

**THE FUTURE OF BANKING INSTITUTIONS WITH THE
RISE OF FINANCIAL TECHNOLOGY: A CONTENT
ANALYSIS**

THESIS

**Proposed as a prerequisite to earn the
Bachelor's Degree in Management Studies**



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**This Final Project is the result of my own work,
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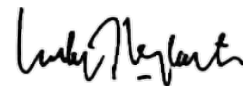
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ACKNOWLEDGEMENT

First and foremost, I am most grateful to the Almighty for the countless blessings throughout my life and during the process of writing this study. I wish to express my gratitude towards the individuals who have made meaningful contribution to the successful completion of this study.

My sincerest gratitude to my thesis advisor, Mr. Imbang J. Mangkuto who has put his enormous trust on me, for his valuable guidance. To my examiner, Mr. B.P. Kusumo Bintoro and Mr. Arief B. Suharko for the kind guidance and immense support. They are everything I could ever hope for in an advisor. I hope their legacy may live through me.

To my parents, for every achievement I have made in my life, those are all dedicated for you. You make me the person I am today. Thank you for the abundant support and overestimation of my ability. I still wish I could give you the world. To Gema and Ana, who remain the greatest wonder of their aunt's life. Thank you for bringing joy and colours into my life.

I put on record my sincerest thanks to my supportive boss, Vanessa Tanuwijaya. My everlasting gratitude for your understanding. To the one who made the most contribution, Ghina Aina, may we outlive our self-deprecating jokes. To my best friend, Febiola Aurora, we have grown so much together. Thank you for being here every step of the way. To Raheemiyya, I have watched you grow and you are a big girl now, I hope at the very least you know what to order for lunch. To KONENG and EDS Bakrie, school is so much cooler and funnier with you guys around. Thank you for the support and memories. I wish you guys the best in life.

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**THE FUTURE OF BANKING INSTITUTIONS WITH THE RISE OF
FINANCIAL TECHNOLOGY: A CONTENT ANALYSIS**

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ABSTRACT

The purpose of this study is to identify the risks and benefits of fintech and interpreting the predicted future of banks with the rise of fintech by scrutinizing the contents of the Big 4 and consulting firms' annual fintech and banking industry reports and the contents of blog posts from global and Indonesian platforms to better represent the market. The contents drawn from the reports and blog posts are analysed through NVivo 12 software. The results of the study show that content analysis on the reports and blog posts can form a good basis of understanding the competition between banks and fintech. The result identified convenience as the most important benefit to fintech adopters and they viewed operational risk as the most threatening one. Despite the rise of fintech, the final finding of this study reveals that banks will not cease to exist in many years to come. The study also expounds on suggestions that bank will be able to leverage from fintech disruption. This study, although limited in scope, will be of interest to any academic researchers and industry practitioners who are seeking to better understand the nature of banks and fintech.

Keywords: Bank, Fintech, Content Analysis, Disruption

TABLE OF CONTENTS

STATEMENT OF ORIGINALITY i

APPROVAL PAGE ii

ACKNOWLEDGEMENT iii

STATEMENT OF APPROVAL iv

ABSTRACT v

TABLE OF CONTENTS vi

LIST OF FIGURES viii

LIST OF TABLES ix

CHAPTER I INTRODUCTION 1

 1.1. Background..... 1

 1.2. Problem Identification..... 5

 1.3. Study Objectives..... 5

 1.4. Significance of Study 5

 1.4.1. Theoretical Significance..... 5

 1.4.2. Practical Significance..... 6

 1.5. Writing Methodology 6

CHAPTER II THEORETICAL REVIEW 7

 2.1. Financial Technology 7

 2.2. Retail Banking: Competition of The Future 9

 2.3. Fintech Adoption Intention..... 12

 2.4. Consumer Behaviour: Perceived Risk and Perceived Benefit 14

 2.4.1. Perceived Risk..... 15

 2.4.2. Perceived Benefit 16

 2.5. Product Comprehension 17

 2.6. Previous Relevant Researches..... 18

 2.7. The Significance of Big 4 and The Role of Fintech Blogs..... 21

 2.8. The Conceptual Framework 22

CHAPTER III METHODOLOGY 27

 3.1. Methodology..... 27

 3.2. Object of Study..... 28

 3.3. Data Source and Data Collection Technique..... 28

 3.3.1. Data Source 28

3.3.2. Data Collection Technique.....	29
3.4. Data Analysis Technique.....	30
CHAPTER IV FINDINGS AND DISCUSSION	37
4.1. Findings	37
4.1.1. Risk and Benefit of Fintech on the Adoption Intention Level	40
4.1.2. Interpretation of Banking Institution Predicted Future	48
4.2. Discussion.....	58
4.2.1. Discussion on Perceived Risks and Benefits of Fintech	58
4.2.2. Discussion on Implication of the Future of Banking Institutions and Strategies that Banks Can Leverage	62
CHAPTER V CONCLUSION AND RECOMMENDATION	67
5.1. Conclusion.....	67
5.2. Recommendation.....	68
5.2.1. Theoretical Recommendation	68
5.2.2. Practical Recommendation.....	68
BIBLIOGRAPHY	70

LIST OF FIGURES

Figure 1.1 Select reasons for using fintech challengers.....	2
Figure 2.1 Economic Profit of Global Banks.....	14
Figure 3.2 Conceptual Framework.....	25
Figure 4.1 Auto Code Sentiment Results on Positive Implication.....	50
Figure 4.2 Auto Code Sentiment Results on Negative Implication.....	53

LIST OF TABLES

Table 3.1 Reports Analysed in This Study.....	31
Table 3.2. Global Blog Posts Analysed in This Study.....	31
Table 3.3. Indonesian Blog Posts Analysed in This Study	34
Table 4.1 Word Frequency Analysis.....	37
Table 4.2 Word Frequency Analysis (Indonesia)	39
Table 4.3 Number of References of Perceived Risk and Benefit	40
Table 4.4 Perceived Risk Word Frequency Analysis.....	40
Table 4.5 Number of Perceived Risk References	41
Table 4.6 Perceived Benefit Word Frequency Analysis	45
Table 4.7 Number of Perceived Benefit References.....	46
Table 4.8 Number of Implication of the Banking Future References.....	49
Table 4.9 Auto Code Sentiment on Implication of the Banking Future	49
Table 4.10 Word Frequency Analysis (Strategy).....	56