

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion

Based on the results of analysis and hypothesis testing that have been carried out on Return on Assets (ROA) and Price Earning Ratio (PER) on the adoption of digital banking, e-money, and P2P, conclusions can be drawn, including:

1. After conducting a T-test three years before and three years after adoption, it was found that there was no significant difference in the ROA variable before and after adopting E-Money and P2P. Meanwhile, there is a significant difference in the ROA variable before and after adopting digital banking, that have decreased. The difference is caused by fintech, because after a simple linear regression analysis test shows that the aoption of digital banking has simultaneous and partial effect on ROA.
2. After conducting a T-test three years before and three years after adoption, it was found that 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, that have increased. The difference is caused by fintech, because after a simple linear regression analysis test shows that the aoption of electronic money has simultaneous and partial effect on PER.

5.2 Research Limitations

The research that has been carried out is still far from perfect, and there are still several limitations. The limitation in this research include: this research only compares banks financial performance before and after implementing fintech using financial ratios without considering other factors.

5.3 Suggestions

Based on the research results described above, there are several suggestions for further research to complement the shortcomings in this research: for further research, it can use control variables that have an effect on financial performance, such as company size and capital, inflation, and economic growth.

5.4 Implications

Based on the research results that have been presented previously, the implications of the research are stated

1. For banks that have implemented fintech, can maintain and continue to improve the performance of existing fintech, as well as further improve the quality of services that can be used easily by the public and conduct promotions about existing fintech products in banking.
2. For banks that have not and want to implement fintech, they should first conduct research or analysis through banks that have implemented fintech. This is because there are many things to consider in implementing fintech, such as the costs that will be incurred and the readiness of banks to deal with it.