

## ABSTRAK

Skripsi dengan judul “ *Analisis Persepsi Masyarakat Tentang Penggunaan Teknologi M-banking ( Mobile Banking ) Bagi Nasabah Perbankan Syariah (Studi Kasus Pada Masyarakat Desa Jati Kecamatan Udanawu Kabupaten Blitar),*” ini di tulis oleh Fajar Kurniawan, Nim 12401173123, Fakultas Ekonomi Dan Bisnis Islam Negeri Tulungagung, di bimbing oleh Dr. H. Mashudi, M. Pd. I.

Penelitian ini dilatar belakangi oleh tingginya arus globalisasi yang semakin canggih dan berkembang pesat, berbagai sektor seperti pendidikan, kebudayaan, komunikasi hingga sektor perekonomian yang mengalami perubahan pesat. Hingga perbankan berupaya meningkatkan pelayanan yang semakin canggih dengan menciptakan berbagai layanan digital seperti hal nya aplikasi *M-Banking*. Dengan adanya *M-banking* memberikan dampak positif bagi perbankan dimana pihak perbankan dapat menghemat biaya operasional serta mendorong pangsa pasar. Nasabah juga turut merasakan manfaat dari *M-banking* dimana nasabah dapat melakukan transaksi perbankan melalui *smartphone* dan dapat dilakukan dimana saja dan kapan saja

Rumusan masalah dalam penulisan skripsi ini adalah (1) Bagaimana persepsi masyarakat Desa Jati mengenai layanan aplikasi *M-Banking* Perbankan Syariah ?, (2) Bagaimana dampak positif bagi masyarakat Desa Jati dalam penggunaan layanan *M-banking* Perbankan Syariah?,

Penelitian ini merupakan jenis penelitian kualitatif dengan pendekatan penelitian deskriptif. Data-data yang digunakan dalam penelitian ini adalah data primer dan sekunder. Dimana data ini diperoleh dari hasil observasi, dokumentasi, dan wawancara, dan dokumentasi.

Penelitian ini menunjukkan bahwa: (1) Pandangan Masyarakat Desa Jati terhadap layanan perbankan berbasis *M-banking* ini dinilai sudah baik. Berdasarkan temuan penelitian menunjukkan bahwa banyaknya masyarakat yang telah menggunakan *M-Banking*. (2) Dampak positif layanan *M-banking* bagi masyarakat Desa Jati sangat menguntungkan dari segi efisiensi waktu dan efektivitas ekonomi. Terhadap beberapa hal yang memberikan dampak positif yaitu aspek kepercayaan, kemudahan, dan manfaat, mempengaruhi pandangan masyarakat terhadap penggunaan layanan *M-banking* pada masyarakat Desa Jati.

**Kata Kunci:** Layanan *M-banking*, Dampak, Bank Syariah , *Desa Jati*

## ABSTRAK

The thesis entitled "*Analysis of the Benefits of Using M-banking for Sharia Banking Customers (Case Study in Jati Village, Udanawu District, Blitar Regency)*," was written by Fajar Kurniawan, Student Registered Number 12401173123, Faculty of Economics and Islamic Business, Department of Islamic Banking, State Islamic Institute of Tulungagung, supervised by Dr. H. Mashudi, M. Pd. I.

This research was based on the increasingly sophisticated globalization current that is developing very rapidly, various sectors such as education, culture, communication, and the economic sector are experiencing changes. Even the banking sector is trying to improve services that are increasingly sophisticated, indicated by the emergence of *M-banking* services. The existence of *M-banking* has had a positive impact on banking where banks can save operational costs and boost market share. Customers also have benefits from *M-banking* where customers do not need to come to the banking office and can be able to carry out banking transactions anywhere and anytime.

The formulation of the problems in writing this thesis are (1) What is the view of the Jati Village community regarding Islamic Banking *M-banking* services? (2) What is the positive impact on the community in using Islamic Banking E-Banking services?

This research is a qualitative research with a descriptive research approach. The data used in this research are primary and secondary data. Which this data is obtained from observation, interviews, and documentation.

This research shows that: (1) The view of the Jati Village community towards M-Banking-based banking services is considered good. Based on the research findings, it shows that many people have used *M-banking* services. (2) The positive impact of E-Banking services for the people of Jati Village is very significant in terms of time efficiency and economic effectiveness. There are several things that have had a positive impact, namely aspects of trust, convenience, and benefits, affecting people's views on the use of *M-banking* services in the people of Jati Village.

**Keywords:** *E-Banking services, Benefits, Islamic Banking, Jati Villages*