

## ABSTRAK

Skripsi dengan judul “Pengaruh Layanan *Mobile Banking*, *Internet Banking*, dan *Automatic Teller Machine (ATM)* Terhadap Tingkat Kepuasan Nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman” ini ditulis oleh Frisda Nur Laila, NIM. 12401173158, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Tulungagung, Dibimbing oleh Dr. Hj. Chusnul Chotimah, M.Ag.

Penelitian dalam skripsi ini dilatarbelakangi oleh pesatnya penggunaan internet. Hal ini disebabkan karena meningkatnya kebutuhan masyarakat. Salah satu kebutuhan masyarakat akan penggunaan internet yaitu kebutuhan fasilitas bank yang dapat mempermudah masyarakat dalam bertransaksi. Dengan kualitas fasilitas bank yang baik dapat mempengaruhi kepuasan nasabah.

Rumusan masalah dalam penulisan skripsi ini adalah (1) Apakah layanan *mobile banking* berpengaruh terhadap tingkat kepuasan nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman? (2) Apakah layanan *internet banking* berpengaruh terhadap tingkat kepuasan nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman? (3) Apakah layanan *automatic teller machine (ATM)* berpengaruh terhadap tingkat kepuasan nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman? (4) Apakah layanan *mobile banking*, *internet banking*, dan *automatic teller machine (ATM)* secara simultan berpengaruh terhadap tingkat kepuasan nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman?

Metode yang digunakan dalam penelitian ini menggunakan jenis pendekatan kuantitatif. Pengambilan sampel dengan metode *random sampling*. Data yang digunakan adalah data primer yang diperoleh dari hasil pengisian kuesioner sebanyak 91 responden. Teknik pengumpulan data yang digunakan adalah kuesioner. Dalam penelitian ini menggunakan metode analisis regresi linier berganda dengan memenuhi uji asumsi klasik.

Hasil penelitian ini menunjukkan bahwa secara parsial (1) Variabel *mobile banking* berpengaruh positif dan signifikan terhadap kepuasan nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman. (2) Variabel *internet banking* berpengaruh positif dan signifikan terhadap kepuasan nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman. (3) Variabel *automatic teller machine (ATM)* berpengaruh positif dan signifikan terhadap kepuasan nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman. (4) Variabel *mobile banking*, *internet banking*, dan *automatic teller machine (ATM)* berpengaruh terhadap kepuasan nasabah PT Bank Syariah Indonesia Tbk. KCP Tulungagung Sudirman.

**Kata kunci:** *Kepuasan Nasabah, Mobile Banking, Internet Banking, dan Automatic Teller Machine (ATM)*

## **ABSTRACT**

*Thesis with title “The Influence Service of Mobile Banking, Internet Banking, and Automatic Teller Machine (ATM) Towards Customers Satisfaction at PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman” written by Frisda Nur Laila, NIM. 12401173158, Departmen of Sharia Banking, Faculty of Economics and Islamic Business, State Islamic Institute of Tulungagung, Supervised by Dr. Hj. Chusnul Chotimah, M.Ag.*

*The research in this thesis is the rapid of internet users. This caused because the increasing needs of the society. One needs the society using the internet demand for bank facilities which can easy for society to interaction. Good bank facilities of quality could effect customer satisfaction.*

*Formulation of the research problem in this research is (1) Is the mobile banking service can influential toward customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman? (2) Is the internet banking service can influential toward customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman? (3) Is the automatic teller machine (ATM) service can influential toward customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman? (4) Is the mobile banking, internet banking and automatic teller machine (ATM) service can influential toward customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman? The purpose of the research was to the effect of significantly of mobile banking, internet banking, and automatic teller machine (ATM) service can influential toward customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman either in individually or in groups.*

*The method used in this research uses a type of quantitative approach. The sample take by random sampling. The data is used are primary data obtained from the questionnaires with 91 respondents. Data collection techniques used are questionnaires. In this research using method of multiple linier regression analysis to fulfill the classical assumption test.*

*The result shown (1) Mobile Banking has positive influence and significant to customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman. (2) Internet Banking has positive influence and significant to customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman. (3) Automatic Teller Machine (ATM) has positive influence and significant to customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman. As simultaneous (4) Mobile banking, internet banking, and automatic teller machine (ATM) influential towards customer satisfaction of PT Syariah Bank Indonesia Tbk. KCP Tulungagung Sudirman.*

**Keywords:** *Customer Satisfaction, Mobile Banking, Intenet Banking, and Automatic Teller Machine (ATM).*