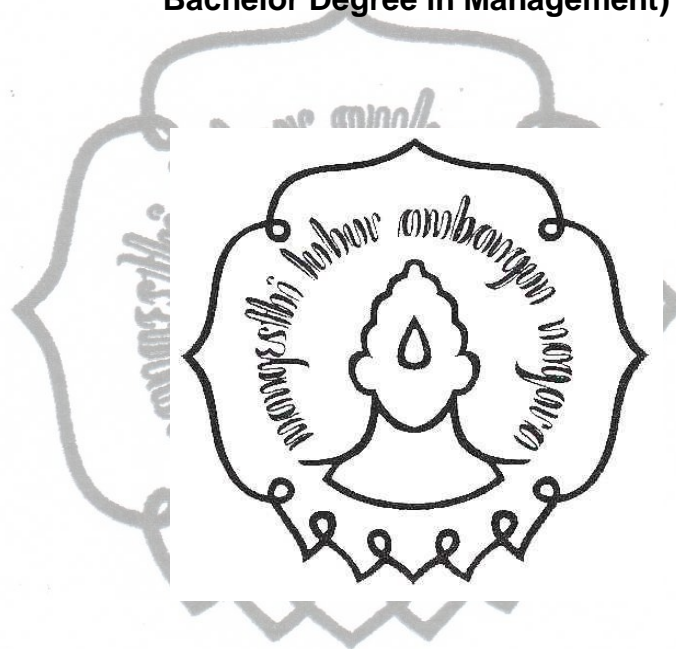


**FINTECH LENDING PENETRATION AND BANK PERFORMANCE:
EVIDENCE FROM INDONESIA**

UNDERGRADUATE THESIS

**(To Fulfill the Requirements of obtaining
Bachelor Degree in Management)**



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ABSTRACT**“FINTECH LENDING PENETRATION AND BANK PERFORMANCE:
EVIDENCE FROM INDONESIA”****Rakotoarisoa Maminaina Heritiana Sedera****NIM. F0216113**

Financial technology have been shaping the financial industry and the number of Fintech lending companies increased rapidly in recent year in Indonesia. The aim of this study is to examine the impact of the Fintech lending on the bank performance. To conduct our study, data of Fintech lending and banks were collected from Otoritas Jasa Keuangan (OJK), consist 115 Fintech lending, 1554 rural banks and 113 commercial banks. The analysis indicates a strong relationship between Fintech lending and rural banks while moderate relationship compare to commercial banks. I concluded that penetration of Fintech lending correlated with bank performance.

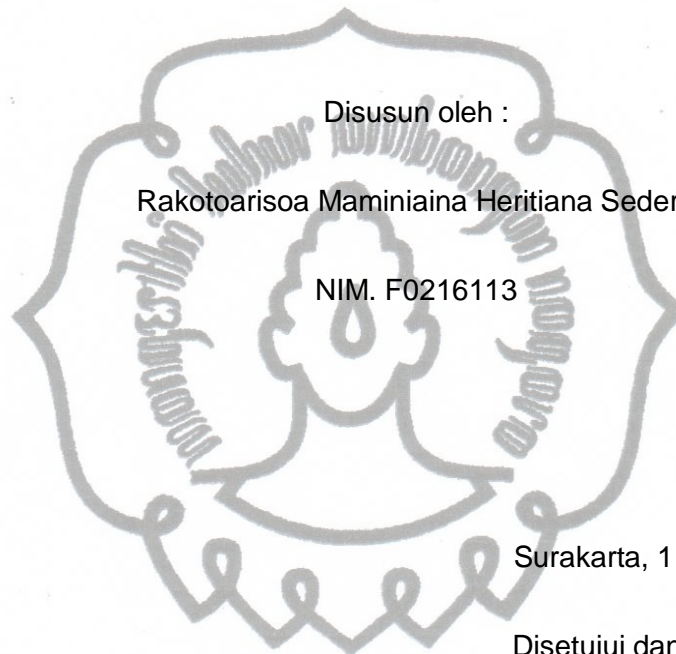
Keywords: Fintech lending, bank performance, commercial bank, rural bank

HALAMAN PERSETUJUAN

Skripsi dengan judul

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Evidence from Indonesia



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Telah diterima dengan baik oleh Tim Penguji Skripsi Fakultas Ekonomi dan Bisnis Universitas Sebelas Maret guna melengkapi tugas-tugas dan memenuhi syarat-syarat untuk memperoleh gelar Sarjana Manajemen Program Studi S1 Manajemen.

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MOTTO



“Life does not owe you anything; never complain all you have is opportunities”

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