

**DIFFERENCES IN THE FINANCIAL PERFORMANCE OF BANKING
COMPANIES BEFORE AND AFTER THE IMPLEMENTATION OF
DIGITAL FINANCE**

THESIS

**Presented as Partial Fulfillment of the Requirements for the Degree of
Sarjana Akuntansi (S1) in Accounting Program**

Faculty of Business and Economics Universitas Atma Jaya Yogyakarta



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UNIVERSITAS ATMA JAYA YOGYAKARTA

2023

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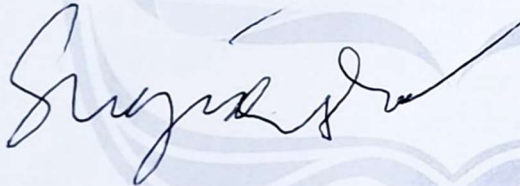
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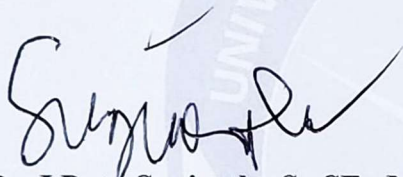
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I hereby declare that the thesis with the title:

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DIGITAL FINANCE**

is really my own thinking and writing, I fully knowledge that my writing does not contain other or parts of others writing, except for those that have been cited and mentioned in the references.

Yogyakarta, July 17th 2023



Luh Dea Restu Handayani

MOTTO

“You are what you believe in. You become that which you believe you can become” —Bhagavad Gita

“Somewhere born to be lucky, somewhere born to be fighter” —Anonymous

“Optimism is the faith that leads to achievement. Nothing can be done without hope and confidence.” —Helen Keller

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ABSTRACT

Differences in financial performance before and after the implementation of digital finance in banking sector companies listed on the Indonesia Stock Exchange (IDX) is the aim of this research. The data used is secondary data obtained from the official website of the IDX or the company's official website. The sample selection used purposive sampling with a total sample of 35 banking companies. The proxies used to measure financial performance are Return on Assets (ROA) and Return on Equity (ROE). Hypothesis testing was done with the Wilcoxon signed ranks test. The results of this study indicate that there are differences in ROA and ROE two years before and after the implementation of digital finance. This research can provide an overview of financial performance before and after the implementation of digital finance has decreased both proxied using ROA and ROE.

Keywords: Digital Finance, Mobile Banking, Financial Performance.