THE IMPLICATIONS ON CUSTOMER TRUST OF BUSINESS CREDIT RAKYAT PT. BANK MANDIRI (PERSERO), TBK. MEDAN

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ABSTRACT

This study aims to determine and analyze: The effect of experiential marketing, emotional branding, and service quality on customer satisfaction partially or simultaneously; the effect of experiential marketing, emotional branding, service quality, and customer satisfaction on customer trusts partially or simultaneously. The population consisted of 7,987 micro people's business credit customers at Bank Mandiri in Medan who were active. A sample of 630 debtors was taken randomly from the population. Empirical data were analyzed descriptively with the support of Excel and SPSS software. Primary data analysis with a structural equation model supported by the lisrel application program. The study results are: experiential marketing and emotional branding partially affect customer satisfaction. Service quality has no effect on customer satisfaction. Experiential marketing, emotional branding, and service quality simultaneously influence customer satisfaction. Emotional branding, service quality, and customer satisfaction partially affect customer trust.

KEYWORDS: Experiential marketing, emotional branding, customer satisfaction, customer trust.

1. INTRODUCTION

The growing banking industry in Indonesia has competition to get as many customers as possible to raise funds from the public. In business, banking and society are two components that partner with each other and are also interdependent. For this reason, this industry has proven to be able to contribute to economic growth, both at the local and local levels.(Appiahene et al., 2019; Çetin et al., 2012)

Therefore, people need the banking industry as a source of funds in various business activities. Bankinmust serve the public optimally and excel in competition, because the condition of the banking world in Indonesia has undergone many changes from time to time. This change is not only caused by internal developments in the banking world, but also cannot be separated from the influence of developments outside the banking world, such as the real sector in the economy, politics, law, and social.(Khatoon et al., 2020; Reddy, 2021; Syahrial&Hary Susilo, n.d.)

Bank Rakyat Indonesia (BRI) is the largest distributor of people's business loans nationally in 2019. The total KUR funds distributed amounted to Rp87.9 trillion with the number of customers or debtors as many as 4 million debtors. The second order is owned by Bank Mandiri. The amount of funds distributed amounted to Rp25 trillion, including 310,987 KUR customers. The third position is occupied by Bank Negara Indonesia (BNI). The funds distributed amounted to Rp17.7 trillion. The number of debtors is 241,306 customers. The smallest portion of KUR funds was distributed by Bank Tabungan Negara (BTN) amounting to Rp91.87 billion. The number of debtors is 3,675 customers.

The above differences can occur due to various factors such as the ceiling provided by the government is not the same to each; Characteristics and number of population in which the bank is domiciled; Different business climates in different regions.(Bhat et al., 2018)

The channeled KUR funds cannot be seen only from the nominal amount. The number of customers who use the funds for business is important. (Friskayanti et al., 2014);(Hersana et al., 2014) The number of customers has a positive effect on the profitability of financial institutions. The increasing number of debtors can minimize the risk of traffic jams. The greater the loan per debtor, the greater the risk of not collectible. (Wijaya et al., n.d.)

At PT. Bank Tabungan Negara (Persero), Tbk amounted to 24.998,639.46. The smallest ratio is found in PT. Bank Rakyat Indonesia Persero (Tbk), while the largest ratio is owned by PT. Bank Mandiri (Persero), Tbk. So, the Bank with the largest ratio is the most vulnerable to not being collected. The ratio comparison above is presented in figure 1.
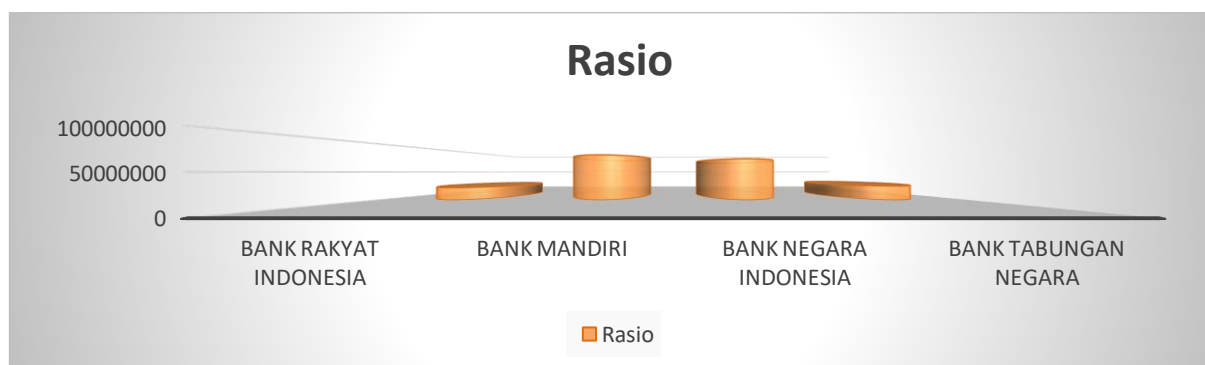
Source: Based on primary data, 2020

Figure 1. Bar chart of the ratio of KUR funds to the number of debtors

(A. D. K. Sari, 2019)The realization of business loans of the people of North Sumatra continues to be encouraged, with the end of 2019 achieving the target at Rp5.38 trillion. Yusup (2019) said that until the second quarter of 2019 the realization of North Sumatra KUR distribution reached Rp2.69 trillion based on districts/cities of the largest KUR realization occurred in Medan by 15.14 percent, Deli Serdang by 10.06 percent, and Karo by 7.57 percent.

(Wardani, 2020) has conducted research on BNI Syariah KC Kusumanegara Yogyakarta. As a result, the quality of service and experiential marketing partially has no effect on customer satisfaction. The results of the research obtained show that (Azizah, 2016) experiential marketing has no effect on customer satisfaction. Other researchers also revealed that most of the variable dimensions of experiential marketing have no effect on customer satisfaction. The (AmalinaFildzah souls, 2017) relate variable affects customer satisfaction while the sense, feel, think and act variables do not have a significant effect on customer satisfaction.

The following three researchers provide different results about the causal relationship of experiential marketing to customer satisfaction. Experiential marketing affects user satisfaction. Experiential marketing dimensions such as sense experience, feel experience, (Devindiani&; Wibowo, 2016) think experience, and relate experience have a significant effect on customer satisfaction. (Oeyono&; Dharmayanti, 2013)The results of this study are all variables Experiential Marketing that includes Sense, Feel, Think, Act and Relate, which have a significant influence on Customer Satisfaction (Fauzi, 2017) .

Research results where (Pasha &Razashah, 2018) data were collected from 141 customers who maintain both public and private bank accounts in the Gampaha district, It is concluded that the quality of service affects customer satisfaction. The same conclusion was also obtained from research in (Mullein, 2017a) Private Banks in Mekelle Town. The results of the study reveal that having employees who give customers personal attention, providing customers best interest at heart, owning employees who understand customers specific needs are the variables that are statistically significant and have influence on customer satisfaction.

The results of the study entitled "The Effect of (Andarisci, 2019a) Experiential Marketing and Emotional Branding Strategies on Customer Satisfaction with Service Quality as a Moderating Variable. It was revealed that Experiential marketing has a positive and significant effect on satisfaction, Emotional branding has a negative and insignificant effect on customer satisfaction, Service quality has a positive effect and is able to moderate the influence of experiential marketing on satisfaction, service quality has a negative effect and is unable to moderate the influence of Emotional branding. The unit of analysis is a customer of Bank Rakyat Indonesia Syariah Semarang Branch Office.

The results of the study concluded that (Setiadi, Waluyo, et al., 2015) emotional branding partially affects the dependent variable, namely customer satisfaction. Increased emotional branding will increase customer satisfaction. Conversely, if emotional branding decreases, then customer satisfaction will also decrease. The same conclusion was also obtained with the research title "The Effect of Emotional Branding and Experiential Marketing on Eiger Adventure Brand Loyalty

through Brand Trust and Customer Satisfaction as Intervening Variables (Case Study at Eiger Adventure Store Semarang). Emotional branding affects customer satisfaction. (Wijanarka et al., 2015a)

Other researchers stated customer satisfaction as a predictor of customer trust, meaning that in this study customer affects customer trust. Previous research; indicates (Norhermaya&; Soesanto, 2016) (QURROTY, 2014) (Madjid, 2013a) Customer satisfaction has the greatest influence on trust. Customer satisfaction that affects customer trust. Customer satisfaction is an antecedent of customer trust.

Some researchers stated customer trust as a predictor of customer satisfaction, such as research, with the title, The Effect of Service Quality, (Andrian, 2017) Experiential Marketing, and Brand Trust on Customer Satisfaction at Bank BRI Syariah; The Influence of Brand Image, Service Quality, Trust on Customer Loyalty through Customer Satisfaction on Pawn Customers at Pegadaian Kalibanteng Semarang Branch; In his research, it was concluded that customer trust affects customer satisfaction. The three studies above show that customer trust is an antecedent of customer satisfaction. (Khansa&; Farida, 2017) (Ardhiansyah et al., 2014)

Limitation of problems is needed in this study so that it does not widen so that it does not focus on the research objectives. Considerations in limiting research problems are: The variables studied include: Experiential Marketing, Emotional Branding, Service Quality, Customer Satisfaction (Consumer Satisfactions), and Customer Trust (Customer Trust), The unit of analysis is limited to selecting individuals or KUR customer respondents whose obligations are running at PT. Bank Mandiri (Persero), Tbk. in Medan, and the research period starts from April 2020 to December 2022.

Next, formulate the problem to be followed up, namely:

a. There is an influence of experiential marketing on customer satisfaction of people's business credit (KUR) PT. Bank Mandiri (Persero), Tbk Medan.
b. There is an influence of emotional branding on customer satisfaction of people's business credit (KUR) PT. Bank Mandiri (Persero), Tbk Medan.
c. Is there any influence on service quality on the people's business credit (KUR) customers of PT. Bank Mandiri (Persero), TbkMedan .
d. Is there an influence of experiential marketing, emotional branding, and service quality together on customer satisfaction of people's business credit (KUR) PT. Bank Mandiri (Persero), TbkMedan.
e. Is there any influence of experiential marketing on the trust of people's business credit (KUR) customers of PT. Bank Mandiri (Persero), TbkMedan
f. Is there any influence of emotional branding on the trust of customers of the people's business credit (KUR) PT. Bank Mandiri (Persero), TbkMedan.
g. Is there any influence on service quality on customer confidence of people's business credit (KUR) PT. Bank Mandiri (Persero), TbkMedan.
h. Is there any effect of satisfaction on the trust of small business credit (KUR) customers of PT. Bank Mandiri (Persero), TbkMedan.

i. Is there any influence of experiential marketing, emotional branding, service quality, and satisfaction together on the trust of customers of the people's business credit (KUR) PT. Bank Mandiri (Persero), TbkMedan.

2. LITERATURE REVIEW AND THE HYPOTHESIS

The Grand theory In this study, namely: service dominance logic(Vargo &Lusch, 2019) S-D logic offers a metatheoretical frame-work that identifies service (usually singular) – the process of using one's resources for the benefit of another actor – rather than goods, as the fundamental basis of economic (and social) exchange.

S-D logic offers a metatheoretical framework that identifies (usually singular) services – the process of using one's resources for the benefit of other actors – rather than goods, as the fundamental basis of economic (and social) exchange. The economic and social basis of SDL defines services as a process of using resources that benefit others. The services provided will create an identified value. It is not the goods (tangible) that provide value, but the services received by someone. Service dominance logic covers a very broad aspect. (Kim &Pomirleanu, 2021; Marketing 019- Uniting Theory- Tourism, n.d.)

The role of marketing managers is critical in managing the company's unique resources to produce competitive services. In this study the Theory of the growth of the firm is derivative of service dominance logic. In a word, it is called Middle range theory. Research concepts consisting of experiential marketing, service quality, emotional branding, customer trust, and consumer satisfaction are the basis for forming hypotheses (propositions). A theory consists of a series of coherent propositions.(Zikmund, Babin, C.Carr, et al., 2013)

Trust is defined as the expectations of the parties to a transaction with any organization during the service experience and even related to the risks associated with assuming and acting according to those expectations by the relevant organization(Upamannyu et al., 2015) . A person has confidence in the occurrence of an event if he expects it to happen. Further mentioned in relation to individual trust is the willingness to rely on others in the risk phase. This desire comes from understanding based on experience. This also raises the hope that the other party will create a positive result.(Hunt, 2013)

Trust in an organization or individual can occur if future events can before see. Therefore, there is no longer any doubt about the service provider. Customer trust is defined as the customer's desire to lean on a brand with risks faced because expectations of that brand will lead to positive results (Fleeson et al., 2017).

A brand that is considered better by the customer, if its attributes in the future are consistent then repeat purchases occur. Customer expectations will be better or no longer hesitate to buy the brand. The fulfillment of needs and desires in the future will be placed on the brand concerned. They feel that there will be no disappointment with the purchase or consumption of the same brand in the future.(Chrisman, 2019; Hunt, 2013; Willig et al., n.d.)

In the service industry context, trust relates to customers' expectations and beliefs that their service provider will carry out actions as promised (Levy & Hymn, 2016). In the context of the service industry, trust relates to a customer's expectation and confidence that their service provider will perform as promised.

The Framework and Hypothesis Development

Importantly, the research framework is very important in this research. The analytical (Malhotra et al., 2017)modelis aseries of variables and their interrelationships, designed to represent a whole or part, some real system or process. A frame of mind is a conceptual model of how theory relates to factors that have been identified as important problems (. The linkage between variables is then formulated into the form of a research paradigm. Other authors say the conceptual framework is a way of thinking based on the logical flow of thinking for research problem solving. No different opinion is expressed by (Sugiyono, 2015)(Puspitaningtyas, 2016)(Agung &; Yuesti, 2017)

The frame of mind concerns the relationship between the independent variable and the dependent variable.(Agung &; Yuesti, 2017)

The relationships that exist among latent variables will be drawn in a research model. The framework that is built becomes the basis for developing research hypotheses.
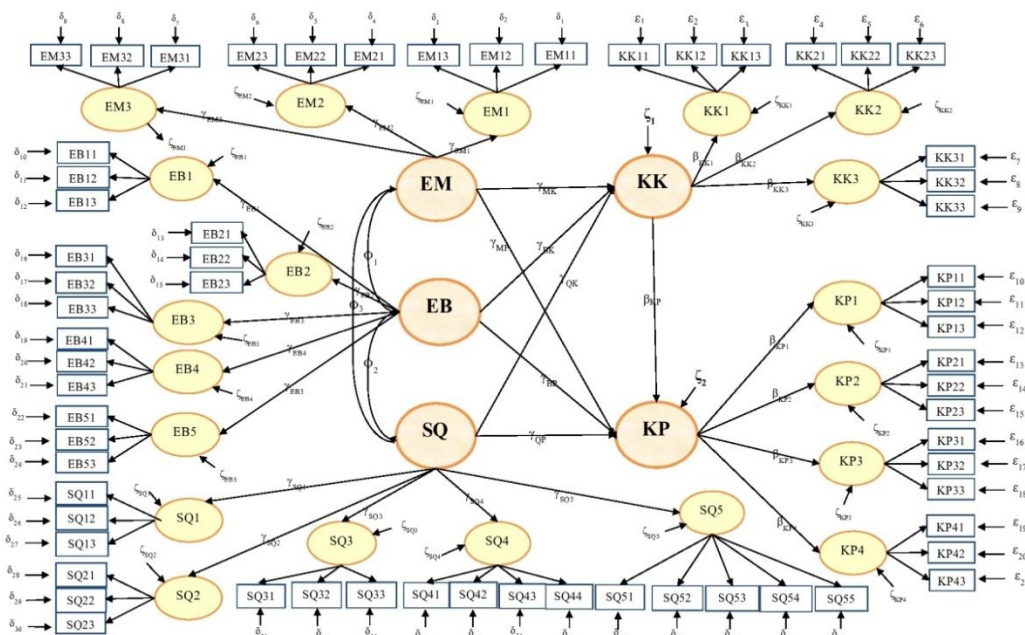
Source: Developed by researchers, 2020
Figure 1. Path Diagram Structural Model- research

The provisional answer (hypothesis) to the problem formulation refers to the framework of thought that has been revealed above, namely:

Ha1: Experiential marketing affects customer satisfaction
Ha2: Emotional branding affects customer satisfaction
Ha3: Service quality affects customer satisfaction

Ha4: Experiential marketing, emotional branding, and service quality together affect customer satisfaction

Ha5: Experiential marketing affects customer trust

Ha6: Emotional branding affects customer trust

Ha7: Service quality affects customer trust

Ha8: Customer satisfaction affects customer trust

Ha9: Experiential marketing, emotional branding, service quality, and customer satisfaction together affect customer trust

3. RESEARCH METHOD

This study used a descriptive method. (Malhotra et al., 2017) Descriptive research is a type of conclusive research that has as its major objective the description of something, usually market characteristics or functions.

Descriptive research is conclusive with the main purpose of describing various characteristics or functions of the market. Descriptive research is characterized by the formulation of certain research problems and hypotheses. The information required is clearly defined, planned, and structured.

Descriptive research methods are carried out to determine the existence of independent variables, either only on one or more variables (stand-alone variables or independent variables) without making comparisons of the variables themselves and looking for relationships with other variables (Sugiyono, 2019).

The descriptive method aims to clearly describe the characteristics of research variables. (Zikmund, Babin, Carr, et al., 2013) The major purpose of descriptive research is to describe characteristics of objects, people, groups, organizations, or environments.

In addition to descriptive methods, this research also applies cause-and-effect research, drawing conclusions, and generalizations based on samples (inference). (Malhotra et al., 2017) Causal research is a type of conclusive research where the major objective is to obtain evidence regarding cause-and-effect (causal) relationships. This research concerns survey research. This research takes samples from the population and uses questionnaires as the main data collection tool.

This study used the Explanatory Survey method. Research that must be done explanation of the relationship, influence, or existence of causality and causal relationship (Darmawan, 2013).

A survey that takes a sample from a population and uses questionnaire as a data collection tool. In this study, the research instrument was distributed to the sample. In relation to causal relationships and conclusions based on samples, structural equation modeling techniques are chosen.

The structure equation model, which integrates measurement (factor analysis) and structural (path analysis) approaches, results in a more general analytical framework (Wang & Wang, 2020). The structural equation model (SEM) is a combination of confirmatory factor analysis. The relationship between latent variables became the focus in his study.

One consideration in determining the number of samples is the data analysis technique used (Raihan, 2017).

(Memon et al., 2020) Research design is considered an important factor when determining sample size. Complex models with many variables require larger data sets than simple models with few variables.

## 4. DATA ANALYSIS, RESULTS & DISCUSSION

The technique of studying the data and information collected uses a structural equation model in addition to descriptive analysis. The suitability of the structural equation model (SEM) to confirm empirical data distribution patterns needs to be examined. The developed model is also used for predictive purposes. (Chang et al., 2016; Dhiman & Sharma, 2021)

Inspection of the measurement model is first carried out. There are two levels of measurement models, namely the first-degree measurement model (first order) and the second-degree measurement model (second order).

These models, both first and second degrees, are components for building a complete structural model. (Chang et al., 2016; Chou et al., 2011; Dhiman & Sharma, 2021; Sitabutr&Pimdee, 2017)

The inspection of the structural model is continued if the parts have followed the rule of thumb. The development of a fit structural model goes through two stages. The initial step is to check the measurement model. Further development and testing of structural models.

Examination of the validity of discriminants between constructs has been proven to be independent of each construct to each other. Early structural models show that there are still items of the model conformity index that still do not meet the custom goodness index. Therefore, it is necessary to make modifications. The modifications made remain in relevant theoretical concepts.
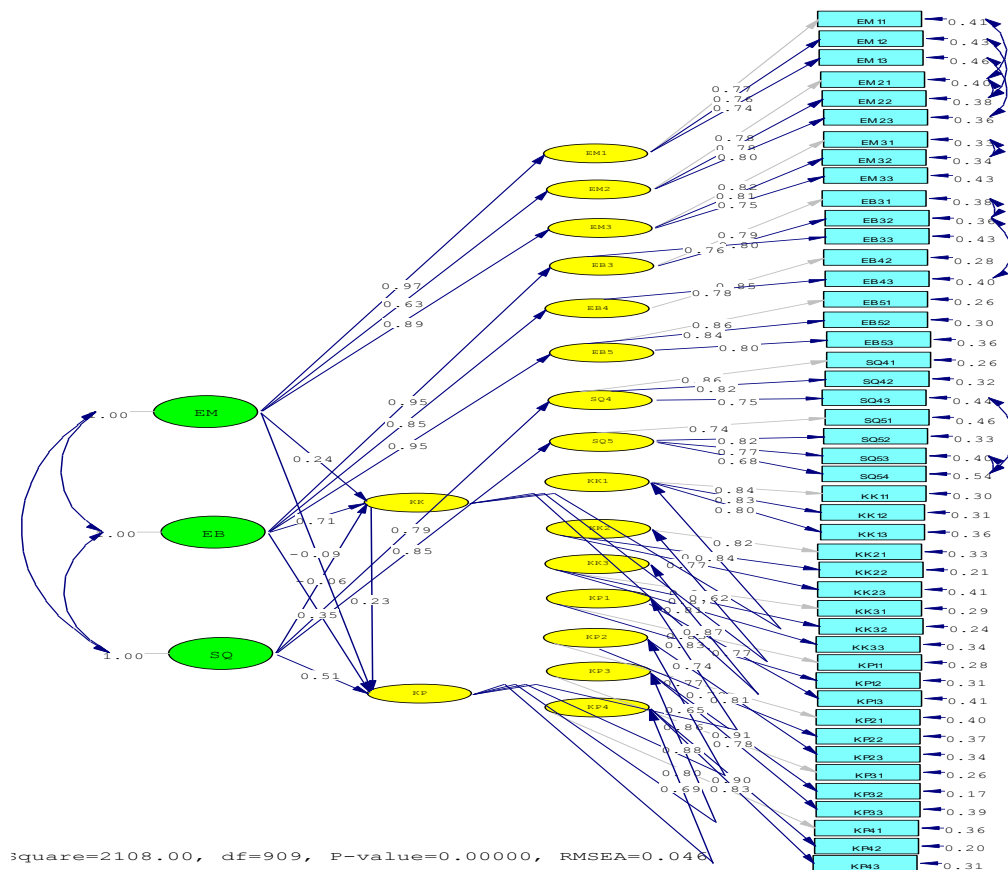
Source: Processed from primary data, 2021

Figure 2. Complete structural model path diagram fit research (raw solution)

Experiential marketing does not affect the trust of Bank Mandiri customers in Medan. Changes in exogenous variables have no impact on changes in endogenous variables. If experimental marketing increases, then there is no role in increasing customer trust. Conversely, if experiential marketing declines, there is no impact on decreasing customer trust. This situation occurs due to the relatively high variance or diversity between the distribution of experiential marketing input data and customer trust. Bank Mandiri's program or strategy to influence customer trust through experiential marketing is not useful.

Changes in feeling marketing, rational marketing, and relationship marketing have no impact on changes in employee competence, reputation, honesty, and good faith. If these dimensions increase or decrease, it does not result in an increase or decrease in the trust of Bank Mandiri customers in Medan.

The results (Ega&Budiatmo, 2017) showed that experiential marketing did not affect customer trust at a 99% trust level, but an effect on a 95% trust level. This means that the relationship of exogenous variables to endogenous variables is at risk of no effect. The results (Nobmadella&; Nurhadi, 2021) showed that customer trust is an experiential marketing moderator of customer loyalty. So experiential marketing has no effect on customer trust.

In this research, experiential marketing is reflected by sense, feel, think, act and relate (related experience). Customer trust is reflected by ability, kindness, and integrity.

5. CONCLUSIONS AND RESEARCH CONTRIBUTION.

Importantly, our research result could have the successfully to predict among hypotheses, Experiential marketing has no effect on customer trust. This shows that experiential marketing does not play a role in supporting the trust of KUR customers of Bank Mandiri in Medan. Experiential marketing is not one of the variables that determine customer trust. Emotional branding affects customer trust. This shows that emotional branding plays a role in supporting the trust of KUR customers of Bank Mandiri in Medan. Emotional branding is one of the constructs that determine the trust of emotional branding customers.

The dimensions that most strongly reflect emotional branding are inspirational engagement and social issues. Emotional branding affects each inspirational engagement and social issues. The inspirational engagement dimension was reflected most strongly by indicators of increased emotional reactions to banks after sharing content on social media. The dimension of the community community issue is most strongly reflected by the indicator that Bank Mandiri is quick to overcome if something goes wrong. The inspirational engagement dimension influences the indicator of increased emotional reactions to Bank Mandiri after sharing content on social media. The dimensions of the community impact issue affect the indicators of Bank Mandiri to quickly overcome if something goes wrong.

Service quality has a positive effect on customer trust. This means that the quality of service plays a role in supporting the trust of KUR customers of Bank Mandiri in Medan. One of the constructs that determine customer trust is service quality. The dimensions that most strongly reflect the quality of services are physical and information technology. Service quality affects this dimension. The physical and information technology dimensions are most strongly reflected by facility indicators for customers. Physical dimensions and information technology affect this indicator.

Customer satisfaction has a positive effect on customer trust. This shows that customer satisfaction plays a role in supporting the trust of KUR customers of Bank Mandiri in Medan. One of the constructs that determine customer trust is customer satisfaction. Customer satisfaction is most strongly reflected by the dimension of being interested in the company's features. Customer satisfaction affects this dimension. This dimension is most strongly reflected by indicators of positive perception of Bank Mandiri employees. Dimensions interested in the features of the company have an effect on this indicator.

Declaration of conflicting interests
The scholar declared no potential conflicts of interest with respect to the investigated, authorship, publication within this manuscript.

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