Analysis of Third-Party Funds and Interest Rates on Financial Performance, with Financial Technology as a Moderating Variable: Conceptual Review

Titik Susilowati[1*], Sri Hermuningsih[2], RiskinHidayat[3]

[1,2,3]Universitas Sarjanawiyata Tamansiswa, Yogyakarta, Indonesia
[1*]titiksusilowati@gmail.com

Abstract. The purpose of this research is to provide a conceptual framework for understanding the impact of third-party funds and interest rates on commercial bank financial performance, with financial technology serving as a moderating element. This study takes a conceptual review approach, combining pertinent literature and past research results. Agency theory serves as the framework for explaining bank management's obligations as agents in managing public funds, modifying strategy in reaction to interest rate fluctuations, and leveraging financial technology effectively. The study's findings suggest that third-party funds have the ability to boost financial performance since they serve as banks' principal source of capital for intermediation and credit distribution. Interest rates effect financial performance because they affect financing costs, interest revenue, and bank profitability. Furthermore, financial technology is thought to increase the link between third-party funds and interest rates in terms of financial performance by boosting operational efficiency, transparency, service quality, and risk management. Theoretically, this framework should shed light on how financial technology might help banks excel in the face of rising competition, shifting monetary policies, and the continuous digitalisation of financial services in Indonesia. Practically, it should lay the groundwork for future studies in the banking industry.

Keywords: Financial Performance, Financial Technology, İnterest Rates, Third-Party Funds

1 Introduction

Commercial banks serve as financial intermediaries, which is why they are crucial to the economy. The public provides banks with deposits, which they subsequently return in the form of loans or financing to support economic activity. Among other things, banks are corporate enterprises that take funds from the public in the form of deposits and transmit them back in the form of loans or financing, according to the Financial Services Authority (OJK). This is done to improve the quality of life for individuals. Thus, commercial banks serve not only as a place to deposit funds but also as a driver

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of economic activity through financing of both the productive and consumer sectors. In the current climate, the banking industry faces increasingly complex dynamics. Banks are always striving to enhance the quality of their services and financial performance in response to competition, changes in monetary policy, improvements in technology, and changes in client behaviour. The OJK notes that banking intermediation performance in February 2026 continued to show positive growth, with loans growing 9.37 percent year-over-year to Rp. 8,559 trillion. This further suggests that commercial banks continue to play a substantial role in the financing of the national economy.

The prosperity of a bank is significantly influenced by its financial performance. Return on Assets (ROA) is the most used financial performance measure for banks. It shows how profitable the bank is relative to its total assets [1]. The profitability is enhanced by an increase in the return on assets (ROA) [2]. Financial performance is influenced by a variety of factors, including interest rates, financial technology, and third-party funds.

Banks' financial success is mostly affected by monies provided by other parties. Businesses rely on third-party funds, which are the money that people deposit with banks in various forms including checking, savings, and time deposits, to finance their operations [3]. The more third-party money a bank successfully collects, the greater its ability to provide credit and earn interest income. Large sums of third-party capital may improve a bank's liquidity, expand its borrowing capacity, and increase its profit potential.

Numerous past studies have shown that third-party funds impact a bank's financial performance. Studies [4] and [5] imply that third-party funds improve banks' financial performance by increasing their ability to produce income via loan disbursement. However, third-party funds have a limited and minor influence on financial performance, according to [6] [7].

Aside from third-party financing, interest rates may have an influence on a bank's financial performance. Interest rates are a monetary policy instrument used by central banks to maintain economic stability and control inflation [8]. Bank Indonesia determines the BI 7-Day Reverse Repo Rate, which serves as Indonesia's benchmark interest rate. Several previous studies have shown that interest rates affect bank financial performance. Studies [9] [10] suggest that interest rates have a positive relationship with bank profitability and operational activity. Furthermore, research conducted by [11] [12] suggests that the banking sector's ROA is not significantly influenced by interest rates.

Previous studies have shown inconsistent results. These discrepancies indicate that there remains a research gap that requires further investigation. Consequently, the uniqueness of this investigation is derived from its utilisation of financial technology as a moderating variable. It is employed to determine whether the presence of financial technology can either strengthen or impair.

In the banking sector, the advancement of financial technology has emerged as a noteworthy phenomenon in recent years. Financial technology encompasses technological advancements in financial services that are implemented to enhance the quality and efficiency of services rendered to the public [13]. [14] indicates that the financial performance of the banking sector is positively influenced by financial technology. Financial technology can improve the quality of a company's financial administration, expedite services, and enhance operational efficiency.

The selection of commercial banks as study topics was influenced by their significance as intermediaries in the financial system, collecting deposits from the general public and subsequently lending those funds out. Subsequently, they are intricately associated with the variables under investigation. Consequently, commercial banks are appropriate research subjects for investigating the influence of interest rates and third-party funds on financial performance, with financial technology serving as a mediator.

2 Literature Review

2.1 Agency Theory

Principles, who are owners, and agents, who are managers, are both defined under agency theory [15]. In banking, Agency Theory is important because banks not only manage shareholders' funds but also the public's funds collected as Third-Party Funds (TPF). Customers who deposit money place their trust in the bank to manage their funds safely, efficiently, and responsibly. Therefore, bank management, as the agent, must manage these funds effectively to improve the bank's financial performance. Agency Theory can also explain the relationship between Third-Party Funds, interest rates, financial technology, and a bank's financial performance. A large volume of Third-Party Funds requires bank management to utilize these funds optimally to generate revenue. Interest rates are one of the factors that influence a bank's cost of funds and interest income. Meanwhile, financial technology can help improve efficiency, transparency, and the quality of banking services, thereby reducing issues between banks, customers, shareholders, and regulators..

2.2 Financial Performance

The purpose of financial performance analysis is to determine whether or not a corporation has followed all relevant financial rules while conducting its financial transactions [1]. Financial performance serves as the basis for evaluating a company's efficiency and effectiveness in achieving its established objectives. A bank's financial performance is particularly important because it is closely tied to the bank's financial health. Banks with strong financial performance are generally better able to maintain operational stability, build public trust, and navigate an increasingly competitive industry. Conversely, a decline in financial performance can lead to a loss of public confidence in the bank. This research employs Return on Assets (ROA) as the financial performance metric, which quantifies a company's capacity to generate profits from its total assets [16]. One way to evaluate a company's performance is by looking at its Return on Assets (ROA). This metric indicates how efficiently the firm converts its assets into profit.

2. 3. Third-Party Funds

Banks rely heavily on deposits to carry out their intermediate job, which is to collect

money from the general public and then invest or lend it back out. So, one way to measure the public's faith in a bank is by looking at its deposit mobilisation capabilities.

The DPK is comprised of public monies that are placed into banks via various accounts, including checking, savings, and time deposits (as stated in [1]. These funds are used by banks to conduct operational activities and support lending to the public. The more funds a bank successfully mobilizes, the greater its ability to perform its intermediary functions and generate profits.

In the banking sector, third-party funds are closely linked to a company's liquidity and profitability. Banks capable of mobilizing large amounts of funds will be better positioned to extend credit and earn interest income. However, third-party funds must also be managed effectively so that the bank can maintain a balance between fund mobilization and credit extension. A variety of deposits made available to banks by members of the public are collectively known as "third-party funds."

2.4 Interest Rates

Interest rates are one of the key instruments in the financial system and monetary policy used to influence economic activity [8]. In the banking sector, interest rates play a crucial role because they are linked to fund mobilization, credit disbursement, and the sector's profitability. Changes in interest rates can influence people's decisions regarding saving, investing, or taking out loans from banks.

According to[1] an interest rate is the compensation a bank provides to customers for their deposits or the cost customers must pay for loans received from the bank. Interest rates are influenced by economic conditions, inflation, monetary policy, and the supply and demand for money in financial markets. Therefore, changes in interest rates can impact economic activity and the state of the banking sector.

The benchmark interest rate in the Indonesian context is the BI 7-Day Reverse Repo Rate, which is established by Bank Indonesia as a monetary policy instrument. This interest rate is used to maintain economic stability, control inflation, and influence banking activities and the financial market. Changes in the BI Rate will affect deposit and loan interest rates at banking institutions.

According to [17] Changes in interest rates affect the operational activities of banking companies because they can influence funding costs and lending rates. Banks' financing costs rise in response to an increase in interest rates, while consumers' demand for credit rises in response to a fall in rates. Therefore, banks need to be able to adjust their business strategies in response to changes in interest rates.

2.5 Financial Technology

Innovations in financial services that take use of technology advances to boost efficiency, effectiveness, and service quality are known as financial technology, or fintech. The advent of digital technology enables people to conduct financial transactions more quickly, easily, and efficiently without having to visit a bank branch in person. According to [13] Financial technology is a technological innovation used to improve services and activities in the financial sector. Financial technology is used not

only in payment systems but also in financing, investment, fundraising, and financial management services. Consequently, the modern financial industry's transformation is significantly influenced by the development of fintech. Financial technology is essential for augmenting the operational efficiency and quality of customer service of banking companies, thereby increasing their financial performance, as per [14]. Banks that are capable of effectively integrating digital technology are more competitive than those that continue to employ traditional systems. Within the framework of banking firms' financial performance, this research utilises financial technology as a moderating variable, with the premise that it would strengthen the link between interest rates and third-party funds. The digital banking service indicators used in this study include mobile banking, internet banking, SMS banking, digital account opening, QR payments, e-wallet integration, virtual accounts, and contactless payments.

3 Methodology

This research builds on previous work by using a conceptual method to identify key theoretical ideas and provide fresh perspectives. A review is instrumental in identifying research deficits and establishing a framework for future empirical investigations. The relationships between key concepts are readily understood by reducing the relevant literature to research objectives, allowing for the full complexities to be incorporated in. This is achieved by matching less and matching loosely. This phase yields a conceptual model that may be evaluated in the future. The objective of this investigation is to determine the responses to several critical research enquiries, which are as follows: (1) How do third-party funds influence financial performance? (2) To what extent do interest rates influence financial performance? (3) Can the impact of third-party funds on financial performance be mitigated by financial technology? (4) Is it feasible for financial technology to reduce the influence of interest rates on financial performance?

4. Results & Discussion

4.1 The Impact of Third-Party Funds on Financial Performance

Public funds are utilised to facilitate operational activities and credit disbursement, which is why PK is linked to a bank's capability to generate profits [18] The bank's capacity to generate revenue and administer funds, particularly through interest on loans at commercial banks, is directly proportional to the quantity of DPK that is effectively mobilised. Thus, an increase in DPK has the potential to improve a bank’s financial performance, especially if these funds are managed efficiently and channeled into high-quality productive assets.

An explanation for the correlation between DPK and commercial banks' bottom lines may be found in agency theory, which explains how principals and agents interact. According to[19] bank management, as the agent, is expected to manage third-party funds (DPK) properly to prevent conflicts of interest or misuse of funds. If management can direct DPK toward profitable sectors, maintain loan quality, and control risk, then the funds obtained from the public will contribute to increasing the bank’s profits. Therefore, higher DPK can help improve a bank’s financial

performance. Because commercial banks rely on these funds to carry out its intermediary duty, which is to lend or otherwise provide funding to members of the public, a substantial infusion of these funds from outside sources might boost these institutions' bottom lines. When there is an increase in available cash, banks have a better chance of increasing the issuance of productive loans.

References [5] [20] back up the findings of this research by stating that ROA is positively and significantly affected by third-party funding.

4.2 The Impact Of Interest Rates On Financial Performance

The banking sector's deposit-taking and lending operations are impacted by interest rates, which are a tool of monetary policy [21]. Interest rates are linked to banks' financial performance. Changes in interest rates can affect the banking sector's profitability because they are related to the cost of funds and the sector's lending activities [22].

According to agency theory, bank management has a responsibility to make decisions that benefit shareholders. An increase in interest rates presents an opportunity for management to boost the bank's revenue, but this must be balanced with sound risk management. If management can maintain loan quality, control the risk of default, and ensure that rising interest rates do not impair borrowers' ability to repay their loans, then higher interest rates can increase the bank's profits [23] . Since commercial banks may earn more interest money when interest rates rise, interest rates generally have a beneficial effect on their bottom lines. The potential for the bank's financial performance to increase is directly proportional to the efficiency with which management takes advantage of changes in interest rates. That is why interest rates are good for commercial banks' bottom lines.

The impact of interest rates on return on assets is substantial, as shown by this research and backed up by [9]. Also, interest rates significantly affect ROA in a good way, according to research [10].

4.3 Financial Technology as a Moderator Between Third-Party Funds and Financial Performance

Digital banking services, such as internet banking and mobile banking, which are facilitated by financial technology, can improve the efficacy of mobilising public funds in the banking sector. The convenience of digital services can boost public interest in using banking services, thereby helping companies increase their deposit base. Banks with a high level of financial technology adoption tend to be better able to manage their deposit base effectively, which in turn improves the company's financial performance. [24].

According to agency theory, fintech supports management as an agent in managing principal funds a more transparent, effective, then profitable manner. When banks can effectively implement financial technology, the third-party funds they successfully mobilize do not simply remain idle but can be managed more optimally through fast, efficient, and measurable digital systems. The use of this technology helps banks improve the effectiveness of fund management, accelerate services, and reduce operating costs. Consequently, the financial performance of a

bank can be enhanced by the presence of financial technology, which can exacerbate the impact of third-party funds. As a result, the correlation between financial success and funds provided by external parties may be moderated by financial technology.

Financial technology (fintech) loans, digital banking, and fintech payments all significantly affect banks' bottom lines[25]. These findings indicate that technological innovation in the financial sector can help banks improve their performance through greater efficiency, expanded service reach, and increased accessibility for customers.

4.4 Financial Technology as a Moderator Between Interest Rates and Financial Performance

Changes in interest rates can affect banking companies' operational activities and profitability. Under such circumstances, financial technology is expected to help companies improve operational efficiency and maintain service quality, so that variations in interest rates have less of an effect on financial performance.

The use of digital banking services enables companies to reduce operating costs and improve the effectiveness of their customer service. [26]. Therefore, banks with a high level of financial technology adoption tend to be better equipped to cope with changes in economic conditions and interest rate policies.

According to agency theory, financial technology helps bank management as agents manage interest rate changes more effectively, efficiently, and transparently. Effective fintech adoption enables banks to obtain more accurate information, speed up service processes, reduce operating costs, and improve credit risk management. Thus, when interest rates change, bank management can make more informed decisions to maintain interest income and improve profitability. This leads many to believe that technological advancements in the financial sector might mitigate the effect of interest rates on company profits. Previous studies have shown that Financial Technology (Fintech) has a favourable and substantial impact on the bottom lines of banks traded on the Indonesia Stock Exchange [27].

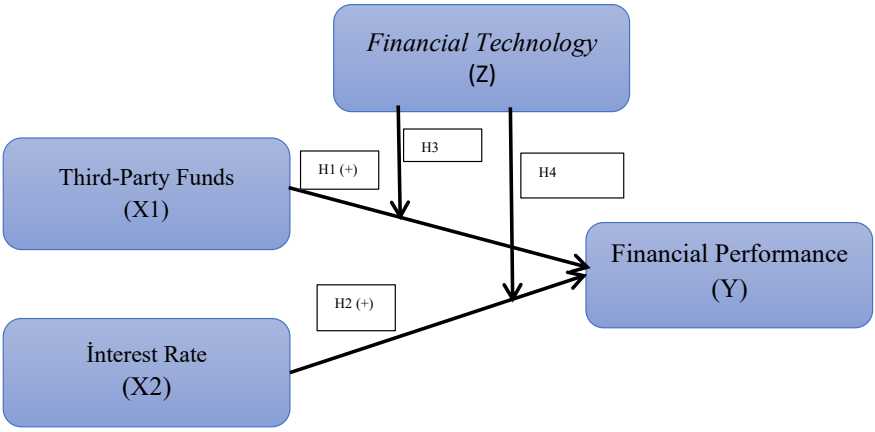


Fig. 1 Conceptual Framework

Figure 1. Financial performance is positively affected by interest rates and third-party funding, as explained in the conceptual framework above. Additionally, this study's financial technology variable acts as a moderator. Thus, technological advancements in the financial sector have the potential to amplify the impact of interest rates and third-party funds on financial results. Based on agency theory, this conceptual framework is appropriate as the key foundation for this study because it explains that bank management, as agents, has a responsibility to manage third-party funds and interest rates and to utilize financial technology efficiently in order to incrase the bank's financial performance..

5 Conclusion

The financial performance of commercial banks is significantly enhanced by third-party funds and interest rates, as the conceptual analysis concludes. The primary source of financing for banks to perform their intermediary functions, particularly in the administration of productive assets and credit disbursement, is third-party funds that have been effectively mobilised from the public. The bank's revenue can be increased and financial performance can be positively impacted by the effective management of third-party funds, as measured by Return on Assets (ROA). In addition, interest rates affect a bank's financial performance by directly affecting funding costs, interest income, and credit disbursement activities. Changes in interest rates can provide banks with an opportunity to boost revenue, provided that management is capable of effectively managing credit risk and maintaining loan quality. Consequently, the bank's profitability can be enhanced through the implementation of effective interest rate management. Technology in the financial sector acts as a moderator, amplifying the impact of interest rates and external funding sources on business results. The utilisation financial technology, including mobile banking, internet banking, digital account opening, QR payments, e-wallet integration, virtual accounts, and contactless payments, can enhance operational efficiency, streamline service delivery, broaden customer access, and assist banks in more effectively managing funds and risks.

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