PENGARUH PENGGUNAAN *M-BANKING* DAN EFISIENSI OPERASIONAL TERHADAPKINERJA KEUANGAN LEMBAGA PERKREDITAN DESA DI ERA DIGITAL

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh penggunaan *M-Banking* dan efisiensi operasional terhadap kinerja keuangan Lembaga Perkreditan Desa (LPD). Penelitian ini menggunakan pendekatan kuantitatif kausal dengan objek penelitian berupa variabel penggunaan *M-Banking*, efisiensi operasional, dan kinerja keuangan. Teknik pengambilan sampel yang digunakan adalah sampling jenuh (*saturated sampling*), yaitu seluruh anggota populasi dijadikan responden, karena jumlah populasi relatif kecil (Sugiyono, 2013). Dengan demikian, jumlah sampel dalam penelitian ini adalah 34 responden. Pengumpulan data dilakukan melalui kuesioner yang disusun berdasarkan indikator masing-masing variabel. Analisis data dilakukan menggunakan regresi linier berganda dengan bantuan program *IBM SPSS Statistics 25*. Hasil penelitian menunjukkan bahwa: (1) penggunaan *M-Banking* berpengaruh positif dan signifikan terhadap kinerja keuangan LPD, (2) efisiensi operasional berpengaruh positif dan signifikan terhadap kinerja keuangan LPD, dan (3) penggunaan *M-Banking* dan efisiensi operasional secara simultan berpengaruh signifikan terhadap kinerja keuangan LPD. Temuan ini menegaskan pentingnya pemanfaatan teknologi digital serta pengelolaan sumber daya yang efisien untuk meningkatkan kinerja keuangan LPD.

Kata Kunci: *M-Banking*, efisiensi operasional, kinerja keuangan

THE EFFECT OF M-BANKING USAGE AND OPERATIONAL EFFICIENCY ON THE FINANCIAL PERFORMANCE OF VILLAGE CREDIT INSTITUTIONS IN THE DIGITAL ERA

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ABSTRACT

This study aims to analyze the effect of M-Banking usage and operational efficiency on the financial performance of Village Credit Institutions (Lembaga Perkreditan Desa/LPD). This research employs a causal quantitative approach, with the research objects consisting of M-Banking usage, operational efficiency, and financial performance variables. The sampling technique used is saturated sampling, in which all members of the population are taken as respondents due to the relatively small population size (Sugiyono, 2013). Therefore, the total sample in this study consists of 34 respondents. Data were collected through questionnaires developed based on the indicators of each variable. Data analysis was conducted using multiple linear regression with the assistance of IBM SPSS Statistics version 25. The results of the study indicate that: (1) M-Banking usage has a positive and significant effect on the financial performance of LPDs, (2) operational efficiency has a positive and significant effect on the financial performance of LPDs, and (3) M-Banking usage and operational efficiency simultaneously have a significant effect on the financial performance of LPDs. These findings emphasize the importance of utilizing digital technology and managing resources efficiently to improve the financial performance of Village Credit Institutions.

Keywords: M-Banking, operational efficiency, financial performance