

ANALISIS DAMPAK PERTUMBUHAN TRANSAKSI DIGITAL TERHADAP *FEE-BASED INCOME* INDUSTRI PERBANKAN

Oleh

Ni Putu Dhita Yuniantari, NIM 2217051165

Jurusan Ekonomi dan Akuntansi

ABSTRAK

Perkembangan teknologi telah mendorong transformasi layanan perbankan, khususnya melalui pertumbuhan penggunaan transaksi digital. Hal ini diharapkan dapat memberikan kontribusi terhadap peningkatan *fee-based income* sebagai salah satu sumber pendapatan bank. Penelitian ini bertujuan untuk menganalisis pengaruh transaksi digital meliputi mobile banking, internet banking, dan QRIS terhadap *fee-based income* pada industri perbankan di Indonesia. Penelitian ini menggunakan data sekunder berupa data agregat nasional bulanan selama 36 bulan. Populasi dalam penelitian ini adalah industri perbankan di Indonesia yang terdaftar di BI dan OJK, dengan sampel seluruh data yang tersedia karena menggunakan data agregat nasional. Desain penelitian ini disusun dalam bentuk *Structural Equation Modeling - Partial Least Square* (SEM-PLS) dengan model pengukuran formatif. Hasil penelitian menunjukkan bahwa mobile banking tidak berpengaruh signifikan terhadap *fee-based income*. Internet banking tidak berpengaruh signifikan terhadap *fee-based income*. QRIS tidak berpengaruh signifikan terhadap *fee-based income*. Temuan ini menunjukkan bahwa pertumbuhan transaksi digital belum mampu memberikan kontribusi yang signifikan terhadap peningkatan *fee-based income*. Beberapa faktor, seperti tingginya persaingan antarbank, karakteristik penggunaan layanan digital, serta struktur biaya pada sistem pembayaran nasional, turut mempengaruhi kontribusi layanan digital terhadap *fee-based income*. Dengan demikian, perbankan diharapkan tidak hanya berfokus pada peningkatan volume dan nilai transaksi digital, tetapi juga perlu mengevaluasi efektivitas pemanfaatan layanan digital agar dapat memberikan kontribusi yang lebih signifikan terhadap peningkatan *fee-based income*.

Kata-kata kunci: mobile banking, internet banking, QRIS, *fee-based income*

**ANALYSIS OF THE IMPACT OF DIGITAL TRANSACTION GROWTH ON
FEE-BASED INCOME IN THE BANKING INDUSTRY**

By

Ni Putu Dhita Yuniantari, NIM 2217051165

Department of Economics and Accounting

ABSTRACT

Technological developments have driven the transformation of banking services, especially through the growth of the use of digital transactions. This is expected to contribute to increasing fee-based income as one of the banks' sources of income. This study aims to analyze the influence of digital transactions including mobile banking, internet banking, and QRIS on fee-based income in the banking industry in Indonesia. This study uses secondary data in the form of monthly aggregate national data for 36 months. The population in this study is the banking industry in Indonesia registered with BI and OJK, with a sample of all available data because it uses national aggregate data. The design of this study was prepared in the form of Structural Equation Modeling - Partial Least Square (SEM-PLS) with a formative measurement model. The results of the study showed that mobile banking has no significant effect on fee-based income. Internet banking has no significant effect on fee-based income. QRIS has no significant effect on fee-based income. These findings show that the growth of digital transactions has not been able to make a significant contribution to the increase in fee-based income. Several factors, such as high competition between banks, the characteristics of digital service use, and the cost structure of the national payment system, also affect the contribution of digital services to fee-based income. Thus, banks are expected not only to focus on increasing the volume and value of digital transactions, but also need to evaluate the effectiveness of the use of digital services in order to make a more significant contribution to increasing fee-based income.

Keywords: mobile banking, internet banking, QRIS, fee-based income