variable strengthens the effect of the independent variable on the dependent variable.

This study strengthen the understanding of the technology acceptance model in the context of finansial technology adoption by MSMEs in border areas. The findings indicate that attitude can shape the intention to use the technology, even in the context of MSMes in border areas that have limited digital infrastructure. The research conducted by Kalangit et al (2024) which found that attitude can affect behavior intention to use. It similar with the research conducted by Ramadhan et al (2024) which showed that attitude toward use and behavior intention to use have a fairly strong relationship. Based on the theory of planned behavior by Ajzen in 1991, attitude is the strongest predictor of intention to perform a behavior therefore, in the context of the technology acceptance model, if MSMEs have a positive perception on the technology, their intetion to use it will also be positive.

The results also indicate that attitude can have a direct affect on technology usage. Husna et al (2025) found that attitude toward use has a positive effect on actual

use. Research by Reswari & Usman (2024) also found that attitude toward use positively affect actual use. This means that the adoption of finansial technology can occur withour requiring prior intention. In certain conditions, the need for fast transactions and the operational pressure on MSMEs can drive a positive attitude to directly encourage usage behavior.

Moreover, intention turns out to be capable of shaping actual usage behavior. As research conducted by Antika et al (2023) shows that behavioral intention has a positive effect on fintech usage behavior. Ramadhan et al (2024) also stated that behavioral intention to use and actual use have a fairly strong positive relationship. Intention is not only a transitional element but also a reinforcing mechanism that strengthens the effect of attitude on behavior.

Based on the overall results of previous analyses, the mediation observed among the variables indicates a partial mediation. This means that *behavioral intention to use* strengthens and explains part of the relationship between *attitude toward use* and *actual use*. The study conducted by Awaluddin (2023) also found that *attitude toward use* and *actual use* are linked through the mediating role of *behavioral intention to use*. These findings highlight that technology adoption is a multi-layered process that begins with an individual's attitude, evolves into an intention to use, and eventually translates into actual usage behavior. This mediating pathway reinforces the idea that practical interventions aimed at increasing technology adoption should not focus solely on improving features or usability. Instead, they must also build strong user intentions through positive experiences and clear perceptions of the technology's benefits.

This finding implies that cooperation and synergy are needed in the adoption of finansial technology for MSMEs as follows:

a. Strengthening Attitudes through Education
   Attitudes have been shown to influence intentions and actual usage, so finansial service providers need to enchance educational programs to provide a clear picture of the finansial technology, such as transaction efficiency, security and ease of finansial record-keeping.
b. Mentorship Program to Enchance Usage Intention
   Usage intention affect actual behavior, so continuous training programs such as workshops or personal mentorship are crucial to strengthen the intention to consistently use finansial technology
c. Local Government Policies
   Border areas need supporting regulations such as the integration of digital payment systems for MSMEs, market digitalization, and synergy between the government, finansial institutions, and finansial technology providers in promoting digital adoption.

CONCLUSIONS AND SUGGESTIONS

This study emphasizes that technology acceptance is not only determined by habits to use the system, but also by psychological mechanisms formed through attitude toward use and behavior intention to use. The research findings indicate that attitude toward use plays an important indirect role where a positive attitude from technology users can increase the intention to use, thereby encouraging actual usage. Behavior intention to use has been proven to be an effective mediator in explaining how attitude translates into actual usage behavior.

This reinforces technology adoption models such as the technology acceptance model, which places intention as a mediator. In addition, this study also shows that efforts

to increase technology use are focused on creating experiences that build positive attitudes. This is because attitude change can improve intention. Therefore, the success of technology implementation is greatly influenced by the internal conditions of its users. Hence, there is a need for interventions to strengthen these perceptions and experiences into attitudes, for example, through enhancing the capacity of MSMEs in using finansial technology and providing a continuous mentoring.

The limitations of this study can be seen from its focus on the core variables of the Technology Acceptance Model (TAM), namely attitude toward use, behavioral intention to use, and actual use. Future studies may consider incorporating additional external variables such as experience, facilitating conditions, trust, compatibility, and other factors that were not included in this research. Examining these external variables is important because they can provide a clearer and more holistic picture of user behavior, allowing the model to better explain actual technology use. Adding these factors is expected to enrich the model and open new opportunities to understand the broader determinants of technology acceptance, especially within different contexts of technology adoption and usage.

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