

Online Relationship Marketing to Customer Loyalty Based on Signaling Theory (Evidence of Bank Customers in Indonesia)

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ABSTRACT

The internet has changed people's way of life, especially in dealing a transaction. Indonesian banking entered a new era since 2000 when banks in Indonesia began implementing electronic banking or e-banking systems. Integrating cellular communication technology and banking financial services is changing people's lifestyles to be more flexible in making it easier for users to access banking financial services without being hindered by time, place and space. The same integration also occurs in relationship marketing strategies and cellular communication technologies that make it easy for companies to be able to reach and provide the best service to their consumers. This study wants to reveal the relationship of interactivity and engagement which is an activity of Online Relationship Marketing at a bank to be able to understand consumers in order to create customer loyalty with online trust as mediation. Based on the above background, the problem in this study is "Does Online Relationship Marketing activities such as engagement and interactivity affect customer loyalty either through online trust as mediation or not?"

Keywords: engagement, interactivity, online trust, customer loyalty, signaling theory