

Business Plan and Customer Satisfaction: The Effect of RATER as a Mediator in the Tabalong Retail Industry

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Abstract

This research analyzes the influence of business plans on customer satisfaction with RATER dimensions as mediating variables in the retail industry of Tabalong Regency. A systematic literature review methodology was employed to synthesize relevant literature from 2019-2025 across various accredited academic databases. Findings demonstrate that business plans significantly influence RATER dimensions implementation, with reliability and responsiveness showing highest effectiveness in local retail contexts. Mediation mechanisms confirm that service quality functions as a translator converting strategic intentions into customer outcomes. Reliability and responsiveness dimensions exhibit most consistent influence on customer satisfaction, while empathy requires contextual adaptation. Theoretical contribution lies in empirical validation that business planning requires intermediate mechanisms for optimal impact creation. Practical implications indicate that retail businesses in emerging markets should prioritize investments in reliability and responsiveness dimensions as competitive advantage foundations. This research enriches understanding of mediating relationship complexity within retail ecosystems and provides strategic frameworks for customer satisfaction optimization through targeted service quality improvements in Indonesian emerging market contexts. The study contributes valuable insights for retail management theory and practice in developing economies.

Keywords: *Business Plan, RATER Dimensions, Customer Satisfaction.*

INTRODUCTION

The Indonesian retail industry has undergone a significant transformation in recent years, with its market value reaching USD 56.88 billion in 2025 and projected to grow to USD 74.69 billion by 2030. This growth indicates the sector's vast potential within the national

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economy, especially as household consumption contributes 54.5% to domestic economic growth (Wiatur et al., 2024). Nevertheless, the increasingly competitive market dynamics require retail businesses to develop more structured and consumer satisfaction-oriented business strategies. As one of the developing regions in South Kalimantan, Tabalong Regency has unique characteristics in its retail sector's development, where local economic growth creates both opportunities and challenges for businesses in maintaining their competitiveness.

Developing a comprehensive business plan is a crucial foundation for the success of retail businesses in the face of increasingly fierce competition. A business plan not only serves as an operational guide but also as a strategic instrument for creating added value for consumers. Previous research has shown that the quality of business planning has a positive correlation with organizational performance and customer satisfaction (Taufik et al., 2023). In the context of the retail industry, an effective business plan must be able to anticipate evolving consumer needs, optimize resource allocation, and create sustainable product and service differentiation. The targeted implementation of a business plan will directly impact a company's ability to provide a satisfying shopping experience for consumers

The implementation of business plans in the retail industry faces increasingly complex challenges with the acceleration of digital transformation and fundamental shifts in consumer behavior post-pandemic. This complexity does not stem solely from technological aspects, but also from the necessity of integrating multiple channels with different characteristics into a single coherent strategy. Retail organizations are required to develop capabilities that allow them to operate effectively in both physical and digital environments while maintaining consistency in delivering value to consumers. This transformation necessitates a fundamental reconceptualization of how business plans are developed, where traditional approaches focused on internal operational optimization must be expanded to accommodate increasingly unpredictable external dynamics.

Customer satisfaction has become a key indicator of retail business success in the modern era, where consumer expectations for the quality of products and services are increasingly high. Empirical studies reveal that customer satisfaction in the Indonesian retail industry is influenced by various factors, including product variety, price perception, store atmosphere, customer service, and ease of access (SA et al., 2023). High levels of customer satisfaction not only correlate with customer loyalty but also with an increase in transaction value and positive recommendations to potential customers. In the context of an increasingly dynamic business environment, understanding the determinants of customer satisfaction becomes a strategic key for the long-term sustainability of retail businesses.

In the Indonesian context, customer satisfaction presents a unique complexity stemming from the country's diverse cultural, economic, and geographical characteristics. Each region in Indonesia has different consumer characteristics, ranging from consumption patterns, product preferences, to expectations for service quality, all of which are influenced by local cultural values. A deep understanding of these cultural nuances is a fundamental prerequisite for designing effective strategies to achieve optimal customer satisfaction. Tabalong Regency, with the demographic and cultural characteristics of South Kalimantan, requires an approach that is sensitive to the local wisdom and traditional values that are still deeply rooted in the local community.

The RATER model, developed by Parasuraman, is a comprehensive theoretical framework for measuring service quality through five main dimensions: Reliability, Assurance, Tangibles, Empathy, and Responsiveness. The implementation of the RATER model in the retail business context has proven effective in enhancing customer experience and creating a competitive differentiation (Rijali & Rahmawati, 2022). The dimension of Reliability encompasses a company's ability to provide consistent and dependable service, while Assurance is related to the competence and credibility of employees in serving customers. The Tangibles aspect includes physical facilities, equipment, and the appearance of personnel, whereas Empathy shows the individual attention given to each customer. The Responsiveness dimension measures a company's willingness and ability to provide fast and accurate service to customers.

In the Indonesian context, customer satisfaction presents a unique complexity stemming from the country's diverse cultural, economic, and geographical characteristics. Each region in Indonesia has different consumer traits, from consumption patterns and product preferences to expectations for service quality, all influenced by local cultural values. A deep understanding of these cultural nuances is a fundamental prerequisite for designing effective strategies to achieve optimal customer satisfaction. Tabalong Regency, with the demographic and cultural characteristics of South Kalimantan, requires an approach that is sensitive to the local wisdom and traditional values that remain deeply rooted in the community.

The mediating role of service quality in the relationship between business strategy and customer satisfaction has become a rapidly growing focus of research in the last decade. Empirical studies show that service quality can function as a mediator that strengthens the influence of business strategy on customer satisfaction (Farhani, 2023). Within the retail industry, implementing the RATER dimensions as a mediator allows companies to optimize the impact of their formulated business plans on the level of customer satisfaction achieved. This mediating effect occurs because service quality is the concrete manifestation of the

business plan that has been designed, enabling consumers to directly experience the added value offered through the service experience provided. (Putranto & Himawati, 2022).

Studies on the mediating influence of service quality in the retail industry still show diverse results, especially within the context of the local Indonesian market. Some studies indicate that partial mediation occurs between business strategy and customer satisfaction through service quality, while other research finds full mediation in this relationship (Annas, 2024). This divergence in findings highlights the need for a deeper investigation into the contextual factors that influence the effectiveness of service quality mediation, including consumer demographic characteristics, local economic conditions, and the dynamics of industry competition. In the context of Tabalong Regency, a comprehensive understanding of this mediating mechanism will provide valuable insights for developing more effective retail business strategies.

The mediating mechanism in the relationship between business planning and customer satisfaction has undergone a significant evolution alongside the transformation from a traditional retail ecosystem to an integrated omnichannel environment. The complexity of modern retail operations creates multiple layers of mediation that operate simultaneously and interact in ways that are not always linear or predictable. Understanding this intricate web of mediating variables is crucial for optimizing strategic investments and maximizing customer value creation. Traditional single-mediator models, which were prevalent in earlier research, are beginning to show limitations in capturing the full complexity of contemporary retail dynamics, necessitating the development of more sophisticated theoretical frameworks capable of accommodating multiple concurrent mediating processes.

The phenomena of digital transformation and shifts in consumer behavior post-pandemic have fundamentally altered the retail industry landscape, creating new challenges in maintaining customer satisfaction. Data shows that Indonesian consumers increasingly prioritize an integrated shopping experience between online and offline channels, with expectations for more personalized and responsive service (Arli et al., 2024). This condition requires retail business owners to revise their business strategies in order to adapt to evolving consumer trends. The implementation of the RATER model within the context of digital transformation becomes increasingly relevant, as each dimension of service quality needs to be adjusted to the characteristics of the omnichannel shopping experience expected by modern consumers.

Based on the background described, this research aims to analyze the influence of business plans on customer satisfaction by using the RATER dimensions as a mediating variable within the retail industry context of Tabalong Regency. The research questions to be

answered in this study include: first, what is the influence of a business plan on customer satisfaction in the Tabalong retail industry; second, what is the influence of a business plan on the implementation of RATER dimensions in retail services; third, what is the influence of RATER dimensions on customer satisfaction; and fourth, what is the mediating role of the RATER dimensions in the relationship between a business plan and customer satisfaction. The objectives of this study are to identify the mechanism of the relationship between business planning and customer satisfaction through service quality, provide strategic recommendations for the development of local retail businesses, and contribute to the development of strategic management theory within the context of the Indonesian retail industry. The significance of this research lies in its contribution to the theoretical understanding of the mediating mechanism of service quality in the retail industry, especially within the unique characteristics of the local Indonesian market. Practically, the results of this study are expected to provide a guide for retail business owners in optimizing their business plans to achieve optimal customer satisfaction through improved service quality. For the local government of Tabalong Regency, the findings of this research can serve as input for formulating policies on retail sector development that support local economic growth and community welfare.

LITERATURE REVIEW

The implementation of the RATER dimensions of service quality within the retail industry has been a significant research focus in efforts to improve customer satisfaction. A study conducted by (Harlie, 2016) a study on the influence of service quality dimensions on customer satisfaction at H. Ijul's building supply store in Tabalong Regency revealed interesting findings regarding the effectiveness of each RATER dimension. The research proved that the variables of Responsiveness, Reliability, Assurance, and Tangibles have a positive and significant influence on customer satisfaction, while the Empathy variable showed a negative and insignificant influence. This finding indicates that within the context of local retail businesses in Tabalong, consumers prioritize aspects of service reliability, quality assurance, supporting physical evidence, and the company's responsiveness in providing service. This study used the Variance-Based SEM method with SmartPLS 3.29 software and involved 166 respondents selected through purposive sampling, providing strong empirical validity for similar research contexts in the South Kalimantan region. The implications of this study suggest the importance for management to maximize the indicators on the Reliability, Assurance, Tangibles, and Responsiveness dimensions in their service strategy to customers (Absari et al., 2024).

Research (Annas, 2024) To provide a more comprehensive perspective on the factors influencing customer satisfaction in an effort to increase purchasing decisions. This study, conducted at PT Anugerah Tanjung Tabalong, identified three main variables that have a significant effect on customer satisfaction: consumer perception, actual company performance, and consumer expectations. The research results showed that consumer perception has an influence of 0.681 on customer satisfaction, while actual performance has an influence of 0.823. However, consumer expectations showed the highest influence with a value of 1.054. These findings confirm the expectancy disconfirmation theory, which states that customer satisfaction is formed from a comparison between expectations and the actual performance received. The research methodology used Partial Least Square (PLS) analysis with SmartPLS version 2.0 and involved 50 respondents selected through purposive sampling. The significance of this study lies in its empirical confirmation that managing consumer expectations, improving actual performance, and forming positive perceptions are key strategies in achieving optimal customer satisfaction, which can subsequently drive an increase in consumer purchasing decisions (Absari et al., 2024).

The concept of retail business management put forward by (Harlie, 2016) The concept of retail business management put forward by... provides a solid theoretical foundation on the importance of a structured business strategy in the Indonesian retail industry. This research identifies Indonesia as a highly potential retail market, with a population of 278.8 million people in 2023, the majority of whom are Muslim, making Indonesia a promising global retail hub.

The definition of retail business as the activity of selling goods in small quantities or small lots encompasses various business forms, from small traders who open stalls in traditional markets to modern mini-marts. This concept emphasizes the importance of understanding the unique characteristics of the Indonesian market, which requires a business strategy that is adaptive to local conditions. The implications of this research show that the success of a retail business in Indonesia does not solely depend on operational aspects but also requires a deep understanding of consumer demographics, cultural preferences, and the rapidly evolving local market dynamics, along with the growth of the digital economy and changes in the lifestyle of the Indonesian people.

Additional perspectives on the evolution of the Indonesian retail industry can be seen from the market growth projection, which is expected to reach USD 49.9 billion during the 2025-2029 period with a compound annual growth rate (CAGR) of 4.7% (Technavio, 2025). This growth is driven by the increasingly diverse retail landscape and the adoption of artificial intelligence in business operations. The digital transformation in the Indonesian retail industry shows that consumers increasingly expect a personalized and responsive

shopping experience, where technological innovation is the main driver in creating a superior customer experience. Recent research reveals that real-time personalization, control fatigue, and smarter forecasting not only reduce operational costs but also maintain consumer trust and optimize the company's working capital (Kusdibyo et al., 2016). This condition requires retail business owners to integrate traditional business strategies with modern technological approaches in an effort to maintain competitiveness and achieve optimal customer satisfaction (Sariatin & Ekawati, 2023).

The implementation of the SERVQUAL model in the Indonesian retail context shows results consistent with previous research findings, where the five dimensions of service quality—tangibles, reliability, responsiveness, assurance, and empathy—are proven effective in measuring consumer perception of retail service quality (Dinamika Publik, 2025). This study confirms that physical evidence, reliability, responsiveness, assurance, and empathy provide a valid analytical framework for evaluating service quality in the Indonesian retail industry. A qualitative study using a case-study approach indicates that the SERVQUAL dimensions can be effectively applied in various retail business contexts, from traditional stores to modern e-commerce platforms (Hidayat et al., 2025).

Customer experience has become a key growth strategy for 2025, where companies that successfully implement a superior customer experience strategy can achieve sustainable growth (Marbun & Khoiri, 2024). This strategy emphasizes the importance of providing a faster and smarter experience for consumers, where B2B teams can transform customer experience into an effective growth engine. Within the context of the retail industry, the optimal implementation of a customer experience strategy requires integrating a mature business plan with consistent service quality execution. Research shows that companies that successfully integrate their business plan with service quality dimensions can achieve higher levels of customer satisfaction, which ultimately contributes to sustainable revenue growth and market share. This strategy is becoming increasingly relevant in the face of increasingly fierce competition in the retail industry, where product differentiation alone is no longer sufficient to maintain competitiveness. Instead, it requires a holistic approach that integrates all aspects of the customer experience, from planning to service implementation. (Zainarti et al., 2024).

The evolution of information and communication technology has fundamentally shifted the paradigm within the retail industry, creating a need to re-examine the application of service quality dimensions in a digital context. Recent research indicates that the integration of technology into retail operations not only impacts operational efficiency but also changes consumer expectations regarding service standards.

Automation technology, artificial intelligence, and data analytics have become new enablers in implementing the RATER dimensions, where each dimension undergoes a transformation in how it is measured and delivered. Reliability in the digital era no longer just pertains to the consistency of human service; it also includes the reliability of technology systems, digital platform uptime, and the accuracy of algorithms. Assurance has expanded to cover aspects of cybersecurity, personal data protection, and transparency in the use of technology that affects the consumer experience. Tangibles have undergone a semantic expansion to include digital interfaces, the ease of application navigation, and the visual aesthetics of online platforms as components that are just as important as traditional physical facilities. Empathy in a digital context requires a system's ability to understand individual consumer preferences and provide personalized recommendations. Responsiveness includes the speed of system response and the ability to handle high traffic loads without performance degradation.

RESEARCH METHODOLOGY

This study employs a literature review approach as its primary methodology to analyze the relationship between business plans, the RATER dimensions, and customer satisfaction in the Tabalong retail industry. A literature review was chosen as the appropriate method due to its ability to provide a comprehensive theoretical foundation through the synthesis of existing knowledge. This methodology allows the researcher to identify, evaluate, and integrate findings from relevant previous studies on the topic. The literature review approach in business research has the advantage of providing a deep understanding of complex phenomena through a critical analysis of available literature. The research process began with the identification of key concepts, including business planning, RATER service quality, and customer satisfaction in the retail industry. This was followed by a systematic literature search to gather high-quality and relevant sources within the defined scope of the study

The literature search strategy was conducted in stages using a combination of specific and relevant keywords for the research topic. The academic databases used included Scopus, Web of Science, Google Scholar, ProQuest, and various accredited national journals to ensure the quality and credibility of the sources collected. The keywords used in the search were "business plan," "service quality," "RATER model," "customer satisfaction," "retail industry," "Indonesia," and their combinations in both Indonesian and English. The inclusion criteria were defined to include publications from the 2019-2025 range, articles published in peer-reviewed journals, topical relevance to the research focus, and full-text accessibility. The exclusion criteria included articles that lacked a clear methodology, publications that did not

undergo a peer-review process, and sources irrelevant to the retail industry context. The selection process was carried out in stages, beginning with screening titles and abstracts, followed by a full-text reading to determine the eligibility of articles for further analysis.

The development of the conceptual framework was carried out through a systematic process of thematic categorization to organize the complexity of the collected literature. The conceptual framework was designed based on three main pillars: the strategic antecedent represented by the business plan, the service quality mediator represented by the RATER dimensions, and the outcome of customer satisfaction as the dependent variable. Thematic categorization was performed by identifying theoretical patterns emerging from the literature, grouping findings based on conceptual similarity, and building a thematic hierarchy to facilitate in-depth analysis. This process involved the development of a categorization matrix, which allowed for the classification of each source based on its contribution to understanding the relationships between the research variables. This thematic categorization approach enabled the identification of specific research gaps, inconsistencies in empirical findings, and opportunities for original theoretical contributions. The resulting conceptual framework serves as an analytical roadmap that guides the literature synthesis process and the formation of theoretical propositions, which will form the foundation for the discussion of the research findings

Data analysis and synthesis were performed through a thematic approach that organized research findings based on the established conceptual categories. The analysis process began with data extraction from each source, including information on the research methodology, sample used, key findings, and theoretical and practical implications. The extracted data were then categorized based on the main themes: the influence of the business plan on customer satisfaction, the implementation of the RATER dimensions in the retail industry, and the mediating mechanism of service quality. A comparative analysis was conducted to identify the consistency and inconsistency of findings across studies, as well as to pinpoint research gaps that could form a unique contribution of this study. The synthesis was then carried out by integrating consistent findings and developing a conceptual framework that explains the relationships between the variables under investigation (Adinda & Azira, 2024).

The validity and reliability of this literature review research are ensured through the application of academic rigor principles at every stage of the study. Internal validity is achieved by using high-quality sources that have undergone a peer-review process, as well as by applying strict inclusion and exclusion criteria. External validity is guaranteed through the representativeness of the literature sample, which covers various geographical contexts, research methodologies, and an adequate time period. The reliability of the research is

strengthened through systematic documentation of the literature search, selection, and analysis processes, allowing the study to be replicated by other researchers. Methodological transparency is also maintained through detailed reporting on the search strategy, selection criteria, and data analysis process. Research bias is minimized by using multiple databases, diversifying literature sources, and applying a critical appraisal to every source used in the analysis

The limitations of the literature review methodology are acknowledged in this study, particularly regarding its dependence on the quality and availability of existing literature. The potential for publication bias is also a consideration, as studies with positive or significant results tend to be more easily published than those with null or negative findings. To address these limitations, the researcher made comprehensive search efforts, including an examination of grey literature, and used various search strategies to maximize the coverage of relevant literature. Temporal bias was also anticipated by including the latest publications to ensure the findings' relevance to the contemporary conditions of the retail industry. Despite these limitations, the literature review methodology remains an appropriate choice for this study due to its ability to provide a holistic and in-depth understanding of a complex phenomenon through the integration of multiple perspectives from various previous studies

RESEARCH AND RESULTS

The Effect of a Business Plan on the Implementation of the RATER Dimensions in the Retail Industry

A literature analysis shows that a comprehensive business plan has a significant impact on the implementation of the RATER dimensions within the retail industry. A study conducted by (Putri, 2025) confirms that service quality has a positive and significant effect on customer satisfaction in retail business units, both partially and simultaneously. These findings indicate that a mature business plan is a fundamental prerequisite for optimizing each of the RATER dimensions. In the context of Reliability, a structured business plan allows for the establishment of consistent operational standards, effective management systems, and service protocols that consumers can rely on. Comprehensive planning also contributes to the Assurance dimension through the development of human resource competence, the establishment of clear quality policies, and the formation of a credible company reputation. The Tangibles dimension is highly dependent on proper resource allocation within the business plan, including investment in facilities, technology, and infrastructure that supports the consumer's shopping experience (Kusdibyo et al., 2016).

Research (Ingale et al., 2024) A study on the use of self-checkout technology in sports retail reveals that proper planning for technology implementation impacts consumer perceptions of service quality. The variables of ease of use, with a variance value of 2.451, and openness to experience, with a variance value of 2.437, are key determinants of service quality. This shows that a business plan integrating technological aspects and consumer experience can optimize the Empathy and Responsiveness dimensions. Planning that considers consumer demographic and psychographic characteristics allows for more effective service personalization. The Empathy dimension can be optimized through an appropriate market segmentation strategy within the business plan, enabling the service approach to be tailored to the specific needs of each consumer segment. Meanwhile, the Responsiveness dimension can be strengthened through the planning of efficient information systems, systematic complaint-handling procedures, and adequate resource allocation for a quick response to consumer needs.

Study (SA et al., 2023) Using the SERVQUAL model to measure the gap between expectations and perceptions of service quality in a retail store demonstrates the importance of planning that anticipates consumer expectations. An effective business plan must be able to identify the gap between expected and perceived service quality and then design strategies to minimize it through the optimal implementation of the RATER dimensions. Comprehensive strategic planning allows companies to anticipate changes in consumer expectations and proactively adjust service standards. The proper implementation of a business plan also contributes to consistency in the delivery of the RATER dimensions, where every consumer touchpoint can be standardized to ensure a uniform and high-quality experience. The integration of operational and strategic planning within a business plan enables the synergistic optimization of all RATER dimensions, creating a holistic and customer satisfaction-oriented service ecosystem.

Effectiveness of RATER Dimensions in Enhancing Retail Customer Satisfaction

Analysis of the effectiveness of the RATER dimensions in enhancing customer satisfaction shows significant variation among the dimensions, with some demonstrating a more dominant influence than others. A study (Rijali & Rahmawati, 2022) at Owners Store Tanjung Tabalong revealed that service quality has a significant influence on customer satisfaction, while store atmosphere did not show a significant influence. These findings indicate that the intangible aspects of service, which are encompassed within the RATER dimensions, have a more substantive impact than mere physical elements. The Reliability dimension demonstrates high effectiveness in the Indonesian retail context, where consumers prioritize product quality consistency, merchandise availability, and service

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timeliness. This consistency forms a fundamental foundation of trust in the relationship between retailers and consumers, creating expectations that can be predicted and consistently met

The Assurance dimension shows significant effectiveness in the context of modern retail, especially in the digital era where transaction security and the credibility of product information are consumers' main concerns. A study (Wiaturo et al., 2024) at Indomaret reveals that service quality, with a t-value of 1.694 and a p-value of 0.045, has a significant influence on customer satisfaction. The assurance of security, personnel expertise, and the credibility of the information provided are critical factors in building consumer confidence in the retailer. Competent and trustworthy personnel not only increase transactional satisfaction but also contribute to the formation of long-term loyalty. The Tangibles dimension in the contemporary retail context has undergone a significant evolution with the integration of digital technology, where traditional physical facilities are combined with technological infrastructure to create a seamless omnichannel experience

The effectiveness of the Empathy dimension demonstrates an interesting complexity in various retail contexts. A study (Hakim et al., 2023) A study at Alfamart showed that service quality is positively correlated with customer satisfaction, where higher service quality leads to a greater level of customer satisfaction. However, the implementation of Empathy in a mass-market retail setting faces the challenge of balancing service personalization with operational efficiency. Modern retail requires an approach that leverages technology to enable empathy at scale. The Responsiveness dimension shows consistently high effectiveness across different retail contexts, where the speed of service, ease of access, and responsiveness to complaints are key determinants of customer satisfaction. The digital era has increased consumer expectations for immediacy in service, making Responsiveness a critical competitive advantage.

Study (Id et al., 2022) Using the Kano model to identify and categorize retail store attributes based on their effect on customer satisfaction shows that visually appealing facilities and error-free transactions are top consumer priorities. These findings confirm that a combination of the Tangibles and Reliability dimensions forms the foundation of consumer satisfaction, where the absence of these elements plays a significant role in consumer dissatisfaction. A store layout that's easy to navigate and the availability of ready-to-use services increase customer satisfaction, but their absence doesn't proportionally lower it. Clean public areas and modern equipment have a proportional effect on increasing customer satisfaction, indicating that an investment in the Tangibles dimension provides a measurable return in terms of customer satisfaction.

The Mediating Mechanism of RATER in the Relationship Between Business Plan and Customer Satisfaction

The mediating mechanism of the RATER dimensions in the relationship between a business plan and customer satisfaction demonstrates a complexity that requires a deep understanding of the interaction dynamics among the variables. Mediation analysis indicates that a business plan does not directly create customer satisfaction but rather does so through its concrete implementation in the form of the RATER service quality dimensions. Study (Abidin & Ramli, 2025) shows that customer experience and word of mouth have a significant influence on customer loyalty, while customer satisfaction does not show a significant impact in isolation. This finding implies that the mediating role of RATER functions as a translator of the strategic intent within a business plan into a tangible experience that consumers can perceive. This mechanism indicates that the quality of mediation depends on the alignment between strategic planning and operational execution in each of the RATER dimensions.

The mediation process begins with the translation of strategic objectives within a business plan into specific standards and protocols for each of the RATER dimensions.

Reliability as a mediator functions through consistent delivery in accordance with the promises set out in the business plan. This consistency creates predictability, which contributes to the formation of trust and subsequent satisfaction. Assurance as a mediator operates through the demonstration of competence and credibility that are developed in strategic planning. Competence development programs, quality assurance systems, and reputation-building initiatives included in the business plan become concrete through daily interactions that demonstrate assurance to consumers. Tangibles as a mediator embody the physical manifestation of planned strategic investments, where facility upgrades, technology implementations, and aesthetic improvements become visible evidence of a strategic commitment to customer satisfaction.

The mediating role of Empathy shows a unique complexity, where individual attention and an understanding of customer needs require a cultural transformation that is systematically planned within the business plan. Personal service approaches, customization capabilities, and flexible policies that are strategically designed become an operational reality through the empathy dimension. Responsiveness as a mediator functions through the speed and willingness to address customer needs, where planned operational efficiency and customer service protocols become tangible through response time, complaint handling, and proactive service initiatives. (Ingale et al., 2024) indicates that ease of use and openness to experience are key determinants of service quality perception,

suggesting that the mediating effectiveness of Responsiveness is dependent on the accessibility and adaptability planned in the business strategy.

The strength of RATER's mediation is also influenced by contextual factors within the retail industry, where consumer characteristics, the competitive landscape, and technological advancements affect the effectiveness of each dimension as a mediator. (SA et al., 2023) Identifying the gap between expected and perceived service quality is a key factor in mediation effectiveness, where a business plan must anticipate and address potential gaps through a comprehensive RATER implementation. Full mediation occurs when a business plan is completely translated into a superior customer experience through the optimal implementation of all RATER dimensions, while partial mediation indicates the presence of unmediated direct effects or incomplete mediation. Understanding the mediation mechanism allows for the optimization of strategic planning to maximize customer satisfaction through targeted improvements in specific RATER dimensions that are most effective as mediators within a specific retail environment

Strategic Implications for the Tabalong Retail Industry

The strategic implications of this research for the Tabalong retail industry encompass various levels of strategic consideration that must be integrated into the development of local retail businesses. The unique characteristics of the Tabalong market as a developing region in South Kalimantan demand adaptive strategies that consider local market dynamics, consumer behavior patterns, and the specific competitive landscape. (Wiatu et al., 2024) shows that facilities, with a t-value of 6.506 and a p-value of 0.000, have a highly significant influence on customer satisfaction, indicating that investment in tangible aspects is a critical success factor for retail businesses in developing markets like Tabalong. Local retailers need to develop business plans that balance standardization for efficiency and localization for relevance, where the RATER dimensions can be adapted to local preferences without sacrificing quality consistency

The strategic positioning for Tabalong retail must consider the ongoing demographic transition, where increasing urbanization and digital adoption are changing consumer expectations for the retail experience. (Id et al., 2022) identifies that visually appealing facilities and error-free transactions are basic expectations, the absence of which plays a significant role in customer dissatisfaction. This implication shows that local retailers must establish minimum standards in the Tangibles and Reliability dimensions as entry requirements, and then differentiate themselves through superior performance in the Empathy, Assurance, and Responsiveness dimensions. Investment priorities must be strategically allocated to maximize outcomes in terms of customer satisfaction, where

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visually appealing facilities and reliable systems are foundational investments, while personalized services and the ability to respond quickly become differentiating investments.

Competitive strategies for Tabalong retail must leverage local advantages while addressing structural weaknesses compared to urban markets. Local knowledge, community relationships, and cultural understanding can be optimized through the Empathy dimension, where a personalized approach and community-centered service become a competitive advantage that is difficult for chain retailers or online platforms to imitate. (Rijali & Rahmawati, 2022) shows that service quality has a significant influence, while store atmosphere is not significant. This implies that local retailers should focus on service excellence rather than an expensive store atmosphere. This strategy is highly relevant for small and medium-sized retailers in Tabalong who have limited resources but can leverage a personal touch and local expertise.

The technology adoption strategy for Tabalong retail must be selective and pragmatic, where technology investments must demonstrate a clear value proposition in enhancing the RATER dimensions and customer satisfaction. (Ingale et al., 2024) Studies indicate that ease of use and openness to experience are key determinants in technology adoption. This suggests that technology implementation should prioritize user-friendliness and gradual adoption rather than complex systems that could alienate local consumers. Digital payment systems, inventory management, and customer relationship management can be progressively implemented to enhance the Responsiveness and Reliability dimensions.

Partnership strategies with technology providers, financial institutions, and logistics companies can enable local retailers to access advanced capabilities without significant initial investment, creating an ecosystem that supports retail development in Tabalong. Research shows that facilities, with a t-value of 6.506 and a p-value of 0.000, have a highly significant influence on customer satisfaction. This indicates that investment in tangible aspects is a critical success factor for retail businesses in developing markets like Tabalong. Local retailers need to develop a business plan that balances standardization for efficiency and localization for relevance, where the RATER dimensions can be adapted to local preferences without sacrificing quality consistency

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requirements, and then differentiate through superior performance in the Empathy, Assurance, and Responsiveness dimensions. Investment priorities must be allocated strategically to maximize returns in terms of customer satisfaction, where appealing facilities and reliable systems are foundational investments, while personalized service and rapid response capabilities become differentiating investments

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Theoretical Contributions and Research Limitations

The theoretical contribution of this research lies in developing an understanding of the mediating mechanism in the context of retail management, specifically in the relationship between strategic planning and customer satisfaction through the dimensions of service quality. This study extends the existing literature by integrating business plan theory with the RATER model within the specific cultural and geographical context of Indonesia, particularly the Tabalong region. (Hakim et al., 2023) Research indicates that price has no influence on customer satisfaction, while service quality is positively correlated.

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This confirms that service quality is a more critical differentiator than price strategy in the retail context. This theoretical contribution is significant because it challenges the conventional view that often emphasizes price competition in developing markets, showing that quality-based differentiation can be a more sustainable and effective strategy.

The extension of the RATER model within the Indonesian retail context provides insights into the cultural adaptations necessary for effective implementation. (Putri, 2025) Research shows that service quality has a positive and significant effect on customer satisfaction, both partially and simultaneously. However, there are still other influential factors outside the scope of that study. This theoretical implication demonstrates that the RATER model, although robust, needs to be supplemented with specific contextual factors to fit the characteristics of the Indonesian market. Cultural dimensions such as power distance, collectivism, and uncertainty avoidance can influence the relative importance of each RATER dimension, requiring theoretical adjustments to maximize its application in a diverse cultural context.

The methodological contribution of this research includes a demonstration that a literature review approach can effectively synthesize complex relationships in business research, especially in the exploratory phase when primary data collection may be constrained by practical limitations. The integration of various studies with varying methodologies, sample sizes, and geographical contexts provides a comprehensive understanding that cannot be achieved through a single-study approach. (Abidin & Ramli, 2025) using a quantitative method with SPSS analysis, while (Ingale et al., 2024) uses PLS-SEM with a smaller sample size, showing that methodological diversity can enrich theoretical understanding through the triangulation of perspectives.

The limitations of this research are primarily related to its dependence on existing literature, which may contain publication bias toward positive or significant results. Temporal bias is also a consideration, as the dynamic nature of the retail industry can make older findings less relevant. Furthermore, the geographical bias in the literature review approach may limit the generalization of findings, especially since most studies focus on urban markets, which may not fully represent the context of rural or developing markets like Tabalong. Future research can include longitudinal studies to track the evolution of the RATER model's effectiveness over time. Cross-cultural comparative studies are also needed to understand cultural moderators in the mediating relationship. A mixed-methods approach could provide deeper qualitative insights into the mechanism of the customer experience. The effect of technology integration on RATER mediation requires further investigation, particularly within the context of the accelerating digital transformation in the post-pandemic retail industry. Lastly, experimental research designs could provide more

definitive causal evidence for the mediating relationships identified in this study's literature synthesis approach.

RESEARCH IMPLICATIONS

Theoretically, this investigation enriches the understanding of the mediating mechanism in the causal relationship between strategic planning and customer satisfaction outcomes through the RATER service quality dimensions. The fundamental theoretical contribution lies in the empirical validation that a business plan does not operate in a vacuum; rather, it requires a translator in the form of service quality to create a substantive impact on customer satisfaction. Methodologically, this research demonstrates the effectiveness of a systematic literature review approach in identifying complex patterns within scattered business literature. This approach is particularly valuable for the exploratory phases of research, where primary data collection may be constrained by practical limitations. From a practical perspective, these findings provide a strategic roadmap for retail business owners in developing regions like Tabalong to optimize investments in the service quality dimensions that are most effective as mediators. The public policy implications include recommendations for local governments to develop capacity-building programs focused on improving retail service quality as a driver of local economic growth. The practical significance also lies in identifying investment priorities in the Reliability and Responsiveness dimensions as the foundation of customer satisfaction in the context of Indonesia's emerging market.

CONCLUSION

Based on the comprehensive investigation into the relationship between a business plan and customer satisfaction, with the RATER dimensions acting as a mediator in the Tabalong retail industry, several significant findings emerged that contribute to the advancement of strategic management theory. A systematic analysis of the literature shows that a structured business plan substantially influences the implementation of the RATER dimensions, with Reliability and Responsiveness demonstrating the highest effectiveness in the local retail context. The mediating mechanism identified confirms that service quality functions as a strategic translator, converting strategic intentions into tangible customer outcomes. A crucial finding is the variation in effectiveness among the RATER dimensions. Reliability and Responsiveness show the most consistent influence on customer satisfaction, while Empathy requires more sophisticated contextual adaptation. The fundamental theoretical contribution lies in the empirical validation that business planning requires intermediate mechanisms to create an optimal impact on customer satisfaction. The

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practical implications indicate that retail business owners in developing markets should prioritize investments in the Reliability and Responsiveness dimensions as the foundation of their competitive advantage. This research enriches our understanding of the complexity of mediating relationships in retail ecosystems and provides a strategic framework for optimizing customer satisfaction through targeted service quality improvements in the context of Indonesia's emerging markets

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