

Dampak transformasi digital pada sektor perbankan: Studi kasus pandemi COVID-19 di Indonesia = Digital transformation in banking sector: The effect of COVID-19 pandemic in Indonesia

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Abstrak

Penyediaan layanan digital dapat menunjang kebutuhan layanan keuangan yang terintegrasi oleh masyarakat serta mendorong efisiensi biaya operasional serta meningkatkan kinerja keuangan. Penelitian ini dilakukan untuk melihat dampak penyediaan layanan digital terhadap kinerja keuangan perbankan pada sebelum dan saat COVID-19 serta mengetahui dampak pada bank syariah dan bank konvensional di Indonesia. Penelitian ini menggunakan data sekunder berupa 15 bank syariah dan 20 bank konvensional yang beroperasi di Indonesia pada tahun 2017 – 2022 dan menggunakan estimasi model data panel statis berupa fixed effect model (FEM) dan random effect model (REM). Hasil penelitian ini menunjukkan bahwa pengembangan layanan digital secara memengaruhi kinerja keuangan pada bank syariah maupun konvensional, baik sebelum maupun saat COVID-19. Selain itu, terdapat perbedaan dampak penyediaan layanan digital antara bank syariah dan bank konvensional pada sebelum COVID-19. Temuan tersebut dapat menjadi indikasi terkait efektivitas pada bank dalam mengembangkan layanan ataupun adopsi teknologi secara keseluruhan.The provision of digital services can support the need for integrated financial services, enhance operational cost efficiency, and improve financial performance. This research aims to examine the impact of providing digital services on the financial performance of banks before and during COVID-19, as well as to compare the impact on Islamic banks and conventional banks in Indonesia. This research utilizes secondary data from 15 Islamic banks and 20 conventional banks in Indonesia during the years 2017 - 2022, and estimates by static panel data model such as the fixed effect model (FEM) and random effect model (REM). The findings of this research indicate that the development of digital services significantly influences the financial performance of both Islamic and conventional banks, both before and during COVID-19. Furthermore, there are differences in the impact of providing digital services between Islamic banks and conventional banks before COVID-19. These findings may indicate the effectiveness of banks in developing services and enhancing overall technology adoption.