ABSTRACT

Technological progress plays a crucial role in the expansion of digital banking within the financial sector. Digital banking enables customers to engage with banks more efficiently, especially regarding credit distribution, non-performing loans (NPL), corporate social responsibility (CSR), and other financial services, without requiring a physical visit to a bank branch. Based on this context, this study aims to analyze the impact of credit distribution, non-performing loans (NPL), corporate social responsibility (CSR), and digital banking on customer retention at Bank Sumut KCP Sei Sikambing. The research involves a total population of 50 individuals. A probability sampling method is applied in this study. Customer retention serves as the dependent variable, whereas the independent variables include credit distribution, non-performing loans (NPL), corporate social responsibility (CSR), and digital banking. This research adopts a quantitative survey approach, with data analysis conducted using SPSS version 2020. The results of the t-test reveal that credit distribution positively affects customer retention. Similarly, non-performing loans (NPL), corporate social responsibility (CSR), and digital banking also exhibit a positive influence on customer retention.

Keywords : *credit distribution* , *non performing leon* , *corporate social responsibility* , *digital banking* , *customer retention*

ABSTRAK

Perkembangan teknologi berperan signifikan dalam mendorong transformasi digital di industri perbankan. Implementasi digital banking memberikan kemudahan bagi nasabah dalam berinteraksi dengan institusi keuangan, khususnya dalam layanan penyaluran kredit, pengelolaan *Non-Performing Loan* (NPL), pelaksanaan *Corporate Social Responsibility* (CSR), serta berbagai aspek lainnya, tanpa mengharuskan kehadiran fisik di kantor cabang bank. Dengan latar belakang tersebut, penelitian ini bertujuan untuk mengkaji dampak penyaluran kredit, *Non-Performing Loan* (NPL), *Corporate Social Responsibility* (CSR), serta digital banking terhadap customer retention di Bank Sumut KCP Sei Sikambing. Populasi dalam penelitian ini terdiri dari 50 responden. Teknik pengambilan sampel yang diterapkan dalam penelitian ini adalah metode probabilitas sampling. Dalam model penelitian ini, customer retention berperan sebagai variabel dependen, sedangkan variabel independennya mencakup penyaluran kredit, *Non-Performing Loan* (NPL), *Corporate Social Responsibility* (CSR), dan digital banking. Pendekatan yang digunakan adalah survei kuantitatif dengan analisis data yang dilakukan menggunakan perangkat lunak SPSS versi 2020. Berdasarkan hasil analisis uji t, ditemukan bahwa penyaluran kredit berkontribusi positif terhadap customer retention. Selain itu, variabel *Non-Performing Loan* (NPL), *Corporate Social Responsibility* (CSR), serta digital banking juga terbukti memberikan pengaruh positif terhadap customer retention.

Kata kunci : *penyaluran kredit , non performing leon , corporate social responsibility dan digital banking.*