



**DEPARTMENT OF ACCOUNTING**

**FACULTY OF ECONOMICS AND BUSINESS**

**ANDALAS UNIVERSITY**

**THESIS**

**ANALYSIS OF DIFFERENCES BEFORE AND AFTER THE ADOPTION  
OF FINTECH IN BANKING PERFORMANCE**

*(Empirical Study of Banking Sector that Listed on the Indonesia Stock  
Exchange in 2016-2020)*

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## ABSTRACT

This study aims to determine the differences before and after the implementation of fintech on banking performance. Financial performance in this study is measured using Return on Assets (ROA) and Price Earnings Ratio (PER). The fintech products studied are mobile banking, electronic money, and peer to peer analysis. This research is a quantitative method with a comparative approach. The population of this study is banking that has been listed on the Indonesia Stock Exchange (IDX) in 2016-2020. The sample was determined by purposive sampling method and obtained 28 companies. Data analysis used Paired T Test and Wilcoxon Ranked Signed Test. The results showed that there were no significant differences in ROA variables before and after adopting E-money and P2P, there is a significant difference in the ROA variable before and after adopting digital banking. Then, there was no significant difference in the PER variable before and after adopting digital banking and P2P. Meanwhile, there is a significant difference in the PER variable before and after adopting E-Money.

**Keywords:** Fintech, Digital banking, Emoney, Peer to peer lending, Banking Performances, ROA, PER

