

**ANALISIS PENGARUH *ELECTRONIC BANKING* TERHADAP
PROFITABILITAS BANK PADA PERUSAHAAN PERBANKAN YANG
TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2017-2020**

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INTISARI

Selama masa pandemi inovasi layanan perbankan lebih fokus kepada pengembangan layanan digital berupa *electronic banking*. Percepatan digitalisasi ekonomi dalam industri perbankan diharapkan memperbanyak transaksi perbankan nasabah sehingga akan berpengaruh terhadap pertumbuhan profitabilitas bank. Penelitian ini bertujuan untuk mengetahui pengaruh *electronic banking* terhadap profitabilitas bank pada perusahaan yang terdaftar di Bursa Efek Indonesia. Indikator *elektronik banking* meliputi *mobile banking* dan *internet banking*. Profitabilitas bank diukur menggunakan ROI (*Return on Investment*). Metode penelitian yang digunakan adalah metode kuantitatif. Populasi dalam penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia. Sampel penelitian ini adalah 20 perusahaan perbankan dengan laporan keuangan mulai tahun 2017 sampai dengan 2020. Analisis data yang digunakan yaitu analisis deskriptif kuantitatif. Berdasarkan hasil analisis, menunjukkan bahwa *mobile banking* tidak berpengaruh positif terhadap profitabilitas bank, *internet banking* berpengaruh positif terhadap profitabilitas bank dan secara simultan *mobile banking* dan *internet banking* berpengaruh positif terhadap profitabilitas bank.

Kata Kunci: *Mobile Banking*, *Internet Banking*, ProfitabilitasBank

**ANALYSIS OF THE EFFECT OF ELECTRONIC BANKING ON BANK
PROFITABILITY IN BANKING COMPANIES LISTED ON THE
INDONESIA STOCK EXCHANGE FOR THE 2017-2020 PERIOD**

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ABSTRACT

During the pandemic, banking service innovations were more focused on developing digital services in the form of electronic banking. The acceleration of economic digitization in the banking industry is expected to increase customer banking transactions so that it will affect the growth of bank profitability. This study aims to determine the effect of electronic banking on bank profitability in companies listed on the Indonesia Stock Exchange. Electronic banking indicators include mobile banking and internet banking. Bank profitability is measured using ROI (Return on Investment). The research method used is a quantitative method. The population in this study are banking companies listed on the Indonesia Stock Exchange. The sample of this research is 20 banking companies with financial statements from 2017 to 2020. The data analysis used is descriptive quantitative analysis. Based on the results of the analysis, shows that mobile banking does not have a positive effect on bank profitability, internet banking has a positive effect on bank profitability and simultaneously mobile banking and internet banking have a positive effect on bank profitability.

Keywords: Mobile Banking, Internet Banking, Bank Profitability