

## Abstract

This thesis selects data from the financial annual report of 15 different kinds of commercial banks in China from 2016 to 2019. Meanwhile, the bank's return on total assets (ROA) and non-interest income ratio (NIIR) are considered as dependent variables and other variables are considered as the independent variables. The aim of this thesis is to examine the effect of third-party payment developments on the profitability of commercial banks and whether the effect is different due to different types of banks. At the end of the thesis, suggestions are proposed for banks to withstand risks and improve supervision.

<b>JEL Classification</b>	F12
<b>Keywords</b>	third-party payment , commercial bank profitability, bank supervision , regression
<b>Title</b>	The impact of third-party payment on the profitability of commercial banks.