ABSTRACT

Mobile banking services are becoming increasingly popular as a result of the continuing development of information and communication technology and the rising number of smartphone users in Indonesia. A service called "Mobile Banking" lets customers of a bank do their banking business from their smartphones or other mobile devices. However, there is a disparity between the number of customers and Mobile Banking users for each Indonesian banking brand. In addition, it is common knowledge that Indonesians still have significantly lower digital capabilities than those of other nations..

This study aims to determine what factors influence mobile banking users' digital skills and their readiness for digital banking change in Jakarta, Indonesia, specifically. by making use of a questionnaire as a tool for gathering data. Additionally, SPSS will be used for data processing, and analysis will be performed.

The analysis technique in this study used the Exploratory Factor Analysis or EFA analysis technique using the statistical software SPSS Version 24 to obtain data from 370 respondents who were Mobile Banking users in Jakarta.

Based on the results of data analysis that has been carried out, this study found 3 factors that can form digital skills in the use of Mobile Banking in the city of Jakarta, namely Mobile Operational Skills, Information Navigation Skills and Social Creative Skills. The naming of the factors in this study was carried out based on the forming indicators of each factor.

Research can contribute to discovering the factors that shape digital skills in the use of Mobile Banking. Further research is suggested to carry out continuous research, as well as to confirm the results of factor exploration in this study to strengthen the findings.

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