

## **ABSTRACT**

*The number of internet users in Indonesia is quite high, but the use of mobile banking services is still relatively minimal accessed by internet users. Especially in the Subang Regency area which is the focus of the research. Research was conducted to ascertain and confirm what digital skills factors on the use of mobile banking services in Subang Regency are relevant and can represent the construct. The study used non-probability sampling and purposive sampling techniques, with a sample size of 350 respondents who are banking customers who use mobile banking services domiciled in Subang Regency.*

*Based on the results of the digital skills factor analysis on the use of mobile banking services in Subang Regency, it has been confirmed that it is valid because the analysis results show that most of the indicators of each latent variable ranging from operational mobile skills, information navigation skills, social skills, and creative skills to the use of mobile banking services can be said to be valid and able to represent their constructs, although the fit value of the model obtained shows less fit results because it still does not meet the criteria, so model modifications are made to get a fit model.*

*This research is only a start that can contribute as a medium to confirm factors that are relevant and valid in representing their constructs. therefore further research can re-explore the model to be used in research using the Exploratory Factor Analysis (EFA) analysis method so as to get a fit model. Or it can also make further modifications related to the model using the Confirmatory Factor Analysis (CFA) method.*

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