

## **ABSTRACT**

*Information technology has opened new markets, new products, new services and efficient delivery channels for the banking industry, one of which is the presence of mobile banking. One of the reasons why Indonesians do not use mobile banking is the uneven access to the internet network or coverage area, especially in small areas such as Ciamis Regency. Even though Ciamis Regency has 284 tourism potentials and 188,633 MSMEs that support regional economic progress, access to the internet network in Ciamis Regency is still not evenly distributed in every region. In addition to internet network factors, gender, age, education and location factors can be used as moderators so that there are gaps related to people's behavior in using mobile banking. Based on this description, there is still a digital gap in accessing mobile banking in Indonesia, especially in the Ciamis Regency area*

*The purpose of this study was to determine the effect of the digital divide on the use of mobile banking in Ciamis Regency by using 4 construct variables from the theory of stages of digital technology adoption (mobile banking), namely Motivation, Physical & Material Access, Skill and Use of Mobile Banking which can then be strengthened or weakened with several factors namely Gender, Age, Education and Location as moderator variables in this study.*

*This study used quantitative methods with multivariate analysis techniques using SEM-PLS which were processed using WarpPLS 7.0. The sample was determined as many as 307 respondents with a non-probability sampling technique and used a questionnaire distributed for data collection.*

*Based on the results of the study, it showed significant and positive results, namely the absence of a digital divide in the process of adopting digital technology (mobile banking) in Ciamis Regency. The process of adopting digital technology (mobile banking) in Ciamis Regency has a different way in terms of age and education.*

**Keywords : Digital Divide, Mobile Banking, SEM PLS**