

ABSTRAK

The presence of technology in the banking world, makes various banks in Indonesia compete to innovate to update services from conventional to digital style by creating mobile banking. However, based on the phenomenon that occurs, although Indonesian people have a high penetration value of internet usage, but in banking transaction activities using mobile banking is still small. .

This study aims to analyze the factors that influence the use of mobile banking in Bandung Regency. These factors consist of motivation, physical & material access, mobile banking skills, usage, and outcomes. And also analyzed the role that moderates the relationship on each factor that affects the use of mobile banking, namely gender, age, education, and location.

The population in this study was the people of Bandung Regency involving 200 respondents who were not mobile banking users. This study uses purposiveness sampling technique, then to assist in analyzing the authors use WrapPLS 7.0 software to process the data.

In the results of the study, 5 variable stages of the digital divide theory, namely the variables of motivation, physical and material access, mobile banking skills, usage, and outcomes obtained significant results in influencing individuals in using mobile banking. Where age plays a role in influencing the relationship between motivation and physical & material access, and age and gender play a role in influencing the relationship between physical & material access and mobile banking skills. Which means that there is no digital divide in the use of mobile banking in Bandung Regency, but there are individual differences in deciding to use mobile banking in terms of moderator variables, namely gender, age, education, and location on the constructs studied.

Keywords: Digital divide, Banking, Mobile banking, Consumer Behavior