

Impact of the Development of the Financial System On Banking in Indonesia

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Abstract

This study aims to determine how much customer satisfaction at Alfa Mart Kalisari Pasar Rebo Jakarta on the quality of service that has been provided. Where the organization is required to be able to meet customer satisfaction and adjust customer desires so that the company must be able to detect what the market needs or consumer desires and read and translate any changing situation as an opportunity. The company will not grow without customers. The more customers, the company will be able to compete with other companies in this era of globalization. The company must be able to satisfy and retain existing customers. The research location is at Alfa mart Husnayain Kalisari Pasar Rebo, East Jakarta. The data analysis is descriptive quantitative, Gap Analysis (GAP). With a total of 120 respondents and a 95% confidence level.

Keyword: Service Quality, CSI, GAP, IPA

PRELIMINARY

The increasing economy and culture of Indonesian society has grown various types of more modern businesses. One of the emerging businesses is modern retail. So far, people only know the traditional retail business known as warung, tavern, ombong or other names, but with the advancement of the business system, retail business is no longer managed traditionally.

, but in a modern way so that it becomes an innovative, dynamic, and competitive business (Ghosh, 1992). Intense competition in the retail business is inseparable from the proliferation of centers. shopping, whether local, national, or international, with various scales and targeted segments. This competition spurs retail businessmen to always be the retail of choice for customers and retain their customers.

The retail industry that is developing at this time is diverse and can be classified in many ways, for example Retail can be grouped according to the activity of selling goods: 1) Small Retailers are described as retailers who earn less than Rp. 5 million per year. Retail owners are generally fully responsible for all sales and management. Usually most shop owners in these small retail businesses are owned by individuals; 2) Large Retail.

At this time the Retail industry is controlled by large organizations, these organizations include: Department Store - Chain organization (chain organization), Supermarkets, Catalog Stores, Warehouses, Outlets and Online Stores (Pintel and Diamond, 1971).

Retail business in Indonesia can be divided into 2 major groups, namely Traditional Retail and Modern Retail. Modern retail is a development of traditional retail. This retail format appears and

developing along with the development of the economy, technology, and people's lifestyles that make people demand more convenience in shopping. Modern retail first appeared in Indonesia when Sarinah Toserba was founded in 1962. In the 1970s to 1980s, this retail business continued to grow. The early 1990s was a milestone in the history of the entry of foreign retailers in Indonesia. This is marked by the operation of Japan's largest retailer, Sogo, in Indonesia. (AC Nielsen, Association of Indonesian Retailers, in Marina L. Pandin, 2009). Currently, there are many types of modern retail in Indonesia, including Modern Markets, Supermall Markets, Department Stores, Boutiques, Factory Outlets, Specialty Stores, Trade Centers, and Malls / Supermalls / Plazas.

Forms of modern retail trade activities that are engaged in the retail industry sector are generally in the form of hypermarkets, supermarkets, minimarkets. These modern retail formats will continue to develop according to the development of the economy, technology, and people's lifestyles.

Retail is a business that sells products/merchandise for household needs, including daily necessities using a self-service system (consumers take the goods/products themselves without any salesperson serving). Products are basic knowledge that must be known by someone who works or studies in the retail business field. With good product knowledge, you will be able to develop a retail business and be able to serve a predetermined target market, in terms of fulfilling the needs and desires of consumers. In the retail industry, Department Stores are the largest retailers that can offer various types of products/goods, price levels and convenience in shopping. Product

The items offered are Mens World and Ladies World, Youth World, Children & Toys World, Children & Toys World, Shoes and Accessories (Shoes World), Sports & Musical Instruments (Sports Center). Hardware/Household Equipment (Hardware), Cosmetic Equipment, etc.

Minimarket is a type of retail business that is growing rapidly today that sells daily necessities and offers convenience because of its location or location that can be reached and close to consumers and prioritizes practicality and speed which is supported by the size of the store or outlets that are not too large so that consumers shopping in a not too long time. Another advantage of shopping at minimarkets is a safe and comfortable atmosphere in shopping, no difficulty in choosing the items needed,

g sure that there is no need to haggle and can shop for various needs in one place so that it saves time and effort.

Companies are required to be able to meet customer needs and adjust customer desires so that companies must be able to detect what the market needs or consumer desires and read and translate any changes in the situation.

as an opportunity. The company will not grow without customers. The more customers, the company will be able to compete with other companies in this era of globalization. Companies must be able to satisfy and retain existing customers. Satisfied customers are usually associated with customer retention (Kotler, 2005). Satisfaction is a person's feeling of pleasure or disappointment that comes

from a comparison between his impression of the performance (or results) of a product and his expectations. The result is high customer loyalty (Kotler, 1997).

In Indonesia, there are several minimarket brands including Circle K, Starmart, Alfamart, Indomaret. Minimarket competition in Indonesia is very tight and can be seen from the competition between 2 big names of minimarket retail brands, namely Indomaret and Alfamart. The competition between Indomaret and Alfamart is very tight, these two well-known retail brands continue to fight to exert all their strength, ingenuity and strategy. Alfamart is owned by PT. Sumber Alfaria Trijaya (SAT) as one of the companies in the retail industry in the form of minimarkets and including a national company engaged in general trading and retail services that provides basic needs and daily needs. All efforts are made by Alfamart to be able to compete with Indomaret including strategic locations, in various areas and easily accessible and always close to Indomaret, a clean and comfortable place, setting a price strategy in such a way as to attract consumers, for example by giving discounts, setting high prices, giving coupons for certain products, opening some outlets Alfamart within 24 hours, easy non-cash payments, member card facilities, and others. Alfamart strives to provide the best service for its customers. The service is intended to win the hearts of its customers. opening of some Alfamart outlets within 24 hours, convenience of non-cash payments, member card facilities, and others. Alfamart strives to provide the best service for its customers. The service is intended to win the hearts of its customers. opening of some Alfamart outlets within 24 hours, convenience of non-cash payments, member card facilities, and others. Alfamart strives to provide the best service for its customers. The service is intended to win the hearts of its customers.

LITERATURE REVIEW

Attention to customer satisfaction today is getting bigger. More and more parties involve their attention in this matter because the presence of satisfied customers will affect the continuity of the company. The more satisfied customers, the more

good impact on the sustainability of the company. On the other hand, the fewer customers they have, the company could be in a critical position, or could be displaced in the business world. The parties most directly related to customer satisfaction or dissatisfaction are marketers, consumers, and consumer behavior researchers.

Competition is so tight with more and more businesses and businesses growing, where more and more producers are involved in fulfilling consumer needs and desires, causing every company to place customer satisfaction orientation as the main goal. This is reflected because more and more companies are prioritizing customer satisfaction as their main mission. These companies compete to provide value and customer satisfaction through the delivery of quality products and services at competitive prices, which is considered a surefire strategy to win the competition.

The more producers offer products and services, the consumers have more choices for these products and services so that the bargaining power of consumers is getting bigger. Consumer rights have also begun to get considerable attention, especially the security aspect in the use of certain goods or services. Currently, consumerist activities are starting to appear to fight for consumer rights, business ethics, and awareness and love for the environment.

The goal of a business in general is to create satisfied customers. Satisfied customers can have a good impact, namely a good and harmonious relationship between customers and the company, repeat purchases of products or services which in turn will create customer loyalty, which will bring benefits in the form of word of mouth recommendations.

Customers respond in the form of satisfaction and dissatisfaction with the evaluation of the perceived discrepancy between previous expectations and actual performance

product that is felt after its use. Customer satisfaction is an emotional response to the evaluation of the product

experience of consuming a product or service. Customer satisfaction is a post-purchase evaluation where the chosen alternative is at least equal to or exceeds customer expectations, while dissatisfaction arises when the outcome does not meet expectations (Engel, 1990). Customer satisfaction is the level of one's feelings after comparing the performance he feels compared to his expectations (Kotler, in Fandy Tjiptono, 1997).

According to Philip Kotler (1996), there are several methods that companies can use to measure customer satisfaction through customer satisfaction surveys. Generally, research on customer satisfaction uses this method a lot, either by post, telephone, or personal interviews. Through surveys, companies will get direct responses from customers and also give a positive impression that the company pays attention to its customers.

a. Directly reported satisfaction. Measurements are made directly through questions such as whether you are satisfied with the services provided by the company.

b. Derived dissatisfaction. The questions asked involve two main things, namely the amount of customer expectations of certain attributes and the amount of performance they feel.

c. Problem analysis. Customers who become respondents are asked to reveal two main things, namely:.

1. The problems they face are related to the offer from the company
2. Suggestions for improvement

Factors Affecting Customer Satisfaction

In relation to several factors that influence customer satisfaction, Tjiptono (1996:159) says that customer dissatisfaction is caused by internal factors and external factors.

external. Internal factors that are relatively controllable by the company, such as rude employees, rubber hours, transaction recording errors. On the other hand, external factors that are beyond the company's control, such as weather, disruption to public infrastructure, criminal activity, and customer personal problems.

Furthermore, it is said that in the event of dissatisfaction, there are several possibilities that the customer can do, namely:

1. Doing nothing, dissatisfied customers don't complain, but they practically won't buy or use the company's services again.
2. There are several factors that influence whether a dissatisfied customer will complain or not, namely:
 - a. The degree of importance of consumption carried out
 - b. Level of customer dissatisfaction c. Benefits obtained
 - d. Knowledge and experience
 - e. Customer attitude to complaints
 - f. Difficulty level in getting compensation
 - g. Chances of success in making a complaint.

In connection with the above, customer satisfaction is also strongly influenced by the level of service. According to Moenir (1998:197), so that services can satisfy a person or group of people people served, there are four main requirements, namely:

1. Polite behavior
2. How to convey something related to what should be accepted by the person concerned.
3. Exact delivery time
4. Hospitality.

From the description that has been described above, for the purposes of this study, factors that are relevant to this research and adapted to the problems studied, namely responsiveness, reliability, assurance, empathy, and tangibles.

Service quality

Quality is a dynamic condition associated with products, services, people, processes, and the environment that meet or exceed hope (Tjiptono, 2006:51)
.According to Tjiptono (2006:51)
There are 5 kinds of quality perspective, namely:

Dimensions of Service Quality

While the dimensions or benchmarks used for measuring service as a consideration by consumers using five dimensions of ServQual (Berry, Zeithaml, Parasuraman, 1998:12), namely:

1. *Tangible* (Physical Evidence), According to Tjiptono (2006:70), tangible includes physical facilities, equipment, employees, and means of communication. This can mean the appearance of physical facilities, such as front office buildings and rooms, the availability of parking spaces, success, neatness and comfort of the room, completeness communication equipment, and employee appearance. Infrastructure related to customer service must also be considered by company management. Magnificent building with facilities

air conditioners, sophisticated telecommunication equipment or quality office furniture, and others are considered by customers in choosing a product/service. is everything related to the physical presence or facilities to support the implementation of operational activities comfortably. Tangible attribute is a promotional tool for companies, with good tangibles, usually consumers will be triggered by higher expectations, but tangibles must be managed properly so that consumers still have a positive impression on service quality.

2. *Reliable (Reliability)*, according to Zeithaml et al (quoted by Griselda and Panjaitan, 2007) argues states that Reliability is related to the probability of a company's service. According to Agung et al (2009), The possibility of a product is something that is most often complained by consumers. to increase responsiveness

training effort is required. The formation of a zero found culture. Upgrade tools enable the company to provide excellent service. Assegaf a policy for

help and provide fast service to customers, let consumers wait, without a clear reason will lead to a negative perception of service quality. In the event of a failed service, the ability to immediately resolve the matter in a professional manner can provide positive perception of service quality.

4. *Assurance (Assurance)*, According to Tjiptono (2006:70), assurance

is the knowledge, ability, courtesy and trustworthiness of the staff; free from danger, risk or doubt. At the time of competition

very competitive, company members must perform more

competent, meaning having knowledge and expertise in their respective fields. According to Zeithaml, Berry and Parasuraman (quoted by Griselda and Panjaitan, 2007) stated that assurance is knowledge, friendliness, and

employee's ability to generate customer trust in the company. Knowledge and friendliness of employees as well as the ability to perform tasks spontaneously which can guarantee good performance so that

customer trust and confidence.

5. *Empathy (Empathy)*, According to Tjiptono (2006:70), empathy is the ease of making relationships, good communication, personal attention, and understanding the needs of consumers. Each member of the company should be able to manage time to be easily contacted, either by telephone or in person. Try to ring the phone a maximum of three times, then answer immediately. The customer's time is very limited so it's impossible to wait too long. Also try to do individual communication so that the relationship with the customer is more intimate.

Research variable

dimensions or benchmarks used for. measuring service as a consideration by consumers using five ServQual dimensions, namely:

1. *Tangible* (Physical Evidence)
2. *reliable* (Reliability)

3. *responsiveness*(responsiveness)
4. *Assurance*(Guarantee)
5. empathy

METHODOLOGY

This research was conducted at Alfa Mart Kalisari Pasar Rebo in East Jakarta City, the object of this research is the consumers of ALFA MART. The population in this study were all consumers of Alfa Mart Kalisari Pasar Rebo, East Jakarta. The research was carried out from February to June

with 120 respondents. Data were collected by taking random samples or non-random sampling. The sampling method is the accidental sampling method.

Results and Discussion

A. Customer Satisfaction Index (CSI)

The Customer Satisfaction Index is used to measure the level of customer satisfaction with the service performance of Alfa Mart Kalisari Pasar Rebo, East Jakarta Overall based on the attributes of the question. The result of the calculation of the Customer Satisfaction Index is 95.1%, the total satisfaction level is between 80% to 100%, which means that consumers are very satisfied with ALFA MART's services.

Cartesian diagram analysis (IPA)

The interpretation of the Cartesian diagram can be explained as follows:

1. Quadrant A (Main priority)

- (2) ALFA MART shop is clean inside
- (3) ALFA MART store is always maintained

2. Quadrant B (Maintain Achievement)

- (6) Employee always check the goods correctly
- (20) ALFA MART employees know their customers well
- (21) ALFA MART employees understand consumer needs
- (22) ALFA MART employees know well the customer

4. Quadrant D (excessive)

- (1) Alfa Mart Store Jl. SM Alfa Mart Kalisari Pasar Rebo, East Jakarta, clean from the outside
- (4) ALFA MART Store environment is very very comfortable and safe
- (8) Alfa Mart employees are very careful in placing items
- (9) Honesty of ALFA MART employees can be relied on
- (10) ALFA MART employees can always be contacted when there is a problem
- (12) ALFA MART employees are responsive to consumer complaints

- (13) ALFA MART employees are fast in serving
- (15) ALFA MART provides price certainty
- (16) ALFA MART provides reasonable prices

(19) ALFA MART employees provide services sincerely

3. QuadrantC (Low Priority)

- (5) Alfa Mart store provides comfortable seating and parking
- (7) When needed, ALFA MART employees always come quickly
- (11) ALFA MART employees always serve with all their heart
- (14) ALFA MART provides certainty of service schedules
- (17) ALFA MART provides services without discrimination
- (18) Alfamart employees are communicative with customers

C. Gap Analysis

Results analysis gap (gaps)

on service quality shows that

there is a gap between the quality of service provided and what consumers expect. Variable that

have

The biggest GAP is on the Physical Evidence (Tangible) variable with a value of 0.328 and

The smallest GAP is Assurance with a value of 0.10. The average GAP analysis result for all service dimensions is 0.22.

While the highest GAP is in the net ALFA MART within 0.57, it can be interpreted that the greater the gap score, the more prioritized these attributes are for improvement.

Conclusion

Based on the results of this study, the following conclusions were obtained. The value of the level of consumer satisfaction with ALFA MART services was 95.1%, the total satisfaction level was between 81-100%, which means that consumers are very satisfied with ALFA MART services. To improve service quality, Management must immediately improve the attributes: (1) clean Alfa Mart stores from the outside, (2) clean Alfa Mart stores inside. This shows the factors or attributes that affect consumer satisfaction in this quadrant.

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