

ABSTRAK

Ardina Safna Mairella. 2025. *Dampak Penggunaan Teknologi Keuangan (Fintech) Pada Industri Keuangan Konvensional di Bank BRI Cabang Somba Opu*. Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah Makassar. (dibimbing oleh Siti Aisyah dan Idham Khaliq)

Perkembangan teknologi keuangan (*fintech*) telah membawa perubahan signifikan dalam industri perbankan, termasuk di Bank BRI Cabang Somba Opu. Penelitian ini bertujuan untuk menganalisis dampak penggunaan *fintech* terhadap efisiensi operasional dan layanan perbankan konvensional. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus, di mana data dikumpulkan melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa implementasi *fintech* di Bank BRI Cabang Somba Opu telah meningkatkan efisiensi operasional melalui percepatan proses transaksi dan pengurangan antrian nasabah di kantor cabang. *Fintech* juga memungkinkan nasabah untuk melakukan transaksi secara mandiri melalui aplikasi digital, yang meningkatkan kenyamanan dan aksesibilitas layanan perbankan. Namun, terdapat tantangan dalam penerapan *fintech*, termasuk kendala adaptasi teknologi bagi pegawai dan nasabah yang kurang familiar dengan layanan digital, serta risiko keamanan siber yang perlu terus diawasi. Kesimpulannya, penggunaan *fintech* memiliki dampak positif terhadap operasional Bank BRI Cabang Somba Opu, terutama dalam meningkatkan efisiensi layanan dan kemudahan akses bagi nasabah. Oleh karena itu, bank perlu terus meningkatkan edukasi kepada nasabah dan pegawai mengenai penggunaan *fintech* serta memperkuat sistem keamanan digital untuk mengurangi risiko kejahatan siber.

Kata Kunci: *Teknologi Fintech, Industri Keuangan Konvensional*

ABSTRACT

Ardina Safna Mairella. 2025. *The Impact of Using Financial Technology (Fintech) on the Conventional Financial Industry at Bank BRI Somba Opu Branch. Thesis. Management, Economics and Business Study Program, Muhammadiyah University, Makassar Faculty.* (supervised by Siti Aisyah and Idham Khaliq)

The development of financial technology (fintech) has brought significant changes in the banking industry, including at Bank BRI Somba Opu Branch. This study aims to analyze the impact of using fintech on operational efficiency and conventional banking services. This study uses a qualitative approach with a case study method, where data is collected through interviews, observations, and documentation. The results of the study indicate that the implementation of fintech at Bank BRI Somba Opu Branch has increased operational efficiency through the transaction process and reduced customer queues at branch offices. Fintech also allows customers to make transactions independently through digital applications, which increases the convenience and accessibility of banking services. However, there are challenges in implementing fintech, including obstacles to technology adaptation for employees and consumers who are less familiar with digital services, as well as cybersecurity risks that need to be continuously expanded. In conclusion, the use of fintech has a positive impact on the operations of Bank BRI Somba Opu Branch, especially in increasing service efficiency and ease of access for customers. Therefore, banks need to continue to improve education for customers and employees regarding the use of fintech and strengthen digital security systems to reduce the risk of cybercrime.

Keywords: Financial Fintech, Conventional Financial Industry