

## THE EFFECT OF SENSORY STIMULI ON INCREASING CUSTOMER SATISFACTION AND CUSTOMER ADVOCACY BANKALTIMTARA USING THE STIMULUS ORGANISM RESPONSE (SOR) MODEL

Dewi Nur Septyarini<sup>1</sup>, Gusti Noorlitaria Achmad<sup>2</sup>, Adjie Sofyan<sup>3</sup>

Master Program Management Faculty Of Economics And Business Mulawarman University Samarinda<sup>1</sup>

Faculty of Economics and Business Mulawarman University<sup>2,3</sup>

E-mail: [dewiq.ds@gmail.com](mailto:dewiq.ds@gmail.com)<sup>1</sup>, [gusti.noorlitaria.achmad@feb.unmul.ac.id](mailto:gusti.noorlitaria.achmad@feb.unmul.ac.id)<sup>2</sup>, [ajisofyaneffendi@gmail.com](mailto:ajisofyaneffendi@gmail.com)<sup>3</sup>

**Abstract:** The purpose of this study is to prove that the Bankaltimtara website stimuli have an effect on the affective state of its customers, to prove that the Bankaltimtara's servicescape stimuli have an effect on the customer's affective state, to prove that the customer's affective state has an effect on increasing bankaltimtara's customer satisfaction. , to prove the affective state of customers mediating the influence of website stimuli on increasing customer satisfaction bankaltimtara, to prove the affective state of customers mediating the influence of website stimuli on increasing customer advocacy behavior bankaltimtara, to prove the affective state of customers mediating the effect of servicescape stimuli on increasing customer satisfaction bankaltimtara, to prove the situation customer affective mediates the effect of servicescape stimuli on increasing customer advocacy behavior ur bankaltimtara. This type of research uses survey research with a causative approach which aims to explain the causal relationship between two or more observed variables through hypothesis testing so that conclusions can be drawn. the population in this study were customers of conventional bankaltimtara savings. with Partial Least Square (PLS) program in data processing. the results of this study indicate that website stimuli have a positive and significant direct effect on the affective state of bankaltimtara customers, servicescape stimuli have a direct positive and significant effect on the affective state of bankaltimtara customers, affective state has a direct positive and significant effect on customer satisfaction bankaltimtara.

**Keywords:** *Effect Of Sensory Stimuli, Increasing Customer Satisfaction, Customer Advocacy, Stimulus Organism Response (SOR) Model, Bankaltimtara*

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### 1. Introduction

The massive development of technology today has led to extraordinary changes in the way humans think and act. The development of technology or the digital era is moving so fast around us. Nearby, the occurrence of the Covid 19 pandemic disaster which first occurred at the end of 2019 has spread throughout the world and resulted in the occurrence of human social restrictions which further encourage the rapid flow of digitalization to facilitate humans in various aspects of life amid limitations.

In this digitalization era, companies are challenged to improve their competitiveness and connectivity to their customers. The important thing that companies must consider in order to stay connected with their customers is to pay attention to consumer behavior that changes

dynamically and demands convenience for consumers to find information and make transactions easier. With the change in consumer behavior, the company's marketing strategy should also change in order to influence customer behavior and win the competition.

The company's current business competition is not enough just to compete with products but also to compete in consumer perceptions that is built by the company on an ongoing basis which can be done starting from stimulation to consumers by using an organism response stimulus model analysis that can evaluate the effect of stimulation on consumer behavior in their perceptions of the company.

A very popular marketing strategy lately is marketing through digital/online channels or called Digital Marketing, but in its application marketers do not just market online but still combine it with traditional or offline marketing strategies known as hybrid marketing with the term Marketing 4.0. Here the marketing approach combines the interaction between online and offline. In addition, it also combines style and substance that not only prioritizes good branding, but also content that is relevant to customers. (Marketing 4.0 dari Hermawan Kartajaya). Hybrid stimulation can be carried out by companies in order to optimize their influence on consumer behavior in accordance with the Marketing 4.0 concept. Banks can stimulate customer sensors with Website Stimuli from the digital side, while from the offline side, company marketers can apply Servicescape Stimuli. According to (Sandra Louriero et al, 2015), "When consumers are willing to advocate and promote a brand, they must engage deeply and feel connected to it" which means to get customer advocacy, customers feel they have a strong attachment to a brand.

Based on OJK data, as of June 2021, the number of physical banking branch office networks was recorded at 132,076 units, a decrease of 1,599 units compared to the first quarter of 2021 or March 2021. This shows that the presence of physical banking services has decreased significantly in just the last 3 months. While previous research was conducted by Soelasih Yasinta in 2015 who conducted research on airline service companies and found that Physical Evidence had no effect on passenger satisfaction. Then is the stimulation strategy from the physical side of banking services still effectively used in the current digitalization era by paying attention to demographic characteristics and technology absorption in the people of East Kalimantan and Kaltara, especially Bankaltimtara customers?

Both physical and non-physical stimulation that are currently running can be investigated for their application by using the stimulus organism response (SOR) model as a mechanism that underlies the conceptual relationship between elements to determine affective responses and behavioral responses from consumers. SOR theory asserts that different attributes of the environment act as stimuli that have an impact on the internal (psychological) state of individuals/organisms and encourage them to respond behaviorally with the expected response, which is an increase in customer satisfaction so that it can form customer advocacy on the company's service products.

In line with the shift in consumer behavior according to the Marketing 4.0 era, Marketers.com published an article in 2017 which said "Sales and purchasing activities that were originally simple, have now turned into more complex activities involving 5A activities including awareness, appeal, ask, act, and advocates". Consumer Path 5A has a deeper concept of customer behavior, which focuses on consumer advocacy in choosing a brand. Not just buying, but also providing recommendations to the community to use products from the brand where customers will provide recommendations if customers are satisfied with products from a brand. Research conducted by (Kiani Aina Purnawan, 2020) found that brand satisfaction alone is not enough to make consumers become advocates for brands, brand

attachment and strong brand loyalty are needed to make consumers become advocates for brands.

According to (Sandra Louriero et al, 2015), "When consumers are willing to advocate and promote a brand, they should be deeply engaged and feel connected to it." brand. Customer advocacy is a further step in the intention to recommend a brand because it relates to awareness and offers another opportunity for brands when things go wrong. Thus, customer advocacy can be considered the extent to which an individual actively recommends and supports a brand and ignores other brands in a product category (Laverie, 2013).

The definition of consumer behavior according to Blythe (2008) is a dynamic interaction between affection, cognition, behavior, and the environment in which humans exchange various aspects of activities in their lives. From this definition, it can be seen that consumer behavior is dynamic. The definition emphasizes the relationship of the different elements in determining consumer behavior. This perspective is the reason why a strategy needs to be evaluated continuously because a strategy may apply in the past, but may not apply in the future, because the influences that shape behavior change over time. The definition stated above also includes the concept of marketing as an exchange management accepted by all marketing.

The implementation of marketing with stimulation to consumers has been carried out by Bankaltimtara. The implementation of the function of Bankaltimtara's marketing program is effective as a means of developing a positive reputation for the Company. Even in 2020 Bankaltimtara developed its marketing through the development of digital services to make it easier for its customers to reach their financial transaction services by releasing DG Bankaltimtara & Paykaltimtara which can be accessed through the Bankaltimtara website. On the offline marketing side, Bankaltimtara continuously evaluates its marketing mix series so that it can continue to meet the expectations of its customers both in terms of funding and lending, one of which is by stimulating physical evidence or servicescape.

The acceleration of the acceleration of digital financial services globally has been accepted and applied by various other financial companies as an effort to win the competition which indirectly can also have a real impact on the company. In a study conducted by (Islam et al., 2020) found that banking websites have a positive relationship and can activate customer engagement so that the authors are interested in developing further research on the influence of websites on customer satisfaction and advocacy.

Sensory marketing that stimulates the senses of consumers can be used to influence the perceived quality of abstract attributes such as color, taste, smell or shape that play an important role in every consumer's cognitive representation. (Xingyang et.al, 2021) in their research found that providing customers with an extraordinary positive sensory experience is an effective way to facilitate customers to love the brand.

In accordance with the vision of PT BPD Kaltim Kaltara in 2016 to become The True Regional Champion who is Strong, Competitive, and Contributive in supporting quality regional economic growth, a synergistic and comprehensive marketing concept is needed with the interests of the Bank. And to optimize its marketing to be more effective, knowing which ones still need improvement, Banks need to know which programs are more dominant in influencing the behavior of their customers. Moreover, Bankaltimtara has just digitized its services and it is interesting to know its effectiveness. This is the background of this research, where the researcher wants to know the effect of several marketing stimulations on Bankaltimtara's customer satisfaction and advocacy. So on this occasion, the researcher wants to know the effect of the application of Sensory Stimuli Marketing applied in Website Stimuli

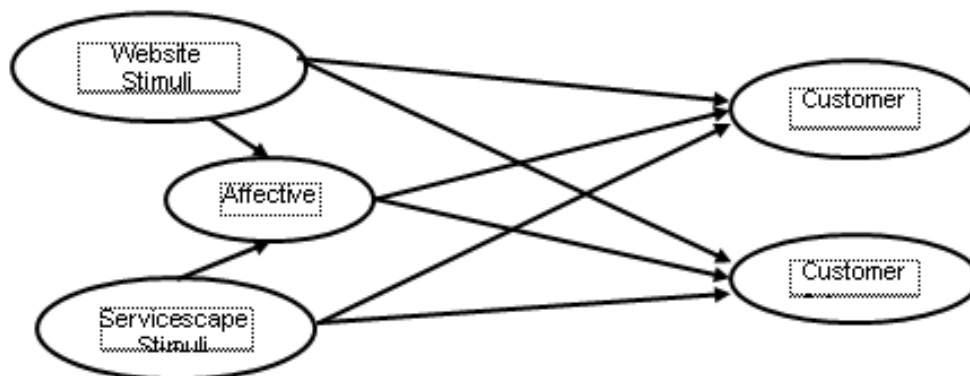
and Servicescape Stimuli on the Bank's goal to increase Customer Satisfaction and Customer Advocacy Behavior of Bankaltimtara through the affective state of its customers by using the Stimulus Organism Response (SOR) model framework.

## 2. Research Method

This study uses an explanatory study or explanatory research, which explains a relationship between variables through hypothesis testing. Where the model used in this study is a causality model, which is a study that aims to determine the relationship of a cause and effect between exogenous variables and endogenous variables.

Using the Part Least Square (PLS) analysis model, the population is a generalization area consisting of: objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. The population in this study is conventional Bankaltimtara savings customers. The criteria used in determining the population are customers who have a Bankaltimtara savings account based on the number of savings accounts in Conventional Bankaltimtara, namely Prama, Simpeda and Tabunganku Savings (this time the data used is as of September 2021)

The research was carried out at PT Bank Pembangunan Daerah Kalimantan Timur and Kalimantan Utara, specifically in the Service and Operations Division which specifically handles the Bankaltimtara Service Marketing Program. This research was conducted in January - February 2022. The research in question covers the time since the author was intensively in the field until data processing. The primary data in this study were obtained through the results of direct data collection on the sample using certain data collection techniques. While secondary data is obtained from data that has been processed in advance by other people. The time horizon used is cross sectional, because data collection is carried out simultaneously within a certain period of time.



**Figure 1**  
**Conceptual Framework**

### 3. Results and Discussion

#### 3.1. Results

##### Validity and Reliability (30 Respondents)

**Table 1**  
**Validity Test Results**

Variable Dimension	Question Items	Correlation (R)	r-tabel	p-value	Result
<i>Website Stimuli</i>	WS1	0.860	0.361	0.000	Valid
	WS2	0.887	0.361	0.000	Valid
	WS3	0.810	0.361	0.000	Valid
	WS4	0.859	0.361	0.000	Valid
	WS5	0.795	0.361	0.000	Valid
	WS6	0.798	0.361	0.000	Valid
<i>Servicescape Stimuli</i>	SS1	0.784	0.361	0.000	Valid
	SS2	0.826	0.361	0.000	Valid
	SS3	0.796	0.361	0.000	Valid
	SS4	0.849	0.361	0.000	Valid
	SS5	0.849	0.361	0.000	Valid
	SS6	0.731	0.361	0.000	Valid
	SS7	0.690	0.361	0.000	Valid
	SS8	0.724	0.361	0.000	Valid
	SS9	0.758	0.361	0.000	Valid

Variable Dimension	Question Items	Correlation (R)	r-tabel	p-value	Result
<i>Affective State</i>	AS1	0.945	0.361	0.000	Valid
	AS2	0.872	0.361	0.000	Valid
	AS3	0.864	0.361	0.000	Valid
<i>Customer Satisfaction</i>	CS1	0.942	0.361	0.000	Valid
	CS2	0.831	0.361	0.000	Valid
	CS3	0.841	0.361	0.000	Valid
Customer Advocacy	CA1	0.947	0.361	0.000	Valid
	CA2	0.845	0.361	0.000	Valid
	CA3	0.872	0.361	0.000	Valid

Source: Primary data that has been processed (2022)

Based on the results of the validity test in Table 1 above, it is known that the construct of each indicator statement has a correlation value  $> 0.361$  and a p-value  $(0.000) < 0.05$ , so that all statements in the research questionnaire are valid, so the assumption of the validity of this study has been fulfilled.

**Table 2**  
**Reliability Test Results**

No	Question Items	Coefficient Value <i>Cronbach Alpha</i>	Result
1	<i>Website Stimuli</i>	0,911	Reliabel
2	<i>Servicescape Stimuli</i>	0,921	Reliabel
3	<i>Affective State</i>	0,872	Reliabel
4	<i>Customer Satisfaction</i>	0,843	Reliabel
5	<i>Customer Advocacy</i>	0,864	Reliabel

Source: Primary data that has been processed (2022)

If the variable has a Cronbach's alpha coefficient of 0.70 - 0.90, it is said to be reliable. The results of the reliability calculation in the table above with 24 question instruments from 5 variables, indicate that the reliability coefficient value is greater than the Cronbach Alpha index value. Because Q, in the sense that the respondents' answers do not lead to certain answers so that if similar research is carried out at different times, the respondents will give the same answers as this research.

**Table 3**  
**Result Output Combined Loadings and Cross-Loading**

Indicator	W S	S S	A S	C S	C A	SE	P value	Result
WS1	<b>0.810</b>	-0.039	0.281	0.043	0.059	0.075	<0.001	<b>Accepted</b>
WS2	<b>0.810</b>	0.043	-0.331	0.103	0.025	0.075	<0.001	<b>Accepted</b>
WS3	<b>0.872</b>	-0.101	0.267	-0.153	-0.093	0.074	<0.001	<b>Accepted</b>
WS4	<b>0.810</b>	0.013	-0.312	0.246	-0.180	0.075	<0.001	<b>Accepted</b>
WS5	<b>0.864</b>	0.083	0.027	-0.380	0.362	0.074	<0.001	<b>Accepted</b>
WS6	<b>0.817</b>	0.001	0.045	0.177	-0.189	0.075	<0.001	<b>Accepted</b>
SS1	0.013	<b>0.876</b>	0.053	-0.016	-0.041	0.073	<0.001	<b>Accepted</b>
SS2	-0.035	<b>0.884</b>	-0.207	0.176	-0.008	0.073	<0.001	<b>Accepted</b>
SS3	0.027	<b>0.870</b>	0.348	-0.226	-0.115	0.074	<0.001	<b>Accepted</b>
SS4	0.089	<b>0.877</b>	0.021	-0.217	0.051	0.073	<0.001	<b>Accepted</b>
SS5	-0.043	<b>0.877</b>	0.117	0.141	-0.157	0.073	<0.001	<b>Accepted</b>
SS6	0.025	<b>0.854</b>	-0.241	0.197	0.020	0.074	<0.001	<b>Accepted</b>
SS7	-0.022	<b>0.888</b>	0.111	-0.189	0.201	0.073	<0.001	<b>Accepted</b>
SS8	-0.012	<b>0.864</b>	-0.213	0.238	-0.083	0.074	<0.001	<b>Accepted</b>
SS9	-0.043	<b>0.822</b>	0.006	-0.102	0.136	0.074	<0.001	<b>Accepted</b>
AS1	0.079	0.039	<b>0.875</b>	0.245	-0.318	0.073	<0.001	<b>Accepted</b>
AS2	-0.067	-0.029	<b>0.906</b>	-0.092	0.252	0.073	<0.001	<b>Accepted</b>
AS3	-0.010	-0.009	<b>0.932</b>	-0.140	0.054	0.072	<0.001	<b>Accepted</b>

Indicator	W S	S S	A S	C S	C A	SE	P value	Result
CS1	0.019	0.025	-0.111	<b>0.958</b>	0.015	0.072	<0.001	<b>Accepted</b>
CS2	-0.112	-0.039	0.108	<b>0.933</b>	-0.166	0.072	<0.001	<b>Accepted</b>
CS3	0.091	0.013	0.006	<b>0.948</b>	0.148	0.072	<0.001	<b>Accepted</b>
CA1	-0.039	-0.005	0.044	0.142	<b>0.934</b>	0.072	<0.001	<b>Accepted</b>
CA2	0.041	0.012	-0.010	-0.051	<b>0.927</b>	0.073	<0.001	<b>Accepted</b>
CA3	-0.001	-0.007	-0.035	-0.093	<b>0.917</b>	0.073	<0.001	<b>Accepted</b>

Source: Primary data processed with WarpPLS 6

**Table 4**  
**Result Output Latent Variable Coefficients**

	<i>Website Stimuli</i>	<i>Servicescape Stimuli</i>	<i>Affective State</i>	<i>Customer Satisfaction</i>	<i>Customer Advocacy</i>
<i>R-Squared</i>	-	-	<b>0.581</b>	<b>0.689</b>	<b>0.620</b>
<i>Composite reliab</i>	<b>0.930</b>	<b>0.965</b>	<b>0.931</b>	<b>0.963</b>	<b>0.947</b>
<i>Cronbach's Alpha</i>	<b>0.910</b>	<b>0.959</b>	<b>0.889</b>	<b>0.942</b>	<b>0.917</b>
<i>Avg. var. extrac.</i>	<b>0.690</b>	<b>0.754</b>	<b>0.818</b>	<b>0.896</b>	<b>0.857</b>
<i>Full Collin. VIF</i>	<b>2.339</b>	<b>1.206</b>	<b>3.326</b>	<b>3.976</b>	<b>3.062</b>
<i>Q-squared</i>			<b>0.578</b>	<b>0.689</b>	<b>0.618</b>

Source: Primary data processed with WarpPLS 6

**Table 5.5**  
**Value AVE**

Variabel Laten	Average Variance Extracted		
	Value AVE	Criteria	Result
<i>Affective State</i>	0.818	>0.50	Meet convergent validity
<i>Customer Satisfaction</i>	0.896	>0.50	Meet convergent validity
<i>Customer Advocacy</i>	0.857	>0.50	Meet convergent validity

Source: Primary data processed with WarpPLS 6

Based on these results, the three constructs have met convergent validity. Affective State with a value of  $0.818 > 0.50$ , Customer Satisfaction with a value of  $0.896 > 0.50$  and Customer Advocacy has a value of  $0.857 > 0.50$ . In conclusion, all variables have met the criteria of convergent validity. Next is the analysis of the standard error, which in Figure 3. is written with the letter SE. The smaller the standard error of an indicator, the better or more feasible. A large standard error indicates the inadequacy of the model compiled, and it is expected that the value is relatively small, namely below 0.5 or 0.4 and should not be negative. The following is presented in a table for each indicator

**Table 6**  
**Result Standard Error**

Indicator	SE (Standard Error)	Criteria	Result
WS1	0.075	< 0.5 or < 0.4 and not negative	Meet the model eligibility
WS2	0.075	< 0.5 or < 0.4 and not negative	Meet the model eligibility
WS3	0.074	< 0.5 or < 0.4 and not negative	Meet the model eligibility
WS4	0.075	< 0.5 or < 0.4 and not negative	Meet the model eligibility
WS5	0.074	< 0.5 or < 0.4 and not negative	Meet the model eligibility
WS6	0.075	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS1	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS2	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS3	0.074	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS4	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS5	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS6	0.074	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS7	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS8	0.074	< 0.5 or < 0.4 and not negative	Meet the model eligibility
SS9	0.074	< 0.5 or < 0.4 and not negative	Meet the model eligibility

AS1	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility
AS2	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility
AS3	0.072	< 0.5 or < 0.4 and not negative	Meet the model eligibility
CS1	0.072	< 0.5 or < 0.4 and not negative	Meet the model eligibility
CS2	0.072	< 0.5 or < 0.4 and not negative	Meet the model eligibility
CS3	0.072	< 0.5 or < 0.4 and not negative	Meet the model eligibility
CA1	0.072	< 0.5 or < 0.4 and not negative	Meet the model eligibility
CA2	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility
CA3	0.073	< 0.5 or < 0.4 and not negative	Meet the model eligibility

Source: Primary data processed with WarpPLS 6

Based on table 6 above, it can be concluded that all indicators have model feasibility. Affective State (Affective), Customer Satisfaction (Satisfac) and Customer Advocacy (Advocacy) constructs have standard error values that match the criteria, namely <0.5 and are considered feasible.

**Table 7**  
**Loading value of latent construct indicators and to other constructs**

Indicator	Loading		W S	S S	A S	C S	C A	Result
WS1	0.810	>		-0.039	0.281	0.043	0.059	Fulfil
WS2	0.810	>		0.043	-0.331	0.103	0.025	Fulfil
WS3	0.872	>		-0.101	0.267	-0.153	-0.093	Fulfil
WS4	0.810	>		0.013	-0.312	0.246	-0.180	Fulfil
WS5	0.864	>		0.083	0.027	-0.38	0.362	Fulfil
WS6	0.817	>		0.001	0.045	0.177	-0.189	Fulfil
SS1	0.876	>	0.013		0.053	-0.016	-0.041	Fulfil
SS2	0.884	>	-0.035		-0.207	0.176	-0.008	Fulfil
SS3	0.870	>	0.027		0.348	-0.226	-0.115	Fulfil
SS4	0.877	>	0.089		0.021	-0.217	0.051	Fulfil
SS5	0.877	>	-0.043		0.117	0.141	-0.157	Fulfil
SS6	0.854	>	0.025		-0.241	0.197	0.020	Fulfil
SS7	0.888	>	-0.022		0.111	-0.189	0.201	Fulfil
SS8	0.864	>	-0.012		-0.213	0.238	-0.083	Fulfil
SS9	0.822	>	-0.043		0.006	-0.102	0.136	Fulfil
AS1	0.875	>	0.079	0.039		0.245	-0.318	Fulfil
AS2	0.906	>	-0.067	-0.029		-0.092	0.252	Fulfil
AS3	0.932	>	-0.01	-0.009		-0.14	0.054	Fulfil
CS1	0.958	>	0.019	0.025	-0.111		0.015	Fulfil
CS2	0.933	>	-0.112	-0.039	0.108		-0.166	Fulfil
CS3	0.948	>	0.091	0.013	0.006		0.148	Fulfil
CA1	0.934	>	-0.039	-0.005	0.044	0.142		Fulfil
CA2	0.927	>	0.041	0.012	-0.010	-0.051		Fulfil
CA3	0.917	>	-0.001	-0.007	-0.035	-0.093		Fulfil

Source: Primary data processed with WarpPLS 6

Based on the data above, all indicators have met the criteria for discriminant validity. Stimuli Website variable which has 6 indicators symbolized by WS1 to WS6. WS1 has a loading value of 0.810 whose loading value is greater than loading to other constructs, namely -0.039, 0.281, 0.043 and 0.059 and the other 5 Stimuli Website indicators also have a loading value that is greater than the value of loading to other constructs. Servicescape Stimuli variable which has 9 indicators symbolized by SS1 to SS9. SS1 has a loading value of 0.876 whose loading value is greater than loading to other constructs, namely 0.013, 0.053, -0.016 and -0.041 and the other 8 Servicescape Stimuli indicators also have a loading value



that is greater than the value of loading to other constructs. Affective State variable has 3 indicators which are symbolized by AS1 to AS3. AS1 has a loading value of 0.875 whose loading value is greater than loading to other constructs, namely 0.079, 0.039, 0.245 and -0.318 and the other 2 Affective State indicators also have a loading value that is greater than the value of loading to other constructs. The Customer Satisfaction variable has 3 indicators which are symbolized by CS1 to CS3. CS1 has a loading value of 0.958 whose loading value is greater than loading to other constructs, namely 0.019, 0.025, -0.111 and 0.015 and the other 2 Customer Satisfaction indicators also have a loading value that is greater than the value of loading to other constructs. The Customer Advocacy variable has 3 indicators which are symbolized by CA1 to CA3. CA1 has a loading value of 0.934 whose loading value is greater than loading to other constructs, namely -0.039, -0.005, 0.044 and 0.142 and the other 2 Customer Advocacy indicators also have a loading value that is greater than the value of loading to other constructs. Based on this description, it can be concluded that all indicators have met the criteria for discriminant validity.

**Table 8**  
**Output latent variabel coefficients**

	<i>Affective State</i>	<i>Customer Satisfaction</i>	<i>Customer Advocacy</i>
<i>R-Squared</i>	<b>0.581</b>	<b>0.689</b>	<b>0.620</b>
<i>Composite reliab</i>	<b>0.931</b>	<b>0.963</b>	<b>0.947</b>
<i>Cronbach's Alpha</i>	<b>0.889</b>	<b>0.942</b>	<b>0.917</b>
<i>Avg. var. extrac.</i>	<b>0.818</b>	<b>0.896</b>	<b>0.857</b>
<i>Full Collin. VIF</i>	<b>3.326</b>	<b>3.976</b>	<b>3.062</b>
<i>Q-squared</i>	<b>0.578</b>	<b>0.689</b>	<b>0.618</b>

Source: Primary data processed with WarpPLS 6

**Table 9**  
**Latent Variabel Coefficients**

	<i>Affective</i>	<i>Satisfaction</i>	<i>Advocacy</i>	<i>Criteria</i>	<i>Result</i>
Composite Reliability	0.931	0.963	0.947	> 0,70	Reliabel
Cronbach's Alpha	0.889	0.942	0.917	0.5 is good and 0.3 is sufficient	Reliabel

Source: Primary data processed with WarpPLS 6

Based on the table above, the results show the composite reliability of each construct, namely Affective State (0.931), Customer Satisfaction (0.963) and Customer Advocacy (0.947). The results of Cronbach's alpha also show that the Affective State (0.889), Customer Satisfaction (0.942) and Customer Advocacy (0.917). Based on the results of composite reliability and Cronbach's alpha, it can be concluded that all variables have met the criteria for composite reliability.

**Table 10**  
**Result Output Model Fit Indices**

	Indeks	<i>P-Value</i>	Criteria	Result
APC	0,343	P < 0,001	P < 0,05	Accepted
ARS	0,633	P < 0,001	P < 0,05	Accepted
AARS	0,625	P < 0,001	P < 0,05	Accepted
AVIF	1,919 Good if < 5		AVIF < 5	Accepted
AFVIF	2,782 Good if < 5		AFVIF < 5	Accepted

Source: Primary data processed with WarpPLS 6

The output results above explain that APC has an index of 0.343 with a p-value <0.001. ARS has an index of 0.633 with a p-value <0.001, while AARS has an index of 0.625 with a p-value <0.001. Based on the criteria, APC has met the criteria because it has a p-value <0.001. Likewise, the p value of ARS and AARS is  $p < 0.001$ . The values for AVIF and AFVIF which must be  $< 5$  have been met because based on the data, AVIF and AFVIF values are 1.919 and 2.782, respectively. Thus, the inner model of the research can be accepted.

**Table 11**  
**Result Coefficient of Determination**

Variable Latent	R <sup>2</sup>	Analysis
<i>Affective State</i>	0.581	Moderate (Medium)
<i>Customer Satisfaction</i>	0.698	Strong
<i>Customer Advocacy</i>	0.620	Moderate (Medium)

Source: Primary data processed with WarpPLS 6

**Table 12**  
**Direct dan Indirect Effect**

<i>Direct Effect</i>				
Criteria	Variabel	Website	Service	Affectiv
<i>Path Coefficient</i>	A S	0,621	0,268	-
	C S	0,231	0,177	0,548
	C A	0,324	0,142	0,430
<i>P-value</i>	A S	<0,001	<0,001	
	C S	0,004	0,023	<0,001
	C A	<0,001	0,054	<0,001
<i>Effect sizes for path</i>	A S	0,447	0,134	-
	C S	0,162	0,094	0,442
	C A	0,229	0,067	0,324
<i>Indirect Effect</i>				
<i>Path coefficient with 2 segment</i>	C S	0,340	0,147	-
	C A	0,267	0,115	-
<i>P-value</i>	C S	<0,001	0,010	-
	C A	<0,001	0,034	-
<i>Effect sizes for Indirect effect</i>	C S	0,238	0,078	-
	C A	0,189	0,054	-

Source: Primary data processed with WarpPLS 6

The following are the test results for the hypothesis from the table above which will be described further as follows:

### Hypothesis Testing 1

Based on the results of the table above, it shows that the Website Stimuli variable (X1) has a direct positive and significant effect on the Affective State (Y1) of Bankaltimtara customers with a p-value of  $<0.001 < 0.05$ . This shows that the Website Stimuli variable has an influence on the Affective State variable which can be observed through the path coefficient value which is positive at 0.621. This figure shows that if there is an increase in the assessment of the Stimuli Website by one unit, the Affective State will increase by 0.621 and vice versa, every time there is a decrease in the Stimuli Website assessment, the Affective State will decrease by 0.621. Thus the H1 hypothesis in this study which states that

"There is a positive and significant influence between Website Stimuli (X1) on Affective State (Y1) Bankaltimtara customers" is accepted.

### **Hypothesis Test 2**

Based on the results of the table above, it shows that the Servicescape Stimuli variable (X2) has a direct positive and significant effect on the Affective State (Y1) of Bankaltimtara customers with a p-value of  $0.001 < 0.05$ . This shows that the Servicescape Stimuli variable has an influence on the Affective State variable which can be observed through the path coefficient value which is positive at 0.268. This figure shows that if there is an increase in the assessment of Servicescape Stimuli by one unit, then the Affective State will increase by 0.268 and vice versa, every time there is a decrease in the assessment of Servicescape Stimuli, the Affective State will decrease by 0.268. Thus the hypothesis H2 in this study which states that "There is a positive and significant influence between Servicescape Stimuli (X2) on the Affective State (Y1) of Bankaltimtara customers" is accepted.

### **Hypothesis Test 3**

Based on the results of the table above, it shows that the Affective State variable (Y1) has a direct positive and significant effect on Customer Satisfaction (Y2) Bankaltimtara with a p-value of  $<0.001 < 0.05$ . This shows that the Affective State variable has an influence on the Customer Satisfaction variable which can be observed through the path coefficient value which is positive at 0.548. This figure shows that if there is an increase in the Affective State value by one unit, then Customer Satisfaction will increase by 0.548 and vice versa, every time there is a decrease in the Affective State assessment, then Customer Satisfaction will decrease by 0.548. So the hypothesis H3 in this study which states that "There is a positive and significant influence between Affective State (Y1) on increasing Customer Satisfaction (Y2) Bankaltimtara" is accepted.

### **Hypothesis Test 4**

Based on the results of the table above, it shows that the Affective State variable (Y1) has a direct positive and significant effect on Customer Advocacy (Y3) Bankaltimtara with a p-value of  $<0.001 < 0.05$ . This shows that the Affective State variable has an influence on the Customer Advocacy variable which can be observed through the path coefficient value which is positive at 0.430. This figure shows that if there is an increase in the assessment of the Affective State by one unit, then Customer Advocacy will increase by 0.430 and vice versa, every time there is a decrease in the assessment of the Affective State, then Customer Advocacy will decrease by 0.430. Thus the hypothesis H4 in this study which states that "There is a positive and significant influence between Website Stimuli (X1) on increasing Customer Satisfaction (Y2) mediated by Affective State (Y1) Bankaltimtara customers" is accepted.

### **Hypothesis Test 5**

Based on the results of the table above, it shows a direct positive and significant influence on the Website Stimuli variable (X1) on Customer Satisfaction (Y2) where the Affective State variable (Y1) mediates the relationship between the two variables with a p-value of  $<0.001 < 0.05$ . This shows that the Affective State variable mediates the influence relationship between Website Stimuli on the Customer Satisfaction variable which can be observed through the path coefficient value which is positive at 0.340. This figure shows that if there is an increase in the value of the Stimuli Website by one unit, then the Customer Satisfaction will increase by 0.340 and vice versa, every time there is a decrease in the value of the Stimuli Website, the Customer Satisfaction will decrease by 0.340 in the Affective State mediation path. Thus the hypothesis H5 in this study which states that "There is a

positive and significant influence between Website Stimuli (X1) on increasing Customer Satisfaction (Y2) mediated by Affective State (Y1) Bankaltimtara customers" is accepted.

#### **Hypothesis Testing 6**

Based on the results of the table above, it can be seen that the indirect effect of the Website Stimuli variable (X1) has a positive and significant effect on Customer Advocacy (Y3) mediated by the Affective State (Y1) of Bankaltimtara customers, with a p-value of  $<0.001 < 0.05$ . This shows that the Affective State variable mediates the relationship between Website Stimuli and influences the Customer Advocacy variable which can be observed through the positive path coefficient value of 0.267. This figure shows that if there is an increase in the value of the Stimuli Website by one unit, then the Customer Advocacy will increase by 0.267 and vice versa, every time there is a decrease in the value of the Stimuli Website, then the Customer Advocacy will decrease by 0.267 in the Affective State mediation path. Thus the hypothesis H6 in this study which states that "There is a positive and significant influence between Website Stimuli (X1) on increasing Customer Advocacy (Y3) mediated by Affective State (Y1) Bankaltimtara customers" is accepted.

#### **Hypothesis Test 7**

Based on the results of the table above, the indirect effect of the Servicescape Stimuli variable (X2) has a positive and significant effect on Customer Satisfaction (Y2) mediated by the Affective State (Y1) of Bankaltimtara customers, the p-value of  $0.010 < 0.05$ . This shows that the Affective State variable mediates the relationship between Servicescape Stimuli and the Customer Satisfaction variable which can be observed through the path coefficient value which is positive at 0.147. This figure shows that if there is an increase in the value of Servicescape Stimuli by one unit, then Customer Satisfaction will increase by 0.147 and vice versa, every time there is a decrease in the value of Servicescape Stimuli, then Customer Satisfaction will decrease by 0.147 in the Affective State mediation path. So the hypothesis H7 in this study which states that "There is no positive and significant effect between Servicescape Stimuli (X2) on increasing Customer Satisfaction (Y2) mediated by Affective State (Y1) Bankaltimtara customers" is rejected.

#### **Hypothesis Test 8**

Based on the results of the table above, it can be seen that the direct effect of the Servicescape Stimuli variable (X2) on Customer Advocacy (Y3) is positive but not significant with a p-value of 0.054. However, if it is seen that the indirect effect of effective mediation from the Affective State (Y1) strengthens the influence of Servicescape Stimuli (X2) on Customer Advocacy so that it has a positive and significant effect with a p-value of  $0.034 < 0.05$ . This shows that the Affective State variable mediates the relationship between Servicescape Stimuli and influences the Customer Advocacy variable which can be observed through the path coefficient value which is positive at 0.115. This figure shows that if there is an increase in the value of Servicescape Stimuli by one unit, then Customer Advocacy will increase by 0.115 and vice versa, every time there is a decrease in the value of Website Stimuli, then Customer Advocacy will decrease by 0.115 in the Affective State mediation path. So the hypothesis H8 in this study which states that "There is a positive and significant effect between Servicescape Stimuli (X1) on increasing Customer Advocacy (Y3) mediated by Affective State (Y1) Bankaltimtara customers" is accepted.

### **3.2. Discussion**

#### **Stimulation of Bankaltimtara Website on Customer Affective State**

The results obtained in this study stated that the Stimuli Bankaltimtara Website had an effect on the customer's affective state. From the results of the loading factor calculation, the Website Stimuli variable and the affective state were formed from 9 indicators that were the factors determining the research results with each indicator, namely Website Stimuli with 6 statements and affective state with 3 statements. The influence between Bankaltimtara website stimulation and the affective state is certainly based on the loading factor values, all of which are valid. The most influential indicator or the one with the largest loading factor value is the statement that 'Bankaltimtara's website has quality content information' and 'Bank product services as a whole have a strong impact on my memory'.

Stimulation which refers to technological developments through the website operated by Bankaltimtara has the ability to increase public awareness and memory of the Bankaltimtara brand. Marketing programs are expected to have stages where companies can create value for consumers and create strong bonds with consumers with the aim of capturing value from consumers in return, and the internet is a connected medium that allows users to connect through brand information networks (Moriarty, Mitchell, et al. & Wells, 2011).

Companies that have carried out marketing activities using the internet, especially websites in the operational process, will get positive added value in the minds of the public because the Bank's website can provide introduction and information about the existence of a product to customers or prospective customers by expanding and making the service product itself top of mind. on the customer's mind. The results of this study are in line with research conducted by Loureiro, S.M.C. & Bilro, R. (2019) who found that information/content, interactive features, attractiveness of visual design of a website affect the emotional state of consumers from Pleasure, Arousal, and Dominance (PDA).

#### **Servicescape Stimuli Bankaltimtara to the customer's Affective State.**

The results obtained in this study stated that the Servicescape Stimuli Bankaltimtara had an effect on the customer's affective state. From the calculation results of loading factor, Servicescape Stimuli variable and affective state were formed from 12 indicators that became factors determining the research results with each indicator namely Servicescape Stimuli with 9 statements and affective state with 3 statements. The influence between the Bankaltimtara Servicescape Stimulation and the affective state is of course based on the loading factor values, all of which are valid. The most influential indicator or the one with the largest loading factor value is found in the statement that 'The atmosphere of the Bank's office is able to provide a sense of comfort for customers' and 'Bank product services as a whole have a strong influence on my memory'. The results of this study are in accordance with previous research conducted by Kun-Myong Kang & Jung-Wan Hong (2021) whose research results show that the company's service climate has a positive (+) impact on positive emotions of customers. The marketing stimulation of Bankaltimtara formed from the Servicescape area has been shown to have a positive and significant effect on the formation of conditions affecting the emotional state of consumers from Pleasure, Arousal, and Dominance (PDA). And the research (Njeguš et al., 2016) states that the Servicescape in the interior of the research object produces higher PAD emotions than the exterior of the research object.

#### **Affective State of Bankaltimtara customers towards Customer Satisfaction**

The results obtained in this study state that the affective state of Bankaltimtara customers has a significant effect on Customer Satisfaction. From the calculation of the loading factor, the affective state and Customer Satisfaction variables were formed from 6 indicators which became the determining factor for the research results with each indicator, namely 3 affective state and 3 statements of Customer Satisfaction. The influence between the affective state of

Bankaltimtara customers and Customer Satisfaction is of course based on the loading factor values, all of which are valid. The most influential indicator or the one with the largest loading factor value is found in the statements that 'Bank product services as a whole strongly affect my memory' and 'Bankaltimtara service products fulfill my wishes'. Satisfaction is a response to the public's perception of the company or its products. Previous research has been conducted by Ida Hindarsah (Et.al, 2021) with the results of her research showing that several variables, one of which is emotional marketing, has a significant positive effect on customer satisfaction.

#### **Affective State of Bankaltimtara customers towards Customer Advocacy**

The results obtained in this study stated that the affective state of Bankaltimtara customers had a significant effect on Customer Advocacy. From the calculation of the loading factor, the affective state variable and Customer Advocacy were formed from 6 indicators that became the determining factor for the research results with each indicator, namely 3 affective state and 3 statements of Customer Advocacy. The influence between the affective state of Bankaltimtara customers and Customer Advocacy is of course based on the loading factor values, all of which are valid. The most influential indicator or the one with the largest loading factor value is found in the statements that 'The overall Bank product service has a strong impact on my memory' and 'I want to try a new service product introduced by Bankaltimtara'. In line with the findings of research conducted by (Bilro et al., 2018) which states that the state of customer affection activates predict brand advocacy and engagement mediates the effect of experiential stimuli on brand advocacy.

#### **Bankaltimtara Stimuli Website towards Customer Satisfaction**

The results obtained in this study stated that the Stimuli Bankaltimtara Website had a significant effect on Customer Satisfaction. From the results of the loading factor calculation, the Website Stimuli Bankaltimtara and Customer Satisfaction variables are formed from 9 indicators which are the determining factors for the research results with each indicator, namely Website Stimuli Bankaltimtara as much as 3 statements and Customer Satisfaction as much as 3 statements. The influence of the Bankaltimtara Stimuli Website on Customer Satisfaction is of course based on the loading factor value, all of which are valid. The most influential indicator or the one with the largest loading factor value is in the statement that 'Bankaltimtara's website has quality content information' and 'Bankaltimtara's service products fulfill my wishes'. Overall the Website Stimuli variable has a positive and significant effect on customer satisfaction, the statement of the results of this study is in accordance with previous research by (Tsang et al., 2010) who conducted research on Travel Agents and the results of multiple regression analysis showed that the function of the website was the most important factor. strong in predicting customer satisfaction and repurchase intention.

#### **Website Stimuli Bankaltimtara towards Customer Advocacy**

The results obtained in this study stated that the Stimuli Bankaltimtara Website had a significant effect on Customer Advocacy. From the results of the loading factor calculation, the variables Website Stimuli Bankaltimtara and Customer Advocacy were formed from 9 indicators that became factors determining the results of the research with each indicator, namely Website Stimuli Bankaltimtara as many as 6 and Customer Advocacy as many as 3 statements. The influence between the Bankaltimtara Stimuli Website and Customer Advocacy is of course based on the loading factor value, all of which are valid. The most influential indicator or the one with the largest loading factor value is the statement that 'Bankaltimtara's website has quality content information' and 'I want to try new service

products introduced by Bankaltimtara'. This researcher's statement is in accordance with research conducted by (Bilro & Loureiro, 2019) which states that the stimulation of the company's website affects the emotions (PDA) of customers and all dimensions of PDA affect Brand Advocacy.

#### **Servicescape Stimuli Bankaltimtara towards Customer Satisfaction**

The results obtained in this study stated that the Servicescape Stimuli Bankaltimtara had a significant effect on Customer Satisfaction. From the results of the loading factor calculation, the Servicescape Stimuli Bankaltimtara and Customer Satisfaction variables were formed from 12 indicators which became the determining factors for the research results with each indicator, namely Servicescape Stimuli Bankaltimtara as many as 9 and Customer Satisfaction as many as 3 statements. The influence between Bankaltimtara's Servicescape Stimuli on Customer Satisfaction is of course based on the loading factor values, all of which are valid. The most influential indicator or the one with the largest loading factor value is found in the statement that 'The atmosphere of the Bank's office is able to provide a sense of comfort for customers' and 'Bankaltimtara's service products fulfill my wishes'.

The results of the study are contrary to research conducted by (Soelasih, 2015) where the results of his research conducted on airlines show that the results of the study show that there is no influence of Physical Evidence on passenger satisfaction. Differences in research results can be influenced by various factors, one of which is the difference in the mediating variables used or on the object where the research is carried out.

#### **Servicescape Stimuli to Customer Advocacy**

The results obtained in this study state that if analyzed the direct effect of Servicescape Stimuli Bankaltimtara has no significant effect on Customer Advocacy. From the results of the loading factor calculation, the Servicescape Stimuli and Customer Advocacy variables are formed from 12 indicators which are the determining factors for the research results with each indicator, namely Servicescape Stimuli as many as 9 and Customer Advocacy as many as 3 statements. Seeing that there is no direct significant influence between the two variables, the lowest loading factor value of the Customer Advocacy variable can be said to be one of the factors that influence this. The smallest value on the Customer Advocacy variable is in the statement that 'If there is something I don't like, I am willing to give advice and give Bankaltimtara an opportunity'. But the servicescape stimuli variable can have a significant effect on Customer Advocacy through the affective state which is the mediating variable.

#### **4. Conclusion**

Based on the results of the analysis and discussion, it can be concluded as follows:

- 1) The implementation of digital stimulation on the Stimuli Website carried out by the Company as a form of adaptation to technological developments and digitalization of the financial industry has a positive and significant impact on the Affective State of Bankaltimtara customers, p-value of  $<0.001 <0.05$ . Companies that already have digital services through websites in their operational process will get positive added value in the minds of the public because it is considered that the Company makes it easier for the public to access company information and services.
- 2) Implementation of Bankaltimtara's Stimuli Servicescape which is used as real physical evidence from the Service Company has a positive and significant effect on the Affective State (Y1) of Bankaltimtara customers with a p-value of  $0.001 < 0.05$ . Physical evidence in the company's service environment can make the real view of Stakeholders of the company good. This is because by carrying out stimulation through the servicescape, PT

BPD Kaltim Kaltara is considered a company that is able to provide good service and influence the customer's favorable perception of the Bank.

- 3) The affective state of Bankaltimtara customers also has a positive and significant effect on Customer Satisfaction and Customer Advocacy with p-value in the range  $<0.001 <0.05$ . Indications of the affective state of Bankaltimtara customers support a positive response, namely satisfaction and advocacy of Bankaltimtara customers.
- 4) Stimuli website mediated by Affective State has a positive and significant effect on Customer Satisfaction and Customer Advocacy. The customer's affective state as an association that represents his perception of the company can reflect an objective reality or not and become a real depiction of the customer's perception. From the research results, it is known that the Website Stimuli Bankaltimtara has a significant positive effect on Customer Satisfaction and Customer Advocacy with a p-value of  $<0.001 <0.05$ . The existence of a website from the company indicates that Bankaltimtara can fulfill customer desires for digital financial services so that customer satisfaction with the Company will also increase and the desire of customers to try new products as an advocacy attitude also increases.
- 5) Servicescape Stimuli mediated by Affective State variables have a positive and significant effect on Customer Satisfaction and Customer Advocacy. The customer's affective state as an association that represents his perception of the company can reflect an objective reality or not and become a real depiction of the customer's perception. From the research results, it is known that the Website Stimuli Bankaltimtara has a significant positive effect on Customer Satisfaction and Customer Advocacy with a p-value of  $<0.001 <0.05$ . The existence of physical evidence from the company's Servicescape indicates that Bankaltimtara can fulfill customer desires for financial services in the form of a physical office with sufficient tangible facilities so that customer satisfaction with the Company will also increase and customer desire to try new products as an advocacy attitude also increases.

### **Suggestions**

Based on the results of this study, the researchers can provide several suggestions related to management, namely:

- 1) Building consumer and stakeholder perceptions of PT BPD Kaltim Kaltara is an obligation and from the results of this study the marketing stimulation implemented as a stimulus to customer perceptions has been carried out properly so that PT BPD Kaltim Kaltara has succeeded in increasing customer satisfaction and advocacy and can have an effect on operational development and the Bank's business activities and stimulations that have been carried out so that they can be maintained and improved.
- 2) Implementation of Servicescape stimuli that have built a positive public perception of Bankaltimtara's corporate image, has no significant effect on increasing Customer Advocacy of Bankaltimtara customers. So it is necessary to re-evaluate the company's physical environment to be able to answer all customer needs so as to increase customer satisfaction with Bankaltimtara.
- 3) Reflecting on the smallest loading factor value for each variable, it can be an indication of weakness and input for Bankaltimtara to continue to develop strategies derived from these weaknesses. Bankaltimtara has not been maximal in providing marketing stimulation to customers is one of the weaknesses obtained from this research so that the



need to improve the physical environment of a good company is the task of Bankaltimara as a company that sells services as its core business.

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