

ABSTRACT

This study aims to analyze the financial performance of the banking sector before and after the emergence of financial technology (fintech) companies. The study uses financial ratios, including return on assets (ROA), loan-to-deposit ratio (LDR), and capital adequacy ratio (CAR), to measure the performance of banks. Overall, the study suggests that the emergence of fintech has brought both challenges and opportunities for the banking sector.

Keyword: *Financial performance, banking sector, financial technology (fintech), return on assets (ROA), loan-to-deposit ratio (LDR), capital adequacy ratio (CAR), emergence, challenges, opportunities. Literature Review.*