

Abstract

PT Bank Rakyat Indonesia (Persero) Tbk. is one of the banks that has undergone transformation and innovation in creating its products and services digitally. Brilink is one of the innovative products and services offered by BRI as a follow-up to the OJK's "laku pandai" program, which is expected to serve the community across the country digitally through brilink agents. In its implementation, there are still some aspects that need improvement from Brilink agents, specifically related to service quality, customer satisfaction, trust, and customer loyalty.

The objective of this research is to investigate the impact of service quality, customer satisfaction, and trust on customer loyalty. Additionally, this research aims to identify areas for improvement to enhance brilink agent services. The research adopts a quantitative approach with convenience sampling techniques. The sample size consists of 400 respondents, and data is collected through online questionnaires using Google Forms among individuals who transact with Brilink agents in North Sumatra.

The research findings indicate that (1) Service quality has a positive and significant influence on customer satisfaction, (2) Service quality has a positive and significant influence on trust, (3) Service quality has a positive and significant influence on customer loyalty attitude, (4) Service quality has a positive and significant influence on customer loyalty behavior, (5) Customer satisfaction has a positive and significant influence on trust, (6) Customer satisfaction has a positive and significant influence on customer loyalty attitude, (7) Customer satisfaction has a positive and significant influence on customer loyalty behavior, (8) Trust has a positive and significant influence on customer loyalty attitude, and (9) Trust has a positive and significant influence on customer loyalty behavior.

This research is expected to be valuable both theoretically and practically and can make a significant contribution to BRI, particularly in marketing products through brilink agents. This research can be understood and utilized by customers, ultimately enhancing their well-being and contributing to economic growth in North Sumatra. For future research, it is recommended to consider additional variables and expand the study to include Brilink agents across all of Indonesia.

Keywords: *Service Quality, Customer Satisfaction, Customer Trust, Customer Loyalty.*