

## **ABSTRACT**

*Indonesia, which is in the Asian region with most of the the world's population, is currently experiencing a digital divide phenomenon in the financial sector because users of online financial services such as mobile banking are only 28.8% of the population in Indonesia. The city of Medan has a considerable potential for mobile banking transaction turnover because it has funds stored in banks amounting to 178.04 trillion rupiah with the largest per capita expenditure in North Sumatra, and the Medan city area has been evenly reached by 4G + internet network access.*

*There are 4 keys to success to be able to use digital technology, namely Motivation, Physical and Material Access, Digital Skills, and Usage, but digital skills have the most important role in the use of digital technology to overcome digital divide. Therefore, this study aims to analyze the factors that shape digital skills in the use of mobile banking in the city of Medan.*

*This study used EFA data analysis techniques to identify the factors that make up digital skills in the use of mobile banking in the city of Medan. The data processing and analysis process in this study used the SPSS version 23 tool.*

*Based on the results of data analysis that has been carried out, this study found 5 factors that can form digital skills in the use of mobile banking in the city of Medan. These factors are Mobile Operational Skill, Information Navigation Skill, Operational Skill, Creative Skill, and Social Skill. Naming factors based on the essence of their forming items.*

*This research is only a beginning that can contribute to finding the factors that shape digital skills in the use of mobile banking. Further research is recommended to conduct research using the CFA method to strengthen the findings in this study and SEM to examine the digital divide comprehensively.*

**Keywords:** *Consumer Behavior, Digital Skills, Mobile Banking*