

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dan mengetahui apakah *Fintech* dapat mendorong Profitabilitas perbankan di negara advance economies Asia, Variabel penelitian ini yaitu profitabilitas perbankan (*Return On Assets*), *fintech* (*Automated Teller Machines, Individual Using Internet* dan *Mobile Cellular Subscriptions*), kinerja bank (*Capital to Assets, Non Performing Loans, dan Cost to Income Ratio*). Data menggunakan data panel tiga belas negara berkembang di Asia dengan periode 2008 sampai 2021. Penelitian ini menggunakan pendekatan kuantitatif. Metode yang digunakan yaitu Fully Modified Ordinary Least Square (FMOLS). Adapun teknik analisis data yang digunakan yaitu uji unit root, uji kointegrasi, dan uji FMOLS. Hasil penelitian menunjukkan bahwa variabel *lnATM* memiliki pengaruh negatif signifikan terhadap ROA. *lnMCS* memiliki pengaruh negatif signifikan terhadap ROA. *IUI* memiliki pengaruh positif signifikan terhadap ROA. Sedangkan, variabel CAR, CIR dan NPL memiliki pengaruh positif signifikan terhadap ROA.

Kata kunci : *Fintech*, Profitabilitas Perbankan, Kinerja Bank, *Fully Modified Ordinary Least Square* (FMOLS)

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This research aims to analyze and find out whether Fintech can boost banking profitability in advanced Asian economies. The variables of this research are banking profitability (Return On Assets), fintech (Automated Teller Machines, Individual Using Internet and Mobile Cellular Subscriptions), bank performance (Capital to Assets, Non-Performing Loans, and Cost to Income Ratio). The data uses panel data from thirteen developing countries in Asia for the period 2008 to 2021. This research uses a quantitative approach. The method used is Fully Modified Ordinary Least Square (FMOLS). The data analysis techniques used are the unit root test, cointegration test, and FMOLS test. The research results show that the $\ln\text{ATM}$ variable has a significant negative influence on RO. $\ln\text{MCS}$ has a significant positive influence on NIM but has a significant negative influence on ROA. $\ln\text{UI}$ has a significant positive influence on ROA. Meanwhile, the CAR variable has a significant positive influence on ROA. CIR has a significant positive influence on ROA.

Kata kunci : *Fintech*, Banking Profitability, Bank Performance, *Fully Modified Ordinary Least Square* (FMOLS)