

ABSTRACT

The community's dependence on Bank Emok is triggered by the ease of transactions and very easy and fast requirements. Like wise with the preference for Bank Emok, namely customers do not have to go directly to the bank to make loan transactions, people only need to stay at home and the bank will come to the community's place. This study aims to examine the factors that make people dependent on Bank Emok, identify the mechanism of Bank Emok and analyze community preferences for Bank Emok in Kampung Taulandu.

The descriptive qualitative research approach used in this study is descriptive and narrative data collection. The purpose of this method is to provide a comprehensive picture of the choices of Taulandu Village residents towards Bank Emok. In-depth interviews, observational research, and document analysis of Bank Emok customers were used to collect data for this study.

The results of the study showed that community preferences for Bank Emok were influenced by several factors, such as ease of access, light requirements, speed of disbursement of funds, and emotional closeness between group members. However, there were also negative impacts felt by customers, such as pressure in paying installments, high interest rates, and potential social conflict. This study concludes that although Bank Emok provides a quick solution to the financial needs of the community, its existence needs to receive more attention from related parties so as not to cause economic dependency and long-term social problems.

Keywords: *Emok Bank, Community Preference, Social Conflict, Economic Dependence*

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