

## Abstract

The purpose of this study is to determine the differences before and after the implementation of the digitalization system on the performance of banks listed on the Indonesia Stock Exchange (IDX) in 2017 and 2019. The method in this study uses the CAMELS indicator through aspects (CAR, NPL, ROA, BOPO, LDR, NIM). The population in this study were all banks listed on the Indonesia Stock Exchange (IDX) in 2017 and 2019, namely 43 banks. The category of sampling technique in this research is purposive sampling. Based on the specified criteria, the number of samples selected in this study were 40 commercial banks. The type of data used in this research is quantitative data. The data source in this research is secondary data. The statistical test used in this research is descriptive data analysis and normality test. Test the hypothesis using the Wilcoxon signed ranks test. The statistical application uses SPSS version 26. The results show that there is no significant difference in the performance of banks listed on the Indonesia Stock Exchange before and after the implementation of the banking digitalization system when measured in terms of CAR, NPL, ROA and BOPO aspects except in terms of LDR and NIM aspects, where there is a significant difference in the performance of banks listed on the Indonesia Stock Exchange before and after the implementation of the banking digitalization system. This research is expected to provide input for banks and investors to evaluate in making decisions.

**Keywords:** *CAMELS, CAR, NPL, ROA, BOPO, LDR, NIM, Banking Digitization, Performance*