

## **ABSTRACT**

Digital Banking is one of the platforms in the financial services sector that is most widely used by people in Indonesia. Because the goal of digital banking itself is to make it easier for consumers. Consumers can carry out digital banking activities, starting from opening accounts, transactions, closing accounts without having to come to the bank office. However, apart from its convenience, in reality the high use of Digital Banks also opens up opportunities for digital crime cases such as burglary of customer accounts related to the digital bank authentication system which is often misused by irresponsible parties. This thesis is using empirical legal research methodologies with empirical juridical approach. There are two main problems, namely: How is the implementation of the digital banking authentication system for consumer protection; What efforts may be taken to improve consumer protection particularly in the digital bank authentication system?. Based on the research, the implementation of digital banks authentication system in Indonesia still lacks a good synergy between its substance, structure, and cultural aspects. As a result, the implementation of authentication system is not optimum. The aims of this research is to examine the implementation of digital banking authentication system to improve consumer protection.

***Keyword: Digital Banking, Authentication, Consumer Protection.***