

ABSTRAK

Penelitian ini bertujuan untuk mengetahui Pengaruh Penerapan Branchless Banking pada Bank 9 Jambi (PT. Bank Pembangunan Daerah Jambi). Baik terhadap Profitabilitas secara langsung, terhadap Dana Pihak Ketiga secara langsung, pengaruh Dana Pihak Ketiga terhadap Profitabilitas setelah diterapkannya Branchless Banking, serta pengaruh penerapan Branchless Banking terhadap Profitabilitas secara tidak langsung melalui pertumbuhan Dana Pihak Ketiga. Analisis data menggunakan aplikasi SmartPLS versi 3, dengan menggunakan path analisis. Hasil penelitian mengemukakan bahwa penerapan Branchless Banking berpengaruh positif signifikan terhadap Profitabilitas dan terhadap Dana Pihak Ketiga pada Bank Jambi. Dana Pihak Ketiga berpengaruh negatif signifikan terhadap Profitabilitas, sedangkan penerapan Branchless Banking terhadap Profitabilitas melalui pertumbuhan Dana Pihak Ketiga berpengaruh negatif signifikan.

Kata Kunci : Branchless Banking, Bank 9 Jambi, Dana Pihak Ketiga, Profitabilitas

ABSTRACT

This study aim to determine the effect of the implementation of Branchless Banking at Bank 9 Jambi (PT. Bank Pembangunan Daerah jambi). Includes the direct effect to profitability, the direct effect to Third Party Funds, the influence of Third Party Funds to Profitability after the implemented of Branchless Banking, and also the indirect effect of the application of Branchless Banking to Profitability through the growth of the Third Party Funds. Analysis of data using SmartPLS application version 3, by using path analysis . The results of the study suggest that the implementation of Branchless Banking has a positive significant effect on the profitability and Third Party Funds of Bank Jambi. Third Party Funds have a negative significant effect on Profitability, while the implementation of Branchless Banking on Profitability through the growth of Third Party Funds has a negative significant effect.

Keywords : Branchless Banking, Bank 9 Jambi, Third Party Funds, Profitability