ABSTRACT

This research is motivated by the increasing use of the Internet in Indonesia supported by Indonesia having a good coverage area network where the distribution of Internet network quality is classified as good which causes the use of cellular phones to continue to increase, not only that it also has an impact on technological advances that are increasingly advanced and cause everything to start running towards digitalization, one of the services is Mobile Banking. The development of mobile banking is well received in Indonesia is growing rapidly behind this phenomenon is the fact that there is still a digital gap in the use of mobile banking in Indonesia.

This study uses quantitative research methods and is descriptive in nature using Confirmatory Factor Analysis techniques which aim to confirm whether the digital skill factors on the use of mobile banking services in Surakarta City that have been hypothesized represent the construct. The influencing variables consist of operational mobile skills, information navigation skills, creative skills, and social skills. The sampling technique used is non-probability and purposive sampling, and the minimum sample size criteria obtained a minimum sample size of 300, the sample used amounted to 302 respondents who are domiciled in Surakarta and use mobile banking services.

Referring to the research that has been done, it can be said that the hypothesized factors are valid factors representing digital skill variables on mobile banking even though some of them are not reliable. The model that has been used based on the fit results is declared not fit, so it can be said that the model used in this study is not good. And in each variable, it can be stated that the indicators that build latent variables are valid indicators except for the OMS9 indicator which does not represent the Operational Mobile Skill.

This study contributes to the confirmation of factors that influence digital skills in mobile banking services, and it is recommended to further refine the index through Exploratory Factor Analysis (EFA) research. This refinement will enable future research on digital skills, specifically related to mobile banking services, to utilize the four latent variables of operational mobile skills, information navigation skills, social skills, and creative skills as a reference for improved research outcomes.

Keywords:*Mobile Banking, Digital Skills*