



TABLE OF CONTENTS

ENDORSEMENT	ii
APPROVAL	iii
STATEMENT OF ANTI-PLAGIARISM	iv
PREFACE	v
ACKNOWLEDGEMENTS.....	vi
TABLE OF CONTENTS.....	vii
LIST OF TABLES	ix
ABSTRACT	x
INTISARI	XI
CHAPTER I: INTRODUCTION	1
A. Background	1
B. Research Questions.....	7
C. Research Goals.....	8
D. Originality of Research.....	8
E. Research Purposes	10
CHAPTER II: THEORETICAL REVIEW.....	12
A. Banking in General	12
B. Banking Principles.....	15
1. Fiduciary Principle	16
2. Prudential Principle.....	16
3. Secrecy Principle.....	20
4. Know-Your-Customer Principle	21
C. Banking Regulatory and Supervisory Body.....	22
D. Digital Banking	23
CHAPTER III: RESEARCH METHOD	25
A. Type of Legal Research.....	25
B. Type of Data.....	25
C. Data Collection Method	27
D. Data Analysis	27



CHAPTER IV: RESEARCH RESULT AND ANALYSIS	29
A. Digital Banking to Strengthen National Banking System.....	29
1. The Effect and Purpose of Digitalization in Banking	29
2. Comprehensive Digital Banking Regulations	35
3. Digital Banking Roadmap	47
B. Implementation of Digital Banking with Banking Principles.....	57
1. Secrecy Principle.....	57
2. Prudential Principle.....	65
3. Know-Your-Customer Principle	73
4. Fiduciary Principle	80
CHAPTER V: CLOSURE	88
A. Conclusions	88
B. Recommendation	91
BIBLIOGRAPHY	93