

ABSTRACT

Rapid digital transformation in Indonesia has changed consumer behavior in the banking sector, Bank OCBC presents a mobile banking application which is the main means of conducting financial transactions as seen from the increasing growth in download data for the OCBC mobile banking application.

The purpose of this study is to determine the factors that influence Customer Loyalty at Bank OCBC. This study has eight variables, namely: trust, convenience, Social influence, App attributes, Customer support, customer Loyalty, customer experience with M-banking.

This study uses a quantitative method with data collection through a questionnaire using a Likert scale and data analysis will use Structural Equation Modeling (SEM) and processed with Smart PLS-SEM software. The PLS-SEM data processing method was chosen to observe the influence between variables related to this study with the population to be used being Bank OCBC customers who have installed mobile banking and a minimum sample of 269 customers.

Keywords: *Brand Trust, customer relationship management (CRM), customer engagement, Loyalty, Relationship Marketing Orientation (RMO), Structural Equation Modeling (SEM)*