

ABSTRAK

SELVIANI. 2022. *Pengaruh Implementasi Layanan Mobile Banking Terhadap Profitabilitas PT Bank Rakyat Indonesia Tbk. (2020-2024)*. Skripsi. Jurusan Manajemen Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh: Nasrullah dan Amelia Rezki Septiani Amin.

Penelitian ini bertujuan menganalisis pengaruh implementasi layanan mobile banking terhadap profitabilitas PT Bank Rakyat Indonesia Tbk periode 2020–2024. Implementasi mobile banking diposisikan sebagai variabel independen yang diukur melalui jumlah transaksi, sedangkan profitabilitas sebagai variabel dependen yang diukur menggunakan rasio keuangan. Penelitian menggunakan pendekatan kuantitatif dengan metode analisis regresi linear sederhana dan data sekunder dari laporan tahunan Bank Rakyat Indonesia selama lima tahun. Hasil penelitian menunjukkan bahwa implementasi mobile banking berpengaruh positif dan signifikan terhadap profitabilitas, dengan koefisien regresi sebesar 0,055 dan nilai signifikansi 0,002 ($<0,05$). Nilai koefisien determinasi (R^2) sebesar 0,972 menunjukkan bahwa 97,2% variasi profitabilitas dijelaskan oleh variabel mobile banking, sedangkan sisanya dipengaruhi oleh faktor lain di luar model penelitian. Dengan demikian, peningkatan implementasi layanan mobile banking berkontribusi signifikan terhadap peningkatan profitabilitas Bank Rakyat Indonesia.

Kata kunci: *Mobile Banking*, Profitabilitas, Perbankan.

ABSTRACT

SELVIANI. 2022. *The Effect of Mobile Banking Service Implementation on the Profitability of PT Bank Rakyat Indonesia Tbk (2020–2024)*. Undergraduate Thesis. Department of Management, Faculty of Economics and Business, Universitas Muhammadiyah Makassar. Supervised by Nasrullah and Amelia Rezki Septiani Amin.

This study aims to analyze the effect of mobile banking service implementation on the profitability of Bank Rakyat Indonesia during the 2020–2024 period. Mobile banking implementation is positioned as the independent variable measured by the number of transactions, while profitability is the dependent variable measured using financial ratios. This research uses a quantitative approach with a simple linear regression analysis method and secondary data obtained from the annual reports of Bank Rakyat Indonesia over five years. The results show that the implementation of mobile banking has a positive and significant effect on profitability, with a regression coefficient of 0.055 and a significance value of 0.002 (<0.05). The coefficient of determination (R^2) of 0.972 indicates that 97.2% of the variation in profitability can be explained by the mobile banking variable, while the remaining is influenced by other factors outside the research model. Therefore, the increased implementation of mobile banking services significantly contributes to improving the profitability of Bank Rakyat Indonesia.

Keywords: *Mobile Banking, Profitability, Banking.*