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### **THE MODEL OF THE INFLUENCE OF SERVICE QUALITY AND MARKETING EXPERIENCE ON CUSTOMER SATISFACTION WITH BRAND EQUITY AS AN INTERVENING VARIABLE IN BANK JAMBI INDONESIA**

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#### **Abstract**

The research objective was to analyze the service quality effect and experiential marketing on customer satisfaction with brand equity as an intervening variable at Bank Jambi. This research is verification, which is to test the truth of a hypothesis. The unit of analysis in this study is Bank Jambi customers. Primary data is obtained by distributing questionnaires to 400 customers. Testing the hypothesis by analyzing Structural Equation Modeling (SEM). The results of the analysis conclude that service quality variables, experiential marketing and brand equity significantly influence Bank Jambi customer satisfaction both partially and simultaneously. Service quality and experiential marketing variables have a significant indirect effect on customer satisfaction through intervening brand equity variables. The model significant to explain all the variables but in the future needs more test for the other variables to make the model more precise. Service quality variables are more dominant variables affecting customer satisfaction. Increasing understanding about the model of the influence of service quality and

marketing experience on customer satisfaction with brand equity as an intervening variable in indonesia jambi banks.

**Keywords: Service Quality; Experiential Marketing; Brand Equity; Customer Satisfaction**

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## **INTRODUCTION**

Customer satisfaction is the assessment of the use of the goods or services as compared to expectations prior to its use [1,2]. The quality of service has a close relationship with customer satisfaction. Dissatisfaction in service will result in the loss of demand from customers, customer loyalty is low and eventually led to the loss of the company. A study of customer satisfaction on service companies including banking conducted in different countries produce the conclusion that satisfaction is influenced by quality of service, experiential marketing and brand equity [3-6].

As a business engaged in the service, then the bank should promote the quality of service in an effort to give you satisfaction. Banking in Indonesia in General is thriving, including regional banks, this led to competition between banks is increasingly tight. The publication of government regulation in a package of 27 October 1988 (Pakto 88) relates to the ease of setting up the bank, making the rapid development in the banking financial institutions. Based on Banking Law No. 10 Year 1998 established that the bank aims to raise funds and channel it to the community in the form of credit or in the form of the other.

Jambi is a bank-owned financial institutions in the region in its operational activities, savings, deposits, and other forms as well as channeling funds to the community. The amount of the Bank's Jambi to December 2018 is numbered 67,191. Bank of Jambi has 1 headquarters located in the capital city of the province of Jambi and has 10 branches in every City/County which is in the province of Jambi [7].

Consumers want a product that can give them the experience, so the marketing concept has evolved towards the experiential marketing business in which consumers gain experience of different evaluation on situation of consumption. This is done because the consumer has basically rationality and emosionalitas. Experiential Marketing intended to make consumer purchase process easier as it relates to the perceived value of products customers and personal characteristics and social groups, as an extension of traditional segmentation already found [8].

In this research will be done partially testing and simultaneous independent variable i.e. service quality, experiential marketing and brand equity towards customer

satisfaction. Still the lack of research that combines the third independent variable, making it attractive to do research. Research on the regional bank is still a bit to do. Orisinilitas this study is combine three variable i.e. service quality, experiential marketing and brand equity as the independent variable. The second Orisinilitas is the location of the research conducted at the Bank of Jambi has never done previous research against this variable.

Researchers have previously conducted research at several different places and objects about the relationship of service quality with customer satisfaction [4]. There is the influence of experiential marketing towards customer satisfaction has been demonstrated in several studies [3]. Research on influence of brand equity towards customer satisfaction proves that there is a positive influence between brand equity towards customer satisfaction [9].

This study will incorporate previous research to analyze variable service quality, experiential marketing and brand equity towards customer satisfaction.

Searches that have been conducted of the researchers on this topic have not been done in Indonesia especially in the province of Jambi. Research on different countries and different types of businesses as well as different variables will provide conclusions that could be the same and can also be different. Research conducted at the Bank of Jambi have reasons that researchers look at the phenomenon of gap which occurred over much of private banks, it is becoming interesting for model theme examined the influence of service quality and experiential marketing towards customer satisfaction with brand equity as an intervening variable in the Bank of Jambi.

## **FORMULATION OF THE PROBLEM**

- Does the service quality, experiential marketing and brand equity effect on customer satisfaction on a Bank of Jambi simultaneously or partially?
- Does service quality and experiential marketing influence customer satisfaction at Bank Jambi with brand equity as an intervening variable?

## **Research Objectives**

- To analyse the influence of service quality, experiential marketing and brand equity towards customer satisfaction on a Bank of Jambi simultaneously or partially.
- To analyse the influence of service quality and experiential marketing towards customer satisfaction on a Bank of Jambi with brand equity as an intervening variable.

## LITERATURE REVIEW

This review presents in depth the basic and relevant body of knowledge in the field of service quality, experiential marketing, brand equity, customer satisfaction.

### **Service Quality**

Service quality as the difference between how far reality with customers expectation over the services they receive. Assessment of the service quality there are 5 (five) dimensions, i.e. reliability, responsiveness, assurance, empathy, tangibles. There are two main elements in the quality of service that is *expected service and perceived service*. If the services received or perceived as expected, then the service quality perceived good and satisfying. Service quality as a result of the perception of a comparison between the expectations of customers with the actual performance of service.

Service quality (SQ), in conceptualizing the contemporary, is a comparison between the perceived expectations (E) from a service with the perceived performance (P), which produces the equation  $SQ = P - E$ . Conceptualization of quality service originated from the paradigm of hope-disconfirmation. Service quality is focused evaluation that reflects the perception of the customers towards the dimensions of certain services namely reliability, responsiveness, assurance, empathy, tangibles. Consumer satisfaction is influenced by various factors, one of which is the quality of service. The quality of the customer needs to start and end in customer perception.

### **Experiential Marketing**

Marketing researchers and practitioners have demonstrated their interest about the experience as the key to understanding the customers needs and improve the successful companies. Experiential marketing is the ability of the product to offer emotional experiences to touch the hearts and minds of consumers. It can be said that the experiential marketing is a concept that aims to touch the heart or feelings of the benefits offered in products. Experiential marketing is the marketing approach that aims to provide an unforgettable experience for the consumer at the time of pre- purchase until after purchase.

The essence of experiential marketing is to build lasting relationships with customers through five aspects, namely sense, feel, think, act and relate [2].

Pleasure in shopping experience impacted significantly to customer satisfaction, even can positively impact on purchase intent back or customer loyalty. Positive correlation between values in customer experience, overall customer satisfaction, and repurchase of quantitative. Experience is an event that occurs in response to stimuli (e.g. created by the efforts both before and after purchase), there are five elements to note in

engaging and win the hearts of customers i.e. sense, feel, think, act and relate.

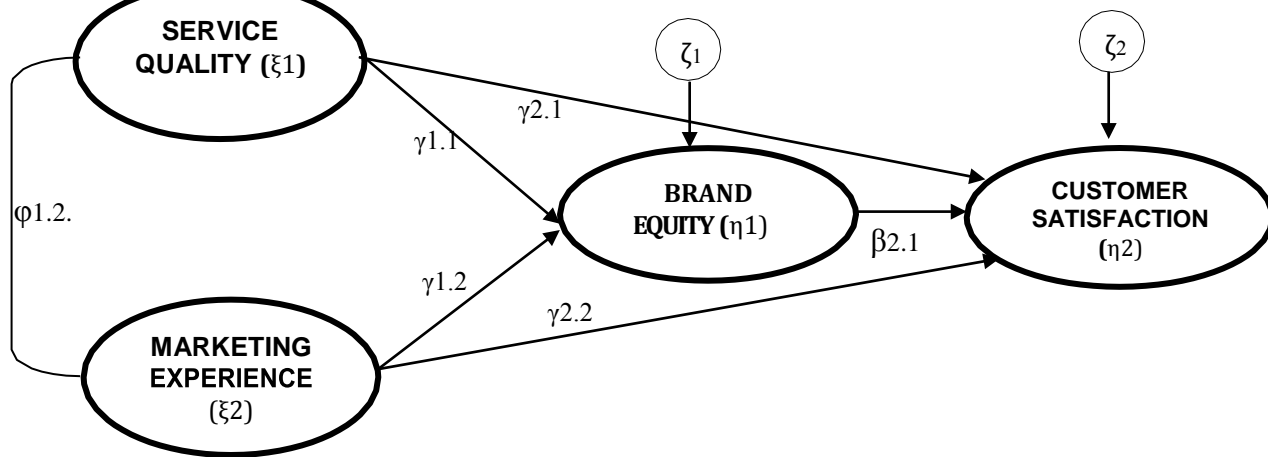
### **Brand Equity**

Brand Equity is the value that add to products and services. Brand equity can be reflected in the way consumers think, feel, and act in relation to the brand, and also the price, market share and profitability that the brand gives to the company. Brand equity is an asset that can be used as added value for consumers and can strengthen their understanding of a product and services so as to enhance the achievement of satisfaction.

Brand equity is a set of assets, (and liabilities) linked to a brand's name and symbol that adds to the value provided by a product or service to a firm and that customers. Categorizes brand equity in five indicators, namely: *Brand awareness, Brand associations, Perceived quality, Brand loyalty and Other proprietary assets* (other assets related to the brand). In practice, only four out of five of these indicators were used in researches on *consumer-based brand equity*, namely, brand awareness, brand association, the perception of quality, and brand loyalty. This is because other assets relating to brands (such as patent rights and distribution channels), it does not deal directly with customers [1].

### **Customer Satisfaction**

Satisfaction is the assessment of the customers for the use of the goods or services as compared to expectations prior to its use. When the expectations are higher than reality, then the customer is not satisfied, whereas when the expectation is equal to the reality then the customer satisfaction [2]. Customer satisfaction can be defined as the evaluation of consciousness and passion for customers against goods or services that has been delivered to him by certain manufacturer, satisfaction is influenced by the level of expectation on the quality of the service [4]. The measurement of customer satisfaction carried out by that tend to focus on customer satisfaction operasionalisasi [10]. In mid-1980-90s research focused on two things, namely the application research and research of academic which was revamped with the repair of the structure and form of the strategy implementation to optimize customer satisfaction, which is done by Parasuraman who then publish the theory, better known by his scale dimensions i.e. SERVQUAL scale *tangible, reliability, responsiveness, assurance and empathy* [3]. Service will contribute to changing customer behavior. Satisfaction will increase when the processing time of service more quickly than expected (Figure 1) [2].



**Figure 1:** Research Model.

## HYPOTHESIS

H<sub>1</sub>: The service quality has a significant effect on the brand equity H<sub>2</sub>: Impactual Marketing significantly affects brand equity.

H<sub>3</sub>: Service quality significantly affects customer satisfaction.

H<sub>4</sub>: Influence marketing experiential significantly to customer satisfaction.

H<sub>5</sub>: Service quality and experiential marketing influence significantly on brand equity both partially and simultaneously.

H<sub>6</sub>: Service quality and experiential marketing influence significantly on customer satisfaction both partially and simultaneously.

H<sub>7</sub>: Brand equity affects significantly on customer satisfaction.

H<sub>8</sub>: Service quality, experiential marketing and brand equity have significant effect on customer satisfaction both partially and simultaneously.

## METHODOLOGY

The type of data in this research is the primary data and secondary data. Primary data i.e. data obtained directly from the object being researched. The source of primary data obtained from the respondent through the dissemination of the questionnaire. Secondary data is data obtained from the study of the literature.

The population in this research are all clients of the Bank Jambi to December 2018 which amounted to 67.191 people [3]. The sample is part of the number and characteristics of which are owned by residents. Research samples taken with the calculation formula of Solvin i.e:  $N = \text{Slovin } 67191 / \{1 + (67.191 \cdot 0, 5)^2\} = 400$ .

Research using questionnaires in the form of the structured. His model was a statement on spread-related variables and attributes in thoroughly with the likert scale refers to 1-5. In addressing the legality and validity of the questionnaire required testing, i.e. testing the validity, reliability test and test of normality. To test the model

and hypothesis used *Structural Equation Modelling (SEM)* analysis with the AMOS application. The hypothesis of the research model developed for this study was conducted testing with a (*two-step approach*) [5,8]. In the first stage the assessment of the measurement model and then the measurement model was used in the second stage when conducting the assessment of the structural model [11-15]. The reasoning of this approach is that an accurate representation of the reliability of the indicator can be accomplished very well in two phases to avoid interactions of the measuring model and the structural model [13]. Analysis of data in the first phase with a qualitative approach and a second part of data analysis with a quantitative approach, namely with *Structural Equation Modeling (SEM)*.

## **RESULTS AND DISCUSSION**

### **Characteristics of Respondents**

Respondents in this research were mostly women who were 223 people or 55.8, aged 30-40 year, amounting to 106 people or as big as 26.5%, the work of respondents most are public servants amounting to 114 people or as big as 28.5%, and the majority of respondents have revenues ranging from Rp. 5 million to Rp. 10 million, which is 131 people or as big as 32.8%.

### **Testing Requirements Analysis**

All the items of the statement used in this research are declared valid and all items refer to a positive direction because of the results of the validity test carried out the results that *Corrected Item Total Correlation* is greater than 0.3.

The results of realistic test through the correlation of *Spearman Brown* using SPSS program, obtained the results that all the items of the statement expressed reliable, because of Croanbach's Alpha value above 0.6. In conclusion, all the items of statements in core research can be said to be reliable.

Testing by looking at the ratio of skewness obtained numbers= $-0.308/0.427=-0.721$  While the ratio of kurtosis= $-0.003/0.837=-0.004$ . Since the skewness ratio and kurtosis ratio are between  $-2$  to  $+2$ , it can be concluded that the data distribution is normal.

### **Construction Measuring Model**

Testing the significance value of each variable, the approach to testing the relationship of each variable construction by looking at the Confirmatory Factor Analysis (CFA) and by looking at the standardized regression weight or loading of its factors.

### **Conformity testing Model-Goodness-of-fit Test**

Test against the suitability of the model to view indices, GFI, AGFI, TLI, CFI, and

RMSEA as follows:

From the test results Obtained data that *goodness of fit* for RMSEA shows 0075 smaller than 0081, GFI 0855 is smaller than 0.90, AGFI get a figure of 0943 greater than 0.90, CMIN/DF of 1.882 is smaller than 2.00, TLI of 0929 smaller than 0.90 And CFI of 0944 is greater than 0.90. It means that almost all assumptions of the *goodness of fit* are fulfilled what has been required even though GFI enters the moderate category, because according to the Arbuckle and Wothke (2000) The best criterion used as an indication of the goodness of the model is the CMIN/DF value Less than 2 and RMSEA below 0.08. Thus all the *goodness of index* in general according to the data and model submitted so that it can be said model according to the data, meaning that this model can be analyzed.

### **The Influence between Variables**

Impact test result between service quality and experiential marketing to customer satisfaction with brand equity as variable both partially and simultaneously.

The results of hypothesis 2 test is seen that the C. R value is seen that all regression coefficients are significantly not equal to zero, *therefore the zero hypothesis that regression weight* is equal to zero can be rejected, hence it receives an alternate hypothesis. Results in data analysis experiential marketing significant effect on brand equity, it is indicated by the value of CR  $2.667 > 1.96$  and the value of p-value 0.003 is smaller than 0.05 ( $p < 0.05$ ). By implementing the entire dimension of experiential marketing which includes consisting of *sense, feel, think, act and relate*, being a factor in increasing *brand equity*.

The results of hypothesis 3 test is seen that the C. R value is seen that all regression coefficients were significantly not equal to zero, therefore the zero hypothesis that *regression weight* equals zero could be rejected, then received an alternate hypothesis. Analysis results of service quality data significant effect on customer satisfaction, it is indicated by the value of CR  $2.115 > 1.96$  and the value of p-value 0.015 is smaller than 0.05 ( $p < 0.05$ ). By implementing all dimensions of service quality will increase customer satisfaction of Bank Jambi.

The results of hypothesis 4 test is seen that the C. R value is seen that all regression coefficients were significantly not equal to zero, therefore the zero hypothesis that *regression weight* equals zero can be rejected, hence receiving an alternate hypothesis. Experiential marketing data analysis results are significant to the customer's satisfaction, it is indicated by the value of CR  $2,326 > 1.96$  and the p-value of 0.004 is smaller than 0.05 ( $p < 0.05$ ). By implementing the entire dimension of experiential marketing will be a factor in increasing customer satisfaction of Bank Jambi.



The results of hypothesis 5 test show that service quality partially affects brand equity, this is indicated by the value of CR 2,340 > 1.96 and the value of p-value of 0.014 is smaller than 0.05 ( $p < 0.05$ ). Likewise, the experiential marketing variable partially influences brand equity, this is indicated by the CR value of 2.667 > 1.96 and the p-value of 0.003 is smaller than 0.05 ( $p < 0.05$ ). Both of these variables are causal relationships that influence each other. So the hypothesis that service quality and experiential marketing affect brand equity is acceptable. The influence of service quality and experiential marketing simultaneously on the brand equity of Bank Jambi is indicated by the results of F count of 121,610 with a p-value of 0,000 which is smaller than 5% or  $p < 0.05$ .

Hypothesis 6 can be explained that service quality partially affects customer satisfaction, this is indicated by the value of CR 2.115 > 1.96 and the p-value 0.015 is smaller than 0.05 ( $p < 0.05$ ). Likewise, the experiential marketing variables partially influence customer satisfaction, this is indicated by the value of CR 2.326 > 1.96 and the p-value 0.004 is smaller than 0.05 ( $p < 0.05$ ). Both of these variables are causal relationships that influence each other. Thus the hypothesis that states service quality and experiential marketing has an effect on customer satisfaction is acceptable. As for the service quality effect and experiential marketing simultaneously on customer satisfaction at Bank Jambi is indicated by the results of F count of 123,251 with a p-value of 0,000 which is smaller than 5% or  $p < 0.05$ .

The results of the 7 hypothesis test is seen that the C. R value is seen that all regression coefficients were significantly not equal to zero, therefore the zero hypothesis that the *regression weight* was equal to zero could be rejected, to accept the alternative hypothesis. Brand equity data analysis results significantly affect customer satisfaction, this is indicated by the value of CR 2.112 > 1.96 and the p-value value 0.022 is smaller than 0.05 ( $p < 0.05$ ). Thus, the hypothesis stating brand equity affects customer satisfaction is acceptable. Based on the results of the 7 hypothesis testing, explained that brand equity will affect customer satisfaction of Bank Jambi. By observing all the dimensions of brand equity that consists of *brand awareness*, *perceived quality*, *brand association* and *brand Loyalty* factor to increase *customer satisfaction* of Bank Jambi.

The results of the hypothesis analysis 8 show that service quality partially affects customer satisfaction, this is indicated by the value of CR 2.115 and the value of p-value 0.015 is smaller than 0.05 ( $p < 0.05$ ). Likewise, experiential marketing has an effect on customer satisfaction, acquired CR 2.326 value and p-value of 0.004 is

smaller than 0.05 ( $p < 0.05$ ). That means that experiential marketing has an affect on customer satisfaction. Brand Equity has a partial effect on customer satisfaction, obtained CR value 2.112 and p-value of 0.022 is smaller than 0.05 ( $p < 0.05$ ). This means that brand equity affects customer satisfaction. As for simultaneously that the quality of service, experiential marketing and brand equity significantly affect the customer satisfaction of Bank Jambi by showing the results of F count of 119.433 with significance level 0.000 or  $p < 0.005$ .

## **DISCUSSION**

There are several variables that can improve customer satisfaction at Bank Jambi, namely service quality, experiential marketing and brand equity. From the literature search it was found that previous research had not included the brand equity variable as an intervening variable. Based on the test it was found that the brand equity variable as an intervening variable can increase customer satisfaction at Bank Jambi.

The addition of brand equity in the research model as renewal in this model results in a better effect on customer satisfaction than without entering the brand equity variable, where the comparison of calculated R square results by including brand equity variables is greater than the model without brand equity variables ( $53.6 > 45.1$ ).

The results of this study provide support for previous studies where service quality variables can improve satisfaction [4]. This study also provides support for the results of previous studies where the results prove that experiential marketing variables can increase satisfaction [3].

The dominant variable of the three independent variables in this research is service quality. On service quality that has five dimensions, all dimensions have a significant influence on satisfaction. The results of this study are not the same as previous studies such as research conducted, which concluded that there was a positive and significant influence on service quality (reliability, sincerity, existence, responsiveness) in the satisfaction stage, while the guarantee did not significantly influence satisfaction.

This study also concluded that brand equity has a significant effect on customer satisfaction [9]. The influence of service quality and experiential marketing together on customer satisfaction shows significantly influential results [11].

The results of the test on the service quality effect and experiential marketing on brand equity have a significant effect. The results of simultaneous testing of service quality, experiential marketing & brand equity on customer satisfaction have a significant effect. When compared with previous studies, it can be seen from several aspects, among others, the aspect of location where research that focuses on banking has been mostly

done, especially abroad. In Indonesia, research that focuses on banking services has also been carried out, but specifically in Jambi Province, as far as the researchers know from the literature review has never been done, especially regarding the models and variables in this study. The difference from the side of the analysis tool carried out with this research is the analytical method used. Previous studies mostly used multiple linear regression analysis tools [3,4]. Some of the researchers used SmartPLS analysis tools [9,11], while in this study using tools Structural equation model analysis (SEM) which has also been widely used in previous studies [10-14].

The equation of this research with previous studies among other than the variable side of research. Several previous studies both included variables of service quality and customer satisfaction [4]. As for the researchers who researched the variables experiential marketing and satisfaction among others [3], the researcher who equally incorporated the variable brand equity and satisfaction among others [9]. As for researchers are equally incorporating quality service variables, experiential marketing and customer satisfaction [11], while researchers are equally researching the quality of service variables, experiential marketing and brand equity are among others, as for the researchers who equally incorporate quality service variables, experiential marketing, brand equity and customer satisfaction include [12].

The result of this research supports the theory expressed by experts, among others, by five elements of service quality will increase customer satisfaction, the quality of service has an important role to form the satisfaction of customers.

## **RESEARCH RENEWAL**

This model is built by incorporating renewal in the form of brand equity variables as intervening variables. To see whether adding a brand equity variable will make the model better, it is necessary to do a simultaneous test and then look at the comparison of numbers on the coefficient of determination ( $R^2$ ) or see the numbers in the R square column. The following is a table of test results simultaneously influencing service quality and experiential marketing on customer satisfaction.

## **CONCLUSIONS AND OUTLOOK**

From the results of the test on the model it turns out that all the criteria used show good results, meaning the model matches the data. This can be seen in the results of the model on the Goodness of fit index meeting the required size, meaning that this model can be analyzed.

Partially, service quality, experiential marketing and brand equity are significantly affected by customer satisfaction. Simultaneously shows that service quality, experiential marketing and brand equity have a simultaneous effect on customer satisfaction. So it can be concluded that service quality, experiential marketing and brand equity have an effect on customer satisfaction.

Testing of path coefficients indirect influence between service quality variables on customer satisfaction through brand equity as an intervening variable indirectly affects customer satisfaction through brand equity. Likewise the results of the path coefficient analysis indirect effect between experiential marketing variables on customer satisfaction through brand equity as an intervening variable showed that there was a significant effect [13].

Service quality variables are variables that are more dominant in influencing customer satisfaction than experiential marketing and brand equity variables. The research model by adding brand equity variables as intervening variables as well as renewal in the research model, results in a stronger influence on customer satisfaction [14,15].

Increasing customer satisfaction can be done by increasing service quality variables, experiential marketing and brand equity. Policy makers at Bank Jambi are advised to make these three variables into consideration material in preparing a strategic plan. To become a bank that can meet customer expectations and satisfaction can be done by applying service quality variables, experiential marketing and brand equity.

The object chosen in this study is a government bank, therefore it is expected that in the framework of developing science, then the next researchers to conduct research on private banks, so that it can be seen whether there are similarities or differences between the two groups of banks and to see similarities and differences with the results of research that has been done. Besides, it is suggested that further research include other variables such as marketing mix, marketing strategy, brand image, customer loyalty and others.

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