

ACCELERATING DIGITAL TRANSFORMATION IN ISLAMIC BANKING BUSINESS ACTIVITY ON THE COVID-19 PANDEMIC

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ABSTRACT: THIS STUDY AIMS TO REVIEW THIS JOURNAL WAS RESEARCHED USING AN EXPLORATORY METHOD BY THOROUGHLY REVIEWING THE EXISTING LITERATURE, INCLUDING POLICY DOCUMENTS, RESEARCH PAPERS, AND REPORTS IN RELATED FIELDS. THIS METHOD AIMS TO GUIDE, SEARCH AND FIND DETAILED SCIENTIFIC TRUTHS THAT CAN BE SCIENTIFICALLY PROVEN WITHOUT DEVIATING FROM THE PROBLEM STATEMENT. THE TYPE OF RESEARCH METHOD USED IS DESCRIPTIVE QUALITATIVE RESEARCH. THIS STUDY DESCRIBES THE RAPID DEVELOPMENT OF TECHNOLOGY IN INDONESIA. THIS RESEARCH DESCRIBES THE DEVELOPMENT OF FINANCIAL TECHNOLOGY USED IN TRADITIONAL BANKING SERVICES. THIS STUDY AIMS TO DESCRIBE THE DEVELOPMENT OF FINANCIAL TECHNOLOGY IN TRADITIONAL ISLAMIC BANKING SERVICES. CURRENTLY, MANY BANKS ARE BEGINNING TO DEVELOP THEIR DIGITAL BANKING FUNCTIONS. NOT ONLY DOES IT PROVIDE TRANSACTION APPLICATIONS AND WEBSITES, BANK DIGITIZATION IS ALSO CARRIED OUT IN BANK BRANCHES IN INDONESIA. FOR EXAMPLE, SOME BANKS CURRENTLY HAVE A QUEUE NUMBER BACKUP APPLICATION THAT CAN BE USED TO PRINT SAVINGS TRANSACTIONS AND EXCHANGE SAVINGS ACCOUNT BOOKS THROUGH THE MACHINE. NOW CUSTOMERS CAN EVEN OPEN AN ACCOUNT THROUGH THE SUPERMARKET WITHOUT HAVING TO RETURN TO THE BRANCH. THE EXISTENCE OF DIGITAL BANKS IS A WAY TO SOLVE BANKING PROBLEMS THAT TAKE A LONG TIME. THROUGH DIGITIZATION, THE BANKING INDUSTRY HAS MADE LONG-TERM INVESTMENTS IN THE FUTURE.

Keywords: digital transformation, Islamic banking, Business, Pandemic Covid-1

I. INTRODUCTION

The 2019nCoV virus or Covid19 (a newer term), a new coronavirus originating from Wuhan, China, has become a global health problem. The new coronavirus Covid19 was first reported on December 31, 2019, in Wuhan, China. Wuhan is a city with a population of over 11 million. The virus continues to spread to almost every country in the world. Covid19 began with reports of 4,444 cases of unexplained pneumonia (pneumonia) in Wuhan, China, at the end of December 2019. Pneumonia itself is an inflammation of the alveoli that can be caused by bacteria or viruses. Typical symptoms include cough, fever, chest pain, and shortness of breath. Can be checked by X-ray examination and examination of sputum or sputum. From there it will be known the bacteria or virus that will be infected. In the case of Wuhan, China, the Covid-19 virus was later identified as the cause of the disease that can cause death. In general, terms, as explained by the World Health Organization (WHO), coronaviruses are a large group of viruses that can cause more serious illnesses from the common cold to Middle East Respiratory Syndrome (MERS-CoV) and syndromes. The Middle East Respiratory Syndrome Coronavirus). Severe Acute Respiratory Disease (SARS CoV). The new coronavirus (Covid19) is a new strain that has never been found in humans before. Researchers from the United States and Britain Jonathan M. Read et al stated that the R0 (basic reproductive rate) of Covid19 was between 3.6 to 4.0. This means that a person infected with COVID-19 can transmit the virus to at least four other people. It spreads very quickly, namely through physical contact with the nose, mouth, and eyes, and develops in the lungs. The signs have reached the lungs. The outbreak of Covid-19 has brought changes to the economic structure of society which was greatly reduced by the outbreak of Covid-19.

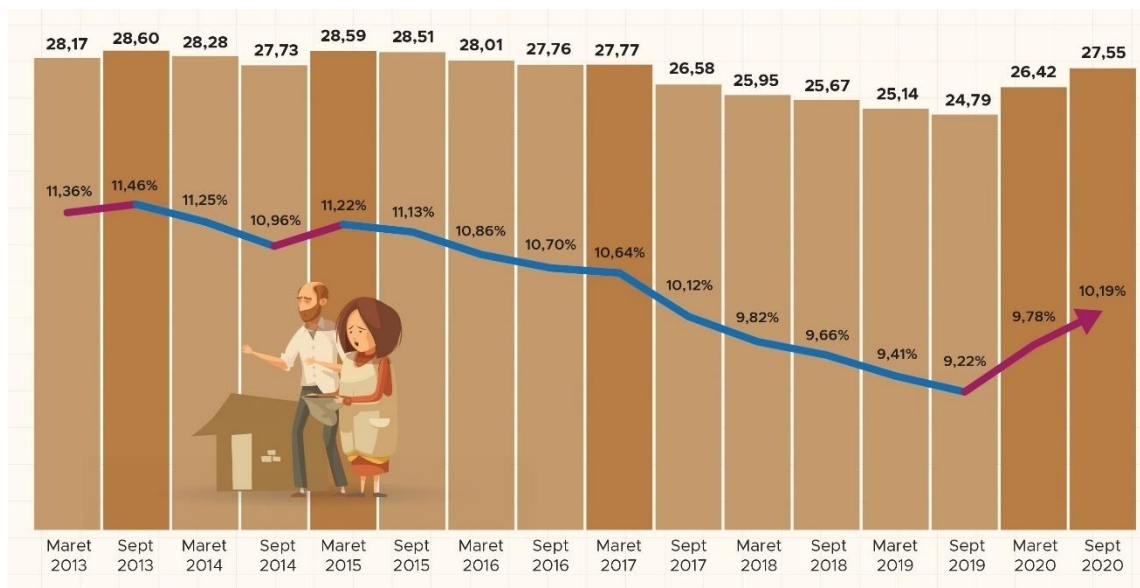
The spread of Covid-19, which is declared by the World Health Organization as a pandemic, is increasing from time to time in most countries in the world, including Indonesia, causing more victims and material losses. Economic and Social Welfare. The impact of the Covid-19 pandemic has worsened the business cycle. People experience panic buying certain products (masks, sanitizers, hand sanitizers, etc.) and supply flows, especially those

from imported products. Commodities become scarce, prices begin to rise, and purchasing power decreases, causing sales to decline (Desi & Muryanto, 2021).

In Indonesia, the first case of Covid19 was announced on March 2, 2020. Two residents of Depok, West Java were confirmed positive for Covid19. This was due to an incident in Jakarta where the patient had direct contact with a foreign national. (foreigners). Came from Japan and lives in Malaysia. After the meeting, the patient complained of fever, cough, and shortness of breath. The Covid-19 attack in early March 2020 certainly had a very strong impact in responding to the Covid-19 pandemic, and policies began to emerge, starting with the implementation of work from home (WFH), in the form of appeals and implementation efforts. Reducing the spread of Covid-19 i.e. social or physical distancing around the world until restrictions are implemented, but unfortunately, this campaign has an impact on reducing overall economic activity.

According to the World Bank, the economic impact of COVID-19 will lead to the closure of nearly 24 million businesses in East Asia and the Pacific. At worst, the World Bank also estimates that around 35 million people still live in poverty. In fact, taking into account various scenarios of various poverty lines, the World Bank estimates that the number of people living in extreme poverty in the world will increase to 922 million. A surprising number. The latest data and information released by the Central Statistics Agency (BPS) show that the number of poor people in Indonesia in March 2020 was 26.42 million, an increase of 1.63 million.

Graph 1: Recent Poverty Profiles in Indonesia



Source: BeritaResmi BPS <https://www.bps.go.id/pressrelease/2021/02/15/1851/persentase-penduduk-miskin-september-2020-naik-menjadi-10-19-persen.html>

Finance Minister Sri Mulyani Indrawati predicts in the worst conditions, economic growth could reach a negative 0.4%. The impact of Covid-19 on the Indonesian economy cannot be avoided.

According to Fikri Permana, Head of Economic Research at Pefindo, the weakening of the rupiah against the US dollar was caused by the perception that the number of Covid-19 cases in Indonesia tended to increase compared to previous days. Covid-19 cases in Indonesia are increasing at an above-average rate, which puts pressure on the Indonesian rupiah against the US dollar.

The industrial world is entering a new era called the Industrial Revolution 4.0. The term Industrial Revolution 4.0 was born in Germany when the Hannover Fair was held in 2011. The Industrial Revolution 4.0 is a phenomenon that is combined with network technology and automation technology. The Industrial Revolution 4.0 is also called "cybernetic physical systems". The concept of its application focuses on the automation of information technology aids in the application process, which can reduce the participation of human labor in the process. Therefore, the effectiveness and efficiency of the work environment will automatically increase.

With the transition from industrial growth to digitalization, various activities began to change according to existing developments. Technological innovations that make life easier have also penetrated the world of finance.

One of the areas that led to the transformation of Industrial Era 4.0 occurred in the banking industry. The banking industry is one of the service industries that is developing and can encourage economic growth in Indonesia because the banking industry has become a service industry that contributes to national income and acts as an intermediary to accommodate public funds and direct them back to productive economic activities(Wahyudiono, 2020).

The Financial Services Authority (OJK) encourages banking digitization by issuing OJK Regulation No. 12/POJK.03/2018 concerning the Implementation of Digital Banking Services by Commercial Banks. The regulation issued by OJK stipulates that "Digital banking services are electronic banking. Services optimize the use of customer data to provide services to customers based on their needs (customer experience) in a faster and easier way, and Customers can do it independently with a focus on security issues. . Through this OJK regulation, banks are expected to optimize the use of technology to meet consumer needs(Setiawan, H., & Krisnadi, 2020).

The existence of the COVID-19 pandemic has become an uncertainty that can threaten the ability of banks to achieve their goals. According to the Global Network Index, during the pandemic, more than 76% of internet users between the ages of 16 and 64 spent their time using smartphones. This strengthens the argument that there is a change in the mode of activity where people turn to online media. If the banking sector cannot adapt to these conditions, the phenomenon of bankruptcy in the banking sector will continue to grow. This term has also become popular because transaction activities in the banking industry are generally replaced by technology-based platforms (fintech). It can be assumed that organizations that are ready to face an ever-changing era, such as financial technology, will benefit the most from the COVID19 pandemic(Tahliani, 2020).

The digital transformation of the banking industry does not only provide online and mobile banking services. The financial banking industry needs to innovate in a combination of digital technology and customer interaction, in this case, the discovery of new technology must provide convenience and comfort for users to access banking services(Harahap, 2021).

Not only conventional banking, but Islamic financial services must also adapt to these conditions. With digital transformation, the deepening of the Islamic financial market is expected to increase. It is hoped that with the development of financial services, the inclusiveness of Islamic finance will increase(Santosa, Suharjo, & Sumiyarsih, 2020).

The Islamic banking industry has a strategic role in the development of the people's economy and helps transform the economy into productive, value-added, and inclusive economic activities. However, during the Covid19 pandemic, the Islamic banking industry must create new strategies, innovations, and risks. In the face of the Covid-19 pandemic, the economic situation has become uncertain, appropriate and prudent mitigation measures are taken and creative strategies are used to survive. This means that the Islamic banking industry faces quite formidable challenges, but the Islamic banking industry must view the spread of this virus as both a challenge and an opportunity for improvement.

Currently, many conventional banks and Islamic banks are starting to develop their digital banking functions. Not only providing transaction applications and websites, but bank digitization is also carried out at bank branches in Indonesia. For example, some banks currently have queue number backup applications, which can be used to print savings transactions and exchange passbooks through machines. Now customers can even open accounts through supermarkets without having to return to the branch. The existence of a digital bank is one way to solve banking problems that take a lot of time. Through digitalization, the banking industry has made long-term investments for the future(Alfarizi, Hanum, & Hidayat, 2021).

In the era of digital transformation, the business world is expected to be able to adapt to changes and adjust its business strategy to maintain its competitive advantage.

This study aims to describe accelerating digital transformation in Islamic banking business activity on the covid-19 pandemic.

II. LITERATURE REVIEW

A literature review is a critical analysis of research conducted on a particular topic or in a form that is part of a related science. Reading literature helps us formulate a framework of thinking based on theories, findings and results of previous research to solve the problem formulation in our research. According to Hasibuan, the library contains a description of the theory, findings, and other research data obtained from reference materials that will be used as the basis for research activities. The description in the literature aims to develop a clear frame of mind to solve the problems described in the problem formulation. A literature review contains the author's comments, summaries, and thoughts on various library resources (which may be articles, books, slides, Internet information, etc.) on the topic being discussed and is usually placed at the beginning of the chapter. The results of research conducted by other researchers can also be used as a comparison of the results of the research that will be tested

here. All statements and/or research results of non-authors must be cited as sources, and the procedure for citing library sources follows established rules. A good literature review must be relevant, up-to-date (last three years), and sufficient.

Islamic Bank

Around 2000 BC, banking activities began to appear in the cities of Assyria and Sumer, where there were merchants who gave grain loans to farmers and merchants who transported goods between cities. These activities increased from year to year until they arrived in Indonesia, namely during the colonial period of the Dutch East Indies. Now the banking industry has grown too remote rural areas (Febriani, 2020).

Sharia bank is a bank that carries out business activities based on Sharia principles, namely the rules of agreements based on Islamic law between banks and other parties for depositing funds and or financing business activities, or other activities that are declared in accordance with sharia. Islamic banks are different from conventional banks in general. The main difference lies in the operating base used. While conventional banks operate on the basis of interest, Islamic banks operate on the basis of profit-sharing, plus buying and selling, and leasing. This matter is based on the belief that interest contains elements of usury which is prohibited by Islam (Diana Yumanita, 2010).

The definition of a bank can also be found in the Dictionary of Legal Terms Fockema Andrea, which states that a bank is an institution or individual that carries out a business to receive and provide funds from and to third parties (Fatimah & Hendratmi, 2020).

Islamic banks are banks that operate in accordance with the principles of Islamic law, which refer to the provisions of the Qur'an and Sunnah. The development of the Islamic banking industry in Indonesia has become a benchmark for the success of the Islamic economy and has experienced various levels of growth in line with national economic growth. The development of the Islamic banking industry in Indonesia is based on laws set by the government and policies set by banking authorities. One of the initial foundations for the development of sharia banking was the Sharia Banking Law Number 21 of 2008, which was promulgated on July 16, 2008. With the enactment of this law, the development of the national sharia banking industry has a solid legal basis. foundation, which is driving faster growth in the industry. Until now, the acceleration of the growth of the Islamic banking industry in Indonesia has been continuously promoted by the Banking Authority, the Financial Services Authority (OJK), towards a healthy, sustainable and active sharia banking industry to support quality economic development. . In Indonesia, the prospect of Islamic banking is increasingly encouraging. Islamic banks in the country are expected to continue to grow and develop in the future (8652-Article Text-8379-2-10-20210801.Pdf, n.d.).

The existence of Islamic banking is clearly very important for economic development in accordance with sharia, especially in providing solutions for the empowerment of small and medium enterprises, being the core of the power of the people's economy and at the same time being the mainstay. support. This is a national economic system. This shows that Islamic banks play a very important role in society because Islamic banks are intermediary institutions that can solve the basic problems faced by small and medium enterprises, especially in the field of capital (Karyani, 2021).

In the midst of the current Covid-19 pandemic, Islamic banking faces many challenges. You need to be aware of challenges amid the constant pressure from the Covid-19 pandemic. The Islamic banking sector must remain vigilant and requires consideration of the Covid-19 pandemic. During this period, rapidly changing economic conditions and financial system stability are new strategies and innovations that can survive amid uncertainty. According to Peter Abdullah. Research Director of the Indonesia Center for Economic Reform (CORE), the growth conditions of Islamic banking are not much different from conventional banks.

Digital Transformation

Digital transformation, also known as digitization, has changed the way people communicate and interact with the environment. Digital transformation is defined as a company's initiative to take advantage of new functions through the use of digital technology to change an organization's strategy and operations. Digital transformation is a new concept and every company looks different. Digital transformation is closely related to (1) the use and adaptation of digital technology within the company, (2) organizational change, (3) support activities, and (4) the creation and capture of new opportunities and value. According to Garzoni et al., the four-level digital transformation methods are digital awareness, digital demand, digital collaboration, and digital transformation. Meanwhile, according to Bautista et al, digital transformation is divided into 4 stages, namely analytics, execution, optimization, and big data. The main goal of digital transformation is to redesign an organization's business by introducing digital technology to achieve benefits such as increased productivity, reduced costs, and innovation. A successful and consistent digital transformation requires not only investments in IT artifacts and infrastructure (such

as hardware, software, networks, etc.), but also investments in strategic, knowledge, structural, formal and informal, social, and cultural aspects (Putra, 2020).

Digital transformation is a term used in academia to refer to organizational changes that are affected by digital technology. Digital transformation occurs due to changes driven by technological developments in organizations and the environment. The changes that occur are related to the adjustment of business processes, including changes between the company and its employees, between the company and its customers, and changes in current market conditions. Refers to digital transformation and subsequent business innovation, changing customer expectations and behavior, and suppressing traditional enterprise and market chaos. Changes in customer needs and behavior are also forcing companies and general managers to stand out in digital transformation, which is why many business departments need to change, and digital transformation is a process carried out by an organization or company (Widnyani et al., 2021).

Today's digital transformation is growing rapidly and affecting almost every area of life. Digital transformation is the result of the disruption of the better known industrial era or era 4.0, which leads to changes in business models and the transformation of the existing business ecosystem into a new ecosystem that is more innovative, complex, and dynamic. In traditional banking businesses for many years, digital transformation has meant major changes in processes, work methods, organizational structures, and business models to respond more flexibly to change. This fundamental change is to maintain business existence and is closely related to changes in customer preferences and transaction methods, as well as the entry of non-bank competitors. The digital transformation process not only provides an opportunity to review the processes and work systems that have been running so far, which makes the work process more efficient and effective but also provides an opportunity for clients to improve their trading experience. The changes that occur in the process must be supported by the right transformation strategy to bring competitiveness and added value to the company's business. There are two aspects of digital transformation. Changing the way customers transact will have a powerful impact. Distribution channels such as online banking, mobile banking, chatbots, artificial intelligence, and social media applications are increasingly being used. If the digital strategy is implemented properly, customer loyalty is expected to increase according to customer needs and requirements. On the other hand, digital technology will reduce and threaten the existence of traditional banking which prioritizes manual transactions, which means that work procedures will be reduced, but it will also have an impact on reducing the workforce. Transformation must be fast because in the era of disruption, time is the basic variable that determines the sustainability of a company (Winasis & Riyanto, 2020).

There are four factors driving digital transformation. These factors are (a) changes to article ; (b) a changing competitive landscape; (c) shift/shift to digital industry; (d) changes in consumer behavior and expectations (Hadiono & Noor Santi, 2020).

III. METHODOLOGY

The research method is a series of activities, rules, and procedures used by researchers in a scientific discipline. Methodology is also a theoretical analysis of methods or methods. Research is a systematic introduction to increase the amount of knowledge. We use the exploratory method by thoroughly reviewing the existing literature, including policy documents, research reports and reports in related fields (VanderStoep & Johnston, 2009). This article adopts a library research method to observe and analyze all information related to the research topic. Literature research is a type of research that collects in-depth information and data through various documents, books, notes, journals, other reference materials, and related previous research results to obtain answers to related questions and the basis of educated theory (Yaniawati, 2020). This study describes the rapid development of technology in Indonesia. This study describes the development of financial technology that traditionally operates Islamic banking services.

Articles that propose a library research model will take several steps, namely: First, researchers will observe and analyze phenomena related to the research topic. Second, determine the research focus based on the information that has been obtained and obtained from the literature study. Third, the source of the data collected is information or empirical data from books, journals, research reports, and other documents that can provide a new research scope. In this way, the researcher will be able to help determine the various variables related to the research topic. Fourth, check various library resources for maximum results so that you can find new ideas regarding your research topic. Finally, through analysis of research notes from various documents, conclusions are drawn and combined with the applicable writing system, research reports are prepared in the form of research reports. Therefore, research methods from the literature can combine findings on the same topic as preliminary research with contemporary research. Therefore, verification of previous investigations may uncover new elements in future investigations (Arianto, 2020).

IV. RESULTS AND DISCUSSION

In the midst of economic conditions stricken by the Covid-19 pandemic, all businesses experienced a slowdown, including the Islamic banking industry. As an intermediary institution, the pulse of the bank's business is highly dependent on the rotation of the economy, which is driven by community activities. So when people are 'forced' to stay at home, banks are also forced to be willing to lose potential income.

Islamic banking needs to serve customers at home. Due to the Covid-19 pandemic, Islamic banks must adapt their business models. Islamic banks are required to serve customers through digital banking services, both digital fundraising and financing services. According to Bank Indonesia Chairman Perry Warjiyo, the banking industry must take quick and adaptive action, because currently, people's transaction behavior is also shifting from traditional to digital. Considering that society is getting bigger because more and more people are using smartphones. The Financial Services Authority or OJK explains that digital banking services are banking services or activities that are carried out independently using electronic or digital facilities owned by banks and/or through digital facilities owned by prospective customers and/or banking customers. Digitalization of banking services allows customers and prospective customers to obtain banking services independently (self-help) without having to go directly to the bank (Setiawan, H., & Krisnadi, 2020).

The use of digital banking and other technologies in service innovation to meet the needs of clients and/or prospective clients is better understood from the use of services and their perception of services. Service is not limited to service, but to understanding, understanding, and feeling. Therefore, service delivery will focus on the customer's heart. Sharing hearts and thoughts can build customer loyalty to the product. This has a positive impact on the company's image. The challenge of changing the use of digital technology is not only providing online and mobile banking services, but also integrating digital technology with customer interaction in an innovative way. In this case, the discovery of the new technology should make it easier and bring convenience to customers. . Users access banking services. One of them is digital banking, which describes a virtual process that supports all services that usually have a positive impact on business growth. Therefore, the digital strategy must always be formulated by the bank. Digitalization will have a positive impact on overall business growth (Fatimah & Hendratmi, 2020).

The author believes that in the era of technological disruption, all industries must be ready to respond to dynamic changes. The Islamic banking industry inevitably has to adapt to existing technological developments. Digitization requires Islamic banks to update their services. Given that the transition from traditional banks to digital banks can improve work process efficiency and improve the quality of customer service, through digitalization, banks have invested in. In the long term, digital services are expected to be one of the main drivers of sustainable growth in the banking industry. The application of bank digitization has proven to be able to improve services to customers so as to increase customer satisfaction. With the adoption of digital technology, fundraising, and bank financing have become easier. Banking transaction services and depositing funds at Islamic banks have become easier for the public. Digitalization allows Islamic banking to develop services to customers, provide alternatives to provide direct information and reduce face-to-face interactions based on government recommendations to maintain physical distance (physical distancing) and work from home. Efforts can now be made to contain the spread of the virus. Infectious diseases, such as Covid19, must avoid crowds and crowds.

For banks, digitalization is not an option, but a necessity and an obligation. Because customers expect speed, convenience, flexibility, convenience, and service 7 x 24 hours. The benefits of bank digitization, especially in terms of reducing operational costs, bank digitization is a long-term investment. The banking industry can open a wider market by reducing the investment budget for opening secondary branches and petty cash offices. One of the goals of bank digitization is to achieve customer satisfaction. In banking as a service industry, customer satisfaction is of utmost importance. If customers do not get the expected results, they can easily switch to another bank. The Covid19 pandemic has forced the Islamic banking industry to survive and remain creative in innovating to create competitive advantages during the difficult times of the Covid-19 pandemic. During the Covid19 and post-Covid pandemics in the future, the acceleration of technology-based business models must be a top priority (Hadiono & Noor Santi, 2020).

During the COVID-19 pandemic, the Islamic banking industry, namely liquidity and the ratio of non-performing financing (NPF), to suppress NPF, banks need to undergo restructuring. This reorganization aims to reduce the burden on creditors by adjusting principal installments, lowering interest rates, and extending terms. In addition to reducing the burden on creditors, given the economic situation during the Covid-19 pandemic, credit restructuring can also maintain bank liquidity so that customers can still pay debts to Islamic banks. Reorganization can be done in the following ways: lowering interest rates; Extend the term; reduce principal arrears; reduce interest arrears; improve credit/financing facilities; converting credit/financing into temporary participation in share capital.

The above steps can be based on the needs of the debtor in credit reorganization, either alone or cumulatively. In general, financing customers experience installment problems when income decreases. To encourage optimization of banking performance, especially the intermediation function, maintain the financial system stability and support economic growth, economic stimulus policies need to be taken as a countercyclical impact of the spread of Covid19. Therefore, the government must formulate a stimulus and relaxation plan to maintain the financial system stability and economic growth in Indonesia.

To survive the COVID-19 pandemic, the Islamic banking industry is still regulated by Sharia law and continues to carry out Islamic banking functions in accordance with applicable regulations. In addition, 4,444 Islamic banks must also implement sharia principles in their operations to maintain the image or reputation of Islamic banks, including the need for good sharia management to avoid bad assumptions about the management of Islamic banks.

V. CONCLUSION

The 2019nCoV or Covid19 virus originating from Wuhan, China has become a big concern for the Indonesian people due to the problems it continues to cause. The virus has caused a lot of damage. Not only does Covid-19 disrupt human health, but the Covid-19 virus also disrupts the Indonesian economy. One of them is the Islamic banking industry. The impact of the COVID-19 pandemic has increased the number of business risks in the Islamic banking industry. In the midst of the current Covid-19 pandemic, the Islamic banking industry needs to adapt, formulate new strategies that are in accordance with current conditions in order to remain relevant, and be able to see opportunities in every challenge that exists. The Islamic banking industry must adapt its business model to the digitization of banking services, including digitizing fundraising and financing. To survive in the midst of the COVID-19 pandemic, the Islamic banking industry also needs to suppress/minimize non-performing financial (NPF) payments. In the era of digital transformation, the business world is expected to be able to adapt to changes and adjust its business strategy to maintain its competitive advantage.

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