

ABSTRACT

The presence of information technology is one of the factors that can facilitate the banking industry sector, which is commonly known as financial technology, especially Mobile banking. Besides providing convenience to customers, mobile banking also able to provide benefits for companies that are expected to increase the profitability of Islamic banking.

This study was aimed to analyze of the Influences of Mobile banking on the ROA of Islamic Banking which was listed on the IDX in 2015-2019. To Analyzed these influences, the method used in this study is the quantitative method by using mobile banking as the independent variable, size and credit risk as control variables, and ROA as dependent variables. The population in this study are Islamic banks which are listed on the IDX in 2015-2019, and the sample used is all members of the population. Data were analyzed using panel data regression analysis techniques.

The results indicate that mobile banking, size, and NPF had positive significant effect simultaneously on the ROA of Islamic Banking which was listed on the IDX in 2015-2019. While partially indicates that mobile Banking, size, and credit risk had no significant effect on the ROA of Islamic Banking which was listed on the IDX in 2015-2019. In this study, it is hoped that Islamic banking can evenly use mobile banking for all its customers by increasing customer confidence in the security system so that there can be an increase in efficiency in mobile banking services, banks also need to pay attention to company size and NPF level in order to affect the ROA of Islamic banking.

Key Word: *Mobile banking, ROA, Islamic Banking, Size, NPF.*