

## **ABSTRACT**

*The digital world has become a popular solution for people in this era to carry out financial transactions. This research is to analyze the digital divide on the use of mobile banking applications in the city of Tasikmalaya.*

*This study aims to determine whether the digital divide which consists of the four variables of motivation, physical & material access, mobile banking skills, and usage has a positive and significant impact. This means that there is no digital gap in the process of implementing digital mobile banking application technology in Tasikmalaya City, but there are differences in how to adopt the Tasikmalaya City community in terms of moderating variables such as age, education, gender and location towards the relationship between construct variables. The method used is quantitative using PLS-SEM analysis with 3 stages, namely testing the outer model, inner model and testing the hypothesis. As many as 306 respondents using the mobile banking application in the city of Tasikmalaya, data from the questionnaire results were processed using WarpPLS 7.0 software.*

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

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