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The Influence of Customer Experience and Digital Payment on Customer Loyalty at Life Gym and Fitness Center Medan

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ABSTRACT

This study investigates and examines the effect of customer experience and digital payment on customer loyalty at Life Gym and Fitness Center Medan. A quantitative research approach was employed, involving 57 respondents who were members of Life Gym and Fitness Center Medan. The data collected through questionnaires and analyzed using multiple linear regression, t-test, F-test, and determination coefficient (R^2). Customer experience was not statistically significantly associated with customer loyalty at the 5% level, $t(54) = 1.997$, $p = 0.051$. Digital payment was positively associated with customer loyalty, $t(54) = 4.023$, $p < 0.001$. Furthermore, customer experience and digital payment simultaneously have a significant effect on customer loyalty, $F(2,54) = 21.129$, $p < .001$, explaining 43.9% of the observed variation (adjusted $R^2 = 0.418$). The remaining 56.1% was unexplained by this model.

Keywords: Consumer Behavior, Customer Experience, Customer Loyalty, Digital Payment, Fitness Center

INTRODUCTION

The fitness industry has grown rapidly due to increasing public awareness of healthy lifestyle. As competition intensifies, gyms need to provide positive customer experience through quality facilities, professional services, a comfortable environment, and convenient digital payment methods such as QRIS, mobile banking, and digital wallets (Fadilla et al., 2024).

A positive customer experience can strengthen customer loyalty an encourage customers to recommend the service to others (Chairani & Nora, 2025). However, loyalty is also influenced by other factors, such as differentiation and distribution channels (Rezeki *et al*., 2021). Fadilla *et al*., (2024) found that a positive customer experience is closely associated with higher customer loyalty.

An exceptional customer experience involves meaningful interactions with products or services that evoke emotions and encourage customer responses (Rafika et al., 2025). Digital payment provide fast, convinient, and secure transactions through various methods, which can influence customers purchase decisions (Alfando et al., 2023) (Sirwindy & Loo, 2023).

According to studies Fadilla et al., (2024) and Chairani & Nora, (2025), customer experience has a positive and significant impact on customer loyalty. However, customer experience is not the only factor that affects customer loyalty, factors such as service quality, promotions, customer value and customer satisfaction.

Life Gym and Fitness Center Medan, located on Jl. Panglima Denai, Medan, North Sumatra, has operated for more than five years and served as fitness facility supporting

a healthy lifestyle. To remain competitive amid the growing fitness industry in Medan, the gym provides various fitness facilities, adequate equipment, and a clean and comfortable environment
A pre-survey survey of 30 customers showed generally positive customer experiences. Specifically 21 respondents (70%) felt comfortable with the facilities, 23 (76.67%) considered the gym staff friendly, and 22(73.33%) stated that the services met their needs and expectations. And 20 (66.67%) felt more motivated to exercise regularly. These findings indicate positive perceptions of the gym's facilities, services, and customer interactions. Life Gym and Fitness Center Medan also offers digital payment methods to provide customers with faster, easier, and more convinient transactions.

The research questions addressed in this study are as follows: '(1) Is customer experience associated with customer loyalty at Life Gym and Fitness Center Medan ? (2) Is digital payment associated with customer loyalty to Life Gym and Fitness Center Medan? (3) Are customer experience and digital payment jointly associated with customer loyalty at Life Gym and Fitness Center Medan ?.

This study seeks to investigate and analyze the influence of customer experience on customer loyalty at Life Gym and Fitness Center Medan; to find out and analyze the influence of digital payments on customer loyalty at Life Gym and Fitness Center Medan; and customer experience and digital payment jointly predict customer loyalty at Life Gym and Fitness Center Medan.

This study is expected to provide to help Life Gym and Fitness Center Medan in improving customer experience and optimizing the use of digital payment systems. Management can create better service strategies, increase customer satisfaction and comfort, and retain customers amid increasingly competitive competition in the fitness industry by understanding what affects customer loyalty.

LITERATURE REVIEW

Customer Loyalty (Y)

Customer loyalty refers to customers' commitment to continue using a company's products or services due to fulfilled expectations, service quality, and value received (Rinaldi et al., 2021). It is reflected not only in attitudes but also in behaviors, such as repeated use, recommending the service to others, and resisting switching to competitors (Chairani & Nora, 2025) and (Dedi, 2021).
Loyalty can be measured through customers' intention to repurchase or reuse, recommend, and continue using a product or service despite price changes (Sulistyo, 2020). Customer satisfaction is also an important factor, as loyalty reflects customers' trust in the value provided by a company (Orlando & Keni, 2025) (Pratama et al., 2023). Based on several expert opinions, it can be concluded that customer loyalty refers to customer's commitment to continuously use a company's products or services because they are satisfied with the quality of service, value, and experience they gain.
According to Sulistyo (2020) Here are some indicators of customer loyalty variables:

1. *Re-purchase willing* (use/repurchase), the motivation of consumers to buy or use these goods and services in the future.
2. *Recommendation willing* , the willingness of consumers to suggest goods or services to others.
3. *Tolerance to price adjustment*, the willingness of customers who still want to use goods or services even though there is a price adjustment.

Customer Experience (X1)

Customer experience refers to all experience customers have with a company before, during, and after purchasing or using its products or (Pratama *et al*., 2023). It includes interactions with the brand, ease of access, and information received, which shape customers' perceptions of service quality and value offered (Orlando & Keni, 2025). Customer experience focuses on how companies create value through various interactions with their products and services, ultimately influencing customer perception, satisfaction, and loyalty (Chairani & Nora, 2025) (Fadilla *et al*., 2024).
According to Vasios et al.,(2024) About *Customer Experience* is "*The term Customer Experience (CX) is widely used and includes all experiences of a consumer related to the company*" which means that the customer experience includes everything they experience when interacting with the company, either before, during, or after they use a product or service.
According to these experts, customer experience can be defined as all experiences that customers have when interacting with a company, either before, during, or after they use a product or service.
According to Chairani & Nora, (2025) There are several indicators for *customer experience* namely:

1. *Sense*, an experience obtained through sensory stimulation, such as appearance, design, aroma, sound, and comfort of facilities.
2. *Feel,* an experience that makes customers feel happy, comfortable, satisfied, and proud.
3. *Think,* an experience that encourages customers to think creatively, assess, or solve problems so as to create an intellectual impression of the company
4. *Act*, experiences that affect customer behavior, lifestyle, and actions, such as ease of use of services or facilities.
5. *Relate*, an experience that creates a social connection between customers and brands, communities, or other customers so that there is a sense of direct connection with the company.

Customer Experience in this study refers to members' sensory, emotional and action-related experiences of the gym.

Digital Payment (X2)

Consumers' perception of transaction ease refers to ability to make payments or exchange goods and services easily, quickly, securely, and efficiently. A simple and accessible transaction process can increase customer satisfaction and loyalty (Aliyanti *et al*., 2026). Digital payments have become an important technological development in marketing, providing easier access to transactions (Nandika *et al.,* 2024)
The growth of internet and information technology also enables customers to make purchases through digital platform using smartphones, making transactions faster, more practical, and efficient (Tarissyaa *et al.*, 2024). However, system problems, transaction failure, and limited understanding of available features may still affect transaction convinience (Zikriatul Ulya *et al., 2025)*. Digital wallets and mobile banking are among the popular digital payments methods, allowing customers to conduct financial transactions conveniently through mobile devices (Azhar et al., 2023) (Tjuang et al., 2023). Thus, digital payment methods make transactions easier, faster, and more flexible.
According to Nandika et al., (2024) There are several indicators *Digital Payment* Among others:

1. *Perceived Ease of Use* , the customer's perception that digital payments are easy to understand and use in transactions.

2. *Perceived Usefulness* , the user's perception of the benefits and convenience of digital payments.
3. *Perceived Compatibility* , the customer's perception that digital payments meet their transaction needs and habits.

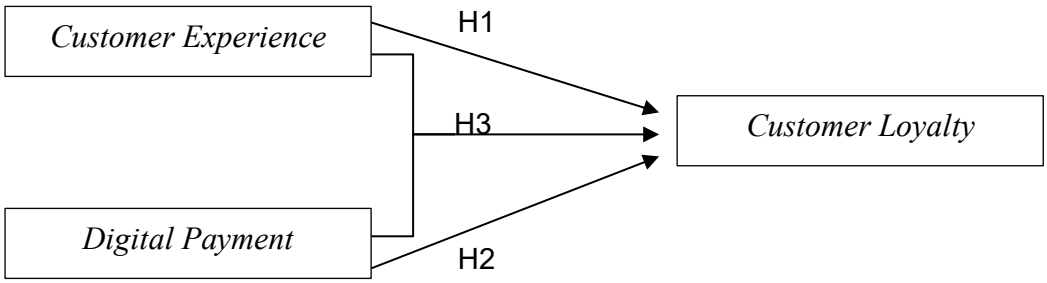


Figure 1. Conceptual Framework (Source: Observation Results)

The hypothesis in this study is:
H1: There is an influence *customer experience* against *customer loyalty* at Life Gym and Fitness Center Medan
H2: There is an influence *digital payment* against *customer loyalty* at Life Gym and Fitness Center Medan
H3: Customer experience and digital payment jointly predict to customer loyalty at Life Gym and Fitness Center Medan

RESEARCH METHOD

Life Gym and Fitness Center in Medan is where this research was conducted. This research is a quantitative type. According to Tarigan et al. (2024), quantitative research methods are a type of research that describes the situation objectively using numerical data, starting with data collection, data interpretation, and presentation of research results, as stated by Batu et al. (2019). This research collected data through the distribution of questionnaires to members of Life Gym and Fitness Center in the city.
According to Sugiono (2016) Population is a generalized area consisting of objects or subjects with certain attributes that have been determined by the researcher to be studied and then come to conclusions. This study examined members who used services at Life Gym and Fitness Center Medan. Customers who used daily services, or daily passes, were not included in the population because the study focused on members who met the membership duration and digital-payment eligibility criteria.
In this study, saturated sampling was used. According to Rosvaty (2022), saturated sample is a sampling technique that is suitable for the entire population to be used as a research sample. This technique is used because the number of populations that meet the research criteria is relatively small and reachable by the researcher. According to the data collected, every 57 members who meet the criteria to become a research respondent are considered a research sample. Thus, the number of the study sample is 57 respondents. The membership list was obtained in June 2026 and covered the period from January 1 to December 31, 2025.
The criteria for respondents in this study are: (1) Member Life Gym and Fitness Center Medan; (2) have used gym services for at least one month; and (3) have used digital payment methods such as QRIS, mobile banking, cards, or digital wallets. The main questionnaire data were collected from June 1 to June 30, 2026. All 57 questionnaires were valid and included in the analysis.
Before the questionnaire was used to collect the main research data, the validity and reliability of the instrument was first tested on 30 people who were not included in the main research sample. Although one-time visitors could provide feedback on their

immediate gym experience and questionnaire clarity, their limited experience might not adequately reflect customer loyalty or digital-payment use. This limitation should be considered, and future studies should use pilot participants who more closely match the target population. To ensure that the main research data did not affect the test instruments, the respondents for the test instruments were customers who had used the services at Life Gym and Fitness Center Medan but those who had only attended once and were not included in the 57 main research respondents. The questionnaire used a five-point Likert scale, and the scores for each construct were calculated by summing the corresponding item responses for each respondent. The preliminary survey and the instrument pilot involved two separate groups of 30 individuals each.
Customer Experience in this study refers to members sensory, emotional and action-related experiences of the gym. However, using one-time visitors for the instrument pilot may limit their ability to assess customer loyalty and digital payment experiences accurately. Future studies should involve pilot participants who more closely match the main study's respondent criteria.

RESULTS

Validity and Reliability Analysis

Validity testing is conducted to asses whether each questionnaire item can appropriately and accurately measure the variables being examined in the study. The validity test is performed using a correlation coefficient at a significance level of 0.05 (5%).

The reability test is conducted to asses the consistency and dependability of the questionnaire as instrument for measuring the variables in the study. A questionnaire is considered reliable when respondents provide consistent answer to the statements presents (Hidayat et al., 2025).

Table 1.
Validity and Reliability Test Results

Variable	Indicator	Value of Validity and Reliability	Conclusion
Customer Experience (X1)	Sense	0.807	Valid
		0.862	
	Feel	0.791	
		0.861	
	Act	0.884	
		0.899	
Cronbach Alpha		0.923	Reliable
Digital Payment (X2)	Perceived Ease of Use	0.651	Valid
		0.703	
	Perceived Usefulness	0.657	
		0.670	
	Perceived Compatibility	0.718	
		0.629	
Cronbach Alpha		0.751	Reliable
Loyalty Customer (Y)	Re-purchase Willing	0.831	Valid
		0.858	
	Recommendation	0.790	
	Willing	0.704	
	Tolerance to Price Adjustment	0.771	
		0.797	
Cronbach Alpha		0.880	Reliable

From table 1 above, the validity analysis demonstrates that results on the customer experience variable of each value are R > Rtable (0.361), then it can be concluded that the questionnaire statement for the X1 variable is declared valid. In the digital payment variable, each value shows the R > Rtable (0.361), then it can be concluded that the questionnaire statement for the X2 variable is declared valid. Then in the customer loyalty variable, the results indicate that each value produces a R-> Rtable (0.361), then it can be concluded that the questionnaire statement for the Y variable is declared valid. The validity test used Pearson item–total correlations, with a pilot test involving 30 respondents (N = 30).
From table 1 above, it can be seen that the results of the reliability test on the customer experience variable are 0.923 > 0.600, for the digital payment variable 0.751 > 0.600, and for the customer loyalty variable 0.880 > 0.600. Therefore, it can be concluded that the research instruments for the variables X1, X2, and Y are included in the reliability category are accepted.

Classic Assumption Test

Classical assumption testing is conducted to verify whether the multiple linear regression model satisfies the necessary statistical requirements before the analysis is performed. When all classical assumptions are fulfilled, the multiple linear regression model can be appropriately utilized to examine the data in this research. According to Ghozali, (2021), the normality test is conducted to determine whether the residuals or error terms in a regression model follow a normal distribution.

Normality Test

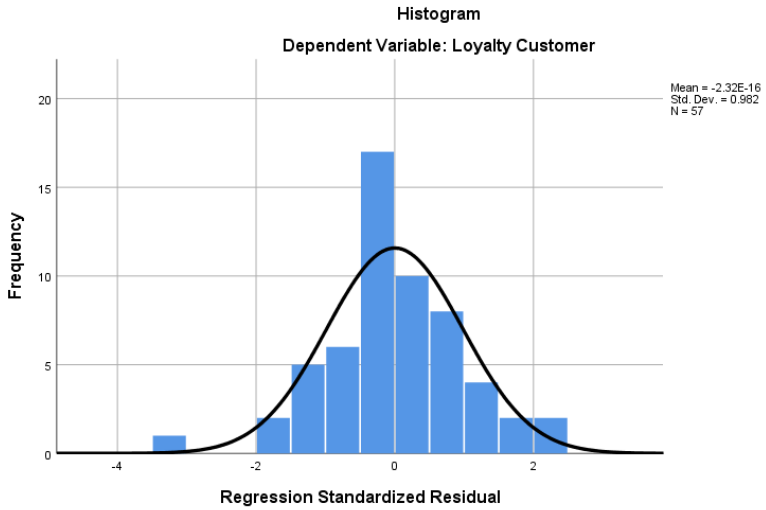


Figure 1. Histogram chart analysis results
From graph 1 above, it can be seen that the residual histogram forms a pattern that resembles a bell and is relatively symmetrical, so that the residual data can be said to be normally distributed and meet the assumption of normality

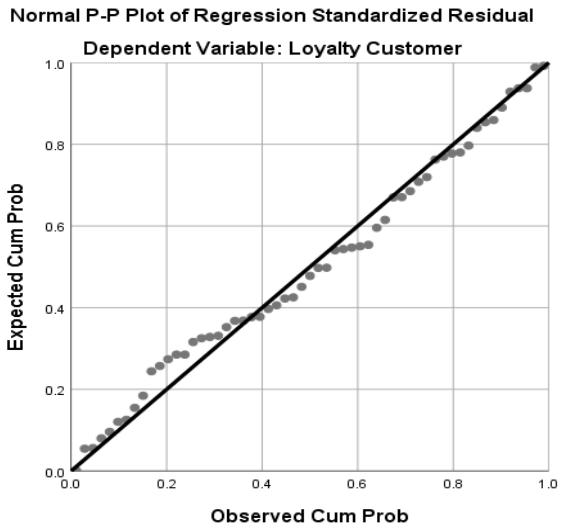


Figure 2. Graph Normal Probability Plot of Regression

From graph 2 above, it can be seen that the residual points are mostly around the diagonal line and follow the direction of the line, so the residual data can be said to be normally distributed.

Table 2.
One-sample Kolmogorov-smirnov test

One-sample kolmogorov- smirnov test		
		Unstandardized Residual
N		57
Normal Parametersa,b	Mean	.0000000
	Std. Deviation	2.19748163
Most extreme differences	Absolute	.082
	Positive	.077
	Negative	-.082
Test Statistic		.082
Asymp. Sig. (2-tailed)		.200c,d

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance correction
d. This is lower bound of the true significance

From table 2 above, it can be seen that the test and residual plots showed no clear departure from residual normality.

Multicollinearity Test

Table 3.
Table of multicollinearity test results

Coefficients a						
		Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
Model		B	Std. Error	Beta	Tolerance	VIF
1	(Constant)	4.953	3.195			
	Customer Experience	.259	.130	.245	.689	1.451
	Digital Payment	.573	.143	.494	.689	1.451

a. Dependent Variable: Customer Loyalty

From table 3 above, the results of the multicollinearity test were obtained that the customer experience and digital payment variables each had a Tolerance value of 0.689 > 0.10 and VIF of 1.451 < 10 this shows that in both variables there are no symptoms of multicollinearity.

The multicollinearity test is conducted to determine whether a strong correlation exists among the independent variabels within the regression model (Kim, 2019).

Heteroscedasticity Test

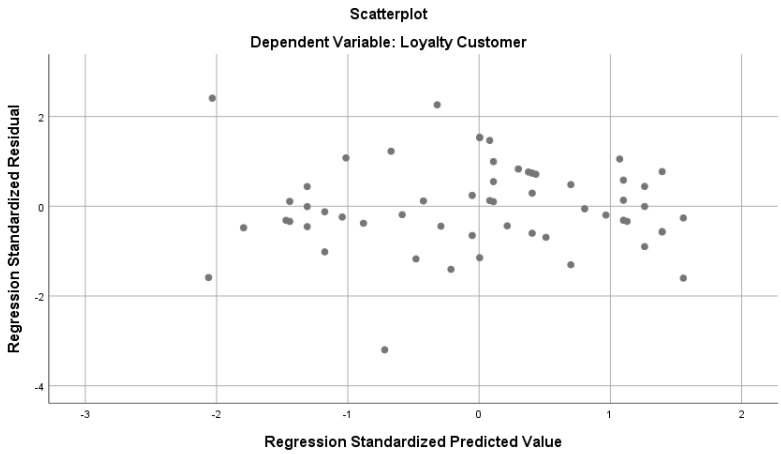


Figure 3. Results of Scatterplot charts

From graph 3 above, it can be seen that the heteroscedasticity test using scatterplots shows that the data points are randomly spread above and below the number 0 on the Y axis and do not form a specific pattern. Therefore, it can be concluded that the regression model does not occur heteroscedasticity.
The heteroscedasticity test is conducted to identify whether there is any inequality the variance of the residuals within the regression model (Daryanto, 2020).

Multiple Linear Equation Model Analysis

Multiple linear regression analysis was employed to determine the extent to which the variables examined in the study influence one another. According to Sahir (2022), multiple linear regression is an analytical method that involves more than two variables, consisting of two or more independent variables and one dependent variable.

Y = Constanta + a.X1 + bX2 + error

Loyalty Customer = 4.953 + 0.259 Customer Experience + 0.573 Digital Payment

Constant = 4.953 indicates a constant value, that is, if the customer experience (X1) and Digital Payment (X2) variables are 0, then the Customer Loyalty value is 4.953.
Holding Digital Payment constant, a one-unit increase in Customer Experience was associated with a 0.259-unit increase in loyalty, but this association was not significant at the 5% level (p = 0.051).
Holding Customer Experience constant, a one-unit increase in Digital Payment was associated with a 0.573-unit increase in loyalty (p < 0.001).

Such Hypotheses

Test T

Table 4.
Partial Test Table T

Coefficients a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.953	3.195		1.550	.127
	Customer Experience	.259	.130	.245	1.997	.051
	Digital Payment	.573	.143	.494	4.023	.000

a. Dependent Variable: Loyalty Customer

From table 4 above, the partial test for the customer experience variable can be seen that the t cal value is 1.997 < t table is 2.006 with a significance level of 0.051 > 0.05. Therefore, customer experience doesn't have a statistically significant effect on customer loyalty at Life Gym and Fitness Center Medan. H1 is not supported in this study.

For the digital payment variable, a significance threshold of p <.001, the t-calculated value for the digital payment variable is 4.023, higher than the t-table value of 2.006. Thus, at Life Gym and Fitness Center Medan, digital payment has a favorable and statistically significant impact on customer loyalty. This study supports H2.

Holding Digital Payment constant, a one-unit increase in Customer Experience was associated with a 0.259-unit increase in Customer Loyalty, but this association was not statistically significant at the 5% level (p = 0.051). Holding Customer Experience constant, a one-unit increase in Digital Payment was associated with a 0.573-unit increase in Customer Loyalty (p < 0.001).

Test F

Table 5.
Results of simultaneous tests F

ANOVA

Model		Sum of Squares	df	Mean Square	F	Say.
1	Regression	211.615	2	105.808	21.129	.000b
	Residual	270.420	54	5.008		
	Total	482.035	56			

a. Dependent Variable: Loyalty Customer
b. Predictors: (Constant), Digital Payment, Customer Experience

From table 5 above, the regression model is statistically significant, according to the simultaneous F-test results (F = 21.129, p <.001). This suggests that both digital payment and customer experience work together to explain customer loyalty. However, the t-tests are used to assess each predictor's individual impact; the significant F-test does not prove that both predictors are statistically significant on their own.

R2 Test

Table 6.
Determination coefficient test results (R2)

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.663a	.439	.418	2.238

a. Predictors: (Constant), Digital Payment, Customer Experience

b. Dependent Variable: Loyalty Customer

Based on the results of table 6 above, the model explained 43.9% of the observed variation in Customer Loyalty (R^2 = .439; adjusted R^2 = .418). The remaining 56.1% was unexplained by this model and may include omitted influences and measurement error; their individual contributions were not tested.

DISCUSSION

Customer Experience and Customer Loyalty

The results showed that Customer Experience was not statistically significant in explaining Customer Loyalty at Life Gym and Fitness Center Medan at the 5% significance level (t = 1.997, p = 0.051). Therefore, H1 was not supported at the 5% level. However, this result does not prove that there is no relationship between Customer Experience and Customer Loyalty. One possible explanation is that customer experience may not be a key differentiating factor in customer loyalty among fitness centers. However, this explanation remains tentative because this study did not compare customer experiences across different gyms. This finding differs from the results reported by Fadilla et al., (2024) and Chairani & Nora, (2025). Nevertheless, Life Gym and Fitness Center Medan needs to increase its facilities and the quality of service, so that the customer experience is more memorable and can support loyalty

Digital Payment and Customer Loyalty

According to the findings, customer loyalty at Life Gym and Fitness Center Medan was favorably and statistically substantially correlated with digital payment (t = 4.023, p <.001). H2 was supported in this study. These findings indicate that members who reported more favorable perceptions of digital payment also tended to report higher Customer Loyalty scores. These results are in line with Aliyanti et al., (2026) who reported an association between digital payment and customer loyalty. Therefore, Life Gym and Fitness Center Medan could maintain and improve the convenience and variety of digital payment methods as a management recommendation to support customer loyalty. However, this study measured perceptions among digital-payment users and did not test whether introducing digital payment to nonusers would increase loyalty.

Customer Experience, Digital Payment and Customer Loyalty

The findings demonstrated that at Life Gym and Fitness Center Medan, customer loyalty was significantly explained by both digital payment and customer experience (F = 21.129, p <.001). Therefore, H3 was supported in this study. According to these findings, the regression model was often statistically significant. Nevertheless, while

Digital Payment was statistically significant at the 5% level and Customer Experience was not, the significant F-test does not imply that both factors were individually significant. These findings are in line with Fadilla et al., (2024), Chairani & Nora, (2025) and Aliyanti et al., (2026) which shows that customer experience and digital payments can contribute to the formation of loyalty. Therefore, Life Gym and Fitness Center Medan needs to integrate improving the quality of customer experience with the ease of digital payments to maintain customer loyalty.

CONCLUSION

Among the 57 eligible members surveyed, Customer Experience did not show a statistically significant association with Customer Loyalty at the 5% level ($p = .051$), while Digital Payment showed a positive association ($p < .001$). The model was significant overall and explained 43.9% of the observed variation (adjusted $R^2 = .418$). The findings apply to the defined member population and do not establish causation. This study has several limitations. Initially, the study was carried out at a single gym, which implies that the outcomes cannot be generalized in any other gym. The study centered on a limited, specific group of qualified members. Measuring the Customer Experience involved using only the sense, feel, and act dimensions, rather than the think and relate dimensions. In conclusion, the pilot test and the primary study comprised separate respondent groups, which should be taken into account when interpreting the measurement outcomes.

RECOMMENDATION

For further research:
Adding research objects to similar businesses and other relevant business fields, using a larger number of respondents and more diverse respondent characteristics and considering other variables outside of this research such as service quality, customer satisfaction, and price so that the research results can make a wider theoretical and practical contribution to the development of digital business.

For Life Gym and Fitness Center Medan:
It is recommended to improve the customer experience through improving facilities and services. In addition, the convenience and diversity of digital payments need to be maintained and improved as digital payment positively associated with customer loyalty in this study.

For STIE EKA PRASETYA:
The results of this research can be used as a reference in marketing studies, especially regarding *customer loyalty, customer experience, and digital payment.*

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