The Influence of Service Marketing Triangle and Experiential Marketing on Customers Decisions to Save at BRI Ende Branch

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Abstract. The purpose of this study is to determine the result of using *service marketing triangle* and *experiential marketing* on saving decisions at BRI Ende Branch. This study uses a quantitative approach methodology and is of the associative type.. In order to collect data, questionnaires, interviews, and documentation were distributed as research instruments. The participants in this study were clients who had visited BRI Ende Branch. The study's sampling strategy combines the accidental sampling approach with the using a non-probability sampling technique, a sample of 100 respondents was utilized. In this study, multiple linear regression analysis was the method of analysis. The outcomes demonstrated that partially *Service Marketing Triangle* has a favorable connection and a big impact on customers saving decisions at BRI Ende Branch, *Experiential Marketing* has a positive relationship and a significant effect on customer saving decisions at BRI Ende Branch, and simultaneously *Service Marketing Triangle* and *Experiential Marketing* have a favorable rapport and a big impact on customers saving decisions at BRI Ende Branch.

Keywords: Service Marketing Triangle, Experiential Marketing, Saving Decision.

1 Introduction

The fast and rapid economic development as it is today, resulting in the level of competition in the business world becoming increasingly tight Dharmmesta and Handoko(2011).

. This can be a challenge as well as a threat to business people, so it is certain that many business people are competing to dominate the market and become the main business actors in the competitive aspect Dharmmesta and Handoko(2011).. Overcoming these problems, the management of the company is required to exercise greater caution in determining effective and efficient marketing strategies, this aims to increase and maintain consumer loyalty to the company. Dharmmesta and Handoko(2011)

Basically, marketing is a necessity for a company, but marketing has a business function to identify the needs and wants of customers (customers). Marketing invites everyone in the company to think about customers and do whatever it takes to help create and provide the highest value and satisfaction for customers. by Dharmmesta and Handoko (2011) This is consistent with the view expressed,who define marketing as an all-encompassing system of commercial operations targeted at organizing, pricing, advertising, and providing goods and services that may meet the demands of both current and potential customers.

Talking about business, there are several business fields that experience intense competition, including industry, private companies, agriculture, and even other commercial fields, and including one of them in the financial sphere, namely banking (Abdurrachman, 2014) A bank is a kind of financial institution that performs a range of functions, including lending money, managing money, circulating it, holding valuables in reserve, and funding businesses.The bank can be said to be successful in attracting customers if the bank can market its products. Because of this, a marketing plan is required. that is different from other service marketing approaches, especially in the banking sector. This type of One of the fastest is direct marketing. and most effective marketing strategies, because it can interact directly with consumers or customers (Abdurrachman, 2014). This opinion is supported by Hermawan (2012), who defines direct marketing as communicating directly with customers in order to get immediate answers and have long-term relationships. Therefore, direct marketing activities carried out by the Bank can have a long-term impact in the form of a close relationship with customers so that clients grow to be devoted to the business and decide to save at the Bank.

The decision to save is the outcome of a purchase; it is defined as a mindset and planned course of action that is exhibited by actions like making purchases from financial institutions or planning to raise the quantity of saves (Schifman and Kanuk, 2010). The decision process contains various important steps in sequence before the customer makes a decision., define a decision as the selection of an action from two or more alternatives. Meaning that Generally speaking, potential consumers who plan to save money pick a bank that offers convenience and advantages. Every client will pay attention to and take into account specific elements. For saving. In addition, the quality of services and products offered is also a consideration for customers in deciding to save. So that the strategy in marketing bank products and services is very important to note. Through creative and innovative strategies, it will be an extraordinary step to deliver the financial institution or bank to achieve its goals. The types of marketing strategies used by BRI Ende Branch are service marketing triangle and experiential marketing.

The service marketing triangle is part of several important elements of the company and customers by Rohendi (2019). The three important elements consist of companies, workers or employees, and customers. Basically, the marketing triangle is often associated with the importance of integrated service management, service management needs to pay attention to three important aspects in providing services from a service industry, namely marketing management, operational management, and human resource management. The link between these three aspects will give birth to a

service management concept that we know as the Service Marketing Triangle (Rohendi, 2019). The function of the Service Marketing Triangle strategy when applied to banking is to market savings products owned by banks, so that prospective customers are interested in saving.

An strategy of delivering information that goes beyond simple product or service details is called experiential marketing. Dharmawansyah (2013), explains that the concept of experiential-marketing is a way to make customers create experiences through the five senses (sense), create affective experiences (feel), create creative thinking experiences (think), create customer experiences related to the body physically, with behavior and lifestyle and with experiences as a result of interactions with others (act), as well as creating experiences that are connected to social, lifestyle, and cultural circumstances (relate). This indicates that experiential marketing can be interpreted as a marketing concept that emphasizes the performance of products and services that provide emotional, unique, positive and memorable experiences to consumers, as well as touching their hearts and feelings, so that they want to use the company's products and services (Dharmawansyah, 2013).

Based on the results of interviews with employees at BRI Bank Ende Branch, the author knows that a bank essentially requires a marketing concept to implement in its operational practices with the aim of the bank being able to move to carry out its activities. One of the objectives of these marketing activities is to attract people to choose to become bank consumers/customers. There are marketing concepts such as service triangle marketing and experiential marketing that focus on marketing approaches by touching the five senses, hearts, and minds of consumers, so that positive emotional feelings arise (Dharmawansyah, 2013). However, the problem that arises at this time is whether the two marketing concepts used by BRI Ende Branch are able to attract customers to save. Therefore, the authors are interested in conducting research at BRI Ende Branch to find out whether there is an influence, and how much influence arises as a result of the marketing concept which is certainly related to the marketing concept of service triangle marketing and experiential-marketing. Given the importance of the marketing concept of a banking financial institution, especially at BRI Ende Branch to achieve activities at the optimal level of effectiveness and efficiency, it appears interesting to be used as research material. The bank in question in this case is BRI Ende Branch. BRI Ende Branch is located in the city of Ende jln. Sukarno no.16 Kota Ratu Ende sub-district, Mbongawani village, South Ende, East Nusa Tenggara. The number of BRI branch offices in South Ende is 1 branch. While the number of units is 5 units. However, researchers will focus on BRI Ende Branch as the object of research.

Considering the backdrop description and the phenomena that occur, research is something that the writers would like to do. at the Ende Branch office of Bank Rakyat Indonesia with the title "The Effect of Service Marketing Triangle and Experiential Marketing on Customer Saving Decisions at the Ende Branch BRI Office".

2   Literature Review

2.1   Costumer Decision

Kotler and Keller in Fahrudin and Yulianti (2015), define the decision of saving customers is the opinion that the client has of the process of approaching problem solving which consists of identification of problems, seeking information, some alternative research, making purchasing choices and actions after buying or using bank services that customers go through.

Schifman and Kanuk (2010), define a decision as the selection of an action from two or more alternatives. meaning that potential clients who plan to save money typically pick a bank that offers convenience and advantages. Meanwhile, Astuti (2013) states that the customer's decision to save is a decision taken from the customer to use a bank product or service or to save their money at a bank with a specific purpose.

A decision is a selection among existing alternatives (Rambe, 2019). The choice to save money is the result of a purchase and is reflected by acts like these. It is understood as a mindset and intention to act in the future buying products from financial institutions or intending to increase the amount of savings.

Considering what is understood according to the previous experts, it can be concluded that the decision to save is a desire that comes from oneself to save their money in a bank with a specific purpose.

There are several indicators that can be used as benchmarks for customers in making decisions (Rambe, 2019), including;

1. Price
   The greater the benefits that will be received by customers, the more interested potential customers will be.
2. Service offered
   Good service will make the reason customers choose the products offered by the company.
3. Strategic location
   Strategic location means that the location of the company is easily accessible to customers.
4. Salesperson skills
   Trust includes the ability of the salesperson who is the motive for customers to buy a product.

2.2   Service Marketing Triangle

Sunarto (2016), the Service Marketing Triangle or the service marketing triangle, is part of several elements of the company and customers. These three elements include the management side of the company, workers or employees, and customers. The company side which also includes its employee staff is part of marketing from within the company or internal marketing. Meanwhile, according to Gummeerson and Gronroos (2012), the service marketing triangle shows three roles in marketing that are crucial for the service companies and they are distributed among several perform-

ers. Internal marketing, interactive marketing, and external marketing are the three marketing functions. While the three actors are companies, employees and consumers.

The services marketing triangle, as proposed by Hatcher (2015), highlights the need to acknowledge that services marketing presents a distinct set of attributes and difficulties. These qualities influence how marketing is delivered, or how well commercialization works amongst the four key players in the process—the company, its staff, and the technology "stickies" that, for the most part, keep everything functional.

In light of the aforementioned experts' perspectives, it can be said that the service marketing triangle is an application of service marketing that focuses on three important elements in its application, specifically interactive marketing, external marketing, and internal marketing it aims to focus on delivering information to be more effective between companies, employees, and consumers.

There are three indicators in the *service marketing triangle* according to Gummeerson and Gronroos, (2012), which are as follows;

1. Company

   The first component is the company. The company is a product provider, be it goods or services, which is also a place for employees to develop and prepare themselves before plunging into facing consumers. The company has a significant part in the *service marketing triangle* since in addition to providing goods or services offered to consumers, this component also has a role to prepare its employees as human resources so that they can approach the target audience who are expected to use the goods or services produced. Despite being at the top of the triangle, it does not mean that the company is a superior component that can do as it pleases.

   The reason is that companies need employees so that operational activities in various aspects run well. The company also needs consumers to use its products so that it can earn profits that ensure the continuity of its business. If the employee and consumer components do not favor the company because they are considered arrogant or incomparative, then its position will fall and become worthless. That is why companies need to establish good relationships with other components.

2. Customer

   The second component is the customer. Customers are valuable assets for the company because they are the ones who can make profitable transactions that bring profit to the company. That's why it's no wonder that the phrase "the buyer is king" emerged, considering that his the important thing is to be satisfied to the company's success. Interestingly, the durability of the relationship between the company and the customer can only be achieved if consumers feel valued and understood, not just used as a sales target.

   Therefore, although in the *service marketing triangle* the position of consumers is at the bottom, its existence cannot be underestimated or even ignored. The lower position actually shows that consumers are the supporting component that keeps the company at the top.

3. Employee

Interaction between companies and consumers can indeed be done directly, but only at certain times. In daily activities, the company's relationship with consumers will more often be bridged by employees who help direct marketing programs. That means, employees become the spearhead of the company that determines whether the sales strategy that determines whether the sales strategy and marketing activities succeed well or fail. Just like consumers who are at the bottom of the triangle, the role of employees cannot be underestimated. Without employees, companies will have difficulty dealing with consumers because it is impossible for them to step in themselves to serve and understand their customers. In order for employees to support the company at the top, the company must provide adequate training and provision so that employees can carry out their roles and functions properly.

2.3   The Relationship Between Service Triangle Marketing and Costumer Decision

Gummeerson and Gronroos (2012) state that the service marketing triangle shows three roles in marketing that are crucial for the service companies and they are distributed among several performers. Internal marketing, interactive marketing, and external marketing are the three marketing functions. While the three actors are companies, employees and consumers (Fatihudin & Firmansyah, 2019). Therefore, it can be said that the relationship between the service marketing triangle and saving decisions can be seen from the external marketing side that connects employees with customers. Direct contact between customers and banks can generally be done through front office officers or customer service. Basically, the front office carries out its activities by interacting directly with customers, where the front office officers provide their best service by explaining to customers regarding the products and services to be offered. So that the good or bad service or service provided by the bank can influence customers in making decisions that will be made. This unquestionably aligns with the findings of study done by Karina Lubis (2021), which shows that internal variables related to marketing have no substantial impact on the client saving decisions, while external marketing and interactive marketing factors significantly influence customer saving judgments. This indicates that there is a connection between the service marketing triangle and saving decisions.

2.4   Experiential Marketing

Hadiwidjaja (2014) says the terms "experience" and "marketing" are the root of the term "experiential marketing." Experience is "an experience in the form of a collection of events experienced by individuals personally due to a certain treatment carried out by other parties, which here are marketers or business actors". Meanwhile, according to Kartajaya (2012), the goal of experiential marketing is to create devoted clients by appealing to their feelings and making them feel good about the goods and services offered. Smilansky (2017), experience marketing is the process of determining and meeting the wants and goals of customers through profitable two-way com-

munication that embodies the essence of the brand and creates value for the intended audience.

Lupiyoadi (2013) defines experience marketing is the capacity to deliver products and services in a way that evokes strong emotions in customers. This is in line with the opinion according to Yuliawan (2016) experience marketing is a marketing idea that seeks to create devoted clients by appealing to their feelings and creating a favorable impression of goods and services. So from the above definition, consequently, experience marketing can be defined as a type of marketing. concept that treats customers/consumers by offering experiences to give consumers pleasure.

There are five signs that a marketing campaign is experiencing (Lupiyoadi, 2013), namely:

1) Sense
   Sense marketing is the art of creating experiences for customers by appealing to their senses. To achieve this, it must be known how a product can touch the senses. The touch can be experienced by touch, taste, smell, hearing, and sight.

2) Feel
   The goal of feel marketing is to make customers feel positive about businesses and brands by providing them with a satisfying service. To be successful, feel marketing implies knowing how to create feelings through the consumption experience. In essence, feel marketing does not only offer the benefits of a product, but what feelings expand in customers' thoughts when consuming a product.

3) Think
   Think marketing campaigns are a type of marketing strategy that inspire consumers to consider the firm and its brands in novel ways. Consumers are urged to consider the company's brand or catchphrase.

4) Act Strategy
   Act marketing is implemented to develop client experiences that are connected to lifestyle, social conduct, and individual behavior in addition to experiences that come from social engagement.

5) Relate
   Relate to craft customer experiences that are connected to personal conduct, social conduct, way of life, and experiences that emerge from social engagement.

2.5   Relationship Between Experiential Marketing and Costumer Decision

Lupiyoadi (2013) defines experiential marketing as the capacity to give products or services that elicit strong emotions in customers in order to touch their hearts and minds. So it can be said that the relationship between experiential marketing and saving decisions occurs because of the delivery or communication related to the product or service offered to customers by touching the emotional side of consumers as customers. This can certainly make consumers or customers want to buy or use products according to positive experiences with the products used. This is in line with research

conducted by Nasution, N.A. (2018), which shows that experiential marketing has a positive effect on customer loyalty. This means that there is a relationship between experiential marketing and saving decisions.

3   Research Methods

This research is a type of associative research with a method of quantitative approach.Data collection techniques are done by distributing questionnaires, interviews and documentation as research instruments. The population in this study is a visitor who has visited the BRI Branch Ende. Sampling in this study using non-probability sampling with the method of accidental sampling, the sample used is 100 respondents. The analytical technique used in this study is double linear regression analysis.

4   Research Analysis

4.1   Inferential Statistical Analysis

4.2   Multiple Linear Regression Analysis

Multiple linear regression analysis aims to determine the relationship between Service Marketing Triangle and Experiential Marketing variables on Saving Decisions Sunyoto (2016). The results of multiple linear regression analysis can be seen in the following table:

Table 1. Multiple Linear Regression Analysis Test Results

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statictics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.993	.949		3.155	.002		
Service Marketing Triangle	.318	.087	.383	3.674	.000	.086	11.693
Experiential Marketing	.443	.079	.581	5.578	.000	.086	11.693

a.   Dependent Variable: Saving Decision

Source: Data Processed (2022)

Based on table 1, the multiple linear regression equation can be formulated as follows:

$$Y = 2.993 + 0.318 X1 + 0.443 X2$$

The regression equation can be explained as follows:

1. The constant value (a) of 2.993 means, if the value of the Service Marketing Triangle and Experiential Marketing is 0 (none), then the coefficient value of the saving decision is 2.993.
2. The regression coefficient (b1) of the Service Marketing Triangle variable (X1) of 0.318 means that if the Service Marketing Triangle is increased by 1 unit, the decision to save will increase by 0.318.
3. The regression coefficient (b2) of the Experiential Marketing variable (X2) of 0.443 means that if Experiential Marketing is increased by 1 unit, the decision to save will increase by 0.443.

4.3   Hypothesis Test

Partial Test (t)
Based on the t test, it is carried out to determine the amount of influence individually (partially) of the service marketing triangle and experiential marketing variables on saving decisions.

Table 2. Results of t Test (partial)

Coeffients[a]

| Model | Unstandardized Coefficients | | Standard-ized Coef-ficients | t | Sig. | Collinearity Statictics | |
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.993	.949		3.155	.002		
Service Marketing Triangle	.318	.087	.383	3.674	.000	.086	11.693
Experiential Marketing	.443	.079	.581	5.578	.000	.086	11.693

a.   Dependent Variable: Saving Decision
Source: Data Processed (2022)

Based on table 2, the t test results (partial) are obtained as follows:
.   The Effect of Service Marketing Triangle on Saving Decisions
The testing steps are as follows:
- Determining the Statistical Hypothesis
  H0 : Service Marketing Triangle has no effect on saving decisions at BRI Ende Branch.
  Ha: Service Marketing Triangle affects saving decisions at BRI Ende Branch.
- Determining tcount and Significance
  From the coefficient table, the tcount is 3.674 while the significance is 0.000. At the alpha (α) level of 5% (0.05).
- Determining ttabel

Looking for ttabel with degrees of freedom df = n-k-1 = 100-2-1 = 97, (n = amount of data, k = number of independent variables) at the alpha (α) level of 0.05. Then obtained ttabel = 1.6607 (see t table in the attachment).

- Testing Criteria
  If tcount > ttabel or significance < α then H0 is rejected and Ha is accepted.
  If tcount < ttabel or significance > α then H0 is accepted and Ha is rejected.
- Comparing tcount and ttabel (Sig and α)
  tcount (3.674) is greater than ttabel (1.6607), and significance (0.000) is less than α (0.05) or tcount > ttabel and significance < α.
- Decision
  Because the value of tcount> ttabel and significance < α, then H0 is rejected and Ha is accepted. This means that the Service Marketing Triangle has a positive relationship and a significant effect on saving decisions at BRI Ende Branch.

b. The Effect of Experiential Marketing on Savings Decisions
    The testing steps are as follows:
    - Determining the Statistical Hypothesis
      H0 : Experiential Marketing has no effect on saving decisions at BRI Ende Branch.
      Ha: Experiential Marketing affects saving decisions at BRI Ende Branch.
    - Determining tcount and Significance
      From the coefficient table, the tcount is 5.578 while the significance is 0.000. At the alpha (α) level of 5% (0.05).
    - Determining ttabel
      Looking for ttabel with degrees of freedom df = n-k-1 = 100-2-1 = 97, (n = amount of data, k = number of independent variables) at the alpha (α) level of 0.05. Then obtained ttabel = 1.6607 (see t table in the attachment).
    - Testing Criteria
      If tcount > ttabel or significance < α then H0 is rejected and Ha is accepted.
      If tcount < ttabel or significance > α then H0 is accepted and Ha is rejected.
    - Comparing tcount and ttabel (Sig and α)
      tcount (5.578) is greater than ttabel (1.6607), and significance (0.000) is less than α (0.05) or tcount > ttabel and significance < α.
    - Decision
      Because the value of tcount> ttabel and significance < α, then H0 is rejected and Ha is accepted. This means that Experiential Marketing has a positive relationship and has a significant effect on saving decisions at BRI Ende Branch.

4.4   Simultaneous Test (F)

The F test is carried out to test the regression model for the effect of the independent variables, namely the Service Marketing Triangle and Experiential Marketing together (simultaneously) on the dependent variable, namely the Saving Decision.

Table 3. F test Resuslt (Simultaneous)

ANOVA[a]

Model	Sum of Squares	Dr	Mean Square	F	Sig.
1 Regression	5228.968	2	2614.484	489.942	.000[b]
Residuals	517.622	97	5.336		
Total	5746.590	99			

a. Dependent Variable: Saving Decision

b. Predictors: (Constant), Experiential Marketing, Service Marketing Triangle

Source: Data Processed (2023)

Based on table 3, the stages of hypothesis testing can be explained as follows:

- Determining the Hypothesis

  H_0 : *Service Marketing Triangle* and *Experiential Marketing* simultaneously have a positive relationship and have a significant effect on saving decisions at BRI Ende Branch.

  Ha: *Experiential Marketing Triangle* and *Experiential Marketing* simultaneously have a positive relationship and significant effect on saving decisions at BRI Ende Branch.

- Determining Fcount

  From the table, F_{count} is 489.942 while the significance is 0.000.

- Determining F_{tabel}

  Find F_{tabel} by using the formula:

  df1 (numerator free degree) = number of variables-1= 3-1= 2

  df2 (denominator free degree) = n-k-1 = 100-2-1 = 97, (n = number of data, k = number of independent variables) at the alpha (α) level of 0.05. Then obtained F_{tabel} = 3.09 (see table F in the appendix).

- Testing Criteria

  If F_{count} > F_{tabel} , then H_0 is rejected, Ha is accepted.

  If F_{count} < F_{tabel} , then H_0 is accepted, Ha is rejected.

- Comparing F_{count} and F_{tabel}

  F_{count} (489.942) is greater than F_{tabel} (3.09) and significance (0.000) is smaller than α (0.05) or F_{count} > F_{tabel} and significance < α.

- Decision:

  Because the value of Fcount> F_{tabel} and significance < α, then H_0 is rejected and Ha is accepted. This means that the *Service Marketing Triangle* and *Experiential Marketing* simultaneously have a positive relationship and have a significant effect on saving decisions at BRI Ende Branch.

4.5   Coefficient of Determination (R^2)

The Coefficient of Determination (R2) analysis aims to determine how much the ability of the independent variable explains the dependent variable (Ghozali, 2012).

Table 4. The results of the Coefficient of Determination (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	.954	.910	.908	2.31005

a. Predictors: (Constant), Experiential Marketing, Service Marketing Triangle
b. Dependent Variable: Saving Decision

   Based on table 4, shows that the Adjusted R Square value is 0.908. This means that after the research is done, it is known that 90.8% of saving decisions at BRI Ende Branch are influenced by the Service Marketing Triangle and Experiential Marketing while the remaining 9.2% is influenced by other variables that are beyond the scope of this research.

5   Conclusion

Based on the results of the analysis and discussion in this study, the following conclusions can be drawn:

   Based on the results of interviews with employees at BRI Bank Branch Ende, the author learned that a bank in fact requires marketing concepts to implement in its operational practices with the aim of the bank being able to move to carry out its activities. One of the purposes of such marketing activities is to attract public interest in choosing to be a consumer/banker. As for marketing concepts such as service triangle marketing and experiential marketing that focus on marketing approaches by touching the senses, hearts, and minds of consumers, so that positive emotional feelings emerge. However, the current issue is whether the two marketing concepts used by BRI Branch Ende are able to attract customer interest to save. Therefore, the author is interested in doing research at BRI Branch Ende in order to find out if there is an influence, and how much influence arises as a result of the marketing concept that is related to the concept of marketing service triangle marketing and experientialmarketing.

1) Service Marketing Triangle partially has a positive relationship and has a significant effect on saving decisions at BRI Ende Branch.
2) Experiential Marketing partially has a positive relationship and has a significant effect on saving decisions at BRI Ende Branch.
3) Service Marketing Triangle and Experiential Marketing simultaneously have a positive relationship and have a significant effect on saving decisions at BRI Ende Branch.

6   Suggestion

Based on the results of research and discussion in this study, then the recommendations are given as follows:

1) With the existence of this research, it is expected that BRI Branch Ende to pay more attention and continue to improve Service Marketing Triangle and Experiential Marketing in improving customer decision to save, specializing in Internal Marketing, External Marketing, and Interactive Marketing. As a form of effort in increasing customer satisfaction and loyalty as well as to grow customer confidence to use more confident banking services. Therefore, to improve such a thing, the Bank party can conduct events or organize certain events or festivals that attract customer attention to more use the services of BRI Cabang Ende.

2) Expect further research to use other variables not investigated in this study that influence customer saving decisions such as Quality of Service, Benefit for Outcome, and Promotion.

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