

ABSTRACT

This study aims to analyze the effect of cooperation with Financial Technology (Fintech) companies, bank performance variables consisting of Capital Adequacy Ratio (CAR), Cash ratio (CR), Loan to Deposit Ratio (LDR), Return on Assets (ROA), Operating Costs to Operating Income (BOPO), and bank size, on risk-taking at Rural Banks (BPR) in Banten Province.

The data used is secondary data obtained from the financial reports of 14 BPRs collaborating with fintech lending companies in Banten Province for the 2020-2024 period. This study employed a quantitative approach using multiple linear regression to examine the relationships between variables.

The results of the study indicate that fintech cooperation and several bank performance indicators have a significant effect on BPR risk-taking. Simultaneously, all independent variables contribute to explaining variations in risk-taking. These findings provide important implications for BPR management in managing financial risk, particularly in the context of cooperation with fintech.

Keywords: *BPR, Fintech Cooperation, Bank Performance, Bank Size, Risk Taking*

