

PENGARUH PEMASARAN DIGITAL, KUALITAS LAYANAN DAN KEPERCAYAAN TERHADAP MINAT NASABAH.

Oleh:

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ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh pemasaran digital, kualitas layanan, dan kepercayaan terhadap minat nasabah dalam menggunakan mobile banking di KCP Bank Sumut Sei Sikambing. Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian deskriptif kuantitatif dan sifat eksplanatori. Populasi penelitian berjumlah 1.866 nasabah dengan sampel sebanyak 100 responden yang diperoleh menggunakan teknik random sampling dan rumus Slovin. Teknik pengumpulan data dilakukan melalui kuesioner, wawancara, dan dokumentasi. Analisis data menggunakan regresi linear berganda dengan uji validitas, reliabilitas, uji asumsi klasik, uji t, uji F, dan koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa pemasaran digital, kualitas layanan, dan kepercayaan berpengaruh positif dan signifikan terhadap minat nasabah dalam menggunakan mobile banking, baik secara parsial maupun simultan. Variabel kepercayaan menjadi faktor yang paling dominan dalam meningkatkan minat nasabah menggunakan mobile banking. Penelitian ini diharapkan dapat menjadi bahan evaluasi bagi pihak bank dalam meningkatkan kualitas layanan digital dan kepercayaan nasabah.

Kata Kunci: Pemasaran Digital, Kualitas Layanan, Kepercayaan, Minat Nasabah, Mobile Banking.

THE EFFECT OF DIGITAL MARKETING, SERVICE QUALITY, AND TRUST ON CUSTOMER INTEREST

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ABSTRACT

This study aims to examine and analyze the effect of digital marketing, service quality, and trust on customer interest in using mobile banking at KCP Bank Sumut Sei Sikambing. This study used a quantitative approach with descriptive quantitative and explanatory research methods. The population consisted of 1,866 customers, with a sample of 100 respondents selected using random sampling techniques and the Slovin formula. Data collection techniques were carried out through questionnaires, interviews, and documentation. Data analysis used multiple linear regression with validity tests, reliability tests, classical assumption tests, t-tests, F-tests, and the coefficient of determination (R^2). The results showed that digital marketing, service quality, and trust had a positive and significant effect on customer interest in using mobile banking, both partially and simultaneously. Trust was found to be the most dominant factor in increasing customer interest in using mobile banking. This study is expected to be used as evaluation material for the bank in improving the quality of digital services and customer trust.

Keywords: Digital Marketing, Service Quality, Trust, Customer Interest, Mobile Banking.