

ABSTRACT

Corporate Social Responsibility (CSR) plays a role in increasing company profitability, because Corporate Social Responsibility (CSR) is a form of corporate responsibility to correct environmental and social problems caused by the activities of the company. In addition to implementing Corporate Social Responsibility (CSR), many large companies have implemented Financial Technology (Fintech), one of which is the banking industry.

This study aims to see how the implementation of Corporate Social Responsibility (CSR) and Financial Technology (Fintech), as well as their effect on profitability, which is represented by the ratio of Return on Assets (ROA) and Return on Equity (ROE) at PT. Bank Central Asia, Tbk. (BCA) 2015-2019 period. Corporate Social Responsibility (CSR) and Financial Technology (Fintech) as independent variables, while profitability as the dependent variable.

The research method used in this research is descriptive and verification methods. This study uses a casus study as a sample and population, where the Banking Sector PT. Bank Central Asia, Tbk. (BCA) which is listed on the Indonesia Stock Exchange as a population and annual financial reports from the Banking Sector PT. Bank Central Asia, Tbk. (BCA) listed on the Indonesia Stock Exchange for the period 2015-2019 as a sample. The data analysis technique used in this study is multiple linear regression analysis is using the T test and F test.

The results of this study based on the simultaneous test (T Test) explain that the Corporate Social Responsibility (CSR) budget has a significant effect on profitability with the Return on Assets (ROA) variable but does not significantly influence the Return on Equity (ROE) variable. Financial Technology (Fintech) budget does not have a significant effect on profitability with the variable Return on Assets (ROA) and Return on Equity (ROE). Simultaneous testing (F Test) shows that the Corporate Social Responsibility (CSR) budget and the Financial Technology (Fintech) budget have a significant effect on profitability through the Return on Assets (ROA) and Return on Equity (ROE) variables.

Keywords: *Corporate Social Responsibility (CSR), Financial Technology (Fintech), Return on Assets (ROA), Return on Equity (ROE)*