

ABSTRAK

Penelitian ini bertujuan untuk menganalisis dan membandingkan kinerja keuangan 10 bank digital terkemuka di Indonesia, yaitu Aladin Bank, Allo Bank, Amar Bank, Bank Jago, Bank Raya, BLU, Digibank, Krom Bank, Neo Bank, dan Sea Bank. Penelitian menggunakan metode deskriptif komparatif dengan pendekatan kualitatif, berdasarkan data sekunder dari laporan keuangan tahun 2023. Analisis dilakukan menggunakan empat rasio utama: rasio likuiditas (Current Ratio dan Cash Ratio), rasio solvabilitas (Debt to Assets Ratio dan Debt to Equity Ratio), rasio aktivitas (Total Asset Turnover), dan rasio profitabilitas (Net Interest Margin, Return on Assets, dan Return on Equity). Hasil penelitian menunjukkan bahwa secara umum kinerja keuangan bank digital di Indonesia masih beragam. Pada aspek likuiditas, hanya tiga bank yang memenuhi standar industri untuk Current Ratio. Sementara untuk rasio solvabilitas, terdapat perbedaan signifikan dalam struktur permodalan antar bank. Rasio aktivitas menunjukkan bahwa seluruh bank belum mampu memanfaatkan aset secara optimal. Dalam hal profitabilitas, meskipun beberapa bank menunjukkan kinerja yang baik dalam Net Interest Margin, namun secara keseluruhan masih rendah dalam hal Return on Assets dan Return on Equity. Secara keseluruhan, Krom Bank tampil sebagai bank dengan kinerja keuangan terbaik, sementara mayoritas bank digital masih perlu meningkatkan efisiensi aset dan profitabilitas guna memperkuat daya saing di industri perbankan digital yang semakin kompetitif.

Kata Kunci: Kinerja Keuangan, Bank Digital, Rasio Likuiditas, Rasio Solvabilitas, Rasio Profitabilitas.

ABSTRACT

This study aims to analyze and compare the financial performance of 10 leading digital banks in Indonesia, namely Aladin Bank, Allo Bank, Amar Bank, Bank Jago, Bank Raya, BLU, Digibank, Krom Bank, Neo Bank, and Sea Bank. The research employs a descriptive-comparative method with a qualitative approach, based on secondary data from the 2023 financial statements. The analysis focuses on four key financial ratios: liquidity ratios (Current Ratio and Cash Ratio), solvency ratios (Debt to Assets Ratio and Debt to Equity Ratio), activity ratio (Total Asset Turnover), and profitability ratios (Net Interest Margin, Return on Assets, and Return on Equity). The results indicate that the overall financial performance of digital banks in Indonesia remains varied. In terms of liquidity, only three banks met the industry standard for the Current Ratio. For solvency, significant differences were found in the capital structure among the banks. The activity ratios show that all banks have yet to optimize their asset utilization. Regarding profitability, although several banks recorded strong performance in Net Interest Margin, overall results for Return on Assets and Return on Equity remain below industry standards. Overall, Krom Bank stands out as the bank with the best financial performance, while most digital banks need to enhance asset efficiency and profitability to strengthen their competitiveness in the increasingly competitive digital banking industry.

Keywords: *Financial Performance, Digital Banks, Liquidity Ratio, Solvency Ratio, Profitability Ratio.*