

ABSTRACT

The development of Industry 4.0 has brought significant changes in society's behavior towards digital technology. In Indonesia, nearly 99.7% of the population has been using the internet as a means to access information, communicate, and engage in various online activities. The internet has become an integral part of people's daily lives, influencing various aspects including shopping habits, information seeking, and interactions with financial services.

In this context, the use of the internet has resulted in a crucial development known as mobile banking. Mobile banking has become a prevalent phenomenon, allowing individuals to access and manage their bank accounts through mobile devices such as smartphones. With features like fund transfers, bill payments, and balance checking, mobile banking has become a lifestyle that facilitates and expedites daily financial transactions.

Even in Kabupaten Kerinci, one of the best coffee exporters in Indonesia, the local community has also been influenced by this development. As an important agricultural sector, the region has experienced significant economic growth. However, when it comes to mobile banking usage, there still exists a digital divide that needs attention. Constraints such as uneven internet access and network issues have prevented some residents of Kabupaten Kerinci from fully adopting online financial services.

To understand and address this digital divide, a research study was conducted in Kabupaten Kerinci. The study focused on four important variables: motivation, physical material access, mobile banking usage skills, and overall usage levels. Additionally, there were moderating variables such as gender, age, and education. Non-probability methods and purposive data sampling techniques were employed to select a representative sample from the population. Through data collection using questionnaires, the research aimed to analyze the relationships between these variables and mobile banking usage in Kabupaten Kerinci.

The research findings indicated that the four variables had a significant impact on mobile banking usage in Kabupaten Kerinci. This suggests that, overall, there is no digital divide in mobile banking usage in the region. However, when considering moderating variables such as gender, age, and education, differences in perspectives and adoption rates of mobile banking were identified. These findings provide valuable insights for the government and banking institutions to overcome digital barriers and enhance consumer understanding of the benefits associated with mobile banking.

Keyword : Digital divide, PLS-Sem, Mobile Banking