

ABSTRAK

Bank Syariah Indonesia KCP Lumajang memanfaatkan *mobile banking* untuk meningkatkan kenyamanan nasabah dan efisiensi operasional, termasuk dalam layanan investasi emas. Namun, tantangan fluktuasi harga emas dan kompleksitas regulasi syariah masih menjadi kendala yang perlu diatasi guna memastikan keberlanjutan investasi emas telah sesuai prinsip syariah. Tujuan penelitian untuk menguji pengaruh promosi, program dan kemudahan investasi emas, dengan memanfaatkan teknologi *mobile banking* terhadap peningkatan laba pada bank syariah indonesia KCP Lumajang. Metode penelitian ini menggunakan pendekatan kuantitatif, Sampel penelitian berjumlah 40 karyawan Bank Syariah Indonesia KCP Lumajang, dengan teknik *Probability Sampling* menggunakan metode *sampling jenuh*. Analisis data penelitian menggunakan Analisis Regresi Berganda dan *Moderated Regression Analysis* (MRA) dengan *software* SPSS 25. Hasil penelitian menunjukkan bahwa promosi investasi emas, program investasi emas dan kemudahan investasi emas berpengaruh signifikan terhadap peningkatan laba pada Bank Syariah Indonesia KCP Lumajang. Selain itu, pemanfaatan teknologi *mobile banking* berperan sebagai *quasi moderator*, yang memperkuat pengaruh ketiga variabel tersebut terhadap peningkatan laba. Hal ini mengindikasikan bahwa digitalisasi layanan perbankan syariah dapat meningkatkan efektivitas strategi investasi emas, sehingga berdampak positif pada profitabilitas bank. Optimalisasi *mobile banking*, peningkatan literasi keuangan, strategi pemasaran berbasis data dapat meningkatkan loyalitas nasabah. Penelitian selanjutnya, peran teknologi fintech dan blockchain dalam investasi emas bank syariah.

Kata Kunci : Promosi, Program, Kemudahan, Peningkatan Laba, Pemanfaatan Teknologi *Mobile Banking*

ABSTRACT

Bank Syariah Indonesia KCP Lumajang took advantage of mobile *banking* to increase customer comfort and operational efficiency, including in gold investment services. However, the challenges of gold price fluctuations and the complexity of sharia regulations are still obstacles that need to be overcome to ensure the sustainability of gold investments in accordance with sharia principles. The aim of the research is to test the effect of promotions, programs and ease of investing in gold, by utilizing technology *mobile banking* towards increasing profits at the Indonesian sharia bank KCP Lumajang. This research method uses a quantitative approach. The research sample consisted of 40 employees of Bank Syariah Indonesia KCP Lumajang, using techniques *Probability Sampling* using method *saturated sampling*. Analysis of research data using Multiple Regression Analysis and *Moderated Regression Analysis* (MRA) with *software* SPSS 25. The research results show that gold investment promotion, gold investment programs, and ease of gold investment have a significant effect on increasing profits at Bank Syariah Indonesia KCP Lumajang. Apart from that, the use of technology *mobile banking* Act as *a director*, which strengthens the influence of these three variables on increasing profits. This indicates that digitalization of sharia banking services can increase the effectiveness of gold investment strategies, thereby having a positive impact on bank profitability. Optimization *mobile banking*, increasing financial literacy, and data-based marketing strategies can increase customer loyalty. Further research, the role of fintech and blockchain technology in Islamic bank gold investment.

Keywords: Promotion, Program, Convenience, Increased Profit, Utilization of Technology *Mobile Banking*