

Pengaruh Digitalisasi Layanan Keuangan Terhadap Stabilitas Bank di Indonesia = The Effect of Digitizing Financial Services on Bank Stability in Indonesia

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Abstrak

Perkembangan pesat teknologi memicu munculnya berbagai upaya inovasi pada sektor keuangan khususnya perkembangan layanan keuangan secara digital. Penelitian empiris ini bertujuan untuk menginvestigasi pengaruh perkembangan teknologi finansial melalui digitalisasi layanan terhadap stabilitas bank menggunakan balanced panel 37 Bank Umum Konvensional di Indonesia periode 2017 hingga 2021. Estimasi dengan menggunakan model fixed effect menemukan hasil bahwa layanan keuangan secara digital cenderung meningkatkan stabilitas bank. Inovasi teknologi yang dimanfaatkan bank tidak bersifat disruptif karena memberikan reaksi positif terhadap kinerja dan stabilitas bank. Oleh karena itu, hasil ini menunjukkan hubungan komplementaritas antara perkembangan teknologi finansial dan industri perbankan.The rapid development of technology has triggered the emergence of various innovation efforts in the financial sector, especially the development of digital financial services. This empirical study aims to investigate the effect of financial technology developments through digitizing services on bank stability using a balanced panel of 37 Conventional Commercial Banks in Indonesia for the period 2017 to 2021. The estimation using the fixed effect model finds that digital financial services tend to increase bank stability. Technological innovations used by banks are not disruptive because they provide a positive reaction to bank performance and stability. Therefore, these results indicate a complementary relationship between the development of financial technology and the banking industry.