ABSTRACT

The increasingly high and rapid technological growth requires the public to be able to adapt related to digital technology such as daily transactions in the financial sector. customers initially only used ATM machines in conducting financial transactions, transactions can now use mobile banking which can make it easier for customers to make transactions quickly, this method has now been in great demand by the public. However, there are in the number of mobile banking users and the number of customers in each bank, besides that digital capabilities in the community are still quite far away.

There are 4 keys to success in being able to use digital technology, namely Motivation, Physical and Material Access, Digital Skills, and Usage, but digital skills have the most important role in using digital technology to overcome the digital divide. The purpose of this research is to find out what factors influence digital skills for mobile banking users in Natar District. This study uses SPSS as a data processing tool to be analyzed.

The analysis technique in this study is the Exploratory Factor Analysis (EFA) analysis technique which has 3 stages, the first is the feasibility test using MSA, Bartlett's Test, and Anti-Image Correlation. The second stage is factor extraction by selecting the right factors based on the number of variances and scree plots. The final stage is factor rotation with the Varimax model. The analysis technique in this study is the Exploratory Factor Analysis (EFA) analysis technique.

Keywords*: Mobile Banking, Exploratory Factor Analysis (EFA), Digital Skills. Customer Behavior*