

Lebih Baik atau Buruk? Mengukur Kinerja 11 Bank Setelah Bertransformasi Menjadi Bank Digital di Indonesia = Better or Worse? Evaluating The Performance Of 11 Banks After Their Transformation into Digital Banks in Indonesia.

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Abstrak

Penelitian ini menilai dampak transformasi digital terhadap kinerja bank sebelas bank di Indonesia—meliputi bank konvensional dan syariah—selama periode dari kuartal kedua tahun 2016 hingga kuartal pertama tahun 2024. Metode kuantitatif, khususnya analisis regresi data panel, diterapkan untuk mengolah data sekunder yang berasal dari laporan keuangan bulanan bank-bank tersebut. Variabel dependen dalam penelitian ini termasuk Capital Ratio, Non-Performing Loan (NPL), Return on Assets (ROA), Return on Equity (ROE), Biaya Operasional terhadap Pendapatan Operasional (BOPO), Financing to Deposit Ratio (FDR), Financing Growth, dan Deposit Growth. Sebagai variabel independen, penelitian ini menggunakan dummy digital dan dummy syariah, ditambah dengan beberapa variabel kontrol seperti ukuran bank, suku bunga, dan pertumbuhan GDP. Hasil analisis menunjukkan bahwa transformasi digital memiliki dampak positif signifikan terhadap Capital Ratio, Financing Growth, dan Deposit Growth, serta BOPO, sementara dampaknya terhadap ROA, ROE, dan NPL adalah negatif signifikan. Temuan serupa juga terobservasi pada bank digital syariah ketika dibandingkan dengan bank digital konvensional, kecuali pada variabel ROE. Penelitian ini memberikan kontribusi penting bagi lingkungan akademis, praktisi perbankan, dan regulator tentang efektivitas transformasi digital di sektor perbankan Indonesia.

.....This study assesses the impact of digital transformation on the financial performance of eleven banks in Indonesia—including both conventional and Islamic banks—from the second quarter of 2016 to the first quarter of 2024. A quantitative method, specifically panel data regression analysis, was employed to process the secondary data derived from the banks' monthly financial reports. The dependent variables in this study include Capital Ratio, Non-Performing Loan (NPL), Return on Assets (ROA), Return on Equity (ROE), Operational Expenses to Operational Income (BOPO), Financing to Deposit Ratio (FDR), Financing Growth, and Deposit Growth. The independent variables used are digital and Islamic banking dummies, along with several control variables such as bank size, interest rates, and GDP growth. The analysis results show that digital transformation has a significant positive impact on Capital Ratio, Financing Growth, and Deposit Growth, as well as BOPO, while its impact on ROA, ROE, and NPL is significantly negative. Similar findings were also observed in Islamic digital banks compared to conventional digital banks, except to the ROE. This research provides important contributions to the academic community, banking practitioners, and regulators regarding the effectiveness of digital transformation in the Indonesian banking sector.