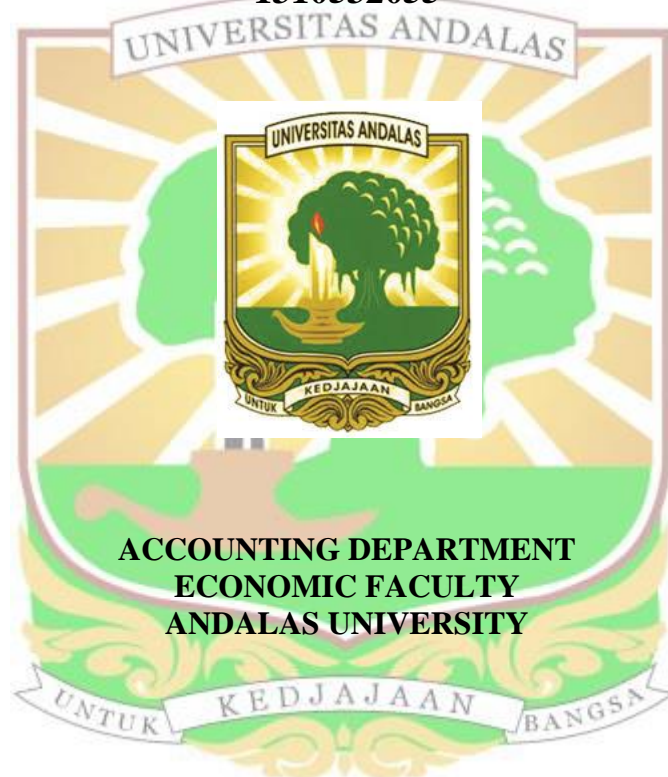


**ANALYSIS OF FINANCIAL PERFORMANCE AFTER THE ADOPTION
OF FINANCIAL TECHNOLOGY IN TELECOMMUNICATION
INDUSTRY IN INDONESIA FROM YEAR 2012-2016**

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**ANALYSIS OF FINANCIAL PERFORMANCE AFTER THE ADOPTION
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UNIVERSITAS ANDALAS
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ABSTRACT

This research is aimed to see the evaluation of digital payment on improving financial performance after the adoption of Financial Technology in form of digital payment in telecommunication industries in Indonesia. This research used three biggest telecommunication companies - mobile phone network provider in Indonesia from 2012 – 2016 and using descriptive study with a quantitative analysis model. To analyze and compare the growth between before and after the adoption of digital payment system, data were analyzed by using financial ratio analysis which are liquidity, profitability, solvency, and activity ratios. The results of this research shows that, adoption of financial technology in form of digital payment does not give significant improvement directly to all telecommunication companies. The result concluded that the existence of digital payment support the sales of main product especially internet service, it only significant if the company has big basis of customer.


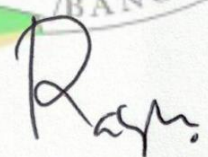
Keywords: financial technology, digital payment, financial ratios, telecommunication companies.

ABSTRAK

Penelitian ini bertujuan untuk melihat evaluasi dari pembayaran berbasis digital untuk meningkatkan kinerja keuangan setelah adopsi teknologi keuangan dalam bentuk pembayaran digital pada perusahaan telekomunikasi di Indonesia. Penelitian ini menggunakan tiga perusahaan telekomunikasi penyedia jaringan telepon genggam terbesar di Indonesia dari tahun 2012 hingga 2016 dan menggunakan studi deskriptif dengan model analisis kuantitatif. Untuk menganalisa dan membandingkan pertumbuhan antara sebelum dan sesudah adopsi sistem pembayaran berbasis digital, data dianalisis menggunakan analisis rasio keuangan yaitu rasio likuiditas, profitabilitas, solvabilitas, dan aktivitas. Hasil dari penelitian ini menunjukkan bahwa adopsi teknologi keuangan dalam bentuk pembayaran berbasis digital tidak memberikan peningkatan signifikan secara langsung pada perusahaan telekomunikasi. Hasil tersebut menyimpulkan bahwa eksistensi pembayaran berbasis digital mendukung penjualan produk utama terutama jasa internet, hal tersebut hanya signifikan jika perusahaan mempunyai basis pelanggan yang besar

Kata Kunci: teknologi keuangan, pembayaran berbasis digital, rasio keuangan, perusahaan telekomunikasi, kualitas audit.

This thesis has already examined on March, 23rd 2018. The abstract has already approved by thesis advisor and examiner:

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