ABSTRACT

The purpose of this study was to determine the effect of banking digitization on banking performance during the covid-19 pandemic. The research method that is considered appropriate for this research is descriptive quantitative with a cross sectional design of hypothesis testing using linear regression. There is a significant influence between banking digitization on the return of assets at banks in Indonesia during the COVID-19 pandemic, there is a significant effect between banking digitization on the return on equity at banks in Indonesia during the COVID-19 pandemic and There is a significant influence between banking digitization on operating costs of operating income at banks in Indonesia during the COVID-19 pandemic. In implementing banking digitization innovation, it is hoped that banks will be able to implement risk management to deal with various risks with banking digitization innovation.

Key Words : *Banking Digitization, Return of Assets , Return On Equity dan Operating Expenses Operating Income*

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