The Influence of the Experiential Marketing Approach on the Decision to Use Products and Services in Bank Syariah Indonesia (BSI) Customers, Abdullah Silondae 2 Branch Office, Kendari City

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Abstract: Experiential marketing is a marketing method that is driven by experience. Many studies have been conducted on this subject, but among the various studies on experiential marketing, there has been no research that specifically addresses experiential marketing on the decision to use products and services in banking. This study aims to see and test the effect of the Experiential Marketing Approach on Decisions to Use Products and Services at Indonesian Sharia Bank Customers at the Abdullah Silondae Branch Office 2. The type of data this study uses is a type of research with quantitative methods. Meanwhile, based on the type of data collection, this research uses a survey research type. Survey research is directed to find out and study data from samples taken from the population, so that relative events, distribution, and relationships between variables can be found. This research uses quantitative methods. Samples were obtained by 96 respondents by taking samples using purposive sampling technique. Meanwhile, the data collection technique was carried out using a questionnaire method and library research. Data is processed using Microsoft Excel and SmartPLS 4.0 software. From the results of data processing, it shows that the Experiential Marketing variable has a positive and significant effect on the Decision variable on the use of products and services at BSI.

1. Introduction

Experiential Marketing is a marketing concept presented by Bernd H Schmitt through his book entitled Experiential Marketing: How to Get Customers to Sense, Feel, Think, Act, and Relate to Your Company and Brands. Bernd H Schmitt stated that the core of the Experiential Marketing concept is marketing and management driven by experience. This Experiential Marketing concept not only creates the characteristics of a product or service, but can also provide an experience that can meet the emotional needs of customers (B. H. Schmitt, 1999).

According to Brend H Schmitt Experiential Marketing is the creation of various types of experiences for customers consisting of sense, feel, think, act, and relate. Unlike in

traditional marketing, companies can gain competitive advantage if they are able to satisfy customers through quality service. In the concept of Experiential Marketing, companies must compete by creating satisfying experiences, and companies must integrate the five basic elements of Experiential Marketing (B. H. Schmitt, 1999). The company's Experiential Marketing is not only oriented to features and benefits but also prioritizes consumer emotions by providing satisfaction for consumers so as to achieve a memorable experience that can make customers feel satisfied with the company's products or services and even willing to sacrifice and spend more money to get and enjoy new experiences in use or consume the products or services offered by the company (Sugiyarti, 2015).

Several reasons can contribute to the problem of poverty in rural areas, including the fact that the majority of the population in these areas live below the poverty level and do not have access to the land, resources, and labor needed to produce their own goods and services. In addition, they are unable to independently purchase production assets. Their income is not enough to fund the purchase of land or start-up capital (Wahyudin Maguni*, H. Abdul Kadir, H. Herman, Hj. Ummi Kalsum & Sumiyadi, Imran Laban, Adzil Adzil, 2022).

Mulyono (2017) adds that problems such as stupidity, unemployment, hunger, social injustice, and crime can also arise from poverty. In addition to making it difficult to meet basic needs, poverty can also lead to reduced desire for education. This is evidenced by the majority of children who stop studying, even those who are poor cannot continue their education, thus leading to unemployment and poverty. Many experts say that the best way to alleviate poverty is to stimulate economic activity in the area to generate economic growth in the area. The government must place poverty as its main concern so that poverty does not get worse (Husain Insawan, Adzil Arsyi Sabana, 2021).

It is hoped that from this Experiential Marketing concept, customers can choose between one financial product and service and another financial product or service because customers can feel and gain experience directly through five approaches (sense, feel, think, act, and relate), both before and when they use a product or service (Andreani, 2007). Decision making to use services by customers is based on several criteria. According to George R Terry, decision making is based on certain criteria regarding two or more alternatives which are based on intuition, experience, facts, authority and rationale (Syamsi, 2000). According to Philip Kotler and Gray Armstrong, the decision to use products and services refers to the purchasing behavior of final consumers (individuals and households) who buy goods or services for personal consumption (Kotler & Armstrong, 2008).

Research on Experiential Marketing related to customer satisfaction shows that there is a significant relationship as carried out by (Andarisci, 2019; Fildzah, 2017; Hadiwidjaja & Dharmayanti, 2014; Ismunandar & Lestari, 2019; Yuliawan & Ginting, 2016). Experiential Marketing which is related to loyalty also shows significant correlation as reported by (Ardisa et al., 2018; Lokito & Dharmayanti, 2013; Pangastuti, 2017; Sari et al., 2022; Sutriyati, 2020). Experiential Marketing also shows a significant influence on repurchase interest as in research conducted by (Hendarsono & Sugiharto, 2013). Research was also found on Critical Review Experiential Marketing by (B. Schmitt & Zarantonello, 2013), this research shows that experience not only helps in making good decisions and has the potential to make us a little richer, but also enriches everyday life and product marketing. and these services appear to play an important role in helping us live fulfilling, interesting and happy lives.

Apart from that, research regarding usage decisions regarding service quality, price and location has also been carried out by (Aini, 2020; Batu et al., 2020; Febriandi et al., 2018; Hastoko & Stevany, 2022; Katemung et al., 2018; Mahasani & Wahyuningsih, 2021; Nurlina

et al., 2019; Octafilia & Wijaya, 2020; Perdana & Hidayat, 2019; Rofiq & Hufron, 2018) and obtained significant results between service quality, price and location on usage decisions. Usage decisions related to usefulness, ease of use and promotion also show significance as reported by (Aini, 2020; Hendro et al., 2020; Latief & Dirwan, 2020; Suharsono & Sari, 2019; Widiyanti, 2020). Celebrity endorsers and brand image show a significant influence on usage decisions as found by research (Andrianto & Sutrasmawati, 2016).

Lifestyle and brand equity were also found to have a significant influence on decision making as reported by (Kinasih & Prabawani, 2020; Ningsih et al., 2021; Rachmawati & Andjarwati, 2020). The marketing mix also has a significant influence on the decision to use services as reported by (Jutisa et al., 2018). Apart from that, customer experience also has a significant influence on product usage decisions as has been researched by (Malau & Purba, 2020; Monica & Widaningsih, 2020; Nur & Jumiati, 2022).

However, from all the research described above, there is no research that discusses the direct relationship between Experiential Marketing and the decision to use products and services in Islamic banking. Islamic banking has experienced a very significant development with the issuance of Law No. 21 of 2008 concerning Islamic Banking. The law governing Islamic banking is Law no. 7 of 1992, then amended by Law no. 10 of 1998, then strengthened by a special law regarding Islamic banking, namely Law No. 21 of 2008 concerning Islamic banking (Kalsum, 2018). This is where the novelty of this research will try to find a relationship between Experiential Marketing and the decision to use products and services at Islamic Banks. This is the novelty of this research compared to previous research.

In addition to a review of Experiential Marketing research and usage decisions related to various variables, the phenomena at the research location show that the behavior or subject of Experiential Marketing has been carried out at Bank Syariah Indonesia to be precise at the Abdullah Silondae 2 Branch Office. Initial information obtained from the results of a brief interview with Mr. Ardan as one of the staff of Bank Syariah Indonesia KC Abdullah Silondae 2 pointed out that Experiential Marketing was carried out by the marketing department at the Bank. What's interesting about Experiential Marketing events in Islamic banking is the extent to which this marketing model is able to entice customers to decide to use products and services at Islamic Banks. Research on the use of banking products and services shows a correlation with the way banking agents market or promote their products and services. This research was carried out by (Hendro et al., 2020; Risal & Alexander, 2019; Subardi, 2018).

The relationship between the review and the phenomena that occur in the field, in Bank Syariah Indonesia, opens up opportunities to observe this problem further. Based on this, the researcher is interested in researching "The Influence of the Experiential Marketing Approach on Decisions to Use Products and Services for Customers of Bank Syariah Indonesia, Abdullah Silondae 2 Branch Office."

2. Literature Review

Experiential Marketing

According to Bernd H Schmitt Experiential Marketing is the creation of various types of experiences for customers consisting of sense, feel, think, act, and relate (B. H. Schmitt, 1999). Schmitt explained that there are 5 indicators used to measure Experiential Marketing, namely: (B. H. Schmitt, 1999)

1. Sense, namely a strategy that aims to create attractive experiences for customers through the five senses (sight, sound, touch, taste and smell).
2. Feel, which is a strategy to appeal to customer feelings and emotions, ranging from a mildly positive mood associated with a brand to strong emotions of joy and pride.
3. Think, which is a strategy that appeals to the intellect to provide a cognitive experience, problem solving that engages customers creatively.
4. Act, namely the type of experience that aims to influence physical behavior, lifestyle and interactions with consumers.
5. Relate, namely a strategy that creates an experience by considering the desire of an individual or a person to be part of a social context such as customer self-esteem, being part of a subculture, or a brand community. This type of experience is also used to influence customers and combines all aspects of sense, feel, think and act and focuses on creating positive perceptions in the eyes of customers.

Service Usage Decision Theory

According to Philip Kotler and Gray Armstrong, the decision to use services refers to the buying behavior of final consumers (individuals and households) who buy goods or services for personal consumption (Kotler & Armstrong, 2008). The decision process for using services or purchasing decisions consists of five stages, namely: (Kotler & Armstrong, 2008)

1. Need recognition, namely the buyer is aware of a problem or need. Needs can be triggered by internal stimuli when one of a person's normal needs arises at a sufficiently high level.
2. Information search, namely the interest of consumers to find more information about their needs or something related to those needs. If the consumer's impulse is strong and a satisfactory product is available to the consumer, the consumer will probably buy it later.
3. Alternative evaluation is how consumers process information to arrive at brand choices. How consumers evaluate alternatives depends on the individual consumer and the particular purchasing situation. In some cases consumers use careful calculations and logical thinking. Other times, these same consumers do little or no evaluation, instead they buy on impulse and rely on intuition.
4. The purchase decision is to buy the most preferred brand, but two factors can exist between purchase intention and purchase decision.
5. Post-purchase behavior is a feeling of satisfaction or dissatisfaction after purchasing a product or using a service. Determining consumer satisfaction or dissatisfaction lies in the relationship between consumer expectations and perceived product performance.

3. Methodology

Based on the type of data this study uses a type of research with quantitative methods. Meanwhile, based on the type of data collection, this research uses a survey research type. Survey research is directed to find out and study data from samples taken from the population, so that relative events, distribution, and relationships between variables are found (Kurniawan & Puspitaningtyas, 2016).

The population in this study are all customers of Bank Syariah Indonesia Abdullah Silondae 2 Branch Office whose exact number is unknown. In this study, the population size is unknown because there is no data regarding the exact number of Indonesian Sharia Bank customers who have entered and transacted directly at Bank Syariah Indonesia KC A Silondae 2. So researchers used the Isac Michel approach. From the calculation results, the number of samples that will be used as respondents in this study is 96.04 and rounded up to 96 people.

The primary data in this study came from the results of filling out questionnaires which were distributed or distributed to respondents. Secondary data in this study came from other sources such as books and journals that have something to do with research, websites and other media. Based on the data collection technique, this study used a questionnaire (questionnaire). Questionnaire (questionnaire) is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer (Sugiyono, 2015). The scale used in measuring respondents' attitudes towards the object under study is using a Likert scale.

The data analysis technique used in this study is using two techniques, namely descriptive statistical analysis and inferential statistics. Inferential statistical analysis in this study was carried out using the Structural Equation Modeling (SEM) method using the Partial Least Squares (PLS) approach which is operated in SmartPLS software.

4. Results and Discussion

4.1 Results

Composite Reliability

Based on the data in the table, the Composite Reliability value of the Experiential Marketing variable is > 0.7 or 0.920 > 0.7, and use decision variable > 0.7 or 0.912 > 0.7. Judging from the composite reliability value for each variable, the magnitude > 0.7 indicates that the two variables are reliable.

Table 1. Composite Reliability values

	Composite Reliability	Information
Experiential Marketing	0,920	Reliable
Customer Decision	0,912	Reliable

Cornbach's Alpha

Based on the table, the results of Cornbach's Alpha for the Experiential Marketing variable are > 0.7 or 0.895 > 0.7 and Use Decision > 0.7 or 0.879 > 0.7. Thus, these results can show that each research variable has met the requirements for the Cornbach's Alpha value, so it can be concluded that all variables have a high level of reliability.

Table 2. Cornbach's Alpha

	Cornbach's Alpha	Information
Experiential Marketing	0,895	Reliable
Customer Decision	0,879	Reliable

Model Goodness Test (Goodness of Fit)

Based on data processing that has been done using SmartPLS 4 software, the R-square value is obtained as follows:

Table 3. R-square Analysis Results

	R-square	Adjusted R-square
Customer Decision	0,666	0,662

The R-square table is used to see the influence of the Experiential Marketing variable on usage decision variables. Based on the data presented in the table above, it can be seen that the influence of Experiential Marketing on usage decisions is 0.666 rounded up to 0.67 or 67% and. This shows that the large diversity of research data that can be explained by the research model is 0.67 or 67%, while the remaining 0.33 or 33% is explained by other factors

that are outside this research model. Thus, from these results, this research model can be stated to have moderate goodness of fit.

Table 4. Analysis Results NFI

	Saturated Model	*Estimated Model*
SRMR	0,061	0,061
d_ULS	0,203	0,203
d_G	0,139	0,139
Chi-Square	74,369	74,369
NFi	0,884	0,884

Based on the results of the analysis in the table above, the model fit indicator shows that the NFI value is > 0.1 or higher, so the model can be said to be much better.

Hypothesis testing

Based on the data processing that has been done, the results can be used to answer the hypothesis in this study. Hypothesis testing in this study was carried out by looking at t Statistics and P Values. In the SmartPLS software, the results of the hypothesis testing can be seen through the Path Coefficients of the Bootstrapping technique as follows:

Table 5. Path Coeffcient Analysis Results

	Original Sample	*Standard Deviation (STDEV)*	*T Statistics (O/STDEV)*	*P Values*
Experiential Marketing-> Usage Decision	0,816	0,077	10,607	0,0000

From the table above, it can be explained that the effect of the Experiential Marketing variable on the usage decision variable is 10.607. Based on these results, it can be concluded that the model in this variable has a positive path coefficient value. This can be seen because the greater the value of the path coefficient, the stronger the influence or relationship of the independent variable and the dependent variable.

To determine whether it is significant or not, you can look at the p value. Partially, the value produced by the Experiential Marketing variable on usage decisions is with a t statistic of 10.607 and a p value of 0.000. So it can be explained that t statistic > t table where t table is (db = n-1 for n = 96 and with a significance level of 5% is 1.985) then t statistic > t table (10.607 > 1.985) and p value < 0, 05 (0.000 <0.05), overall it can be interpreted that the Experiential Marketing variable has a positive and significant effect on the decision to use.

4.2 Discussion

From the results of validity and reliability tests carried out using SmartPLS 4.0 software, it can be seen that each indicator is able to measure the dimensions and concepts being tested and that one concept and another are independent. By carrying out confirmatory factor analysis (model goodness of fit and hypothesis testing) it has been proven that the overall fit model and the causal relationships built can be tested. So the next stage is to discuss the results of the analysis by looking at the effects that occur as proof of the hypothesis raised in this research.

The results of the analysis of the hypothesis test in this study show that the Output Path Coefficient value in the hypothesis test is the t statistical value for the Experiential Marketing variable (X) against the Use Decision variable (Y) of 10.607 so this value is greater than the

t table (1.985) or 10.607 > 1.985, and it can also be seen from the p value in the results of the analysis carried out amounting to 0.000 which is where this number is smaller than the value of α (5%) or 0.000 <0.05, which means that Experiential Marketing has a significant effect on the decision to use.

The coefficient value on the Experiential Marketing variable at the output path coefficient is 0.816, it means that the influence of Experiential Marketing on the Decision to Use has a positive effect. So it can be concluded that the hypothesis (H0) which states that "allegedly Experiential Marketing does not have a positive and significant effect on Decisions to Use Products and Services for Customers of Bank Syariah Indonesia Branch Office Abdullah Silondae 2" is rejected.

Based on the results of this research hypothesis, the accepted hypothesis is in accordance with research that has been conducted by previous researchers who explained that Experiential Marketing influences Purchase Decisions made by (Syahadat, 2018) and (Budiarto & Pancaningrum, 2019). (Shahadat, 2018) conducted research on the Effect of Experiential Marketing as a marketing strategy at Starbucks Coffee on purchasing decisions, the results of research conducted by (Syahadat, 2018) found that the experiential marketing variable had a positive and significant effect on purchasing decisions at Starbucks Coffee. (Budiarto & Pancaningrum, 2019) also conducted research that discussed the effect of Experiential Marketing on Xiaomi smartphone purchasing decisions, the results obtained from this study were that there was also a positive and significant influence between experiential marketing on Xiaomi smartphone purchasing decisions.

In addition, other studies that also discuss experiential marketing as conducted by (Andarisci, 2019; Fildzah, 2017; Hadiwidjaja & Dharmayanti, 2014; Ismunandar & Lestari, 2019; Yuliawan & Ginting, 2016) found a significant influence between expreitial marketing on customer satisfaction. Research conducted by (Ardisa et al., 2018; Lokito & Dharmayanti, 2013; Pangastuti, 2017; Sari et al., 2022; Sutriyati, 2020) also found that there is a positive and significant influence between Experiential Marketing and loyalty. Experiential Marketing also shows a significant influence on repurchase interest as in research conducted by (Hendarsono & Sugiharto, 2013). So it can be said that experiential marketing has been widely carried out by marketers both in manufacturing companies and in service companies.

So this shows that Experiential Marketing which is a marketing strategy consisting of creating various types of experiences for customers can encourage customers in making decisions to use products and services at Bank Syariah Indonesia. In accordance with George R Terry's theory which explains decision making based on certain criteria on two or more alternatives based on intuition, experience, facts, authority, and rationale (Syamsi, 2000).

5. Conclusion

Based on the results previously explained, it can be concluded that experiential marketing has a positive influence on decisions to use products and services at Bank Syariah Indonesia Abdullah Silondae Branch Office 2. In accordance with the findings in this research, then there are several things that are recommended to both banks and for researchers. From the banking side, although all the indicators from the experiential marketing variables (Sense, feel, think, act, and relate) have been successfully implemented at Bank Syariah Indonesia Abdulah Silondae 2 Branch Office so that they influence the decision to use products and services at BSI, it is necessary to further develop them by creating a memorable experience when using products and services at the BSI Abdullah Silondae 2 Branch Office.

Furthermore, for researchers, due to limitations in this study, it is suggested for future researchers to be able to add other variables besides experiential marketing, and are also encouraged to research in a longer period of time in order to obtain more detailed data.

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