

ABSTRACT

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Digital Bank counts up to an Information Technology-based banking model that is merely intended for the exact purpose of commercial banks. In conventional commercial banks, the implementation of banking services can be in the mould of Digital Banking services, on the other hand, inwardly the characteristics of Conventional Commercial Banks are different from Digital Banks, in the light of the fact that Digital Banks do not rely on the number of branch offices nor sub-branches, in view of the fact that Digital Banks only have a headquarter. Therefore, it was found in this study that Digital Bank is a separate bank entity that is different and independent from the Conventional Commercial Banks, furthermore has a subsidiary named PT Bank BCA Digital. Digital bank regulation alongside with POJK no.12/POJK.03/2021 what sort of concerning Commercial Banks needs to be corrected with new provisions in lieu of Law No.7 of 1992 as amended by Law. 18 of 1998 which is furthermore comprehensive along with integral as well as reaches far into the future.

Keywords :Information Technology, Consumer, Digital Bank

References :85 (1991 – 2021)