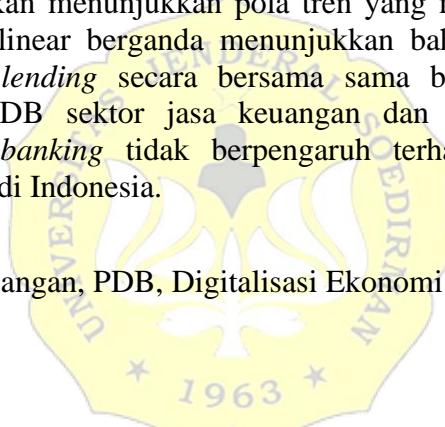


RINGKASAN

Perkembangan inovasi dan kemajuan teknologi memunculkan adanya digitalisasi ekonomi yang berdampak terhadap perekonomian. Salah satu sektor ekonomi yang ikut berkembang yaitu sektor keuangan. Sektor jasa keuangan dan asuransi merupakan salah satu sektor yang sangat menentukan keberhasilan perekonomian suatu negara. Digitalisasi ekonomi yang terjadi di sektor keuangan membuat layanan di industri perbankan maupun non perbankan berkembang sangat pesat. Penelitian ini bertujuan menganalisis pertumbuhan *mobile banking*, *internet banking*, *fintech payment*, *fintech lending* dan pengaruhnya terhadap PDB sektor jasa keuangan dan asuransi Indonesia

Penelitian ini menggunakan metode kuantitatif dengan data *time series* periode setiap bulan dalam kurun waktu Januari 2018-Desember 2021. Metode analisis yang digunakan adalah tren kuadratik dan regresi linear berganda. Hasil analisis tren kuadratik menunjukkan hasil *forecasting* mengalami kenaikan dan pola tren yang dihasilkan menunjukkan pola tren yang mengalami peningkatan. Hasil analisis regresi linear berganda menunjukkan bahwa *m-banking*, *fintech payment* dan *fintech lending* secara bersama-sama berpengaruh positif dan signifikan terhadap PDB sektor jasa keuangan dan asuransi di Indonesia, sedangkan variabel *i-banking* tidak berpengaruh terhadap PDB sektor jasa keuangan dan asuransi di Indonesia.

Kata kunci: Sektor Keuangan, PDB, Digitalisasi Ekonomi



SUMMARY

The development of innovation and technological advances gave rise to the digitalization of the economy which has an impact on the economy. One of the economic sectors that has also developed is the financial sector. The financial services and insurance sector is one of the sectors that greatly determines the success of a country's economy. The digitalization of the economy that occurs in the financial sector has made services in the banking and non-banking industries develop very rapidly. This study aims to analyze the growth of mobile banking, internet banking, fintech payments, fintech lending and its effect on the GDP of the Indonesian financial services and insurance sector.

This study uses quantitative methods with time series data for the period of each month in the period January 2018-December 2021. The analysis methods used are quadratic trends and multiple linear regression. The results of the quadratic trend analysis show that the forecasting results have increased and the resulting trend pattern shows an increasing trend pattern. The results of multiple linear regression analysis show that m-banking, fintech payment and fintech lending together have a positive and significant effect on the GDP of the financial services and insurance sector in Indonesia, while the i-banking variable has no effect on the GDP of the financial services and insurance sector in Indonesia.

Keywords: Financial Sector, GDP, Digitalization of the Economy

