ABSTRAK

Bank digital yang memiliki peran yang sama seperti bank konvensional, menghadapi lingkungan yang dinamis dan kompetitif dalam pelayanan perbankan. Bank dituntut untuk meningkatkan profitabilitas dengan memperluas sumber pendapatan demi meningkatkan kinerja dan keberlanjutan atau stabilitas bank tersendiri. Penelitian ini menganalisis pengaruh diversifikasi pendapatan terhadap kinerja dan stabilitas bank digital di Indonesia. Dengan metode *purposive sampling*, penulis memiliki sampel sebanyak delapan bank digital di Indonesia, dengan data dari kuartal pertama tahun 2020 hingga kuartal pertama tahun 2024. Kinerja bank diproksikan dengan ROA dan ROE, serta stabilitas bank diproksikan dengan Z-Score. Hasil penelitian menunjukkan bahwa diversifikasi pendapatan berpengaruh secara positif terhadap kinerja bank selama pandemi COVID-19. Tingkat diversifikasi yang tinggi berpengaruh terhadap stabilitas bank. Bank digital cenderung memiliki produk dan aktivitas untuk memperoleh sumber pendapatan bunga. Peningkatkan profitabilitas dengan strategi diversifikasi kurang relevan bagi bank digital, sebab bank digital mengalami ekspansi pasar dan pengembangan ekosistem digital.

Kata kunci: *Diversifikasi pendapatan, bank digital, kinerja bank, stabilitas bank.*

ABSTRACT

Digital banks, which have the same role as conventional banks, face a dynamic and competitive environment in banking services. Banks are required to increase profitability by expanding revenue sources to improve performance and the sustainability or stability of the bank itself. This study analyses the impact of income diversification on the performance and stability of digital banks in Indonesia. Using purposive sampling methods, this study has sample of eight digital banks in Indonesia, with data from the first quarter of 2020 to the first quarter of 2024. Bank performance is proxied by ROA and ROE, and bank stability is proxied by the Z-Score. The research show that income diversification has a positive effect on bank performance during the COVID-19 pandemic. A high level of diversification impacts bank stability. Digital banks tend to have products and activities that generate interest income. Increasing profitability through diversification strategies is less relevant for digital banks, as digital banks are experiencing market expansion and developments of digital ecosystems.

***Keywords**: Income diversification, digital banks, bank performance, bank stability*