ABSTRACT

The high growth of technology, especially in the financial sector related to daily transactions by banking customers in Indonesia, which was initially outperformed by the transaction method using ATM machines and shifted from 2018 until now with transactions using mobile banking being the most widely used and most desirable transaction method. However, there are the number of customers and the number of mobile banking users for each banking brand in Indonesia, besides that it is also known that the ability of the digital community in Indonesia is still far below other countries.

The purpose of this study is to find out what are the factors that affect digital skills in the use of mobile banking in Indonesia. By using a data collection tool in the form of a questionnaire. Furthermore, data processing will be carried out using SPSS and analysis will be carried out.

The analysis technique in this study uses Exploratory Factor Analysis or EFA analysis techniques using SPSS statistical software which will get data from respondents who are mobile banking users in Indonesia as many as 305 people.

Based on the results of the data analysis that has been carried out, this study found 4 factors that can form digital skills in the use of mobile banking in the city of Bandar Lampung, namely Operational Skills, Facilitating Condition Skills, Personal Innovativeness Skills, and Social Skills. The naming of the factors in this study was carried out based on the forming indicators of each factor.

This research is only a beginning that can contribute to discovering the factors that shape digital skills in the use of mobile banking. Further research is recommended to carry out ongoing research with a wider area coverage, as well as to confirm the results of factor exploration in this study to strengthen the findings.

Keywords*: Mobile Banking,* EFA*, Digital Skill*