

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 of 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

Introduction

Customer satisfaction is the assessment of the use of the goods or services as compared to expectations prior to its use (Kotler & Keller, 2016). 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 (Shanka & Research, 2012; Cheserek et al., 2015; Khafafa & Shafii, 2013; Marist, Yuliati, & Najib, 2014; Malik, Ghafoor, Hafiz, & science, 2012; Susanty & Kenny, 2015; Mohammadi et al., 2015; Nam, Ekinici, & Whyatt, 2011).

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 (PT. BPD Jambi. 2019). 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.

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 (Schmitt, 2011). 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 (Prahald & Ramaswamy, 2004; Semeijn et al., 2005).

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 (Arokiasamy et al., 2012; Farahmandian et al., 2013; Arokiasamy & Abdullah, 2012; Negricea et al., 2014; Raghavan et al., 2015). There is the influence of experiential marketing towards customer satisfaction has been demonstrated in several studies (Widowati & Tsabita, 2017; Astuti & Sumayanti, 2015). Research on influence of brand equity towards customer satisfaction proves that there is a positive influence between brand equity towards customer satisfaction (Kumar & Reviews, 2014; Tanveer & Lodhi, 2016; Budiarti et al., 2013). 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 has 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.

Literature Review

Service Quality

Parasuraman, Zeithaml, & Berry (1985), defines the 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. Grönroos & Gummerus (2014), defines the 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 (Zeithaml & Bitner, 2013; Wirtz, 2011). 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 (Kotler & Keller, 2016).

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 (Prasetyo & Maulani, 2017). 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.

According to Enrique Bigné et al., (2008), pleasure in shopping experience impacted significantly to customer satisfaction, even can positively impact on purchase intent back or customer loyalty. Grewal et al., (2003), found a positive correlation between values in customer experience, overall customer satisfaction, and repurchase of quantitative.

According to Andreani (2009), the essence of experiential marketing is to build lasting relationships with customers through five aspects, namely sense, feel, think, act and relate. According to (Schmitt, 2011) 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

According to Kotler & Keller (2016), 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. According to Aaker (2014), 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.

According to Mourad & Serag Eldin Ahmed (2012), 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. Aaker (2014), 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.

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 (Kotler & Keller, 2016).

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 (Semeijn et al., 2005).

The measurement of customer satisfaction carried out by (Oliver, 2014; Churchill & Iacobucci, 2006), that tend to focus on customer satisfaction operationalisasi. 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, Zeithaml, & Berry, 1985) who then publish the theory, better known by his scale dimensions i.e. SERVQUAL scale tangible, reliability, responsiveness, assurance and empathy. Lassar et al., (2000), found that unsatisfactory service will contribute to changing customer behavior. Satisfaction will increase when the processing time of service more quickly than expected.

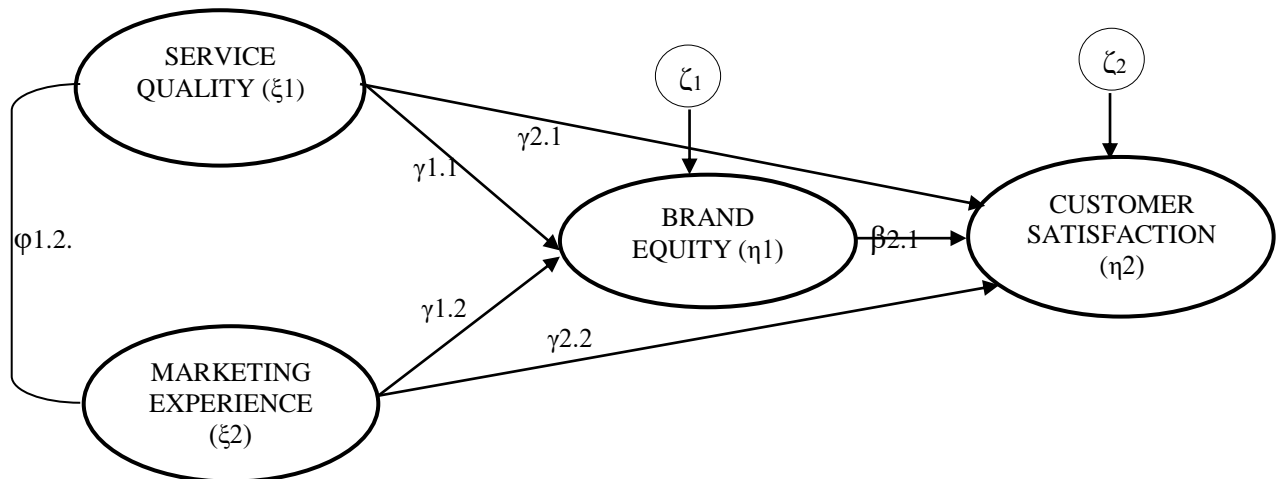


Figure 1. Research Model

Hypothesis

- H₁ : The service quality has a significant effect on the brand equity
- H₂ : Impactful Marketing significantly affects brand equity
- H₃ : Service quality significantly affects customer satisfaction
- H₄ : Influence marketing experiential significantly to customer satisfaction
- H₅ : Service quality and experiential marketing influence significantly on brand equity both partially and simultaneously
- H₆ : Service quality and experiential marketing influence significantly on customer satisfaction both partially and simultaneously
- H₇ : Brand equity affects significantly on customer satisfaction
- H₈ : Service quality, experiential marketing and brand equity have significant effect on customer satisfaction both partially and simultaneously

Research Method

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 (PT. BPD Jambi. 2019). 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. : $N = \text{Slovin } 67191 / (1 + (67.191.0, 5)^2) = 400$.

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) (Brown & Peterson, 1994; Baldauf, 2001). 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 ((Ferdinand, 2006). 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 (Edward, 2008). 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).

Result 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 =-0308/0427 =-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:

Tabel. 1 Goodness-of-fit Indexes

<i>Goodness of fit Index</i>	Cut-off Value	Result Model	Description
Free Derajad, DF		153	
RMSEA	≤ 0,08	0.075	Good
GFI	≥ 0,90	0.855	Moderate
AGFI	≥ 0,90	0.943	Good
CMIN/DF	≤ 2,00	1.882	Good
TLI	≥ 0,90	0.929	Good
CFI	≥ 0,90	0.944	Good

Source: Data Processing (2019)

From the test results Table 1. 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 & Wothke, 1999), 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 & experiential marketing to customer satisfaction with brand equity as variable both partially and simultaneously.

Table 2. Research Hypothesis Testing Summary Results

Hypothesis	Value CR / F	T value (P<0,05)	Conclusion	Description
Hypothesis 1 The service quality has a significant effect on the brand equity	2,340	0,014	service quality has a real effect on the brand equity.	H1 accepted
Hypothesis 2 Impactual Marketing significantly affects brand equity	2,667	0,003	experiential marketing has a real effect on the brand equity.	H1 accepted
Hypothesis 3				

Service quality significantly affects customer satisfaction	2,115	0,015	Service quality has a real effect on the customer satisfaction	H1 accepted
Hypothesis 4				
Influence marketing experiential significantly to customer satisfaction	2,326	0,004	experiential marketing has a real effect on the customer satisfaction	H1 accepted
Hypothesis 5				
Service quality and experiential marketing influence significantly on brand equity both partially and simultaneously	Partial 2,340 2,667 Simultaneous 121,610	0,014 0,003 0,000	Service quality and experiential marketing have a real effect on the brand equity both partially and simultaneously	H1 accepted
Hypothesis 6				
Service quality and experiential marketing influence significantly on customer satisfaction both partially and simultaneously	Partial 2,115 2,326 Simultaneous 123,251	0,015 0,004 0,000	The marketing mix of services and quality of service have a real effect on both partial and simultaneous satisfaction	H1 accepted
Hypothesis 7				
Brand equity affects significantly on customer satisfaction	2,112	0,022	Brand Equity has a real effect on customer satisfaction	H1 accepted
Hypothesis 8				
Service quality, experiential marketing and brand equity have significant effect on customer satisfaction both partially and simultaneously	Partial 2,115 2,326 2,112 Simultaneous 119,433	0,015 0,004 0,022 0,000	Service quality, experiential marketing and brand equity have a real effect on customers satisfaction both partially and simultaneously	H1 accepted

Source: Data Processing (2019).

According to table 2, at hypothesis 1, value C. R – which is identical to the test – T in regression, all regression coefficients are significantly not equal to zero, therefore the zero hypothesis that regression weight is equal to zero can be rejected. Analysis results of the quality of service data significant effect on brand equity, it is indicated by the value of CR $2.340 > 1.96$ and the value of P-value 0.014 is smaller than 0.05 ($P < 0.05$). By implementing the dimensions of service quality, namely tangibles, reliability, responsiveness, assurance and empathy, will increase the brand equity Bank Jambi.

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 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 $P < 0.005$.

Table. 3 Indirect Influence Hypothesis Testing Results

Independent Variable	Dependent Variable	Intervening Variable	Path coefficient
Service quality (X1)	Customer satisfaction (Y2)	Brand Equity (Y1)	$(0.266) \times (0.568) = 0.151$
Experiential Marketing (X2)	Customer satisfaction (Y2)	Brand Equity (Y1)	$(0.388) \times (0.568) = 0.220$

Source: Data Processing (2019)

From table 3 the results of path coefficient analysis indirect influence between service quality variables (X1) on customer satisfaction (Y2) through brand equity (Y1) obtained through the results between the direct influence between service quality (X1) on customer satisfaction (Y1) path coefficient amounting to 0.266×0.568 , so that the indirect effect coefficient of 0.151. This means that service quality (X1) has an indirect effect on customer satisfaction (Y1) through brand equity of 15.1%. The indirect effect between experiential marketing (X2) on experiential marketing (Y2) obtained through the results between the direct influence between experiential marketing on customer satisfaction (Y2) has a coefficient value of 0.388×0.568 . Thus the indirect effect coefficient of 0.220. This means that experiential marketing has an indirect effect on customer satisfaction (Y2) through brand equity of 22.0%.

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 such as research by (Arokiasamy et al., 2012; Farahmandian et al., 2013; Negricea et al., 2014; Raghavan et al., 2015; Subrahmanyam, 2017). This study also provides support for the results of previous studies where the results prove that experiential marketing variables can increase satisfaction, such as research conducted by (Astuti & Sumayanti, 2015; Widowati & Tsabita, 2017).

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 by (Taman, et al., 2013), 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, the results of this study support previous studies conducted by (Budiarti et al., 2013; Kumar & Reviews, 2014; Tanveer & Lodhi, 2016). The influence of service quality and experiential marketing together on customer satisfaction shows significantly influential results. These results support previous studies conducted by (Devia, et al., 2018; Pham et al., 2015; Setiawan, 2018; Setiobowo, 2017; Zena & Hadisumarto, 2013).

The results of the test on the service quality effect and experiential marketing on brand equity have a significant effect. These results support the results of previous studies, among others, carried out by (Carrizo-Moreira et al., 2017; Mohammad, 2017; Mukiira et al., 2017; Shrestha et al., 2013). The results of simultaneous testing of service quality, experiential marketing & brand equity on customer satisfaction have a significant effect. These results support previous studies conducted by (Malik et al., 2012; Marist et al., 2014; Mohammadi et al., 2015; Nam et al., 2011; Susanty & Kenny, 2015).

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 (Arokiasamy et al., 2012; Astuti & Sumayanti, 2015; Malik et al., 2012; Mohammad, 2017; Mukiira et al., 2017; Setiobowo, 2017; Shrestha et al., 2013). Some of the researchers used SmartPLS analysis tools (Budiarti et al., 2013; Devia et al., 2018; Setiawan, 2018; Susanty & Kenny, 2015), while in this study using tools Structural equation model analysis (SEM) which has also been widely used in previous studies as done by (Carrizo-Moreira et al., 2017; Kumar & Reviews, 2014; Marist et al., 2014; Mohammadi et al., 2015; Pham et al., 2015; Subrahmanyam, 2017; Tanveer & Lodhi, 2016; Widowati & Tsabita, 2017; Zena & Hadisumarto, 2013).

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 (Arokiasamy et al., 2012; Farahmandian et al., 2013; Negricea et al., 2014; Raghavan et al., 2015; Subrahmanyam, 2017). As for the researchers who researched the variables experiential marketing and satisfaction among others (Astuti & Sumayanti, 2015; Widowati & Tsabita, 2017), the researcher who equally incorporated the variable brand equity and satisfaction among others is done by (Budiarti et al., 2013; Kumar & Reviews, 2014; Tanveer & Lodhi, 2016). As for researchers are equally incorporating quality service variables, experiential marketing and customer satisfaction as done by (Devia et al., 2018; Pham et al., 2015; Setiawan, 2018; Setiobowo, 2017; Zena & Hadisumarto, 2013), while researchers are equally researching the quality of service variables, experiential marketing and brand equity are among others done by (Carrizo-Moreira et al., 2017; Mohammad, 2017; Mukiira et al., 2017; Shrestha et al., 2013), as for the researchers who equally incorporate quality service variables, experiential marketing, brand equity and customer satisfaction include (Malik et al., 2012; Marist et al., 2014; Mohammadi et al., 2015; Susanty & Kenny, 2015).

The result of this research supports the theory expressed by experts, among others, by five elements of service quality will increase customer satisfaction (Kotler & Keller, 2016), the quality of service has an important role to form the satisfaction of Customers (Zeithaml & Bitner, 2013).

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 (R²) 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.

Table 4. Simultaneous Test Results 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.755 ^a	.563	.50	.45735	.451	1 23 .25 1	2	377	.000

a. Predictors: (Constant), KPL, EXM

Simultaneously testing the influence of service quality , experiential marketing & on customer satisfaction are:

Table 5. Simultaneous Test Results 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.767 ^a	.598	.582	.43341	.493	19,433	3	3,43	.000

a. Predictors: (Constant), KPL, EXM, BEQ

From the results of simultaneous testing of table 4. and 5 . there are differences in test results between models without including brand equity variables with models that include brand equity variables . On models without variable brand equity of the coefficient of determination (R²) or see the numbers in the column R square is 0,563, meaning that the quality of service and experiential marketing affects student satisfaction by 56.3%. In the model by entering the brand equity variable the results of the coefficient of determination (R²) or seeing the numbers in the R square column is 0.598, it means that the service quality, experiential marketing and brand equity variables affect Bank Jambi customer satisfaction by 59.8% while the rest are influenced by other factors outside the research this. So it can be concluded that the research model by adding the brand equity variable as renewal in this research model results in a greater effect on customer satisfaction compared to without entering the brand equity variable (59.8 > 56.3).

Conclusion and Suggestions

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.

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.

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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