

## Market Analysis and Consumer Behavior of Indomaret Minimarkets in Banjarmasin City

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### ABSTRACT

The development of the modern Indomaret minimarket cannot be separated from changes in consumer shopping behavior who want to be fast and do not like the process of haggling over prices like shopping at traditional markets. This research aims to conduct market analysis and consumer behavior at the Indomaret Minimarket in Banjarmasin City. This research is very useful for economic development and policy making in the Banjarmasin City government. This research is a qualitative descriptive research using literature study methods and observation of the objects studied. Data collection was carried out by studying the literature and making direct observations at the Indomaret minimarket in Banjarmasin City. The results of this research show that the consumer market potential is still very large and widely open to investors and traders. Consumer behavior at the Indomaret minimarket in Banjarmasin City is influenced by several dominant factors such as socio-cultural factors, lifestyle, personality and finances. This research is expected to make a positive contribution to the business world and government.

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## **INTRODUCTION**

The development of franchise minimarkets in South Kalimantan is dominated by 2 (two) big names, namely Alfamart and Indomaret. These two franchise minimarkets started to enter Banjarmasin City in 2013. Until now there are around 60 Alfamart outlets and 50 Indomaret outlets in Banjarmasin City (Data from the Banjarmasin City Trade Office). The number of Indomaret outlets nationally until November 2022 is 21,026. All of them are spread across Java, Bali, Madura, West Nusa Tenggara, Sumatra, Batam, Kalimantan, Sulawesi, Maluku, and Sorong - Papua. In accordance with the motto "easy and economical", Indomaret outlets are placed in strategic locations so that they are easy to reach on highways that are busy with residents. Indomaret outlets can easily be found in various residential, office, commercial, tourist, apartment and public facilities areas in each area. Each outlet provides more than 5,000 food, non-food, general merchandise and fresh products at low prices, to meet consumers' daily needs. Based on Euromonitor data compiled in the report, in 2022 Indomaret managed by the Salim Group will have 19,996 outlets, with a total sales value of US\$7.6 billion. Referring to old data, in 2019, there were 110 modern retailers in Banjarmasin. 50 outlets belong to Alfamart and 60 belong to Indomaret (Radar Banjar, 2021) and (Rinawati, 2023). Alfamart and Indomaret also expanded their services to district areas, namely Barito Kuala Regency, Tapin Regency, Balangan Regency, Tanah Laut Regency, Tanah Bumbu Regency, and Kotabaru Regency.

The rapid development of minimarkets in residential areas, apart from providing benefits for consumers in terms of easy access to shopping, also has a negative impact on the existence of traditional stalls in the area. The high competitiveness of minimarkets tends to result in a decrease in turnover and even kill the businesses of traditional traders. Finally, minimarkets dominated and began to displace the existence of traditional stalls (Septa, 2020). Furthermore, this can worsen the economic situation of the lower class (Wardana, et.al, 2013). To overcome this, the government has regulated it through Minister of Trade Regulation (Permendag) Number 70 of 2013 concerning Guidelines for the Arrangement and Development of Traditional Markets, Shopping Centers and Modern Shops, at the provincial level it is regulated through Regional Regulation No. 12 of 2013 concerning "Market Protection, Empowerment Traditional and Modern Store Arrangements in South Kalimantan Province" (L. S. Nisa et al., 2021).

Furthermore, Banjarmasin City Regional Regulation No. 20 of 2012 concerning the Arrangement and Development of Traditional Markets, Shopping Centers and Modern Stores: 1). Minimarkets may be established on every road network. If in a residential/residential area, there may only be 2 (two) minimarkets with a minimum distance of 500 m between them. 2). Procedures for partnerships between modern shops and MSMEs are regulated in Mayor Regulations. The expansion of modern retail with very aggressive penetration into residential areas has led to direct competition between modern retail and traditional retail (Imansyah et al., 2019).

According to research conducted by (Masyuri, Mahmudah, 2017). it is stated that the large number of modern Alfamart and Indomaret markets growing in society has advantages and disadvantages. The benefits obtained are that it fulfills consumer needs and opens up employment opportunities for the local community. The disadvantage is that the rise of modern markets will have an impact on the existence of traditional markets. Because the majority of products sold in the Alfamart and Indomaret modern markets are the same as products sold in traditional shops.

In the era of modernization that continues to experience developments like today, it turns out that it has an influence on the development of metropolitan cities in Indonesia. Changing consumer shopping behavior trends that prioritize practicality and convenience have resulted in consumer behavior in choosing places to shop in modern markets such as malls, supermarkets, department stores, shopping centers, minimarkets, etc.(K. Nisa, 2020). From data published by (Adi Ahdiat, 2023) data was obtained on 10 modern retailers in Indonesia in 2022, where the first position with the most outlets is Indomaret (19,996) outlets and the second position is Alfamart (17,394) outlets and the third position is Alfamidi (2,273) outlets, according to the diagram below this is as follows:

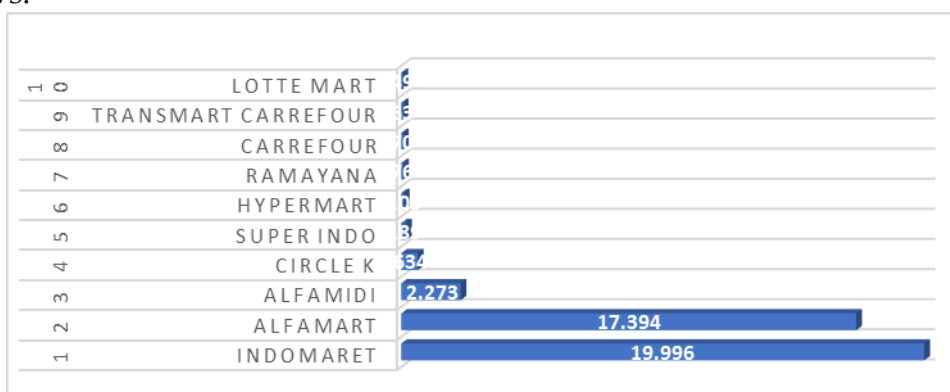


Diagram 1. Modern Retail in Indonesia in 2022

As for the data on the 10 best-selling retailers in Indonesia in 2022 with quite large revenues in US dollars, Alfamart is ranked first at US\$ 7,622,000,000, in second place is Indomaret at US\$ 7,605,000,000, and in third place is Alfamidi at US\$ 1,100,000,000. , which is presented in the diagram below as follows:

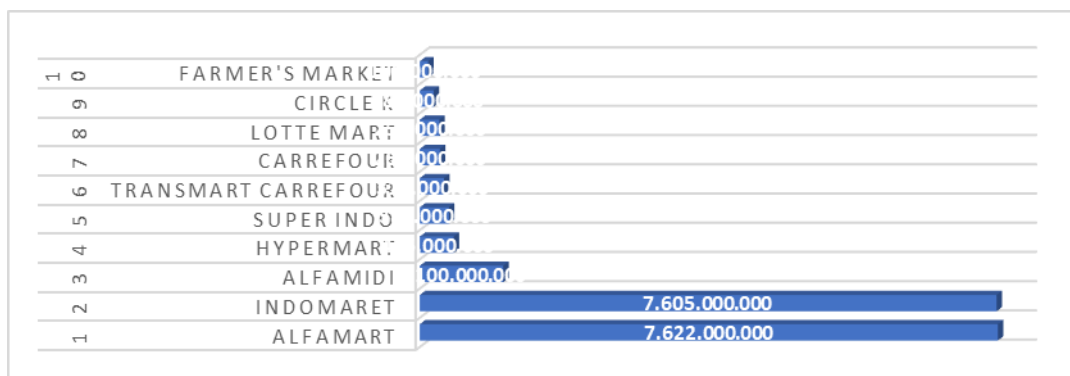


Diagram 2. Best Selling Retail in Indonesia in 2022

From the diagram above, it can be concluded that the Indomaret minimarket has quite large market potential in Indonesia. This is of course influenced by changes in people's shopping behavior who tend to choose simple ways of shopping without having to haggle over prices like in traditional markets (Yoganingsih et al., 2023). Apart from that, modern market facilities such as the Indomaret minimarket are complete and easy to reach, clean and not dirty, the room is cool and the lights are bright enough, providing digital payment transactions such as credit cards, debit cards and e-money, neat display of goods and service. The excellent service from the counter staff makes consumers prefer to shop at the Indomaret minimarket in Banjarmasin City.

The market is a chain that connects producers with consumers. The broad definition of a market is a meeting place for sellers who have the ability to sell goods or services and buyers who spend money to buy goods or services at a certain price. Not all consumers are the same in terms of tastes, preferences and purchasing habits. Consumer diversity differentiates one type of consumer market from another. Consumer Markets are all individuals and households who buy or obtain goods and services for personal consumption. The consumer market is a group of buyers who buy goods for consumption, not for sale or further processing. In the consumer market, consumer needs and desires lead to the presence of products that can fulfill them. Like households who buy household necessities for daily life. Examples of consumer markets are food and beverage markets, clothing shopping centers, and markets where vehicles buy and sell.

The behavior of the consumer market is different from the behavior of the business market. In order to plan a good marketing strategy and marketing program, a marketer must understand the characteristics, behavior and desires of the customers he is dealing with. Marketers must really understand the theory and reality of consumer behavior.. Consumer behavior in purchasing a product is influenced by cultural factors, social factors and individual factors. The goal of marketing is to fulfill and serve the needs and desires of target consumers. Marketing is an overall system of business activities aimed at planning, determining prices, promoting, and distributing goods and services that can satisfy the needs of existing and potential buyers. Marketing is an interaction system that seeks to create exchange relationships (Cut Aliyyah et al., 2023). The consumer market and consumer purchasing behavior must be understood before a real marketing plan can be developed. The consumer market purchases goods and services for personal consumption, and it is the ultimate market in which economic activity is regulated.

Studying consumer behavior is to enable marketers to predict how consumers will react to various messages conveyed by manufacturers and to understand how they make purchasing decisions. Information relating to consumer behavior is very important, because: competitive pressure is increasingly high, markets are always changing, consumer needs and desires are rapidly changing and increasingly specific. If producers want to provide the best to their customers, then producers must have complete information about

consumers including all the actions and behavior of consumers. This information can be used to determine product strategy, marketing strategy, production strategy, company financial strategy and matters related to company goals. To influence what, when and how purchasing behavior, marketers must first understand why consumers behave that way (Syafril, 2019).

Consumer behavior includes consumer decisions regarding what to buy, whether to buy or not, when to buy, where to buy and how to buy, how to get goods and how to pay for them (cash or credit). The definition of consumer behavior according to Loudon and Della Bitta (1994) in (Anwar, A.A., 2009). is as follows: "Consumer behavior may be defined as decision process and physical activity individuals engage in when evaluating, acquiring, using or disposing of goods and services". Meanwhile, according to (Schiffman, 2008) "Consumer behavior is the behavior shown in searching for, buying, using, assessing and determining products, services and ideas".

According to (Huriyati, 2005) concluded that the definition of consumer is closely related to the decision-making process to use goods or services to satisfy their needs. The opinion (Kotler, Philip, Keller, K., 2009) is that consumer purchasing behavior is influenced by cultural, social, personal and psychological factors. Those that have the broadest and deepest influence are cultural factors. Culture is the most basic determinant of desires and behavior. Meanwhile, psychological strength is a factor that is taken into consideration because of the particular value of decision making.

Culture can be defined as the result of human creativity from one generation to the next which greatly determines the form of behavior in their lives as members of society. (Schiffman, 2008) define culture as the totality of beliefs, values and learned habits that help direct the consumer behavior of members of a particular society. A similar opinion was expressed by (Yakup, Durmaz, Celik Muchait, 2011) who defined, "Culture is the complex of beliefs of human societies, their roles, their behavior, their values, traditions, customs and traditions". Cultural, sub-cultural and social class greatly influence consumer purchasing behavior. Culture is a basic determinant of a person's desires and behavior. Marketers must pay close attention to the cultural values of each country to understand how best to market their existing products and seek opportunities for new products. The results of research conducted by (Wulandari, 2020) and also (Sujani, 2017) state that cultural variables have no influence on consumer behavior when shopping at Indomaret in Banjarmasin City.

According to (Kotler, Philip, Keller, K., 2009) basically, all societies have social stratification which is more often found in social classes, divisions of society that are relatively homogeneous and permanent, which are arranged hierarchically and whose members adhere to similar values, interests and behavior. Meanwhile (Schiffman, 2008) define social class as the division of members of society into a hierarchy of different class statuses, so that members have higher or lower status.

Kotler, Philip, Keller, K., (2009), define an opinion leader as a person whose informal communication about a product can provide advice or information about a particular product or type of product, such as what brand is the best or what the benefits of a particular product are. An opinion leader is a person who offers informal advice or information about a particular product or product category, for example which is the best of several brands or how a particular product can be used. In line with suggests opinion leadership (or verbal communication) informally influences the actions or attitudes of other people, who may be opinion seekers or mere recipients of opinions.

Traditionally, a family is defined as two or more people related by blood, marriage, or adoption who live together (Selvanus et al., 2024). The family can be defined as the smallest unit of society whose behavior greatly influences and determines purchasing decision making. In analyzing consumer behavior, family factors can play a role as follows: 1). Who are the buyers of the initiative, 2). Who is the influencer, 3). Who is the decision maker, 4). Who makes the purchase, and 5). Who is the user? The number and identity of family members who fill different roles in the purchasing decision making process differs from one family to another and from one type of product to another (Syafri & Huda, 2015).

Buyer decisions are also influenced by personal characteristics. These characteristics include age and life cycle stage, occupation, economic situation, lifestyle, as well as the buyer's personality and self-concept. Research (Sujani, 2017) and (Indriastuty et al., 2018), states that personal and psychological factors have a positive and significant influence on purchasing decisions. Product choices are also influenced by a person's economic situation such as disposable income, savings and assets, debt, ability to borrow and attitudes towards shopping activities. Lifestyle is a person's pattern of living in the world which is expressed in their activities, interests and opinions. Lifestyle describes a person's whole self interacting with his environment. Personality is usually described using traits such as self-confidence, dominance, autonomy, honor, sociability, self-defense, and adaptability (Adawiyah, 2022).

## **LITERATURE REVIEW**

According to (Kotler, Philip, Keller, K., 2009) basically, all societies have social stratification which is more often found in social classes, divisions of society that are relatively homogeneous and permanent, which are arranged hierarchically and whose members adhere to similar values, interests and behavior. Meanwhile (Schiffman, 2008) define social class as the division of members of society into a hierarchy of different class statuses, so that members have higher or lower status.

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## **METHODOLOGY**

In this article, the method used is the literature study method. The library study method is carried out by searching for research data or information by reading scientific journals, reference books and publication materials available in libraries and the internet (Vera, et.al., 2021). According to (Syafri, 2019) the library research method is research by collecting materials and theories contained in literature and other sources related to the problem being discussed. The nature of this research is descriptive analysis, namely the regular analysis of the data that has been obtained, then providing understanding and explanation so that it can be understood well by the reader (Lina, L. F., 2021).

The data collection techniques that will be carried out by researchers consist of 1). Literature Study and 2). Direct observation at Indomaret in Banjarmasin City. Researchers conducted studies on various literature such as books and related scientific publications as well as various relevant written documents. 2). Non-Participant Observation, this model of observation is carried out on the behavior displayed by individuals who are visiting and making transactions at Indomaret. 3). Participant Observation, this observation was carried out by researchers when digging up information by being a buyer who actively interacted with Indomaret sales assistants in Banjarmasin City.

## RESEARCH RESULT AND DISCUSSION

Based on the results of research conducted using library study methods and field observations of consumers in Indomaret minimarkets with in-depth analysis of the consumer market and consumer behavior of Indomaret minimarkets in Banjarmasin City, it can be concluded as follows:

### *Indomaret Consumer Market Analysis*

The consumer market is a group of buyers who buy goods for consumption, not for sale or further processing. By entering a very large consumer market share and open competition with traditional shops that sell similar products, the Indomaret minimarket in Banjarmasin has several advantages such as;

1. One of the advantages of the modern Indomaret minimarket in Banjarmasin City is that it provides non-cash payment systems such as debit cards, credit cards and e-money which are not available in traditional markets. Non-cash method commonly found in franchise minimarkets is using debit/credit card facilities and digital wallets (OVO, GoPay, ShopeePay, Dana, LinkAja). In urban areas, many people (especially office workers aged 25–50 years) have switched to non-cash payments. Franchise minimarkets have a concept that tends to be more popular with consumers because they offer comfort, safety and attract shopping interest with neat arrangements and various promotional programs.
2. The Indomaret minimarket in Banjarmasin City also makes donations easy for its customers when making payment transactions. Indomaret cashiers always offer customers to donate their shopping change in an easy and friendly manner. Consumers believe that shopping at Alfamart and Indomaret can donate money for the benefit of people in need.
3. Almost all Indomaret stores are on busy routes and access is very easy on major highways in the city of Banjarmasin. In choosing a place to shop, consumers have their own criteria, including comfort factors, service, product completeness, and so on.
4. The Indomaret minimarket in Banjarmasin City sells various kinds of daily necessities for the community. The products sold are more complete and varied. Almost all products sold in traditional markets or grocery stores can be found in Indomaret minimarkets.
5. It cannot be denied that the service at the Indomaret minimarket is better and more professional, so people in Banjarmasin City often shop at Indomaret. This proven that the speed of service factor, the variety of goods, the location proximity factor, the family influence factor, and the fierce price factor influence the choice of shopping at Indomaret.

### *Indomaret Consumer Behavior Analysis*

Consumer behavior is the behavior shown in searching for, buying, using, assessing and determining products, services and ideas". Based on the results of observations of consumer behavior when shopping at Indomaret in Banjarmasin City, it can be concluded that consumers are very interested in the

factors of location, price, product quality, service and price promotions that are often carried out by Indomaret minimarkets. Apart from that, lifestyle factors that want to shop quickly without haggling over prices and financial factors greatly influence consumers shopping at Indomaret minimarkets. Another interesting factor is that the Indomaret minimarket is a place where young people gather while enjoying fast food on the terrace of the Indomaret minimarket. The results of this research are presented as follows:

1. There are several factors that influence a person when shopping at a minimarket, namely: 1. Location factors, 2. Price factors, 3. Product quality factors, product diversity, product inventory, 4. Social factors, 5. Promotion factors, promotion reach, quality and quantity of message delivery in advertising displays on promotional media. 6. Service Quality Factors which include: reliability (reliability), responsiveness (responsiveness), assurance (guarantee), empathy (empathy), tangible (physical evidence), 7. Personal factors, which include: age, work and economy, personality and self-concept, lifestyle, and finally 8. cultural factors. The results of this research also found that location factors, shopping facilities, quality of products sold, shopping services, clear and competitive prices, ease of payment processing and promotional prices attract people's interest in shopping at the Indomaret minimarket in Banjarmasin City.
2. According to research are more satisfied and often shop at Indomaret based on gender, age and education level is female respondents compared to male respondents. This research found the fact that housewives dominate the people who shop at Indomaret minimarkets, especially to meet monthly shopping needs. Apart from that, Indomaret minimarket customers are also filled with millennials who don't like haggling over prices and the availability of shopping facilities that are complete, clean, there is a food court and chairs and tables are also available for chatting, so they choose to shop at Indomaret minimarket.
3. From research conducted directly, it can be seen that the cultural factors of the people of Banjarmasin City still adhere to traditional values such as shopping at traditional markets and also the floating market which is an icon of the Banjarmasin area. From direct observation it can be seen that people who shop at the Indomaret minimarket are dominated by office workers, both Civil Servants (PNS) and private employees, according to their level of lifestyle, economic class and personality. Apart from that, visitors to the Indomaret minimarket are also dominated by the millennial generation who want to be practical in shopping and don't like the process of haggling over prices like in traditional markets.

## CONCLUSIONS AND RECOMMENDATIONS

From the results of this research it can be concluded that the consumer market for Indomaret minimarkets is in contact with traditional shops so that many traditional shops experience a decline in sales turnover and even close due to bankruptcy. Indomaret minimarket has the advantage because it is

managed professionally and uses computer-based technology so that it can serve digital payment systems and e-money. Regulations issued by the central government and the regional government of Banjarmasin City provide quite a big opportunity for Indomaret minimarkets to continue to develop in Banjarmasin City. The consumer market share is still quite large because it sells daily products that people definitely need, such as food and soft drinks, vegetables and fruit, household equipment, and payment services such as marketplaces, loans, credit, electricity and so on.

Indomaret minimarket consumer behavior is significantly influenced by the Marketing Mix such as advantages in terms of price, product, location and also frequent promotions. Indomaret's excellence in all fields has caused changes in people's shopping behavior due to the various factors offered by Indomaret minimarkets. The social and cultural factors of the people of Banjarmasin City who still adhere to old traditions have no influence on the Indomaret minimarket because the segment targeted by Indomaret is workers with a fixed income who do not have much time to shop at traditional markets. Apart from that, millennials who don't like the process of haggling over prices like in traditional markets prefer to shop at the modern Indomaret minimarket.

#### **ADVANCED RESEARCH**

This research was conducted in Banjarmasin City, which has consumer characteristics that are certainly different from other areas. It is hoped that future researchers can carry out research in their respective regions with different results. This research still has many shortcomings and requires deeper study of market analysis and minimarket consumer behavior in Indonesia. Hopefully this research will be useful for business actors and regulators as well as the academic world.

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