Sustainable Development Comparative Analysis on State Banks and Regional Development Banks: Study Case in Indonesia

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Abstract

The COVID-19 pandemic that hit the world has impacted the performance of optical retail sales. This forces management to adapt to the changes that are taking place. One of them is to improve the service according to customer expectations. Analyzes were performed using internal and external methods. The internal method uses a fishbone diagram and the external method uses a Servqual analysis and a significance performance matrix. Research methodology will be conducted through observation, literacy studies, focus group discussions, and a survey of 100 respondents who are customers of optometrists. Survey results indicated that customer segmentation, time savings, incentive programs, and many customers switching to online sales were the main factors in the decline in sales. The gap in the dimension of empathy is the largest, and the priorities for service improvement are product price, prescription lens manufacturing process, product quality, and product warranty service.

Article Info

1. INTRODUCTION

The COVID-19 pandemic in Indonesia which has been ongoing since March 2019 has hit the economic sector in Indonesia. The impacts on the economic sector due to the COVID-19 pandemic in Indonesia include layoffs, the occurrence of PMI Manufacturing Indonesia, a decrease in imports, an increase in prices (inflation) and losses in the tourism sector which caused a decrease in occupancy (Fakhrul & Ririn, 2020). Small and medium enterprises (MSMEs) are at the forefront of the economic shocks caused by the COVID-19 pandemic. Lockdown measures have brought economic activity to a sudden halt, reducing demand, and disrupting supply chains around the world (Thana 2020). The Covid-19 pandemic has also caused a decline in purchasing power in the community (Musniasih & Rohmiati, 2020).

The condition of the COVID-19 corona pandemic, which was followed by the implementation of social distancing, gave rise to new consumer behavior (Iranita, 2020). The results of research conducted by Cholilawati and Dewi Suliyanthini (2020) showed that there was a change in consumer behavior, namely a decrease in consumer activities in seeking information related to goods and services by visiting locations during the COVID-19 pandemic. Online shopping is currently the main choice for some consumers in shopping in order to maintain physical contact between individuals (Salsabila, 2021). With this change in consumer behavior, business actors or companies will also adjust the tastes desired by consumers so that they will change various policy directions (Rohma, A., 2020).

The Indonesian economy in 2014 increased by 5.01% then in 2015 it increased by 4.88%, in 2016 it increased by 5.03%, in 2017 it increased by 5.07%, in 2018 it increased by 5.17%, in 2019 increased by 5.02% and in 2020 due to the Covid-19 pandemic it fell 2.07% (https://www.bps.go.id/pressrelease). The period of strict PSBB enforcement by the Jakarta provincial government in April and May is the darkest thing in the retail industry operating in shopping malls because they must close and cannot operate. This has caused many retailers to

suffer severe losses and not a few have closed their shops in some of these malls. To survive, optical retail reduces operational costs, one of which is by reducing the number of employees and still trying to create sales by selling on-line and off-line (Simbolon, 2020).

The same thing was experienced by businesses in the optical sector in Jakarta, which experienced many declines during the PSBB period. Malls were closed and reopened during the transitional PSBB with shortened operating hours to minimize the spread of Covid-19. The decrease in operating hours as well as the reduced capacity of visitors entering malls and shops have caused the monthly sales target of Optik in Jakarta throughout 2020 to not be achieved. For more details, see the image below:
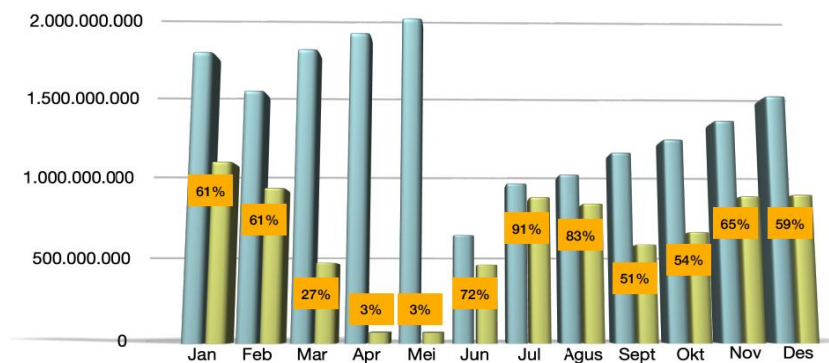

Figure 1. Optical Target Achievement at Mall Jakarta in 2020

The picture above shows that throughout 2020, Optics at Jakarta Mall did not reach the target every month. In January only reached 61%, February 61%, March 27%, April 3%, May 3%. This decrease was due to a drastic decrease in nominal sales (Value) due to the effects of the Covid-19 pandemic, where the government implemented a PSBB policy that limited the movement of visitors to malls, even the DKI Provincial Government in April and May closed shopping malls in Jakarta. And after the re-opening of shopping malls, the transitional PSBB policy limits mall visitors to 50% of the total capacity of malls and tenants, this is also due to a decrease in frame sales in the middle to lower segment of consumers, due to the impact of the COVID-19 pandemic, purchasing power has decreased and decided to not buying glasses in 2020.

Literature Review
Service Quality
Kotler P. & K. L. Keller (2018), defines quality as the totality of product and service characteristics that support the ability to satisfy needs. Meanwhile, according to Tjiptono (2017) Quality is a dynamic condition associated with products and services, people, processes, and the environment that meet or exceed expectations. Quality has become a strategic goal and competitive priority in the modern economy and is certainly a key weapon in the battle to conquer new markets (Saputra et al., 2022).

Customer satisfaction
Service quality directly has a positive and significant effect on customer satisfaction and on customer loyalty (Novianti et al, 2018). The services that the company provides must pay attention to the quality standards provided to customers and even must exceed the expectations expected by customers so that customer satisfaction can be obtained easily by the company, because it can make customers survive using the company's services (Heni & Nisa, 2018).

Cause-and-effect Diagram (Fishbone)
An Ishikawa diagram (also called a fishbone diagram, or cause-and-effect matrix) is a diagram that shows the causes of a specific event. This Cause-and-Effect Analysis was originally developed as a quality control tool, such as product design and quality defect prevention, to identify potential factors causing an overall effect. Each cause is a source of variation of the phenomena studied (Coccia, 2018).

Servqual Analysis Method

Control over the level of excellence of the services provided is an important thing in order to maintain good value from the customer's point of view which can be assessed through the level of customer satisfaction. The quality of services received by customers can be interpreted as the difference between the expectations or desires of customers and their perceptions of the service received (Wilujeng, et al, 2019). Parasuraman et al. in Ulkhaq (2017) says servqual is a method of measuring service quality that compares the expectations/expectations expected by a customer with the performance (perceived) of a service.

2. METHOD

The type of research used in this study is descriptive qualitative research. Qualitative research is the collection of data from the natural environment, using the researcher himself as the primary tool, to provide a holistic context, rather than relying on statistical techniques or other forms of computation to produce results. It is a type of investigation aimed at revealing symptoms in the manner of Qualitative research tends to be descriptive and use inductive approaches to analysis (Sugiarto, 2015).

The design of this research is descriptive exploratory through Fishbone Analysis, Servqual and Importance Performance Analysis (IPA) methods, namely research conducted by collecting data related to the problem being studied, then processed and analyzed so that it can provide a real picture of the object being studied objectively. and provide solutions to these problems. To test the validity and reliability, the author uses SPSS statistical software version 25.

The research variable in this study is the quality of service at the Mall Kelapa Gading branch optical store. While the dimensions of service quality in this study use the Servqual dimension. There are five dimensions of Servqual proposed by Parasuraman, namely Tangible, Reliability, Responsiveness, Assurance, and Empathy (Harto, 2015).

3. RESULTS AND DISCUSSION

This study uses internal analysis using fishbone diagrams and external analysis using service quality analysis (servqual).

Fishbone Diagram Analysis

Based on a focus group discussion conducted with the entire crew on duty at Optik at a mall in the Jakarta area, several problems occurred related to the decrease in turnover. From the results of the brainstorming, it was found that the priority causes of the decline in turnover were the factors; customer segmentation, incentive schemes, reduced operating hours, and many customers are switching to online.
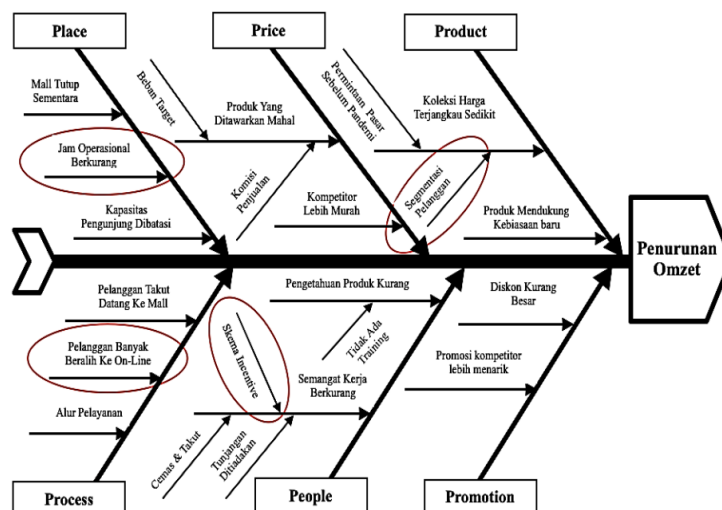

Figure 2. Fishbone Diagram of Sales Decrease of the Optical Store's Branch
Source: Data Processed (2022)

Customer Segmentation

The company adapts to the economic situation during the pandemic by serving all customer segments (Market Share) so as not to be abandoned by customers who have decreased purchasing power and get new customers from the middle to lower segmentation.

Reduced Operating Hours

Glasses are a special necessity that is urgent and important. This is because people cannot work or do activities properly when vision is not optimal. Therefore, the need for glasses cannot be postponed even though the situation is in a pandemic. In other words, the demand for vision aids persists. The company makes a ball pick-up service to the customer's house. Setting up a call center that can be contacted every day, preparing a vehicle unit and a set of portable inspection tools as well as equipment that can carry a collection of glasses and payment instruments.

Incentive Scheme

Change the incentive scheme to product commissions. All products sold receive a commission so that the staff is enthusiastic about selling and does not suppress sales to premium products only, but all products are still offered according to the customer's purchasing ability. In order to maintain the margin, the commission percentage can be studied with careful calculations.

Many Customers Switch to On-Line

Add online sales facilities on the company's website and can also use the existing marketplace to market products. For lens products, it cannot be done entirely with online sales, because eye examinations and other steps must be carried out. However, the sales process can be done online. For the eye examination process that requires meeting directly with the customer, optics in Jakarta provides mobile optical facilities to the customer's home.

Servqual Analysis

This study uses item analysis techniques with trials on all respondents as many as 100 respondents with an error tolerance level of 5%. It was found that the r table was 0.197, then correlated the item scores with the total score. If the question item has a Pearson correlation r count 0.197 then the item is declared valid.

Table 2. Customer Expectation & Perception Validity Test Results

Dimension	Variant	Expectation			Perception		
		r Count	r Tabel	Result	r Count	r Tabel	Result
Tangible	1	0,541	0,197	Valid	0,788	0,197	Valid
	2	0,482	0,197	Valid	0,783	0,197	Valid
	3	0,593	0,197	Valid	0,734	0,197	Valid
Reliability	4	0,735	0,197	Valid	0,686	0,197	Valid
	5	0,699	0,197	Valid	0,716	0,197	Valid
	6	0,678	0,197	Valid	0,794	0,197	Valid
	7	0,733	0,197	Valid	0,732	0,197	Valid
	8	0,671	0,197	Valid	0,824	0,197	Valid
Responsiveness	9	0,632	0,197	Valid	0,763	0,197	Valid
	10	0,627	0,197	Valid	0,779	0,197	Valid
	11	0,588	0,197	Valid	0,790	0,197	Valid
Assurance	12	0,605	0,197	Valid	0,730	0,197	Valid
	13	0,604	0,197	Valid	0,735	0,197	Valid
	14	0,599	0,197	Valid	0,661	0,197	Valid
Emphaty	15	0,628	0,197	Valid	0,706	0,197	Valid
	16	0,612	0,197	Valid	0,744	0,197	Valid
	17	0,612	0,197	Valid	0,721	0,197	Valid

Source: Data Processed (2022)

This study uses item analysis techniques with trials on all respondents as many as 100 respondents with an error tolerance level of 5%. It was found that the r table was 0.197, then

correlated the item scores with the total score. If the question item has a Pearson correlation rcount 0.197 then the item is declared valid. From the calculations in the table on the customer expectations questionnaire where the value of rxy is compared with the r-table, it is obtained that the calculated r-value is greater than r table so that it can be concluded that each item of the statement above is declared validcalculations in the table on the customer expectations questionnaire where the value of rxy is compared with the r-table, it is obtained that the calculated r-value is greater than r table so that it can be concluded that each item of the statement above is declared valid.

Table 3. Cronbach Value

Declaration	Dimension	Cronbach Value	Result
Expactation	Tangible Reliability Responsiveness Assurance Emphaty	0,754	Reliable
Perception	Tangible Reliability Responsiveness Assurance Emphaty	0,765	Reliable

Source: Data Processed (2022)

Based on the reliability test of 100 respondents, all question items in each of these variables can be said to be reliable or accurate because the Cronbach alpha value is > 0.6 (Wiratna Sujerweni, 2014). From table 4.7 it is found that the Cronbach Alpha value on the Hope questionnaire is 0.754 and the Satisfaction questionnaire is 0.765 so that the questionnaire can be used in research.

Table 4. Reliability Dimension

No.	Indicator	Expectation	Perception	Result	Dimension Gap	Total Gap
1	Store appearance is clean and tidy	4,43	4,41	-0,02		
2	The appearance of the staff is clean & neat	4,44	4,40	-0,04	-0,03	
3	Health facilities (hand sanitizer, sink, tissue, etc.) are available	4,55	4,53	-0,02		
4	Good quality eye exam	4,59	4,61	0,02		-0,06
5	Staff expertise in technical terms is good	4,62	4,59	-0,03		
6	The promotions offered are attractive	4,47	4,20	-0,27	-0,16	
7	The price of the product offered is competitive	4,54	4,21	-0,33		
8	Order lens manufacturing process is fast	4,52	4,34	-0,18		
9	The staff is always ready to welcome and greet incoming customers	4,32	4,52	0,20		
10	The staff is always responsive to follow up the customers request	4,42	4,50	0,08	0,13	
11	The staff is always to be ready when customer need	4,37	4,47	0,10		
12	The quality product good and match the offer	4,61	4,43	-0,18	-0,18	
13	Has warranty coverage of	4,57	4,23	-0,34		

	product				
14	Performing health procedures according to health standards	4,66	4,65	-0,01	
15	The staff behaves politely and when communicating with customer	4,52	4,54	0,02	
16	The staff always handle any customer complaints quickly	4,57	4,46	-0,11	-0,05
17	The staff always provide solutions to customer care	4,57	4,50	-0,07	

Source: Data Processed (2022)

The Assurance dimension has the largest average gap of -0.18, followed by the Reliability dimension -0.16, then the Empathy dimension -0.05 and the Tangible dimension -0, 03. The Responsiveness dimension has exceeded customer expectations, which is +0.13. The total Gap between Customer Expectation & Satisfaction is -0.06.
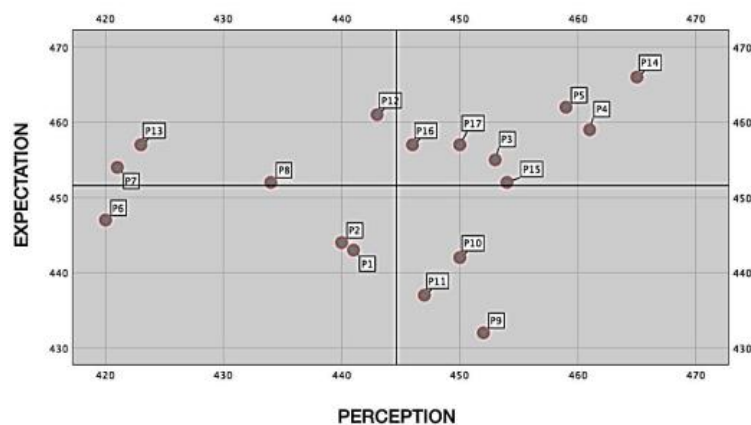

Figure 4. Cartesian Diagram of Priority Development of Optical Retailer Service Quality
Source: Data Processed (2022)

a) Quadrant A
This quadrant shows the things that are the main priority for immediate improvement by the management of optical store, because in reality it is considered not in accordance with the expectations of customers. Included in this quadrant are: 1) The price of the product offered is competitive (P7), 2) The process of making fast-order lenses (P8), 3) The quality of the product is good and in accordance with what is offered (P12), 4) Has warranty service for the product (P13).

b) Quadrant B
This quadrant shows things that are considered important, and have been successfully implemented by the management of optical store in accordance with the expectations of customers, so they need to be maintained. Included in this quadrant are: 1) Health facilities (Hand sanitizer, washbasin, tissue, etc.) are available (P3), 2) Quality eye examination equipment is good (P4), 3) Staff expertise in technical terms is good (P5), 4) Carry out health procedures according to health standards (P14), 5) Staff behave politely and courteously when communicating with customers (P15), 6) Staff always handles customer complaints quickly Existence of an adequate number of waiters and cashiers in serving consumers (P16), 7) Staff always provide solutions to problems experienced by customers (P17).

c) Quadrant C
In this quadrant, it shows things that are still considered less important for optical store customers and in practice are considered normal or sufficient. Included in this quadrant are: 1) The store display is clean and tidy (P1), 2) The staff display is clean & tidy (P2), 3) The promotions offered are attractive (P6).

d) Quadrant D

In this quadrant, it shows things that are considered excessive by optical store customers, because they think that these things are not too important, but in practice, they have been carried out well. Included in this quadrant are: 1) Staff is always ready to welcome and greet incoming customers (P9), 2) Staff is quite responsive in following up on customer requests (P10) 3) Always willing to attend if needed or requested by customers (P11).

4. CONCLUSION
Through data analysis and discussion of the results of data processing in this study regarding customer satisfaction with the aim of developing the quality of optical store services during the Covid-19 pandemic, several conclusions were obtained.
1. By using a cause-and-effect analysis tool (fishbone diagram) it can be seen that the dominant causes and effects that cause transaction failures that cause a decrease in turnover at optic store are customer segmentation, reduced operating hours, incentive schemes, and many customers switch to On-line.
2. By using the Servqual analysis tool, namely by distributing questionnaires to 100 customers of optic store, it was found that the Empathy dimension has the largest average gap of -0.18, then followed by the dimension of Reliability (reliability) -0.15, then the dimension Guarantee & certainty (assurance) -0.04 and dimensions of physical evidence (tangible) -0.02. The Responsiveness dimension has exceeded customer expectations, which is +0.13.

By using the Importance Performance Analysis (Cartesius Diagram) analysis tool, it was found that the service priorities that must be developed by the management of Optics are the variants of competitive product prices (P7), Fast order lens manufacturing process (P8), Good product quality and according to what is offered (P12), Have warranty service for the product (P13). As for the things that are considered important by customers, and have been successfully implemented by the management of Optics in Jakarta in accordance with the expectations of customers, so that it needs to be maintained is that health facilities (Hand sanitizer, washbasin, tissue, etc.) are available (P3), good quality eye examination tools (P4), Staff skills in technical terms are good (P5), Carry out health prokes according to health standards (P14), Staff behaves politely and courteously when communicating with customers (P15), Staff always handles every customer complaint quickly Existence of a number of waiters and adequate cashier in serving consumers (P16), Staff always provide solutions to problems experienced by customers (P17).

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