# ABSTRAK

## “Perlindungan Nasabah Penggunaan Layanan Mobile Banking Di Bank Syariah”

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Perkembangan teknologi digital, khususnya layanan mobile banking, telah membawa kemudahan dalam transaksi keuangan, namun juga menimbulkan tantangan dalam hal perlindungan nasabah. Dalam konteks bank syariah, perlindungan tersebut tidak hanya bersifat teknis dan legal, tetapi juga merupakan bagian dari tanggung jawab moral dan penerapan prinsip-prinsip syariah seperti keadilan, amanah, dan maslahah. Penelitian ini bertujuan untuk menganalisis bagaimana perlindungan nasabah diterapkan dalam penggunaan layanan mobile banking di bank syariah serta mengidentifikasi tantangan utama yang dihadapi, khususnya terkait risiko kejahatan siber. Metode penelitian yang digunakan adalah pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui observasi, wawancara, dan studi dokumentasi. Hasil penelitian menunjukkan bahwa bank syariah telah menerapkan berbagai langkah pengamanan seperti enkripsi, autentikasi dua faktor, serta sistem pengaduan digital. Namun, kelemahan masih ditemukan dalam aspek literasi digital nasabah dan kecepatan respons terhadap insiden keamanan. Kesimpulan dari penelitian ini menegaskan bahwa perlindungan nasabah yang optimal memerlukan sinergi antara teknologi, tata kelola internal, regulasi hukum, dan penerapan nilai-nilai syariah secara menyeluruh.

Kata Kunci : Perlindungan nasabah, Mobile banking, Bank syariah.

## ABSTRACT

## "Customer Protection for Mobile Banking Services in Islamic Banks"

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The development of digital technology, particularly mobile banking services, has brought convenience to financial transactions, but also poses challenges in terms of customer protection. In the context of Islamic banks, this protection is not only technical and legal, but also part of moral responsibility and the application of Sharia principles such as justice, trustworthiness, and maslahah (benefit). This study aims to analyze how customer protection is implemented in the use of mobile banking services at Islamic banks and to identify the main challenges faced, particularly related to the risk of cybercrime. The research method used is a descriptive qualitative approach with data collection techniques through observation, interviews, and documentation studies. The results show that Islamic banks have implemented various security measures such as encryption, two-factor authentication, and a digital complaint system. However, weaknesses remain in customer digital literacy and the speed of response to security incidents. The conclusion of this study confirms that optimal customer protection requires synergy between technology, internal governance, legal regulations, and the comprehensive application of Sharia values.


Keywords: Customer protection, Mobile banking, Islamic banking.