ABSTRACT

Internet users in Indonesia are currently quite high, but internet users who have digital skills to access mobile banking are still minimally accessed by internet users, especially in Bogor Regency which is the focus of this research.

This research was conducted to confirm what digital skills factors can represent the construct, at least one of which represents the use of mobile banking services in Bogor Regency. This study uses non-probability sampling and purposive sampling with the number of samples used as many as 366 who are banking customers who use mobile banking in Bogor Regency.

The analysis technique used in this research is to use Confirmatory Factor Analysis (CFA) and by using AMOS version 24 software as a tool to analyze this research. The variables used in this study include operational mobile skills, information navigation skills, creative skills, and social skills with a total of 30 indicators used.

The results obtained based on the factor analysis of digital skills on the use of mobile banking services in Bogor Regency show that all indicators used in this study represent their constructs because the loading factor value is more than> 0.30 declared valid but the fit model in this study is still found to be an unfit model, so a model modification is carried out to get a fit model.

This research is a form of contribution from researchers to confirm what factors influence digital skills in the use of mobile banking services, then suggestions can be given for further research using exploratory factor analysis (EFA) so that the model to be used gets a fit model when reprocessed using confirmatory factor analysis (CFA).

Keywords: Consumer Behavior, Mobile Banking, Digital Skills