ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *E-Banking* dan *Mobile Banking* terhadap kinerja keuangan perbankan konvensional di Kota Padang, baik secara parsial maupun simultan. Populasi penelitian mencakup karyawan bagian operasional, keuangan, dan pelayanan digital pada bank-bank konvensional di Kota Padang, sedangkan sampel sebanyak 80 responden dipilih secara *purposive sampling* berdasarkan kriteria relevansi dengan variabel penelitian. Penelitian ini menggunakan pendekatan kuantitatif dengan data primer yang dikumpulkan melalui penyebaran kuesioner. Analisis data dilakukan menggunakan regresi linier berganda, koefisien determinasi, uji t, dan uji F dengan bantuan *software* SPSS versi 26. Hasil penelitian menunjukkan bahwa *E-Banking* berpengaruh positif dan signifikan terhadap kinerja keuangan perbankan konvensional di Kota Padang, *Mobile Banking* berpengaruh positif dan signifikan terhadap kinerja keuangan. *E-Banking* dan *Mobile Banking* berpengaruh secara silmutan terhadap kinerja keuangan. Pengaruh kedua variabel independen terhadap kinerja keuangan adalah sebesar 53,8%.

Kata Kunci: *E-Banking*, *Mobile Banking*, Kinerja Keuangan, Perbankan

ABSTRACK

This study aims to analyze the effect of E-Banking and Mobile Banking usage on the financial performance of conventional banks in Padang City, both partially and simultaneously. The research population consists of employees in the operational, financial, and digital service divisions of conventional banks in Padang City, while a sample of 80 respondents was selected through purposive sampling based on criteria relevant to the research variables. This study employs a quantitative approach using primary data collected through questionnaires. Data analysis was conducted using multiple linear regression, the coefficient of determination, t-test, and F-test with the assistance of SPSS version 26 software. The results indicate that E-Banking has a positive and significant effect on the financial performance of conventional banks in Padang City, and Mobile Banking also has a positive and significant effect on financial performance. E-Banking and Mobile Banking simultaneously influence financial performance. The influence of both independent variables on financial performance is 53.8%.

Keywords: E-Banking, Mobile Banking, Financial Performance, Banking