

THE EFFECT OF GROWTH OF THIRD-PARTY FUNDS, GROWTH OF CREDIT, CREDIT RISK AND THE EFFECT OF FINANCIAL TECHNOLOGY ON THE PROFITABILITY OF CONVENTIONAL BANKS DURING THE COVID-19 PANDEMIC

By: Novita Yenni Boang Manalu

Abstract

This study aims to examine the effect of third-party funds, credit growth, credit risk, and financial technology on the profitability of conventional banks during the Covid-19 pandemic. The population in this study are conventional banks listed on the Indonesia Stock Exchange during the 2018-2021 period. The sample in this study consisted of 32 Banks, a period of 4 years, with 128 total samples. Sample was selected based on purposive sampling technique. In this study using secondary data obtained from financial statements in 2018-2021 using panel data regression analysis. The results of the study show that third party funds and credit growth have one significant effect on bank profitability, while credit risk has a negative effect on bank profitability, and financial technology has an effect on bank profitability.

Keywords: Third Party Funds (DPK), Credit Growth, Credit Risk, Financial Technology.

**PENGARUH PERTUMBUHAN DANA PIHAK KETIGA (DPK),
PERTUMBUHAN KREDIT, RISIKO KREDIT DAN PENGARUH
FINANCIAL TECHNOLOGY TERHADAP PROFITABILITAS BANK
KONVENSIONAL MASA PANDEMI COVID-19**

Oleh: Novita Yenni Boang Manalu

Abstrak

Penelitian ini bertujuan untuk menguji pengaruh Dana Pihak Ketiga (DPK), pertumbuhan kredit, dan *financial technology* terhadap profitabilitas bank konvensional selama masa pandemic Covid-19. Populasi dalam penelitian ini adalah bank konvensional yang terdaftar di Bursa Efek Indonesia (BEI) selama periode 2018-2021. Sampel dipilih berdasarkan teknik purposive sampling. Dalam penelitian ini menggunakan data sekunder yang diperoleh dari laporan keuangan tahun 2018-2021 dengan menggunakan regresi data panel. Hasil penelitian menunjukkan bahwa dana pihak ketiga (DPK) dan pertumbuhan kredit tidak berpengaruh signifikan terhadap profitabilitas bank, risiko kredit berpengaruh negatif terhadap profitabilitas bank, dan *financial technology* berpengaruh signifikan terhadap profitabilitas bank.

Kata Kunci: Dana Pihak Ketiga (DPK), Pertumbuhan Kredit, Risiko Kredit, *Financial Technology*.