

Analysis of the Effect of Experiential Marketing on Customer Loyalty Using Customer Satisfaction as a Intervening Variables

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ABSTRACT

Research Aims: This research aims to find the influence of experiential marketing, namely sense, feel, think, act, and relate marketing, on customer loyalty at PT. Bank Syariah Indonesia, using satisfaction customer as variable.

Methodology: This research is quantitative with a causality study. The sample is composed of 127 customers from Bank Syariah Indonesia. This research uses non-probability sampling as a sampling technique with purposive sampling and a questionnaire with a Likert scale as a data collection technique. As well as using SmartPLS 3.0 software for analysing data using structural equation modelling (SEM).

Research Findings: The research reveals that sense and relate variables significantly impact customer satisfaction, while feel, think, and act variables do not. Act has a positive impact on customer loyalty, but other variables have no significant effect. The relationship between satisfaction and loyalty is not significant, and satisfaction cannot mediate the relationship between experiential marketing and customer loyalty.

Originality: This research details the elements of experiential marketing, such as sense, feel, think, act, and relate, and evaluates their impact on customer satisfaction and customer loyalty

Implication: Customer satisfaction can be a critical factor in connecting customer experience to the level of loyalty

Keywords: *Experiential Marketing; Customer Satisfaction; Customer Loyalty*

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INTRODUCTION

The growth potential of Islamic banks in Indonesia should be above the sky, considering that Indonesia is a country with the largest Muslim population in the world; therefore, the development of Islamic banks should be directly proportional to the number of its people who embrace Islam. However, in reality, the development of sharia financial institutions has never balanced the growth of conventional financial institutions (Hanafi, 2020). As can be seen from the market share of sharia banks compared to conventional banks, it is only 6.41%.

The market share of Bank Syariah Indonesia is still relatively small but has great growth potential. As stated in research belonging to [Hidayat & Trisanty \(2020\)](#), there are several factors in increasing the market share of Islamic banking; 1. internal elements of Islamic banks; 2. government elements and regulators; and 3. Community elements. The researcher underlines the elements of society/community where people are considered to still have low knowledge of Islamic economics; they still do not understand much about Islamic economics and its legal imposition. If this can be fulfilled, the market share of Islamic banking will increase significantly.

The current phenomenon in the service business, such as banking, is the use of products and services where customers will come and interact with service providers (banks), and in the end, the customer will get an experience, which can be called a customer experience. It is this experience that must be observed and managed by banks, especially in the emotional and rational aspects that will ultimately affect customer satisfaction and loyalty.

As previously mentioned, something that can affect loyalty is proper observation and management of the experiences experienced by customers, especially on the emotional and rational aspects. Focusing on rational aspects, rational marketing is felt to be able to influence customers decisions when using bank products and services. The components of rational marketing refer to the elements of experiential marketing, namely sense, feel, think, act, and relate ([Asytuti, 2012](#)).

The application of experiential marketing has had mixed results, as demonstrated by several studies. A study by [Yuliawan & Ginting \(2016\)](#) found that the variables sense, feel, and relate do not significantly affect customer satisfaction, while the variables think and act do. While different results were found by [Razi & Lajevardi \(2016\)](#), which showed that satisfaction and repurchase intentions were significantly influenced by the sense element, Furthermore, looking at research using mediating variables conducted by [Noor \(2020\)](#), it was found that experiential marketing and customer satisfaction have a significant effect on customer loyalty. Different results were found by [Chao \(2015\)](#), in which his research showed that experiential marketing and loyalty did not influence each other, so they had to use a mediating variable, namely brand image or customer satisfaction. Due to these different findings, it is necessary to carry out testing again.

Researchers want to test the customer experience gained while using the products and services experienced at Bank Syariah Indonesia and use customer satisfaction as an intervening variable because researcher want to see the role of customer satisfaction in influencing the relationship between experiential marketing and customer loyalty. According to [Fornell \(1992\)](#), in the service sector business, elements of satisfaction and elements of loyalty tend to become one unit, where service users who are satisfied tend to be loyal ([Asytuti, 2012](#)).

LITERATURE REVIEW

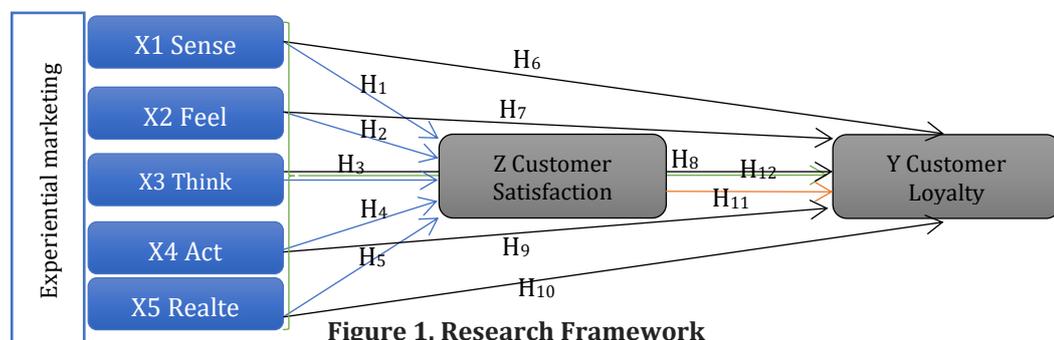
Research conducted by [Priantoro & Yudiana \(2021\)](#) intends to examine the impact of sharia marketing, relationship marketing, and experiential marketing on sharia bank customer loyalty, with customer satisfaction as an intervening variable. They used multiple linear regression analysis and path analysis on a sample of 100 respondents using the SPSS

20 analysis tool. The research results showed that: 1) Loyalty was negatively influenced by the relationship marketing variable and was not significant. 2) Loyalty is influenced positively but not significantly by experiential marketing variables. 3) Islamic marketing characteristics have a positive and significant impact on customer loyalty. 4) The effect of experiential marketing on loyalty cannot be mediated by satisfaction. 5) The influence of sharia marketing characteristics on loyalty can be mediated by satisfaction.

Wulandari (2017) directed exploration at clients' views regarding the implementation of experiential marketing in sharia banks. This research has a plan to describe clients' impressions of the implementation of experiential marketing in sharia banks. According to the findings, Islamic banking customers think that experiential marketing is used effectively, despite the fact that there are still several aspects that need improvement. So it is necessary to increase the optimisation of the implementation of sharia banking experiential marketing as soon as possible so that customer loyalty expectations become higher.

Hypothesis

- H1: The sense variable has a positive effect on customer satisfaction.
- H2: The feel variable has a positive effect on customer satisfaction
- H3: The think variable has a positive effect on customer satisfaction
- H4: Act variable has a positive effect on customer satisfaction
- H5: The variable relate has a positive effect on customer satisfaction
- H6: The sense variable has a positive effect on customer loyalty
- H7: The feel variable has a positive effect on customer loyalty
- H8: The think variable has a positive effect on customer loyalty
- H9: Act variable has a positive effect on customer loyalty
- H10: The relate variable has a positive effect on customer loyalty
- H11: Customer satisfaction has a positive effect on customer loyalty
- H12: Experiential marketing which consists of sense, feel, think, act, relate has a positive effect on loyalty through customer satisfaction



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RESEARCH METHOD

Efforts to limit research and collect information through observation, structured and unstructured interviews, documentation, and images are included in data collection (Creswell, 2016). The use of questionnaires is a data collection procedure used in

quantitative research. Distributing written questionnaires to Bank Syariah Indonesia customers is one of the data collection methods used. The population in this study were customers from Bank Syariah Indonesia, with a sample of each customer according to the characteristics determined by the researcher. The sampling method used is non-probability sampling with purposive sampling on the grounds that not all samples meet the criteria for the phenomenon being studied.

The outer model test consists of validity and reliability tests. The convergent validity test calculates the correlation value between the data on each question and the total score using the moment product correlation technique formula with an expected value of > 0.70, but according to Chin (1998), the development of a measurement scale for a loading value of 0.5 to 0.6 is still considered sufficient (Ghozali, 2014). The discriminant validity test is assessed based on crossloading; if the value of each construct is higher than the correlation between the latent variables, then it is considered valid. Or use the AVE value, where if the AVE value is greater than 0.50, then it can be said to be valid. The reliability test is carried out by measuring the level of reliability through the Cronbach alpha value (α); a variable is said to be reliable if it has a Cronbach alpha > 0.7. On the basis of composite reliability, a variable can be said to be reliable if it has a value of more than 0.80 (Ghozali, 2014). The inner model test uses the R square value to assess how strong the model is and the path coefficient value to see the direction of the relationship between variables, and hypothesis testing uses the T statistic value at a path coefficient value > 1.98 or a P value less than 0.05 (Ghozali, 2014).

In the mediation test, the mediating effect describes the relationship between the independent and dependent variables. When there is a suspicion that an intervening variable exists between the independent and dependent variables, then the mediating effect needs to be examined. That is, the independent variable does not directly affect the dependent variable; instead, it does so through a transformation process represented by the intervening variable. However, if the main effect (the direct relationship between the independent and dependent variables) is significant, then a mediation effect test can be carried out. Otherwise, it cannot continue the mediation effect test (Abdillah & Hartono, 2015).

RESULTS AND DISCUSSIONS

Outer Model Test Results

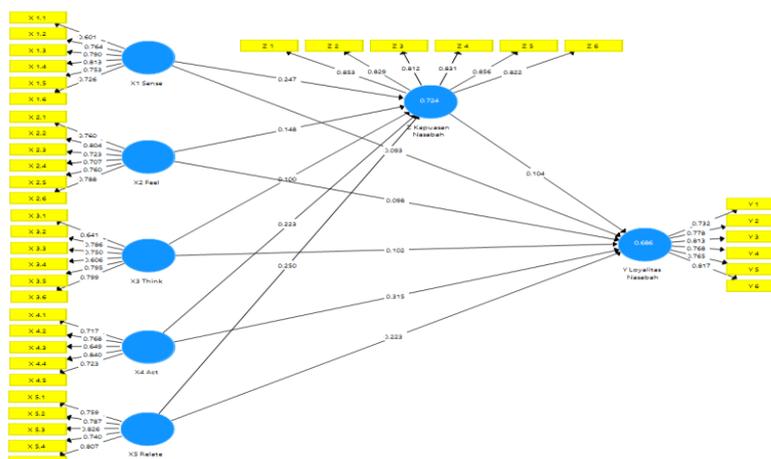


Figure 2. PLS Algorithm Smart PLS 3.0 Test Results
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Table 1. Outer Loadings Results

	X1 Sense	X2 Feel	X3 Think	X4 Act	X5 Relate	Y Customer Loyalty	Z Customer Satisfaction
X1.1	0.601						
X1.2	0.764						
X1.3	0.790						
X1.4	0.813						
X1.5	0.753						
X1.6	0.726						
X2.1		0.760					
X2.2		0.804					
X2.3		0.723					
X2.4		0.707					
X2.5		0.760					
X2.6		0.788					
X3.1			0.641				
X3.2			0.786				
X3.3			0.750				
X3.4			0.606				
X3.5			0.795				
X3.6			0.799				
X4.1				0.717			
X4.2				0.768			
X4.3				0.649			
X4.4				0.840			
X4.5				0.723			
X5.1					0.759		
X5.2					0.787		
X5.3					0.826		
X5.4					0.740		
X5.5					0.807		
Y1						0.732	
Y2						0.778	
Y3						0.813	
Y4						0.768	
Y5						0.765	
Y6						0.817	
Z1							0.853
Z2							0.829
Z3							0.812
Z4							0.831
Z5							0.856
Z6							0.822

Resources: Data Processed by Researchers, 2023

Table 2. Cross Loadings Results

	X1	X2	X3	X4	X5	Y	Z
X1.1	0.601	0.436	0.404	0.459	0.397	0.490	0.421
X1.2	0.764	0.487	0.447	0.565	0.487	0.471	0.564
X1.3	0.790	0.545	0.437	0.453	0.489	0.539	0.636
X1.4	0.813	0.493	0.557	0.555	0.517	0.486	0.600
X1.5	0.753	0.614	0.531	0.565	0.557	0.485	0.549
X1.6	0.726	0.619	0.573	0.593	0.568	0.578	0.548
X2.1	0.520	0.760	0.557	0.545	0.546	0.514	0.562
X2.2	0.593	0.804	0.600	0.634	0.564	0.640	0.561
X2.3	0.515	0.723	0.416	0.468	0.413	0.438	0.484
X2.4	0.503	0.707	0.433	0.471	0.478	0.425	0.448
X2.5	0.602	0.760	0.529	0.541	0.616	0.565	0.580
X2.6	0.526	0.788	0.495	0.588	0.554	0.533	0.650
X3.1	0.381	0.392	0.641	0.450	0.454	0.392	0.465
X3.2	0.547	0.532	0.786	0.516	0.543	0.475	0.580
X3.3	0.667	0.606	0.750	0.644	0.679	0.579	0.610
X3.4	0.269	0.302	0.606	0.466	0.325	0.371	0.348
X3.5	0.486	0.501	0.795	0.595	0.486	0.569	0.537
X3.6	0.486	0.555	0.799	0.668	0.595	0.651	0.551
X4.1	0.514	0.466	0.574	0.717	0.390	0.456	0.534
X4.2	0.540	0.561	0.539	0.768	0.575	0.566	0.559
X4.3	0.499	0.459	0.577	0.649	0.478	0.562	0.478
X4.4	0.626	0.624	0.609	0.840	0.693	0.671	0.653
X4.5	0.462	0.539	0.555	0.723	0.525	0.587	0.596
X5.1	0.446	0.463	0.518	0.475	0.759	0.470	0.490
X5.2	0.552	0.644	0.569	0.589	0.787	0.546	0.712
X5.3	0.573	0.627	0.649	0.643	0.826	0.648	0.696
X5.4	0.533	0.442	0.455	0.564	0.740	0.561	0.437
X5.5	0.540	0.539	0.589	0.565	0.807	0.638	0.573
Y1	0.517	0.481	0.509	0.541	0.485	0.732	0.432
Y2	0.535	0.515	0.491	0.563	0.555	0.778	0.524
Y3	0.564	0.562	0.560	0.607	0.599	0.813	0.606
Y4	0.566	0.624	0.611	0.665	0.602	0.768	0.629
Y5	0.537	0.467	0.545	0.612	0.522	0.765	0.620
Y6	0.481	0.571	0.567	0.609	0.659	0.817	0.565
Z1	0.563	0.590	0.562	0.618	0.567	0.578	0.853
Z2	0.623	0.578	0.576	0.669	0.639	0.607	0.829
Z3	0.603	0.555	0.612	0.582	0.616	0.557	0.812
Z4	0.686	0.662	0.600	0.674	0.634	0.636	0.831
Z5	0.625	0.608	0.621	0.653	0.726	0.607	0.856
Z6	0.637	0.648	0.596	0.624	0.592	0.645	0.822

Resources: Data Processed by Researchers, 2023

Table 3. Construct Reliability and Validity

Variabel	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Sense	0.836	0.842	0.881	0.554
Feel	0.852	0.859	0.890	0.574
Think	0.827	0.843	0.874	0.538
Act	0.794	0.803	0.859	0.551
Relate	0.844	0.854	0.889	0.615
Customer Loyalty	0.870	0.873	0.903	0.607
Customer Satisfaction	0.912	0.913	0.932	0.696

Resources: Data Processed by Researchers, 2023

Validity Test

Convergent Validity

By using PLS to figure out the correlation between item scores and construct scores, it is possible to test convergent validity when using reflexive indicators to test outer models. Reflexive measures are considered high if they are correlated with constructs that are measured at more than 0.70. However, the loading value of 0.50 to 0.60 is still considered sufficient, according to Chin (1998), quoted from Ghozali (2014). Based on table 1, the results of the outer loadings show that all variables consisting of X1 sense, X2 feel, X3 think, and X4 act, X5 relate, Z Customer Satisfaction, Y Customer Loyalty can be said to be valid because it has an outer loadings value greater than 0.6.

Discriminant Validity

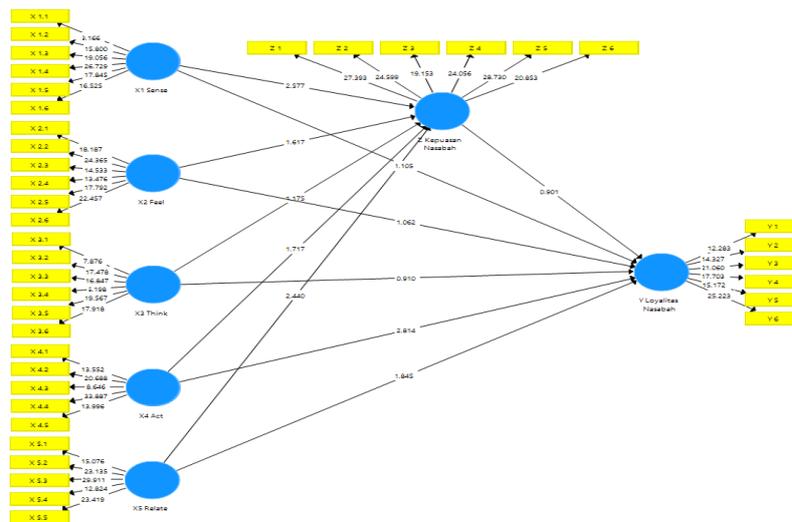
Discriminant validity in testing the outer model with reflexive indicators is assessed based on the cross-loading value. If the value of each construct is higher than the correlation between the latent variables, the variable is considered valid (Ghozali, 2014). The cross-loading values for the sense, feel, think, act, relate, consumer loyalty, and consumer satisfaction structures are higher than the correlation between latent variables, as shown in the table, so it can be said that the variables used are valid.

Another test is to assess the validity of the construct by looking at the AVE value. The validity of each construct value can be tested using average variance extracted (AVE), where in this test a good model is required if the AVE value of each construct has a value greater than 0.50. Based on table 3, the construct reliability and validity results for the sense variable, feel variable, think variable, act variable, relate variable, customer loyalty variable, and customer satisfaction variable have an AVE value > 0.50 , so the variables can be said to be valid.

Reliability Test

In reliability testing, there are two values that can be used to assess whether the variable can be said to be reliable or not, namely the composite reliability and Cronbach's alpha values. If the composite reliability value is greater than 0.80, it is considered reliable. while the Cronbach's alpha variable with a value greater than 0.7 is considered reliable (Ghozali, 2014). Based on table 3, the results of construct reliability and validity show that the composite reliability value of each variable has a value of more than 0.80, so it can be said to be reliable. The Cronbach's alpha value for each variable also has a value of more than 0.7, so it is considered reliable.

Inner Model Test Results



**Figure 3. PLS Bootstrapping test results smartPLS 3.0
Resources: Data Processed by Researchers, 2023**

Table 4. R Square Value

Variabel	R Square	R Square Adjusted
Customer Satisfaction	0.724	0.712
Customer Loyalty	0.686	0.670

Resources: Data Processed by Researchers, 2023

According to table 4, the R square value above for the customer satisfaction variable is 0.724. This shows that the customer satisfaction variable is influenced by the sense, feel, think, act, and relate variables by 72.4% and other variables by 27.6%. The R square value shown in the customer loyalty variable is 0.686, where it can be interpreted that the customer loyalty variable is influenced by the sense, feel, think, act, and relate variables by 68.6% and by other variables by 31.4%.

Table 5. Path Coefficient

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
X1→Y	0.093	0.090	0.084	1.105	0.270
X1→Z	0.247	0.245	0.096	2.577	0.010
X2→Y	0.098	0.092	0.093	1.062	0.289
X2→Z	0.148	0.153	0.092	1.617	0.106
X3→Y	0.102	0.118	0.112	0.910	0.363
X3→Z	0.100	0.099	0.085	1.175	0.240
X4→Y	0.315	0.311	0.112	2.814	0.005
X4→Z	0.223	0.229	0.130	1.717	0.087
X5→Y	0.223	0.227	0.121	1.845	0.066
X5→Z	0.250	0.243	0.103	2.440	0.015
Z→Y	0.104	0.098	0.115	0.901	0.368

Resources: Data Processed by Researchers, 2023

Based on the table above, it shows that the parameter coefficient value of each variable has a value of more than 0, which means that all variables have a positive relationship. Furthermore, regarding the relationship between variables, based on the

results of testing the table above, it can be stated that the variable X1 sense has no effect on customer loyalty but has a significant impact on customer satisfaction; the variable X2 feel has no effect on customer loyalty or customer satisfaction; and the variable X3 think has no effect on loyalty. Customers and customer satisfaction: the X4 act variable has a significant impact on customer loyalty but has no effect on customer satisfaction; the X5 relate variable has no effect on customer loyalty but has a significant impact on customer satisfaction; and finally, satisfaction has no effect on customer loyalty.

Mediation Effect Test

Abdillah & Hartono (2015) stated that if the main effect of the direct relationship between the independent variable and the dependent variable is significant, then a mediation effect test can be carried out. If not, there is no need to perform a mediation effect test, as the results are usually not significant. Even though this analysis does not require a mediation effect test because the main conditions are not met for each variable, the researcher wants to produce the results of the PLS Specific Indirect Effects Test, where these results describe the level of significance of the relationship between the independent variable and the dependent variable through the intervening variable.

Table 6. PLS Specific Indirect Effects Results

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
X1Sense→Z→Y	0.026	0.022	0.031	0.816	0.415
X2Feel→Z→Y	0.015	0.017	0.023	0.666	0.506
X3Think→Z→Y	0.010	0.009	0.017	0.619	0.536
X4Act→Z→Y	0.023	0.025	0.033	0.696	0.486
X5Relate→Z→Y	0.026	0.022	0.032	0.812	0.417

Resources: Data Processed by Researchers, 2023

DISCUSSIONS

The Effect of Sense on Customer Satisfaction

Through the results of data testing on a sample of 127 customers, it shows that customer satisfaction is influenced by sense in a positive and significant manner, with a t-statistic value of 2.577 and a p-value of 0.010. In theory, it can be concluded that the main purpose of sense is to produce pleasure and experience, which ultimately leads to satisfaction. This theory is in line with Pine II and Gilmore (1999) in (2013), who say that the customer's five senses have the greatest impact, allowing them to ultimately provide sensations and experiences. In the research on the customer sense variable, they see the uniforms worn by Bank Syariah Indonesia employees that comply with sharia, see the bank's interior and exterior designs, see an attractive colour combination, feel calm in the banking hall, and feel that the existing facilities are quite complete so that customers feel comfortable and are finally able to influence feelings of satisfaction when making transactions at Bank Syariah Indonesia.

The Influence of Feel on Customer Satisfaction

Feel experience is a form of small attention directed at consumers who aim to touch their emotions in an extraordinary way (Kartajaya, 2010). Similarly, in Yunita & Samuel

(2014) Schmitt states that "feel" is a type of experience that aims to touch a person's deepest and most emotional feelings to create an effective experience. In this research, it was found that the feel variable had a positive but not significant influence on customer satisfaction. So that it can be interpreted that Bank Syariah Indonesia still does not have the ability to influence its customers through deep feelings and emotions so that they feel satisfied, someone (especially those working in the service sector) must be able to understand how to improve the feelings of their consumers appropriately.

The results of this study were strengthened by Barimbing & Sari (2015) research, which conducted a test to ascertain whether customer satisfaction was influenced by sense, feel, think, act, and relate marketing. The research results showed that there was no significant relationship between customer satisfaction and the marketing feeling variable. Other studies that show similar results are also found in research belonging to Yuliawan & Ginting (2016), who conducted research at the Medan branch of Bank Mandiri by looking at the impact of experiential marketing on customer satisfaction there. The findings show that the feel variable has no significant effect on customer satisfaction.

The Effect of Thinking on Customer Satisfaction

According to Schmitt in Fatmawati & Rahayu (2018), the main idea for thinking to be successful is to create a sense of verbal, visual, and conceptual surprise. Another point of view of Schmitt is that the essence of think marketing is to force consumers to think creatively about a business or brand, and by thinking, consumers will be able to stimulate their intellectual abilities and creativity (Fildzah, 2017). The results of testing the think variable reveal that there is no significant relationship between the think variable and customer satisfaction.

In the case of this study, Bank Syariah Indonesia customers think that the location of the branch office is still unable to influence their satisfaction. This can be seen from the results of the questionnaire answers given. The questionnaire shows a response that is considered low in the statement "In my opinion, the location of the Bank Syariah Indonesia branch is currently easy to find". This statement received the lowest rating compared to other statements, so it can be concluded that most customers still have difficulty finding Bank Syariah Indonesia branch locations. This would make sense considering that there are still many small areas that have not been touched by Bank Syariah Indonesia, even though they have done this. merger of the three previous Sharia banks

The Effect of the Act on Customer Satisfaction

Schmitt said that action is one way to influence consumer perceptions of a product or service (Yunita & Semuel, 2014). Another point of view, according to Thejasukmana (2014), states that action is a marketing strategy to create experiences related to physical, mental, and lifestyle aspects, as well as interactions with other people. In theory, it is possible to draw the conclusion that acting experiences want to convey lifestyle and behaviour patterns and improve social interaction patterns, both of which will ultimately result in customer satisfaction. However, in this research, after testing the act variable on customer satisfaction using 127 respondents, it was found that the act variable did not have a significant relationship with customer satisfaction.

Looking at the respondent classification data obtained shows that the level of intensity of transactions carried out by customers in one month is most often carried out 1–3 times, with a total of 40.16% of the 127 total respondents. This shows that the majority of customers still rarely make transactions directly to the bank, and if linked to the theoretical explanation above, this will slightly hinder the creation of experience and satisfaction for some customers. The research findings mentioned above are in line with those of [Fildzah \(2017\)](#), who discovered that actions cannot affect customer satisfaction.

The Influence of Relate on Customer Satisfaction

Test data on a sample of 127 customers shows that the related variable has a positive and significant effect on customer satisfaction. According to [Chang \(2011\)](#), [Noviarini & Khasanah \(2014\)](#) said that relate experience occurs as a result of connections between individuals, social communities, and social entities through purchasing products or services and using certain products or services, so in theory relate experience has the aim of connecting consumers with a work environment culture that is reflected through the brand of a product, which is expected to be able to generate satisfaction.

The findings of the aforementioned study are consistent with research by [Fatmawati & Rahayu \(2018\)](#), which discovered that related variables can have a positive and significant impact on customer satisfaction. The findings of [Fildzah's \(2017\)](#) research, which also found that relationships can affect customer satisfaction, further support this. Companies can create a "relationship" between their consumers by means of direct contact, such as physical contact, or indirect contact, such as by telephone, or by accepting them to join a group so that they do not feel reluctant and are happy to continue using the products offered. On the other hand, if the above activity does not happen, consumers will feel neglected and will ultimately think again when they want to use the product again.

The Influence of Sense on Customer Loyalty

Schmitt stated that sense marketing is a method for creating five sense experiences through the eyes, skin, ears, nose, and tongue ([Katrine & Harini, 2017](#)). For example, when a customer comes to a bank office, the eye will see the beauty of the decoration of the bank's banking hall and will feel comfortable while waiting in a cool and clean condition. If the products and services provided to customers are appropriate, they will create loyalty, so that the price given is no longer a problem. Through testing data on the sense variable on customer loyalty using a sample of 127 customers, it was found that the two variables (sense and customer loyalty) were positively related but not significant.

The findings of [Fildzah's research \(2017\)](#)—which show that sense has no bearing on customer loyalty—support the findings of the tests mentioned above. The layout of the room, as well as the design and uniforms worn by employees, were to blame for the findings.

The Effect of Feel on Customer Loyalty

The most important aspect of experiential marketing is the marketing feel, which is achieved through friendly and courteous service provided by employees. This will make the customer feel good about their purchase. When consumers are in a good mood, the products or services provided will provide an unforgettable experience and have an impact on consumer loyalty. In order for consumers to get a strong feel for a product, producers must

take the consumer's mood into account (Y. Putri & Astuti, 2010). In testing the relationship between the feel variable and customer loyalty, it shows an insignificant relationship.

The research by Hilmi (2019), which found that feelings do not affect customer loyalty, supports the test results mentioned above. The feel variable in this study has six statements, two of which have a low value of 5–10%, namely the statement on the speed of service provided and the statement on feeling comfortable when in the banking hall. These two statements can be said to have slight shortcomings in influencing the loyalty of Bank Syariah Indonesia customers, although most of them have high scores.

The Effect of Thinking on Customer Loyalty

According to Kertajaya, marketing is a means by which businesses can turn products into experiences by continuing to make regular adjustments (Y. Putri & Astuti, 2010). Here, companies are required to be responsive to consumer complaints and needs and must think creatively, considering the increasingly tight business competition. One example of what companies can do to attract consumers is by providing the best offers, such as discounts. This will make customers satisfied and encourage them to repurchase. Through testing the variable data on customer loyalty, it was found that both had a positive but not significant relationship.

According to researchers, the reason why customers still think it is difficult to find the location of Bank Syariah Indonesia branch offices is because Bank Syariah Indonesia branch offices are not evenly distributed throughout the country. The researcher gives the example of customers who come from Ngawi district, where they still have difficulty finding branch office locations, so it is very likely that they use other bank services more often. The result of this activity is that it inhibits the emergence of a sense of loyalty among customers towards Bank Syariah Indonesia.

Effect of the Act on Customer Loyalty

Schmitt said acting is one way to influence consumer perceptions of a product or service (Katrine & Harini, 2017). For example, in banking, employee friendliness in serving customers will provide a comfortable experience for customers. When this act is able to touch consumers, it is hoped that it will have a positive influence on their loyalty. Through testing data on the act variable on customer loyalty using a sample of 127 customers, it was found that the two variables (act and customer loyalty) had a positive and significant relationship.

Research by Fatmawati & Rahayu (2018) which found that actions have a significantly positive impact on customer loyalty, supports the findings of the aforementioned study. According to Dharmawangsa (2013) in Fatmawati & Rahayu (2018), when marketing acts are able to influence customer behaviour and lifestyle, it will have a positive impact on their loyalty because they will use products or services according to their lifestyle. Marketing has a positive influence on customer loyalty. On the other hand, customer loyalty will deteriorate if they believe the product or service they are using does not suit their lifestyle.

The Influence of Relationships on Customer Loyalty

According to Kertajaya, one way to build a customer community through communication is through relationship marketing. If a company can make someone feel proud when they join the corporate community, related marketing will increase loyalty (Katrine & Harini, 2017). Through testing the data related to customer loyalty using a sample of 127 customers, it was found that the two variables (relate and customer loyalty) did not have a significant relationship. The findings are strengthened by research by Jatmiko & Andharini (2012) who found that relationships have no significant positive effect on customer loyalty.

The Effect of Customer Satisfaction on Customer Loyalty

Tjiptono stated that the goal of business is to make customers feel satisfied. The creation of customer satisfaction can have a number of advantages, including the formation of harmonious relationships between companies and consumers, which can serve as a solid foundation for repeat business, brand loyalty, and word-of-mouth recommendations that generate financial benefits for companies (Mardikawati & Farida, 2013). Through testing customer satisfaction data on customer loyalty using a sample of 127 customers, it was found that the two variables did not have a significant relationship.

According to the responses to the questionnaires used in this study, there were some statements that received relatively low ratings in comparison to other statements, such as those that stated that Bank Syariah Indonesia's customers were generally satisfied with the shape of the room. This statement received a statement of disapproval of 6%, indicating that Bank Syariah Indonesia customers are still not satisfied with the shape of the room that belongs to Bank Syariah. Additionally, customers give Bank Syariah Indonesia a low rating for two statements related to customer loyalty: the first is that they frequently transact there, and the second is that they will make Bank Syariah Indonesia their primary bank in comparison to other banks.

The data that the researchers collected, specifically on the characteristics of the respondents' transaction intensity, show that the majority of customers answered the intensity of the transactions they made only 1-3 times a month, leading to the conclusion that the respondents in this study still hardly ever make transactions at the bank in order to feel satisfied. What was gained from their experience during transactions at Bank Syariah Indonesia was minimal, and in the end, the intention to make Bank Syariah Indonesia their main bank was small.

The Influence of Experiential Marketing on Customer Loyalty Through Customer Satisfaction

According to Devindiani & Wibowo (2016), if the customer has a positive and memorable experience that makes him satisfied, the product and service performance have met or even exceeded his expectations. This shows that the customer is happy with the service and product. Consistently happy customers are more likely to make repeat purchases and recommend the business to others in their immediate environment. Strong loyalty results from this. In addition, one of the marketing methods that can be used to influence the emotional side of consumers is through experiential marketing. This is a marketing concept

that can be used to influence the emotional side of consumers and foster customer satisfaction and loyalty (R. A. Putri et al., 2015).

This study found that experiential marketing, which includes sense, feel, think, act, and relate, positively affects customer loyalty and satisfaction but does not show a significant relationship between sense, feel, think, act, and relate and customer loyalty and satisfaction. Therefore, customer satisfaction cannot mediate the effect of experiential marketing on customer loyalty. The findings of Fildzah's research (2017), which found that customer satisfaction does not mediate the influence of the variables sense, feel, think, act, and relate on customer loyalty, support the findings of the aforementioned study.

In this test, the experiential marketing variable that obtains the furthest t-statistic value to touch 1.96 is the think variable with a t-statistic value of 0.696, where the think variable includes the ease of cash withdrawals through ATMs, the suitability of the products offered, promotions carried out by banks, easy-to-find branch locations, the intention to remain a bank customer, and the willingness to recommend the bank to others. In the respondent's response to this variable, there is a statement that has a low rating, namely the location of a branch that is easy to find. So it can be concluded that the customers of Bank Syariah Indonesia who were respondents in this study considered that the location of their branch offices, which were difficult to find in several regions, was an obstacle to the emergence of a sense of loyalty for customers, even though it was mediated by the satisfaction variable.

The findings above are in accordance with the theory developed by Tjiptono (2002), which states that customers will not achieve loyalty status if previous customers are dissatisfied with the product or service they purchased.

CONCLUSION AND RECOMMENDATION

Using Bank Syariah Indonesia as a case study, this research uses customer satisfaction as an intervening variable to investigate the impact of experiential marketing on customer loyalty. It can be concluded that sense has a significant positive impact on satisfaction but not on customer loyalty. Feeling has a positive but not significant effect on customer satisfaction and loyalty. I think also has a positive but not significant effect on customer satisfaction and loyalty. act has a positive and significant impact on loyalty but not on customer satisfaction. relate has a positive and significant influence on customer satisfaction but is not significant on customer satisfaction. Customer loyalty is positively, but not significantly, influenced by customer satisfaction. Experiential marketing, which consists of the elements of sense, feel, think, act, and relate, has a positive but not significant effect on customer loyalty, or customer satisfaction is not able to mediate the influence of experiential marketing on customer loyalty.

It is hoped that in future research we will be able to develop what was done in this research to see other impacts that occur, for example, by developing the variables used, such as adding the variables "service quality", "experiential value", etc. Developing the use of indicators by adding new indicators, such as the use of digital banking, because currently Bank Syariah Indonesia is preparing a digital banking super app that is planned to be launched in 2023.

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