ABSTRAK

Kinerja perbankan penting untuk dianalisis agar kita dapat mengetahui efektivitas perbankan dalam menghasilkan *profit.* Penelitian ini bertujuan untuk menguji pengaruh dari *internet banking*, *mobile banking, dan ATM* terhadap kinerja keuangan perbankan periode tahun 2017 – 2021. Jenis penelitian kuantitatif. Sifat penelitian ini deskriptif. Populasi yang terdapat pada penelitian merupakan perusahaan yang bergerak di sektor perbankan dan telah terdaftar di OJK yaitu sebanyak 72 perusahaan. Sampel sebanyak 250 data. Model analisis regresi linier berganda. Hasil penelitian adalah *internet banking* tidak berimplikasi secara parsial terhadap kinerja keuangan perbankan periode 2017 – 2021. *Mobile banking* tidak berimplikasi secara parsial terhadap kinerja keuangan perbankan periode 2017 – 2021. *ATM* tidak berimplikasi secara parsial terhadap kinerja keuangan perbankan periode 2017 – 2021.

Kata Kunci : *Internet Banking, Mobile Banking, ATM dan Kinerja Keuangan.*

ABSTRACT

Banking performance is important to analyze so that we can know the effectiveness of banks in generating profit. This research to examine the effect of internet banking, mobile banking, and ATMs on banking financial performance for the period 2017 – 2021. The type of this research is quantitative research. The characteristic of this research is descriptive. The population of this research are companies that operating in bank sector and has been registered in OJK which is 72 company. This research have 250 samples. The analysis model of this research is multiple linear regression. The results of the research are that internet banking has no partial implications for banking financial performance for the 2017 – 2021 period. Mobile banking does not have partial implications for banking financial performance for the 2017 – 2021 period. ATM does not have partial implications for banking financial performance for the 2017 – 2021 period.

Keywords : *Internet Banking, Mobile Banking, ATM and Financial Performance.*