

**ANALISIS PENERAPAN *FINANCIAL TECHNOLOGY (FINTECH)* DAN *GOOD CORPORATE GOVERNANCE (GCG)* TERHADAP PROFITABILITAS PT. BANK CENTRAL ASIA, TBK. (BCA)
PERIODE 2011-2017**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui bagaimana penerapan *financial technology (fintech)* dan *good corporate governance*, serta perkembangan profitabilitas di PT. Bank Central Asia, Tbk. (BCA) Periode 2011-2017. Selain itu untuk mengetahui pengaruh secara parsial dan simultan mengenai *financial technology (fintech)* dan *good corporate governance* terhadap profitabilitas pada PT. Bank Central Asia, Tbk. (BCA) Periode 2011-2017. *Financial technology (fintech)* dan *good corporate governance* sebagai variabel independen, sedangkan profitabilitas sebagai variabel dependen.

Metode penelitian yang digunakan dalam penelitian ini adalah metode deskriptif dan verifikatif. Populasi dalam penelitian ini adalah laporan tahunan PT. Bank Central Asia, Tbk. (BCA). Teknik penentuan sampel yang digunakan dalam penelitian ini adalah *non probability sampling* dengan metode *purposive sampling*, sehingga sampel dalam penelitian ini yaitu laporan tahunan PT. Bank Central Asia, Tbk. (BCA) periode 2011-2017. Analisis data yang digunakan dalam penelitian ini adalah analisis regresi linear berganda pada taraf signifikansi sebesar 5%. Program yang digunakan dalam menganalisis data menggunakan *Eviews 9*.

Hasil penelitian menunjukkan bahwa secara parsial dan secara simultan *financial technology (fintech)* dan *good corporate governance* berpengaruh terhadap profitabilitas. Selain itu hasil penelitian juga menunjukkan bahwa besarnya pengaruh *financial technology (fintech)* dan *good corporate governance* dalam memberikan kontribusi pengaruh terhadap profitabilitas sebesar 89,8%.

Kata Kunci : *Financial Technology (Fintech)* dan *Good Corporate Governance*, dan Profitabilitas.

ANALYSIS APPLICATION OF FINANCIAL TECHNOLOGY (FINTECH) AND GOOD CORPORATE GOVERNANCE OF PROFITABILITY IN PT. BANK CENTRAL ASIA, TBK. (BCA) PERIOD 2011-2017

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ABSTRACT

This research is aims to determine application financial technology (fintech) and good corporate governance, and development of profitability in PT. Bank Central Asia Tbk period 2011-2017. And to determine influence in partial and simultan about financial technology (fintech) and good corporate governance of profitability in PT. Bank Central Asia Tbk period 2011-2017. Financial technology (fintech) and good corporate governance as independent variable and profitability as dependen variable.

This research method used is descriptive and verification method. The population is use annual report of PT Bank Central Asia Tbk. Determination of sample in this research is used non probability sampling with a purposive sampling method, and sample in this study is the annual report of PT Bank Central Asia Tbk for the 2011-2017 period. Analysis data in this study used multiple linear regression analysis at significance level of 5%. As the analysis data using Eviews 9.

The result of analysis shows that partially and simultan financial technology (fintech) and good corporate governance have an effect on profitability. In addition, the results of research show the magnitude of the influence of financial technology (fintech) and good corporate governance in contributing influence on profitability is 89.8%.

Keywords: Financial Technology (Fintech) and Good Corporate Governance, and Profitability.