

Dampak Disrupsi Teknologi Terhadap Kinerja Keuangan dan Kestinambungan Bisnis: Studi Kasus Pada PT Jasa Marga Tollroad Operator (JMTO) Tahun 2023 = Exploring The Impact of Technological Disruption on Financial Performance and Business Sustainability: A Case Study of PT Jasa Marga Tollroad Operator (JMTO) in 2023

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Abstrak

Pesatnya perkembangan teknologi dalam beberapa tahun terakhir telah mendisrupsi kegiatan ekonomi dan bisnis di semua sektor dunia, sehingga menjadi tantangan dan ancaman bagi perusahaan dalam menjaga kelangsungan bisnis dan kinerja keuangannya. Perusahaan menghadapi risiko financial distress jika tidak dapat beradaptasi dengan cepat terhadap perubahan kondisi. Penelitian ini bertujuan untuk menganalisis dampak disrupsi teknologi terhadap kinerja keuangan perusahaan dan kelangsungan bisnis. Studi kasus dilakukan terhadap operator jalan tol di Indonesia yaitu PT Jasamarga Tollroad Operator (JMTO) yang menghadapi situasi disrupsi akibat perubahan teknologi dan kebijakan transaksi tol di Indonesia. Penelitian ini menggunakan pendekatan studi kasus deskriptif dengan metode kualitatif untuk menganalisis model bisnis dan strategi perusahaan, serta menggunakan metode kuantitatif untuk menghitung proyeksi keuangan dan mengukur kinerja perusahaan menggunakan rasio keuangan, serta indikator Altman Z-Score. Hasil penelitian menunjukkan bahwa kinerja keuangan perusahaan mengalami penurunan yang signifikan dan berpotensi mengalami financial distress jika manajemen tidak memiliki strategi adaptasi yang efektif dalam menghadapi disrupsi teknologi.

.....The rapid development of technology in recent years has disrupted economic and business activities in all sectors of the world, thus becoming a challenge and threat to companies in maintaining their business continuity and financial performance. Companies face the risk of financial distress if they cannot adapt quickly to changing conditions. This study aims to analyze the impact of technological disruption on corporate financial performance and business sustainability. A case study was conducted on the toll road operators in Indonesia, namely PT Jasamarga Tollroad Operator (JMTO), which is facing a disruptive situation due to changes in technology and toll transaction policies in Indonesia. This research uses a qualitative descriptive case study approach to analyze the company's business model and Strategy. It uses a quantitative method by calculating financial projections and measuring company performance using financial ratios. The results of the study show that the company's financial performance has decreased significantly and can potentially be exposed to financial distress if management does not have an effective adaptation strategy in dealing with technological disruptions. This contributes to providing an overview of the impact of technological disruption on the company's performance and business continuity, thus encouraging company management to develop an effective adaptation strategy plan in dealing with various changes.