



The Role of Experiential Marketing, Perceived Value, and Sharia Service Quality as Determinants of Customer Satisfaction

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ABSTRACT: This study aims to analyze the role of Experiential Marketing, Perceived Value, and Sharia Service Quality on Customer Satisfaction of Bank Syariah Indonesia in Teluk Kuantan City. This study involves 120 samples as respondents using the Purposive Sampling method, whereas the sample criteria are customers of Bank Syariah Indonesia, Teluk Kuantan City. They have been with the Bank for at least 1 year. The data are collected from the structured questionnaire distributed to all respondents. As for the data analysis, Multiple Linear Regression method with SPSS Version 26 software is implemented. The results of this study prove that the Experiential Marketing, the Perceived Value, and the Sharia Service Quality have a positive and significant effect on Customer Satisfaction. In addition, it is emphasized that 62,8% of Customer Satisfaction is affected by Experiential Marketing, Perceived Value, and Sharia Service Quality. The perceived value is the variable with the most effects on customer satisfaction at Bank Syariah Indonesia in Teluk Kuantan City.

Keywords: Experiential Marketing, Perceived Value, Sharia Service Quality, Customer Satisfaction.



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INTRODUCTION

Currently, the government of Indonesia is trying to project Indonesia as the center of the world's sharia economy and finance, given the fact that Indonesia is the country with the largest Muslim population in the world. One of the steps the government takes is through the merger of 3 well-known islamic banks in Indonesia : BRI Syariah, Mandiri Syariah, and BNI Syariah. The merger process of the three islamic banks has been underway since 2020. Finally, on February 1, 2021, PT Bank Syariah Indonesia Tbk (BSI) operated officially to provide islamic banking services.

According to BSI's 2021 Sustainability Report, BSI has 1.554 service offices with more than 14,9 million customers. In addition, 2.618 ATM network units and 19.449 BSI employees spread throughout Indonesia. As reported by the State of Global Islamic Economy Indicator, the Islamic economy sector in Indonesia has experienced a significant growth. In 2018, it ranked 10th in the

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world. In 2019 it came in fifth and then rose to the fourth in 2020. Currently, BSI is the largest Islamic bank in Indonesia.

Considering the great potential that BSI has to dominate the Islamic banking market both in Indonesia and at the global level, it is crucial that a research with BSI as the object be conducted. BSI has only been in operation for 2 years, however, assessing customer satisfaction after the merger took place is deemed necessary. It is likely that customers make comparisons, either directly or indirectly, regarding their experiences before and after the banks are merged. Therefore, it is important to know what contributing factors affect customer satisfaction.

By definition, satisfaction is a person's feeling when comparing the performance (or outcomes) of the product they have thoughts about to what they expected in reality ([Kotler & Keller, 2016](#)). Customer satisfaction is defined as the customer response to the difference between the perceived performance and the level of prior importance ([Rangkuti, 2008](#)). Therefore, customer satisfaction is a feeling that customers have when their needs are met, thus the ability of the company to meet customers expectations is the key to the service quality attributes and this will lead to overall customers satisfaction with the company service.

Experiential Marketing is the process of identifying and satisfying customer needs with profitable aspirations since it involves two-way communication, thus giving the brand a living personality adds value to the target customer ([Munggaran et al., 2020](#)). Perceived Value is defined as a trade-off between customer perceptions of a product's benefits or quality and the costs spent ([Tjiptono, 2011](#)). As for Sharia Service Quality, it is the quality of a series of sharia company activities to meet the needs and to solve consumers' problems according to sharia values ([Adhitya, 2021](#)).

A previous research review argues that there is a research gap concerning the effects of Experiential Marketing, Perceived Value, and Sharia Service Quality on Customer Satisfaction. A study conducted by ([Munggaran et al., 2020](#)) states that customer satisfaction is positively and significantly impacted by the implementation of experiential marketing, customer value, product quality, service quality, price, emotion, cost, and convenience. Customer satisfaction in the banking industry is considered one of the most important dimensions of quality and is the key to success in financial organizations such as the banking sector. ([Alsaid & Ben Amor, 2020](#)) proves that Experiential Marketing has a significant effect in shaping customer satisfaction of visitors to the Winter Wonderland Amusement Park in Saudi Arabia. Furthermore, another study by ([Dhillon et al., 2021](#)) indicates that Experiential Marketing in the luxury cosmetics industry in India has a positive and significant effect on increasing customer satisfaction. In contrast, however, a research finding from ([Kristiani, 2019](#)) and ([Maskun et al., 2018](#)) argued that Experiential Marketing has no significant effect on customer satisfaction.

Perceived Value is very influential on customer satisfaction, since it affects customers satisfaction. If customer's Perceived Value is high, so is customer satisfaction ([Munggaran et al., 2020](#)). A study conducted by ([Irlia, 2022](#)) states that Perceived Value has a significant effect on customer satisfaction of OVO application users in Sukabumi. In addition, another research by ([Raji & Zainal, 2016](#)) on 170 respondents in Kuala Lumpur, Malaysia proves that Perceived Value has significant impact on customer satisfaction. Several other studies that prove the significant effect of Perceived Value on customer satisfaction include researches by ([Mainardes & Freitas, 2023](#)); ([Wiguna et al.,](#)

2022); and (Febriani & Tiorida, 2019) whereas a study by (Mega T. & Harsono, 2013) states that Perceived Value has no significant effect on customer satisfaction.

Service in the context of sharia is no longer limited to pre-sales service, service during sales alone, or after-sales service, but rather a mindset of how to transform Islamic values to all stakeholders (Adhitya, 2021). A study by (Ichsan & Karim, 2021) proves that service quality has a significant effect on customer satisfaction of PT Jasa Raharja Medan. Similarly, a research conducted by (Al Thuwaini et al., 2022) also proves that service quality has a positive and significant effect on customer satisfaction in the Islamic banking industry in Saudi Arabia and the countries incorporated in the United Arab Emirates. Other studies indicating the effects of service quality on customer satisfaction are researches by (Khamis & AbRashid, 2018); (Irlia, 2022); (Adella & Mulyaningtyas, 2022) and (Wiguna et al., 2022). Nevertheless, this contradicts an investigation by (Kasinem, 2020) who proves that service quality does not have a significant effect on customer satisfaction. With the former references to the phenomenon and the research gap, this study aims to test and analyze the role of Experiential Marketing, Perceived Value, and Sharia Service Quality on Customer Satisfaction in an Islamic bank.

Theoretical Framework and Hypothesis Development

Experiential Marketing

Experiential marketing is a newer branch of marketing that focuses on customer experiences with products and services. While traditional marketing focuses on the features and the benefits of a product or service, experiential marketing concentrates on the memorable experiences that a customer has with either the product or the service (Shah et al., 2018). (Wu & Tseng, 2015) described experiential marketing as a strategy to promote a product and to raise its value by giving customers an opportunity to see or take part in activities or events that can inspire them to purchase the product or like the concept behind. Customer experiences are the main focus of experiential marketing (Fatoki & Fatoki, 2020). The conceptual framework of experiential marketing as suggested by Schmitt, consists of two elements: Strategic Experiential Modules (SEMs) and Experience Providers (ExPros) (Topal et al., 2013). Schmitt's strategic experiential model encompasses five different experiential forms for customers (Isler, 2015). The forms are explained below:

1. Sensory Experience (SENSE) : Customers' responses to experiential media are influenced by their sixth sense perceptions: smell, vision, taste, hearing, touch, and balance.
2. Affective/Feeling Experience (FEEL) : Customers obtain information and emotional perceptions about a company and brand through hands-on experiences.
3. Creative Cognitive/Thinking Experience (THINK) : thinking creatively, which can lead to a reevaluation of the company and its products
4. Physical experiences, Behaviors and Lifestyles Experience (ACT) : Act marketing aims to establish a link between customers' personality and their purchasing behaviors.
5. Relate Experience (RELATE) : allows customers to improve their relationships to social groups and other social entities by using the products and services.

The characteristics of Experiential Marketing by ([Bayir, 2022](#)) are shown as follows :

1. Focus on customer experience
2. Customers are rational and emotional
3. Consumption as a holistic experience
4. Methods are eclectic

A research conducted by ([Fatoki & Fatoki, 2020](#)) emphasizes that In Nigeria, experiential marketing has become so vital to brands, in order to cut through the media clutter. In addition, experiential marketing has some effects on brand, consumers and the market. Besides that, ([Sanjaya et al., 2022](#)) in their research have proven that experiential marketing has a positive and significant influence on visitors' satisfaction at the Flamingo Bali family beach club. By inducing customers to sense, feel, think, act, and relate, experiential marketing facilitates them with a unique experience and increase their purchase intentions. Statistically, a research by ([Jeon, 2013](#)) revealed that experiential marketing of a beauty salon franchisee in Gwangju Metropolitan City was proven to have significant effects on the customer satisfaction. According to ([Isler, 2015](#)), ([Topal et al., 2013](#)), ([Shah et al., 2018](#)), and ([Wu & Tseng, 2015](#)), experiential marketing was a significant predictor for customers satisfaction.

Perceived Value

Given that long-term success is a vital prerequisite, a perceived value has become crucial for business performance. Perceived value describes how a customer assesses the utility of a product or overall service, is based on the difference between what is given and what is obtained. In other words, a reward and value assessment create the consumer's perceived value ([Cuison et al., 2021](#)). In its strictest sense, perceived value was the price paid for the product or service. In a broader sense, perceived value was the amount of money that consumers sacrificed in exchange for the advantages of owning or utilizing product or service ([Cuong, 2020](#)). According to ([Sondoh Jr. et al., 2020](#)), customer perceived value is always emphasized as the costs and advantages resulting from the customer's subjective assessment of a commercial transaction. To operationalize or assess the uni-dimensional approach of perceived value, factors such as performance, quality, price, value for money, emotional value, and social value are considered.

According to ([Fan, 2023](#)), the companies can make their customers feel more interested and satisfied by customer perceived value and provide them with better products and services. A number of empirical studies emphasized that perceived value has not only an impact on customer satisfaction but also a positive influence on customer satisfaction and behavioral intention, as reflected at the cinema in Vietnam ([Cuong, 2020](#)). Another study by ([Ahmad et al., 2021](#)) revealed that perceived value significantly predicted customer loyalty through customer satisfaction on banking customers in Pakistan. This study results are in line with the researches by ([Akram et al., 2022](#)), ([Cuison et al., 2021](#)), ([Habibi & Zakipour, 2022](#)), and ([Sondoh Jr. et al., 2020](#)) proving that the perceived value on customer satisfaction has both positif and significant impact.

Sharia Service Quality

Islamic bank is described as a financial institution that operates according to Shariah regulations and that ensures the goals and the operations do not adapt norms prohibited in Islam. In addition,

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an Islamic banking operates in accordance with Islamic principles, one of which is forbidding the interest charging ([Janahi & Al Mubarak, 2017](#)). In the banking sector, service quality is defined as a measurement to determine how well the level of service meets customer expectations, as described by a comparison between the customers' prior expectations for the service and their post-experience perceptions of the actual experience of service performance ([Ayinaddis et al., 2023](#)). Sharia Service Quality is the quality that sharia company activities conducted to meet the needs and to solve consumer problems in accordance with sharia values ([Adhitya, 2021](#)).

This research will measure sharia service quality by using Carter model or instrument developed by Owen & Othman that comprises six indicators : Compliance, Assurance, Reliability, Tangibility, Empathy, and Responsiveness. Compliance is the capacity to apply Islamic regulations and processes using Islamic banking principles. Assurance is defined as all written and verbal interaction between bank employees and customers that develops customers' trust, faith, and confidence. It also includes the employees' behavior, attitudes, and level of knowledge. Reliability is the ability to accurately deliver through service promises, such as offering quick and secure transactions, a variety of goods and services, and opening more counters during peak times. Moreover, convenience of location, physical facility design, materials, and communication technology use are all examples of tangible attributes. If empathy is all about giving personalized customer care, responsiveness is related to the speed and the accuracy of services ([Janahi & Al Mubarak, 2017](#)).

([Navarro & Bacatan, 2023](#)) further stated that in the Philippines, service quality domains have significantly influenced overall customer satisfaction at a 95% confidence level . The study of ([K. et al., 2023](#)) demonstrated that the service quality which is mediated by customer satisfaction and trust can be optimized in order to increase customer loyalty of Islamic banks in Indonesia. Similarly, another study by ([Rane et al., 2023](#)) revealed that service quality considerably affected customer satisfaction in Mumbai, India. The result is in line with researches conducted by ([Venkatakrisnan et al., 2022](#)), ([Ayinaddis et al., 2023](#)), and ([Aisyah, 2018](#)).

Customer Satisfaction

Customer satisfaction is critical to business due to factors such as lower purchasing cost, base profit, revenue growth, cost savings, and price premium. Customer satisfaction is defined as an emotional response to specific purchased goods or services, outlet stores, and specific shopping behavior patterns and experiences ([Bayir, 2022](#)). ([Jeon, 2013](#)) defined customer satisfaction as an evaluation after the purchase of a certain service followed by the consumption experience. In addition to being the biggest issue that the businesses face today and being a crucial customer-related activity, customer satisfaction is increasingly critical as competition heats up. Furthermore, ([Topal et al., 2013](#)) added that Customer satisfaction is an indicator of the gap between pre-purchase expectations and post-purchase reality.

There are several studies investigating the factors that influence customer satisfaction. The findings by ([Shah et al., 2018](#)) show that predictors of customer satisfaction are experiential marketing and experiential value. Another research by ([Wu & Tseng, 2015](#)) proves that one of customer satisfaction determinants is experiential marketing. Furthermore, ([Cuong, 2020](#)) revealed that perceived value and physical environment affects customer satisfaction while ([Janahi & Al](#)

[Mubarak, 2017](#)) explained the positive impact of customer service quality on customer satisfaction in islamic banking. In this research, the indicators to measure customer satisfaction include : a conformity between expectations and actual performance, an interest in revisiting, and a willingness to recommend ([Tjiptono, 2011](#)). Thus, the theoretical framework or the research model can be seen in Figure 1 below:

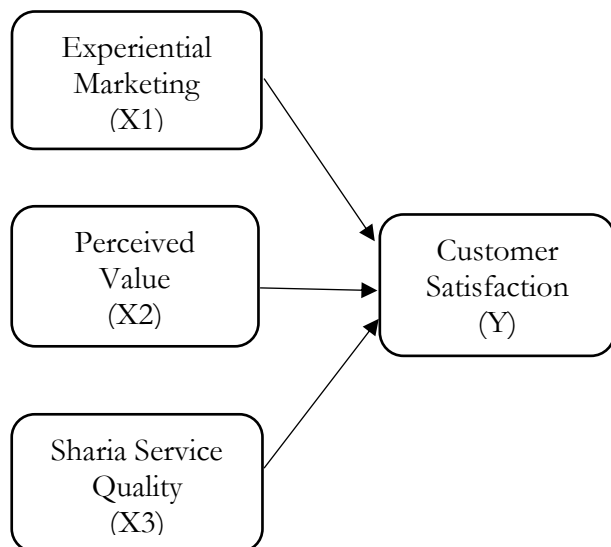


Figure 1. Theoretical Framework

Based on the theoretical framework, the following hypothesis are proposed:

- H1 : Experiential Marketing has a significant effect on Customer Satisfaction of Bank Syariah Indonesia in Teluk Kuantan City
- H2 : Perceived Value has a significant effect on Customer Satisfaction of Bank Syariah Indonesia in Teluk Kuantan City
- H3 : Sharia Service Quality has a significant effect on Customer Satisfaction of Bank Syariah Indonesia in Teluk Kuantan City

METHODS

This research is associative or causal research using a quantitative design. The effects of independent variables such as Experiential Marketing, Perceived Value, and Sharia Service Quality on the dependent variable, Customer Satisfaction, will be tested. The research population were customers of Bank Syariah Indonesia (BSI) in Teluk Kuantan City. The sample taken used the Purposive Sampling method, where the sample criteria were customers of BSI Teluk Kuantan City who have been with the bank for at least 1 year. The sample size depends on the number of indicators multiplied by 5 to 10 ([Ferdinand, 2011](#)). This becomes the reason why the number of samples in this research comprised 120 respondents.

The data in this research was collected using a Structured Questionnaire. For the data analysis, Multiple Linear Regression method was implemented. The hypothesis tested in this research began with a Validity Test using the Pearson Bivariate correlation technique (Product Moment Pearson). Furthermore, the Reliability Test of the research instrument was conducted using Cronbach's Alpha method, and progressed to the classical assumption test. This test includes the data Normality Test using the Kolmogorov-Smirnov Test (K-S test), Multicollinearity Test by examining the Variance Inflation Factor (VIF) value, whereas Heteroscedasticity Test uses the Spearman's Correlation Coefficient Test (Spearman's Rho) method. The test was continued by the t-test, F test, and the coefficient of determination test. All of the data in this study was processed with SPSS Version 26 software.

RESULTS AND DISCUSSIONS

Validity and Reliability Test

Validity and Reliability Tests were conducted to test the quality of the research instruments. There are a total of 23 items consisting of 5 statement items for Experiential Marketing, Perceived Value, and Customer Satisfaction variables, and 8 statement items for Sharia Service Quality variables. Based on the results of the validity test using the Pearson Bivariate correlation technique (Product Moment Pearson), it is concluded that all variables or items used in this study have a coefficient significance value $< 0,05$. Therefore, all variable items in this study are declared valid. The results of the Reliability Test employing Cronbach's Alpha method are shown in Table 1 below:

Table 1. Reliability Test Results

Variable	Cronbach's Alpha	Criteria of Reliability	Results
Experiential Marketing	0,728	0,60	Reliabel
Perceived Value	0,723	0,60	Reliabel
Sharia Service Quality	0,729	0,60	Reliabel
Customer Satisfaction	0,749	0,60	Reliabel

Table 1 above shows the Cronbach's Alpha value of Experiential Marketing, Perceived Value, Sharia Service Quality, and Customer Satisfaction variable of 0,728; 0,723; 0,729; and 0,749. Therefore, it can be concluded that all variables in this study have a Cronbach's Alpha value $> 0,60$, so it is considered as reliable.

Normality Test

The results of normality test using the Kolmogorof-Smirnov Test in Table 2 below show the Kolmogorof-Smirnov Test (K-S) Count Value of 0,070 with a significance level of $0,200 > 0,05$. Therefore, the regression model in this study is declared to have a normal distribution.

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Non-standardized Residual
N		120
Normal Parameters^{a,b}	Mean	.0000000
	Std. Deviation	1.03275076
Most Extreme Differences	Absolute	.070
	Positive	.070
	Negative	-.047
Test Statistic		.070
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Multicollinearity Test

The results of Multicollinearity Test by examining the Tolerance and Variance Inflation Factor (VIF) values shown in Table 3 indicate that all independent variables in this study have a VIF value < 10 and Tolerance > 0,10. It means that the regression model in this study proved that no multicollinearity symptoms exist.

Table 3. Multicollinearity Test Results

Variabel	Tolerance Value	VIF Value	Results
Experiential Marketing	0,387	2,585	No Multicollinearity
Perceived Value	0,398	2,513	No Multicollinearity
Sharia Service Quality	0,587	1,704	No Multicollinearity

Heteroscedasticity Test

The results of Heteroscedasticity Test using the Spearman's Correlation Coefficient Test method (Spearman's Rho) in Table 4 indicate that all variables in this study have a Significance value > 0,05. It means that the regression model is declared free from heteroscedasticity.

Table 4. Heteroscedasticity Test Results

Variable	Significance Value	Results
Experiential Marketing (X1)	0,775	No Heteroscedasticity
Perceived Value (X2)	0,570	No Heteroscedasticity
Sharia Service Quality (X3)	0,077	No Heteroscedasticity

Hypothesis Testing Results

T-Test Results

Hypothesis testing using Multiple Linear Regression can be seen in Table 5 which shows the following t-test results.

Table 5. T-Test Results

Variable	Non-standardized Coefficients		Standardized Coefficients	t	Sign.	Results
	B	Std. Error	B			
(Constant)	2.458	1.296		1.896	.060	
Experiential Marketing	.219	.083	.237	2.641	.009	Significant (H1 Accepted)
Perceived Value	.453	.083	.481	5.430	.000	Significant (H2 Accepted)
Sharia Service Quality	.117	.050	.171	2.349	.021	Significant (H3 Accepted)

T-Test results in Table 5 prove that the significance value of all the independent variables studied in this research is smaller than 0,05. This means that the variables Experiential Marketing, Perceived Value, and Sharia Service Quality partially have a significant effect on Customer Satisfaction. Therefore, it can be concluded that all hypotheses proposed in this study are accepted. The Regression Equation obtained is as follows:

$$Y = 2,458 + 0,219X1 + 0,453X2 + 0,117X3 + e$$

The following explanation is based on the regression equation above:

1. The constant value (a) is 2,458. It means that if the Experiential Marketing, Perceived Value, and Sharia Service Quality variables is 0, the value of Customer Satisfaction variable is 2,458.
2. The regression coefficient of variable X1 is 0,219. It indicates that if the value of Experiential Marketing variable increases by 1 unit, the Customer Satisfaction value will increase by 0,219.
3. The regression coefficient of variable X2 is 0,453. This shows that if the variable of the Perceived Value increases by 1 unit, the Customer Satisfaction value will increase by 0,453.
4. The regression coefficient of variable X3 is 0,117. This means that if the variable value of Sharia Service Quality increases by 1 unit, the Customer Satisfaction value will increase by 0,117.

F-Test Results

Table 6. F-Test Results

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	223.444	3	74.481	68.072	.000 ^b
	Residual	126.922	116	1.094		
	Total	350.367	119			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Sharia Service Quality, Perceived Value, Experiential Marketing

The results of the F Test in Table 6 above prove that the significance value is $0,000 < 0,05$. Therefore, all independent variables in this study simultaneously and significantly affect the dependent variable.

Coefficient of Determination Test Results

Table 7. Coefficient of Determination Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,799 ^a	0,638	0,628	1,046

From Table 7, it can be identified that the coefficient of determination (Adjusted R²) in this study is 0,628. Therefore, the Experiential Marketing, Perceived Value, and Sharia Service Quality variables have an effect of 62,8% on Customer Satisfaction of Bank Syariah Indonesia (BSI) in Teluk Kuantan City, while the remaining 37,2% is affected by other variables outside the regression not examined in this study.

Analysis of Hypothesis Testing Results

The findings of the hypothesis testing in this research suggest that Hypothesis 1 (H1) is accepted. With an effect of 0,219 or 21,9%, experiential marketing has a considerable and favorable impact on customer satisfaction. This proves that customer satisfaction will increase if the bank's experiential marketing strategy is successful. A research by (Alsaid & Ben Amor, 2020) ; (Dhillon et al., 2021) ; (Azhar & Nirawati, 2022), experiential marketing has a substantial impact in determining customer satisfaction, as supported by the study findings. Therefore, it is obvious that experiential marketing can be designed more engaging for customers by maintaining the indicators of its variables: Sense experience, Feel experience, Think experience, Act experience, and Relate experience.

Furthermore, the findings from multiple linear regression method support the conclusion that Hypothesis 2 (H2) is accepted. With an effect of 0,453 or 45,3%, perceived value is the variable that has the biggest impact on customer satisfaction. This suggests that perceived value has a positive and considerable impact on customer satisfaction. As perceived value among customers increases, customer satisfaction will subsequently follow. The findings of this study are in line with researches by ([Irlia, 2022](#)), ([Wiguna et al., 2022](#)), and ([Mainardes & Freitas, 2023](#)) indicating that perceived value has a favorable and significant impact on customer satisfaction. Customers' perceptions of perceived value can be improved by strengthening the variables such as quality, monetary price, behavior price, reputation, and emotional response.

Finally the hypothesis testing in which Hypothesis 3 (H3) is accepted. This indicates that Sharia Service Quality has an effect of 0.117 or 11.7%, both favorable and substantial on Customer Satisfaction. This reveals that when the Sharia Service Quality obtained by consumers improves, so will customer satisfaction. Studies by ([Ichsan & Karim, 2021](#)), ([Adella & Mulyaningtyas, 2022](#)), and ([Al Thuwaini et al., 2022](#)) complement the findings, this indicate that Sharia Service Quality has an excellent and significant effect on customer satisfaction. By strengthening the indicators forming particular Sharia Service Quality variables such as Compliance, Assurance, Reliability, Tangible, Emphaty, and Responsiveness, the service quality can be improved.

CONCLUSIONS

The conclusions of this research are as follows:

1. Experiential Marketing partially has a positive and significant impact of 0,219 or 21,9% on Customer Satisfaction of Bank Syariah Indonesia in Teluk Kuantan City.
2. Perceived Value partially has a positive and significant impact of 0,453 or 45,3% on Customer Satisfaction of Bank Syariah Indonesia in Teluk Kuantan City. This is the most impacted variable on Customer Satisfaction.
3. Sharia Service Quality partially has a positive and significant impact of 0,117 or 11,7% on Customer Satisfaction of Bank Syariah Indonesia in Teluk Kuantan City.
4. Based on the coefficient of determination test, it can be proven that Experiential Marketing, Perceived Value, and Sharia Service Quality simultaneously have a positive and significant impact of 0,628 or 62,8% on Customer Satisfaction of Bank Syariah Indonesia in Teluk Kuantan City, while the remaining 37,2% was affected by other factors not investigated in this research.

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