

ABSTRACT

The development of the internet in Indonesia is very rapid, the number of internet users in Indonesia increased by 87.2% according to data by the Central Statistics Agency in 2020. Indonesian people use the internet to support their daily activities. Such as communicating via chat applications, entertainment and making transactions, one of which is mobile banking. For the population of the city of Padang in 2022, 919,145 thousand people. According to the Association of Indonesian Internet Service Providers, in 2019-2020 the number of internet users in West Sumatra is 5,008 million internet networks in the City of Padang, West Sumatra, the internet network from 4G to 4G + has spread evenly so that the people of Padang City have facilities to access the internet, especially financial services such as mobile banking.

The number of Mobile Banking users in Indonesia is 11.8 million in May 2022, while in Padang City according to data from the Padang City Statistics Agency provides financial facilities as much as 11.55%, of the total people who have accessed the internet as much as 63.61%, this creates a difference significant so that researchers are interested in analyzing digital skill factors in the use of mobile banking in the city of Padang.

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 Padang City 372 respondents

Keywords : *Digital Skills, Mobile Banking, Explorator Factor Analysis*