# ABSTRAK

Digitalisasi membuat seluruh kegiatan manusia berubah, termasuk perbankan. Kelahiran bank digital dapat mempermudah para nasabah untuk melaksanakan kegiatan perbankan. Namun, kelangsungan bank digital yang dicerminkan dari kinerja keuangan perusahaan, khususnya profitabilitas menjadi fokus utama manajemen. Kinerja keuangan dapat kita nilai dengan menganalisis laporan keuangan perusahaan. Alat analisis yang paling populer dimanfaatkan, yaitu analisis rasio keuangan. Model penelitian kali ini, yaitu model kuantitatif, sehingga diperlukan data sekunder seperti, beberapa literatur dan laporan keuangan perusahaan yang diperoleh dari situs resmi perusahaan dan BEI. Tiga bank digital yang sangat menarik perhatian yaitu, PT Bank Seabank Indonesia, PT Bank Neo Commerce, dan PT Bank BTPN. Rasio profitabilitas yang digunakan, yaitu *Return on Equity* (ROE), *Return on Assets* (ROA), *Net Profit Margin* (NPM), dan Beban Operasional dan Pendapatan Operasional (BOPO). Hasil penelitian menunjukkan, ketiga perusahaan memiliki rasio profitabilitas yang berbeda signifikan. Perbedaan ini disebabkan karena adanya perbedaan titik start transformasi menjadi bank digital antara tiga perusahaan.

Kata kunci : Komparatif, Perbankan, Bank Digital, Kinerja Keuangan, Profitabilitas, Laporan Keuangan, Rasio Keuangan

## *ABSTRACT*

*Digitalization changes all human activities, including banking. The birth of digital banks can make it easier for customers to carry out banking activities. However, the sustainability of digital banks as reflected in the company's financial performance, especially profitability, is the main focus of management. We can assess financial performance by analyzing the company's financial statements. The most popular analytical tool used is financial ratio analysis. The research model this time is a quantitative model, so secondary data are needed such as some literature and company financial reports obtained from the company's official website and the IDX. Three digital banks that have attracted attention are PT Bank Seabank Indonesia, PT Bank Neo Commerce, and PT Bank BTPN. The profitability ratios used are Return on Equity (ROE), Return on Assets (ROA), Net Profit Margin (NPM), and Operating Expenses and Operating Income (OIOE). The results showed that the three companies had significantly different profitability ratios. This difference is due to the difference in the starting point for transformation into a digital bank between the three companies.*

*Keywords: Comparative, Banking, Digital Bank, Financial Performance, Profitability, Financial Statements, Financial Ratios*