

## ***ABSTRACT***

*As time goes by, developments in technology and information continue to grow, this is also accompanied by the increase in Smartphone users in Indonesia which is the main point of using Mobile banking services.*

*The purpose of this research is to find out what factors affect the digital skills of users of the Mobile banking application, especially in Gabuswetan, Indramayu Regency. The data analysis technique in this study is using the Exploratory Factor Analysis or EFA technique using SPSS software with data from the respondents using the Mobile banking application as many as 300 respondents.*

*The results of this study found that the most important factor that can influence the digital skills of mobile banking users is information navigation because of the user's ability to understand information navigation. The social skills variable affects digital skills because in using mobile banking users can become more proficient from their social environment. In addition, the mobile skills variable is due to the use of the mobile banking application which is a digital application that is used on a smartphone so that expertise is needed to use a smartphone so that users have no difficulty using the application.*

***Keywords:*** *Digital Skills, Mobile banking, EFA*