

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis transformasi digital finance melalui perbandingan sebelum dan sesudah implementasi digital payment berbasis aplikasi online terhadap profitabilitas, likuiditas dan aktivitas perusahaan. Data sekunder berupa data keuangan CV. ABC meliputi Return on Assets (ROA), Quik Ratio (QR) dan Total Assets Turnover (TATO), kami olah menggunakan software SPSS dengan uji Paired Sample T-test karena data berdistribusi normal. Hasil yang didapat pada penelitian ini adalah pada rasio keuangan QR dan TATO menunjukkan terdapat perbedaan. Sementara pada variabel ROA menunjukkan tidak terdapat perbedaan antara sebelum dan sesudah implementasi digital payment berbasis aplikasi online.

**Kata Kunci:** Profitabilitas, Likuiditas, Aktivitas, Pembayaran digital, Aplikasi online



## **ABSTRACT**

*This study aims to analyze digital finance transformation through comparisons before and after the implementation of online application-based digital payments on profitability, liquidity and company activities. Secondary data in the form of financial data CV. ABC includes Return on Assets (ROA), Quik Ratio (QR) and Total Assets Turnover (TATO). We processed it using SPSS software with the Paired Sample T-test because the data is normally distributed. The results obtained in this study are that the financial ratios of QR and TATO show that there are differences. Meanwhile, the ROA variable shows that there is no difference between before and after the implementation of online application-based digital payments*

**Keywords:** *Profitability, Liquidity, Activity, Digital Payments, Online Application.*

