

## **ABSTRAK**

### **PENGARUH INVESTASI TEKNOLOGI INFORMASI TERHADAP KINERJA KEUANGAN : STUDI EMPIRIS DI BURSA EFEK INDONESIA**

**VENNY FARLIANA**

16/402445/PEK/21980

Perbankan saat ini serius dalam mengembangkan layanan digital dan teknologi informasi, karena selain untuk meningkatkan pelayanan perbankan dengan cara digital, bank juga mengimbangnya dengan meningkatkan keamanan untuk transaksi perbankan. Oleh karena itu bank mengalokasikan dana yang besar untuk pengembangan teknologi informasi. Investasi teknologi informasi yang dilakukan diharapkan dapat mempermudah pelayanan perbankan sehingga membuat masyarakat tertarik menjadi nasabah. Hal tersebut tentu dapat membuat kinerja keuangan perbankan meningkat.

Pentingnya investasi teknologi informasi bagi strategi kegiatan bisnis bank dalam meningkatkan kinerja keuangan bank membuat peneliti tertarik untuk melakukan penelitian “Pengaruh Investasi Teknologi Informasi terhadap Kinerja Keuangan di Bank”. Adapun dalam penelitian ini kinerja keuangan di ukur dengan Biaya Operasional Pendapatan Operasional, *return on asset*, *return on equity*, dan Pendapatan non Bunga (*Fee Based Income*) Penelitian dilakukan terhadap 120 sampel perbankan tercatat di BEI. Data yang digunakan dalam penelitian ini yaitu selama periode tahun 2015 sampai dengan 2017.

Hasil penelitian menunjukkan bahwa Investasi Teknologi terbukti mempengaruhi *return on asset* dan *return on equity* secara positif dan terbukti berpengaruh negatif pada Biaya Operasional Pendapatan Operasional. Namun teknologi informasi tidak terbukti berpengaruh positif terhadap pendapatan non bunga (*Fee Based Income*). Hal ini menunjukkan bahwa masih terdapat faktor – faktor lain yang dapat memberikan pengaruhnya terhadap kinerja keuangan.

**Kata Kunci:** Investasi Teknologi Informasi, Return on Asset, Return on Equity, BOPO dan Pendapatan non bunga.

**ABSTRACT**

**THE EFFECT OF INFORMATION TECHNOLOGY INVESTMENT ON  
FINANCIAL PERFORMANCE IN BANK:  
EMPIRICAL STUDY IN INDONESIA STOCK EXCHANGE**

**VENNY FARLIANA**

16/402445/PEK/21980

*Banking is currently serious in developing digital services and information technology, because it can improve banking services by digital means, the bank also compensates by increasing security for banking transactions. Therefore the bank allocates large funds for the development of information technology. Information technology investments made are expected to facilitate banking services so as to make people interested in becoming customers. This certainly can make banking financial performance increase.*

*The importance of information technology investment for the bank's business activity strategy in improving bank financial performance makes researchers interested in conducting research on "The Influence of Information Technology Investment on Financial Performance in Banks". As for this study, financial performance is measured by Operating Costs Operating Income, return on assets, return on equity, and non-interest income (Fee Based Income). The study was conducted on 120 banking samples listed on the IDX. The data used in this study is during the period 2015 to 2017*

*The results showed that Technology Investment is proven to positively affect return on assets and return on equity and has a proven negative effect on Operational Income Operating Costs. However, information technology is not proven to have a positive effect on non-interest income (Fee Based Income). This shows that there are still other factors that can influence financial performance*

*Keywords: Information Technology Investment, Return on Asset, Return on Equity, BOPO and Non interest income*