# ABSTRAK

Skripsi dengan judul "**Analisis Manfaat Penggunaan *E-Banking* Bagi Nasabah Perbankan Syariah (Study Kasus Pada Desa Pelem Kecamatan Campurdarat Kabupaten Tulungagung),"** ini ditulis oleh Wempy Vironica, Nim 17401163218, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, dibimbing oleh Dr. H. Mashudi, M. Pd. I.

Penelitian ini dilatar belakangi oleh tinggi nya arus globalisasi yang semakin canggih dan berkembang sangat pesat, berbagai sektor seperti pendidikan, kebudayaa, komunikasi, hingga sektor perekonomian mengalami perubahan. Hingga pihak perbankan berupaya meningkatkan pelayanan yang semakin canggih dengan ditandai munculnya layanan *E-Banking*. Dengan adanya *E-Banking* memberikan dampak positif bagi perbankan dimana pihak perbankan dapat menghemat biaya operasional serta mendorong pangsa pasar. Nasabah juga turut merasakan manfaat dari *E-Banking* dimana nasabah tidak perlu datang ke kantor perbankan dan dapat melakukan transaksi perbankan dimanapun dan kapanpun.

Rumusan masalah dalam penulisan skripsi ini adalah (1) Bagaimana pandangan masyarakat Desa Pelem mengenai layanan *E-Banking* Perbankan Syariah?, (2) Bagaimana dampak positif bagi masyarakat dalam penggunaan layanan *E-Banking* Perbankan Syariah?

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

Penelitian ini menunjukkan bahwa: (1) Pandangan masyarakat Desa Pelem terhadap layanan perbankan berbasis *E-Banking* ini dinilai sudah baik. Berdasarkan temuan penelitian menunjukkan bahwa banyaknya masyarakat yang telah menggunakan layanan *E-Banking*. (2) Dampak positif layanan *E-Banking* bagi masyarakat Desa Pelem sangat mengentungkan dari segi efisiensi waktu dan efektiitas ekonomi. Terdapat beberapa hal yang menberikan dampak positif, yaitu aspek kepercayaan, kemudahan, dan manfaat, mempengaruhi pandangan masyarakat terhadap penggunaan layanan *E-Banking* pada masyarakat Desa Pelem.

**Kata Kunci** : Manfaat, layanan *E-Banking*, Perbankan Syariah

# ABSTRACT

The thesis entitled **"Analysis of the Benefits of Using *E-Banking* for Sharia Banking Customers (Case Study in Pelem Village, Campurdarat District, Tulungagung Regency),"** was written by Wempy Vironica, Student Registered Number 17401163218, 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 *E-Banking* services. The existence of *E-Banking* has had a positive impact on banking where banks can save operational costs and boost market share. Customers also have benefits from *E-Banking* where customers do not need to come to the banking office and can are 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 Pelem Village community regarding Islamic Banking *E-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 Pelem Village community towards *E-Banking*-based banking services is considered good. Based on the research findings, it shows that many people have used *E-Banking* services. (2) The positive impact of *E-Banking* services for the people of Pelem 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 *E-Banking* services in the people of Pelem Village.



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