

Emotional & Experiential Marketing: Campaign Analysis in Romania

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Abstract

This paper investigates the strategic integration of emotional and experiential marketing in brand communication, focusing on how these approaches reshape traditional rational strategies within the Romanian market. The purpose of this study is to understand when and how emotional and experiential marketing become effective tools for enhancing consumer engagement and brand loyalty, even in highly technical industries such as banking. The research combines a theoretical framework with applied analysis. First, a literature review was conducted to define the conceptual differences and intersections between emotional and experiential marketing, both offline and online, and to identify key success factors in their implementation. Second, a qualitative case study was developed on Banca Comercială Română (BCR), examining its transition from rational and technical communication to emotion-driven and experience-centered strategies, both in traditional campaigns and through its digital ecosystem, George. BCR's campaigns illustrate how emotional storytelling, personalization, and user experience design can humanize a technical service and foster brand trust. This study contributes to marketing practice by offering insights into the applicability of emotional and experiential strategies beyond lifestyle industries, demonstrating their relevance in complex, data-driven contexts. It also proposes directions for future research, suggesting that quantitative studies should further explore the direct correlation between these strategies and measurable outcomes such as brand perception, satisfaction, and long-term trust..

Keywords: Emotional marketing, experiential marketing, consumer experience, Romanian banking market, online banking.

JEL classification: M31.

Introduction

According to both the academic literature and the practitioners, the transition from transactional to relationship marketing has implied a shift from marketing messages focused on selling, presetting solely informational and technical aspects, to a way of communication that is closer to the psychological and social needs of the customers. Gradually, products were no longer only tested for their core or expected benefits (Dimitriadisa & Koritosb, 2014), but they started attributing importance also to augmented and potential ones, emphasizing the need to promote the reliability of the brands to the audiences.

Simultaneously, the latest changes in terms of psychological needs and the social influences or pressures that audiences are exposed to, proved to influence the consumption and the consumer behavior patterns (Palmatier, 2008; Dimitriadisa & Koritosb, 2014). Among the adapted marketing practices regarding these changes, are emotional and experiential marketing – two directions for which research efforts are continuing to exhibit valuable insights about customers. Through these practices, brands pursued reducing competition and achieving a better positioning in the minds of customers, through adapted and customized marketing actions/messages. This way, emotional reactions are sought so that brand trust and loyalty would be amplified.

Besides client's interpretation of the external economic environment, the online environment should also be included in this investigation. Online marketing with activities such as the creation of data bases, SEO, Google analytics, customer clusters according to CRM,

are powerful and successful practices when considered as tools, rather than an overall strategy. Behind these practical tools and methods, a comprehensive strategy is required, especially as even in the online environment, customers are not looking for informational surpass, but for emotional connection and the feeling of being understood, their needs & desires being met. Therefore, emotional and experiential marketing have extended their implications from physical or media advertising, delivering solid results also in the online environment – from search engines, to blogs or forums, email marketing, and above all, social media platforms.

Taking these aspects into consideration, the present research explores both the concepts of emotional and experiential marketing, offering an updated perspective on their current comprehension. During this investigation, a clear distinction between the two, as concepts and practices, is constructed; this is by their connection and complementarity, with a focus on generating insight to the marketing specialists when strategizing the marketing messages. Additionally, it is pursued the consideration of a perspective that facilitates the integration of emotional and experiential marketing practices in the marketing strategies, making these more effective. Beyond the conceptual and physical implications, the research continues with a closer look on their implications and results in the online environment: emotional and experiential marketing are illustrated as an extension to the technical online marketing practices, for a more integrative marketing strategy. Last, but not least, for a practical look on these concepts, a case study investigating the shift from rational to emotional communication and experiential marketing, both in the off-line and online environment, is depicted for the banking industry – BCR's case of this transition.

1. Literature Review

1.1. Emotional marketing

In the research *Emotional Marketing: Sharing The Heart Of Consumers* (Deshwal, 2015) it is presented how emotions are a core aspect of each individual's life, representing a powerful motivational mechanism – either for daily activities, or for purchasing decisions. Similarly, emotions play an important role in the perception of the external environment, and the relationship with the physical world is described as *emotional*.

The rather emergent concept of emotional marketing highlights the importance of emotional connection between the company and the consumer. Emotional marketing is an updated and more pragmatic paradigm that considers redirecting the marketing efforts towards creating an emotional link between the company and the consumer, this becoming *the key exchange-stimulating feature*. The nowadays consumption culture is represented by high competition amongst companies, capitalized on the use of a great amount of emotional symbols for creating additional value for the customers, thus *replacing rationally determined exchange attributes with emotional ones*. In this business environment, customers are unconsciously searching for symbols that can facilitate the process of attributing meaning to their purchasing experience. Brands also become *suppliers of emotional energy* through the created relationships, and are expected to *tell stories that excite* (emotional brands) and *integrate communication, quality, tradition, identity (brand sensitivity)* (Deshwal, 2015; Khuong, 2015; Kaushik, et al., 2024). Thus, it becomes a priority for the companies to precisely examine the transfer of their message, through these symbols, in the consumer's consciousness. This represents the core of emotional marketing research, highlighting the importance of emotional aspects in contemporary market exchange (Khuong & Tram, 2015).

It is also described in the academic literature (Consoli, 2010) that certain smells or music represent powerful stimuli in creating long-term memory associations in consumers' minds. In other words, these environmental manifestations are seen as practical ways of incorporating the general marketing message, so the clients can feel more relaxed in filtering the external

information. The familiarization feeling facilitates the perceptive process of the key marketing messages created by companies, thus reaching audiences more easily and effectively. Consequently, a key effort in emotional marketing is to first identify what type of experience can best highlight the product, followed by the development of empathy between the company/brand and the customer – this action brings both emotional involvement of the customer and the perceived differentiation.

Customer emotions as a concept itself can also offer a more comprehensive look on its implications in the purchasing process (Deshwal, 2015). A consumer now looks further than simply meeting both the needs and rational processes; the clients are unconsciously searching for an *object that becomes a center of symbolic meanings, psychological and cultural, a source of feelings, relationships, and emotions*. Therefore, the purchase decisions of customers nowadays are correlated with two types of needs: *functional needs* addressed by the product's functional attributes, and *emotional needs*, corresponding with the psychological aspects of product ownership.

1.2. Experiential marketing

Experiential marketing can be viewed and investigated through different areas of its emergence: consumer, product and service, off-line and online consumption, brand experiences, etc. (Schmitt & Zarantonello, 2013; Smilansky, 2018; Smith & Hanove, 2016).

A significant aspect to consider on experiential marketing is represented by the findings of Same & Larimo (2012), citing from Carù & Cova (2003), an article which proposes the following idea: *romanticism → experiential consumption → emotional responses → pleasure*, where romanticism refers to one of today's consumer trends in which clients tend to choose products/services/brands with which they have emotional compatibility and a self-identification feeling. On one hand, the research exposed that according to the experiential approach, sensations prevail over consumer's rational thoughts. On the other hand, it can be highlighted that during an experiential marketing approach, the expected effects correspond to the emotional spectrum, thus being in correlation with the theories proposed by emotional marketing.

Consumer experience is presented in the academic literature as the most researched approach of experiential marketing and focuses on generating general frameworks and ways of categorizing the experience processes. According to Schmitt & Zarantonello (2013) citing from Arnould & Price (1993) consumer experience can be divided corresponding to the different phases of clients' interaction with marketing objects: (1) *anticipated consumption*, (2) *purchase experience*, (3) *consumption experiences, which regards sensory experiences, satiation, satisfaction/dissatisfaction, arousal/flow, and transformation*; and (4) *remembered consumption which is related to reliving past experiences, often in nostalgic ways* (Batat, 2019).

Regarding consumption experience, *researchers have developed multiple models, one of them being more famous: TEAV model* (Thoughts, Emotions, Activities, Values). According to this approach, the relation between the person (motivation) and the environment (information) generates and is generated by consumption processes. Thus, these processes can be categorized as Thoughts (mental activity), Emotions (responding, interpreting, expressing, and feeling), Activities (actions and reactions), and Values (economic, social, hedonic, and deontological).

1.3. The connection between Emotional & Experiential Marketing

From the information above, each concept has been illustrated, with its theoretical aspects: the implications of emotional marketing and the implementation expected effects of experiential marketing. However, at the same time, when describing each marketing approach,

there are numerous similarities or interconnections, therefore raising the question of the complementarity principle between them. A general observational conclusion can be described as following: the objective of experiential marketing is to stimulate the generation of emotions, emotional associations with the brand, thus facilitating the perceptive process of marketing messages & campaigns; vice versa, targeted emotions in emotional marketing are ensured only through delivering an experience to the customers.

A first direction regarding the interconnection between the two marketing approaches, is represented by the topic of emotional value. According to (Li & Tang, 2024), a research analyzing the luxury goods industry on the Chinese market *emotional value describes the emotional and psychological satisfaction consumers derive from purchasing and using products or services. This satisfaction is not only based on the functional aspects of the product but also encompasses intangible elements such as brand identity, service quality, and overall consumer experience.*

To continue this comparative analysis and searching for the connection points between the two marketing approaches, in research *The Effect of Experiential Marketing and Emotional Marketing on Customer Satisfaction* (Muheril & Tamin, 2024), the authors describe experiential marketing as a strategy to build customer loyalty through the generation of emotions, followed by an eventual creation of an overall positive experience. Experiential marketing is seen as an approach that integrates consumer emotions and feelings, through the delivery of positive experiences so that consumers become linked to those experiences (Chang, 2020).

According to (García & Suárez, 2018), the experience a consumer encounter is based on the feelings he or she has – what consumers feel from the consumed attributes. In addition, *moods are a subset of feelings considered less intense than emotions and often occur without a specific event as a stimulus*; an experiential marketing action should, therefore, consider both the concepts of emotions and the mood. Then, a consumer's mental motion is an intense feeling towards an object caused by a specific event – particularly significant to pursue in experiential marketing. All these concepts have the background of emotional marketing, but their implications bring important insight for creating comprehensive experiential marketing activities.

The interconnected examination of experiential and emotional marketing would not be complete without the integration of the online environment. Experiential marketing on the digital platforms has been proving, according to the academic literature, to be an important strategy for sustaining many businesses, regardless of their sector of activity. Both researchers and practitioners focused on topics such as *online customer behavior, the factors influencing online shopping experience, the way of developing online shopping experiences, and the value of experiential marketing in online shopping* (Urdea, et al., 2021). Nevertheless, a significant aspect that is less investigated and integrated is experiential marketing in relation to sustainable customer relationships. As previously illustrated, in general, an important strategy for customer relationship sustainability relies on the created emotional value, through the delivered experiences.

Considering experiential and emotional marketing within the online environment, a specific paradigm can be mentioned: even in the online environment, customers are not looking for informational surpass, but for emotional connection and the feeling of being understood, their needs & desires being met. This paradigm can be better explained through the insight brought by two online relationship marketing theories:

1) Uses and gratification theory. According to this theory, online users pursue different kinds of gratifications from companies, either as entertainment or information. Customers often

expect enjoyment and a feeling of connectedness in searching for information online (Thaichon, et al., 2020).

2) Social influence theory. According to this theory, a person's attitudes, beliefs, and behaviors can be impacted and shifted by three theoretical processes: compliance process (meaning the expectation of others to gain reward or avoid punishment), internalization process (the way group norms and values match with individual goals and values) and identification process (the acceptance and implementation of a behavior to develop a good relationship with a social group).

To sum up, emotional and experiential marketing are not only significant domains by themselves, but they are also interconnected, and when perceived in this manner, the effectiveness of the marketing efforts is better sustained. Furthermore, this can be applied both to the off-line and online environment. A synergy of these actions is therefore required for a successful and complete marketing strategy, that simultaneously is adapted to the updated needs and desires of the customers.

2. Methodology

The case-study investigation below explores the transition from rational to integrated emotional & experiential marketing practices and how the Commercial Bank of Romania (BCR) simultaneously used emotional and experiential marketing strategies to respond to Romanian consumer's real emotional and cognitive needs. This study uses a qualitative case study methodology combined with secondary quantitative data analysis. Secondary Data Sources: BCR's official reports, press releases, and campaign materials (2000–2025), market research reports on Romanian financial literacy and banking trends.

The purpose of this case study is to investigate if there is a significant the transition of BCR's marketing communication strategy from a primarily rational approach to an integrated emotional and experiential marketing strategy. On one hand, there is a content analysis in regards to messages and visual materials from comparative campaigns, to categorize messaging as rational, emotional, or experiential. This qualitative interpretation is then followed by a trend analysis of the experiential marketing integration, through the online app called George. Finally, it is integrated a cross-referencing analysis for consumer financial literacy data with campaign effectiveness indicators to interpret audience responsiveness.

Objectives:

1. To identify if there is a transition from rational to emotional and experiential marketing according to the key stages in BCR's marketing communication evolution between 2000 and 2025.
2. To evaluate the measure in which emotional and experiential marketing were integrated into BCR's overall strategy.
3. To contextualize the findings within Romania's financial literacy environment.

Hypotheses:

H1: There is a significant transition between 2000 and 2025 from rational to emotional and experiential marketing, regarding BCR's communication strategy.

H2: Emotional and experiential marketing strategies, both offline and online, are now significantly integrated in BCR's communication campaigns.

H3: The adoption of emotional and experiential marketing approaches also corresponds with a low financial literacy level present in Romania.

3. Results and discussion

Until rather recent years, the banking industry had communication strategies based on rational arguments: institutional stability, interest rates, commissions. Some of the greatest and most well-known banks, including the Commercial Bank of Romania (BCR) focused on building trust through transmitting to the audience the message of financial reliability and different product advantages, according to the economic and social background of that time. However, simultaneously with this communication approach, the journey of financial literacy in Romania has been rather sluggish: only approx. 21% of Romanians understand financial products adequately compared to (approx. 52% EU average) (Sîrbulescu, et al., 2024) (European Union; Eurobarometer, 2023). This discrepancy between the rational offer communication and the socio-demographic context of their audience, showed less good final results in terms of customer acquisition and retention.

In the article “Be rational or be emotional: advertising appeals, service types, and consumer responses” (Zhang, et al., 2014) it is presented how the personalization of advertising in the banking industry is used to activate cognitive, emotional and behavioral processes. Thus, the banks have started to pay more attention to adapting their offer messages to the psychological and educational disposition of their customers, investigating how they need to be communicated to and what kind of communication actually promotes trust and openness.

Adapting its marketing strategy to the shift of consumer expectations and the rise of digitalization, BCR chose an **integrated strategy combining emotional and experiential marketing** (BCR Bank, 2025).

Between 2000 and 2015, the Commercial Bank of Romania focused on communicating product attributes, being highly rational. Among the slogans used are *Banca ta de încredere* (*Your trusted bank*), which whose purpose was to promote stability. Meanwhile, the marketing campaigns mainly contained technical information about interest rates, competitive fees, and a large branch network. The marketing visual materials were illustrating ATM's figures, and card designs, with very little appearance of real people or stories.

This communication strategy reflected a traditional marketing approach: product-centric messages comprised of rational arguments and numbers were thought as facilitators to credibility and customer trust.

Simultaneously, even though there was a high focus on rational communication, financial education remained a challenge, even to the present decade. A list of figures below illustrates this social aspect:

- According to Nițoi, et al. (2022), in this year 92% of the Romanian population was still financially illiterate
- Only approx. 8% answered all *Big Three* financial literacy questions correctly (Lusardi & Mitchell, 2011)
- Banking access in Romania is 69.1%, compared to 95.3% EU average (European Union; Eurobarometer, 2023; Sîrbulescu, et al., 2024)

According to this social context of the financial literacy, but also corresponding with a shift in the psychological needs of the consumers, the audience transmitted the expectation of a way of brand communication that is more humanized, accessible, and personalized. At the same time, consumers began to expect more human, accessible, and personalized communication, partly influenced by digital services and global branding trends.

When including new approaches such as emotional and experiential marketing, BCR's transformation consisted of an integrated strategy. Offline & later online as well (emotional marketing): campaigns like “Școala de Bani”, financial workshops, and storytelling. This built empathy and helped people feel guided (Stoica, et al., 2015).



Figure 1 - BCR' Official Campaign Archive – The card that makes you feel like you're at the Olympics, (BCR Bank, 2025)

Other emotional campaign during 2025: “Trust yourself” – *the campaign comes as an extension of BCR's mission to support Romanians not only through financial solutions, but also through education programs, support, and authentic dialogue* (BCR, 2025).

Online (experiential marketing): launching George, the pioneer intelligent digital platform for banking in Romania, that offered not only functionality but also intuitive UX, personalization, and community features (BCR Bank, 2025). A significant aspect to mention here is that experiential marketing still targeted emotions: Romanians wanted banking to feel simpler, clearer, and less intimidating. Therefore, George's design and features have considered and accordingly communicated *the feeling* of being helped, reducing anxiety about money, and restoring confidence. This aspect comes to support the aspects identified in the theoretical part, about the interconnection and complementarity of emotional and experiential marketing, including in the online environment.

Experiential marketing in George and the generation of customer emotions

Even though the online platform has a competitive advantage of being the initial intelligent digital tool for the banking industry, its differentiation has been built on a list of significant features (BCR Bank, 2025), such as:

- Simplicity: easy initial registration, minimal design, few steps.
- Personalization: George Tips and FinCoach, providing customized advice.
- Rewards and gamification: cashback programmers, special vouchers, and surprise events.
- Community integration: partnerships with cultural events, reinforcing the sense of belonging.

These identified features are less focused on rationality, but on emotional value creation, according to the information presented in the chapter on *The connection between Emotional & Experiential Marketing*: relief from financial stress, clarity in decision-making, and trust in modern digital tools.

According to the business reports archive and the latest press release of BCR (BCR Bank, 2025), among some of the most significant results over the recent years, when analyzing the experiential communication in the online environment, there are the followings:

- Over 1.8 million active George users by 2023.
- Approximately 300 new features launched since 2018.
- Approximately 75% of product sales handled digitally (80% increase vs. 2022).

Final verification of hypotheses

H1: The content analysis and different examples of campaigns (from ration to emotional, between 2000 and 2025) confirms H1.

H2: The examples of emotional campaigns integration, the emotional features of George's content, the experience personalization based on clients' psychological needs, the figures on active users and digital product sales (both increases), together with the official declarations on the investments' purpose for George, confirm H2.

H3: Emotional and experiential marketing strategies contributed to higher customer retention rates compared to the previous rational-only marketing approach. The relationship between low financial literacy and the adoption of emotional marketing, together with the shown strategy's effectiveness support H3.

Conclusion

This case study highlights the considerable contribution of emotional and experiential marketing practices to the evolution of BCR's communication strategy, illustrating how such approaches can generate value even within highly technical and rational industries, such as banking. The findings reveal that the shift from a traditional, information-driven discourse to a more human-centered, emotion-based narrative, has been progressively implemented.

The integration of emotional elements within campaigns, alongside experiential activations both online and offline, were also present in reframing the brand–consumer relationship. The example of the George App, positioned not solely as a banking tool but as a personal, empowering experience, illustrates how emotional connection and user experience personalization can drive customer loyalty and digital adoption.

The study also provides practitioners with relevant insights into how emotional and experiential marketing can be successfully implemented beyond rather intuitive industries – it raises the question of a further investigation for using these practices in more technical industries.

However, this research is limited by its qualitative and exploratory nature. While it provides a conceptual and descriptive overview of emotional and experiential strategies and their perceived outcomes, further quantitative research is required to measure the direct correlation between these marketing practices and variables such as brand perception, customer satisfaction, or behavioral loyalty. Future investigations may also explore comparative analyses across industries to better understand how emotional and experiential approaches can be adapted to different organizational contexts. Additionally, the assumed correlation between low financial literacy and BCR's strategic shift may only partially explain the change, as other factors, such as evolving social dynamics, customer expectations, and market competitiveness, may also be correlation factors. Future research could explore these interrelations more systematically.

In conclusion, this case study stands as an initial step toward a deeper academic and practical understanding of the role emotional and experiential marketing play in transforming communication within technical sectors.

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