

## **ABSTRACT**

*Assisted by internet use, the development of technology has been increasing rapidly. The development of technology makes information dissemination, through the assistance of the internet, more accessible. The number of smartphone users also supports the significant growth in internet users. Indonesians' ability to access the internet and use smartphones has allowed the banking sector to take advantage of these technological advances and push for mobile application-based banking services.*

*However, in reality, the use of mobile banking can still be higher, especially considering the number of internet and smartphone users. This gap between the number of internet and smartphone users with the number of mobile banking application users shows the digital divide in which people are still deprived of the full benefits of mobile banking services.*

*Mobile banking has the potential to reach all levels of society; this is especially observable in Bandung City. The use of technology in the community requires digital skills in its application, from which the digital divide can be measured. This study aims to analyze the digital skills factor in the use of mobile banking applications in Bandung City.*

*This research uses factor analysis techniques, namely Exploratory Factor Analysis (EFA), by distributing questionnaires to 415 samples.*

*The results of the study show that six factors impact the users' digital skills in the use of mobile banking applications in Bandung. These factors are Mobile Operational Skills, Information Navigation Skills, Creative Skills, Social Skills, Operational Skills, and Percieved for Ease of User Skills.*

*Keywords: digital skills, mobile banking, exploratory factor analysis*