

ABSTRACT

The world population currently reaches as many as 8 billion people where Indonesia occupies the 4th position with the largest population in the world with a total of 275 million people (United Nation, 2022). This population growth is interconnected with technology, this is because as the population grows, the necessary needs will increase, so it encourages the development of new technologies that can meet the needs of the population (Nick Wilkinson, 1973). However, the reality is that this population growth is not in line with the number of uses of existing technology. One of them is the use of information and communication technology in the use of smartphones and the internet in Indonesia. Likewise, the application of technology in the financial sector such as mobile banking. In Indonesia, the use of mobile banking is still relatively minimal when compared to other bank services. Therefore, the author is interested in conducting research on the digital divide on the use of mobile banking applications in the city of Bandung.

In this study, the author will use four stages of using digital technology as the main factor in analyzing the digital divide in the use of mobile banking applications, namely motivation, physical access and material access, mobile banking skills, and usage. In this study, the author also used quantitative methods with the PLS-SEM multivariate analysis technique to determine the relationship between predetermined variables. As for data processing, the author uses WarpPLS 7.0 where the data processed is based on samples taken through non-probability sampling using the purposive sampling method with a total of 300 respondents taken from part of the population of Bandung City who use mobile banking applications.

Based on research that has been carried out by the author, it was obtained that the variables motivation, physical access and material access, mobile banking skills, and usage are stated to be significant. This shows that there is no digital divide in the use of mobile banking applications in the city of Bandung. Meanwhile, based on the moderator variables of gender, age, and education, it was obtained that these three

variables were not significant or influential on the entire relationship between the independent and dependent variables.

Keywords: *Digital Divide, Mobile Banking, Consumer Behavior, Information Technology*