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ANALYSIS OF DETERMINING FACTORS OF TECHNOLOGY ADOPTION INTENTION IN COOPERATIVES IN DENPASAR CITY

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Abstract

Digital transformation is a crucial aspect in strengthening the competitiveness of cooperatives in the technology-based economy era. However, the rate of technology adoption among cooperatives in Denpasar City remains relatively low. This study aims to analyze the effects of performance expectancy, effort expectancy, social influence, and facilitating conditions on the intention to adopt mobile application technology in cooperatives in Denpasar City. A quantitative approach with an associative research design was employed. The study involved 85 active cooperatives that had not yet adopted technology, selected using purposive sampling. Multiple linear regression was used as the analytical method. The findings reveal that all four independent variables simultaneously have a significant effect on technology adoption intention. Partially, each variable also shows a positive and significant effect, with social influence identified as the most dominant factor. These findings contribute to the strengthening of the UTAUT theory and support the endogenous growth theory approach, which emphasizes the importance of institutional internal factors in driving innovation.

Keywords: technology adoption intention, cooperatives, UTAUT, digital transformation.

INTRODUCTION

Cooperatives are recognized as the cornerstone of Indonesia's national economy, serving as platforms for various microeconomic activities. Their position as integral components of the national economic system is based on clear and well-founded considerations (Mauleny et al., 2018). According to Law No. 25 of 1992 concerning Cooperatives, a cooperative is a business entity comprised of individuals or legal entities, operating based on cooperative principles and serving as a people's economic movement founded on the principle of kinship. Empirically, several cooperatives have grown and developed successfully, acting as drivers of national economic recovery (Rongiyati, 2022). Cooperatives are established with the aim of promoting the welfare of their members in particular and society at large, and of contributing to the development of a just and prosperous society based on Pancasila and the 1945 Constitution (diskopukmp.badungkab.go.id).

From the period of Indonesia's independence struggle to the present, cooperatives have undergone a long journey. The history of Indonesian Cooperative

Day began on July 12, 1947, during the first cooperative congress held in Tasikmalaya, West Java (ifii.ppatk.go.id). As of 2025, cooperatives are approaching 78 years of existence; yet, there are still few that have achieved national or international recognition or utilized digital financial services (Rustariyuni et al., 2021). Every government administration has its own cabinet with specific programs aligned with its vision and mission. These programs aim to build the existence and enhance the contributions of cooperatives, particularly in the economic sector (Afrida et al., 2021).

The Minister of Cooperatives and SMEs reported that the contribution of cooperatives to GDP in 2018 was 5.8%, showing a significant increase from only 1.7% in 2014 (Abdullah, 2020). This reinforces the strategic role of cooperatives as a key pillar of the national economy, especially in promoting economic self-sufficiency across various sectors. Quantitatively, these achievements are remarkable, reflected in the rapid increase in the number of cooperatives. However, in terms of quality, cooperatives still require substantial improvement to meet the desired standards (Yusuf et al., 2021).

Despite the progress, many cooperatives continue to face challenges that tarnish their image as the backbone of the people's economy (Rongiyanti, 2022). According to Ahmad Zabadi (2024), Deputy for Cooperatives at the Ministry of Cooperatives and SMEs, approximately 82,000 inactive cooperatives were dissolved during 2019–2024. This dissolution, as reported on antaranews.com, is part of the government's cooperative reform and quality improvement efforts. Problems faced by cooperatives include lack of professionalism among managers, insufficient technological proficiency, and deviations in executing duties (Trisniarti et al., 2022). These issues can increase the risk of fund mismanagement, fraud, and accounting errors, thereby damaging the cooperative's finances (Mujiyanti, 2023). To progress and seize current business opportunities, cooperatives must incorporate digital elements into their operations (Nurul & Darmawati, 2023). Digitalization is expected to improve services, transparency, and accountability, providing optimal service for members (Afrida et al., 2021).

In Bali, a province heavily reliant on tourism, cooperatives play an indispensable role (Dwipradnyana et al., 2020). One factor supporting cooperative development is modernization through digitalization (ekon.go.id). Digital initiatives help cooperatives increase operational efficiency, expand service reach, and attract community interest. According to Made Mangku Pastika (2022), digitalizing cooperative management in Bali can accelerate growth and reduce fraudulent practices. However, achieving digital transformation is not easy due to internal and external barriers (Trisnadewi & Purnami, 2024).

The digital era presents a dynamic environment. Cooperatives must cultivate a creative and innovative character to compete in Industry 4.0. Creativity involves unique thinking, while innovation requires distinct actions. These traits are essential for developing competitive business strategies. Human resource development through training is key to achieving this (Septiando, 2021).

Technology utilization reflects an organization's internal capacity to innovate and provide better services (Yanti et al., 2018). It helps cooperatives grow and adapt to

evolving business environments (Diffa et al., 2021). Technology adoption indicators include mobile application use and the integration of technology in cooperative operations. The digitalization process demands internal commitment to drive technological change, similar to developments in other microfinance institutions.

The government plays a vital role in fostering digital cooperatives by ensuring regulatory support, legal protection, and infrastructure development (Simatupang, 2020). Adequate digital infrastructure—such as reliable internet, secure payment systems, and effective communication platforms—is foundational for digital cooperatives (kpbu.kemenkeu.go.id).

In the financial sector, mobile applications have transformed how users interact with services, enabling faster, easier, and more efficient transactions. These innovations enhance financial inclusion and operational efficiency, especially in underserved areas (Suri et al., 2024). However, based on interviews with the Head of the Institutional and Cooperative Empowerment Division, only about 20 cooperatives in Denpasar have adopted mobile applications.

Literature reviews by Aprianto (2022), Wahyudin (2024), and Setyaningsih & Marsudi (2024) emphasize the importance of digital adoption for cooperative sustainability and innovation. Several theoretical models explain technology adoption behavior, including TAM, TPB, DOI, and UTAUT. Of these, UTAUT, developed by Venkatesh et al. (2003), is the most comprehensive. It integrates elements from eight prior models, including TAM and TPB, and accounts for technical, psychological, social, and institutional factors. UTAUT explains up to 70% of the variance in behavioral intention—far exceeding earlier models (Gupta et al., 2016).

The four core constructs in UTAUT are: (1) Performance expectancy – belief that using the technology will enhance performance; (2) Effort expectancy – perceived ease of use; (3) Social influence – the extent to which individuals perceive that important others believe they should use the technology; and (4) Facilitating conditions – belief that organizational and technical infrastructure supports use. Technology adoption intention is the strongest predictor of actual usage behavior (Venkatesh et al., 2003). However, external barriers may hinder this intention from being realized.

UTAUT has also been applied in sectors such as e-commerce (Chiemeke & Evwiekpaefe, 2011) and microfinance, where it helps explain internal adoption behavior. Given Denpasar's high digital ecosystem index, the low technology adoption rate among cooperatives presents a critical research gap. Therefore, this study aims to analyze the factors influencing cooperatives' intention to adopt mobile application technology in Denpasar City.

METHOD

This study employed a quantitative approach with an associative research design **to** examine the relationship between independent and dependent variables. The primary focus is to analyze the influence of performance expectancy, effort expectancy, social influence, and facilitating conditions on the intention to adopt technology among cooperatives in Denpasar City. The city was selected due to its

adequate digital infrastructure and low technology adoption rate in the cooperative sector. The study population consisted of 465 active cooperatives, with a sample of 85 selected using purposive sampling and Slovin's formula (Sugiyono, 2019; Wibawa et al., 2022).

Data were collected through direct observation, structured questionnaires, and in-depth interviews with representatives of relevant agencies. The main instrument was a Likert-scale questionnaire measuring variables based on indicators developed by Venkatesh et al. (2003), including intention to adopt, perceived ease of use, social influence, and technological readiness. Both primary data (from cooperatives) and secondary data (from government agencies and literature) were utilized (Sugiyono, 2018; Ambarwati et al., 2020; Barvell et al., 2022).

Data analysis was conducted using multiple linear regression to assess both simultaneous and partial effects of the independent variables on technology adoption intention. Prior to regression, classical assumption tests (normality, multicollinearity, and heteroscedasticity) were performed to validate the model. Significance testing was conducted using F-tests and t-tests at a 5% significance level. The results aim to provide empirical insights into the readiness of cooperatives to adopt technology in the digital era (Ghozali, 2018; Napitupulu et al., 2021; Wooldridge, 2019).

RESULTS AND DISCUSSION

Validity Test Results

Table 1. Validity Test Results

Variables	Indicator	Pearson Correlation	Information
Performance Expectations	Perception of usability	0.824	Valid
	Data accuracy	0.860	Valid
	Job suitability	0.911	Valid
	Extrinsic motivation	0.756	Valid
	Relative advantage	0.872	Valid
	Quality of results	0.802	Valid
	Expected Results	0.743	Valid
Business Expectations	Perception of ease of management	0.810	Valid
	Ease of use	0.859	Valid
	Flexibility	0.917	Valid
	Comfort	0.922	Valid
	Complexity	0.737	Valid
	Accessibility	0.875	Valid
	Clarity and Understanding	0.847	Valid
Social Influence	Influence of top management	0.553	Valid
	Influence of coworkers	0.737	Valid
	Institutional expectations	0.763	Valid
	Competitive pressure	0.583	Valid

	Partner recommendations	0.727	Valid
	Regulatory compliance	0.772	Valid
	The influence of organizational culture	0.780	Valid
Facilitating Conditions	Availability of technology infrastructure	0.630	Valid
	Technical support	0.914	Valid
	Compliance with operational procedures	0.842	Valid
	Compatibility	0.775	Valid
	Financial resources	0.889	Valid
	Internal policies	0.826	Valid
	Availability of expert team	0.849	Valid
Technology Adoption Intention	Desire to adopt technology	0.767	Valid
	Commitment to using technology	0.905	Valid
	Implementation plan	0.726	Valid
	Enthusiasm for technology	0.851	Valid
	Perception of long-term benefits	0.837	Valid
	Willingness to invest	0.900	Valid
	Readiness for change	0.884	Valid

Source: Processed primary data, 2025

Based on Table 1, it can be seen that all indicators in variables X1, X2, X3, X4, and Y have Pearson Correlation values greater than 0.361. This indicates that all indicators have a strong relationship with the construct they represent and meet the validity requirements, namely r count > r table (0.361) at N = 30 and a significance level of 5%. Thus, all indicators in each variable can be declared valid for use in measuring variables in this study.

Reliability Test Results

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	Information
Performance Expectation (X1)	0.915	Reliable
Business Expectations (X2)	0.932	Reliable
Social Influence (X3)	0.821	Reliable
Facilitating Conditions (X4)	0.912	Reliable
Technology Adoption Intention (Y)	0.925	Reliable

Source: Processed primary data, 2025

Table 2 shows that the reliability test results using Cronbach's Alpha indicate that all variables have values above 0.6. Thus, these values fall into the reliable category, indicating that the questionnaire instrument used in this study has a good level of internal consistency and can be trusted to measure each intended construct.

Descriptive Analysis Test Results

Table 3. Results of Descriptive Statistical Tests

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Performance Expectations	85	2.86	5.00	4.3358	.37316
Business Expectations	85	2.71	5.00	4.2375	.38445
Social Influence	85	2.43	5.00	4.2425	.36985
Facilitating Conditions	85	2.14	5.00	4.2939	.43426
Technology Adoption Intention	85	2.29	5.00	4.2186	.46879
Valid N (listwise)	85				

Source: Processed primary data, 2025

Based on Table 3 it can be interpreted as follows:

a) Variable X1 (Performance Expectations) from the data results in Table 3 has a minimum value of 2.86, while the maximum value is 5.00. The average value is 4.33 and the standard deviation value is 0.373. The fairly high average value indicates that respondents' perceptions of mobile application technology performance expectations are in the high category with a relatively low or homogeneous data distribution as indicated by the standard deviation value.
b) The X2 variable (Business Expectations) from the data in Table 3 has a minimum value of 2.71, while the maximum value is 5.00. The average value is 4.23 and the standard deviation value is 0.384. The fairly high average value indicates that respondents' perceptions of mobile application technology business expectations are in the high category with a relatively low or homogeneous data distribution as indicated by the standard deviation value.
c) Variable X3 (Social Influence) from the data in Table 3 has a minimum value of 2.43, while the maximum value is 5.00. The average value is 4.24 and the standard deviation value is 0.369. The fairly high average value indicates that the existence of social influence from both internal and external sides is able to encourage the intention of cooperatives in adopting mobile application technology with a relatively low or homogeneous data distribution as indicated by the standard deviation value.
d) Variable X4 (Facilitating Conditions) from the data results in Table 3 has a minimum value of 2.14, while the maximum value is 5.00. The average value is 4.29 and the standard deviation value is 0.434. Thus, it can be interpreted

that the majority of respondents have high confidence in conditions that have complete facilities can encourage the intention to adopt technology because the average value is close to the maximum value with a variation in respondents' answers that is relatively higher than other variables as indicated by the standard deviation value.

e) The Y variable (Intention to Adopt Technology) from the data in Table 3 has a minimum value of 2.29, while the maximum value is 5.00. The average value is 4.21 and the standard deviation is 0.468. This average value indicates that cooperatives generally have a high intention to adopt mobile application technology. Judging from the standard deviation, this variable has a more diverse range of responses compared to the other variables.

Classical Assumption Test Results

1) Normality Test

Table 4. Normality Test Results

	Unstandardized Residual
N	85
Asymp. Sig. (2-tailed)	0.173

Source: Processed primary data, 2025

Based on Table 4, the Asymp.Sig (2-tailed) value of 0.173 indicates that the regression model follows a normal distribution. This conclusion is obtained because the Asymp.Sig value is greater than the significance level of α = 0.05, which is generally used as the limit for determining statistical significance.

2) Heteroscedasticity Test

Table 5. Heteroscedasticity Test Results

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,489	2,132		.698	.487
	X1	.012	.081	.021	.143	.886
	X2	-.078	.076	-.149	-1,017	.312
	X3	-.050	.075	-.092	-.667	.507
	X4	.117	.061	.253	1,933	.057

Source: Processed primary data, 2025

Based on Table 5, it is shown that Performance Expectations (X1), Effort Expectations (X2), Social Influence (X3), and Facilitating Conditions (X4) have a Sig value > 0.05, which means there is no influence between the independent variables on the absolute residual. Thus, it can be said that the model equation does not show symptoms of heteroscedasticity.

3) Multicollinearity Test

Table 6. Multicollinearity Test Results

Model		Collinearity Statistics Tolerance	VIF
1	X1	.527	1,898
	X2	.553	1,808
	X3	.626	1,598
	X4	.692	1,446

Source: Processed primary data, 2025

In the regression equation model, Performance Expectations (X1), Effort Expectations (X2), Social Influence (X3) and Facilitating Conditions (X4) have a tolerance value > 0.10 & VIF value < 10, so it can be concluded that the independent variables are not affected by multicollinearity.

Results of the Coefficient of Determination (R2) Test

Table 7. Results of the Determination Coefficient Test

Model	R	R Square	AdjustedR Square	Standard Error of the Estimate
1	0.765	0.585	0.564	2.16747

Source: Processed primary data, 2025

Based on Table 7, the coefficient of determination (Adjusted R2) is 0.564, which means that variations in the intention to adopt technology (Y) can be significantly influenced by performance expectations (X1), effort expectations (X2), social influence (X3) and facilitating conditions (X4) by 56.4 percent, while the remaining 43.6 percent is explained by other factors not included in the model.

Simultaneous Regression Coefficient Significance Test (F Test)

Table 8. Results of Simultaneous Regression Coefficient Significance Test (F Test)

Venkate		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	529,341	4	132,335	28,169	0.000
	Residual	375,835	80	4,698		
	Total	905,176	84			

Source: Processed primary data, 2025

It is known that Table 8 has a Sig. value of 0.000 < 0.05. Therefore, it can be concluded that the variables of performance expectations (X1), business expectations (X2), social influence (X3) and facilitating conditions (X4) simultaneously influence the intention to adopt technology (Y).

Partial Regression Coefficient Significance Test (t-Test)

Table 9. Results of Partial Regression Coefficient Significance Test (t-Test)

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-5,334	3,295		-1,619	.109
	X1	.306	.124	.244	2,461	.016
	X2	.305	.118	.250	2,582	.012
	X3	.365	.115	.288	3,162	.002
	X4	.189	.094	.175	2,024	.046

Source: Processed primary data, 2025

Based on Table 9, the multiple linear regression equation formed is as follows.

$\hat{Y}$ = -5.334 + 0.306X1 + 0.305X2 + 0.365X3 + 0.189X4……(4.1)

From the results of the regression equation above, it can be interpreted as follows.

a. It is known that the constant value is -5.334, which means that if the variables of performance expectations, business expectations, social influence, and facilitating conditions have a value of 0, then the value of the intention to adopt technology is -5.334 points, which means that the cooperative has no intention to adopt technology if the cooperative does not have performance expectations, business expectations, social influence and facilitating conditions.
b. β_1= 0.306, meaning that the performance expectancy variable has a positive and significant influence on the intention to adopt technology. This means that if the performance expectancy variable increases by one unit, the intention to adopt technology will increase by 0.306 points. This means that a one-unit increase in the level of trust means that the cooperative's belief that using the system can help the cooperative achieve benefits in improving performance will increase the intention to adopt technology by 0.306 points. Performance expectancy
c. β_2= 0.305, meaning that the business expectation variable has a positive and significant influence on the intention to adopt technology. This means that if the business expectation variable increases by one unit, the intention to adopt technology will increase by 0.305 points. An increase in the level of ease of use of the system, which reduces the cooperative's effort (energy and time) in carrying out operational work by one unit, will also increase the cooperative's intention to adopt technology by 0.305 points.
d. β_3= 0.365, indicating that the social influence variable has a positive and significant effect on technology adoption intention. This means that if the social influence variable increases by one unit, the intention to adopt technology will increase by 0.365 points. The greater the influence of other important people, such as colleagues, superiors, or partners, the greater the cooperative's intention to adopt technology.

e. β_4= 0.189, indicating that the facilitating conditions variable has a positive and significant influence on technology adoption intention. This means that if the facilitating conditions variable increases by one unit, the intention to adopt technology will increase by 0.189 points. The more adequate facilities, such as organizational and technical infrastructure, the cooperative's intention to adopt technology in the future will be enhanced.

Discussion of Research Findings

The Simultaneous Influence of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on the Intention to Adopt Technology in Cooperatives in Denpasar City

Based on the analysis results, the F significance value was 0.000, which is less than 0.05. This indicates that the variables of performance expectancy, effort expectancy, social influence, and facilitating conditions simultaneously influence the intention to adopt mobile application technology in cooperatives in Denpasar City. Therefore, these four variables collectively explain the intention to adopt mobile application technology among cooperatives in Denpasar City. These findings align with the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by Venkatesh et al. (2003), which states that behavioral intention (in this case, the intention to adopt mobile application technology) is influenced by four core constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions.

These findings show that cooperatives expect that the use of technology can improve organizational performance, increase operational efficiency, align with cooperative values and mission, reduce calculation errors, enhance member trust, and that the availability of adequate infrastructure will increase cooperatives' confidence in adopting technology. Although cooperatives demonstrate a high intention to adopt mobile technology, several key obstacles hinder their digital transformation efforts. These include limited financial resources or the need for substantial investment due to the necessity of technical experts, comprehensive training for all cooperative personnel, and high maintenance costs. Furthermore, many cooperative managers are of older age, making it difficult for them to adapt to new systems, as they remain comfortable with traditional methods.

In this study, performance expectancy, effort expectancy, social influence, and facilitating conditions were found to significantly encourage cooperatives' intention to adopt mobile technology in their operations. This finding is consistent with research by Christianto and Rully (2023), which found that performance expectancy, effort expectancy, social influence, and facilitating conditions simultaneously and significantly influence behavioral intention to adopt online shopping during the COVID-19 pandemic.

Partial Effects of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on the Intention to Adopt Technology in Cooperatives in Denpasar City

1. **Effect of Performance Expectancy on the Intention to Adopt Technology in Cooperatives in Denpasar City**

   The t-test results show that performance expectancy has a significance value of 0.016 < 0.05, indicating a positive and significant effect on the intention to adopt technology. This means that cooperatives in Denpasar City that perceive usefulness, data accuracy, job relevance, extrinsic motivation, relative advantage, output quality, and expected outcomes are more likely to adopt technology. If performance expectancy meets these indicators, cooperatives are inclined to adopt technology. Conversely, without performance expectancy, cooperatives are unlikely to adopt technology.

   This finding supports the Endogenous Growth Theory (Romer, 1994), which states that an organization's internal capacity—including its ability to innovate and utilize technology—is a key factor in long-term growth. Cooperatives that understand digital technology as a tool to enhance productivity and competitive advantage are more inclined to invest in digital systems. Performance expectancy reflects the internal awareness of cooperatives to drive growth from within, rather than relying solely on external forces.

   These findings are supported by similar studies such as Oktavianita and Maria (2021), who found that performance expectancy positively affects customers' intention to use mobile banking. Likewise, Yeboah and Nyagorme (2022) found a positive and significant influence of performance expectancy on students' intention to adopt WhatsApp as a medium for distance learning.

2. **Effect of Effort Expectancy on the Intention to Adopt Technology in Cooperatives in Denpasar City**

   The t-test results show that effort expectancy has a significance value of 0.012 < 0.05, indicating a positive and significant effect on the intention to adopt technology. This indicates that cooperatives in Denpasar City, which perceive ease of use, flexibility, convenience, low complexity, accessibility, clarity, and understanding, are more likely to adopt technology. If effort expectancy meets all the indicators, cooperatives intend to adopt the technology. Conversely, the absence of such expectations reduces the intention to adopt technology.

   This finding is consistent with the effort expectancy construct in the UTAUT model (Venkatesh et al., 2003), which posits that perceived ease of use influences users' technology acceptance. For cooperatives, the perception that a mobile application is easy to use without requiring complex training is crucial, especially given the limited digital skills of many cooperative members.

As explained in the literature review, the effort expectancy construct builds on earlier theories such as perceived ease of use in TAM (Davis et al., 1989), complexity in Innovation Diffusion Theory (Thompson et al., 1991), and ease of use (Moore & Benbasat, 1991). These theories commonly emphasize that the lower the perceived effort or complexity in using a system, the higher the intention to adopt it.

This finding is consistent with other studies, such as that of Mukminin et al. (2019), who found that effort expectancy significantly and positively influences behavioral intention to use the "PayLater" feature in the Traveloka mobile application. Similarly, Daka and Phiri (2019) found a significant positive relationship between effort expectancy and intention to use e-banking services.

3. **Effect of Social Influence on the Intention to Adopt Technology in Cooperatives in Denpasar City**

The t-test results show that social influence has a coefficient of 0.365 and a significance value of 0.002 < 0.05, indicating a positive and significant effect on the intention to adopt technology. This means that social factors—such as influence from management, co-workers, institutional expectations, competitive pressure, partner recommendations, regulatory compliance, and organizational culture—shape cooperatives' intention to adopt technology. Conversely, if cooperatives are not influenced by social factors, their intention to adopt technology is low.

Among all variables, social influence has the highest coefficient (0.365). This is supported by a statement from Mr. Dewa Bagus Putu Budha, S.E., M.M., Chairman of KSU Pemogan Cooperative in Denpasar, who on June 24, 2025, explained:

"The human resources in cooperatives, including managers and members, have a strong influence and are one of the main barriers to technology adoption. This is due to the deeply ingrained traditional culture in cooperatives, making many members and managers feel more comfortable with conventional systems."

This finding is consistent with Institutional Economics Theory (North, 1990), which posits that decisions within an organization are influenced by both formal and informal rules and norms. The significant role of social influence reflects the institutional pressure—both internal and external—that affects cooperative decisions.

Furthermore, modern preference theory explains that preferences are not always formed independently; social norms, influential opinions, and the surrounding environment shape preferences. This study reinforces that social influence is the most dominant factor in shaping the intention to adopt technology, indicating that rational decisions are often socially constructed.

This result is supported by other studies. Prasetyo and Wardhani (2022) found that social influence positively affects students' intention to use Gopay. Similarly, Hassan and Yaseen (2024) found that family and peer

recommendations influence consumers' decisions to adopt mobile payment systems in Pakistan.

4. **Effect of Facilitating Conditions on the Intention to Adopt Technology**

The t-test results show that facilitating conditions have a significance value of 0.046 < 0.05, indicating a positive and significant effect on the intention to adopt technology. This means that cooperatives in Denpasar City that perceive the availability of infrastructure, technical support, operational compatibility, financial resources, internal policies, and expert teams are more likely to adopt technology. Conversely, a lack of facilitating conditions lowers the intention to adopt technology.

This finding is consistent with Endogenous Growth Theory, which emphasizes that internal support such as training, infrastructure, and digital systems are investments in human and technological capital that foster long-term growth. The presence of facilitating conditions indicates cooperatives' internal awareness to generate value through technology-driven innovation.

This result is also supported by studies such as Shantika et al. (2022), which found that facilitating conditions significantly influence the intention to adopt the PeduliLindungi app. Similarly, Mayanti (2022) found that facilitating conditions significantly influence behavioral intention to use QRIS as a digital payment method.

CONCLUSION

Based on the results presented, the following conclusions can be drawn:

1. Performance expectancy, effort expectancy, social influence, and facilitating conditions simultaneously influence the intention to adopt mobile application technology in cooperatives in Denpasar City.
2. Performance expectancy, effort expectancy, social influence, and facilitating conditions each have a positive and significant partial effect on the intention to adopt mobile application technology in cooperatives in Denpasar City.

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