

**DAMPAK *FINTECH P2P LENDING* TERHADAP STABILITAS BANK DI
INDONESIA**

OLEH:

DTANIA SAPUTRI

2320511006



Dosen Pembimbing:

Dr. Fery Andrianus, S.E., M.Si

FAKULTAS EKONOMI DAN BISNIS

UNIVERSITAS ANDALAS

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Oleh: Dtania Saputri (2320511006)

Di bawah bimbingan:

Dr. Fery Andrianus, S.E., M.Si

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dampak *fintech P2P lending* terhadap stabilitas bank di Indonesia menggunakan indikator *Non-Performing Loan* (NPL). Data yang digunakan dalam penelitian ini mencakup 34 provinsi di Indonesia dengan frekuensi triwulanan dari tahun 2019 hingga 2023. Metode *Two Step System Generalized Method of Moments* (*SYS-GMM*) digunakan dalam penelitian ini untuk menjawab pertanyaan penelitian dan menguji hipotesis yang diajukan. Variabel yang digunakan dalam penelitian ini meliputi *non-performing loan* (sebagai ukuran stabilitas bank), *outstanding pinjaman fintech* (sebagai ukuran *fintech P2P lending*), serta variabel kontrol seperti *Loan to Deposit Ratio* (LDR), *Gross Domestic Product* (GDP) *growth* dan inflasi. Hasil estimasi menemukan bahwa *fintech P2P lending* berpengaruh signifikan terhadap stabilitas bank, di mana peningkatan *fintech* berhubungan dengan penurunan NPL, mencerminkan peningkatan kualitas kredit. Hubungan ini juga dipengaruhi oleh faktor makroekonomi, di mana inflasi berpengaruh positif terhadap NPL dan LDR berpengaruh negatif signifikan. Sementara itu, pertumbuhan ekonomi tidak berpengaruh signifikan terhadap NPL, menunjukkan bahwa kondisi ekonomi makro tidak selalu mempengaruhi stabilitas bank.

Kata kunci: *Fintech P2P Lending*, Stabilitas Bank, NPL, *Two Step SYS GMM*, Indonesia

THE IMPACT OF FINTECH P2P LENDING ON BANK STABILITY IN INDONESIA

By: Dtania Saputri (2320511006)

Under Supervised of:

Dr. Fery Andrianus, S.E., M.Si

ABSTRACT

This study aims to analyze the impact of fintech P2P lending on bank stability in Indonesia using the Non-Performing Loan (NPL) indicator. The data used in this research includes 34 provinces in Indonesia with quarterly frequency from 2019 to 2023. The Two Step System Generalized Method of Moments (SYS-GMM) method is employed in this study to address the research questions and test the proposed hypotheses. The variables used in this study include non-performing Loan (as a measure of bank stability), outstanding fintech Loan (as a measure of fintech P2P lending), and control variables such as the Loan to Deposit Ratio (LDR), Gross Domestic Product (GDP) growth, and inflation. The estimation results indicate that fintech P2P lending has a significant effect on bank stability, where an increase in fintech is associated with a decrease in NPL, reflecting an improvement in credit quality. This relationship is also influenced by macroeconomic factors, where inflation has a positive effect on NPL and LDR has a significant negative effect. Meanwhile, economic growth does not significantly affect NPL, indicating that macroeconomic conditions do not always influence bank stability.

Keywords: *Fintech P2P Lending, Bank Stability, NPL, Two Step SYS GMM, Indonesia*