ABSTRACT

The rapid technological development in this era along with Covid-19 Pandemic have forced

various industrial sectors to carry out digital transformations, including banking, where it

is believed that this will affect the company's performance in general. This study aims to

determine the effect of Digital Transformation on Company Performance.

This study uses a quantitative research design with surveys and financial reports study as

data collection methods. This study uses a saturated sampling technique consisting of 86

Branch Heads of Bank Syariah Indonesia Regional VI Bandung. The analytical technique

used in this research is Structural Equation Modeling (SEM) - Partial Least Square (PLS).

The results of the study found that each dimension of Digital Transformation has a

significant effect on Company Performance, with the coefficient of Digital Savvy Skills

being positive, Conditions for Actions and Interactions negative and Digital Intensity

positive. These findings show that the banking industry, especially Bank Syariah Indonesia

(BSI) Regional VI Bandung, needs to improve the digital skills of employees from the staff

to director level (Digital Savvy Skills), as well as increase activities and digital facilities

and infrastructure within the company (Digital Intensity) so that they can continue to

improve company performance.

Keywords: Digital Transformation, Bank, Performance, Skills, Bank Syariah Indonesia

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