

ABSTRAK

ANALISA PENGARUH *FINTECH* DAN EFISIENSI OPERASIONAL TERHADAP KINERJA KEUANGAN DENGAN AKTIVA TETAP SEBAGAI VARIABEL MODERASI PADA BANK DI INDONESIA: STUDI EMPIRIS PADA BANK UMUM YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2021 - 2023

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Efisiensi operasional menjadi penentu krusial kinerja keuangan perbankan di era digital. Penelitian kuantitatif ini bertujuan menganalisis dampak Teknologi Finansial (Fintech), Efisiensi Operasional, dan Aset Tetap terhadap kinerja keuangan bank di Indonesia, serta mengeksplorasi peran moderasi Aset Tetap dalam memperkuat hubungan tersebut. Penelitian ini menggunakan metode analisis regresi data panel, penelitian ini menguji data sekunder dari laporan tahunan dan publikasi keuangan triwulanan bank umum yang terdaftar di Bursa Efek Indonesia (BEI) periode 2021–2023. Variabel yang difokuskan meliputi penggunaan mobile banking, efisiensi operasional, dan investasi aset tetap. Efek moderasi dianalisis menggunakan variabel interaksi (interaction terms) dalam model regresi. Hasil penelitian menunjukkan bahwa Fintech berpengaruh signifikan terhadap kinerja keuangan. Sebaliknya, Efisiensi Operasional tidak berdampak langsung secara signifikan. Meski demikian, Efisiensi Operasional menjadi signifikan terhadap kinerja keuangan ketika dimoderasi oleh Aset Tetap. Secara keseluruhan, Aset Tetap terbukti memoderasi secara signifikan hubungan antara Fintech dan Efisiensi Operasional dalam meningkatkan kinerja keuangan. Penelitian ini menyimpulkan bahwa pengaruh Fintech dan Efisiensi Operasional akan diperkuat secara signifikan jika didukung investasi Aset Tetap yang memadai. Oleh karena itu, bank harus fokus meningkatkan infrastruktur teknologi dan efisiensi operasional untuk memaksimalkan kinerja keuangan.

Kata kunci: efisiensi operasional; aset tetap; kinerja keuangan; perbankan di Indonesia.

ABSTRACT

Operational efficiency has become a critical determinant of financial performance in the digital era. Financial institutions that invest in advanced technological infrastructure—such as high-capacity servers and dependable communication networks—are better equipped to deliver continuous and reliable digital services. This capability enhances customer acquisition and retention, while simultaneously increasing transaction volumes. This study aims to analyse the impact of Financial Technology (Fintech), Operational Efficiency, and Fixed Assets on the financial performance of banks in Indonesia. Additionally, the study explores the moderating role of Fixed Assets in enhancing the impact of Financial Technology and Operational Efficiency on financial performance. This is a quantitative research study using secondary data from banks listed on the Indonesia Stock Exchange (IDX) from 2021 to 2023. Place and Duration of Study: Data were collected from commercial banks listed on the Indonesia Stock Exchange, spanning the years 2021 to 2023. The study utilised panel data regression analysis to examine the relationship between Financial Technology, Operational Efficiency, Fixed Assets, and financial performance. The data was sourced from the annual reports and quarterly financial publications of banks, focusing on variables like mobile banking usage, operational efficiency, and fixed asset investments. The moderating effect of Fixed Assets was analysed using interaction terms in the regression model. The results revealed that Financial Technology significantly influences financial performance. However, Operational Efficiency showed no significant direct impact, though it became significant when moderated by Fixed Assets. Fixed Assets were found to significantly moderate the relationship between Financial Technology and Operational Efficiency in improving financial performance. The study concludes that while Financial Technology and Operational Efficiency are essential for improving financial performance, their effects are significantly strengthened when supported by adequate investments in Fixed Assets. Banks should focus on enhancing their technological infrastructure and operational efficiency to maximise their financial performance.

Keywords : Financial technology; operational efficiency; fixed assets; financial performance; banking in Indonesia.