

## ABSTRACT

*The development of information technology encourages banks to digitize, for example mobile banking applications. However, the imbalance between the distribution of internet access, infrastructure and the level of public education influences the use of mobile banking services.*

*This research was conducted to find out whether there is still a digital gap in the use of mobile banking applications in Subang Regency from a non-user perspective. This research also examines community participation in mobile banking applications.*

*This research uses quantitative methods with the SEM-PLS analysis technique which is processed in WarpPLS version 8.0 software. The sample collection for this research included non-probability sampling with purposive sampling on 212 respondents. The results of this research explain that there is no digital gap in the use of mobile banking services in Subang Regency because the five latent variables have a positive and significant effect. It is hoped that this research will help the government determine policies related to network infrastructure development and collaborate with banks in holding outreach related to mobile banking as an effort to improve the digital economy.*

**Keywords:** *Digital Divide, Mobile banking, Consumer Behavior*