THE INFLUENCE OF THE DIGITAL DIVIDE ON A CASE STUDY OF USING MOBILE BANKING SERVICES IN SUBANG REGENCY

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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.

1. INTRODUCTION

The development of technology from year to year is growing very rapidly, until now technology has become one of the success factors for companies to be able to compete with their competitors. In today's digital era, information can be received quickly and easily through the use of technology. Technology is very influential on increasing interaction between individuals to get the information needed (Kurniawati et al., 2017). The existence of technology also makes it easier for individuals to connect with each other regardless of distance, space and time constraints (Djik van Jan, 2017).

Based on data taken from Datareportal in 2023, important points regarding digital adoption and usage in Indonesia are obtained. At the beginning of 2023, there is a total population of 276.4 million people with a total of 353.8 million active cellular connections in Indonesia, this figure is equivalent to 128.0 percent of the total population. The number of internet users in Indonesia reached 212.9 million people, with internet penetration reaching 77.0 percent. In January of the same year there were 167 million internet users actively using social media. This number is equivalent to 60.4 percent of the total population. With the increasing number of internet users every year, this proves the increasing participation of the public in activities in digital media and technology. One form of technological and internet development in Indonesia is the existence of mobile banking applications. Mobile banking is one of the focuses of developing banking services in providing services that are easier, more convenient, and increase security

from their customers' side. The existence of an internet network that supports mobile banking access such as 3G, 4G and 5G certainly makes mobile banking more flexible from the user side (Sharma et al., n.d.). According to the results of a survey conducted by the Ministry of Communication and Information Technology (Kominfo) with Katadata Insight Center (KIC) on 10,000 respondents related to the condition of digital literacy in Indonesia, it can be concluded that the use of the internet to access banking/financial transactions is still quite low. In the picture above, it is explained that 57% of respondents stated that they have never used the internet to transact finances. 6% of respondents also said it was very rare and 18% said rare. However, 15% of respondents said they often use the internet to access banking/finance and 3% of respondents said they use the internet very often for financial transactions.

Based on the results of a survey conducted by the Indonesian Internet Service Provider Association (APJII) regarding internet usage behavior by province in Indonesia, social media and online chatting are the most frequently accessed content. In West Java province, there are 84.53% of internet users who use the internet to access social media, while only 0.82% of internet users use the internet to access online banking. This condition can explain why the use of the internet to access online banking services in West Java is still very small. Although the existence of mobile banking provides many benefits for users, there are weaknesses possessed by the mobile banking system, one of which is dependence on the availability of cellular networks. If the internet network used is problematic, mobile banking services cannot be operated. These technical matters should not be the responsibility of the bank because it is beyond the control of the company but the duty of the network provider and operator used by the customer in operating mobile banking (Hadi & Novi, 2015).

Based on data taken using Nperf, it can be seen that the distribution of internet access in Subang Regency is not evenly enough where there are still many areas that are still not connected to the internet. When people want to access the internet in areas that have green color, it is usually still quite difficult because the signal obtained is not good. The existence of an adequate internet signal is one of the physical and material needs when someone will access digital media both for social media content and mobile banking. With the fulfillment of physical & material access, this will affect public interest in the use of digital media, one of which is mobile banking applications (Ramadhaniansyah et al., 2023). In addition to the need for adequate internet access in accessing mobile banking, supporting infrastructure in providing a good internet network in Subang Regency is also very necessary. BTS facilities in Subang Regency based on West Java open data in 2020 were 175 villages, in 2021 there were 191 villages, and in 2022 it increased to 199 villages.

According to data from the Central Bureau of Statistics of Subang Regency, the number of villages and districts in Subang Regency is 253 villages/kelurahan, so that it only reaches 78.67% of the total BTS needed. Based on the data above, some villages may be still difficult to access the internet due to BTS damage and BTS coverage, this will certainly be difficult to access the internet quickly. This means that the use of the internet and the equitable distribution of network infrastructure in Subang Regency are still not well realized. The theory of Van Dijk (2012) explains that there is a very far comparison between people with different ages and

education. The main factor is found in the educational background. People with higher educational backgrounds with people with lower educational backgrounds certainly have better skills in using technology and the internet. Therefore, the education factor is an influential thing in the skills of mobile banking users. The following is data on residents aged 15 years and over who are working or not working according to Education graduates.

Table 1: Residents 15 and Older by Highest Education

Deprecated Education	Male	Female	Total
Elemantary School and below	237.788	117.954	355.742
Junior High School	121.210	50.703	171.913
Junior Hight School and above	170.192	81.439	251.631
Total	529.190	250.096	779.286

Source: Central Bureau of Statistics Subang Regency (2021)

Based on these data, it is known that the number of people aged 15 years and over who work or not work with a total of 779,286 people. The level of elementary school education and below is 355,745 people, the level of junior high school education is 171,913 people, while high school graduates and above are only 251,631 people or 32.29% of the total data. This data can represent that the level of education in the Subang Regency area is still quite low because it is dominated by elementary school graduates and below. With the uneven distribution of infrastructure to support community activities in the use of digital technology such as the uneven distribution of internet networks in each region, the lack of BTS access in several villages and the lack of community knowledge and skills toward digital technology are one of the factors that can explain the digital divide in the Subang Regency area. Digital Divide is a condition where there are differences between people who have access to be able to connect to digital media such as computers and internet access there are also differences in skills in using the internet (A. Van Deursen & Dijk, 2010). Another theory about the digital divide is also explained in Jan Van Dijk's 2020 book "The Digital Divide" where education level, age and occupation can influence a person's use of digital media such as the use of mobile banking. People with higher levels of education usually have a lot of access and skills to connect with media and technology. Age also affects a person in using the internet where the younger generation benefits more from the internet. Work also affects a person's use of digital media acceptance and the results obtained by each individual.

According to research conducted by Van Deursen and Van Dijk (2010) in Internet Skill and the Digital Divide conducted to reinforce that there is a digital divide in previous studies in the form of a gap between individuals who have and do not have physical access and the internet to computers into a gap between skills in internet use (internet skills). It also explained that the gap in internet usage skills is closely related to media and measurement in the future. Operational and formal internet skills alone are not enough to support effective internet use but have so far received little attention. In addition, the existence of information and strategic internet skills is indispensable in the future. These skills increasingly determine the position of people in market jobs and in social life. (Van Deursen & Van Dijk, 2010). Previous research also explained the digital divide and internet skills that support the use of digital technology.

According to research conducted by Van Deursen and Van Dijk (2019) The first-level-digital divide shifts from inequalities in physical access to inequalities in material access which shows that the first-level digital divide remains a problem in one of the richest and most technologically advanced countries in the world. By expanding physical and material access is one of the challenges in the digital divide. Where gaps in access to devices and peripherals, device-related opportunities (computers, mobile phones, laptops), and ongoing costs required to maintain hardware, software, as well as subscription costs affect existing inequalities related to Internet Skills, Usage and Outcomes. Previous research was conducted by Sagita and Giri (2023) on Digital Divide Analysis of Mobile Banking Use in Purwokerto City. This study analyzes four variables related to the Digital Divide, namely motivation, physical and material access, mobile banking skills and usage. Based on the results of this study, the four variables show an influence on the use of mobile banking and there is no digital divide. However, there are moderation variables that are not significant, which means that they do not strengthen the relationship, namely age moderation on the relationship between motivation and physical and material access, gender moderation and education on the relationship between mobile banking skills and usage. The next research was conducted by Hukama and Giri (2023) on the Analysis of Factors that Shape Digital Skills in the Use of Mobile Banking in Medan City. In this study, five factors make up digital skills, namely mobile operation skills, information navigation skills, operational skills, creative skills and social skills. The most dominant factor is the Mobile Operational Skill factor so it can be concluded that the Mobile Operational Skill factor is the main factor that forms digital skills in the use of mobile banking, especially in the city of Medan.

The novelty of this study compared to previous studies is the addition of outcome variables to analyze how the expected results of mobile banking in each individual. The study also focused more on non-users of mobile banking. So to find out whether there is a digital divide in the existence of mobile banking for every individual in Subang Regency, the author wants to conduct a research entitled "The Influence of The Digital Divide on Case Studies of Using Mobile Banking Services in Subang Regency".

2. METHODOLOGY

Research is the entire process of solving a problem (Assem Sharaf, Alaa El-Gharbawy, 2018). In conducting a study, of course, having certain characteristics will show the process after process of research that is being carried out today. Research is made to make it easier for readers and participants to understand the purpose and method of research (Sugiyono, 2019). The method used by the authors in this study is quantitative. According to (Sujarweni, 2019) Quantitative research is research that produces findings that can be made using statistical procedures or other quantitative (measurement) methods. According to (Sugiyono, 2019), If used statistical analysis is called quantitative methods. Using a survey strategy, in this case, a survey that asks past or present events about a person's beliefs, opinions, characteristics, and behaviors, i.e. respondents with questionnaires disseminated through the use of Google Form (Neuman, 2014). This research is based on its purpose, including for research that explains the variables contained in the existing problem, as stated by (Sudaryono, 2019). While in the

author's type of investigation, namely descriptive research in which research on problems in the form of current facts of a population which includes assessment activities of attitudes or opinions towards individuals, organizations, circumstances, or procedures (Sudaryono, 2019). This research is from individual analysis based on analysis of groups, individuals, and collective units. According to Sujarweni (2019), Individual research is research conducted only on a certain object, where respondents are each object of a particular object. In this study, the authors were not involved in intervening in the data. This study was conducted in less than one year where data was collected only once or using the cross section method. According to Sujarweni (2019), Cross-section research is research carried out only at a certain time, adjusting a phenomenon carried out in a study (Sekaran, U. dan Bougie, 2016).

3. RESULT AND DISCUSSION

Outer Model Test Results (Measurement Model))

a) Convergent Validity Test Results

Table 2: Convergent Validity Test Table

Variable	Item	Loading Factor (>0,7)	AVE (>0,5)	Conclusion
Motivation (MO)	MO 1	(0.896)	(0.835)	Valid
	MO 2	(0.921)		Valid
	MO 3	(0.936)		Valid
	MO 4	(0.927)		Valid
	MO 5	(0.886)		Valid
Physical and Material Accces (PM)	PM 1	(0.920)	(0.860)	Valid
	PM 2	(0.942)		Valid
	PM 3	(0.949)		Valid
	PM 4	(0.897)		Valid
Mobile Banking Skill (MB)	MB 1	(0.800)	(0.802)	Valid
	MB 2	(0.858)		Valid
	MB 3	(0.878)		Valid
	MB 4	(0.914)		Valid
	MB 5	(0.909)		Valid
	MB 6	(0.912)		Valid
	MB 7	(0.924)		Valid
	MB 8	(0.931)		Valid
	MB 9	(0.935)		Valid
	MB 10	(0.923)		Valid
	MB 11	(0.908)		Valid
	MB 12	(0.915)		Valid
	MB 13	(0.915)		Valid
	MB 14	(0.888)		Valid
	MB 15	(0.918)		Valid
	MB 16	(0.914)		Valid
	MB 17	(0.915)		Valid
	MB 18	(0.887)		Valid
	MB 19	(0.930)		Valid
	MB 20	(0.852)		Valid

	MB 21	(0.899)		Valid
	MB 22	(0.869)		Valid
	MB 23	(0.885)		Valid
	MB 24	(0.896)		Valid
	MB 25	(0.904)		Valid
	MB 26	(0.922)		Valid
	MB 27	(0.869)		Valid
	MB 28	(0.846)		Valid
	MB 29	(0.844)		Valid
	MB 30	(0.893)		Valid
Usage (USE)	USE 1	(0.905)	(0.826)	Valid
	USE 2	(0.910)		Valid
	USE 3	(0.925)		Valid
	USE 4	(0.903)		Valid
	USE 5	(0.929)		Valid
	USE 6	(0.880)		Valid
Outcome (OUT)	OUT 1	(0.869)	(0.774)	Valid
	OUT 2	(0.899)		Valid
	OUT 3	(0.877)		Valid
	OUT 4	(0.871)		Valid
	OUT 5	(0.889)		Valid
	OUT 6	(0.907)		Valid
	OUT 7	(0.893)		Valid
	OUT 8	(0.797)		Valid
	OUT 9	(0.862)		Valid
	OUT 10	(0.870)		Valid
	OUT 11	(0.907)		Valid
	OUT 12	(0.911)		Valid

Source: Data processed by Author (2023)

Based on the results of the loading factor test and AVE value, it can be said that all variables in this study can be explained by each question item that has been determined, where the validity results of each item have met the criteria in the validity test or it can be said that each question item is declared valid and appropriate for research.

b) Discriminant Validity Test Results

Table 3: Discriminant Validity Test Table using Cross Loading Numbers

	MO	PM	MB	USE	OUT
MO 1	(0.896)	0.125	-0.373	0.238	-0.020
MO 2	(0.921)	-0.085	0.010	0.090	-0.236
MO 3	(0.936)	-0.012	-0.106	-0.155	0.188
MO 4	(0.927)	-0.060	0.094	-0.132	0.308
MO 5	(0.886)	0.038	0.381	-0.031	-0.255
PM 1	0.423	(0.920)	-0.110	-0.098	-0.208
PM 2	-0.139	(0.942)	0.046	0.024	0.044
PM 3	-0.058	(0.949)	0.112	-0.003	0.051
PM 4	-0.228	(0.897)	-0.054	0.079	0.113
MB 1	0.073	0.296	(0.800)	-0.184	-0.172

MB 2	-0.066	0.172	(0.858)	-0.365	-0.062
MB 3	0.099	0.010	(0.878)	-0.681	0.068
MB 4	0.100	-0.070	(0.914)	-0.533	0.184
MB 5	-0.146	0.006	(0.909)	-0.521	0.038
MB 6	-0.148	-0.056	(0.912)	-0.431	-0.014
MB 7	-0.028	-0.175	(0.924)	-0.229	0.114
MB 8	-0.017	-0.227	(0.931)	-0.068	0.253
MB 9	0.196	-0.187	(0.935)	0.071	0.162
MB 10	0.072	-0.197	(0.923)	-0.341	0.191
MB 11	-0.241	-0.199	(0.908)	-0.610	0.194
MB 12	-0.414	-0.181	(0.915)	-0.057	0.356
MB 13	0.095	-0.176	(0.915)	-0.136	0.016
MB 14	0.207	-0.007	(0.888)	0.804	0.129
MB 15	0.162	-0.112	(0.918)	0.482	-0.063
MB 16	0.099	-0.108	(0.914)	0.282	0.048
MB 17	-0.032	-0.092	(0.915)	0.398	-0.152
MB 18	-0.161	-0.170	(0.887)	0.284	-0.30
MB 19	-0.344	-0.064	(0.930)	0.192	-0.156
MB 20	-0.035	0.094	(0.852)	-0.419	0.016
MB 21	-0.067	0.115	(0.899)	-0.297	0.142
MB 22	0.418	0.232	(0.869)	0.172	-0.096
MB 23	0.451	0.144	(0.885)	0.349	-0.281
MB 24	0.139	0.095	(0.896)	0.072	-0.087
MB 25	-0.153	0.277	(0.904)	0.151	-0.058
MB 26	-0.231	-0.024	(0.922)	0.252	0.048
MB 27	-0.119	0.068	(0.869)	0.044	-0.133
MB 28	0.130	0.288	(0.846)	0.315	-0.531
MB 29	0.042	0.275	(0.844)	0.361	-0.215
MB 30	-0.033	0.105	(0.893)	0.651	0.254
USE 1	0.007	-0.067	0.410	(0.905)	-0.309
USE 2	-0.116	0.009	0.560	(0.910)	-0.276
USE 3	0.164	-0.087	0.226	(0.925)	-0.375
USE 4	-0.094	0.123	-0.625	(0.903)	0.575
USE 5	0.200	-0.067	-0.101	(0.929)	-0.314
USE 6	-0.173	0.095	-0.490	(0.880)	0.739
OUT 1	0.149	-0.230	-0.202	0.544	(0.869)
OUT 2	0.068	-0.099	0.499	0.133	(0.899)
OUT 3	-0.037	-0.150	-0.229	0.032	(0.877)
OUT 4	-0.158	-0.215	0.864	-0.601	(0.871)
OUT 5	0.034	0.091	-0.536	0.198	(0.889)
OUT 6	-0.141	0.143	-0.425	0.324	(0.907)
OUT 7	-0.246	0.008	0.160	0.018	(0.893)
OUT 8	-0.284	0.329	0.586	-0.460	(0.797)
OUT 9	-0.022	0.127	-0.071	-0.155	(0.862)
OUT 10	0.167	0.076	-0.080	-0.125	(0.870)
OUT 11	0.157	0.024	-0.236	-0.173	(0.907)
OUT 12	0.279	-0.077	-0.249	0.201	(0.911)

Source: Data processed by the author (2023)

Based on the table, the discriminant validity value in this study is based on cross-loading testing, then each indicator can be said to be valid because the measured indicator value is greater than other constructs. To see the value of discriminant validity can also be done by another method, namely through the root value of AVE or what is referred to as the Fornell lacker criterion test. If all indicators are standardized then this measure is equal to the average commonalities in the block. In the Fornell lacker criterion test, a comparison was made between the AVE value and the AVE root value. Specifically, the AVE root value of each construct must be higher than the AVE value (Solihin &; Ratmono, 2020). Here is a table showing Fornell lacker criterion values.

Table 5: Discriminant Validity Test Table using AVE Value Comparison and AVE Root

Construct	AVE	$\sqrt{AVE}$	Conclusion
Motivation (MO)	0.835	0.914	Valid
Physical and material access (PM)	0.860	0.927	Valid
Mobile banking skill (MB)	0.802	0.896	Valid
Usage (USE)	0.826	0.909	Valid
Outcome (OUT)	0.774	0.880	Valid

Source: Data processed by the author (2023)

Based on the table of discriminant validity testing results using the fornell lacker method above, it shows that all constructs have a good validity value because the constructs measured are larger than other constructs.

c) **Reliability**

Table 4: Reliability Test Table

Variable	Cronbach's alpha (>0,6)	Composite reliability (>0,7)	Information
MO	0.950	0.962	RELIABEL
PM	0.946	0.961	RELIABEL
MB	0.991	0.992	RELIABEL
USE	0.958	0.966	RELIABEL
OUT	0.973	0.976	RELIABEL

Source: Data processed by the author (2023)

Based on Table 4 shows that the value of composite reliability in all constructs meets the assessment criteria, which is above 0.7. Therefore, it can be said that all constructs have good reliability because they follow predetermined conditions.

In addition, reliability testing is carried out by looking at the results of Cronbach's alpha value which results that all values from contracts are more than 0.6 which means the results are good.

Inner Model Test Results (Structural Model)

The inner model test is carried out to determine the influence of the independent variable on the dependent variable.

a) R-Square (R^2)

R-Square testing is carried out to see the magnitude of the influence of the independent variable on the dependent variable (Indrawati, 2015), The value of the coefficient of determination in this study can be seen in the following table. The R-squared value is used as the predictive power of the structural model. changes in the R-Square value can be used to explain the effect of exogenous latent variables on endogenous variables whether they have a substantive effect (ghozali, 2015). The criteria for the R-Square value are divided into 3, namely if the value is close to 0.75 it can be said to be strong, 0.50 can be moderate, and if the value is close to 0.25 then it is said to be weak.

Table 5: Table Uji R-Square

Variable	The Value Of Determination (R2)	Information
MO	-	-
PM	0.392	MODERATE
MB	0.498	MODERATE
USE	0.917	STRONG
OUT	0.930	STRONG

Source: Data processed by the author (2023)

1) 39.2% of the *Motivation* variable can be explained *by Physical and Material Access variables and 60.8% is influenced by other factors outside the study*.

2) 49.8% of *Physical and Material Access* variables can be explained by *Mobile Banking Skill* variables and 50.2% are influenced by other factors in the study.

3) 91.7% of the *Mobile Banking Skill* variable can be explained by the *Usage* variable and 8.3% is influenced by other factors outside the study.

4) 93% of the *Usage* variable can be explained *by the Outcome variable and 7% is influenced by other factors outside the study*.

b) Predictive Relevance (Q-Square)

Q-squared or Q² (often referred to as the Stonner-Geisser coefficient) is performed to assess the predictive validity or relevance of some predictor latent variable on the criterion variable. The value of the Q-square can be negative, but for models with predictive validity, it should be more than zero (Solihin & Ratmono, 2020).

Q-Square Formula Calculation

$$Q^2 = 1 - (1 - R_1^2)(1 - R_2^2)(1 - R_3^2)(1 - R_4^2)$$

$Q^2 = 1 - (1 - 0.392)(1 - 0.498)(1 - 0.917)(1 - 0.930)$

$Q^2 = 1 - (0.608)(0.502)(0.083)(0.070)$

$Q^2 = 1 - 0.002$

$Q^2 = 0.998 \ (99.8\%)$

The Q-square test has a vulnerability between $0 < Q^2 < 1$, the model will be said to be better if the value is close to zero. The Q-square value can be used to see how well the observations obtained from the model and parameter estimation (Ghozali, 2016). Based on the results of the Q-square calculation in this study, a value of 0.998 was obtained, where the results were between $0 < Q^2 < 1$, so the results of this study can be said to be good.

Table 6. Q-Square Test Table

Variable	Predictive Relevance Value (Q2)	Information
MO		
PM	0.461	GOOD
MB	0.501	GOOD
USE	0.869	GOOD
OUT	0.858	GOOD

Source: Data processed by the author (2023)

The results of the Q-Square values above are 0.461, 0.501, 0.869 and 0.858 indicating some more than 0. Therefore, the model in this study can be said to be good because the results of the Q-Square test show that the overall results are under the specified criteria.

c) Effect Size (f^2)

The calculation performed on effect size is used as the value of the individual contribution of each predictor latent variable on the R-squared latent criterion value.

The formula for calculating the value of effect size (f²) is:

$$f^2 = \frac{R^{\wedge}2 \ included - R^{\wedge}2 \ excluded}{(1 - R2 \ included)}$$

R² included and R² excluded are the values of the coefficient of determination of the criterion latent variable if a particular exogenous latent variable is included or excluded in the model. Effect size can be grouped into three categories, namely weak (0.02), medium (0.15), and large (0.35) (Kock, 2013). The following are the results of the effect size test in this study which was processed using WarpPLS 7.0 software.

Table 7: Effect Size Test

Variable	Effect Size Value (F2)	Information
MO	-	-
PM	0.417	BIG
MB	0.388	BIG
USE	0.889	BIG
OUT	0.846	BIG

Source: Data processed by the author (2023)

The estimation results in the effect size test in the table above show that the variables *Motivation, Physical and Material Access, Mobile Banking Skill, Usage and Outcome* have a large influence. So it can be said that all variables in this study have an important role in endogenous variables (Solihin & Ratmono, 2020).

DISCUSSION OF RESEARCH RESULTS

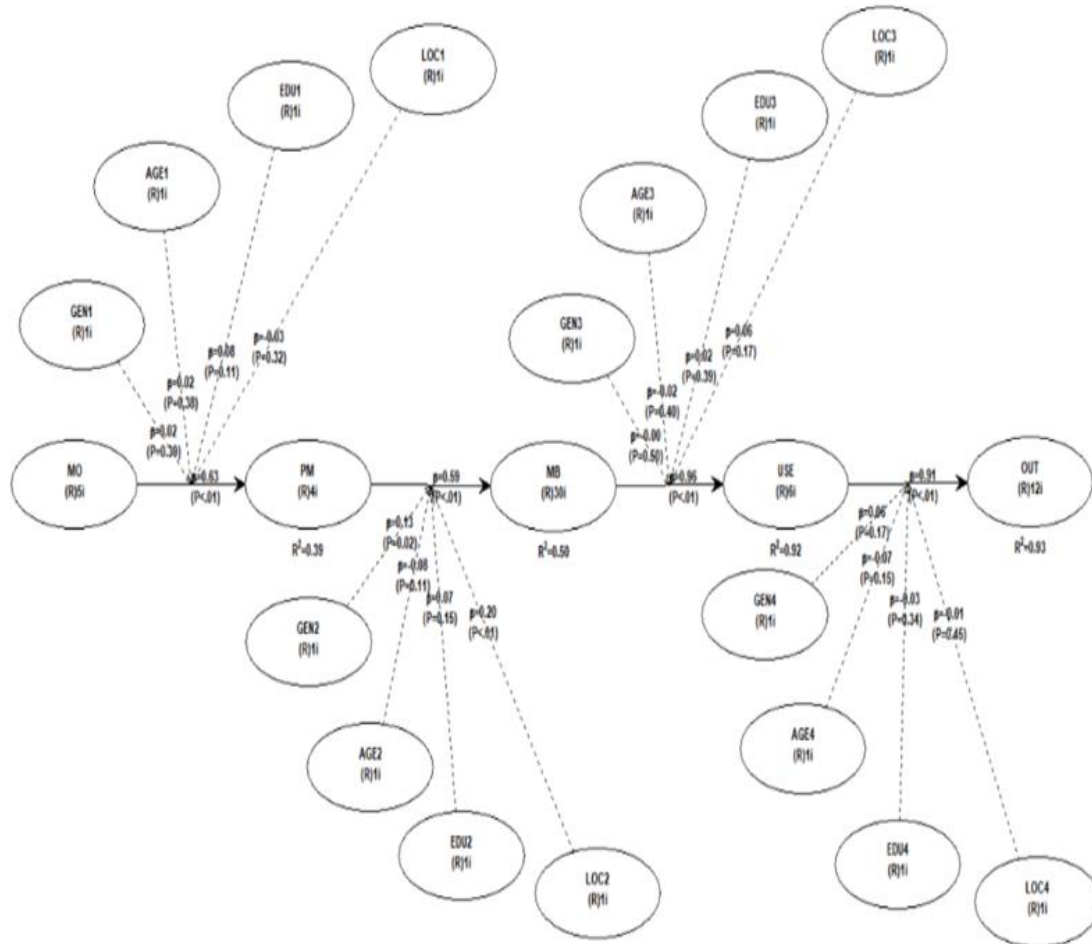## Discussion of Test Results and Analysis

Figure 1: Warpls 8.0 Data Processing Framework

Source: Data Processed by Researchers (2023)

In this study, the author used WarpPLS 8.0 software with 5 construct variables and 9 moderation variables. Of the 5 construct variables, there are 57 indicators of the question item studied. The 5 construct variables are motivation, physical and material *access,* mobile banking skills, usage and output.

In Van Dijk's book theory about the digital divide, 4 things affect the existence of a digital divide, namely motivation, physical and material *access*, mobile banking skills, usage and there are results after the use of digital media or so-called output.

Here is a complete discussion of each hypothesis of this study:

1) The Influence of Motivation on Physical and Material Access

In this study, H1, namely motivation, has a positive and significant relationship with physical and material access with a path coefficient value of 0.63, and P value of <0.001. This states that the existence of motivation influences every individual in having physical and material access to internet media. Such as the ability of individuals to have smartphone access, connect to wi-fi or the internet, have good internet access, etc. This is in line with the theory (Djik J.V., 2012), which states that in the use of digital media there needs to be motivation to use it. When there is motivation, someone will try to meet the needs of physical and material access in using technology.

2) The influence of Physical and Material Access on Mobile Banking Skills

In this study, H2, namely physical and material access, has a positive and significant relationship with mobile banking skills with a path coefficient value of 0.59 and P value of <0.001. This states that when individuals already have physical and material access, it can affect individual skills in accessing digital media such as the use of mobile banking applications. When an individual has adequate physical and material access to digital media, it will affect its use. Where quality and time also determine the frequency of use of digital media. Internet connection is also a factor that supports the greater use of digital media.

3) The Effect of Mobile Banking Skills on Usage

In this study, H3, namely mobile banking skills, has a positive and significant relationship with usage, with a path coefficient value of 0.96 and P value of <0.001. This means that someone who already has skills / skills in accessing digital media can influence their behavior in using mobile banking. This is in line with Van Dijk's theory, 2020 which states that digital skills and literacy are needed to achieve certain goals in the use of digital media.

4) The Effect of Usage on Outcome

In this study, H4, namely usage, has a positive and significant relationship to outcome, with a path coefficient value of 0.91, and a P value of <0.001. This explains that the use of mobile banking in each individual affects the final result or output provided by each individual. This is in line with Van Dijk's theory, 2020 which states that the use of digital media is influenced by opportunities, obligations, and available free time, as well as the efforts that need to be expended. The purpose of using digital media is to achieve certain goals such as obtaining information, entertainment, and transactions.

5) Gender Influence moderates the relationship between Motivation to Physical and Material Access

In this study, H5, namely gender, did not play a role in moderating the relationship between motivation for physical and material access and did not have a significant effect, this was because the path coefficient value was 0.019 and P value was 0.392. This means that gender does not significantly affect individuals to have physical and material access to mobile banking.

6) The Effect of Age moderates the relationship between Motivation on Physical and Material Access

In this study, H6, namely age, did not play a role in moderating the relationship between motivation to physical and material with a path coefficient value of 0.021 and P value of 0.380. It states that age does not affect motivation for physical and material access.

7) The Influence of Education moderates the relationship between Motivation to Physical and Material Access

In this study, H7, namely education, did not play a role in moderating the relationship between motivation for physical and material access with a path coefficient of 0.082 and P value of 0.115. It states that education has no effect on the relationship of motivation to physical and material access.

8) The effect of Location moderates the relationship between Motivation on Physical and Material Access

In this study, H8, namely location, did not play a role in moderating the relationship between motivation to physical and material with a path coefficient value of -0.032 and P value of 0.321. It states that location has no effect on the relationship of motivation to physical and material access.

9) The Effect of Gender moderates the relationship between Physical and Material Access to Mobile Banking Skills

In this study, H9, namely gender, plays a role in moderating the relationship between physical and material access to mobile banking skills with a path coefficient value of 0.203 and P value of 0.001. It states that gender differences can affect the relationship between physical and material access to mobile banking skills. So gender affects each individual in getting physical and material access in the form of the internet and smartphones in the ability of individuals to use technology.

10) The Effect of Age moderates the relationship between Physical and Material Access on Mobile Banking Skills

In this study, H10, namely age, did not play a role in the relationship between physical and material *access* to mobile banking skills with a path coefficient value of 0.070 and P value of 0.151. It states that age does not affect individuals in gaining physical and material access in the form of smartphones and the internet to use mobile banking.

11) The Effect of Education moderates the relationship between Physical and Material Access to Mobile Banking Skills

In this study, H11, namely education, had no effect in moderating the relationship between physical and material access to mobile banking skills with a path coefficient value of -0.083 and P value of 0.111. This means that education does not affect individuals in gaining physical and material access to technology.

12) The effect of Location moderates the relationship between Physical and Material Access on Mobile Banking Skill

In this study, H12 location moderated the relationship between physical and material access to mobile banking skills. This is evidenced by the path coefficient value of 0.135 and P value of 0.023. This means that differences in location affect individuals in getting physical and material access in the form of smartphones, computers and internet networks in using technology.

13) Gender Influence moderates the relationship between Mobile Banking Skill and Usage

In this study, H13, namely gender, has a weak effect and does not play a role in moderating the relationship between mobile banking skills and usage, because the path coefficient value is 0.000 and P value is 0.498. It states that gender does not affect individuals who have skills in mobile banking related to the use of mobile banking.

14) The Effect of Age moderates the relationship between Mobile Banking Skill and Usage

In this study, H14, which is age, has a weak effect and does not play a role in moderating the relationship between mobile banking skills and usage, because the path coefficient value is -0.018 and P value is 0.396. It states that age does not affect individuals who have mobile banking-related skills when they use mobile banking.

15) The Effect of Education moderates the relationship between Mobile Banking Skill and Usage

In this study, H15, namely education, did not play a role in moderating the relationship between mobile banking skills and usage, with a path coefficient value of 0.019 and P value of 0.392. It states that education does not affect individuals who have skills related to mobile banking in the use of technology.

16) The Effect of Location moderates the relationship between Mobile Banking Skill and Usage

In this study, H16, namely location, had a weak effect and did not play a role in moderating the relationship between mobile banking skills and usage, with a path coefficient value of 0.065 and P value of 0.171. It states that location does not affect individuals who have mobile banking-related skills in the use of mobile banking.

17) The Effect of Gender moderates the relationship between Usage and Output

In this study, H17, namely gender, has a weak effect and does not play a role in moderating the relationship between usage and output, because the path coefficient value is 0.064 and P value is 0.174. This means that gender does not influence individuals when they use mobile banking and then get output after using mobile banking.

18) The Effect of Age moderates the relationship between Usage and Output

In this study, H18, namely age, does not play a role in moderating the relationship between usage and output, because the path coefficient value is -0.069 and P value is 0.154. This means that age has no influence on individuals when they use mobile banking and then get output after using mobile banking.

19) The Effect of Education moderates the relationship between Usage and Output

In this study, H19, namely education, did not play a role in moderating the relationship between usage and output, because the path coefficient value was -0.029 and P value was 0.336. This means that education has no influence on individuals when they use mobile banking and then get output after using mobile banking.

20) The Effect of Location moderates the relationship between Usage and Output

In this study, H20, namely location, did not play a role in moderating the relationship between usage and output, because the path coefficient value was -0.009 and P value was 0.447. This means that location has no influence on individuals when they use mobile banking and then get output after using mobile banking.

Implications and Managerial Analysis

Digital divide relates to inequality or the existence of inequality in the distribution of access and users of information and communication technology (ICT) between different social groups, regions and countries that will have an impact on social and economic outcomes. Digital divide theory has important implications for policymakers. This is because the theory highlights the need for policies and programs aimed at increasing access and use of information and communication technology (ICT) particularly for disadvantaged groups and communities.

For example, policies aimed to increase access to affordable internet and computer technology, increase digital literacy, and encourage the development of online content and services that are relevant and accessible to all, and can help reduce the digital divide and promote social and economic equality.

This research refers to the inequality of distribution of access and use of digital technology in the Subang Regency area. The focus of this research is the banking sector, especially in improving *customer experience* with the existence of mobile banking services (mobile banking) and how the digital divide is one of the most complex problems. Therefore, this research is important in analyzing and implementing managerial measures related to the use of mobile banking services, especially in Subang Regency.

In this study, there were 212 respondents with the majority of men amounting to 52.83%. The age range of respondents, the majority of whom are aged 40-55 years, is 37.27%. The last level of education of respondents was dominated by graduates of high school / K equivalent amounting to 43.39%. The majority of respondents' income < Rp. 2,700,000 amounting to 56.13% followed by income in the range of Rp. 2,700,000 – Rp. 5,000,000 amounting to 24.53%. The job characteristics of respondents also vary, dominated by Freelance Daily

Workers with a percentage of 34.43%, followed by Housewives 19.81% and SOE/Private Employees 15.09%. For the record, all participating respondents are individuals who do not install mobile banking (non-users) with each different category that has been described.

From this research, it can be concluded that people in Subang Regency already can use mobile banking (mobile banking skills) and can carry out transaction activities in general such as transfers, topping up e-wallet balances, checking balances, and other activities. This is evidenced by the results of scientifically analyzed research where the *p-value* of 0.001 < the level of significance (0.05) which means significant and the value of path coefficient 0.956 so that it can be concluded that the relationship between mobile banking skills and usage is very strong.

In addition, when referring to the theory of digital technology adoption in Van Dijk's book, the initial phase of individuals in using technology is motivation. Where an individual needs to have motivations such as desires, social drives, or benefits felt in the use of technology. Then, physical and material access factors become no less important. One needs to have adequate physical and material access to be able to connect with technology. For example, good internet network infrastructure, availability of hardware such as mobile phones and laptops, and knowledge related to these technologies.

After the motivation and access are met, an individual will find it easier to adopt digital technology in this case is to use *mobile banking* services that can support the needs of each different individual. The more often *mobile banking* services are used, the more diverse the benefits will be felt by each user who forms different outputs/end results. The above factors are crucial for the banking industry or the government to consider because they can be a reference if conducting counseling programs or digital socialization to the public related to *mobile banking.*

In the advanced stage when viewed in terms of the influence given by the moderation variables, namely, *gender, age, education,* and *location* on each relationship between latent variables, it was found that 14 of the 16 moderators produced an insignificant value which means there was no moderation influence on each variable relationship.

However, there are 2 moderations that have a significant effect, namely the gene moderates the relationship between physical and material access to mobile banking skills with a significant and positive value with a P value of 0.001 and a path coefficient of 0.203. The next moderator, location moderated the relationship of physical and material access to mobile banking skills with a P value of 0.023 and a path coefficient of 0.135. This represents that there is an influence between gender differences and respondents' location in physical and material access to the ability to use mobile banking.

In this case, the banking sector needs to pay attention to how effective marketing strategies are in accordance with technology adoption and the behavior of each customer of different ages and locations. On the other hand, the role of the government in educating about the benefits and use of mobile banking is also very important.

Even so, other moderation variables that do not have a significant effect must still be considered to maintain and improve the results that have been achieved. The goal is to prevent the digital divide in the use of mobile banking and have a positive influence on increasing people's digital literacy.

4. CONCLUSION

Based on the results of research conducted regarding the digital gap in the use of mobile banking in Subang Regency, using the SEM PLS method on 212 samples and data processing using WarpPLS 8.0 software. It was explained that the stages in the digital divide in sequence are Motivation, Physical and Material Access, Mobile Banking Skill, Usage and Outcome. The following is a detailed explanation for each relationship between variables:

a) The relationship between the latent variable motivation and physical and material access has a positive and significant effect, meaning that each individual's encouragement/desire will increase their tendency to fulfill their physical and material access needs such as smartphones, laptops and internet networks.

b) The relationship between the latent variable physical and material access on mobile banking skills has a positive and significant effect, meaning that by providing physical and material access (smartphones, laptops, internet networks), it will make it easier for individuals to try/use digital media, in this case mobile banking. which will have an impact on the formation of their skills/abilities in using mobile banking applications.

c) The relationship between the latent variable mobile banking skill and usage has a positive and significant effect, meaning that the skills/abilities possessed by each individual will result in effective and efficient use of digital media in accordance with its function, such as using mobile banking for checking balances, sending money, bill payments, stock investments and other needs related to digital financial transactions.

d) The relationship between the latent variable usage and the outcome has a positive and significant effect, meaning that the use of mobile banking such as for checking balances, sending money, paying bills, investing in shares and other needs related to digital financial transactions as appropriate will increase good results for every individual who use it.

e) The influence of the moderating variables gender, age, education and location on the relationship between motivation and physical and material access does not have a significant effect. This means that differences in gender (men and women), age (young to old age range), education level and location do not influence respondents in their motivation to fulfill physical and material access needs such as laptops, computers, smartphones, networks. internet, and other devices.

f) The influence of the moderating variables gender and location on the relationship between physical and material access on mobile banking skills has a significant effect. This means that differences in gender (men and women) and location (Subang, Pagaden, Dawuan, Cibogo, Cijambe, Jalancagak, Sagalaherang) influence the people in Subang Regency

when they have physical and material access such as smartphones and internet networks. in adopting mobile banking and studying mobile banking services to obtain skills related to mobile banking. Meanwhile, the influence of the moderating variables age and education on the relationship between physical and material access and mobile banking skills does not have a significant effect. This explains that differences in age and level of education have no effect on the people in Subang Regency when they have physical and material access such as smartphones and internet networks to adopt mobile banking and learn mobile banking services to acquire skills related to mobile banking.

g) The influence of the moderating variables gender, age, education and location on the relationship between mobile banking skills and usage does not have a significant effect. This proves that differences in gender, age range, education level and location have no effect on the people of Subang Regency when they have the skills related to mobile banking to use these services frequently and for various purposes (diversity).

h) The influence of the moderating variables gender, age, education and location on the relationship between usage and outcome. This means that differences in gender, age, education level and location among respondents do not influence individuals to produce positive or negative tendencies in carrying out financial transaction activities such as checking balances, transferring money, making water payments, electricity payments, making top-ups. or other things on the mobile banking application.

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