

STRENGTHENING CUSTOMER LOYALTY IN COOPERATIVE RETAIL: THE ROLE OF PRODUCT QUALITY, FAIR PRICING, AND SERVICE QUALITY

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Abstract

This research seeks to examine how product quality, pricing, and service quality impact consumer loyalty in cooperative retail outlets in Sukabumi City. Utilizing a quantitative methodology with an explanatory framework, the study applies the Structural Equation Modeling Partial Least Squares (SEM-PLS) technique. Data were gathered through a questionnaire from 190 respondents chosen via purposive sampling, focusing on consumers who had previously shopped at cooperative retail stores. The findings reveal that product quality positively and significantly influences consumer loyalty, evidenced by a path coefficient of 0.342 and a p-value of 0.000. Similarly, pricing shows a positive and significant impact with a coefficient of 0.229 and a p-value of 0.000, and service quality also demonstrates a positive and significant effect with a coefficient of 0.330, a p-value of 0.000. Together, these factors explain 29.1% of the variance in consumer loyalty, as indicated by an R^2 value of 0.291. The results suggest that while product quality, pricing, and service quality are linked to consumer loyalty, other elements not included in the model also play a role in influencing loyalty. Consequently, it is essential for cooperative retail management to focus on integrating high-quality products, competitive pricing, and responsive service to foster enduring consumer relationships.

Keywords: Price; Service Quality; Product Quality; Consumer Loyalty; Cooperative Retail.

INTRODUCTION

Competition in the retail sector increasingly places consumers at the center of business sustainability. Consumers not only consider product availability but also evaluate the quality of the products they purchase, the appropriateness of the price relative to the benefits received, and the quality of service during the purchasing process (Tan et al., 2024; Zhao et al.,2022). As the competitive landscape becomes more dynamic, consumer loyalty has emerged as a crucial element. This is evident in the inclination to make repeat purchases, continue favoring a specific company, and suggest it to other consumers (Li & Lee, 2024; Seminari et al.,2023). Consumer loyalty is influenced by product quality, price, and service quality, though the impact of each factor can differ based on the specific business environment and the traits of the consumers. Research conducted on supermarket retailers in Indonesia revealed that customer loyalty is positively and significantly influenced by the quality of products, the quality of service, and the perception of price (Montororing & Widyantoro, 2022).

The Merah Putih Neighborhood Cooperatives (KKMP) in Sukabumi City have established 33 cooperative units aimed at serving as centers for community economic activities at the neighborhood level and expanding community access to quality economic services. Government support for these cooperatives is provided through a grant of Rp20 million for each cooperative in Fiscal Year 2025, with 60% of the funds allocated to strengthening working capital and 40% to procuring facilities, infrastructure, and institutional administration, in order to enhance the capacity and sustainability of cooperatives at the local level. This approach aligns with the government's role in supporting community economic empowerment through the strengthening of cooperative capital and infrastructure, as demonstrated by the “ ” policy, which aims to enhance the competitiveness and effectiveness of cooperatives as community economic institutions (Koesrianti & Tanega, 2024; Wahyuningtyas et al.,2022).

However, this institutional and financial support does not automatically guarantee that cooperatives will be able to build long-term relationships with consumers. KKMP is still in a transitional phase and faces a number of challenges, particularly the board members' insufficient understanding of cooperative governance, the conduct of Annual General Meetings (AGMs), institutional administration, and the preparation of financial statements. These conditions are critical for cooperative retail business units because the success of cooperatives as centers of economic

activity is determined not only by the soundness of their internal governance but also by the business units' ability to provide products that meet consumer needs, offer acceptable prices, and deliver service that encourages consumers to return for future purchases. Cooperatives are expected to improve service quality, expand economic benefits, strengthen community participation, and build trust through transparent, accountable, and professional governance (The et al., 2023).

From a marketing perspective, these issues highlight the need to view cooperatives not only from an institutional standpoint but also from the perspective of consumers as service users and product buyers. Product quality is crucial because consumers evaluate the quality, suitability, and benefits of available products (Liu et al., 2023; Matangaidze et al., 2023). Price is a key consideration because consumers weigh the economic cost against the value received. Meanwhile, service quality determines the consumer experience when seeking information, making transactions, obtaining assistance, or addressing post-purchase needs (Candra et al., 2022; Teo et al., 2024).

Although the relationship between these three variables and loyalty has been extensively studied, there remains a research gap in the context of retail cooperatives at the local level. Previous studies have been conducted on supermarkets, marketplaces, traditional retailers, food businesses, and cooperatives in other regions. For example, a study on the Ngebrak Store Multi-Purpose Cooperative examined the effects of product variety, price, service quality, and trust on customer loyalty (Amri et al., 2025). Another study on sharia cooperatives also demonstrated the relationship between product quality and service quality and customer loyalty (Umuri et al., 2023). However, research specifically examining the simultaneous effects of product quality, price, and service quality on consumer loyalty at cooperative retail outlets in Sukabumi City particularly within the context of the KKMP's development remains limited.

The uniqueness of this research is found in its combination of a marketing viewpoint with the context of enhancing cooperatives in Sukabumi City. It empirically investigates how product quality, pricing, and service quality contribute to fostering consumer loyalty towards cooperative retail. This study views cooperatives not merely as institutional organizations but as providers of products and services that must be able to meet consumer expectations. This approach is expected to complement the cooperative governance perspective with a market perspective, particularly regarding the factors that encourage consumers to continue choosing and making repeat purchases at cooperative retail outlets. Accordingly, this study aims to analyze the influence of product quality, price, and service quality on consumer loyalty toward cooperative retail outlets in Sukabumi.

LITERATURE REVIEW

Customer Loyalty

Customer loyalty is a consumer's commitment to maintaining a relationship with a company or product provider, as reflected in the tendency to make repeat purchases, maintain preferences, and recommend products or companies to others (Dwivedi et al., 2024; Tsai et al., 2025). Loyalty not only indicates repeat purchasing behavior but also reflects consumers' attachment to a product or service provider. In the retail context, loyalty is crucial because consumers have many alternative shopping options, so the sustainability of the relationship with consumers depends on the retailer's ability to provide consistent value (Krishnan et al., 2024). In the cooperative retail sector, customer loyalty has relatively strategic characteristics because cooperatives function not only as business entities but also as economic organizations oriented toward the benefits of their members and the community (Mittal & Maity, 2022). The customer loyalty indicators used in this study include: (1) Repurchase Intention (Lin et al., 2022); (2) Purchase Preference (Kim et al., 2023); (3) Commitment (Phang et al., 2021); (4) Recommendation Intention (Nguyen et al., 2024); (5) Positive Word-of-Mouth (Fan et al., 2025).

Product Quality

Product quality is a product's ability to meet consumer needs and expectations through its characteristics, performance, durability, suitability, and the benefits received by consumers (Bayram et al., 2024). Product quality is one of the primary considerations for consumers in determining whether a product is worth repurchasing. The more consistently a product's quality aligns with consumer expectations, the more likely consumers are to maintain their preference for that product or place of purchase (Arevin et al., 2024; Tsai et al., 2025). In the context of cooperative retail, product quality is not only related to the physical characteristics of the product but also encompasses the product's suitability for consumer needs, the condition of the product upon receipt, the completeness of the selection, safety, and consistency of quality (Xu et al., 2022). The product quality indicators used in this study consist of (Dona et al., 2023): (1) Performance; (2) Conformance; (3) Reliability; (4) Durability; (5) Perceived Quality.

Price

Price is the economic sacrifice consumers must make to obtain a product (Iryana & Mustofa, 2023). From a marketing perspective, price is not only understood as the nominal amount paid but also as consumers' evaluation of whether the price is fair relative to the benefits and quality of the product received. Consumers tend to maintain relationships with retailers when the prices offered are considered commensurate with the quality and benefits received (Sun & Moon, 2025; Wang et al., 2023). Pricing holds strategic significance for cooperative retailers because cooperatives are dedicated to providing economic benefits to their members and the broader community; therefore, pricing decisions must prioritize collective well-being rather than profit alone. This pricing strategy is one of the keys to a cooperative's success in fulfilling the social and economic goals of its members while ensuring the sustainability of the cooperative itself (Asmara et al., 2023). In this study, the price indicators used based on the research by Van Ewijk et al. (2021) are as follows: (1) Price Affordability; (2) Price–Quality Suitability; (3) Price–Benefit Suitability; (4) Price Competitiveness.

Service Quality

Service quality is the ability of a product or service provider to deliver service that meets or exceeds consumer expectations (Chen et al., 2021). Service quality encompasses various aspects of the consumer experience, such as service reliability, responsiveness, friendliness, the ability to provide information, ease of transaction, and attention to consumer needs. In the retail business, service quality is crucial because interactions between consumers and employees occur directly during the purchasing process (Apaza-Panca et al., 2024). For cooperatives, service quality holds a strategic position because cooperatives are expected not only to be sound administratively and financially but also to be able to provide optimal service to members and the community (Parast & Safari, 2024). Service quality is closely related to a cooperative's ability to maintain relationships with its customers (Al-Gasawneh et al., 2022; Dwivedi et al., 2024). The service quality indicators in this study, based on research by Shetty et al. (2022), consist of: (1) Tangibles; (2) Responsiveness; (3) Assurance; (4) Empathy; (5) Communication.

Hypothesis Development

Drawing from the theoretical review, conceptual framework, and findings of earlier research, this study develops hypotheses to elucidate how product quality, price, and service quality relate to customer loyalty. These hypotheses describe the expected direction of the relationship between the independent and dependent variables and are subsequently tested empirically to obtain systematic and reliable research findings (Setiadi et al., 2025).

H1: Product quality has a positive effect on customer loyalty.

H2: Price has a positive effect on Customer Loyalty.

H3: Service Quality has a positive effect on Customer Loyalty.

The research framework, grounded in theoretical foundations and previous studies, was designed to illustrate how Product Quality, Price, and Service Quality, as independent variables, influence Customer Loyalty. Customer loyalty is reflected through repeat purchases, preferences, commitment, recommendations, and positive word-of-mouth in the context of cooperative retail.

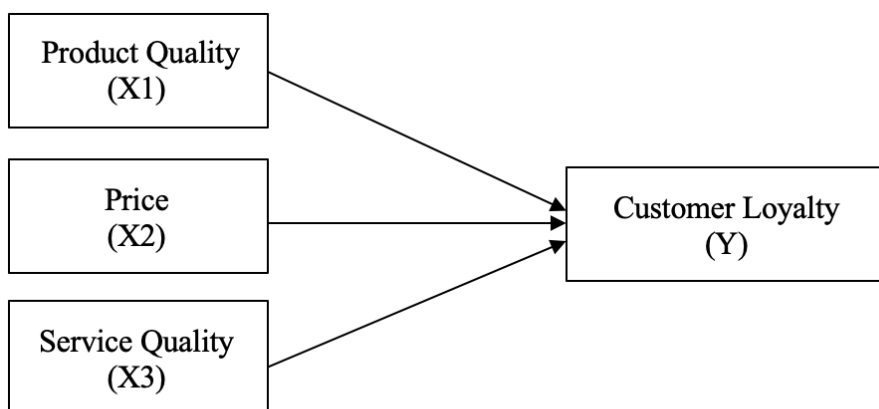


Figure 1. Research Framework

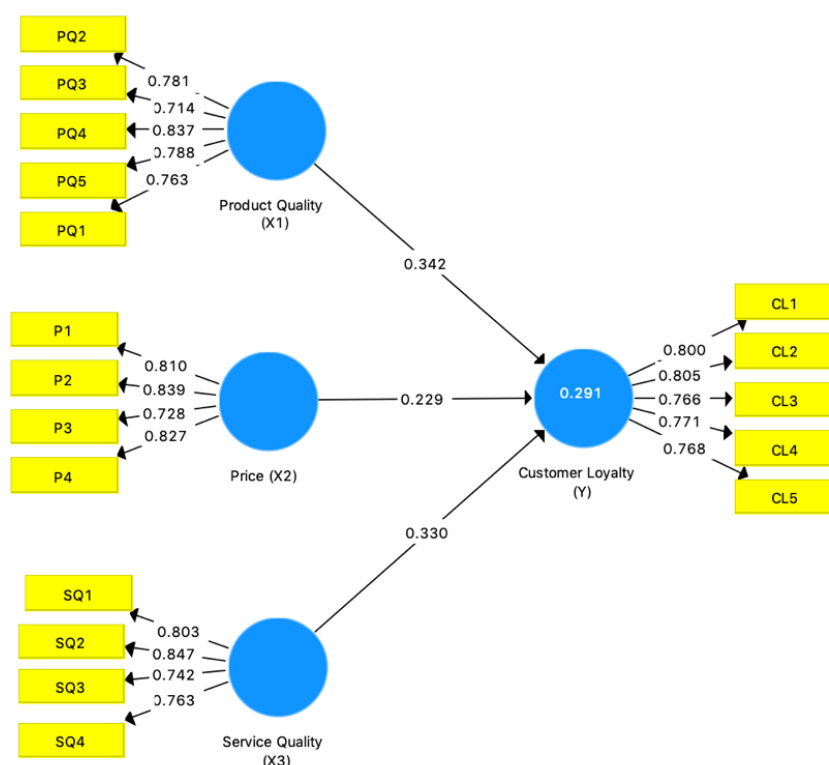
METHOD

This study employs a quantitative approach with an explanatory framework to investigate the impact of Product Quality, Price, and Service Quality on Customer Loyalty among cooperative retail patrons in Sukabumi City. The study employed a quantitative approach because empirical data gathered from respondents served to examine the relationships among variables (Setiadi, 2026). The research framework includes three independent variables: Product Quality (X1), Price (X2), and Service Quality (X3), along with one dependent variable, Customer Loyalty (Y). The study population consists of consumers who have made purchases at cooperative retail stores in Sukabumi City. Respondents were selected based on the criterion that they had made a purchase or used the services of the cooperative retail store, thus possessing ample experience to evaluate the quality of products, pricing, service standards, and customer loyalty. The study utilized purposive sampling, selecting participants who were at least 18 years old and had prior purchasing experience at the cooperative retail store under investigation.

The method suggested by Hair et al. was employed to establish the sample size, which involves calculating it as 5–10 times the number of indicators present in the research model (Mafriningsianti & Setiadi, 2026). This study used 19 indicators, consisting of 5 Product Quality indicators, 4 Price indicators, 5 Service Quality indicators, and 5 Customer Loyalty indicators. To obtain a sufficient number of observations for model testing, this study set the sample size at 190 respondents. Primary data was collected using a questionnaire that utilized a five-point Likert scale. The scale ranged from 1, representing strong disagreement, to 5, representing strong agreement. Structural Equation Modeling–Partial Least Squares (SEM-PLS) was employed for data analysis, utilizing SmartPLS software to facilitate the process. The evaluation process involved assessing the measurement model (outer model) by examining convergent validity, discriminant validity, and composite reliability. The evaluation of the structural model (inner model) also involved examining R-squared values, path coefficients, t-statistics, and p-values. Hypothesis testing was conducted using the bootstrapping method to evaluate how Product Quality, Price, and Service Quality affect Customer Loyalty.

RESULTS AND DISCUSSION

In this research, SEM-PLS was employed, incorporating 19 manifest variables alongside 4 latent variables: Product Quality, Price, Service Quality, and Customer Loyalty. The measurement model underwent testing to assess both convergent and discriminant validity, ensuring outer loadings were at least 0.70 and AVE exceeded 0.50. Reliability was determined by calculating Cronbach's Alpha and Composite Reliability, both of which were required to be greater than 0.70 (Setiadi et al., 2025). Bootstrapping was used to evaluate the structural model by examining how Product Quality, Price, and Service Quality affect Customer Loyalty. This analysis involved R-squared, path coefficients, t-statistics, and p-values.



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According to the factor loading test outcomes, every indicator exhibited values exceeding 0.70. The factor loadings for Product Quality varied between 0.763 and 0.837; for Price, they spanned from 0.728 to 0.839; for Service Quality, the range was 0.742 to 0.847; and for Customer Loyalty, they fell between 0.766 and 0.805. These values indicate that all indicators within each construct have factor loadings that meet the criteria, meaning each indicator has a sufficient relationship to reflect the construct being measured in this research model.

Table 1. AVE Values, Cronbach's Alpha, and Composite Reliability

Variable	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability
Product Quality (X1)	0.605	0.838	0.884
Price (X2)	0.643	0.819	0.878
Service Quality (X3)	0.624	0.805	0.869
Customer Loyalty (Y)	0.612	0.842	0.887

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The PLS method was employed in structural equation modeling to examine the connections between latent variables by estimating path coefficients using the bootstrapping technique. To ascertain the directionality of the relationships and the significance level of the effects among the constructs within the research model, this method was employed. Furthermore, the t-statistic and p-value were used as the basis for decision-making regarding the formulated hypotheses (Mafringsianti & Setiadi, 2025), to conduct an empirical investigation into the effects of Product Quality, Price, and Service Quality on Customer Loyalty.

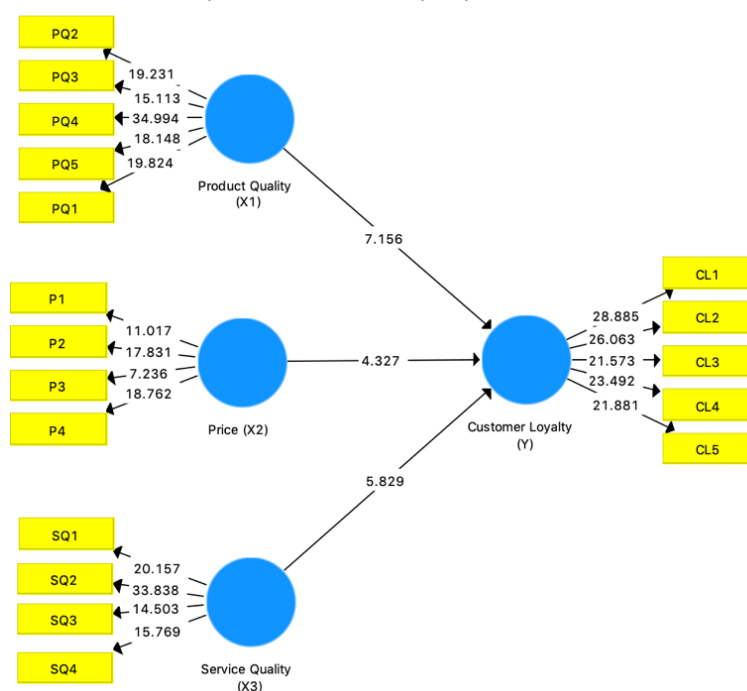


Figure 3. Bootstrapping

According to the structural model testing outcomes, the t-statistic for the link between Product Quality and Customer Loyalty was 7.156. For the connection between Price and Customer Loyalty, it was 4.327, and for Service Quality and Customer Loyalty, the value was 5.829. All of these values are greater than 1.96; therefore, all three structural relationships are deemed significant. Consequently, Customer Loyalty is significantly affected by Product Quality, Price, and Service Quality. Additionally, the t-statistic values for the indicators of each construct also show values above 1.96, indicating that the indicators used consistently support the measurement of the constructs in the research model.

R-Square Test

To examine the connections between latent constructs, an inner model test was performed utilizing SmartPLS 3. The R-Square (R^2) value served to assess how well exogenous variables could account for endogenous variables, as well as to illustrate the strength and predictive capability of the structural model that was developed (Prakoso & Setiadi, 2026). The table below displays the estimated R-Square values:

Table 2. R-Square

Variable	R-Square
Customer Loyalty (Y)	0.291

The R-Square value of 0.291 indicates that Product Quality, Fair Pricing, and Service Quality collectively account for 29.1% of the variation observed in Customer Loyalty. Meanwhile, 70.9% of the variation in Customer Loyalty is due to factors not included in the research model. As a result, the model has a limited capacity to explain Customer Loyalty.

Predictive Relevance

In PLS analysis, the Q^2 value serves as a measure to assess how well the model can predict empirical data. A positive Q^2 value indicates that the model possesses predictive relevance. When the Q^2 value exceeds 0.25, it suggests a moderate level of predictive relevance. In contrast, a Q^2 value surpassing 0.50 signifies a strong predictive capability concerning the endogenous constructs within the research model (Angelelli et al., 2025).

Table 3. Q-square

Variable	SSO	SSE	$Q^2 (=1-SSE/SSO)$	Q^2 value of
Customer Loyalty (Y)	950,000	795,637	0.162	a limited or

Customer Loyalty is limited by the variables used.

Goodness of Fit Evaluation

In PLS-SEM, the Goodness of Fit (GoF) serves as an additional metric to assess the model, complementing R^2 and Q^2 , to offer a more thorough evaluation. The GoF value indicates how well the model can capture empirical data, categorized as 0.10 for low, 0.25 for moderate, and 0.36 or higher for high representation. SRMR is also employed to assess how well a model fits, where a value below 0.08 signifies a good fit level (Schuberth et al., 2022).

Table 4. SRMR

	Saturated Model	Estimated Model
SRMR	0.066	0.066

Both the saturated model and the estimated model have an SRMR value of 0.066, which is under the threshold of 0.08. The findings suggest that the empirical data aligns well with the research model, demonstrating a satisfactory level of fit. The SRMR values for both models are similar, suggesting that estimating the structural model does not significantly alter the model's fit.

Table 5. GoF Index

Average AVE	Average R-Square	Goodness-of-fit index
0.621	0.291	0.425

The GoF value is calculated to be 0.425, given an Average AVE of 0.621 and an Average R-Square of 0.291. This value exceeds 0.36; therefore, based on the criteria used, the model has a high level of goodness of fit.

Hypothesis Testing

In this research, the bootstrapping method was employed for hypothesis testing using SmartPLS 3. This approach is advantageous as it does not necessitate data to follow a normal distribution and is suitable for smaller sample sizes. Bootstrapping produces estimates for path coefficients, as well as t-statistics and p-values, which are

used to evaluate the significance of the relationships between variables in the research model. Thus, this technique supports empirical and systematic hypothesis testing (Asiaei et al., 2022).

Table 6. Path Significance Test

Variables	Original Sample	T-Statistic	P-Values	Notes
Product Quality (X1) → Customer Loyalty (Y)	0.342	7.156	0.000	Significant
Price (X2) → Customer Loyalty (Y)	0.229	4.327	0.000	Significant
Service Quality (X3) → Customer Loyalty (Y)	0.330	5.829	0.000	Significant

influences Customer Loyalty, an initial sample value of 0.342, a t-statistic measuring 7.156, and a p-value of 0.000 illustrate this. H2 indicates that Price has a positive effect on Customer Loyalty, demonstrated by a coefficient of 0.229, a t-statistic of 4.327, and a p-value of 0.000. Furthermore, According to H3, service Quality has a positive impact on Customer Loyalty, demonstrated by a coefficient of 0.330, a t-statistic of 5.829, and a p-value of 0.000. The t-statistic surpasses 1.96, and the p-value is less than 0.05., all hypotheses are confirmed.

DISCUSSIONS

According to the analysis results, Customer Loyalty (Y) is positively and significantly influenced by Product Quality (X1). The coefficient for the path is 0.342, accompanied by a t-statistic of 7.156 and a p-value of 0.000. These findings indicate that the better the product quality provided by cooperative retailers, the greater the tendency for consumers to make repeat purchases, maintain their preferences, and provide recommendations. Consistent product quality that meets consumer needs and offers tangible benefits is one of the factors supporting the development of loyalty. These results align with the research by Montororing and Widyantoro (2022) as well as Umuri et al. (2023), which revealed that in retail and cooperative settings, there is a positive link between the quality of products and the loyalty of consumers. Consumer Loyalty (Y) is greatly and positively affected by Price (X2), with a path coefficient of 0.229, a t-statistic of 4.327, and a p-value of 0.000. The findings suggest that consumer loyalty is affected by more than just the price level; it is also shaped by how affordable consumers perceive the price to be, how well the price aligns with the quality and benefits offered, and the competitiveness of the price. When consumers perceive the prices offered by cooperatives as reasonable and commensurate with the benefits received, their tendency to continue choosing the cooperative becomes stronger. These findings support the research by Amri et al. (2025) and Sun and Moon (2025), which highlight the importance of price perception in building consumer loyalty.

Simultaneously, Consumer Loyalty (Y) is positively and significantly impacted by Service Quality (X3), as indicated by a path coefficient of 0.330, a t-statistic of 5.829, and a p-value of 0.000. The results suggest that a service characterized by responsiveness, friendliness, informativeness, and attentiveness to consumer needs can lead to a favorable shopping experience. Such circumstances can enhance the inclination of consumers to continue their association with the cooperative retail enterprise. The findings of this research align with the studies by Al-Gasawneh et al. (2022) and Dwivedi et al. (2024), both of which highlight the significance of service quality in sustaining consumer relationships. The R² value of 0.291 indicates that 29.1% of the variation in Customer Loyalty can be attributed to the combined effects of Product Quality, Price, and Service Quality. At the same time, other factors not included in the research model account for 70.9% of the differences in customer loyalty. In cooperative retail within Sukabumi City, customer loyalty is influenced by factors such as the quality of products, the perception of pricing, and the standard of service provided, although there are still other factors that need to be considered in explaining customer loyalty.

CONCLUSION

From the findings of a study examining the elements affecting consumer loyalty at cooperative retail outlets in Sukabumi City, it is evident that the quality of products, pricing, and service are crucial in promoting repeat purchases and sustaining consumer relationships with the cooperative. Maintaining consumer loyalty heavily relies on the quality of the product. The quality, reliability, and availability of products that meet community needs can

enhance consumer trust in cooperative retail. Consistency in providing quality products can also strengthen consumer preference, ensuring that the cooperative remains a preferred shopping destination amid retail competition.

The quality of service contributes to creating a favourable shopping experience. Staff who are friendly, communicative, responsive, and reliable can enhance consumer comfort during the transaction process. A positive service experience can also strengthen long-term relationships with consumers and encourage positive recommendations to others. Price is also a key consideration in maintaining consumer loyalty. Affordable, competitive prices that align with product quality and benefits can create a positive perception of value. In the context of cooperatives, fair pricing is also linked to efforts to provide economic benefits to the community and members. Overall, the sustainability of consumer loyalty toward cooperative retail depends on management's ability to integrate quality products, appropriate pricing, and optimal service. These three aspects can play a vital role in strengthening relationships with consumers and supporting the growth and competitiveness of cooperative retail at the local level.

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