

ABSTRACT

The development of information and communication technology has had a huge impact on the business environment, especially in the banking and financial industry. The banking industry is one that takes advantage of these technological developments by providing services and facilities for customers. Based on the Gap phenomenon or gaps in Indonesia which shows that the number of mobile phone users is greater than the total population in Indonesia with each individual accessing the internet less than the total smartphone users in Indonesia, as well as the small number of accessing mobile banking content. The selection of subjects in this study is DKI Jakarta which is the capital city of Indonesia which has the highest per capita level and is strongly supported by the condition of infrastructure and the ease of internet access services which are very adequate, but has a low school graduation rate with low digital literacy.

This study seeks to predict whether the city still has a digital gap, especially in the use of mobile banking. Therefore, the authors are interested in researching "Analysis of the Effect of Digital Divide in the Use of Mobile Banking in DKI Jakarta". This study uses Mobile Banking as a research object and uses quantitative methods and SEM-PLS analysis techniques on structural models to see the relationship between latent variables (Ghozali, 2014), with a total sample of 305 respondents who are mobile banking users, this study uses WarpPLS software 7.0 to assist in analyzing data. The results showed that the 4 stage variables in the use of mobile banking technology starting from motivation, physics and material access, mobile banking skills and usage had a positive and significant effect on the use of mobile banking in DKI Jakarta. Mobile banking skill as a predictor of the strongest influence on usage in the use of mobile banking.

Keywords: Mobile Banking, Digital Divide, Usage, WarpPLS7.0