

Abstract

In the context of the banking industry, the rapid development of electronic services has demanded improved service quality, communication effectiveness, and trust levels to maintain customer loyalty in the midst of intense competition. This study was conducted to determine the influence of e-banking, service quality, communication quality, and trust on customer loyalty at Bank Sumut KCP Sei Sikambing, Medan. This study used the customer population of Bank Sumut KCP Sei Sikambing, Medan with a sample of 50 respondents and questionnaire distribution techniques. In this research model, customer loyalty plays a role as a dependent variable, while the independent variables include e-banking, service quality, communication quality, and trust. The approach used is a quantitative survey with data analysis conducted using the 2020 version of SPSS software. Based on the results of the partial analysis, it was found that e-banking, service quality, communication quality and trust had a positive and significant effect on customer loyalty.

Keywords: e-banking, service quality, communication quality, and trust.

Abstrak

Dalam konteks industri perbankan, perkembangan pesat layanan elektronik telah menuntut peningkatan kualitas layanan, efektivitas komunikasi, dan tingkat kepercayaan untuk mempertahankan loyalitas nasabah di tengah kompetisi yang intens. Penelitian ini dilakukan untuk mengetahui pengaruh *e-banking*, kualitas pelayanan, kualitas komunikasi, dan kepercayaan terhadap loyalitas nasabah pada Bank Sumut KCP Sei Sikambing, Medan. Penelitian ini menggunakan populasi nasabah Bank Sumut KCP Sei Sikambing, Medan dengan sampel 50 responden dan teknik penyebaran kuesioner. Dalam model penelitian ini, loyalitas nasabah berperan sebagai variabel dependen, sedangkan variabel independennya mencakup *e-banking*, kualitas pelayanan, kualitas komunikasi, dan kepercayaan. Pendekatan yang digunakan adalah survei kuantitatif dengan analisis data yang dilakukan menggunakan perangkat lunak SPSS versi 2020. Berdasarkan hasil analisis secara parsial, ditemukan bahwa *e-banking*, kualitas pelayanan, kualitas komunikasi dan kepercayaan berpengaruh positif dan signifikan terhadap loyalitas nasabah.

Kata kunci : *e-banking*, kualitas pelayanan, kualitas komunikasi, dan kepercayaan.