

## **ABSTRACT**

**Dwi Aulia Rahama**, The Effect of Financial Technology on Banking Profitability.

This study aims to determine the effect of financial technology on banking profitability. The analytical method used is panel data analysis with the help of the Eviews 9 program. The data used in this study were obtained from bank annual reports with a time series of 6 years from 2016 to 2021. The sample in this study consisted of 5 conventional commercial banks namely Bank BNI, Bank BRI, Bank Mandiri, Bank BCA, and Bank Mega.

Based on the results of the analysis and hypothesis testing through the *f* test, it is known that internet banking, mobile banking, bank size, and NPL transactions together have an effect on banking profitability with the ROA ratio. Partially internet banking transactions have a positive and significant effect on ROA, mobile banking transactions have a negative and significant effect on ROA. Bank size has no significant effect on ROA, while NPL has a negative and significant effect on ROA.

***Keywords: internet banking, mobile banking, bank size, NPL and ROA***

## ABSTRAK

**Dwi Aulia Rahma,** Pengaruh Teknologi Finansial Terhadap Profitabilitas Perbankan.

Penelitian ini bertujuan untuk mengetahui pengaruh teknologi finansial terhadap profitabilitas perbankan. Metode analisis yang digunakan adalah analisis data panel dengan bantuan program *Eviews 9*. Data yang digunakan dalam penelitian diperoleh dari laporan tahunan bank dengan runtut waktu selama 6 tahun mulai 2016 sampai 2021. Sampel dalam penelitian ini terdiri dari 5 bank umum konvensional yakni Bank BNI, Bank BRI, Bank Mandiri, Bank BCA, dan Bank Mega.

Berdasarkan hasil analisis dan pengujian hipotesis melalui uji *f* diketahui bahwa transaksi *internet banking*, *mobile banking*, *bank size*, dan NPL secara bersama-sama berpengaruh terhadap profitabilitas perbankan dengan rasio ROA. Secara parsial transaksi *internet banking* berpengaruh positif dan signifikan terhadap ROA, transaksi *mobile banking* berpengaruh negatif dan signifikan terhadap ROA. *Bank size* tidak berpengaruh signifikan terhadap ROA, sedangkan NPL berpengaruh negatif dan signifikan terhadap ROA.

**Kata kunci :** *internet banking, mobile banking, bank size, NPL dan ROA.*