

ABSTRACT

This study aims to analyze the influence of financial technology on the financial performance of banks on the Indonesia Stock Exchange in the period 2014-2023. Bank financial performance is measured using several indicators, namely Return on Asset (ROA), Return on Equity (ROE), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), Operating Costs to Operating Income (BOPO), and Capital Adequacy Ratio (CAR). In addition, control variables such as company size, capital ratio, and inflation are used to support a more comprehensive analysis. The research method used is panel data regression, which aims to evaluate the relationship between the application of financial technology and banking financial performance. This study is expected to provide theoretical contributions in the development of literature on the influence of fintech on the banking sector, especially in developing countries.

Keywords: *Financial Technology, Bank Performance, Indonesia Stock Exchange*