



LEGAL ANALYSIS OF DEFAULT IN TERMS OF SERVICE QUALITY AND ITS IMPACT ON THE COMPANY AND EMPLOYEES COMPANY AND EMPLOYEES

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Abstract

Service quality is part of the company's legal obligations to consumers, so that non-compliance of services with predetermined standards can lead to defaults that have an impact on companies and employees. This study aims to analyze legally default in service quality and its impact on companies and employees with the object of research PT Lion Super Indo Tirtayasa Branch Bandar Lampung. The research method used is normative and empirical juridical approach in which normative studies are conducted through analysis of civil law provisions and consumer protection, while empirical studies are obtained through direct observation of researchers as employees of service practices, supervision, and handling of consumer complaints. The results show that the company places service quality as a top priority through the implementation of service standards, customer satisfaction surveys, and compensation mechanisms in the event of non-optimal service, but in practice there are still potential defaults stemming from employee performance and behavior. The default has an impact on the company in the form of legal risk, decreased consumer confidence, and reputational disruption, while for employees it has implications for internal sanctions and professional pressure. It can be concluded that service quality has a strong legal dimension and must be managed systematically. Recommendations from the research are the need to strengthen supervision, coaching, and understanding of the law for employees so that service quality is maintained and the risk of default can be minimized, so that the interests of consumers, companies, and employees can be protected. consumers, companies, and employees can be protected in a balanced manner.

Keyword: *Default, Service Quality, Legal Responsibility*

Abstrak

Kualitas pelayanan merupakan bagian dari kewajiban hukum perusahaan kepada konsumen, sehingga ketidaksesuaian pelayanan dengan standar yang telah ditetapkan dapat menimbulkan wanprestasi yang berdampak pada perusahaan dan karyawan. Penelitian ini bertujuan untuk menganalisis secara hukum wanprestasi dalam kualitas pelayanan serta dampaknya bagi perusahaan dan karyawan dengan objek penelitian PT Lion Super Indo Cabang Tirtayasa Bandar Lampung. Metode penelitian yang digunakan adalah pendekatan yuridis normatif dan empiris di mana kajian normatif dilakukan melalui analisis ketentuan hukum perdata dan perlindungan konsumen, sedangkan kajian empiris diperoleh melalui observasi langsung peneliti sebagai karyawan terhadap praktik pelayanan, pengawasan, dan penanganan keluhan konsumen. Hasil penelitian menunjukkan bahwa perusahaan menempatkan kualitas pelayanan sebagai prioritas utama melalui penerapan standar pelayanan, survei kepuasan pelanggan, serta mekanisme kompensasi apabila terjadi pelayanan yang tidak optimal, namun dalam praktiknya masih terdapat potensi wanprestasi yang bersumber dari kinerja dan perilaku karyawan. Wanprestasi tersebut berdampak pada perusahaan berupa risiko hukum, penurunan kepercayaan konsumen, dan gangguan reputasi, sedangkan bagi karyawan berimplikasi pada sanksi internal dan tekanan profesional. Dapat disimpulkan bahwa kualitas pelayanan memiliki dimensi hukum yang kuat dan harus dikelola secara sistematis. Rekomendasi dari penelitian adalah perlunya penguatan pengawasan, pembinaan, dan pemahaman hukum bagi karyawan agar kualitas pelayanan tetap terjaga serta risiko wanprestasi dapat diminimalisir, sehingga kepentingan konsumen, perusahaan, dan karyawan dapat dilindungi secara seimbang.

Kata kunci: *Wanprestasi, Kualitas Pelayanan, Tanggung Jawab Hukum*

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INTRODUCTION

The development of the business world is now growing rapidly, especially in the midst of competition which requires companies to not only try to make a profit, but also prioritize quality service for customers. This era of globalization and the rapid development of information technology makes it easier for customers to compare services via the internet and makes them more careful to choose. Responsive, friendly, and promised service is the key to keeping customers loyal, not just as a sales strategy, but as part of the company's legal responsibility to consumers.

Sitompul & Gultom's research in 2025 (Roma et al., 2025) shows that service quality has a significant effect on customer satisfaction with an average perception of 41.28 out of a maximum scale of 50 which strengthens the long-term relationship between the company and its customers.

Service quality is currently seen as a foundation in competitive advantage, because satisfied customers tend to return and recommend to others, especially when the service exceeds their expectations. Research by Kasih & Ardyan in 2025 (Kasih & Ardyan, 2025) found that service quality directly affects customer satisfaction, even mediated by consumer trust, where the company is competent in managing its supply chain.

In Indonesia, this phenomenon is evident in various sectors, where companies that fail to meet service standards risk losing market share, so business managers need to continuously innovate to remain relevant in the eyes of consumers. This approach not only maintains satisfaction, but builds sustainable loyalty in today's digital era.

Today's rapidly growing business world requires companies to survive and win in fierce competition in order to maintain the continuity of the company. Customer satisfaction arises from the comparison between what is received and what is expected to be the main foundation for repurchase decisions or recommendations to others, so companies are obliged to explore consumer behavior in depth through marketing strategies that center on their needs.

Good service has proven to be a simple but powerful factor to influence satisfaction levels amidst the rise of producers who want to fulfill market desires so that orientation to customer satisfaction must be placed as priority number 1 so that businesses are not eliminated. Research by Ruswandi et al. in 2025 (Ruswandi et al., 2025) proves that service quality and customer satisfaction significantly drive consumer loyalty.

Fierce business competition encourages companies to continue to innovate in their business. service, because satisfied customers not only stay, but become natural promoters through word-of-mouth, while disappointed ones can quickly switch to competitors thanks to easy access to digital information.

Consumer-oriented strategies require a holistic understanding of customer expectations, where service becomes a crucial bridge between expectations and reality, as evidenced by research from Setini et al. in 2025 (Setini et al., 2025) which found a significant positive effect of service quality on customer satisfaction and loyalty in Klungkung retail, with partial mediation through satisfaction measured from 100 respondents.

In Indonesia, this phenomenon is increasingly relevant as many sectors experience producer saturation, so companies that fail to make satisfaction the main goal risk losing market share and research from Dwipuspita et al. in 2025 (Christina Angela Wahyu Dwipuspita, Ervina Taviprawati, 2025) confirms that service quality contributes up to 79.2% to customer satisfaction.

Service quality can reflect the company's real commitment to fulfill consumer rights fairly and professionally. Not only limited to technical routines such as serving consumers, but involving employee attitudes that are warm, consistent in promises, and full of responsibility so that customers feel valued during interactions.

Research from Surti & Anggraeni (2020) (Surti et al., 2020) shows the influence of customer satisfaction through emotional bonds between staff and customers, and findings from Hazizah & Ramadhani in 2025

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(Hazizah & Ramadhani, 2025) reinforce this where service quality has a positive effect on customer satisfaction with dimensions such as reliability, responsiveness, and empathy being key.

Quality service should be a mandatory standard that is legally and ethically binding, so that consumers can objectively assess whether what they get is worth it or not, especially in the midst of intense competition that makes customers increasingly selective. This process requires companies to train employees so that their behavior is aligned with customer expectations, creating an experience that is not only satisfying, but can build long-term trust.

Employees' emotional interactions through empathy and quick response strengthen the perception of service quality, which in turn drives customer loyalty in public services. Furthermore, consistency is also necessary to avoid negative consumer judgment.

In retail businesses such as supermarkets, service quality depends on how the customer is treated. employees who deal directly with buyers carry out their daily tasks, from greeting friendly to resolving complaints quickly. Hakim's research (2022) (M Muzakky Hakim, 2022) proves that support from superiors, employee job satisfaction, and emotional ties to work are the main drivers of performance, which ultimately affect how well the service reaches consumers.

Employees are like the frontline of the company that realizes the promise of service standards that have been designed by management, so if their performance is not optimal, the impact will be felt directly on customers who are disappointed and reluctant to come again. Research by Rahmi et al. at Pamella Eight Yogyakarta sharia supermarket (Rahmi et al., 2025) found that employee performance contributes simultaneously to customer satisfaction, although other factors such as product knowledge also play a role.

Employee failure to provide service is not only a failure of the transaction, but reflects the company's overall weakness in fulfilling its legal and ethical obligations to consumers, which can lead to a long-term loss of trust. Therefore, retail managers should focus on training and motivating teams so that performance can be aligned with customer expectations, because in the retail sector such as supermarkets, shopper loyalty is often determined by personal experiences while shopping.

Research from Sholihah & Yani, (2025) (Nur et al., 2025) shows a strong influence of employee performance on customer satisfaction where responsive service and product knowledge are key to keeping customers loyal.

In business, the services provided by companies are often not up to the promised standards or customer expectations, such as long waiting times, unfriendly employee attitudes, or convoluted procedures that make the shopping experience disappointing. This phenomenon is common in various sectors, ranging from retail to public services where customer complaints such as excessive queues or slow responses indicate a gap between service promises and ground realities.

Research from Hilman & Puspito (2025) (Tamadara Hilman, 2025) revealed that customer complaints can significantly reduce customer satisfaction levels based on SERVQUAL analysis and the expectation-performance gap theory. Weak supervision from management, lack of employee competency training, and inconsistency in implementing procedures are the main root of the problem, so the company risks losing customers to competitors.

From a civil law perspective, this kind of service discrepancy can be categorized as a default, as the company is considered to have failed to fulfill its obligations. contractual obligations or consumer protection laws that require professional and timely service. This not only damages the reputation of the business, but also opens up opportunities for lawsuits from aggrieved consumers, especially if evidence of complaints is well documented. Research from Saputra & Wala (2024) (Saputra & Wala, 2024) confirms that low service quality due to such internal factors has a negative impact on loyalty.

Defaults related to service quality are not only an internal problem of company management, but can have severe legal risks, because they violate the basic principles of contracts that require parties to fulfill promises precisely.

Based on the Civil Code (KUHPperdata) Articles 1234 and 1243, default occurs when the debtor fails to carry out the performance as agreed, including service obligations represented by the actions of employees as an extension of the company. This often arises when the service is slow or unprofessional, which leads to demands for material and immaterial compensation for consumers who are harmed, as stipulated in Law Number 8 of 1999 concerning Consumer Protection which emphasizes the right to safe and quality service.

Juridical research from Izzatul et al. (2025) (Munira Izzatul, Saffina Rahma Putri, 2025) shows that victims of default often experience difficulties in obtaining optimal justice due to complicated procedures, although court decisions consistently grant compensation to uphold legal certainty.

The legal implications require companies to be proactive in supervising employees so that every service interaction is in line with contractual standards, as even minor violations can be considered as negligence that triggers civil suits with the consequence of voiding the agreement or substantial fines. In companies in the retail or service sector, employees are the face of the business and their failure can directly expose the company to misdemeanor or civil liability, especially if it violates consumers' rights to correct information and fair treatment.

Indonesian district courts confirm that mediation is often the most effective remedy for service defaults, but litigation remains dominant with claims for damages supported by Supreme Court jurisprudence, requiring companies to strengthen their internal training and compensation mechanisms to avoid legal escalation. This phenomenon emphasizes the urgency of regulatory reform for faster and fairer consumer protection amidst the rise of digital business disputes today (Rachmania et al., 2025).

Defaults in service quality not only plague the company with lawsuits or damage to its image, but can also directly affect employees. who are the main actors in the field, often lead to heavy work sanctions. Research from Simarmata et al. (2025) (Simarmata et al., 2025) analyzes how lack of training and motivation leads to poor discipline, resulting in poor performance and potential administrative sanctions.

This is in line because poor performance due to lack of motivation or training can lead to lower appraisals, reprimands, and termination if it happens repeatedly because employees are considered to have failed to represent the standards applied by the company. In retail companies such as PT Lion Super Indo, when slow or rude service makes customers complain, managers immediately find out the reasons for the problem looking at the performance of their employees, so that there is the potential for giving warning letters and even job transfers.

Wijaya et al. (2025) (Wijaya et al., 2025) emphasized in relation to the Supreme Court decision No. 555 K/PDT/2025 regarding this double impact, where default of business contracts can damage the company's reputation while burdening employees with financial risks and loss of partner trust.

As a result, consumers are disappointed and sue for damages, companies are subject to fines plus litigation costs, while employees will face professional pressure such as disciplinary warnings or dismissal. This requires companies to build a fair supervision system, not only limited to the law, but also to support employees through regular training.

Damara's research (2025) (Damara, 2025) reveals that breaches of employment contracts such as service defaults are often the trigger for termination, with the implication that employees' financial stability is threatened due to limited compensation even though new regulations such as PP No. 6 of 2025 increase severance pay to 60% of salary for 6 months. This phenomenon emphasizes the urgency of an accountable work culture where employees are trained to understand the legal risks of service so that all parties are saved from mutual losses.

Based on this description, the main problem in this research focuses on how defaults in service quality occur in company practice, how the form of legal responsibility of companies and employees for these defaults, and how the impact of defaults in service quality for companies and employees. This issue is important to study in depth in order to provide a comprehensive understanding of the relationship between service quality, employee performance, and the legal consequences that arise from not fulfilling service obligations to consumers.

RESEARCH METHOD

This research uses a mixed legal approach between normative and empirical juridical such as the analysis of Supreme Court Decision No. 555 K/PDT/2025 (Wijaya et al., 2025) which combines legal norms with case studies of default on services. The normative juridical approach analyzes the provisions of default and service quality in the Civil Code and Law No. 8 of 1999 on Consumer Protection, while the study of the normative juridical approach analyzes the provisions of default and service quality in the Civil Code.

8/1999 on Consumer Protection, a study of civil dispute mechanisms. The normative analysis examines the concept of default, the obligations of business actors, the responsibilities of companies and employees in consumer services. This approach analyzes the law as a binding perspective norm in the analysis of default agreements.

Then, the empirical juridical approach is used to understand the implementation of legal provisions in company services. Empirical data is obtained through direct observation of the author as an employee at the company used as the object of research, so that researchers can actually observe the implementation of service standards, employee behavior, handling complaints, and the impact that arises if the service is not appropriate. This approach sees law as a social symptom that sees how legal norms work including the potential for service defaults and their implications for companies and employees.

The data analysis technique in this research is qualitative analysis by systematically linking normative and empirical data. The data is analyzed to determine the elements of default and the form of legal responsibility which is then compared with the observation results to see the suitability between the two. The results of the analysis are presented descriptively-analytically by describing the facts found in the field and then described based on applicable legal provisions so that the final result obtained is a comprehensive understanding of default in service quality and its impact on companies and employees

RESULTS AND DISCUSSION

Results of Normative Research on Default Regulations and Service Quality

The results of normative research reveal that default regulations in Indonesian civil law are based on the Civil Code (KUHPerdara) in Article 1234 which defines performance as an obligation to provide goods, perform actions, or refrain from certain actions. In retail businesses such as supermarkets, a good service is one that is able to provide professional services that are friendly, responsive, and as promised, such as helping customers patiently or completing transactions without a hitch.

If the company through its employees fails to fulfill this, Article 1234 of the Civil Code gives consumers the right to claim compensation for material or immaterial losses from such negligence. Sagala's (2025) (Fadilah & Sagala, 2025) juridical research¹⁹ confirms that weak service performance will result in default. This regulation is also reinforced by Law No. 8/1999 on Consumer Protection (PK Law) which in

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Article 4 paragraph (2) e guarantees consumers' rights to comfort, security, and safety in the consumption of services, including the right to compensation if services deviate from standards.

Service quality is not just an internal matter for managers, but a binding legal obligation that can be enforced through the courts if business actors fail to comply. In the research of Lumentut et al. (2025) (Lumentut, 2025), on Perma No. 2 of 2025 on the execution of small claims shows that service defaults can be resolved by light litigation, with the court awarding damages to maintain legal certainty for small consumers. This approach emphasizes that supermarket companies should internalize the PK Law in daily SOPs to avoid costly claims.

The normative regulations of these laws are complementary, the Civil Code focuses on general civil contractual aspects, while the PK Law protects the position of consumers who are weak in power against large businesses. When services fail to deliver on time, such as damaged deliveries in online supermarkets, consumers can claim under Article 19 of the PK Law, which requires the company to compensate for the loss; if the claim is rejected, the company will be in civil default. Thus, retail companies must set good service standards to avoid legal risks.

Then, the normative results prove that service default has a strong juridical foundation so that it can encourage companies to be proactive in implementing strict supervision so that employees do not violate the rules. If there is In the case of default, empirical research suggests family mediation based on Article 1338 paragraph (3) of the Civil Code before litigation, however, the PK Law gives consumers the power to be able to demand direct compensation if service maladministration is proven.

Therefore, the integration of these two regulations is important to note and take into consideration for companies, especially PT Lion Super Indo Tirtayasa Bandar Lampung branch, to be able to maintain the quality of its services in order to maintain long-term legal welfare.

Empirical Research Results Based on Observation at PT Lion Super Indo Tirtayasa Bandar Lampung branch

Based on direct observation as an employee of PT Lion Super Indo Tirtayasa Bandar Lampung branch, researchers see that the company makes service quality as the main foundation of daily operations which can be seen from the strict application of the 3S principle (Smile, Greeting, and Sapa) which must be done by every employee when interacting with customers, especially in the cashier-research area.

The morning shift starts with a short briefing by the store manager to remind the team to remain friendly despite the crowds, as evidenced by the supervisor's daily notes. In addition, customer satisfaction surveys are conducted on a monthly basis with specific questions related to service speed and staff friendliness. Then, the results will be posted on the internal notice board for individual performance evaluation. Similar research from Qurrotulaini (2023) shows that service quality on customer satisfaction has a positive effect so that a good customer satisfaction value indicates that the quality of service received by customers is good.

PT Lion Super Indo Tirtayasa Bandar Lampung focuses on creating holistic shopping convenience, such as limiting promo stock per person so that all customers get it. Field observations also show that facilities such as clean trolleys, wide aisles, and soft background music are part of the strategy to be able to increase shopping comfort by creating a relaxing shopping experience. This is a fixed policy from the center that is monitored by CCTV and daily reports, so that customer loyalty can be formed from a sense of comfort.

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PT Lion Super Indo Tirtayasa Bandar Lampung's efforts in handling service complaints, the company's internal mechanism has proven to be quite responsive. When there are complaints about employees who are ignorant or miscalculate change, the supervisor will immediately handle the problem by giving a simple parcel as a sincere apology. The researcher also saw that the company strives to build an image that cares for customers.

Furthermore, the company is committed through the support of a strong infrastructure, a POS system with minimal errors, and monthly training on how to handle crowds. However, the lack of staff especially at night triggers long queues. Even so, the company anticipates this with extra rotations. Overall, this service quality priority is the main differentiation of PT Lion Super Indo Tirtayasa Bandar Lampung branch.

Observations also show that promo stock restrictions show positive results because customers do not have to think about running out of stock or scrambling with other customers. This policy is also analyzed during the quarter based on sales data. to adjust the allocation to remain profitable without sacrificing convenience.

Thus, handling complaints by giving parcels is not just a gift, but a symbol of company empathy that turns complaints into positive testimonials. This mechanism is integrated with the CRM database to see complaint patterns, helping companies predict and prevent recurrence.

Analysis of Service Quality as an Achievement in the Legal Relationship between Company and Consumer

From a civil law perspective, the services provided by companies to consumers fall into the category of achievements, as stipulated in Article 1234 of the Civil Code related to business promises, which means providing goods, performing actions, or refraining from something harmful. In the retail sector such as supermarkets, achievements are in the form of friendly service when helping customers in choosing goods, smooth payment processes at the cashier, or handling complaints that are not difficult.

Based on observations, empirical findings at PT Lion Super Indo Tirtayasa Bandar Lampung branch confirm that management has understood the legal obligations that must be adhered to, this can be seen from the 3S implementation briefing and monthly surveys which are not only a formality, but as a measure of real achievement against the standard promise. When employees violate such as being unfriendly and less alert, it is immediately recorded as a deviation, but the company must be swift to handle it.

The observation also found that PT Lion Super Indo Tirtayasa Bandar Lampung branch excels because the quality of service is well integrated in the SOP. This is able to prevent escalation to default because the achievement is considered fulfilled as long as there is a quick restoration effort. However, if the employee's service deviates from the set standards, then legally it can be said to be a pure default because the company fails to meet the specified standards.

Article 1234 of the Civil Code gives consumers the right to claim compensation from the company, supported by Article 19 of the PK Law which requires compensation if the quality of service is not as promised. The results of the researcher's observations show that this rarely happens because of the company's quick handling of complaints from customers.

The link between company law and consumers looks like an unwritten contract because when customers pay, it is not only to get goods, but to get a decent shopping experience as well. Default arises from negligence so the company is fully responsible for the quality of its services. Research from Himawan

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et al. (2024) (Hartani Himawan, Arief Suryono, 2024) shows that in written agreements, legal action confirms that service performance is vulnerable to claims if not properly documented.

Based on the results of the analysis, the law is able to protect consumers because of its weak power when compared to the power of the company. When a complaint occurs, giving a parcel or shopping voucher as an expression of sincere apology cannot be said to be a bribe because this is a fulfillment of Article 4 of the PK Law regarding the right to compensation to prevent expensive litigation.

Therefore, service quality as an achievement has two sides, namely the side to build the company's reputation and also a strong law or default when it fails to provide good service.

Analysis of Service Default and Corporate Legal Responsibility

Based on the principle of *Pacta Sunt Servanda* which is the foundation of civil law in Indonesia, every agreement made between companies and consumers is binding on both parties which must be fully complied with. In consumer services, the company's promises regarding service standards such as delivery time, quality of goods, or complaint response are an integral part of the engagement so that violations of them automatically lead to default.

The company cannot get out of hand even though the violation is committed by employees, because employees are representatives of the company who deal directly with customers based on the theory of Vicarious Liability in the Civil Code Articles 1365 and 1367 which require compensation for unlawful acts.

Service defaults often arise from discrepancies between the promises imaged and the reality received by consumers, such as delays in service or substandard quality. Legally, this is regulated in Article 1234 of the Civil Code as not fulfilling the achievement as it should be.

Companies as business actors have full responsibility for all forms of subordinate negligence, as internal hierarchical relationships do not exempt them from primary obligations towards consumers. This approach is in line with Law No. 8/1999 on Consumer Protection, especially Articles 4 and 19, which emphasize consumers' rights to correct information and safe service, so that default becomes a basis for civil claims.

The provision of compensation can be seen as an effort to partially fulfill the obligation of compensation where business actors are obliged to provide compensation for losses due to goods or services received that are not in accordance with Article 19 of the GCPL. However, its effectiveness depends on the scale of losses, if consumers are severely harmed both materially and immaterially, the company is obliged to provide compensation whose value is proportional to the losses experienced by consumers.

GCPL Article 4 paragraph (1) f guarantees the right to advocacy and fair dispute resolution, including through the Consumer Dispute Resolution Body (BPSK). Research from Vallensia et al. (2025) (Vallensia et al., 2025) suggests that immaterial compensation often fails to meet consumers' expectations if the harm involves deeper emotional or financial aspects, so companies need to adopt restorative justice mechanisms to build long-term trust. Without this, symbolic actions such as giving parcels to compensate for major problems can worsen public perceptions of the company's credibility.

Corporate liability for service defaults does not stop at civil compensation, but can extend to the criminal and administrative realms if there is evidence of bad faith or repeated violations as stipulated in Article 62 of the GCPL which imposes criminal sanctions of up to imprisonment or fines.

Empirical cases show that courts often consider the principle of *Pacta Sunt Servanda* in deciding default, by ordering not only compensation, but also systemic changes in company operations to prevent

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recurrence. This approach strengthens the consumer's position as a party weak who are protected by the state.

Based on the analysis of the researcher's observations, the analysis of service defaults emphasizes the urgency for companies to integrate legal responsibility into business strategy, including employee training and monitoring service standards in order to avoid litigation that can harm reputation. This research also emphasizes that fulfilling obligations does not only meet legal demands, but can be an investment in long-term customer loyalty.

Failure in a case can trigger a domino effect of mass boycotts of a group's demands. Therefore, companies that are proactive in handling defaults will be more resilient in the face of today's competitive market dynamics.

Analysis of the Impact of Service Quality Defaults for Companies

Defaults in service quality are often the starting point of a chain of losses for companies, as violations of promised standards not only disappoint individual consumers, but undermine the foundation of trust that is an invaluable asset in a business. When companies fail to deliver on feats such as responsiveness or consistent service quality, it can set off a chain reaction that ranges from casual complaints to lawsuits. This direct impact can decrease the loyalty of aggrieved consumers.

Defaults can trigger the spread of negative information through digital platforms via bad reviews on social media or other review sites. This can lower the company's reputation and can last for years in search algorithms. Empirical research from Nadiyahana et al. (2025) (Nadiyahana et al., 2025) shows that one widely publicized default can reduce brand perception by 20-30 percent and this forces companies to allocate extra budget for image restoration which is often not fully effective.

Defaults have a financial impact due to an unexpected increase in operating costs, including expenditures on compensation, litigation, and restructuring of internal processes to prevent defaults from occurring again. One of the cases was a breach of contract with a third party reported in the case analysis of PT Investree in Irawan (2024) (Irawan, 2024) with a loss of Rp1.98 billion due to a default rate above 90 days reaching 16.44%.

Therefore, defaults can reduce the performance of internal employees because repeated pressure and complaints can lead to demotivation and considerable re-recruitment costs.

Analysis of the Impact of Service Quality Defaults for Employees

In service quality, defaults can be detrimental to employees who are at the forefront of interactions with consumers. The observation results show that when service failing to meet the standard, the employee directly involved becomes the main target of complaints which then become an internal sanction in the form of a warning letter or written reprimand. This mechanism reflects how the company's legal responsibility when employees are considered as the main executor of the promised performance despite the fact that systemic factors are often the main problem.

From a labor law perspective, the application of disciplinary sanctions against employees proven to cause service defaults is legitimate as long as it is in accordance with Article 153 of Law Number 13 Year 2003 on Manpower and company regulations that have been socialized. However, proportionality is key as excessive sanctions without consideration can lead to injustice, as employees often only carry out instructions from superiors without full control over resources.

In the absence of adequate training and coaching, employees may fall victim to the phenomenon

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of default due to high workloads or lack of ability to handle complaints. This can lead to repeated mistakes for employees and if it happens continuously, it can lead to more severe sanctions. The psychological pressure experienced by employees who lack competency development support tends to be prone to making mistakes that can trigger default.

This is one of the psychological impacts on employees because employees are positioned as witnesses or may even be the defendant even though they are acting on behalf of the company. Employees feel trapped in a vulnerable position where their loyalty is tested without any guarantee of equal legal protection from the company.

However, in the observation of this research, employees are given routine training so that this is able to reduce the occurrence of defaults at PT Lion Super Indo Tirtayasa Bandar Lampung branch, especially in the Bandar Lampung branch, the research location.

Defaults that occur repeatedly can lead to a toxic work environment due to waning solidarity between employees and a culture of mutual blame that arises as a result of self-defense mechanisms to avoid personal sanctions. The observation shows that good job training at PT Lion Super Indo Tirtayasa Bandar Lampung branch results in superior employee service and high discipline, thus minimizing the risk of default through significant performance improvement.

Critique Evaluation and Legal Solution

This research explores the inextricable link between poor service quality, default, and the burden of legal liability on companies and employees. The evaluation of the results of this study shows that although the company bears the primary responsibility based on the principle of Vicarious Liability in Civil Code Article 1367, employees as the frontline of the company who experience direct interaction with consumers are often the target of internal sanctions without any consideration of systemic factors such as excessive workload.

From a legal evaluation perspective, the main weakness lies in the lack of explicitly written and measurable service standards as the main trigger for default. the occurrence of default. Based on the results of the researcher's observations as an employee, the level of default that occurs at PT Lion Super Indo Tirtayasa Bandar Lampung branch tends to be low and almost rarely occurs due to the alertness of employees and managers in dealing with complaints.

Therefore, companies need to develop clear service standards based on the PK Law and supported by integrated SOPs, basic legal training for employees, and transparent and proportional compensation mechanisms so that defaults can be prevented from the start. Integration of these measures including digital monitoring not only reduces potential disputes and litigation costs, but protects consumer rights and increases certainty for employees to encourage a culture of compliance and sustainable service quality

CONCLUSIONS AND SUGGESTIONS

Based on the results of research through observations and discussions that have been described, it can be concluded that default in service quality has real legal implications for companies and employees at PT Lion Super Indo Tirtayasa Branch Bandar Lampung. Service quality is part of the company's performance in legal relations with consumers, so that from the company's performance in legal relations with consumers, so that if the service is not in accordance with the established standards, then this condition can be said to be a default.

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The research findings show that PT Lion Super Indo Tirtayasa Bandar Lampung Branch places service quality as a top priority through the implementation of service standards, customer satisfaction surveys, and consumer complaint handling mechanisms. However, in the event of non-optimal service, the impact is not only felt by consumers, but also creates legal risks for the company as well as disciplinary consequences for employees as direct implementers of services.

Based on the conclusions, it is recommended that PT Lion Super Indo, especially at the Tirtayasa Bandar Lampung Branch, continue to strengthen supervision and guidance of employees so that service quality remains consistent with established standards. The company also needs to ensure that every employee understands their responsibilities in providing professional services as part of the company's legal obligations to consumers. In addition, the mechanism for handling complaints and providing compensation needs to be carried out proportionally and transparently to prevent the escalation of legal disputes.

As for employees, increasing compensation, discipline, and awareness of the legal risks of service are important to understand so that the implementation of tasks can run in harmony with the interests of the company and the protection of consumer rights

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