

THE MEDIATING ROLE OF CUSTOMER SATISFACTION IN THE EFFECT OF EXPERIENTIAL MARKETING ON REUSE INTENTION (A STUDY ON D-BANK PRO APPLICATION USERS IN DENPASAR CITY)

Kadek Yudistira Prawirananda¹, Putu Yudi Setiawan²

^{1,2} Faculty of Economics and Business, Udayana University;

e-mail: Corresponding Author: yudistira496@gmail.com

Abstract

This study aims to examine the effect of experiential marketing on reuse intention by incorporating customer satisfaction as a mediating variable among users of the D-Bank Pro application in Denpasar City. The population consists of users who have been using the application for at least one year, with a total sample size of 130 respondents selected through purposive sampling. Data collection was conducted via surveys using structured questionnaires. The study employed both descriptive and inferential statistical analyses using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. The results revealed that experiential marketing has a positive and significant effect on both customer satisfaction and reuse intention. Furthermore, customer satisfaction significantly affects reuse intention. The findings also indicate that customer satisfaction partially mediates the effect of experiential marketing on reuse intention.

Keywords: Reuse Intention, Experiential Marketing, Customer Satisfaction.

INTRODUCTION

The Fourth Industrial Revolution, often referred to as the cyber-physical system era, has brought significant transformations focusing on automation and technological collaboration. Its impact spans various aspects of life, including the growing reliance on the internet in everyday activities (Mutua, 2024). One sector that has undergone substantial transformation is Indonesia's financial industry, particularly banking. Rapid development in the financial sector, particularly in technology adoption and banking digitalization, is evident through the emergence of convenient payment systems such as internet banking, mobile banking, ATMs, electronic money, and other digital features (Hermiyetti, 2024). Advances in fintech have revolutionized how people conduct financial transactions by enhancing reliability, security, operational efficiency, and service quality. With digital technologies, banks can automate operations like transaction recording and account opening, thereby reducing costs and increasing efficiency (Fasa et al., 2024). These developments have triggered a shift from traditional banking models toward more innovative digital banking practices, significantly impacting the financial sector (Rosa Indah et al., 2023).

Digital banking transformation aims not only to provide online services but also to enhance user experience through advanced technology (Fasa et al., 2024). This digital shift enables banks to expand their reach and improve customer accessibility. By leveraging

sophisticated IT systems, banks can offer tailored products and services for modern customers (Margie et al., 2024). The main challenge is for banks to continue innovating and adapting rapidly to technological advancements while maintaining data security. Fintech innovations have encouraged strategic partnerships to create more inclusive and efficient digital ecosystems (Silalahi et al., 2024).

A survey by Populix (2022) indicates that mobile banking and e-wallets are the most commonly used financial applications across all age groups, with 91% of respondents owning and using mobile banking apps on their smartphones (Goodstats, 2022). Mobile banking, born from technological innovation, provides secure, convenient, and trustworthy digital transaction services for users (Wulan Suci & Dahlan, 2023). These apps are accessible only via mobile devices connected to the internet, enabling users to manage transactions swiftly and easily.

A key driver of mobile banking adoption is increasing public awareness of the need for efficient and practical financial management. Features such as real-time notifications, expense tracking, and anytime-anywhere transaction capability give users better control over their finances, improving both convenience and financial behavior (Coryanata et al., 2023). Banks that use analytics to understand customer behavior and customize services gain a competitive edge in the digital market. Hence, mobile banking innovation focuses not just on technology but also on enriching customer experience (Mufingatun et al., 2020).

The advantages of mobile banking include 24/7 access, fast transactions, and comprehensive financial management features. Enhanced security and ease of use make it a practical solution in the digital era, improving daily financial activities (Paramita & Hidayat, 2023). However, challenges such as data security and cyber threats persist, requiring continual innovation in secure systems and quality services. Mobile banking supports financial inclusion and strengthens competitiveness in the digital economy (Widya et al., 2025).

Bank Danamon, a major Indonesian bank established in 1956, is recognized for its innovative banking services. It offers a wide range of products for retail and corporate customers, including savings, loans, investments, and digital banking. Danamon continuously delivers value through high-tech services tailored to customer segments (Warpindyastuti, 2020). Its D-Bank Pro mobile application offers features like BI FAST transfers, QRIS payments, cardless cash withdrawals, investment, and insurance services (Bank Danamon, 2023).

According to [kontan.co.id](https://www.kontan.co.id) (Nurtiandriyani, 2024), Danamon reported a 36% year-on-year increase in D-Bank Pro transactions and a 30% rise in users by July 2024. This growth reflects the post-pandemic digitalization trend. Andreas Kurniawan, Danamon's Chief Digital Officer, highlighted D-Bank Pro's integration of mobile and internet banking, featuring QRIS, multi-currency savings (Danamon LEBIH PRO), installment conversion (My Own Installment), and quick credit card-to-account transfers (Money Transfer). Danamon aims to boost low-cost funding by optimizing digital banking services.

One of Danamon's key marketing strategies is enhancing customer experience through intuitive app interfaces and responsive service. This aligns with experiential marketing, which creates emotional, sensory, cognitive, behavioral, and relational value to trigger reuse intentions (Paulina, 2023).

This strategy relates to the Technology Acceptance Model (TAM), which explains how perceived usefulness and ease of use influence technology adoption. Positive experiences from experiential marketing enhance these perceptions, promoting continued usage.

Experiential marketing aims not just to inform but to evoke strong emotional responses and lasting impressions that enhance marketing outcomes, especially in boosting sales (Kadafi & Novita, 2021). Through the "sense, feel, think, act, relate" framework, brands build strong consumer relationships.

Reuse intention is closely linked to user experiences. Engaging experiences foster emotional connections and brand recall, making consumers more likely to return (Suparno & Aksari, 2023). Studies by Putra (2024), Julyastini et al. (2023), and Subawa et al. (2020) found that experiential marketing significantly impacts reuse intention, while Aida (2022) found no significant effect.

These differing findings suggest a research gap and highlight the need to explore customer satisfaction as a mediating variable. Studies by Agung & Budi (2023), Wedanta & Seminari (2024), and Pangestu et al. (2022) affirm that experiential marketing significantly affects customer satisfaction. Meanwhile, research by Nadya & Ihwan (2023), Warmika & Adriani (2019), and Umar & Hapzi (2022) confirm customer satisfaction's positive impact on reuse intention.

Customer satisfaction, defined as the degree to which customer needs are met (Wirtz & Zeithaml, 2018), significantly influences reuse behavior. A satisfying customer experience fosters future reuse intentions (Priambada, 2024). Thus, this study explores "The Mediating Role of Customer Satisfaction in the Effect of Experiential Marketing on Reuse Intention (A Study on D-Bank Pro Application Users in Denpasar City)."

METHOD

This study employed a causal quantitative approach to examine the influence of experiential marketing on reuse intention, mediated by customer satisfaction. The research was conducted in Denpasar, selected for its high digital banking adoption, particularly D-Bank Pro. The population comprised all D-Bank Pro users, with a sample of 65–130 respondents determined using purposive sampling. Criteria included Denpasar residency, at least one year of app usage, and a minimum education level of high school (Sugiyono, 2019; Handayani et al., 2024).

The study featured three variables: independent (experiential marketing/X), mediating (customer satisfaction/M), and dependent (reuse intention/Y), each measured by indicators adapted from prior research. Data collection used a Likert-scale questionnaire. Validity and reliability were tested using outer loadings and composite reliability, with all indicators exceeding 0.70 thresholds (Ghozali, 2021; Putra et al., 2021).

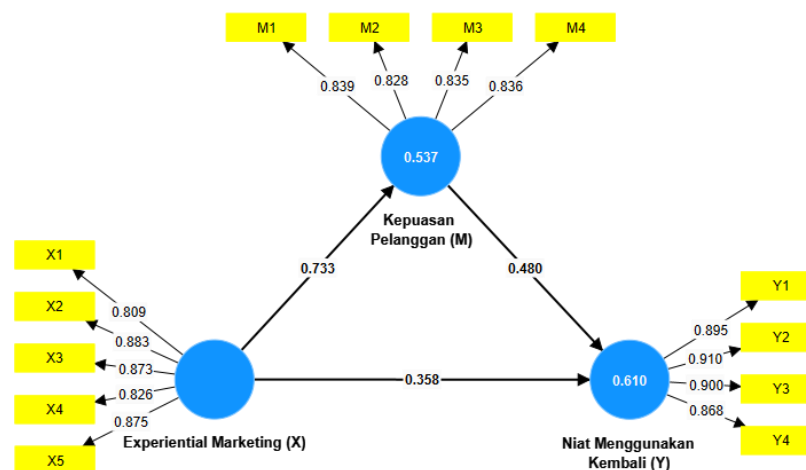
Data were analyzed using descriptive and inferential statistics with Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0. The model evaluation involved testing outer model validity and reliability, and inner model significance (R^2 , path coefficients, and t-tests). Mediation effects were assessed following Hair et al. (2017), classifying them as full, partial, or none based on the significance of variable pathways. This method provides a comprehensive understanding of the relationships among constructs (Hair et al., 2017; Ghazali & Latan, 2015).

RESULTS AND DISCUSSION

Research Results on Research Data

Results of the evaluation of the measurement model (outer model)

The outer model measurement model with indicators was evaluated using convergent and discriminant validity of the indicators and composite reliability for all indicators. Figure 1 below shows the results of the evaluation of the measurement model used in this study.



Source: data attached to the author's thesis, 2025

Figure 1. Structural Equation Model of the Research

(1) Convergent validity

Convergent validityThe correlation between the indicator score and the variable score can be seen from the correlation between the indicator score and the variable score. Individual indicators are considered reliable if they have a correlation value above 0.70. However, for new research that is relatively recently developed, a correlation value above 0.60 is considered sufficient. Hair et al., (2017) stated that factor weights with a value of 0.50 or more are considered to have sufficient validity to explain the latent construct. The results of the convergent validity test can be seen in Table 1 below.

Table 1. Convergent Validity Test Results

Variables	Indicator	Outer loading
Customer Satisfaction (M)	The quality of the product provided (M_1)	0.839
Continued		
Continued Table 4.6		
Variables	Indicator	Outer loading

Customer Satisfaction (M)	Performance on the quality of service provided (M ₂)	0.828
	Ease of accessing the products provided (M ₃)	0.835
	Suitability of the advertisement provided (M ₄)	0.836
Experiential marketing(X)	Sense experience(X _{1.1})	0.809
	Feel experience(X ₂)	0.883
	Think experience(X ₃)	0.873
	Act experience(X ₄)	0.826
	Relate experience(X ₅)	0.875
Intention to Reuse (Y)	Transactional intention(Y _{1.1})	0.895
	Referential intent(Y _{1.2})	0.910
	Preferential intention (Y _{1.3})	0.900
	Exploratory intention(Y _{1.4})	0.868

Source: data attached to the author's thesis, 2025

The results of the convergent validity test show that all outer loading values of the variable indicators have values greater than 0.70, so that all indicators have met the convergent validity requirements and are declared valid.

(2)Discriminant Validity

Discriminant validityIn the reflective measurement model, indicators are assessed based on the cross-loading of the measurement with the construct. If the cross-loading value of each indicator from the relevant variable is greater than the cross-loading of other variables, the indicator is considered valid. Table 3 below shows the results of the discriminant validity test.

Table 3. Discriminant Validity Test Results

	Experiential marketing(X)	Customer Satisfaction (M)	Intention to Reuse (Y)
M.1	0.607	0.839	0.643
M.2	0.598	0.828	0.609
M.3	0.613	0.835	0.584
M.4	0.628	0.836	0.641
X.1	0.809	0.596	0.520
X.2	0.883	0.652	0.607
X.3	0.873	0.616	0.571
X.4	0.826	0.625	0.649
X.5	0.875	0.636	0.670
Y.1	0.598	0.659	0.895
Y.2	0.697	0.705	0.910
Y.3	0.619	0.660	0.900
Y.4	0.618	0.624	0.868

Source: data attached to the author's thesis, 2025

The discriminant validity value is greater than 0.70 or more, then the latent variable has become a good comparison for the model. Table 3 explains that there is very good discriminant validity, it can be seen that the cross loading value of each indicator of the relevant variable is greater than the cross loading of other variables, namely greater than 0.70, thus it can be stated that the discriminant validity data using cross loading in this study is declared valid. Another method to assess discriminant validity is by looking at the Average Variance Extracted (AVE) value, required for a good model if the AVE value of each construct is greater than 0.50. The results of the discriminant validity test with the Average Variance Extracted (AVE) value can be seen in Table 4 below.

Table 4. Results of the Average Variance Extracted Test

	Average variance extracted(AVE)
Experiential marketing(X)	0.728
Customer Satisfaction (M)	0.697
Intention to Reuse (Y)	0.798

Source: data attached to the author's thesis, 2025

Table 4 shows the AVE output results that the AVE values for both experiential marketing, customer satisfaction, and reuse intentions have AVE values greater than 0.50, this indicates that the validity test by calculating the AVE value is declared valid.

(3) Composite Reliability

Composite reliability is an index that indicates the extent to which a measuring instrument is trusted to measure the same symptoms and the results obtained are relatively consistent (reliable). An indicator is declared reliable if the composite reliability and Cronbach's Alpha values are greater than 0.7.

Table 5. Composite reliability test results

	Cronbach's alpha	Composite reliability
Experiential marketing(X)	0.906	0.931
Customer Satisfaction (M)	0.855	0.902
Intention to Reuse (Y)	0.916	0.941

Source: data attached to the author's thesis, 2025

Table 5 explains that the value of Cronbach's Alpha and also the composite reliability value in this study are greater than 0.7, which means that all indicators used in this study are reliable.

Results of the evaluation of the structural model (inner model)

Inner model testing is performed by looking at the R-square value, which is a test of the goodness of fit of the model. The R-square of the PLS model can be evaluated by looking at the R-square predictive relevance for the variable model. R-square measures how well the observation values generated by the model and also its parameter estimates. In assessing the structural model with structural PLS, the Q-square value for each endogenous latent variable can be seen as the predictive power and structural model. However, if the calculation results show a Q-square value greater than zero, then the model is declared feasible and has relevant predictive value. The Q-square calculation uses the formula $Q^2 = 1 - [(1 - R^2)(1 - R^2)]$ so that it requires an R-square value that functions to determine how much the X variable contributes to Y.

1) R-square value

Inner model testing is done by looking at the R-square value which is a goodness of fit test of the model. The coefficient of determination (R^2) is used to assess how much influence the endogenous construct is influenced by the exogenous construct. An R-square value of 0.75 indicates that the model is strong, an R-square value of 0.50 indicates that the model is moderate, and an R-square value of 0.25 indicates that the model is weak. The R-square value is used to determine how much (%) the influence of the exogenous variable on the endogenous variable, the range of the R-square value is 0-1, if the R-square value is close to zero, the weaker the influence of the exogenous variable on the endogenous variable, conversely, if it is close to one, the stronger the influence of the exogenous variable on the endogenous variable.

Table 6. R-square Test Results

	R-square	R-square adjusted
Customer Satisfaction (M)	0.537	0.533
Intention to Reuse (Y)	0.610	0.604

Source: data attached to the author's thesis, 2025

The data presented in Table 6 explains that the R-square value for the customer satisfaction variable is 0.537, which means that this research model is moderate or 53.7% of the variation in customer satisfaction in D-Bank Pro application users is influenced by experiential marketing, while the remaining 46.3% is influenced by other factors not included in the model. The R-square value for the reuse intention variable is 0.610, which means that this research model is moderate or 61% of the variation in reuse intention in the D-Bank Pro application is influenced by experiential marketing and customer satisfaction, while the remaining 39% is influenced by other factors not included in the model.

2) Predictive-Relevance(Q^2)

Inner model testing is performed by examining the Q-square value, which is a goodness-of-fit test. A Q-square value greater than zero indicates that the model has predictive relevance, while a Q-square value less than zero indicates that the model lacks predictive relevance. However, if the calculation results show a Q-square value greater than zero, then the model can be said to have relevant predictive value. The calculation of the Q-square value can be seen as follows:

$$Q^2 = 1 - [(1 - R^2)(1 - R^2)]$$

$$Q^2 = 1 - [(1 - 0.537)(1 - 0.610)]$$

$$Q^2 = 1 - (0.463)(0.390)$$

$$Q^2 = 1 - 0.180$$

$$Q^2 = 0.819$$

The Q-square value is in the range $0 < Q^2 < 1$, where the closer to 1, the better the model. Based on the calculation results, the Q-square value obtained is 0.819, so it can be concluded that the model has good predictive relevance. It can be explained that 82 percent of the reuse intention variable is influenced by customer satisfaction and experiential marketing variables, while the remaining 18 percent is influenced by constructs outside the model.

Hypothesis testing

The bootstrapping procedure produces a t-statistic value for each relationship path used to test the hypothesis. The obtained t-statistic value will then be compared with the

t-table value and for research using a 95% confidence level or an acceptable error rate of $\alpha = 5\%$ has a t-table value of 1.96. If the t-statistic value is smaller than the t-table (t-statistic < 1.96) then H_0 is accepted and H_a is rejected, whereas if the t-statistic value is greater than the t-table (t-statistic > 1.96) then H_0 is rejected and H_a is accepted (Ghozali & Latan, 2015). Table 4.11 shows the results of the direct effect test.

Table 7. Results of the Direct Effect Test

	Original sample(O)	Sample mean(M)	Standard deviation(STDEV)	T statistic s (O/STDEV)	P values
Experiential marketing(X) -> Intention to Reuse (Y)	0.358	0.362	0.119	3,004	0.001
Experiential marketing(X) -> Customer Satisfaction (M)	0.733	0.733	0.04	18,358	0,000
Customer Satisfaction (M) -> Reuse Intention (Y)	0.48	0.478	0.109	4,387	0,000

Source: data attached to the author's thesis, 2025

In Table 7, the p-value and t-statistic for each variable are obtained, which are explained as follows:

(1) Hypothesis testing 1 (the influence of experiential marketing on reuse intentions)

The p-value to test the effect of experiential marketing on reuse intention is 0.001, which is lower than 0.05. The statistical value shows 3.004, which is greater than 1.96, while the coefficient is positive at 0.358. This means that experiential marketing has a positive and significant effect on reuse intention. Hypothesis 1 in this study, which states that experiential marketing has a positive and significant effect on reuse intention, is accepted.

(2) Hypothesis testing 2 (the effect of experiential marketing on customer satisfaction)

The p-value to test the effect of experiential marketing on reuse intention is 0.000, which is lower than 0.05. The statistical value shows 18.358, which is greater than 1.96, while the coefficient is positive at 0.733. This means that experiential marketing has a positive and significant effect on customer satisfaction. Hypothesis 2 in this study, which states that experiential marketing has a positive and significant effect on customer satisfaction, is accepted.

(3) Hypothesis testing 3 (the effect of customer satisfaction on reuse intention)

The p-value to test the effect of customer satisfaction on reuse intention is 0.000, which is lower than 0.05. The statistical value shows 4.387, which is greater than 1.96, while the coefficient is positive at 0.478. This means that customer satisfaction has a positive and significant effect on reuse intention. Hypothesis 2 in this study, which states that customer satisfaction has a positive and significant effect on reuse intention, is accepted.

Table 8. Results of the Indirect Effect Test

Influence Type	Construct	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistic (O/STDEV)	P values
Specific Indirect Effects	Experiential marketing (X) → Customer Satisfaction (M) → Intention to Reuse (Y)	0.351	0.351	0.082	4,277	0,000

Source: data attached to the author's thesis, 2025

- (4) Testing hypothesis 4 (the role of customer satisfaction in mediating the influence of experiential marketing on reuse intentions)

Table 8 shows the p-value and t-statistic for the indirect effect of experiential marketing variables on reuse intentions mediated by customer satisfaction with a p-value of 0.000, which is lower than 0.05. The statistical value shows 4.277, which is higher than 1.96, while the coefficient is 0.351. These results indicate that customer satisfaction is able to mediate the effect of experiential marketing on reuse intentions. Hypothesis 4 in this study, which states that customer satisfaction is able to mediate the effect of experiential marketing on reuse intentions, is accepted.

Mediation testing

The mediation variable testing method used in this test is in accordance with the criteria of Hair et al., (2017: 248), as follows:

- (1) Examine the influence of exogenous variables on the mediating variable (p1). The influence of the experiential marketing variable on customer satisfaction is 0.000, which is below 0.05 or has a significant value.
- (2) Examining the influence of mediating variables on endogenous variables (p2). The influence of customer satisfaction variables on the intention to reuse is 0.000, which is below 0.05 or has a significant value.
- (3) Examining the influence of exogenous variables on endogenous variables (p3). The influence of the experiential marketing variable on the intention to reuse is 0.001, which is below 0.05 or significant.

Based on the examination conducted, it can be concluded that customer satisfaction is a partial mediator in the research conducted on D-Bank Pro application users in Denpasar City. This is demonstrated by the results obtained, namely p1, p2, and p3, which are significant, indicating that the mediating variable type is partial mediation.

Discussion of Research Results

The influence of experiential marketing on reuse intentions

Hypothesis testing results indicate that experiential marketing has a positive and significant effect on reuse intention. This means that experiential marketing conducted by the D-Bank Pro application can trigger reuse intention among D-Bank Pro users in Denpasar City.

In this study, experiential marketing variables were measured using several indicators, namely sense experience, feel experience, think experience, act experience,

and relate experience. Based on the results of respondents' answers, the feel experience indicator obtained the highest average value of all indicators used to measure experiential marketing variables. This indicates that the intention to reuse as perceived by D-Bank Pro application users in Denpasar City tends to be more influenced by the feel experience factor. This study provides an overview of the importance of feel experience in driving the intention to reuse, which shows that user emotional involvement is key in building loyalty to the D-Bank Pro application.

These results align with the Technology Acceptance Model (TAM) framework, which states that technology acceptance and use are influenced by perceived ease of use and perceived usefulness. In the context of this study, a high feel experience reflects users' positive perceptions of comfort and emotional satisfaction when using the application, which can strengthen overall perceived usefulness. When users feel emotionally connected and comfortable with an application, they are more likely to rate it as useful and easy to use, thus encouraging reuse intentions. Thus, emotional engagement through experiential marketing, particularly feel experience, can strengthen both key components of the TAM and ultimately increase user loyalty to the D-Bank Pro application.

The results of this study further strengthen the results of previous studies conducted by Putra (2024); Giantari et al. (2023); Subawa et al. (2020), which stated that there is a positive and significant influence of experiential marketing on reuse intentions. These results indicate that the better the implementation of experiential marketing, particularly in creating a pleasant emotional experience (feel experience), the higher the user intention to reuse the D-Bank Pro application in Denpasar City.

The influence of experiential marketing on customer satisfaction

Hypothesis testing results indicate that experiential marketing has a positive and significant impact on customer satisfaction. This means that the better the experiential marketing implemented by the D-Bank Pro application, the greater the perceived customer satisfaction among D-Bank Pro users in Denpasar City.

In this study, experiential marketing variables were measured using several indicators, namely sense experience, feel experience, think experience, act experience, and relate experience. Based on the results of respondents' answers, the feel experience indicator obtained the highest average value of all indicators used to measure experiential marketing variables. This indicates that customer satisfaction perceived by D-Bank Pro application users in Denpasar City tends to be more influenced by the feel experience factor. This study provides an overview of the importance of feel experience in shaping user satisfaction, which shows that the emotional aspect has a major role in the effectiveness of experiential marketing in the D-Bank Pro application.

These results align with the Technology Acceptance Model (TAM) framework developed by Davis (1989), which explains that user acceptance of technology is influenced by two main factors: perceived usefulness and perceived ease of use. These two factors then influence user attitudes toward technology use, which ultimately impacts satisfaction and intention to continue using it. In the context of this study, experiential marketing, specifically the feel experience indicator, has a significant influence on customer satisfaction. A high score on the feel experience indicator indicates that emotional aspects, such as feelings of comfort, security, and enjoyment when using the D-Bank Pro application, are key factors in shaping positive perceptions of the application. When users feel emotionally connected and have a positive experience while using the application, they tend to rate the application as useful and easy to use, in accordance with

the components in the TAM. Therefore, an experiential marketing strategy that is able to build emotional engagement (through feel experience) can indirectly strengthen important elements in the TAM, namely perceived usefulness and ease of use. This will create higher customer satisfaction, while increasing the likelihood of continued long-term application use.

The results of this study further strengthen the results of previous studies conducted by Agus and Budi (2023); Wedanta and Seminari (2024); and Pangestu et al. (2022), which stated that there is a positive and significant influence of experiential marketing on customer satisfaction. These results indicate that the better the implementation of experiential marketing, particularly in creating a pleasant emotional experience (feel experience), the higher the level of user satisfaction with the D-Bank Pro application in Denpasar City.

The influence of customer satisfaction on intention to reuse

Hypothesis testing results indicate that customer satisfaction has a positive and significant effect on reuse intention. This means that customer satisfaction with the D-Bank Pro app can lead to reuse intention among D-Bank Pro app users in Denpasar City.

In this study, customer satisfaction variables were measured using several indicators, namely the quality of the product provided, performance on the quality of service provided, ease of accessing the product provided, and the suitability of the advertisement provided. Based on the results of respondents' answers, the performance indicator on the quality of service provided obtained the highest average value of all indicators used to measure customer satisfaction variables. This indicates that customer satisfaction perceived by D-Bank Pro application users in Denpasar City tends to be more influenced by performance on the quality of service provided. This study provides an overview of the importance of service performance in shaping user satisfaction, which shows that responsiveness, speed, and reliability of service are the main factors considered by users in assessing the quality of the D-Bank Pro application.

These results are in line with the Technology Acceptance Model (TAM), which explains that user perceptions of perceived ease of use and usefulness of a technology influence user satisfaction and intention to reuse. In the context of this study, high customer satisfaction influenced by performance on service quality reflects how users assess the D-Bank Pro application as easy to use and useful. The speed, responsiveness, and reliability of the services provided can increase the perception of usefulness and ease of use of the application, which is in accordance with the basic principles of TAM. When users are satisfied with the quality of service provided, they tend to rate the application as more useful and easy to use, which ultimately increases their intention to reuse the application. Therefore, the results of this study indicate that good service quality, as part of the performance provided, strengthens both key elements in TAM, namely perceived usefulness and ease of use, which in turn increases customer satisfaction and intention to continue using the D-Bank Pro application.

The results of this study further strengthen the results of previous studies conducted by Nadya and Ihwan, (2023); Warmika and Adriani, (2019); Umar and Hapzi, (2022) which stated that there is a positive and significant influence of customer satisfaction on the intention to reuse, meaning that the higher the satisfaction felt by users towards the D-Bank Pro application, the greater their intention to reuse the application.

The role of customer satisfaction in mediating the influence of experiential marketing on reuse intentions

The results of the hypothesis testing indicated by the indirect effect test value and the mediation model test indicate that customer satisfaction is able to mediate the influence of experiential marketing on reuse intention partially (partial mediation). This is indicated by the results of the influence of each experiential marketing variable, which has a positive and significant effect on reuse intention, experiential marketing has a positive and significant effect on customer satisfaction, customer satisfaction has a positive and significant effect on reuse intention, and experiential marketing has a positive and significant effect on reuse intention mediated by customer satisfaction. This means that the higher the experiential marketing perceived by users, especially in creating a pleasant experience, the higher the satisfaction felt by users, which ultimately increases their intention to reuse the D-Bank Pro application. This partial mediation shows that the relationship between experiential marketing and reuse intention does not only occur directly, but is also strengthened through customer satisfaction as a mediating variable. In other words, effective experiential marketing not only has a direct impact on reuse intention, but also forms customer satisfaction first, which then strengthens the tendency of users to continue using the application in the long term.

In this study, customer satisfaction variables were measured using several indicators, namely the quality of the product provided, performance on the quality of service provided, ease of access to the product provided, and the suitability of the advertisement provided. Based on the results of respondents' answers, the performance indicator on the quality of service provided obtained the highest average value of all indicators used to measure customer satisfaction variables. This indicates that performance on the quality of service perceived by D-Bank Pro application users in Denpasar City is a major factor in shaping customer satisfaction, especially when supported by positive experiences through experiential marketing. Satisfaction formed from responsive, fast, and reliable service then encourages user intention to reuse the D-Bank Pro application.

The results of this study are in line with the Technology Acceptance Model (TAM) developed by Davis (1989), which explains that the acceptance and use of technology are influenced by two main factors, namely perceived usefulness and perceived ease of use. In the context of this study, experiential marketing and performance on service quality contribute significantly in shaping the perceived usefulness and perceived ease of use felt by D-Bank Pro application users. Service performance that is considered fast, responsive, and reliable gives the impression that the application is easy to use and can be relied upon in meeting users' banking needs, which reflects the perception of ease of use. On the other hand, a pleasant emotional experience through Experiential marketing, especially from the feel experience aspect, fosters a sense of satisfaction and emotional involvement, which strengthens the perception that the application is useful in users' daily lives. Thus, customer satisfaction acts as a bridge between experiential marketing and reuse intention, because satisfaction reflects the achievement of expectations regarding the usefulness and ease of use offered by the application. This is in line with TAM, that when users assess an application as useful and easy to use, they will not only be satisfied but also will have a higher intention to continue using the application in the future. Therefore, a strong experiential marketing strategy and superior service can strengthen the key elements in TAM, ultimately driving user loyalty.

The results of this study further strengthen the findings of previous research conducted by Putra (2024), which stated that customer satisfaction can mediate the influence of experiential marketing on reuse intentions. The better the experiential marketing, the more likely it is to create customer satisfaction as perceived by users, thereby increasing the tendency to reuse.

CONCLUSION

Based on the research results obtained, several conclusions can be drawn as follows:

- 1) Experiential marketing has a positive and significant effect on the intention to reuse, meaning that the better the experiential marketing carried out by the D-Bank Pro application, the higher the user's intention to reuse the application in Denpasar City.
- 2) Experiential marketing has a positive and significant effect on customer satisfaction, meaning that the better the positive experience felt by users, the higher the level of satisfaction of D-Bank Pro application users.
- 3) Customer satisfaction has a positive and significant effect on the intention to reuse, meaning that the higher the satisfaction felt by the user, the greater the possibility of the user to reuse the D-Bank Pro application.
- 4) Customer satisfaction can partially mediate the influence of experiential marketing on reuse intentions. This means that experiential marketing not only has a direct impact on reuse intentions but also has an indirect influence through the formation of customer satisfaction. Thus, the presence of customer satisfaction can increase the total influence of experiential marketing on overall reuse intentions.

Discussion

The Effect of Experiential Marketing on Reuse Intention

The hypothesis testing results indicate that experiential marketing has a positive and significant effect on reuse intention. This implies that the experiential marketing implemented by the D-Bank Pro application can encourage users in Denpasar City to exhibit behavior aligned with the intention to reuse the application.

In this study, the experiential marketing variable was measured using several indicators, namely sense experience, feel experience, think experience, act experience, **and** relate experience. Based on respondents' answers, the feel experience indicator received the highest average score among all experiential marketing indicators. This suggests that users' reuse intention is primarily influenced by the emotional experience they encounter when using D-Bank Pro. The study underscores the importance of feel experience in stimulating reuse intention, highlighting that emotional engagement is key to building user loyalty toward D-Bank Pro.

These findings align with the Technology Acceptance Model (TAM), which posits that technology adoption and continued use are influenced by perceived ease of use and perceived usefulness. In this context, a strong feel experience reflects users' positive perception of comfort and emotional satisfaction, which in turn reinforces the perceived usefulness of the application. When users feel emotionally connected and comfortable using an application, they are more likely to consider it useful and easy to use, thereby increasing their intention to reuse it. Thus, emotional engagement through experiential

marketing especially feel experience—can strengthen both core TAM components, ultimately enhancing user loyalty toward the D-Bank Pro app.

These results are consistent with previous studies by Putra (2024), Giantari et al. (2023), and Subawa et al. (2020), which also found a positive and significant effect of experiential marketing on reuse intention. The findings indicate that the more effectively experiential marketing—particularly in creating enjoyable emotional experiences—is implemented, the stronger the users' intention to reuse the D-Bank Pro application in Denpasar.

The Effect of Experiential Marketing on Customer Satisfaction

The hypothesis test results show that experiential marketing has a positive and significant effect on customer satisfaction. This means that the better the experiential marketing carried out by D-Bank Pro, the higher the customer satisfaction perceived by its users in Denpasar City.

Similar to previous results, the highest average score was again found in the feel experience indicator. This reinforces the notion that emotional aspects play a central role in shaping user satisfaction. The results emphasize the importance of feel experience in experiential marketing's effectiveness for the D-Bank Pro application.

According to the Technology Acceptance Model (TAM) developed by Davis (1989), user satisfaction and reuse intention are influenced by perceived usefulness and ease of use. In this research context, experiential marketing particularly feel experience demonstrates a significant influence on customer satisfaction. The high score in this indicator suggests that emotional elements such as comfort, safety, and enjoyment are pivotal in forming users' positive perceptions of the app. When users feel emotionally engaged and enjoy their experience, they are more likely to perceive the application as useful and easy to use, consistent with TAM principles. Therefore, a well-executed experiential marketing strategy that focuses on emotional engagement (especially through feel experience) can strengthen the perceived usefulness and ease of use, which in turn boosts customer satisfaction and encourages long-term usage.

These results further support previous research by Agus and Budi (2023), Wedanta and Seminari (2024), and Pangestu et al. (2022), who found that experiential marketing positively and significantly affects customer satisfaction. The findings confirm that the better the emotional experience delivered through experiential marketing, the higher the user satisfaction with the D-Bank Pro application in Denpasar.

The Effect of Customer Satisfaction on Reuse Intention

The hypothesis test results reveal that customer satisfaction has a positive and significant effect on reuse intention. This indicates that higher customer satisfaction with the D-Bank Pro application leads to stronger intentions among users to continue using it. Customer satisfaction was measured using indicators such as product quality, service performance, ease of access, and advertising relevance. The highest average score was observed in the service performance indicator, suggesting that users' satisfaction is

primarily driven by the reliability, responsiveness, and speed of the services provided. These elements form a critical basis for users' positive evaluation of the app.

This finding also aligns with TAM, which explains that perceived usefulness and perceived ease of use impact both satisfaction and reuse intention. In this context, strong service performance translates into perceptions that the application is easy to use and beneficial. Consequently, users are more likely to be satisfied and to reuse the app. Therefore, excellent service quality, as a component of performance, strengthens the two core TAM elements and ultimately increases both satisfaction and reuse intention.

This finding supports previous research conducted by Nadya and Ihwan (2023), Warmika and Adriani (2019), and Umar and Hapzi (2022), which concluded that customer satisfaction significantly influences reuse intention. The better the user's satisfaction, the higher the probability that they will reuse the D-Bank Pro application.

The Mediating Role of Customer Satisfaction

The indirect effect and mediation model tests reveal that customer satisfaction partially mediates the effect of experiential marketing on reuse intention. The results show significant direct effects of experiential marketing on reuse intention, on customer satisfaction, and of customer satisfaction on reuse intention. Additionally, the indirect effect of experiential marketing on reuse intention via customer satisfaction is also significant.

This indicates that experiential marketing not only influences reuse intention directly but also does so indirectly by shaping customer satisfaction. In other words, a strong experiential marketing strategy—especially one that fosters enjoyable user experiences will increase satisfaction, which in turn enhances the intention to reuse the application.

Customer satisfaction was again found to be largely influenced by service performance, which, when supported by a positive emotional experience (particularly feel experience), further boosts reuse intention. This shows how experiential marketing and service quality together build user satisfaction, acting as a bridge that connects marketing experience to future user behavior.

These findings support the Technology Acceptance Model (TAM) by Davis (1989), which states that technology adoption is influenced by perceived usefulness and ease of use. In this study, both experiential marketing and service quality contribute to these perceptions. Responsive, fast, and reliable services make the app feel easy to use, while enjoyable emotional experiences reinforce its usefulness. Therefore, customer satisfaction serves as a critical link between experiential marketing and reuse intention by reflecting the fulfillment of users' expectations regarding utility and ease of use. When these conditions are met, users are not only satisfied but also motivated to continue using the application.

This result reinforces previous research by Putra (2024), which found that customer satisfaction mediates the effect of experiential marketing on reuse intention. The better

the experiential marketing, the greater the satisfaction perceived by users, thereby increasing the likelihood of reuse.

CONCLUSION

Based on the research findings, the following conclusions can be drawn:

1. Experiential marketing has a positive and significant effect on reuse intention, meaning that the better the experiential marketing implemented by the D-Bank Pro application, the greater the users' intention to reuse it in Denpasar City.
2. Experiential marketing has a positive and significant effect on customer satisfaction, implying that more enjoyable user experiences lead to higher levels of user satisfaction.
3. Customer satisfaction has a positive and significant effect on reuse intention, indicating that the more satisfied users are, the more likely they are to continue using the application.
4. Customer satisfaction partially mediates the relationship between experiential marketing and reuse intention, suggesting that while experiential marketing directly influences reuse intention, it also indirectly impacts it through increased customer satisfaction. Thus, customer satisfaction enhances the overall impact of experiential marketing on reuse intention.

REFERENCES

- Adriani, N.N. and Warmika, I.G.K., (2019). Pengaruh kualitas pelayanan dan persepsi nilai terhadap kepuasan dan niat menggunakan kembali. *E-Jurnal Manajemen*, 8(4), pp.1956-1984.
- Afifah, E.F.N., Simatangkir, D.W.E. and Faliha, N.S., (2025). Keamanan Siber Dalam Perbankan Serta Tantangan Dan Solusi Di Era Digital. *Jurnal Multidisiplin Ilmu Akademik*, 2(1), pp.33-42.
- Aida, S., (2022). Pengaruh Experiential Marketing dan Kualitas Pelayanan Terhadap Repurchase Intention Melalui Kepuasan Pelanggan Sebagai Variabel Intervening (Study Pada Pengguna Aplikasi GoFood) (Doctoral dissertation, Universitas Internasional Semen Indonesia).
- Apritama, N.A. and Susila, I., (2023). Analisis Pengaruh Brand Image, Customer Service, Dan E-Wom Terhadap Repurchase Intention Dengan Kepuasan Pelanggan Sebagai Variabel Mediasi. *Jurnal Media Wahana Ekonomika*, 20(1), pp.135-150.
- Coryanata, I., Ramli, E.H., Puspita, L.M.N. and Halimatusyadiah, H., (2023). Digitalization of Banking and Financial Performance of Banking Companies. *International Journal of Social Service and Research*, 3(2), pp.366-371.
- Diyantri, S., Yuliniar & Suharyati, (2020). Customer experience, Kepuasan Pelanggan dan Repurchase Intention pada E-Commerce Shopee. *Prosiding Konferensi Riset Nasional Ekonomi, Manajemen dan Akuntansi*, Volume 2, hal. 677-689.
- Fadhli, K. & Pratiwi, N. D., (2021). Pengaruh Digital Marketing, Kualitas Produk, Dan Emosional Terhadap Kepuasan Konsumen Poskopi Zio Jombang. *Jurnal Inovasi Pendidikan*, 2(2), hal. 603-612.

- Fasa, M.I., (2024). Transformasi Digital Era Industri 4.0 Revolusi Layanan Yang Mengubah Lanskap Perbankan Syariah Di Indonesia. *Jurnal Intelek Dan Cendekiawan Nusantara*, 1(5), pp.7653-7665.
- Febrian, D., Simanjuntak, M., & Hasanah, N. (2021). The Effect of Benefits Offered and Customer experience on Re-use Intention of Mobile Banking through Customer Satisfaction and Trust. *Jurnal Keuangan Dan Perbankan*, 25(3), 551– 569.
- Ghozali, I., (2014). Structural Equation Modeling, Metode Alternatif dengan. Partial least square (PLS). Edisi, 4.
- Hair, J. F., Sarstedt, M., Ringle, C. M., & Hult, G. T. M. (2017). A Primer on Partial least squares structural equation modeling (PLS-SEM). *European Business Review*, 26(2), 106–121.
- Harijanto, F.R., Lawrence, J. and Aprilia, A., (2024). Pengaruh Experiential marketing Terhadap Kepuasan Konsumen di Welabajo Hotel Labuan Bajo. *Jurnal Manajemen Perhotelan*, 10(2), pp.91-105.
- Hasyim, U. and Ali, H., (2022). Reuse intention models through customer satisfaction during the COVID-19 pandemic: Cashback promotion and e-service quality case study: OVO electronic money in Jakarta. *Dinasti International Journal of Digital Business Management*, 3(3), pp.440-450.
- Hermiyetti, H., (2024). Towards The Future: Digital Transformation In Indonesian Banking And Its Implications For Economic Growth And Public Prosperity. *International Journal Of Economic Literature*, 2(2), pp.505-520.
- Indah, R., Huda, U.R. and Asmeru, A.P., (2023). Perubahan Bank Di Indonesia Dari Bank Konvensional Menjadi Bank Digitalisasi Di Era Evaluasi Industri 4.0. *Student Research Journal*, 1(3), pp.168-175.
- Julyastini, N.K.D., Maharani, N.P.D.T., Suryantari, I.A.P., Giantari, I.G.A.K. and Ekawati, N.W., (2023). Pengaruh E-Service Quality dan Experiential marketing terhadap Repurchase Intention dengan Trust sebagai Variabel Intervening (Studi pada Konsumen Aplikasi Agoda di Denpasar). *WACANA EKONOMI (Jurnal Ekonomi, Bisnis dan Akuntansi)*, 22(2), pp.102-116.
- Kadafi, M. A. & Novita, S., (2021). Pengaruh Experiential marketing Dan Kepuasan Pelanggan Terhadap Loyalitas Pelanggan. *Jurnal Manajemen*, 13(3), hal. 544-553.
- Margie, L. A., Prihatni, R., Gurendrawati, E., Pamulang, U., & Jakarta, U. N. (2024). Determinan Penggunaan Layanan Perbankan Digital : Systematic Literature Review. 11(2), 604–614.
- Mufingatun, M., Prijanto, B. and Dutt, H., (2020). Analysis of factors affecting adoption of mobile banking application in Indonesia: an application of the unified theory of acceptance and use of technology (UTAUT2). *BISMA (Bisnis Dan Manajemen)*, 12(2), pp.88-106.
- Mutua, E., (2024). Cyber-Physical Systems and Their Role in Industry 4.0. *Journal of Technology and Systems*, 6(5), pp.57-69.
- Narahdita, A. P., Aisjah, S., & Kusniah, N. (2020). Trust and perceived benefit as antecedents of reuse intention in mobile payment services. *Jurnal Aplikasi Manajemen*, 18(4), 682–691.
- Pangestu, M.G., Fadhillah, Y. and Pandiangan, N., (2022). Pengaruh E-Service Quality dan Experiential marketing terhadap Kepuasan Pelanggan pada Pengguna E-Wallet ShopeePay di Kota Jambi. *Jurnal Ilmiah Manajemen dan Kewirausahaan (JUMANAGE)*, 1(2), pp.68-76.

- Paramita, D.A. and Hidayat, A., (2023). The effect of perceived ease of use, perceived usefulness, and perceived benefits on interest in using Bank Syariah Indonesia mobile banking. *International Journal of Research in Business and Social Science* (2147-4478), 12(5), pp.01-09.
- Paulina, P. and Facrureza, D., (2023). Pengaruh Experiential marketing Terhadap Revisit Intention Melalui Customer Satisfaction Sebagai Variabel Intervening Di Glamping Lakeside Rancabali. *Jurnal Syntax Fusion*, 3(09), pp.962-976.
- Priambada, I.D.P., Endrawan, K.E.S.P.K. and Putra, S., (2023). Pengaruh Customer experience dan Kualitas Pelayanan Terhadap Niat Beli Ulang Studi pada Samma Coffee and Eatery. *Jurnal Manajemen Perhotelan dan Pariwisata*, 6(3), pp.42-49.
- Putra, R. E., Tresna, P. W., Barkah, C. S. & Chan, A., (2021). The Influence Of Experiential marketing On Repurchase Intention (Study At Marasoe). *Journal of Business Studies and Management Review (JBSMR)*, 5(1), pp. 124-131.
- Rianita, G. and Fasa, M.I., (2024). Analisis Manfaat Penggunaan Mobile banking Sebagai Alat Pembayaran Digital. *Jurnal Intelek Dan Cendikiawan Nusantara*, 1(5), pp.7647-7652.
- Silalahi, R. A., Ompusunggu, D. P., Palangkaraya, U., & Indonesia, A. F. (2024). DIGITALISASI. *Jurnal Kajian Ilmiah Interdisipliner*, 8(7), 86–93
- Silva, P., (2015). Davis' Technology Acceptance Model (TAM)(1989). *Information seeking behavior and technology adoption: Theories and trends*, pp.205-219.
- Smith, K., & Hanover, D. (2016). *Experiential marketing: Secrets, strategies, and success stories from the World's greatest brands*. John Wiley & Sons.
- Subawa, N.S., Widhiasthini, N.W. and Suastika, N.P.M.W.S., (2020). The effect of experiential marketing, social media marketing, and brand trust on repurchase intention in Ovo applications. *International research journal of management, IT and social sciences*, 7(3), pp.11-21.
- Suci, F.C.W. and Dahlan, K.S.S., (2023). The Effect Of Security And Trust On Mobile banking Customer Satisfaction Mediated By Convenience Factors. *Journal of Social Science (JoSS)*, 2(10), pp.888-902.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R dan D* / Prof. Dr. Sugiyono. Bandung: Alfabeta.
- Sukmaputra, E.R., (2018). The Influence of Experiential marketing and Customer Satisfaction toward Customer Loyalty on Cipanas Hot Spring Garut. In *Prosiding Industrial Research Workshop and National Seminar* (Vol. 9, pp. 884-891).
- Suparno, I.N. and Aksari, N.M.A., (2023). Pengaruh Experiential marketing dan Electronic Word of Mouth Terhadap Revisit Intention Melalui Brand Image Sebagai Variabel Mediasi. *Jurnal Penelitian dan Pengembangan Sains dan Humaniora*, 7(2).
- Trilaksono, A.I. and Prabowo, B., (2023). Analisis Pengaruh Experiential marketing terhadap Loyalitas Pelanggan melalui Kepuasan Pelanggan sebagai Variabel Intervening. *Reslaj: Religion Education Social Laa Roiba Journal*, 5(1), pp.101-112.
- Tufahati, N., Barkah, C. S., Tresna, P. W. & Chan, A., (2021). The Impact Of Customer Satisfaction On Repurchase Intention (Surveys On Customer Of Bloomythings). *Journal of Business & Applied Management*, 14(2), pp. 177-186.
- Warpindyastuti, L. D. (2020). Business Value of Icbs Banking Information System Implementation At Bank Danamon Indonesia, Tbk. *Journal of Applied Business and Economics (JABE)*, 6(3), 228–239

- Wedanta, P.K.W. and Seminari, N.K., (2024). Peran Kepuasan Pelanggan Dalam Memediasi Pengaruh Experiential marketing Terhadap Loyalitas Pelanggan Studi Pada Pengguna Aplikasi Balipay Di Kota Denpasar. *Jurnal Review Pendidikan dan Pengajaran (JRPP)*, 7(4), pp.12571-12579.
- Wirtz, J., & Zeithaml, V. (2018). Cost-effective service excellence. *Journal of the Academy of Marketing Science*, 46, 59-80.
- Yeo, C., Handayani, F., Sari, R. and Syahputro, S.B., (2024). Analisis Customer experience Terhadap Repurchase Intention Di Aplikasi Shopee (Studi Kasus Pada Mahasiswa STIE Pembangunan Tanjungpinang). *Jurnal Adijaya Multidisplin*, 1(06), pp.1160-1164.