

ABSTRACT

THE INFLUENCE OF FINANCIAL TECHNOLOGY ON THE FINANCIAL PERFORMANCE OF CONVENTIONAL BANKS LISTED ON THE INDONESIA STOCK EXCHANGE (IDX) IN 2017-2021

By:

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The application of financial technology (fintech) in the banking industry aims to enable banks to support innovation in the provision of digital services to encourage financial inclusion and public access to financial services. Fintech banking services in this study were measured using mobile banking, internet banking, and SMS banking. Meanwhile, banking financial performance is measured using return on assets (ROA), return on equity (ROE), and net interest margin (NIM). In this study, a control variable was used, namely the capital adequacy ratio (CAR). However, there are several issues related to the use of fintech services that have the potential to have an impact on banking financial performance. This research uses a sample of all conventional banks that have implemented fintech services and are listed on the Indonesia Stock Exchange (IDX) in 2017-2021. The sample method used is purposive sampling with an analysis method, namely multiple linear regression. Based on the existing sample method, a sample of 20 banks was obtained so that the total sample was 100 observations in a five-year period. The results of multiple linear regression analysis of ROA show that mobile banking does not have a positive effect on ROA, while internet banking, SMS banking, and CAR have a significant positive effect on ROA. The results of multiple linear regression analysis of ROE show that mobile banking, internet banking, SMS banking, and CAR do not have a positive effect on ROE. And the results of multiple linear regression analysis of NIM show that mobile banking does not have a positive effect on NIM, while internet banking, SMS banking, and CAR have a significant positive effect on NIM.

Keywords: *Financial Technology (fintech), Mobile Banking, Internet Banking, SMS Banking, Return on Asset (ROA), Return on Equity (ROE), Net Interest Margin (NIM), Financial Performance.*

ABSTRAK

PENGARUH *FINANCIAL TECHNOLOGY* TERHADAP KINERJA KEUANGAN PERBANKAN KONVENSIONAL YANG TERDAFTAR DI BURSA EFEK INDONESIA (BEI) TAHUN 2017-2021

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Penerapan *financial technology (fintech)* di industri perbankan bertujuan agar bank dapat mendukung inovasi dalam penyediaan layanan digital guna mendorong inklusi keuangan dan akses masyarakat terhadap layanan keuangan. Layanan *fintech* perbankan pada penelitian ini diukur menggunakan *mobile banking*, *internet banking*, dan *SMS banking*. Sedangkan kinerja keuangan perbankan diukur menggunakan *return on asset (ROA)*, *return on equity (ROE)*, dan *net interest margin (NIM)*. Dalam penelitian ini digunakan variabel kontrol yaitu *capital adequacy ratio (CAR)*. Namun, terdapat beberapa isu terkait penggunaan layanan *fintech* yang berpotensi memiliki dampak pada kinerja keuangan perbankan. Penelitian ini menggunakan sampel seluruh perbankan konvensional yang telah menerapkan layanan *fintech* dan terdaftar di Bursa Efek Indonesia (BEI) tahun 2017-2021. Metode sampel yang digunakan adalah *purposive sampling* dengan metode analisis yaitu regresi linear berganda. Berdasarkan metode sampel yang ada, didapatkan sampel 20 perbankan sehingga total sampel sebanyak 100 observasi pada periode lima tahun. Hasil dari analisis regresi linear berganda terhadap ROA menunjukkan *mobile banking* tidak berpengaruh positif terhadap ROA, sedangkan *internet banking*, *SMS banking*, dan CAR berpengaruh positif signifikan terhadap ROA. Hasil analisis regresi linear berganda terhadap ROE menunjukkan bahwa *mobile banking*, *internet banking*, *SMS banking*, dan CAR tidak berpengaruh positif terhadap ROE. Dan hasil analisis regresi linear berganda terhadap NIM menunjukkan bahwa *mobile banking* tidak berpengaruh positif terhadap NIM, sedangkan *internet banking*, *SMS banking*, dan CAR berpengaruh positif signifikan terhadap NIM.

Kata Kunci : *Financial Technology (fintech)*, *Mobile Banking*, *Internet Banking*, *SMS Banking*, *Return on Asset (ROA)*, *Return on Equity (ROE)*, *Net Interest Margin (NIM)*, Kinerja Keuangan.