

## Mediation Role of Satisfaction in the Influence of Experiential Marketing on Word of Mouth on Sharia Bank Customers

Rudi Yacub<sup>1</sup>, M. Iqbal<sup>2</sup>

<sup>1,2</sup>Universitas Putera Indonesia, Cianjur

[rudyacub112@gmail.com](mailto:rudyacub112@gmail.com), [m.iqbal\\_uin@radenfatah.ac.id](mailto:m.iqbal_uin@radenfatah.ac.id)

### Abstract

*This study aims to determine how the mediating role of satisfaction in the influence of experiential marketing on word of mouth on Islamic bank customers. This study uses a quantitative method with a questionnaire as a research instrument. The population in this study were 130 customers of BSI KC Palembang Demang using the accidental sampling method. The results show that experiential marketing has a positive impact on satisfaction, satisfaction has a positive impact on word of mouth, and experiential marketing has a positive impact on word of mouth, and satisfaction successfully mediates experiential marketing on word of mouth.*

### Keywords

mediation; satisfaction; experiential marketing; word of mouth



### I. Introduction

Sharia Bank is one of the LKS that has financial service products with various contracts used in each transaction, especially financing products. In a financing contract at a sharia bank, all sharia pillars must be fulfilled in order to realize a legal product that is halal and in accordance with Islamic law, namely halal in terms of substance and halal in terms of process. Halal substances can be seen from the aspect of clean capital, free of usury, without an interest system. The halal process can be seen from the process of implementing the contract which is clear, not gharar, without maysir, and is clearly stated in an agreement agreed upon by the bank and the financing customer. Development is a systematic and continuous effort made to realize something that is aspired. Development is a change towards improvement. Changes towards improvement require the mobilization of all human resources and reason to realize what is aspired. In addition, development is also very dependent on the availability of natural resource wealth. The availability of natural resources is one of the keys to economic growth in an area. (Shah, M. et al. 2020)

The development of Islamic banking institutions moves quickly with an average growth of 11% in productive assets. Until 2020, the total distribution of financing in Islamic banks is 367.02 trillion rupiah. For now, one of the largest Islamic banks in Indonesia is Bank Syariah Indonesia (BSI), which is the result of the merger of the three largest Islamic banks in Indonesia, namely BRI Syariah, BNI Syariah, and Bank Syariah Mandiri on February 1, 2021.

BSI continues to be committed to improving service and satisfaction to its customers in order to create a satisfaction that is inherent in the hearts of customers. Some of the service innovations realized by BSI management include, online savings account opening facilities, QRIS digital wallets, online financing, zakat payment applications, all of which are directly connected to BSI Mobile which can be enjoyed 24 hours non-stop.

Information regarding product innovations and other sharia banking services will certainly not reach the ears of customers without intensive promotion to the wider

community. BSI must create an effective and efficient marketing strategy concept, one of which is the creation of positive word of mouth (WoM). Kotler and Keller argue that WoM or communication made from person to person is a communication process in the form of giving recommendations both individually and in groups for a product or service that aims to provide a personal message.

One of the variables that can affect WoM is experiential marketing, which is an effort to make customers have experience through the five senses, affective, creative thinking, and other experiences as a result of communicating and socializing with other people related to social conditions, lifestyle, and culture so that the products they see and enjoy become positively memorable. When the bank provides a memorable and emotional experience, this can increase customer satisfaction. And when customers get a positive experience, this means that the performance of bank employees on the product services provided exceeds customer expectations. If this is done continuously and sustainably, the customers will feel the need for the service and will want to get the service again and will provide recommendations to others.

One of the largest Islamic banks prior to the merger with BSI, namely Mandiri Syariah Bank, succeeded in obtaining a special award "Golden Trophy" for 5 consecutive years for achieving service excellence among 39 Islamic banks in Indonesia in 2018. This is inseparable from the excellent service received by customers, and of course this is expected to bring about a positive WoM. But not always a good experience leads to a positive WoM. However, according to Mismiwati, there is a research gap between them, that the results show that experiential marketing has a positive effect, while according to Yusuf Arif that experiential marketing has no effect.

Another factor that is also important in supporting the creation of WoM is satisfaction. Satisfaction according to Soloman is the overall feeling of consumers about the service products that have been used by consumers. Banking institutions will provide a memorable experience for customers, so that the products offered will satisfy customers by generating positive recommendations for bank service products among fellow customers. BSI also realizes the importance of the value of satisfaction obtained from loyal customers. Therefore, top management adopted a policy of service excellence training for all employees, and even formed a special unit, namely Customer Complaint Handling, which focuses on handling consumer complaints and building a bank culture to support service excellence. In this case, related to the effect of service on WoM, there is also a research that shows differences in results in principle. That is the research of Avin Cristhy which shows the results that there is a positive influence between satisfaction and WoM, while the research of Haris Faulidi et al stated that satisfaction had no impact on WoM.

In addition, satisfaction can also be influenced by experiential marketing, even Kotler and Armstrong state that a positive experience will determine customer satisfaction and lead to continuous experiential marketing. However, it turns out that there is still a research gap between satisfaction and experiential marketing. Rifda Nabiladkk explained that experiential marketing has a positive effect on satisfaction, while Lisa Maskun et al argues that experiential marketing does not have any impact on satisfaction.

Based on this background, the researcher wants to focus on researching about The Mediation Role of Satisfaction in the Effect of Experiential Marketing on Word of Mouth from Islamic Bank Customers.

## II. Research Method

This study uses a quantitative approach method. Determination of the sample of respondents using incidental sampling, which is a determination technique based on chance or accident in finding samples, in this case those in the BSI KC Palembang Demang area. Data collection techniques through questionnaires to customers of BSI KC Palembang Demang. The interview was submitted to the bank to complete a deeper interpretation of the issues raised.

## III. Result and Discussion

### 3.1 Data analysis

The data analysis conducted by the researcher is the Normality Test, Linearity Test, Multicollinearity Test, Heteroscedasticity Test, Simultaneous Test (F), Hypothesis Testing (T), and Mediation Variable Testing.

**Table 1.** Normality Test

Normality test	Unstandardize Residual Pers.1	Unstandardized Residual Pers.2
Kolmogorov-Smirnov Z	0.070	0.047
asymp. Sig. (2-tailed)	0.200	0.200

*Source: Data processed*

The results above show that in equation 1, the significant value is greater than 0.05. While the significant value in equation 2 is also greater than 0.05. The conclusion is that these results are considered normal.

**Table 2.** Linearity Test of Equation 1

Variable	Linearity Sig.
X (Independent)	0.000

*Source: Data processed*

The table above shows that equation 1 has significant value greater than 0.05. Likewise, the significant value produced by equation 2 is greater than 0.05. The conclusion is that this result is normal.

**Table 3.** Linearity Test Results Equation 2

Variable	Linearity Sig.
X (Independent)	0.000
M (Intervening)	0.000

*Source: Data processed*

The table above shows that each equation 2 produces a significant value of 0.000. The conclusion is that there is a linear relationship between the independent variable and the intervening variable.

**Table 4. Multicollinearity Test Results**

	<b>Mmodel</b>	<b>Tolerance</b>	<b>VIF</b>
Equalitytn 1	X	1,000	1,000
Equalitytn2	X	0.678	1,474
	M	0.678	1,474

Source: Data processed

Tabel above shows that all independent variables have a tolerance value  $> 0.10$ . As for the inflation factor (VIF) variable, all independent variables are worth  $< 10$ . These results indicate that there is no multicollinearity.

**Table 5. TestHeteroscedasticity**

	<b>R Square</b>
Pers.I	0.128
Pers. II	0.100

Source: Data processed

Tabel above shows that the hypothesis in equations I and II is rejected.

**Table 6. Simultaneous Test (F) 1**

<b>Mmodel</b>	<b>F</b>	<b>Sig.</b>
1	60.717	0.000

Source: Data processed

Based on the table above, it can be concluded thatwa the independent variable has a positive effect on the intervening variable.

**Table 7. Hypothesis Test Results (T) 1**

<b>Mmodel</b>		<b>Standardized Coefficients</b>	<b>T</b>	<b>Sig.</b>
		Beta		
1	(Constant)		3.468	.001
	X	.567	7,792	.000

Source: Data processed

The calculation shows that the T-count is  $7.792 > 1.65685$  so that  $H_0$  is rejected.  $H_a$  is accepted. The conclusion is that these results indicate that the independent variable has a positive effect on the intervening variable.

**Table 8. Simultaneous Test Results (F) 2**

<b>Mmodel</b>	<b>F</b>	<b>Sig.</b>
1	72.893	0.000

Source: Data processed

The calculation results found that  $F\text{-count} > F\text{-table} = 72.893 > 3.07$  so that  $H_0$  is rejected.  $H_a$  is accepted. The conclusion is that these results indicate that the independent variable has a positive effect on the dependent variable.

**Table 9.** Hypothesis Test Results (T) 2

Mmodel		Standardized Coefficients	T	Sig.
		Beta		
1	(Constant)		3,613	.000
	X	.277	3.769	.000
	M	.537	7.309	.000

BaseT-tablel with the provisions that  $\alpha = 0.05$  and  $df = (nk) \text{ or } (130-2) = 128$  so that the T-table number is 1.65685. And based on the results of the calculations obtained T-count variable x of 7.792 then  $T\text{-count} > T\text{-table} (7.792 > 1.65685)$  so that  $H_0$  is rejected  $H_a$  is accepted.

### 3.2 Discussion

#### a. The Effect of Experiential Marketing on Satisfaction

The results of the study explain that *experiential marketing* have an impact positive on customer satisfaction BSI KC Palembang Demang. This indicates that the positive experiences obtained by customers will have an impact on increasing self-satisfaction. These results are in line with research conducted by Rifda Nabila et aland Yuliawan and Mbayakah.

#### b. Influence Satisfaction on Word of Mouth

The results of the study explain that satisfaction has a positive impact on word of mouth BSI KC Palembang Demang customers. This means that the impact of satisfaction will make BSI KC Palembang Demang customers will tell their experiences to others. These results are in line with research conducted by Avin Cristhyand Muhammad Bilal.

#### c. Effect of Experiential Marketing on Word of Mouth

The results of the study explain that *experiential marketing* have an impact positive to word of mouth. This means that BSI KC Palembang Demang customers have had positive experiences with services and products so that they transfer that experience to others. These results are in line with research conducted by Muhammad and Artantiand Mismiwati.

#### d. Mediating Role of Satisfaction in PenEffect of Experiential Marketing on Word of Mouth

The results of the study explain that there isi partial mediation between experiential marketing and word of mouth by not involving or involving the satisfaction variable. This means that experiential marketing has a good influence on customer impressions so that satisfaction leads to the creation of positive word of mouth from customers.

## IV. Conclusion

Based on the results of the study, it was concluded that experiential marketing has a positive effect on satisfaction, this indicates that a positive experience from customers can increase satisfaction with services obtained by Islamic banks. Satisfaction also has a positive effect on WoM, this also indicates that customers who are satisfied with the services at Islamic banks will give positive signals to others.

In line with satisfaction, experiential marketing can also directly affect WoM, with the conclusion that if the customer gets a good experience, then there is a plus point for the bank institution, although it is not necessarily satisfactory. Vice versa, when a customer has a bad experience, it will have a direct impact on the negative WoM of the customer. As for the effort to examine the effect of mediation between experiential marketing on WoM, it was found that satisfaction can affect it directly and indirectly.

## References

- "Results of Interview with Edie Saputra as Funding Transactional Manager of BSI Palembang Area, on November 22, 2021," nd
- "Results of Interview with M. Hedi Purwanegara as Branch Manager of BSI KC Palembang Demang, On November 27, 2021," nd
- "Company History." Bankbsi.Co.Id. Last modified 2021. [https://ir.bankbsi.co.id/corporate\\_history.html](https://ir.bankbsi.co.id/corporate_history.html).
- Arif, M. Yusuf. (2010). "The Effect of Experiential Marketing on Customer Satisfaction (Word of Mouth) That Impacts Customer Loyalty." (nd).
- Armstrong, Philip Kotler &. (2008). Basic Principles of Marketing. Jakarta: Erlangga.
- Asnawi, Haris Faulidi. (2015). "Analysis of the Effect of Student Satisfaction and Trust in the Department of Islamic Economics with the Desire to Do Word of Mouth Communication." Journal of Economic Studies 6, no. 2.
- Bilal, Muhammad. (2019). "The Influence of Experiential Marketing and Service Quality on Word of Mouth with Satisfaction as an Intervening Variable (Case Study at Sharia Bank Sragen Boyolali Branch Office)." IAIN Salatiga.
- Christy, Avin. (2017). "The Influence of Customer Satisfaction and Customer Loyalty on Word of Mouth at PT. Bank Mandiri Bandar Lampung." Lampung University.
- Ginting, Eko Yuliawan; Mbyakah. "The Effect of Experiential Marketing on Customer Satisfaction at Bank Mandiri Meda Branch City Hall." Journal of Microsil Economics Wira 6, no. 1 (2016).
- Jorie, Lisa Maskun; Agus S. Soegoto; Rotinsulu J. (2018). "The Effect of Experiential Marketing and Service Quality on Customer Satisfaction at Steiner Salon Manado." EMBA Journal, Samratulangi University Manado 6, no. 3.
- Keller, Philip Kotler; Kevin Lane. (2009). Marketing Management. Third Bell. Jakarta: Erlangga.
- Kustini. (2007). "Experiential Marketing." Journal of Economic and Business Research UPN "Veteran" East Java 7, no. 2: 47.
- Mismiwati. (2016). "The Influence of Customer Satisfaction, Product Quality, and Experiential Marketing on Word of Mouth in Sabilul Haq Printing." Journal of I-Economics 2, no. 1.
- Muhammad, Muhammad, and Yessy Artanti. (2016). "The Impact of Experiential Marketing on Word of Mouth with Customer Satisfaction as an Intervening Variable." JDM (Journal of Management Dynamics) 7, no. 2: 182–190.

- Niswatun. (2016). "The Effect of Experiential Marketing and Product Quality on Customer Satisfaction at Cak Har's Soto Ayam Lamongan Restaurant." Indonesian College of Economics Surabaya.
- Nugroho, Rifda Nabila; Sri Wahyuni; Jonet Ariyanto. (2014). "Analysis of the Effect of Experiential Marketing on the Word of Mouth of Yamaha Motorcycles (Case Study on Sebelas Maret University Students." Sebelas Maret University, Surakarta.
- OJK. (2020). "Indonesian Banking Statistics." Wwww.Ojk.Go.Id.
- Priansa, Donni Juni. (2017). Consumer Behavior in Contemporary Business Competition. Bandung: Alfabeta.
- Setiawan, Rinaldi Aditya Gunawan; Diane Alan. (2021). "Law Enforcement Against the Crime of Extortion Performed by Online Transportation Service Drivers Through Fictitious Messages (Fiction Orders) in View of the Law of the Republic of Indonesia Number 19 of 2016 concerning Amendments to Law Number 11 of 2008." Proceedings of Law 7, no. 2.
- Shah, M. et al. (2020). The Development Impact of PT. Medco E & P Malaka on Economic Aspects in East Aceh Regency. Budapest International Research and Critics Institute-Journal (BIRCI-Journal). P. 276-286.
- Wibowo, Eva Devindiani; Lily Adi. (2016). "The Effect of Experiential Marketing on Customer Satisfaction and Its Impact on Customer Loyalty (Survey of Smartphone Users in the Bandung Regional Apple and Samsung Online Community)." Indonesian University of Education Bandung.