SOR Theory in Chatbot Services to Increase Repurchase Intention

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Abstract: The Indonesian banking industry is currently undergoing rapid digital transformation, with the adoption of new technologies such as Artificial Intelligence (AI) to enhance customer service and operational efficiency. One interesting application of AI is chatbot services, computer programs that can simulate direct conversations with customers. AI chatbots offer various benefits to the banking industry, such as 24-hour customer service. However, there is limited research evaluating the impact of AI marketing activities through chatbots on repurchase intention in the Indonesian banking sector. This study analyzes the influence of AI marketing activities through AI chatbots on repurchase intention of banking services, with Word of Mouth (WOM) as a mediating variable. This study provides new insights into the impact of AI marketing activities on brand experience and customer repurchase intention. Using a quantitative method with a questionnaire on 300 bank customers. Banks should increase the use of AI and chatbots to increase repurchase intention through WOM.
Keywords: Chatbot AI, Marketing Activities, Brand Experience, Repurchase Intention, WOM

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1. INTRODUCTION

The rapid advancement of technology, driven by the digital age, has made Artificial Intelligence (AI) an indispensable tool across various industries. This growth trajectory is expected to accelerate further (Utoyo et al., 2021). Many businesses are now transitioning from conventional processes to digital business operations. Artificial Intelligence (AI), also known as machine intelligence, has driven innovation across numerous industries (Cheng & Jiang, 2022). One such industry is banking. As a strategic national sector, the banking industry must enhance its services by developing a more efficient network infrastructure. Bank Indonesia's report indicates significant growth with the implementation of digital technologies, particularly artificial intelligence (AI) (Primantoro, 2023). This has led banks to enhance the capacity, reliability, and security of their networks to accommodate the growing volume of digital transactions (Utoyo et al., 2021). The broad spectrum of AI makes it difficult to formulate a single, universally accepted definition (Collins et al., 2021). The implementation of AI in banking has resulted in a number of benefits, including higher profits, the ability to reach customers across multiple channels, and increased innovation (Sari, 2023). AI empowers banks to reduce operational costs, offer tailored services, and ultimately provide a more satisfying customer experience (Thiraviyam, 2018). Among all sectors, digital marketing and AI-powered services, particularly chatbot services, have made the most substantial progress (Baier et al., 2018).

AI-powered chatbots now enable customers to interact with virtual marketing service agents anytime, anywhere (Cheng & Jiang, 2022). Human-computer interaction provides a new mode for developing deeper customer relationships through personalized "dialogues" rather than one-way purchasing (Huang & Rust, 2018). Due to advancements in AI, chatbots are designed to communicate with humans or even replace human agents in digital marketing (Cheng & Jiang, 2022). As predicted, the chatbot market is set to be the fastest-growing market with a growth rate of 31.6% in the customer service segment (Tran et al., 2021). In the field of brand management, experts have focused on the features and applications of AI technology for brand marketing efforts (Martínez Puertas et al., 2024). For instance, interviews with 146 chatbot users were conducted to explore motivations and chatbot usage in the US for mobile advertising (Brandtzaeg & Følstad, 2017). Banking bots can transform customer experiences by shifting interactions from product or service-focused to more efficient communication (Klaus & Zaichkowsky, 2020). In the future, marketing will rely on technologies like chatbots to directly communicate with customers and build relationships with them (Appel et al., 2020). Other research has also found that nearly 60% of large banks have leveraged AI, including for virtual assistants (CS robots) (Kamalnath et al., 2023). Indonesian banks have already implemented AI (chatbot) technology in their services. The data on the best bank chatbots and mobile banking for 2024 can be seen below.

This research aims to analyze the impact of state-owned enterprise (SOE) banking chatbots on enhancing customer experience and word-of-mouth in the Indonesian banking industry. This study will identify the key components influencing the successful implementation of AI chatbots and evaluate their impact on customer repurchase intention using a quantitative approach.

2. LITERATURE REVIEW

The SOR theory is a conceptual framework in the field of communication aimed at explaining the mechanisms of human response to various stimuli such as advertisements, news, and political speeches. The Stimulus-Organism-Response theory, first introduced by Hovland et al. (1953), serves as the theoretical foundation for this study.

AI Marketing Activities

Artificial Intelligence (AI) Marketing Activities involve employing AI technology to automate, personalize, and optimize marketing endeavors across all digital channels. In essence, AI is utilized to formulate more intelligent, efficient, and effective marketing strategies (Verma et al., 2021). Moreover, AI Marketing Activities can be defined as marketing initiatives that leverage AI algorithms to analyze data, make decisions, and take actions autonomously. This enables businesses to automate repetitive marketing tasks and personalize customer experiences (Dias et al., 2023). AI plays a pivotal role in reducing operational costs and enhancing the quality of banking services (Xu et al., 2024). Artificial Intelligence is becoming increasingly indispensable in the banking sector due to its capacity to improve services and boost bank profitability (Biswas et al., 2020). Given the highly competitive nature of the banking industry, banks that effectively harness AI are more likely to succeed (Ho & Chow, 2023). In today's business landscape, fostering strong customer relationships is paramount. Satisfied and loyal customers are more inclined to make repeat purchases and recommend products to others. Additionally, they are less susceptible to competitors. AI equips businesses with a plethora of tools and technologies to cultivate stronger relationships with existing and potential customers (Capgemini & Efma, 2022). Amidst intense competition, banks are compelled to be more innovative, efficient, and capable of delivering highly personalized services to customers. AI technology emerges as a strategic asset that can assist banks in achieving various critical objectives (Ho & Chow, 2023). Research indicates that customer bank preferences are positively influenced by positive brand experiences derived from utilizing AI-powered applications offered by banks (Trivedi, 2019). Delightful customer experiences contribute positively to brand preferences and provide a significant competitive advantage for banks (Kumar et al., 2019). Furthermore, customer bank preferences are positively influenced by enhanced brand experiences obtained through the use of AI-powered applications offered by banks (Trivedi, 2019).

Brand Experiences

The concept of brand experience, which emerged after experiential marketing, has captured the attention of both businesses and consumers. Brand experience itself refers to the impressions and feelings that consumers have about a product (Brakus et al., 2009). These impressions and feelings can arise from various interactions with the brand, such as seeing an advertisement, using a product, or interacting with the company. Each consumer interaction with a product or service creates a brand experience and the emotions they feel within that experience (Huaman & Merunka, 2019). This serves as a crucial differentiating factor in determining a choice among various alternatives (Omer, 2023).

Brand experience is considered a fundamental marketing tool with a strategic position in modern brand management (Shamim & Mohsin, 2013). For businesses, customer brand experience is a significant area for influencing their emotions (Zomerdijk & Voss, 2011). The concept of "experience" is used to express any encounter that an individual experiences in their daily life (Carù & Cova, 2003). What is experienced in the process related to the information obtained is accepted as an experience (Septian & Harsoyo, 2023). The multitude of interpretations of the word "experience" is primarily responsible for the confusion and lack of consensus about its exact meaning (Omer, 2023). Consequently, it is unclear whether participants' experiences are active or passive, and whether such experiences should be directed towards a specific goal (Tynan & McKechnie, 2009).

Customer experiences in relation to products and interactions with the environment can influence their attitudes, behaviors, and future actions (Omer, 2023). An individual's experiences throughout their life will continue to evolve over time. Although an experience has a clear beginning and end, the end of each experience will meet the beginning of a new one (Almeida & Monteiro, 2021). Understanding that experience is a crucial marketing strategy to reach and retain customers is essential (Omer, 2023). The concept of experience appears in various contexts such as customer experience, service experience, consumer experience, online customer experience, and brand experience (Huaman & Merunka, 2019). Previous research has established that purchasing products with experiences reduces dissatisfaction levels (Makales et al., 2023). Creating pleasurable brand experiences for customers can encourage them to make repeat purchases (Hidayaty et al., 2022). Businesses need to cultivate strong relationships with customers by creating and maintaining positive brand experiences.

Word Of Mouth (WOM)

Recommending a product or service to an individual or group is a communication process (Walker, 2001). Word-of-mouth (WOM) can also be defined as a marketing activity that encourages customers to talk about a product (Pamungkas, 2017). The crucial role of WOM becomes more evident as consumer influence increases (Roy et al., 2023). Word-of-mouth is essential for business sustainability as it is trusted by consumers and widely disseminated (Fakhrudin et al., 2021). The spread of WOM can occur through communication and social media (Joesyiana, 2018). WOM is formed through other online platforms or can happen directly through face-to-face conversations (Mirza & Sudradjat, 2023).

Empowered by digitalization, consumers are not only involved in seeking and sharing information but also in building social networks, which aid in making informed and reasoned purchasing decisions (J. J. Kim et al., 2021). Previous research has found that consumers who experience service failures, such as slow service processes, have the potential to generate negative WOM for companies (Celso et al., 2012). On the other hand, positive WOM is a good promoter for increasing awareness among consumers who are unfamiliar with the product or service (Pang, 2021). Furthermore, the current study separates WOM from loyalty to focus exclusively on WOM (S. Kim & Manoli, 2024). Although existing literature offers limited evidence for a direct relationship between relationship intensity (RI) and WOM, some studies provide indirect insights. Research synthesizing results from previous studies on WOM behavior to answer research questions about what

factors are related (Ismagilova et al., 2020). Therefore, companies should continuously strive to provide the best service and handle complaints professionally. This can help minimize the negative consequences of service failures and maintain customer loyalty.

Repurchase Intention

Repurchase intention reflects a consumer's desire to utilize a similar product or service again and recommend it to others (Zeithaml et al., 1988). Moreover, repurchase intention can be interpreted as a customer's willingness or intent to repurchase the same product or service in the future. In other words, repurchase intention reflects the likelihood that a customer will purchase the same product or service again in the future (Javed & Wu, 2020). Repurchase intention is designed to encompass or explain an individual's personal preference to repurchase a particular product (Ismail, 2022). Repurchase intention is a highly effective strategy for increasing profit margins and ensuring a company's long-term success (Tulangow & Kusumawardani, 2020).

Repeat purchases are indicative of customer loyalty (Chiu et al., 2009). The higher the level of customer repurchase intention, the higher the level of customer satisfaction with the product or service (Anninou & Foxall, 2017). Customers form strong repurchase intentions when they perceive value and are pleased with their previous purchases (Ali & Bhasin, 2019). There is a strong emotional attachment between customers and products, driving the intent to make repeat purchases. As a result of intense business competition to acquire new customers and retain existing ones to survive and thrive (Ismail, 2022). customers who are satisfied with their previous purchase experiences are more likely to purchase the same goods or services again in the future.

Research on repurchase intention is crucial as it can predict potential revenue (Laparojkit & Suttipun, 2022). Customer repurchase intention is related to customer behavior in evaluating the value of business products and services (Zeithaml et al., 1988). Other research has also found that repurchase intention will be higher when customers have positive feelings towards the service provider in their experience (Mustafa et al., 2020).
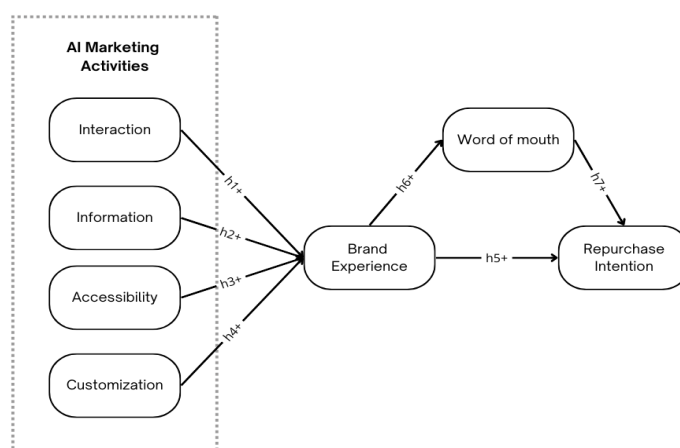
Source: Constructed by author, 2024
Figure 1.
Framework

Hypothesis Development
Interaction of AI Marketing Activities on Brand Experience

Artificial intelligence plays a significant role in reducing operational costs and enhancing the quality of business services (Xu et al., 2024). Moreover, AI has the ability to enhance marketing activities that influence customer reactions and decision-making (Libai et al., 2020). In the context of AI and marketing, interaction refers to the communication and engagement that occurs between an AI system such as a chatbot, virtual assistant, or automated system and a customer. Interaction involves the exchange of information, answers to questions, between customers and AI-based systems (Zhang et al., 2020). Effective interactions are a crucial element in creating positive customer experiences. This means guiding them effectively through various stages of their journey, from product discovery to purchase and post-purchase support (Godey et al., 2016). Based on previous research, this study hypothesizes the following:

H1: AI marketing interaction activities have a positive influence on brand experience.

Information in AI Marketing Activities and Brand Experience

Information in AI marketing activities refers to providing relevant and useful information to customers about products, services, or the brand itself (Armutcu et al., 2024). AI systems fulfill the function of delivering information tailored to customer needs. This information can include product details, prices, reviews, recommendations, and other data useful for customers to make decisions (Sadek et al., 2015). It also encompasses the exchange of information, responses to inquiries, and overall engagement between customers and AI-powered systems (Armutcu et al., 2024). Information also influences business differentiation from competitors and service development strategies (Gholami et al., 2023). Providing accurate and timely information is crucial for building trust and facilitating customer decision-making. Therefore, the following hypothesis is proposed:

H2: Information in AI marketing activities has a positive impact on brand experience.

Accessibility in AI Marketing Activities and Brand Experience

Accessibility in AI marketing activities refers to the ability of AI systems to understand and respond to customer information in a timely and effective manner (Armutcu et al., 2024). This means that AI systems are designed to be readily available and responsive to customer inquiries and requests. Accessibility is facilitated through various channels including chatbots and automated support systems that ensure customers have quick and convenient access to information (Sultan & Wong, 2019). Accessibility allows customers to easily access information, while customization enables businesses to provide relevant and personalized experiences (Armutcu et al., 2024). Chatbots can be evaluated based on ease of use and their ability to answer questions. Chatbots that are easy to access and use make users feel comfortable and confident (Panjaitan et al., 2023). The easier the process, the higher the user's trust in the chatbot. Based on these findings, the following hypothesis is proposed:

H3: Accessibility in AI marketing activities has a positive impact on brand experience.

Customization in AI Marketing Activities and Brand Experience

Customization in AI marketing activities refers to the effort of providing personalized services and assistance to customers. This is achieved by tailoring products, services, and offers to suit the individual needs and preferences of each customer (Godey et al., 2016). To remain competitive, companies are compelled to become increasingly customer-centric and not solely focused on cost and quality issues (Engström & Käkelä, 2019). The notion that "one size fits all" has become increasingly inaccurate over time (Thoben, 2003). Embracing diverse market needs has gained a competitive edge in demanding environments (Pine, 1993). Thus, communicating (using chatbots) to understand customer needs is a vital learning process. For this to be transformed into organizational learning, reflection and development of routines and procedures for customization tasks must be established (Örtenblad, 2018). Therefore, the following hypothesis is proposed in this study:

H4: Customization in AI marketing activities has a positive impact on brand experience.

Brand Experiences and Repurchase Intention

Brand experiences play a significant role in influencing consumer repurchase intention. The experiences consumers perceive when interacting with a brand can influence their decisions to purchase a product or service (Park et al., 2023). As stated, brand experiences encompass the emotions, perceptions, and attitudes that develop throughout the consumer journey (Ho & Chow, 2023). Brand experiences involve a range of engagements that include interactions with individuals, products, procedures, and the surrounding environment (Armutcu et al., 2024). Specifically, customers tend to favor brands that deliver exceptional experiences (Ho & Chow, 2023). Previous research on Tupperware companies found that creating beneficial brand experiences for consumers can result in repeat purchase decisions (Hidayaty et al., 2022). Therefore, this study proposes the following hypothesis:

H5: Brand experiences have a positive influence on repurchase intention.

Brand Experiences, Word of Mouth, and Repurchase Intention

Word-of-mouth (WOM) promotion is defined as informal but significant positive publicity (Lin et al., 2022). WOM is an informal way for consumers to communicate opinions about a particular product or service to other potential customers after using it (Miao et al., 2022). In practice, the receiver and sender communicate directly through brief verbal information exchanges or by talking about it (Herr et al., 1991). Positive WOM received by consumers influences the intention to repurchase e-commerce products. Conversely, negative WOM can reduce the intention to repurchase (Ginting et al., 2023). Using positive reputation influences consumer attitudes towards the brand and shapes repurchase intention (Halim et al., 2022). Previous studies have shown a positive relationship between WOM and the desire to repurchase (Rahman et al., 2020). Other research has found that increasing influencing factors, such as WOM, can increase consumers' willingness to repurchase (Wijaya et al., 2021). Based on the results of previous research, the following hypotheses are proposed in this study:

H6: Brand experiences have a positive influence on word of mouth
H7: Word of mouth has a positive influence on repurchase intention

3. RESEARCH METHOD

This study employs primary data, collected directly by the researcher to fulfill the research objectives. Data was gathered through a questionnaire distributed to a predetermined sample of respondents via social media and Google Forms. Non-probability sampling was utilized to obtain the required sample. Specifically, purposive sampling was employed to select respondents from individuals who have previously used AI chatbots in the banking industry (Sekaran & Bougie, 2020). The profile of the questionnaire respondents is presented below:

Table 1. Characteristics Responder

Profile Respoden	Quanitity	Presented
Banking Ai Chatbot used		
Bank Syariah Indonesia	11	5,4%
Bank BNI	57	27,8%
Bank BRI	49	23,9%
Bank Mandiri	88	42,9%
Frequency of use of banking Ai Chatbot services in the last 1 month		
< 5 times	159	77,6%
6 - 10 times	23	11,2%
> 10 times	23	11,2%
Gender		
Man	120	58,5%
Women	85	41,5%
Usia		
12 - 27 years (Gen Z)	88	42,9%
28 - 43 years (Gen Y/Millenial)	90	43,9%
44 - 59 year (Gen X)	25	12,2%
60 - 78 year (Baby Boomer)	2	1,0%
Last Education		
High School	37	18,0%
Diploma	29	14,1%
Bachelor	110	53,7%
Postgraduate/Doctoral	29	14,1%
Profession		
Students	52	25,4%
SOE employee	5	2,4%
Karyawan Swasta Private Employees	100	48,8%
Enterpreneurial	35	17,1%
Civil Servants	13	6,3%
Income		
< Rp 4.000.000	67	32,7%
Rp 4.000.001 – Rp 8.00.000	39	19,0%
Rp 8.00.001 – Rp 12.000.000	26	12,7%
> Rp. 12.000.001	73	35,6%

Source: *Output SPSS*

4. RESULTS AND DISCUSSION

The collected data will undergo validity and reliability tests to ensure the quality and reliability of the research instrument. Validity testing will be conducted by analyzing the factor loading of each indicator. A sufficient factor loading value will serve as the basis for determining the validity of an indicator. It is important to note that the sample size used in this study will influence the obtained factor loading values, hence careful interpretation is necessary. Validity testing determines whether the indicators measuring a variable are valid or invalid (Hair et al., 2019). The statistical tool used is factor loading. Factor loading is a value that indicates the strength of the relationship between a measured variable (indicator) and the broader concept (latent factor) it represents. A high factor loading value indicates that the indicator is valid, meaning it is capable of measuring the intended concept. A factor loading value of 0.40 will be used as a threshold to determine the validity of the sample

Table 2. *Sample Size*

Factor Loading	Sample Size
0,30	350
0,35	250
0,40	**200**
0,45	150
0,50	120
0,55	100

Source: Hair (2010)

The following criterion will be used to determine the validity of an indicator: a factor loading greater than 0.40 indicates that the item statement is valid. Conversely, a factor loading less than 0.40 suggests that the item statement is invalid. Cronbach's Alpha coefficient will be employed to assess the reliability of the scale. If Cronbach's Alpha exceeds 0.60, all statements in the questionnaire are considered consistent or reliable; otherwise, if it is less than 0.60, the statements are deemed inconsistent or unreliable.

Table 3. Validity testing and Reliability of Research Variables

Indicators	Validity Testing		Reliability Testing	
	Factor loading	Conclusion	Cronbach Alpha	Conclusion
INTERACTION				
IT1	0.930	Valid		
IT2	0.931	Valid	0.905	Reliabel
IT3	0.888	Valid		
INFORMATION				
IF1	0.882	Valid		
IF2	0.880	Valid	0.863	Reliabel
IF3	0.897	Valid		
ACCESSIBILITY				
ACS1	0.879	Valid		
ACS2	0.891	Valid	0.907	Reliabel
ACS3	0.862	Valid		
ACS4	0.906	Valid		
CUSTOMIZATION				
CUS1	0.852	Valid		
CUS2	0.891	Valid	0.898	Reliabel
CUS3	0.873	Valid		
CUS4	0.883	Valid		
BRAND EXPERIENCE				
BE1	0.884	Valid		
BE2	0.926	Valid		
BE3	0.917	Valid	0.942	Reliabel
BE4	0.907	Valid		
BE5	0.871	Valid		
WORD OF MOUTH				
WOM1	0.912	Valid		
WOM2	0.937	Valid	0.919	Reliabel
WOM3	0.935	Valid		
REPHURCHASE INTENTION				
RI1	0.721	Valid		
RI2	0.893	Valid		
RI3	0.891	Valid	0.908	Reliabel
RI4	0.852	Valid		
RI5	0.914	Valid		

Source: Data processed

From Table 3, it can be seen that all indicators measuring the variables of Interaction, Information, Accessibility, and Customization of AI marketing activities were proven to be valid. This is because the factor loadings were ≥ 0.40. Meanwhile, for the reliability test, each variable obtained the following Cronbach's alpha values: Interaction (0.905), Information (0.863), Accessibility (0.907), and Customization (0.898). These values indicate that all indicators for measuring these variables are consistent or reliable, as the Cronbach's alpha values were ≥ 0.6.

Furthermore, the validity test for the variables of brand experience, word of mouth, and repurchase intention showed that each indicator was proven to be valid as they produced factor loadings ≥ 0.40. Additionally, the reliability test for the variable of brand experience yielded a Cronbach's alpha of 0.942, word of mouth had a Cronbach's alpha of 0.919, and repurchase intention had a Cronbach's alpha of 0.908, indicating that all indicators measuring these three variables were consistent. Therefore, it can be concluded that all indicators used to measure each variable obtained a Cronbach's alpha value ≥ 0.6.

Model Fit Testing

Figure 2 provides a visual representation of the necessary steps involved in assessing model fit before proceeding to hypothesis testing in a Structural Equation Modeling (SEM) framework.
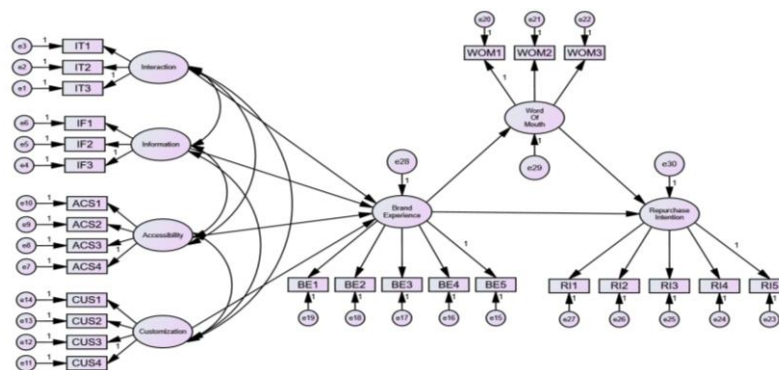

Figure 2.
Research SEM Model

Table 4 summarizes the results of the model fit indices. Although the model did not meet all fit criteria, the majority of indices (RMSEA, IFI, TLI, CFI, and CMIN/DF) indicated a good fit. Given these findings, it is concluded that the model is adequate for testing the research hypotheses.

Table 4. Model Conformance Indicator
Types of measurement

Measurement Methods	Type	Model Fit	Result	Conclusin
Absolute fit measures	*Chi-square*	low Chi Square	691,942	
	p-value Chi-Square	≥ 0,05	0,000	Poor Fit
	GFI	≥ 0,90	0,792	Poor Fit
	RMSEA	≤ 0,10	0,077	Model fit
	NFI	≥ 0,90	0,883	Marginal
	IFI	≥ 0,90	0,932	Model Fit
	TLI	≥ 0,90	0,923	Model Fit
	CFI	≥ 0,90	0,932	Model Fit
Parsimonius fit meassure	CMIN/DF	Antara 1 sampai 5	2,225	Model fit

Source: Hair et al (2010)

Discussion

Hypothesis testing is a crucial step in research to determine whether there is a causal relationship between the variables under investigation. The primary objective of hypothesis testing is to reject the null hypothesis (H_0), which states that there is no difference or relationship between variables, allowing for the acceptance of the alternative hypothesis (H_a), which states that there is a difference or relationship. Structural Equation Modeling (SEM) is a commonly used method for hypothesis testing in quantitative research. SEM enables researchers to simultaneously test various complex relationships between independent and dependent variables, and to predict changes in the dependent variable as a result of changes in the independent variable. The tolerance for error is set at 5% (0.05), meaning a hypothesis can be accepted if the p-value is less than 0.05. The following table presents the results of the hypothesis testing:

Table 5. Hypotesis Testing

	Hypotesis	Estimate	C.R.	P	Conclusion
H_1	Interaction AI marketing activities berpengaruh positif terhadap brand experience	0,463	4,579	0.000	Supported
H_2	Information AI marketing activities berpengaruh positif terhadap brand experience	-0,066	-0,366	0.357	Not Supported
H_3	Accessibility AI marketing activities berpengaruh positif terhadap brand experience	0,311	2,808	0.002	Supported
H4	Customization AI marketing activities berpengaruh positif terhadap brand experience	0,290	3,249	0.000	Supported
H5	Brand experiences berpengaruh positif terhadap repurchase intention	0,483	5,710	0.000	Supported
H6	Brand experiences berpengaruh positif terhadap word of mouth	0,914	13,278	0.000	Supported
H7	Word of Mouth berpengaruh positif terhadap Repurchase Intention	0,503	6,315	0.000	Supported
H8	Brand Experience berpengaruh positif terhadap Repurchase Intention dimediasi oleh Word of mourth	0,914*0,503 = 0.459	5.680	0.000	Supported

Source: Data Processed

Hypothesis 1 To test whether interaction has a positive impact on brand experience, Hypothesis 1 was used. The analysis results showed that the coefficient estimate of 0.463 indicates that an increase in interaction will increase brand experience, and a decrease in interaction will decrease brand experience. The t-statistic of 4.579 resulted in a p-value of 0.000 < 0.05, indicating that Hypothesis 1 was rejected and the alternative hypothesis was accepted.

Hypothesis 2 Hypothesis 2 was conducted to test whether information has a positive impact on brand experience. However, the analysis results showed the opposite. The more information provided, the lower the perceived brand experience. This is evidenced by the negative coefficient estimate (-0.066) and the insignificant p-value (0.357 > 0.05). Thus, this hypothesis was not supported.

Hypothesis 3 Hypothesis 3 was conducted to test whether ease of access has a positive impact on brand experience. The analysis results showed that the coefficient estimate of 0.311 indicates that an increase in ease of access will increase brand experience, while a decrease in ease of access will decrease brand experience. The t-statistic of 2.808 resulted in a p-value of 0.002 < 0.05, indicating that Hypothesis 3 was rejected and the alternative hypothesis was accepted.

Hypothesis 4 Hypothesis 4 was conducted to test whether customization has a positive impact on brand experience. The analysis results showed a coefficient estimate of 0.290, meaning that increased customization will increase brand experience, and conversely, decreased customization will decrease brand experience. The t-statistic of 3.249 resulted in a p-value of 0.000 < 0.05, meaning the alternative hypothesis was accepted, which means the hypothesis that customization has a positive impact on brand experience was supported.

Hypothesis 5 The research results showed that the coefficient estimate of 0.483 indicates that increased brand experiences will increase the intention to repurchase, while decreased brand experiences will decrease the intention to repurchase. With a t-statistic of 5.710 and a p-value of 0.000 < 0.05, the null hypothesis was rejected, indicating that the hypothesis that brand experiences have a positive effect on repurchase intention was supported.

Hypothesis 6 The research results showed a positive relationship between brand experience and word of mouth. The higher the brand experience perceived by consumers, the higher their willingness to discuss it with others. This is evidenced by the positive coefficient estimate (0.914) and the significant p-value (0.000 < 0.05). Thus, the hypothesis stating that brand experience positively influences word of mouth is supported.

Hypothesis 7 The test results showed a positive relationship between word of mouth and repurchase intention. This means that the higher the WOM received by consumers, the higher their intention to repurchase. This is evidenced by the coefficient estimate of 0.503 and the significant t-statistic (6.315) with a p-value less than 0.05. Thus, the hypothesis stating that WOM positively influences repurchase intention is supported.

Hypothesis 8 Hypothesis 8 was conducted to test the influence of brand experience on repurchase intention with word of mouth as a mediator. The analysis results showed a positive coefficient estimate (0.459), meaning that increased brand experience will increase repurchase intention through word of mouth. The significant t-statistic (5.680; p-value < 0.000) supports this hypothesis. In other words, positive brand experience has been proven to increase repurchase intention, mediated by word of mouth.

5. CONCLUSION

Based on the results and discussion presented in this study, it can be concluded that out of the eight hypotheses proposed, seven were supported and one was not. The hypothesis that interaction positively impacts brand experience was supported. Intelligent AI chatbots can learn customer interaction patterns and preferences, enabling them to provide more personalized and relevant services. This enhances customer satisfaction and appreciation, contributing to a positive brand experience. AI chatbots that can accurately and informatively answer customer inquiries build trust and security. Customers feel assisted and do not need to seek answers on their own, thereby enhancing positive brand experience. AI chatbots can provide individual attention to customers by offering solutions and recommendations tailored to their needs. This demonstrates that the bank cares about its customers and wants to help them achieve their financial goals, further strengthening the positive brand experience.

The hypothesis that accessibility positively impacts brand experience was also supported. AI chatbots can provide answers to questions and solutions to customer requests more quickly than traditional methods such as telephone or email customer service. This saves customers time and increases their satisfaction. AI chatbots enable customers to easily and conveniently complete tasks and obtain information. Customers can access banking services anytime and anywhere as long as they have internet access. This enhances customer convenience and makes them feel valued. AI chatbots can provide the information and assistance customers need digitally in a quick and easy manner. This is particularly beneficial for customers with physical limitations or those living in remote areas with limited access to traditional banking services. AI chatbots are available 24/7, so customers can get help whenever they need it. This provides customers with a sense of security and peace of mind.

The hypothesis that customization positively impacts brand experience was supported. AI chatbots can be tailored to the products and services customers desire, allowing them to obtain information and assistance relevant to their needs. This provides a more personal and memorable experience, demonstrating that the bank understands customer needs and wants to help them achieve their financial goals.

The hypothesis that brand experiences positively impact repurchase intention was supported. Customers feel satisfied and pleased when using AI chatbots. This can encourage them to reuse the AI chatbot service in the future and recommend it to others. Customers who have a positive experience with AI chatbots are more likely to become loyal and return to the bank for future services. Customer satisfaction is a critical factor in increasing repurchase intention. When customers are satisfied with the AI chatbot service, they are more likely to use it again and conduct other banking transactions.

The hypothesis that brand experiences positively impact word of mouth was also supported. Customers who are satisfied and pleased with the AI chatbot service are more likely to share their positive experiences with others. They will recommend the bank to friends, family, and colleagues, and provide positive reviews on social media and other online platforms. This can enhance the bank's credibility and attract new customers.

The hypothesis that word of mouth positively impacts repurchase intention was supported. AI chatbots in banking have the potential to increase repurchase intention by creating positive word of mouth. By offering an easy, enjoyable, and personalized experience, AI chatbots can encourage customers to recommend the bank's services to others, increasing interest, building trust, and fostering loyalty.

Limitations and Recommendations

This study has several limitations. First, the sample size was relatively small. A larger and more diverse sample could yield more generalizable results. Second, the use of additional research methods, such as face-to-face interviews or observations, could provide richer and more in-depth data. Third, this study did not consider external factors that might influence brand experience, word of mouth, and repurchase intention, such as experiences with other banks, economic conditions, and other technological factors. Fourth, this study only measured the short-term effects of AI chatbots. Further research is needed to evaluate the long-term impacts of AI chatbot usage on brand experience, word of mouth, and consumer repurchase intention. Additionally, the effectiveness of other types of AI chatbots, such as voice and video chatbots, should be comprehensively investigated.

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