

## The Influence Of Alfamart Retail On Profit And Loss Of Msmes In The Gegesik Area

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### Abstract

*This study aims to analyze the influence of the presence of the modern retailer Alfamart on the profit and loss conditions of micro, small, and medium enterprises (MSMEs) using a qualitative approach and observation instruments. The data used are entirely secondary data obtained from scientific journals, books, research reports, and official documents related to modern retail and MSMEs. The results of the study indicate that the presence of Alfamart generally has an impact on decreasing the turnover and profits of MSMEs, especially for small businesses that sell similar products and are located close to modern retail outlets. The decline in turnover that is not offset by a reduction in fixed costs causes a narrowing of profit margins and in many cases leads to losses and the threat of business closure. This impact is not uniform, because it is influenced by internal factors, external factors, and relational factors. The findings of the literature study also indicate a dual impact, namely Alfamart simultaneously poses a threat and an opportunity for MSMEs, depending on the adaptability of business actors and the design of policies that regulate the relationship between modern retail and MSMEs*

**Keywords:** *Alfamart, Modern Retail, MSME, Profit and Loss*

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## INTRODUCTION

The development of modern retail in Indonesia over the past two decades has shown rapid expansion, particularly in minimarket formats like Alfamart, which reach sub-districts and rural areas. This expansion is driven by changes in people's lifestyles, urbanization, and the growing need for practical, convenient, and close-to-home shopping. Modern retail offers well-organized layouts, computerized cashier systems, extended operating hours, and a variety of support services such as bill payments and refills, making it a primary choice for many consumers. This shift in consumption patterns from traditional markets to modern retail marks a shift in the distribution structure of everyday goods in Indonesia, which in turn creates new dynamics in the local economy. MSMEs are the backbone of the national economy and a key pillar of the local economy in many regions, including areas like Gegesik. MSMEs contribute significantly to employment, household income generation, and strengthening community-based economies. (Riska Amalia *et al.*, 2023). In rural contexts, the dominant forms of MSMEs are usually grocery stores, small shops, retailers, and micro-scale service businesses that rely heavily on social proximity to consumers. The existence of these MSMEs serves not only an economic function but also a social one, as they serve as hubs of community interaction and buffer against economic shocks. Therefore, any changes in market structure due to the entry of modern retail will have a significant impact on the sustainability of MSMEs at the local level.

The emerging phenomenon is increasingly intense competition between modern retailers such as Alfamart and the surrounding traditional MSMEs. Alfamart outlets are generally located in strategic locations similar to those found in small businesses (near markets, along main roads, around residential areas), so the products sold are often similar to those sold by grocery stores and small traders. The advantages of modern retail in terms of product layout, pricing systems, promotions, and service have led to a shift in consumer preferences, with consumers increasingly shopping at minimarkets rather than small shops. This concern has been raised in various studies, namely that the expansion of modern retail has the potential to suppress and even displace MSMEs from the market that has previously been their primary base. Previous studies have confirmed the negative economic impact of modern retail on MSME performance and profit.

(Munthe, Yarham, and Siregar, 2023) examined the social and economic impacts of modern retail outlets Alfamart and Indomaret in East Lombok and found that the presence of modern retail resulted in decreased sales turnover, decreased income, and reduced business opportunities for MSMEs, while simultaneously encouraging changes in consumer behavior to become more consumptive and oriented towards modern retail. Research (Aliwafa, Sukanta, and Sari, 2021) in Pekanbaru City shows that the presence of Alfamart and Indomaret significantly impacts changes in turnover, profits, and operating hours of surrounding MSMEs, indicating pressure on the sustainability of micro and small businesses. Similar results were found by Hasanah (2023) in Polewali Mandar, who statistically proved that Alfamart's presence had a negative and significant impact on grocery store profitability, as indicated by a significant decrease in the number of customers and a significant decrease in operating profits.

From a methodological perspective, studies examining the impact of modern retail on MSMEs not only use survey and field observation approaches, but also a literature study approach (literature study) that collects journal articles, research reports, and official documents to map the general pattern of the impact of modern retail competition on MSME performance in various regions. This literature study approach is also widely used in studies on marketplace expansion and retail digitalization on MSME competitiveness, because it allows researchers to identify key factors that influence small business competitiveness, such as adaptability to technology, pricing strategies, location, and changes in consumer behavior, while also highlighting research gaps in the context of certain regions that have not been widely studied. Based on the explanation above, research on the development of modern retail Alfamart and its impact on MSME profits and losses in areas such as Gegesik is very important to be conducted using a literature study approach. Through literature study, researchers can synthesize the results of previous studies, compare findings from various regions, and then relate them to the characteristics of the local economy of Gegesik which is characterized by the dominance of MSMEs in its economic structure. This approach also allows for the development of a comprehensive conceptual framework regarding the relationship between modern retail expansion, competitive intensity, and MSME financial performance, which can later serve as a basis for further empirical research and policy recommendations for local governments.

Various studies have shown that the presence of minimarkets and Alfamart has an impact on the decline in turnover, income, and profits of small business owners in various regions, although in certain contexts the impact can vary from significantly negative to negative but not significant. The main problems that arise are unbalanced competition between modern retailers and MSMEs, changes in consumer behavior that are shifting to minimarkets, indications of declining income and the ability of MSMEs to cover operational costs, and the still limited literature studies that specifically discuss the impact of Alfamart's presence on MSME profits in rural or semi-urban areas such as Gegesik. Based on this, this study aims to: (1) analyze the influence of Alfamart's presence on MSME profits based on findings in the literature; (2) examine the impact of Alfamart's presence on losses experienced by MSMEs, especially in terms of declining turnover and reduced ability to earn profits; and (3) identify factors that influence the magnitude of the impact of Alfamart's presence on MSME profits and losses, such as location, type and scale of business, and consumer behavior, through a literature study approach that utilizes secondary data from journals, research reports, and official documents.

## RESEARCH METHODS

This study uses a qualitative approach with a descriptive-explanatory design to examine the influence of the existence of modern retail (Alfamart) on the profit and loss conditions of MSMEs through in-depth interpretation of various scientific sources. This approach was chosen

because the study focuses on understanding economic phenomena, not on direct statistical measurements, so the main instrument used is document observation by reviewing, comparing, and synthesizing the results of previous studies, official reports, and relevant academic literature. The focus of the analysis is directed at the characteristics of Alfamart's existence (outlet expansion, modern retail systems, and services), changes in consumer behavior (shopping preferences, convenience, and price perception), the impact on MSMEs (decrease in turnover, profit, and number of customers), factors that influence the magnitude of the impact (location, type of business, and competitiveness), and the pattern of Alfamart-MSME relations (competition and potential partnerships), so that the relationship between modern retail and MSME economic performance can be explained in a directed manner. The data used are entirely secondary data obtained from published documents, including statistical data and official reports from BPS and the Ministry of Cooperatives and SMEs, the annual report of PT Sumber Alfaria Trijaya Tbk (Alfamart), scientific journals related to the impact of modern retail on MSMEs and consumer behavior, as well as books and academic literature on MSME theory, business competition, and consumer behavior.

The research technique used is library research with systematic steps, starting from the identification and selection of literature based on relevance, credibility, and year of publication, data classification into main themes (economic impact, business competition, consumer behavior), to content analysis and literature synthesis to compile comprehensive conclusions. Data collection was carried out through documentation and literature studies by accessing scientific databases, official government reports, and company reports, then the data was classified into data on modern retail, MSMEs, and the relationship between the two. Data analysis was carried out qualitatively descriptively through content, comparative, thematic, and interpretative analysis to identify main themes, compare findings between regions and periods before and after the presence of modern retail, group negative and positive impacts, and explain the relationship between the presence of modern retail, changes in consumer behavior, and MSME performance, so that the research objectives related to the influence of Alfamart on MSME profits and losses can be answered systematically.

## **RESULTS AND DISCUSSION**

### **Overview of Literature Study Results**

Based on a synthesis of various literature sources, the presence of modern retail, particularly Alfamart, is a significant phenomenon in the transformation of local economic structures in Indonesia because it not only changes the distribution system of goods but also influences consumer consumption patterns and the sustainability of MSMEs. In general, previous research has found two main impact patterns: competitive impacts and collaborative impacts for MSMEs in the retail trade sector, such as small grocery stores. From a competitive perspective, Alfamart puts strong pressure on MSMEs due to its advantages in scale, distribution access, marketing strategies, and operational technology. Many studies have reported a decline in the number of buyers and revenues of surrounding traditional stores. Meanwhile, from a collaborative perspective, several literatures indicate partnership opportunities through local product supplier schemes and the integration of MSMEs into the modern retail supply chain, which can expand market access and improve product standards. Thus, Alfamart's presence has a dual impact on MSMEs: it simultaneously poses a threat that suppresses the performance of small businesses and an opportunity that can be utilized to strengthen their competitiveness.

### **Analysis of the Impact of Alfamart's Existence on MSME Profits**

The impact of Alfamart's presence on the profit and loss performance of MSMEs is primarily reflected in a decline in sales turnover, which arises as a direct consequence of the shift

in consumer preferences from traditional stalls to modern minimarkets. Consumers tend to choose to shop at Alfamart because they perceive the product offerings to be more comprehensive, prices more transparent, and the shopping environment more comfortable and modern, thus gradually reducing the frequency and volume of purchases at surrounding MSMEs. From a consumer behavior perspective, this phenomenon is in line with the concept of perceived value, namely the tendency of consumers to choose shopping places that are perceived to provide higher benefits compared to other alternatives. This shift causes most MSMEs to experience a decrease in daily income, which in the medium to long term has the potential to disrupt business stability.

This decline in turnover has direct implications for profits, as in many cases, the decline in revenue is not accompanied by adjustments to costs. Fixed costs, such as rent, electricity, and labor, tend to remain constant, so when revenue declines, MSMEs' profit margins narrow significantly. Several studies reviewed in the literature indicate that this situation not only reduces profitability but also places some MSMEs at a disadvantage, particularly those with limited capital capacity and limited access to financing. This situation illustrates that competitive pressures from modern retail are not merely short-term but have the potential to lead to sustained financial performance degradation for MSMEs if not balanced with adequate adaptation strategies.

However, the impact of Alfamart's presence on MSME profits is not homogeneous, but varies based on the internal and external characteristics of each business. MSMEs located very close to Alfamart outlets and selling similar products (groceries, snacks, packaged drinks) tend to experience greater pressure than MSMEs located more widely or offering more specialized and differentiated products. Business scale also plays a role, with very small businesses relatively finding it more difficult to adapt than slightly larger businesses. On the other hand, MSMEs with better adaptability, for example through service innovation, personalized customer relationships, selling unique or local products, and utilizing simple technology, tend to be able to mitigate negative impacts and even find new market niches. Within the framework of business competition theory, this condition can be understood as a form of asymmetric competition, where modern retailers possess resource and efficiency advantages that MSMEs struggle to match. Therefore, strategies to strengthen competitiveness and policy support are needed to ensure MSMEs remain resilient amidst the expansion of modern retail.

### **Analysis of the Impact of Alfamart's Existence on MSME Losses**

Analysis of various literature shows that the losses experienced by MSMEs are essentially a consequence of declining turnover and weakening competitiveness due to the presence of Alfamart near their business locations. These losses are not only reflected in short-term financial aspects, such as decreasing daily income and a reduced number of regular customers, but also impact the long-term sustainability of the business, as MSMEs increasingly struggle to maintain their business operations. Various studies reviewed indicate that many MSMEs are in a vulnerable position because the decline in income is not commensurate with the burden of costs, resulting in an inability to cover routine operational costs such as rent, electricity, and labor wages, which ultimately leads to a decline in profits and potentially turning into a loss. The following table shows the percentage of profits and losses experienced by MSMEs around Alfamart retail:

Table 1. Simulation of Profit and Loss Calculation

Financial Components	Before Alfamart	After Alfamart	Impact Description
Total Turnover (Revenue)	100%	70% – 80%	Decrease in the number of buyers and shopping frequency.
Cost of Goods Sold (COGS)	75%	56% – 60%	Decreases according to the volume of goods sold.

Gross profit	25%	14% – 20%	Profit margins narrowed drastically.
Operating Costs (Fixed)	15%	15%	Rent, electricity and fixed costs remain unchanged.
Net profit	10%	-1% to 5%	Potential business losses (negative profit).

This situation ultimately pushes some businesses into a situation of business losses (negative profits), especially for small businesses with low profit margins. In line with these findings, Fatimah and Rizali (2025) revealed that the presence of modern retail has caused a significant decline in the number of MSME buyers, which has direct implications for financial losses. This is further reinforced by a study by Amri (2024), which states that competitive pressures can weaken the sustainability of small businesses at the local level. Furthermore, MSME closures are an extreme impact of prolonged losses due to competition with modern retailers like Alfamart, especially for businesses that are unable to adapt, lack product differentiation, and are highly dependent on the same local customers. Several studies report that some small shop owners experience a continuous decline in turnover to the point where they ultimately choose to close their businesses because they are no longer able to cover operational costs, let alone expand. This situation not only impacts individual business owners but also has broader socioeconomic consequences, such as declining household incomes, reduced local employment opportunities, and weakened economic circulation at the community level, as MSMEs are the mainstay of the people's economy in many regions. Therefore, the losses and closures of MSMEs as a result of competition with modern retailers reflect structural disruptions to the local economy that require more favorable policy interventions, both through zoning regulations and modern retail licensing as well as programs to strengthen competitiveness and tangible partnerships for MSMEs.

### **Factors Influencing Alfamart's Impact on MSMEs**

Based on a literature synthesis, the extent of Alfamart's impact on MSME profits and losses is strongly influenced by a combination of internal, external, and relational factors. Internal factors include business capital conditions, management quality, and the ability to innovate and differentiate products. MSMEs with limited capital tend to struggle to add product variety, adjust prices, or innovate services, while traditional management patterns make them less responsive to changes in consumer behavior and modern competitive pressures. Furthermore, the lack of product uniqueness or differentiation makes MSMEs more likely to be abandoned by customers when faced with modern retailers offering convenience and a complete range of goods.

External factors include business location, consumer behavior, and government policies, which together shape the competitive context faced by MSMEs. MSMEs located very close to Alfamart outlets and selling similar products typically experience a greater decline in turnover, especially as consumer preferences increasingly shift toward modern retail due to perceived convenience, cleanliness, and clear pricing. On the other hand, regulations related to licensing and zoning for modern retail, as well as the extent to which policies favor protecting MSMEs' living space, significantly determine the level of tightness or looseness of the competition they must face. Beyond these two groups of factors, relational factors in the form of partnerships and collaborations with modern retailers are a key differentiator: MSMEs that enter into partnership schemes, for example as suppliers of local products, tend to gain broader market access, increased production capacity, and greater income stability, while MSMEs outside the partnership network are more vulnerable to negative pressures from Alfamart's expansion.

Therefore, this configuration of internal, external, and relational factors explains why Alfamart's impact on MSMEs can be highly competitive for some actors, but also potentially collaborative and empowering for MSMEs that are able to capitalize on partnership opportunities. Based on the overall analysis, the following impact synthesis can be formulated:

Table 2. Synthesis of Alfamart's Impact on MSMEs

Aspect	Competitive Impact	Collaborative Impact
Sale	Decrease	Increase (through partnership)
Profit	Decrease	Potential to increase
Customer	Reduce	Increase (wider market)
Business continuity	Threatened	More stable
Competitiveness	Weakening	Increase

This table shows that Alfamart's presence cannot be viewed solely as a threat, but rather as having two opposing sides depending on the conditions and strategies of MSMEs. From a theoretical perspective, the phenomenon of Alfamart's presence on MSMEs can be explained through two main frameworks: market competition theory and the concept of value chain integration. Market Competition Theory asserts that business actors with superior resources, efficiency, and broader networks tend to dominate the market, thus placing small business actors in a more vulnerable position in an unbalanced competitive structure. Meanwhile, the concept of Value Chain Integration explains that the involvement of MSMEs in the modern supply chain, for example as suppliers of local products to modern retailers, can increase added value, expand market access, and strengthen competitiveness through improved quality and production standards. Thus, conceptually, Alfamart's impact on MSMEs is not merely a matter of oppressive competition, but also part of the process of transforming the economic structure from traditional distribution patterns to an integrated modern retail ecosystem, which on the one hand has the potential to erode small businesses, but on the other hand opens up opportunities for value chain-based collaboration for MSMEs that are able to adapt.

## CONCLUSION

Based on the results of literature studies, the presence of modern retail, especially Alfamart, has been proven to have a significant impact on the profit and loss performance of MSMEs in the surrounding area, mainly due to the expansion of outlets that changes the distribution structure and consumption patterns of the community from traditional stalls to more standardized modern minimarkets. In general, various studies show that the presence of Alfamart contributes to a decrease in MSME turnover, especially small businesses that sell similar products and are located close to outlets, while fixed costs such as rent, electricity, and labor do not decrease, resulting in narrowing profit margins and in many cases pushing business actors to a loss, which reflects a form of unbalanced competition (asymmetric competition) between large-capital retailers and MSMEs. This continuous decline in turnover and profits not only impacts business continuity, but also the local economy through decreased household income, reduced employment opportunities, weakened community economic circulation, and in extreme cases, pushing some MSMEs to close their businesses due to their inability to adapt and lack of product differentiation. However, the impact is not uniform, because it is influenced by internal factors (capital, management, innovation, product differentiation), external factors (business location, changes in consumer behavior, government policies), as well as relational factors in the form of partnership patterns and collaboration with modern retailers, for example through the role as a supplier of local products or integration in the supply chain that can expand market access and improve the standards of MSME products. Thus, the literature synthesis confirms the dual impact of Alfamart's existence on MSMEs, namely as a threat that suppresses sales and profits for businesses that are not ready to compete, as well as an opportunity to increase competitiveness for MSMEs that are able to adapt and utilize partnerships, so that the magnitude of the impact on

profits and losses is largely determined by the adaptive capacity of business actors and the design of government policies in regulating the modern retail ecosystem.

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