

Research Article

The Role of Customer Experience in Influencing the Influence of Service Quality on Member Loyalty in the Artha Wiguna Cooperative

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Abstract. This study aims to analyze the role of customer experience in mediating the influence of service quality on member loyalty in the Artha Wijuna Cooperative. The research population is 200 members with census techniques as a sampling method. Data was collected through questionnaires, interviews, and documentation, then analyzed using path analysis. The results of the study show that the dimensions of service quality, which include reliability, assurance, responsiveness, tangible appearance, and empathy, have a positive and significant effect on customer experience. Furthermore, reliability, trustworthiness, and responsiveness have a positive and significant effect on member loyalty, while physical appearance and empathy have no direct effect on member loyalty. Customer experience has been proven to have a positive and significant effect on member loyalty and is able to mediate the influence of all dimensions of service quality on member loyalty. These findings show that improving service quality that is able to create a positive customer experience is an important factor in building the loyalty of Artha Wiguna Cooperative members.

Keywords: Customer Experience; Empathy; Member Loyalty; Responsiveness; Service Quality.

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1. Introduction

Competition in the service sector is increasingly competitive along with technological developments, changing societal needs, and increasing expectations for service quality. This condition requires every organization, including cooperatives, to not only offer quality products or services, but also to be able to build long-term relationships with their members. In the context of cooperatives, member loyalty is one of the indicators of organizational success because loyal members tend to use services continuously, provide positive recommendations to others, and have a higher commitment to remain members. Therefore, increasing member loyalty is an important strategy in maintaining the sustainability and competitiveness of cooperatives in the midst of increasingly dynamic competition (Limna & Kraiwanit, 2022).

This phenomenon also occurs in the Artha Wiguna Cooperative. Based on cooperative data, the number of members has gradually decreased from 253 members in 2021 to 200 members in 2025. The decrease in the number of members shows an indication of declining member loyalty which has the potential to affect the sustainability of the cooperative, both in terms of fundraising and loan distribution. In addition, the results of initial observations show that even though the services provided have met the needs of members, there are still several obstacles, including the administrative process that takes relatively longer, the consistency of information delivery that is not optimal, and the follow-up to member complaints that still need to be improved. This condition shows that service quality is still an aspect that needs to be considered to increase member loyalty.

Service quality is one of the factors that plays an important role in shaping member loyalty. Services that are able to meet members' expectations will increase trust, comfort, and desire to continue using the services provided. On the other hand, services that do not meet expectations can lower members' assessments of the organization, resulting in decreased loyalty (Kotler & Keller, 2022). However, member loyalty is not only influenced by the quality of service, but also by the experience felt during interaction with the organization.

Customer *experience* describes the overall cognitive, emotional, and behavioral responses that arise during a member's interaction with an organization, either before, during, or after using a service. A positive experience will create a good impression, increase trust, and strengthen the long-term relationship between members and the organization. Conversely, a less than satisfactory experience can cause members to switch to other service providers even though the quality of service provided is relatively good (Gentile, 2023). Thus, *customer experience* is suspected to be an important mechanism that explains how service quality can increase member loyalty.

The relationship between service quality and member loyalty has been extensively researched, but the results of the research still show inconsistencies. Research by Anabila et al. (2022), Abdullah et al. (2022), Khan et al. (2023), and Sihombing et al. (2023) proves that service quality has a positive effect on member loyalty. On the other hand, Sah et al. (2025) found that service quality did not have a significant effect on member loyalty. These differences in results show that the effect of service quality on member loyalty is not completely consistent, so further research is still needed to explain the mechanism of the relationship.

One approach that can be used to explain these inconsistencies is to include customer experience as a mediation variable. Several studies show that customer experience not only has a positive effect on member loyalty, but is also able to mediate the relationship between service quality and member loyalty (Abdullah et al., 2022; Ng et al., 2022; Arora & Banerji, 2024). This means that good service quality will have a greater impact on loyalty if it is able to create a positive experience for members while using the service. However, research on the role of customer experience mediation in cooperatives, especially the Artha Wijuna Cooperative, is still relatively limited, so further studies are needed.

Based on the phenomenon of decreasing the number of members of the Artha Wijuna Cooperative, the results of initial observations, and the inconsistency of previous research results, this study has a novelty by examining customer experience as a mediating variable in the relationship between service quality and member loyalty in the cooperative. This study aims to analyze the influence of service quality on member loyalty and test the role of customer experience in mediating these relationships. The results of the research are expected to make an empirical contribution to the development of service marketing studies, especially in cooperative institutions, as well as become a consideration for cooperative managers in formulating strategies to increase member loyalty.

2. Literature Review

Quality of Service

Service quality is all forms of service that members receive while using company services that aim to meet the needs and expectations of members. Quality service will provide a sense of comfort, increase trust, and encourage members to continue using the services offered (Tjiptono & Chandra, 2022). In addition, the quality of service also reflects the company's ability to provide services that are friendly, responsive, and in accordance with the

expectations of members. The better the quality of service provided, the greater the company's chances of creating satisfaction and increasing member loyalty (Kotler & Keller, 2022).

Customer Experience

Customer experience is a member response formed from all interactions with the company, both before, during, and after using a product or service. The experience includes cognitive, emotional, sensory, physical, and social aspects that will affect members' perception of the company (Gentile, 2023). Positive experiences can create long-term relationships, increase satisfaction, and encourage the formation of member loyalty because every interaction felt will form a thorough evaluation of the company (Lemon & Verhoef, 2024).

Loyalty

Member loyalty is a member's commitment to continue to use the company's services repeatedly as a form of trust in the value and quality of the services received (Griffin, 2022). Loyalty is not only reflected in repurchase behavior, but also in the willingness of members to maintain long-term relationships as well as recommend the company to others (Homburg et al., 2025). Thus, member loyalty can be interpreted as a commitment shown through the continuous use of services, resilience to competitor offers, and willingness to provide positive recommendations based on experience gained.

3. Research Method

This study uses a quantitative approach with a causal research design to analyze the influence of service quality on member loyalty through customer experience as a mediating variable (Creswell, 2022). The research was carried out at the Artha Wijuna Cooperative, Karangasem Regency. The research population amounted to 200 members and the entire population was sampled using census techniques (Sugiyono, 2022). The research variables consisted of service quality as an exogenous variable, customer experience as a mediation variable, and member loyalty as an endogenous variable. Data was collected through questionnaires supported by observations, interviews, and documentation. Before the analysis, the research instrument is tested for validity and reliability to ensure the feasibility of the instrument.

Data analysis was carried out using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with descriptive and inferential analysis stages. Model evaluation includes testing the outer model through convergent validity, discriminant validity, and composite reliability, as well as testing the inner model using R-square, Q-square, and hypothesis values through bootstrapping techniques to test the direct influence and mediating effect of customer experience (Hair et al., 2022; Ghozali, 2022).

4. Results and Discussion

Evaluation of Measurement Models (Measurement Model/Outer Model)

Convergent Validity

Variabel	Indikator	Outer Loading
Keandalan (<i>Reliability</i>)	X1.1	0.732
	X1.2	0.948
	X1.3	0.866
	X1.4	0.938
Keterpercayaan (<i>Assurance</i>)	X2.1	0.851
	X2.2	0.964
	X2.3	0.929
	X2.4	0.951
Ketanggapan (<i>Responsiveness</i>)	X3.1	0.864
	X3.2	0.948
	X3.3	0.926
	X3.4	0.958
Penampilan Fisik (<i>Tangible</i>)	X4.1	0.973
	X4.2	0.953
	X4.3	0.940
	X4.4	0.952
Empati (<i>Empathy</i>)	X5.1	0.942
	X5.2	0.788
	X5.3	0.951
	X5.4	0.905
Customer Experience	X5.5	0.913
	M1	0.962
	M2	0.931
	M3	0.883
Loyalitas Anggota	M4	0.958
	Y1	0.875
	Y2	0.906
	Y3	0.923
	Y4	0.940
	Y5	0.866

Figure 1. Outer Loading Calculation Results.

The results of the outer model test showed that all indicators in the variables of reliability, assurance, responsiveness, physical appearance (tangible), empathy, customer experience, and member loyalty had an outer loading value above 0.50 with a value of The T-statistic is greater than 1.96. These results show that all indicators are valid in reflecting the measured constructs. The indicators with the highest outer loading values for each variable were X1.2 (0.948), X2.2 (0.964), X3.4 (0.958), X4.1 (0.973), X5.3 (0.951), M1 (0.962), and Y4 (0.940). Thus, all indicators are declared to meet the convergent validity criteria so that they are suitable for structural model analysis (inner model).

Discriminant Validity

	Customer Experience	Empati	Keandalan	Ketanggapan	Keterpercayaan	Loyalitas Anggota	Penampilan Fisik
Customer Experience	0.934						
Empati	0.156	0.902					
Keandalan	0.720	0.111	0.875				
Ketanggapan	0.747	0.144	0.669	0.925			
Keterpercayaan	0.729	0.080	0.720	0.756	0.925		
Loyalitas Anggota	0.753	0.079	0.730	0.751	0.734	0.902	
Penampilan Fisik	0.165	0.510	0.085	0.093	0.107	0.109	0.955

Figure 2. Discriminant Validity Calculation Results.

Based on the figure 2 above, the results of the discriminant validity test through cross loading values show that each indicator has the highest loading value in the measured construct compared to other constructs. Thus, all indicators meet the criteria of discriminant validity.

Reliability

	Cronbach's Alpha	Composite Reliability	Keterangan
Keandalan (reliability) (X ₁)	0.895	0.915	Reliabel
Keterpercayaan (assurance) (X ₂)	0.943	0.950	Reliabel
Ketanggapan (responsiveness) (X ₃)	0.943	0.947	Reliabel
Penampilan fisik (tangible) (X ₄)	0.968	0.980	Reliabel
Empati (empathy) (X ₅)	0.941	0.952	Reliabel
Customer Experience (M)	0.951	0.956	Reliabel
Loyalitas Anggota (Y)	0.951	0.956	Reliabel

Figure 3. Reliability Test Results.

Based on the figure 3 above, all research constructs have a Composite Reliability value and Cronbach's Alpha above 0.70. These results show that all variables meet the reliability criteria, so that the research instrument is declared to have good internal consistency.

Structural Model/Inner Model Evaluation

Evaluation of structural models through R-Square (R²)

	R Square	R Square Adjusted
Customer Experience	0.682	0.674
Loyalitas Anggota	0.698	0.689

Figure 4. R-Square Test Results.

Based on the T figure 4, the R² value of the customer experience variable is 0.682, which shows that 68.2% of customer experience variations can be explained by (reliability, assurance, responsiveness, physical appearance, and empathy), while 31.8% were influenced by other factors outside the model. Meanwhile, the R² value of the member loyalty variable is 0.698, which means that 69.8% of the variation in member loyalty can be explained by (reliability, assurance, responsiveness, tangible physical appearance, empathy, and customer experience), while 30.2% were influenced by other factors outside the model. Both R² values show that the model has good predictive capabilities based on the criteria of the determination coefficient value (Latan & Ghazali, 2023).

Structural Model Evaluation through Q-Square Predictive Relevance (Q²)

	R Square	R Square Adjusted
Customer Experience	0.682	0.674
Loyalitas Anggota	0.698	0.689
$Q^2 = 1 - (1 - R^2_1)(1 - R^2_2)$ $= 1 - (1 - 0.682)(1 - 0.698)$ $= 1 - (0.318)(0.302)$ $= 1 - (0.10176)$ $= 0.89824 \text{ dibulatkan menjadi } 0.898$		

Figure 5. Q-square Test Results.

Based on the figure 5, a Q^2 value of 0.898 indicates that the structural model has a good goodness of fit. The model was able to explain 89.8% of the data variation, while the remaining 10.2% was influenced by factors outside the research model.

Hypothesis Testing

	Original sample (O)	T statistics	P values	Keterangan
Keandalan => <i>Customer Experience</i>	0.300	3.792	0.000	Diterima
Keterpercayaan => <i>Customer Experience</i>	0.230	2.365	0.019	Diterima
Ketanggapan => <i>Customer Experience</i>	0.339	4.208	0.000	Diterima
Penampilan Fisik => <i>Customer Experience</i>	0.151	3.208	0.002	Diterima
Empati => <i>Customer Experience</i>	0.132	2.657	0.009	Diterima
Keandalan => <i>Loyalitas Anggota</i>	0.247	3.458	0.001	Diterima
Keterpercayaan => <i>Loyalitas Anggota</i>	0.230	2.365	0.019	Diterima
Ketanggapan => <i>Loyalitas Anggota</i>	0.276	3.540	0.000	Diterima
Penampilan Fisik => <i>Loyalitas Anggota</i>	-0.028	0.542	0.589	Ditolak
Empati => <i>Loyalitas Anggota</i>	-0.056	1.022	0.308	Ditolak
<i>Customer Experience</i> => <i>Loyalitas Anggota</i>	0.264	3.330	0.001	Diterima

Figure 6. Relationships Between Variables.

Discussion

The Influence of Reliability on Customer Experience

The results of the study show that reliability has a positive and significant effect on customer experience. These findings indicate that the better the cooperative's ability to provide consistent, accurate, timely, and in accordance with commitments, the more positive the experience felt by members. The reliability of the service is able to increase member trust so that it forms a better experience while interacting with the cooperative. These findings are in line with self-congruity theory which explains that the match between members' expectations and the services received will create a positive experience. The results of this study are also consistent with the research of Wong & Chan (2023), Mamakao et al. (2024), and Akmal & Thamrin (2025) which states that reliability has a positive and significant effect on customer experience.

The Effect of Assurance on Customer Experience

The results of the study show that trust (assurance) has a positive and significant effect on customer experience. These findings indicate that the higher the ability of cooperative administrators and employees to provide a sense of security, trust, and professional service, the more positive the experience felt by members. Trust built through competence, transparency, and integrity is able to increase members' confidence in cooperative services so as to form a better experience. These findings are in line with self-congruity theory which explains that the match between members' expectations and the services received will create a positive experience. The results of this study are also consistent with the research of Ray et al. (2024), Sukmawan & Zulganef (2023), and Alfatafta et al. (2025) which stated that trust (assurance) has a positive and significant effect on customer experience.

The Effect of Responsiveness on Customer Experience

The results showed that the responsiveness (responsiveness) has a positive and significant effect on customer experience. These findings indicate that the faster, more precise, and more responsive the cooperative is in serving the needs and responding to members' questions and complaints, the more positive the experience felt by members. High responsiveness is able to increase the perception of convenience, comfort, and satisfaction while interacting with cooperatives. These findings are in line with self-congruity theory which explains that the compatibility between members' expectations for prompt service and the service received will form a positive experience. The results of this study are also consistent with the research of Ng et al. (2022), Wong & Chan (2023), and Nguyen et al. (2022) which stated that responsiveness (responsiveness) has a positive and significant effect on customer experience.

The Influence of Physical Appearance (Tangible) on Customer Experience

The results of the study show that physical appearance (tangible) has a positive and significant effect on customer experience. These findings indicate that the better the condition of the facilities, the completeness of facilities and infrastructure, the cleanliness of the environment, and the professionalism of the appearance of the cooperative management, the more positive the experience felt by the members. Adequate physical appearance is able to create a good first impression, increase comfort, and strengthen members' perception of service quality. These findings are in line with self-congruity theory which explains that the compatibility between the physical environment of service and the expectation of members will shape a more positive experience. The results of this study are also consistent with the research of Kim et al. (2023), Veloso & Suarez (2023), and Diwayanti et al. (2026) which stated that physical appearance (tangible) has a positive and significant effect on customer experience.

The Effect of Empathy on Customer Experience

The results of the study show that empathy has a positive and significant effect on customer experience. These findings indicate that the higher the attention, concern, and ability of cooperative management to understand the needs of each member, the more positive the experience felt by members. Empathy manifested through friendly service, good communication, and attention to individual needs can strengthen emotional relationships and increase positive perceptions of service. These findings are in line with self-congruity theory which explains that the match between the attention given by service providers and the expectations of members will create a more meaningful experience. The results of this study are also consistent with the research of Liu et al. (2022), Lehnert & Kuehn (2025), and Truong & Chen (2025) which stated that empathy has a positive and significant effect on customer experience.

The Effect of Reliability on Member Loyalty

The results of the study show that reliability has a positive and significant effect on member loyalty. These findings indicate that the more consistent, accurate, and reliable the services provided by the cooperative, the higher the loyalty of members. Service reliability is able to build member trust through service accuracy, minimal administrative errors, and consistency in fulfilling commitments, thereby encouraging members to continue using cooperative services. These findings are in line with self-congruity theory which explains that the alignment between members' expectations and the services received will strengthen trust and form long-term commitments. The results of this study are also consistent with the research of Limna & Kraiwanit (2022), Singh et al. (2023), and Anderson (2025) which stated that reliability has a positive and significant effect on member loyalty.

The Effect of Trust (Assurance) on Member Loyalty

The results of the study show that trust (*assurance*) has a positive and significant effect on member loyalty. These findings indicate that the higher the cooperative's ability to provide a sense of security, confidence, and professional service, the higher the loyalty of members. Trust built through transparency, competence, and integrity of the management is able to strengthen members' commitment to continue using cooperative services and maintain long-term relationships. These findings are in line with *self-congruity theory* which explains that the match between members' expectations and the services received will increase trust and strengthen loyalty. The results of this study are also consistent with the research of Prasetyo et al. (2022), Suyono et al. (2022), and Skaf et al. (2026) which stated that trust (*assurance*) has a positive and significant effect on member loyalty.

The Effect of Responsiveness on Member Loyalty

The results of the study show that responsiveness has a positive and significant effect on member loyalty. This finding indicates that the faster and more accurately the cooperative responds to members' needs, questions, and complaints, the higher the loyalty of members. Good responsiveness reflects the cooperative's concern for members' needs so as to increase satisfaction, comfort, and commitment to continue using services. These findings are in line with self-congruity theory which explains that the compatibility between members' expectations of responsive service and the service received will strengthen member attachment and loyalty. The results of this study are also consistent with the research of Saad et al. (2022), Kania and Salsabila (2023), and Holloway (2024) which states that responsiveness has a positive and significant effect on member loyalty.

The Influence of Physical Appearance (Tangible) on Member Loyalty

The results of the study showed that physical appearance (tangible) had no effect on member loyalty. These findings indicate that the condition of facilities, infrastructure, and physical appearance of cooperatives are not the main factors that determine member loyalty. Member loyalty is more influenced by the benefits of service, trust, and the quality of interactions obtained while using cooperative services. Thus, even if there are changes to the physical aspect, it does not directly affect the commitment of members to continue using cooperative services. The results of this study are consistent with the research of Manehat et al. (2024), Jatmika & Abdurrahman (2023), and Tjendana & Pranitasari (2024) which stated that physical appearance (tangible) does not have a significant effect on member loyalty.

The Effect of Empathy on Member Loyalty

The results of the study show that empathy has no effect on member loyalty. These findings indicate that the personal attention and care given by cooperatives has not been the main factor in shaping member loyalty. Members tend to consider functional benefits, such as ease of transactions, speed of service, and economic benefits obtained rather than the emotional aspects of service interactions. Therefore, increased empathy does not directly encourage members to maintain their commitment to the cooperative. The results of this study are in line with the research of Putra & Susanti (2023), Apsari & Novitaningtyas (2022), Kemala et al. (2024), and Yunningsih (2022) who stated that empathy does not have a significant effect on member loyalty.

The Influence of Customer Experience on Member Loyalty

The results of the study show that customer experience has a positive and significant effect on member loyalty. These findings indicate that the more positive the experience that members have while interacting with the cooperative, the higher the loyalty of members. A positive experience is able to increase member satisfaction, trust, and attachment so as to encourage the continuous use of services and the willingness to recommend cooperatives to other parties. These findings are in line with self-congruity theory which explains that service experiences that meet or exceed members' expectations will strengthen long-term relationships and form loyalty. The results of this study are also consistent with the research of Saputra et al. (2023), Abidin et al. (2024), and Silalahi et al. (2024) which states that customer experience has a positive and significant effect on member loyalty.

The Influence of Reliability on Member Loyalty Through Customer Experience

The results of the study show that reliability has a positive and significant effect on member loyalty through customer experience. These findings indicate that consistent, accurate, and responsive service is able to create a positive experience that ultimately increases member loyalty. In other words, customer experience acts as a mediating variable that strengthens the influence of reliability on member loyalty. These findings are in line with self-congruity theory which explains that the match between members' expectations and the services received will shape a positive experience, thus encouraging the creation of loyalty. The results of this study are also consistent with the research of Diwayanti et al. (2026), Arora & Banerji (2024), and Yuliamir et al. (2023) which stated that customer experience mediates the influence of reliability on member loyalty.

The Effect of Assurance on Member Loyalty through Customer Experience

The results of the study show that trust (assurance) has a positive and significant effect on member loyalty through customer experience. These findings indicate that the higher the sense of security, trust, and confidence given by the cooperative, the more positive the customer experience felt by members, thus having an impact on increasing member loyalty. Thus, customer experience acts as a mediating variable that strengthens the influence of trust on member loyalty. These findings are in line with self-congruity theory which explains that the match between members' expectations and the services received will form a positive experience that drives loyalty. The results of this study are also consistent with the research of Susanto et al. (2023), Karim et al. (2022), and Alzaydi (2024) who stated that customer experience mediates the influence of trust (assurance) on member loyalty.

The Effect of Responsiveness on Member Loyalty Through Customer Experience

The results of the study show that responsiveness has a positive and significant effect on member loyalty through customer experience. These findings indicate that service that is fast, responsive, and able to provide solutions to members' needs will create a positive experience that ultimately increases member loyalty. Thus, customer experience plays a role as a mediating variable that strengthens the influence of responsiveness on member loyalty. These findings are in line with self-congruity theory which explains that the alignment

between member expectations and responsive service will shape a positive experience that drives loyalty. The results of this study are also consistent with the research of Ali & Alfayez (2024), Yingfei et al. (2022), and Winata & Rolando (2025) which stated that customer experience mediates the influence of responsiveness on member loyalty.

The Influence of Physical Appearance (Tangible) on Member Loyalty through Customer Experience

The results of the study show that responsiveness has a positive and significant effect on member loyalty through customer experience. These findings indicate that service that is fast, responsive, and able to provide solutions to members' needs will create a positive experience that ultimately increases member loyalty. Thus, customer experience plays a role as a mediating variable that strengthens the influence of responsiveness on member loyalty. These findings are in line with self-congruity theory which explains that the alignment between member expectations and responsive service will shape a positive experience that drives loyalty. The results of this study are also consistent with the research of Ali & Alfayez (2024), Yingfei et al. (2022), and Winata & Rolando (2025) which stated that customer experience mediates the influence of responsiveness on member loyalty.

The Effect of Empathy on Member Loyalty Through Customer Experience

The results of the study show that empathy has a positive and significant effect on member loyalty through customer experience. These findings indicate that attention, care, and understanding of members' needs can create positive experiences that ultimately increase member loyalty. Thus, customer experience acts as a mediating variable that strengthens the influence of empathy on member loyalty. These findings are in line with self-congruity theory, which explains that the match between the attention given by service providers and the expectations of members will shape meaningful experiences that drive loyalty. The results of this study are also consistent with the research of Abdullah et al. (2022), Quang & Thuy (2024), and Yingfei et al. (2022) who stated that customer experience mediates the influence of empathy on member loyalty.

5. Conclusion

This research shows that service quality is an important factor in shaping customer experience and member loyalty at the Artha Wijuna Cooperative. All dimensions of service quality, namely reliability, assurance, responsiveness, tangible appearance, and empathy, have been proven to have a positive and significant effect on customer experience. Meanwhile, on member loyalty, only reliability, trustworthiness, and responsiveness had a positive and significant effect, while physical appearance and empathy showed no significant influence. This study also proves that customer experience has a positive and significant effect on member loyalty and acts as a mediating variable in the relationship between all dimensions of service quality and member loyalty. These findings indicate that efforts to increase member loyalty do not only depend on the quality of service provided, but also on the ability of cooperatives to create a positive service experience, so that customer experience is an important mechanism that strengthens the influence of service quality on member loyalty.

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