

Pengaruh Fintech Peer-To-Peer Lending terhadap Kinerja Perbankan Di Indonesia = The Effect of Fintech Peer-to-Peer Lending on Bank Performance in Indonesia

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Abstrak

Financial technology (fintech), khususnya Peer-to-Peer (P2P) Lending, telah berkembang pesat di Indonesia dan berpotensi mengancam perbankan tradisional yang juga memberikan layanan pembiayaan. Dalam hal ini, studi-studi terdahulu cenderung menemukan hasil yang inkonklusif dimana Fintech ditemukan memberikan pengaruh positif dan juga negatif terhadap kinerja perbankan. Oleh karena itu, tujuan penelitian ini adalah mengkaji dampak fintech P2P lending terhadap kinerja perbankan di Indonesia, baik perbankan konvensional maupun perbankan syariah. Studi ini menggunakan metode Generalized Method of Moment (GMM) dimana sampel yang digunakan meliputi 63 bank konvensional dan 12 bank syariah di Indonesia periode 2016-2020. Variabel kinerja perbankan yang digunakan mencakup ROA sebagai variabel dependen, jumlah perusahaan P2P lending sebagai variabel independen, dan variabel kontrol meliputi ukuran bank, jumlah kantor cabang, rasio modal, ukuran pinjaman, penyisihan kerugian. Hasil penelitian menunjukkan bahwa keberadaan fintech P2P lending tidak berpengaruh signifikan terhadap kinerja perbankan secara agregat. Namun, analisis terpisah antara perbankan konvensional dan syariah, menemukan bahwa fintech P2P lending tidak mempengaruhi kinerja perbankan konvensional namun memiliki dampak positif yang signifikan terhadap kinerja perbankan syariah. Hasil penelitian ini akan memberikan membantu regulator dan pelaku industri di sektor perbankan dan fintech P2P lending serta memperkaya literatur akademik dalam disiplin ini.

.....Financial Technology (Fintech), particularly Peer-to-Peer (P2P) Lending, has developed rapidly in Indonesia and has the potential to threaten traditional banks that also provide financing services. In this regard, previous studies found inconclusive results where Fintech was found to have positive and negative effects on banking performance. Therefore, this study aims to examine the impact of fintech P2P lending on banking performance in Indonesia, both conventional banking and Islamic banking. This study uses the Generalized Method of Moment (GMM) with sample includes 63 conventional banks and 12 Islamic banks in Indonesia in 2016-2020. The banking performance variables used include ROA as the dependent variable, the number of P2P lending companies as the independent variable, and control variables consisting of bank size, number of branch offices, capital ratio, loan size, and allowance for losses. The results indicate that the existence of fintech P2P lending does not have a significant effect on banking performance in the aggregate. Separate analysis for conventional and Islamic banking found that fintech P2P lending had no effect on the performance of conventional banking but had a significant positive effect on the performance of Islamic banking. The results of this study will help regulators and banking and fintech P2P lending industry players and enrich academic literature in these disciplines