

ABSTRACT

THE EFFECT OF DIGITALIZATION ON NON PERFORMING LOAN AND FEE BASED INCOME IN BANKING (EMPIRICAL STUDY ON COMMERCIAL BANKS LISTED ON IDX IN 2018-2022)

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This study aims to examine the effect of digitalisation on non-performing loans and banking fee-based income. This test uses SPSS version 26 which is carried out both simultaneously and partially. The population in this study were commercial banks listed on the Indonesia Stock Exchange (IDX) during 2018-2022 with a total sample of 52 companies. This study uses multiple regression analysis as an analysis method. The results of this study indicate that simultaneously mobile banking transactions and information technology investment have a significant effect on the level of non-performing loans and fee-based income. Partially, mobile banking transactions have a significant negative effect on non-performing loans, but investment in technology and information has no effect on non-performing loans. In addition, mobile banking transactions and investment in technology and information have a significant positive effect on fee-based income.

Keywords: Mobile Banking, Investment in Technology and Information, Non Performing Loan, Fee Based Income.

ABSTRAK

PENGARUH DIGITALISASI TERHADAP NON PERFORMING LOAN DAN FEE BASED INCOME PERBANKAN (STUDI EMPIRIS PADA BANK UMUM YANG TERDAFTAR DI BEI TAHUN 2018-2022)

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Penelitian ini bertujuan untuk menguji pengaruh digitalisasi terhadap *non performing loan* dan *fee based income* perbankan. Pengujian ini menggunakan SPSS versi 26 yang dilakukan baik secara simultan maupun secara parsial. Populasi dalam penelitian ini adalah bank umum yang terdaftar di Bursa Efek Indonesia (BEI) selama tahun 2018-2022 dengan total sampel sebanyak 52 perusahaan. Penelitian ini menggunakan analisis regresi berganda sebagai metode analisis. Hasil penelitian ini menunjukkan bahwa secara simultan transaksi *mobile banking* dan investasi teknologi informasi memiliki pengaruh yang signifikan terhadap tingkat *non performing loan* dan *fee based income*. Secara parsial, transaksi *mobile banking* berpengaruh negatif secara signifikan terhadap *non performing loan*, namun investasi teknologi dan informasi tidak memiliki pengaruh terhadap *non performing loan*. Selain itu, transaksi *mobile banking* serta investasi teknologi dan informasi memiliki pengaruh positif secara signifikan terhadap *fee based income*.

Kata Kunci: *Mobile Banking, Investasi Teknologi dan Informasi, Non Performing Loan, Fee Based Income.*