

## **ABSTRACT**

### **THE INFLUENCE OF DIGITAL MARKETING, E-WOM, CUSTOMER TRUST AND SERVICE QUALITY ON CUSTOMER DECISION IN USING DIGITAL BANK SERVICES**

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*This research aims to identify and analyze the influence of digital marketing, E-WOM, customer trust, and service quality on customer decisions in using digital banking services. The sample was selected using a purposive sampling technique with a total of 100 samples consisting of digital bank customers in Tasikmalaya who meet the criteria of being at least 18 years old, having used digital banking for a minimum of 1 year, and being residents of Tasikmalaya City. The research instrument was a statement questionnaire with an ordinal scale. The data analysis technique employed descriptive and verification analysis using the SPSS application. The research results show: 1) The conditions of digital marketing, E-WOM, customer trust, service quality, and customer decisions in using digital banking services are in the good category. 2) Partially, the digital marketing variable has a positive and significant effect on customer decisions, the E-WOM variable has a positive and significant effect on customer decisions, the customer trust variable has a positive and significant effect on customer decisions, and the service quality variable has a positive and significant effect on customer decisions in using digital banking services. 3) Simultaneously, the variables of digital marketing, E-WOM, customer trust, and service quality affect customer decisions in using digital banking services.*

**Keywords:** *Digital Marketing, E-WOM, Customer Trust, Service Quality, Customer Decision, Digital Bank.*