

**PENGARUH *MOBILE BANKING* BANK NEGARA INDONESIA  
TERHADAP *FEE BASED INCOME*  
PERIODE 2017-2021**

Oleh

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**ABSTRAK**

Pengguna aktif *Mobile Banking* yang terus meningkat beriringan dengan jumlah transaksi yang meningkat. Tingkat laba bersih Bank Negara Indonesia yang meningkat tiap tahunnya. BNI mengalami fluktuasi pada *fee based income*. Tujuan dari penelitian ini adalah: (1) Mengetahui pengaruh jumlah pengguna aktif *mobile banking* terhadap *fee based income*, (2) Mengetahui pengaruh jumlah transaksi *mobile banking* terhadap *fee based income*, (3) Mengetahui pengaruh jumlah pengguna aktif *mobile banking* terhadap jumlah transaksi *mobile banking*, dan (4) Mengetahui apakah jumlah transaksi *mobile banking* mampu memediasi pengaruh jumlah pengguna aktif *mobile banking* terhadap *fee based income*. Metode yang digunakan dalam penelitian ini adalah kuantitatif jenis data sekunder dengan teknik penarikan sampel menggunakan *purposive sampling* yaitu laporan keuangan mengenai jumlah pengguna aktif *mobile banking*, jumlah transaksi *mobile banking*, dan *fee based income* dalam lima tahun terakhir yaitu tahun 2017-2021. Analisis data menggunakan analisis jalur. Hasil penelitian menunjukkan bahwa (1) Jumlah pengguna aktif *mobile banking* ( $X_1$ ) berpengaruh positif dan signifikan terhadap *fee based income* (Y) (2) Jumlah pengguna aktif *mobile banking* ( $X_1$ ) berpengaruh positif dan signifikan terhadap jumlah transaksi *mobile banking* ( $X_2$ ) (3) Jumlah transaksi *mobile banking* ( $X_2$ ) berpengaruh positif dan signifikan terhadap *fee based income* (Y) (4) Jumlah pengguna aktif *mobile banking* ( $X_1$ ) berpengaruh positif dan signifikan terhadap *fee based income* (Y) dengan mediasi jumlah transaksi *mobile banking* ( $X_2$ ) (5) jumlah pengguna aktif *mobile banking* ( $X_1$ ) mampu mempengaruhi secara langsung *fee based income* (Y) maupun tidak langsung dengan melibatkan jumlah transaksi *mobile banking* ( $X_2$ ). Berdasarkan hasil penelitian dapat disimpulkan bahwa *fee based income* dipengaruhi oleh banyak faktor, tidak hanya *mobile banking* saja tapi faktor lainya seperti *Inkaso*, *Safe Deposit Box*, *Letter of Credit* dan *Credit Card*. Penelitian ini dapat digunakan bagi pihak bank untuk sumbangan pemikiran dalam upaya peningkatan *fee based income*.

**Kata kunci:** *Mobile Banking*, BNI, *Fee Based Income*

**THE INFLUENCE OF INDONESIAN STATE BANK MOBILE BANKING  
ON FEE BASED INCOME PERIOD 2017-2021**

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**ABSTRACT**

*Active Mobile Banking users continue to increase along with the increasing number of transactions. The net profit level of Bank Negara Indonesia is increasing every year. BNI experienced fluctuations in fee-based income. The purposes of this study are: (1) To determine the effect of the number of active mobile banking users on fee-based income, (2) To determine the effect of the number of mobile banking transactions on fee-based income, (3) To determine the effect of the number of active mobile banking users on the number of mobile banking transactions, and (4) Knowing whether the number of mobile banking transactions is able to mediate the effect of the number of active mobile banking users on fee-based income. The method used in this study is quantitative secondary data types with a sampling technique using purposive sampling, namely financial reports regarding the number of active mobile banking users, number of mobile banking transactions, and fee-based income in the last five years, namely 2017-2021. Data analysis using path analysis. The results showed that (1) The number of active mobile banking users (X1) has a positive and significant effect on fee-based income (Y) (2) The number of active mobile banking users (X1) has a positive and significant effect on the number of mobile banking transactions (X2) (3) The number of mobile banking transactions (X2) has a positive and significant effect on fee-based income (Y) (4) The number of active mobile banking users (X1) has a positive and significant effect on fee-based income (Y) by mediating the number of mobile banking transactions (X2) (5) the number of active mobile banking users (X1) can directly influence fee-based income (Y) or indirectly by involving the number of mobile banking transactions (X2). Based on the results of the study it can be concluded that fee-based income is influenced by many factors, not only mobile banking but other factors such as Collections, Safe Deposit Boxes, Letters of Credit and Credit Cards. This research can be used by banks to contribute ideas in efforts to increase fee-based income.*

**Keywords:** *Mobile Banking, BNI, Fee Based Income*