

ABSTRAK

Kinerja perbankan dipengaruhi oleh faktor internal dan eksternal, dimana salah satu faktor eksternal tersebut adalah *financial technology (FinTech)*. Tujuan penelitian ini untuk menentukan dampak *financial technology (FinTech)* terhadap profitabilitas perbankan di Indonesia. Penelitian ini menggunakan sampel seluruh bank umum konvensional dan syariah di Indonesia yang sudah mempublikasikan laporan keuangan triwulanan pada periode 2013 hingga 2021. Hasil penelitian menunjukkan bahwa terdapat perbedaan profitabilitas perbankan di Indonesia sebelum dan setelah *financial technology (FinTech)* sehingga membuktikan bahwa *financial technology (FinTech)* berpengaruh signifikan terhadap profitabilitas perbankan dimana profitabilitas perbankan sebelum *financial technology (FinTech)* lebih baik dibandingkan setelah *financial technology (FinTech)* di Indonesia.

Kata Kunci: *Financial Technology*, Profitabilitas, Konvensional, Syariah

ABSTRACT

Banking performance is influenced by internal and external factors, one of which is financial technology (FinTech). The purpose of this study is to determine the impact of financial technology (FinTech) on banking profitability in Indonesia. This study uses a sample of all conventional and sharia commercial banks in Indonesia that have published quarterly financial statements in the period 2013 to 2021. The results of the study show that there is a difference in banking profitability in Indonesia before and after financial technology (FinTech), proving that financial technology (FinTech) has a significant effect on banking profitability where banking profitability before financial technology (FinTech) is better than after financial technology (FinTech) in Indonesia.

Keywords: *Financial Technology, Profitability, Conventional, Sharia*