

Effects of *Experiential Marketing, Emotion Marketing and Brand Trust* on Satisfaction and Loyalty of Mobile Banking Users

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Abstract: *Technological developments can be used in efforts to create customer satisfaction and customer loyalty through the provision of effective and efficient best services which are the main objective to be achieved by the banking industry using marketing concepts based on experiential marketing, emotion marketing, and Brand Trust. Banking uses the latest technology to innovate improving the quality and variety of services provided to its customers. One form of innovation is the creation of a medium for mobile banking transaction services. The purpose of this study is to determine the effect of experiential marketing, emotion marketing and brand trust on customers' satisfaction and loyalty. Data obtained in this study are using primary data. Data collection techniques are by distributing questionnaires. The questionnaires were collected from 300 respondents. The technique of determining respondents is by purposive random sampling technique. In this study, a theoretical model was developed which will be tested using Structural Equation Modeling (SEM) with the PLS approach using WarpPLS 5.0 software. The results showed that there was a significant influence between experiential marketing, emotion marketing and brand trust on satisfaction. Meanwhile, brand trust is the only one that did not affect customers' loyalty. There was also an influence between satisfaction and loyalty of mobile banking users.*

Keywords: *Experiential Marketing, Emotion Marketing, Brand Trust, Satisfaction and Loyalty.*

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I. Introduction

As information technology and intense competition in the banking industry keep growing, the bank makes marketing strategies using technology as the main element in the process of product and service innovation. The strategy that can obtain success in the banking business is to offer the quality of services contained in high performance in the existing services.

Technological development can be used in the effort to create customers' satisfaction by providing the best effective and efficient services which are the main objective to be achieved by the banking industry. To achieve the desired goals, companies must plan an appropriate marketing strategy, by using marketing concepts based on experiential marketing, emotion marketing, and Brand Trust. Efforts to achieve these goals can be more easily carried out because of the development of information technology that enables banks to use a variety of the latest technologies to keep innovating, and one of the forms of innovation is the creation of mobile banking transaction services.

By using experiential marketing strategies, consumers will be able to differentiate products and services from one another because consumers can know the identity of the trademark, feel and gain direct experience, both before and when customers use a product or service. Experiential marketing is very effective in increasing customers' loyalty, therefore companies must also be careful in choosing the right tools and the right media so that marketing objectives can be achieved as expected (Andreani, 2007). According to Robinette in Esti (2008), emotion marketing is the core for delivering value to customers and for building customers' loyalty, as well as tools for profit, achieving growth and long-term business success.

A brand is the identity symbol of a company. Brand trust is defined as the customers' desire to rely on a brand with the risks faced because of the expectations of the brand will lead to positive results (Lau and Lee, 1999). Looking for a brand is one of the most important things to consider for potential users to determine the choice of mobile banking that they will choose.

Mobile banking services provide convenience for customers to conduct banking transactions via smartphones. Through mobile banking, the bank will be easier to provide services and reduce transaction costs (Krishnan, 2014). If a consumer's needs and desires are met, they will feel satisfied with the value and quality provided by the product or service, and they will likely be a customer for a long time.

As more banks are using mobile banking, the authors want to find out whether the use of experience provided by mobile banking services can touch the customers' emotions so that they rather become satisfied and loyal to mobile banking, and then with many competitors, those customers remain loyal. Can the brand trust,

owned by mobile banking of each bank, provide satisfaction to mobile banking customers. Does the satisfaction given by the bank can make the customers loyal to mobile banking It will be discussed in the form of research with the title "Effects of Experiential Marketing, Emotion Marketing and Brand Trust on Satisfaction and Loyalty of Mobile Banking Users".

II. Literature Review

Mobile Banking is interpreted by Nurastuti (2011) as a type of banking service that facilitates customers' needs through an application that is installed on smartphones. The types of services provided by mobile banking have similarities to ATM services but without the cash withdrawal facility. According to Sari (2015), the existence of mobile banking services will facilitate the implementation of bank service activities that encourage more effective and efficient types of transactions between customers and banks. Krishnan (2014) stated that mobile banking services have a variety of benefits that can be felt directly, both for banks and their customers. Benefits for banks can be in the form of reduced transaction costs, easier service delivery, and have a greater opportunity to increase customer interest in using bank services. Benefits for customers include making it easier for customers to do payment transactions, transfers between accounts and banks, views balance information, and others.

According to Irawan (2013), experiential marketing is a service that distinguishes you from your business competitors, creates lasting memories in the customers' minds, arouses their appetite to come back and keep buying.

According to Robinette in Esti (2008), emotion marketing is the core for delivering value to customers and forming customers' loyalty, as well as tools to get profit and achieve a growing and long-term business success.

Brand trust is defined as the customers' desire to rely on a brand with the risks faced because some expectations of the brand will lead to positive results (Lau and Lee, 1999) (Lau dan Lee, 1999).

According to Schiffman & Kanuk (2008), customers' satisfaction is the perception each individual has of the comparison between product or service performance and expectations they have. The more customers feel that the product's performance matches or exceeds their expectations, the consumer will feel satisfied, and vice versa, if customers will feel dissatisfied if their expectations are not proportional to the actual product performance.

The meaning of loyalty is a commitment that is held deeply to buy or support a product or service that is liked in the future even though the influence of the situation and marketing efforts have the potential to cause customers to switch (Kotler and Keller 2009).

III. Research Method

The research subjects in this study were employees and students who used mobile banking on their smartphones. As for the objects of this study were experiential marketing, emotion marketing, brand trust as the independent variables while satisfaction, loyalty as the dependent variable. The sampling technique used in this study was purposive random sampling. Researchers used random consideration in selecting members of the population who were considered to be able to provide the information needed or sample units in accordance with certain criteria desired by the researchers. There were 300 respondents in this study. Data collection techniques of this study are using observation, questionnaires, and interviews.

A validity test is used to measure whether a questionnaire is valid or not. A questionnaire is said to be valid if the question and its answer are able to reveal something that will be measured by the questionnaire (Danang, 2011). If an indicator has a correlation between the scores of each indicator against their total score (the construct variable score) then it is said to be valid.

Reliability Test is a tool to measure a questionnaire which is an indicator of a variable or constructs. The question item is said to be reliable if the answer to the question is consistent. The measurement of reliability in this study was done using one shot. Here, the measurement was done only once and then the results were compared with other questions or measured with the Cronbach Alpha (α) statistical test. A variable is said to be reliable if the value of Cronbach Alpha (α) > 0.6 (Danang, 2011).

The data analysis technique used in this study is a path analysis using the SEM (Structural Equation Modeling) model with Warp PLS 5.0 software.

IV. Result and Discussion

Based on primary data collected through questionnaires, profiles of respondents according to the service were obtained as shown in table 1.

Table1: Respondents According to Mobile Banking Services

Mobile Banking Services	Quantity	Percentage (%)
BCA	100	33
Bank Mandiri	65	22
BNI	50	17
Bank DKI	80	27
Others	5	1
Total	300	100

Based on the table above, it appears that the largest number of respondents who use mobile banking services is 33% of the total 300 and 27% of the 300 respondents who participated in this study. This indicates that respondents mostly use mobile banking services on transactions within their daily life. Most of the mobile banking users use the M-BCA service from Bank BCA because it is easier to use its application and there are many attractive promos. As for JakOne Mobile from Bank DKI, it provides cashback system in their service and the application can be used for non-Bank DKI customers.

Validity Test Results

The following are the results of the Validity test. According to the calculations that have been conducted, the obtained results are as follows

Table 2: Validity Test Results

Questions	r-count	r-table	Result
EX 1	0,509	0,3610	VALID
EX 2	0,713	0,3610	VALID
EX 3	0,678	0,3610	VALID
EX 4	0,781	0,3610	VALID
EX 5	0,641	0,3610	VALID
EX 6	0,813	0,3610	VALID
EX 7	0,817	0,3610	VALID
EX 8	0,759	0,3610	VALID
EX 9	0,667	0,3610	VALID
EX 10	0,641	0,3610	VALID
EX 11	0,743	0,3610	VALID
EX 12	0,734	0,3610	VALID
EX 13	0,787	0,3610	VALID
EX 14	0,720	0,3610	VALID
EX 15	0,678	0,3610	VALID
EM 1	0,523	0,3610	VALID
EM 2	0,645	0,3610	VALID
EM 3	0,644	0,3610	VALID
EM 4	0,450	0,3610	VALID
EM 5	0,482	0,3610	VALID
EM 6	0,650	0,3610	VALID
EM 7	0,578	0,3610	VALID
EM 8	0,435	0,3610	VALID
EM 9	0,650	0,3610	VALID
EM 10	0,371	0,3610	VALID
EM 11	0,634	0,3610	VALID
EM 12	0,643	0,3610	VALID
EM 13	0,471	0,3610	VALID
EM 14	0,415	0,3610	VALID
EM 15	0,449	0,3610	VALID
BT 1	0,731	0,3610	VALID
BT 2	0,773	0,3610	VALID
BT 3	0,786	0,3610	VALID
BT 4	0,707	0,3610	VALID
BT 5	0,676	0,3610	VALID
BT 6	0,699	0,3610	VALID
BT 7	0,822	0,3610	VALID
BT 8	0,808	0,3610	VALID
BT 9	0,441	0,3610	VALID
KP 1	0,645	0,3610	VALID
KP 2	0,879	0,3610	VALID
KP 3	0,571	0,3610	VALID
KP 4	0,593	0,3610	VALID
LY 1	0,719	0,3610	VALID
LY 2	0,696	0,3610	VALID
LY 3	0,691	0,3610	VALID

Table 2: Validity Test Results

Questions	r-count	r-table	Result
LY 4	0,716	0,3610	VALID

Source : Data processed by the authors using SPSS

According to table 2, we can see that the results of the validity from each latent variable above (the r-table value) are 0.3610, which means all the variables are valid with a P-value of 0.001, so it can be concluded that the data used in this study are valid

Table 3: Comparison between Roots of AVE with Correlations in Variables

	Exp_Mar	Emot_Ma	Brnd_Tr	Satisfact	Loyalty
Exp_Mar	0.516	0.186	0.462	0.479	0.074
Emot_Ma	0.186	0.584	0.410	0.219	0.462
Brnd_Tr	0.462	0.410	0.579	0.277	0.213
Satisfaction	0.479	0.219	0.277	0.636	0.104
Loyalty	0.074	0.462	0.213	0.104	0.625

Source: Data processed using WarpPLS

According to table 3, it is known that the results of the AVE's root comparison from each latent variable are above 0.50. These results are an indication of the fulfillment of discriminant validity criteria.

Reliability Test Results

The following are the results of the reliability test. Based on the calculations that have been carried out, the obtained results are as follows:

Table 4: Reliability Test Results

Variables	r-table value	Reliability	Result
Experiential Marketing	0,6	0,929	Reliabel
Emotion Marketing	0,6	0,824	Reliabel
Brand Trust	0,6	0,878	Reliabel
Satisfaction	0,6	0,600	Reliabel
Loyalty	0,6	0,660	Reliabel

Source: Data processed by the authors using SPSS

According to table 4.1, we can see that the reliability results of each latent variable above the r-table value are <0.60. It means that all variables are valid, so it can be concluded that the data used in this study are reliable.

Model Analysis Results

After analyzing empirical data and theories about experiential marketing, emotion marketing, brand trust, satisfaction, and loyalty, the design can be pictured in image 1 as follows :

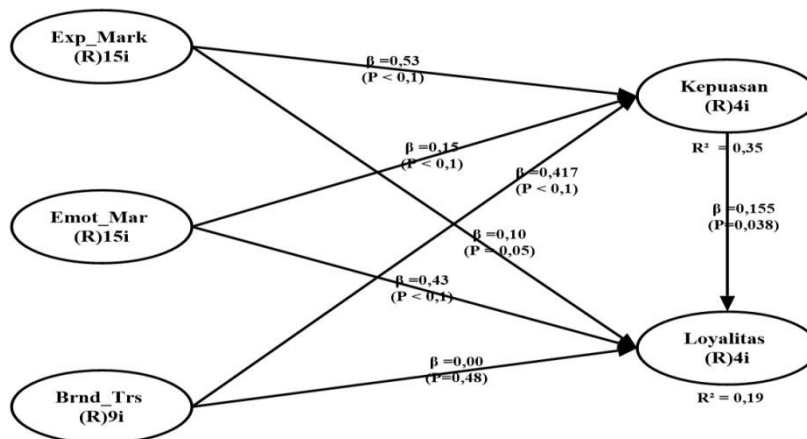


Image 1: The Output of the Research Model using Warp-PLS

According to image 1, we can see that an R2 of 0.35 is obtained, meaning that 35% of the variation in Experiential Marketing, Emotion Marketing, and Brand Trust are explained by the Satisfaction variable. R2 of 0.19 is obtained, meaning that 19% of the variation in Experiential Marketing, Emotion Marketing, and Brand Trust are explained by the Loyalty variable. These results show that the six hypotheses were accepted because the P-value <0.05 namely experiential marketing, emotion marketing, and brand trust variables, significantly influence satisfaction. Experiential marketing, emotion marketing variables have a significant effect on loyalty, and satisfaction variables have a significant effect on loyalty. As for variables that did not significantly influence on loyalty, the brand trust variable, it happened because of the value of P > 0.05.

Summary and Analysis of the Research Results

According to the results of the analysis carried out before, to summarize, the author will provide a summary of the hypothesis test results obtained which can be seen in Table 3 as follows:

Table 5: Summary of Research Results

Hypothesis	Explanation	Coefficient	P-value	Ideal	P-Result
H1	Exp_Mar – Satisfaction	0.533	<0.001	< 0.05	HO is Rejected
H2	Emot_Mar – Satisfaction Brnd_Tr -	0.148	0.004	< 0.05	HO is Rejected HO is
H3	Satisfaction	0.417	<0.001	< 0.05	Rejected
H4	Exp_Mar – Loyalty	-0.095	0.048	< 0.05	HO is Rejected
H5	Emot_Mar – Loyalty	0.433	<0.001	< 0.05	HO is Rejected
H6	Brnd_Tr - Loyalty	0.004	0.475	< 0.05	HO is Accepted
H7	Kepuasan - Loyalty	0.155	0.038	< 0.05	HO is Rejected

Source: Research results

Based on the summary of the research results, the following next section will explain the analysis of each hypothesis.

The Effect of Experiential Marketing on the Satisfaction of Mobile Banking Users

From the results of statistical testing (output) presented in Table 3, it shows that experiential marketing has a significant level of 0.001 with a regression coefficient of 0.533 which means HO is rejected while HA is accepted. This research proves that experiential marketing always provides different experiences according to Schmitt's theory (1999) in experiential creation. In terms of Sense, mobile banking provides an attractive appearance and design also the graphic animations were not slow when mobile banking is active. In terms of Feel, it is channeled through the ease of using the mobile banking application and a quick transaction process. In terms of think, it provides promotions and attractive programs for customers who use mobile banking. In terms of the Act, it provides additional services for mobile banking customers. For example, customers do not need to queue up in conducting transactions and mobile banking can be accessed 24 hours. In terms of Relate, customers can give complaints or criticisms to the Bank. Customers' good experience will have a good impact on mobile banking, in the form of customer satisfaction because customers have fulfilled their wants and needs.

The results of this study are in accordance with the results of research conducted by Pratama Adi Nugroho and Indarwati (2017) on "The Effect of Social Media Experiential Marketing Towards Customers Satisfaction (A Study in Chingu Korean Fan Cafe Bandung Indonesia)" stated This research found that Sense variable, Feel variable, Think variable, Act variable, and Relate variable have significant positive influence on customers' satisfaction partially and simultaneously. Other research by Tsu-Ming Yeh, Shun-Hsing Chen, Tsen-Fei Chen (2019) on "The Relationships among Experiential Marketing, Service Innovation, and Customer Satisfaction — A Case Study of Tourism Factories in Taiwan" stated that experiential marketing has positive effects on customer satisfaction.

The Effect of Experiential Marketing on the Satisfaction of Mobile Banking Users

From the results of statistical tests (output) presented in Table 4.1 shows that emotion marketing has a significant level of 0.004 with a regression coefficient of 0.148, meaning HO is rejected while HA is accepted. Based on these results, it is stated that experiential marketing has a positive effect on satisfaction. This research proves that emotion marketing can deliver value to the customers to form customer satisfaction, as well as tools for profit, achieving growth and long-term business success per theory (Robinet, 2011). In terms of Product, mobile banking provides various banking transactions that are needed by customers, as well as pays attention to the mobile banking customer preferences at this time and in the future. In terms of Money, we only use balance and internet connection to access the mobile banking. In terms of Experience, mobile banking provides a lot of promos & cashback. In terms of Energy, mobile banking can be activated without going to customer service. Positive values given by customers will have a good impact on mobile banking in the form of customer satisfaction because customers have fulfilled their wants and needs.

The results of this study are compatible with the results of research conducted by Tias A. Indarwati and Monika Tiarawati (2015) on "Marketing Strategy Through Experiential Marketing, Emotion Marketing, Customer Satisfaction, and Customer Loyalty at JCO Donuts Caffe Surabaya (Strategi Pemasaran Melalui *Experiential Marketing, Emotion Marketing* Kepuasan Dan Loyalitas Pelanggan Di JCO Donuts Caffe Surabaya)" stated that the emotion marketing variable has a positive and significant effect towards satisfaction.

The Effect of Brand Trust on the Satisfaction of Mobile Banking Users

From the results of statistical tests (output) presented in Table 3, it shows that brand trust has a significant level of 0.001 with a regression coefficient of 0.417, meaning H_0 is rejected while H_A is accepted. Based on these results, it is affirmed that brand trust has a positive effect on satisfaction. This research proves that brand trust can carry liability to mobile banking users by taking measurements. The instruments used to measure brand trust are based on instruments developed by Chaudhuri & Holbrook (2001). Measuring brand trust using indicators including Trust, meaning mobile banking gives trust to customers in transacting with a good reputation from each mobile banking. In terms of Rely, mobile banking can answer customer needs in transactions online and the quality of mobile banking. In terms of Honest, mobile banking gives accessible to transact and good experience in using mobile banking, therefore mobile banking is preferred by customers. In terms of Safe, mobile banking provides data security customers during online transactions on mobile banking. The trust given by mobile banking to customers will make customers feel satisfied in using mobile banking.

The results of this study are compatible with the results of research conducted by Boby Setiawan Putra (2017) on "The Effect of Experiential Marketing and Brand Trust on Customer Satisfaction and Loyalty of Aryaduta Hotels in Pekanbaru (Pengaruh *Experiential Marketing Dan Brand Trust* Terhadap Kepuasan Dan Loyalitas Pelanggan Hotel Aryaduta Di Pekanbaru)" stated that brand trust variables have a significant effect on satisfaction. Another study by Imroatul Khasanah (2015) on "Analysis of Influence of Customer Value, Experiential Marketing, Sense of Trust in Customer Satisfaction Case Study at Pondok Tingal Hotel in Magelang (Analisis Pengaruh Nilai Pelanggan, *Experiential Marketing*, Rasa Kepercayaan Terhadap Kepuasan Pelanggan Studi Kasus Hotel Pondok Tingal Magelang)" stated that the Trust Variable has a significant effect on satisfaction.

The Effect of Experiential Marketing on the Loyalty of Mobile Banking Users

From the results of statistical tests (output) presented in Table 3, it shows that experiential marketing has a significant level of 0.048 with a regression coefficient of -0.095, meaning H_0 is rejected while H_A is accepted. Based on these results, it is stated that experiential marketing positively affects loyalty. This research proves that experiential marketing always provides different experiences according to Schmitt's theory (1999) in experiential creation. In terms of Sense, mobile banking provides an attractive appearance and design also the graphic animations were not slow when mobile banking is active. In terms of Feel, it is led through the ease of using the mobile banking application and the transaction process quickly. In terms of Think, it provides promotions and attractive programs for customers who use mobile banking. In terms of Act, it provides additional services for mobile banking customers such as customers do not need to queue up in conducting transactions and mobile banking can be accessed 24 hours. In terms of Relate, customers can give complaints and criticisms to the Bank. Customers' good experience will have a good impact on mobile banking, in the form of customer satisfaction because customers have fulfilled their wants and needs and will make customers loyal to mobile banking. The results of this study are compatible with the results of research conducted by Andriani Kusumawati (2011) on "The Effect of Experiential Marketing on Customer Satisfaction and Loyalty in the Malang Town Square Hypermart Case (Pengaruh *Experiential Marketing* Terhadap Kepuasan Dan Loyalitas Pelanggan Kasus Hypermart Malang Town Square)" stated that experiential marketing variables have a significant effect on loyalty. Another study by R. Öztürk (2015) on "Exploring the Relationships between Experiential Marketing, Customer Satisfaction and Customer Loyalty: An Empirical Examination in Konya" also stated that experiential marketing has a significantly positive effect on customer satisfaction and customer loyalty.

The Effect of Emotion Marketing on the Loyalty of Mobile Banking Users

From the results of statistical tests (output) presented in Table 3, it shows that emotion marketing has a significant level of 0.001 with a regression coefficient of 0.433, meaning H_0 is rejected while H_A is accepted. Based on these results, it is affirmed that emotional marketing has a positive effect on loyalty. This research proves that emotion marketing can deliver value to the customers to form customer satisfaction, as well as tools for profit, achieving growth and long-term business success per theory (Robinet, 2011). In terms of Product, mobile banking provides various banking transactions that are needed by customers, as well as pays attention to the mobile banking customer preferences at this time and in the future. In terms of Money, we only use balance

and internet connection to access the mobile banking. In terms of Experience, mobile banking provides a lot of promos & cashback. In terms of Energy, mobile banking can be activated without going to customer service. Positive values given by customers will have a good impact on mobile banking in the form of customer satisfaction because customers have fulfilled their wants and needs and the customers become loyal to mobile banking.

The results of this study are compatible with the results of research conducted by Rita Kusumadewi and Intan Lestari (2017) on "The Effect of Emotional Marketing Spiritual Marketing on Customer Loyalty of Savings Bank Syariah Mandiri Mandiri Branch Cirebon Siliwangi" stated that emotional marketing variables have a significant effect on loyalty variables. Other studies by Antoni Serra-Cantalops, José Ramon-Cardona, and Fabiana Salvi (2018) on "The impact of positive emotional experiences on eWOM generation and loyalty" stated that Results indicate that positive emotional experiences have a positive effect on satisfaction, eWOM generation and computational reputation. This study identifies the provision of emotional experiences as a powerful generator of positive eWOM in the hospitality context and it states that customer satisfaction, in itself, does not guarantee positive eWOM generation.

The Effect of Brand Trust on the Loyalty of Mobile Banking Users

From the results of statistical tests (output) presented in Table 3, it shows that brand trust has a significant level of 0.475 with a regression coefficient of 0.004, meaning that H₀ is accepted while H_A is rejected. Based on these results, it is affirmed that brand trust does not significantly influence loyalty. This research proves that mobile banking is used only for certain needs such as bill payment, online shopping payments, balance purchases, online motorcycle taxi top-up purchases, e-money top-up purchases and is used during promotions and cashback from the Mobile Banking. The instruments used to measure trust a brand based on an instrument developed by Chaudhuri & Holbrook (2001). Measurement of brand trust with indicators including Trust, mobile banking gives trust to customers in transacting with a good reputation from each mobile banking. In terms of Rely, mobile banking can satisfy customer needs in online transactions and quality from mobile banking. In terms of Honest, mobile banking provides convenience in transactions as well as good experience in using mobile banking, hence mobile banking is preferred by many customers. In terms of Safe, mobile banking provides security for customer data in online transactions at mobile banking.

The results of this study are compatible with the results of research conducted by Rezki Yunima, Retno Budi Lestari, Herry Widagdo (2019) on "The Effect of Brand Image, Brand Trust, and Company Reputation on Loyalty of XYZ Handphones in Palembang (Pengaruh Brand Image, Brand Trust, dan Company Reputation Terhadap Loyalitas Handphone XYZ Di Palembang)", stated that the brand trust variable does not significantly influence the loyalty variable. Other research by Oddy Adam Noegroho, Suharyono, and Srikandi Kumadji (2013) on "The Effect of Experiential Marketing, Brand Trust on Satisfaction and Loyalty at KFC's Kawi Branch (Pengaruh Experiential Marketing, Brand Trust Terhadap Kepuasan Dan Loyalitas KFC Cabang Kawi)" which stated that the brand trust variable does not significantly influence the loyalty variable.

The Effect of Satisfaction on the Loyalty of Mobile Banking Users

From the results of statistical tests (output) presented in Table 3, it shows that satisfaction has a significant level of 0.038 with a regression coefficient of 0.155, meaning H₀ is rejected while H_A is accepted. Based on these results, it is affirmed that satisfaction positively affects loyalty. Tjiptono (2012) mentioned four methods that can be used to determine the level of customer satisfaction with the use of services or products, namely complaints and suggestion systems, customer satisfaction surveys, Ghost shopping, and lost customer analysis.

The results of this study are compatible with the results of research conducted by Tias A. Indarwati and Monika Tiarawati (2015) on "Marketing Strategies through Experiential Marketing, Emotion Marketing Customer Satisfaction and Loyalty at JCO Donuts Caffe Surabaya (Strategi Pemasaran Melalui Experiential Marketing, Emotion Marketing Kepuasan Dan Loyalitas Pelanggan Di JCO Donuts Caffe Surabaya)" stated that satisfaction variables significantly influence variables loyalty. Other research by Oddy Adam Noegroho, Suharyono, and Srikandi Kumadji (2013) on "The Effect of Experiential Marketing, Brand Trust on Satisfaction and Loyalty at KFC's Kawi Branch (Pengaruh Experiential Marketing, Brand Trust Terhadap Kepuasan Dan Loyalitas KFC Cabang Kawi)" stated that there is a significant influence between the satisfaction variable and the loyalty variable.

V. Discussion

The research result on the effect of experiential marketing, brand trust and emotion marketing on the satisfaction and loyalty of mobile banking users, can be formed into several conclusions as follows:

1. Experiential marketing influences satisfaction. This means that good consumer experience will have a good impact on mobile banking, in the form of customer satisfaction because customers have fulfilled their wants and needs.
2. Emotion marketing affects satisfaction. This means emotion marketing can deliver value to customers to form customer satisfaction.
3. Brand trust affects satisfaction. This means that the trust given by customers to mobile banking will make customers feel satisfied using mobile banking.
4. Experiential marketing influences loyalty. This means that good customer experience will have a good impact on mobile banking, in the form of customer satisfaction, because customers have fulfilled their wants and needs and thus will make customers loyal to mobile banking.
5. Emotion marketing affects loyalty. This means that the positive value given by customers will have a good impact on mobile banking, in the form of customer satisfaction, because customers have fulfilled their wants and needs and thus consumers become loyal to mobile banking.
6. Brand trust does not affect loyalty. This means that mobile banking is used only for certain needs such as bill payment, online shopping payments, balance purchases, online motorcycle taxi top-up purchases, e-money top-up purchases and used during promotions and cashback from the Mobile Banking.
7. Satisfaction influences loyalty. This means that mobile banking can satisfy the customers' wants and needs so that they can feel satisfied and loyal to mobile banking.

VI. Conclusion

Based on the research result, discussion, and conclusions obtained, the theoretical implications for the research will come from the research findings that the bank further enhances experiential marketing and emotion marketing strategies so that customers can continue to feel satisfying experiences and deliver positive values on mobile banking, because the value of experience obtained is very decisive for customers to re-use mobile banking. The bank also has to advance a brand trust strategy so that customer confidence can be maintained, meaning that mobile banking remains the best mobile banking and eventually makes customers feel satisfied and loyal. Thus future research can add or use other variables.

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