ABSTRAK

Krisnawati Silaban, NIM. 7222540004. Pengaruh Digitalisasi Perbankan, Efisiensi Operasional, dan Kredit UMKM Terhadap Profitabilitas Bank Umum di Indonesia. Skripsi, Prodi Ilmu Ekonomi, Jurusan Ekonomi, Fakultas Ekonomi, Universitas Negeri Medan.

Penelitian ini dilatarbelakangi oleh profitabilitas bank umum yang memiliki peran penting tidak hanya sebagai indikator kinerja keuangan, tetapi juga sebagai cerminan kekuatan sistem keuangan dalam mendukung perekonomian. Penelitian ini menggunakan metode kuantitatif dengan data sekunder berbentuk panel yang diperoleh dari publikasi laporan tahunan setiap bank. Analisis dilakukan menggunakan regresi data panel dengan bantuan program Eviews 12, dimana model terbaik yang dipilih adalah *Commen Efect Model* (CEM). Hasil penelitian menunjukkan bahwa variabel Digitalisasi Perbankan berpengaruh positif signifikan terhadap profitabilitas bank (koefisien 0.172163; signifikansi 0.0091), variabel Efisiensi Operasional berpengaruh negatif signifikan (koefisien -0.077583; signifikansi 0.0000), dan variabel Kredit UMKM berpengaruh positif signifikan terhadap profitabilitas (koefisien 0.434748; signifikansi 0.0000). Secara simultan, ketiga variabel berpengaruh signifikan terhadap profitabilitas bank umum dengan probabilitas F-statistik sebesar 0.000000 (<0.05). Nilai koefisien determinasi (R2) sebesar 0.802095, yang berarti 80.20% variabel Profitabilitas Bank Umum dapat dijelaskan oleh ketiga variabel, sedangkan sisanya 19.79% dipengaruhi oleh faktor lain di luar model. Kesimpulan penelitian ini menunjukkan bahwa secara simultan, ketiga variabel tersebut terbukti memiliki pengaruh yang signifikan terhadap profitabilitas bank. Hal ini menegaskan bahwa peningkatan kinerja perbankan tidak hanya bergantung pada inovasi teknologi, tetapi juga pada kemampuan bank dalam mengelola biaya secara efisien serta mengoptimalkan fungsi intermediasi melalui penyaluran kredit, khususnya kepada sektor UMKM.

Kata Kunci: Digitalisasi Perbankan, Efisiensi Operasional, Kredit UMKM, Profitabilitas Bank.

ABSTRACT

Krisnawati Silaban, Student ID: 7222540004. The Influence of Banking Digitalization, Operational Efficiency, and MSME Credit on the Profitability of Commercial Banks in Indonesia. Undergraduate Thesis, Study Program of Economics, Department of Economics, Faculty of Economics, State University of Medan.

This research is motivated by the profitability of commercial banks, which plays an important role not only as an indicator of financial performance but also as a reflection of the strength of the financial system in supporting the economy. This research uses a quantitative method with secondary data in the form of panels obtained from the publication of each bank's annual report. The analysis was conducted using panel data regression with the help of the Eviews 12 program, where the best model chosen was the Common Effect Model (CEM). The results show that the Banking Digitalization variable has a significant positive effect on bank profitability (coefficient 0.172163; significance 0.0091), the Operational Efficiency variable has a significant negative effect (coefficient -0.077583; significance 0.0000), and the MSME Credit variable has a significant positive effect on profitability (coefficient 0.434748; significance 0.0000). Simultaneously, all three variables have a significant effect on commercial bank profitability with an F-statistic probability of 0.000000 (<0.05). The coefficient of determination (R2) is 0.802095, meaning that 80.20% of the Commercial Bank Profitability variable can be explained by these three variables, while the remaining 19.79% is influenced by other factors outside the model. The conclusion of this study shows that simultaneously, these three variables have been proven to have a significant influence on bank profitability. This confirms that improving banking performance depends not only on technological innovation, but also on the bank's ability to manage costs efficiently and optimize its intermediation function through credit distribution, especially to the MSME sector.

Keywords: *Banking Digitalization, Operational Efficiency, MSME Credit, Bank Profitability.*