

## **Strengthening National Banking System: The Implementation of Digital Banking toward Banking Principles**

Author:

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### **ABSTRACT**

Digital Banking implementation has greatly affected the national banking system namely establishing customer-centric paradigm. This Legal Research is written to analyze the impacts and measures taken by and towards digital banking system and its implementation toward banking principle. It is also focused on the digital banking features that would strengthen national banking system.

In order to analyse the impacts and measures, this Legal Research is formulated heavily using normative legal research that relies more on the written material that is widely available. Moreover, this legal research also uses empirical legal research to find out the implementation of digital banking in Indonesia. The data that is analysed is obtained through literature research by collecting statutory laws and literature readings. This Legal Research is also classified as doctrinal research which is a research method that focused more on library-based primary and secondary sources.

Based on the result of the research, the author found out that digital banking is proven to strengthening national banking system by providing holistic banking system toward its customer's need thus strengthen its role as intermediary actor who can provide every demand and tackling challenges as mandated in the regulation, upon the implementation, many new regulations are introduced that will enhanced national banking system by creating more competitive and resilient bank, and OJK has set out clear and concise roadmap to overcome future risk. Moreover, in regards of fulfillment of banking principles, it is proven that the implementation of digital banking is already in line with banking principles which is secrecy, prudential, know-your-customer, and fiduciary. However, the implementation of digital banking still has room for improvement for the fulfillment of banking principles. It is because not every important sector in each principle has been accommodated by the implementation of digital banking namely because of lack of regulation or inadequate system to prevent imminent risk.

**Keyword:** Digital Banking, Strengthening Banking System, Banking Principle, Banking Law, National Banking System.

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## ***Penguatan Sistem Perbankan Nasional: Implementasi Bank Digital terhadap Prinsip Perbankan***

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### **INTISARI**

*Implementasi bank digital mengakibatkan banyak perubahan dalam sistem perbankan nasional seperti menciptakan paradigma terpusat pada pelanggan. Penulisan Hukum ini bertujuan untuk menganalisis dampak dan akibat dari implementasi bank digital terhadap penguatan perbankan nasional dan melakukan pengujian terhadap prinsip-prinsip perbankan. Penulisan Hukum ini juga berfokus pada fitur-fitur pada bank digital yang dapat memperkuat sistem perbankan nasional.*

*Dalam menganalisa hal tersebut, Penulisan Hukum ini menitikberatkan metode normatif yang menggunakan sumber tertulis, Lebih lanjut, penelitian ini juga menggunakan data empiris untuk menemukan data implementasi di Indonesia. Data yang dianalisis diperoleh melalui penelitian kepustakaan dengan mengumpulkan peraturan perundang-undangan maupun jurnal kepustakaan. Penulisan Hukum ini dikategorikan sebagai riset doktrinal yang berfokus pada sumber primer dan sekunder kepustakaan.*

*Berdasarkan hasil penelitian, penulis menemukan bahwa bank digital terbukti memperkuat sistem perbankan nasional dengan menyediakan pengalaman perbankan yang holistik dan lengkap sehingga bank digital mampu menjadi perantara yang dapat memenuhi segala keinginan pengguna dan mengatasi masalah sebagaimana diamanatkan dalam peraturan yang berlaku, diterbitkannya beberapa peraturan baru agar berdaya saing dan kuat, serta diciptakannya cetak biru dan peta perjalanan yang jelas untuk masa depan bank digital. Lebih lanjut, berdasarkan pemenuhan prinsip perbankan, implementasi bank digital terbukti memenuhi prinsip perbankan yaitu kerahasiaan, kehati-hatian, mengenal nasabah, dan fidusia. Namun, implementasi bank digital masih perlu mendapat perhatian dan pengembangan lebih lanjut karena belum semua bagian dari prinsip perbankan telah terpenuhi. Hal ini dikarenakan kurangnya peraturan yang berlaku dan kemampuan untuk mengatasi permasalahan yang ada.*

**Kata Kunci:** *Bank Digital, Penguatan Sistem Perbankan, Prinsip Perbankan, Hukum Perbankan, Sistem Perbankan Nasional.*

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