

## Intisari

Munculnya *fintech* dan transformasi jaringan kantor merupakan dua tren utama dalam industri perbankan. Penelitian ini menganalisis hubungan antara adopsi *fintech* dan dinamika perubahan jumlah kantor cabang bank di Indonesia dengan menyusun *Fintech Index* berbasis news-based text mining. Menggunakan data panel 43 bank umum di Indonesia selama periode 2016–2024 serta metode *Generalized Method of Moments (GMM)* untuk mengatasi potensi endogenitas, hasil penelitian menunjukkan bahwa adopsi *fintech* berpengaruh signifikan terhadap laju perubahan jumlah kantor cabang pada tingkat bank. Temuan ini mengindikasikan bahwa adopsi *fintech* tidak sepenuhnya menggantikan peran kantor fisik, melainkan membentuk hubungan yang bersifat komplementer, di mana transformasi digital mendorong penyesuaian jaringan kantor secara lebih gradual.

**Kata Kunci:** *fintech*, *News-based Text Mining*, jaringan kantor bank, *Generalized Method of Moments (GMM)*

## Abstract

The emergence of *fintech* and the transformation of office networks are two major trends in the banking industry. This study analyzes the relationship between *fintech* adoption and the dynamics of changes in the number of bank branches in Indonesia by compiling a *Fintech* Index based on news-based text mining. Using panel data from 43 commercial banks in Indonesia during the period 2016–2024 and the Generalized Method of Moments (GMM) to address potential endogeneity, the results show that fintech adoption has a significant effect on the rate of change in the number of branch offices at the bank level. These findings indicate that fintech adoption does not completely replace the role of physical offices, but rather forms a complementary relationship, where digital transformation encourages a more gradual adjustment of the office network.

Keywords: fintech, News-based Text Mining, bank office network, Generalized Method of Moments (GMM)