

## **ABSTRACT**

This study aims to analyze the digital divide in the use of mobile banking applications in South Tangerang. Despite having adequate internet infrastructure, the adoption of mobile banking remains low, indicating a persistent digital gap. This phenomenon is examined through differences in motivation, physical and material access, digital skills, and demographic factors such as age, education, income, and gender, which may influence technology adoption.

A quantitative approach was used with Partial Least Square (PLS) analysis. Data were collected through surveys distributed to mobile banking users in South Tangerang. The research tested relationships between motivation, access, skills, usage, and outcome, including the moderating role of demographic variables. The goal was to understand the full pathway of technology adoption from both individual and structural perspectives.

The results show that motivation significantly influences physical and material access, which then affects digital skills, application usage, and outcomes. Age and education were found to moderate some of these relationships, while the effects of gender and income varied depending on the interaction path. These findings highlight that the digital divide is driven not only by technological infrastructure but also by individual characteristics.

These findings have practical implications for financial institutions in designing more inclusive marketing and education strategies. Interventions should not only focus on technology availability but also address motivation and digital literacy, using approaches tailored to the socio-economic profile of the community.

This research contributes to the development of digital technology adoption theory and offers practical recommendations to increase mobile banking usage. Future studies are encouraged to apply longitudinal methods and explore cultural dimensions to gain a deeper and more contextual understanding of the digital divide.

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