

## Analisis pengaruh fintech terhadap imbal hasil saham retail banks yang terdaftar di Bursa Efek Indonesia periode 2016-2018 = Analysis of the effect of fintech on retail banks stock return listed in Indonesia stock exchange for the period 2016-2018

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### Abstrak

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Hadirnya teknologi baru seperti block chain, artificial intelligence, dan lainnya membawa kemunculan perusahaan fintech pada industry keuangan yang memainkan peran serupa seperti retail banks yaitu consumer banking. Penelitian ini membahas pengaruh fintech terhadap imbal hasil saham retail banks yang terdaftar di Bursa Efek Indonesia periode 2016-2018. Sebagai variable independen, fintech diproksikan sebagai fintech funding frequency atau frekuensi pendanaan fintech dan fintech funding value atau nilai pendanaan fintech. Penelitian ini adalah penelitian kuantitatif dengan data bulanan dari Januari 2016 hingga Oktober 2018. Data fintech funding diperoleh dari situs Crunchbase, sementara data imbal hasil saham diperoleh dari situs Investing. Dengan menggunakan data panel dan model Fama French 3 Factors, penelitian ini menemukan bahwa tidak terdapat pengaruh fintech terhadap imbal hasil saham retail banks yang terdaftar di Bursa Efek Indonesia periode 2016-2018.

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#### **ABSTRACT**

New technology such as block chain, artificial intelligence, and others lead to the emergence of fintech companies playing the same role as retail banks, which is consumer banking, on financial industry. This research examines the effect of the effect of fintech on retail banks stock return listed in Indonesia Stock Exchange for the period 2016-2018. Fintech as independent variable is proxied by fintech funding frequency and fintech funding value. This research is a conducted quantitatively with monthly data from January 2016 to October 2018. Fintech funding data is obtained from Crunchbase, while stock return data is obtained from Investing. By using panel data study and Fama French 3 Factors model, this research found no effect of fintech on retail banks stock return listed in Indonesia Stock Exchange for the period 2016-2018.