

THE ROLE OF HUMAN RESOURCES IN CUSTOMER SERVICE QUALITY AT PT. BANK SUMUT MEDAN COORDINATOR BRANCH

**Muhammad Dimas Alfahri¹, Muhammad Gilang Anugrah², Alya Azizah³,
Dwi Indah Lestari⁴, Melisa Zuriani Hasibuan⁵, Julianto Hutasuhut⁶, Toni Hidayat⁷**

^{1,2,3,4,5,6,7} Universitas Muslim Nusantara Al-Washliyah

Email: mhddimasalfahri@gmail.com, gilanganugrah054@gmail.com, alyaazizah75@gmail.com,
indahponse55482@gmail.com, melisazurianihasibuan@umnaw.ac.id, julianto@umnaw.ac.id,
hidayattoni99@yahoo.com.

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Abstract

Human Resource Development is a strategic element for Bank Sumut to realize excellent service and maintain competitive advantage amidst the increasingly tight competition in the banking industry. Through structured and sustainable training and development programs, Bank Sumut equips employees with the knowledge, skills, and attitudes needed to provide the best service to customers. The main focus of human resource development includes improving communication skills, empathy, problem solving, and in-depth understanding of bank products and services. Competent employees are not only able to handle transactions efficiently, but also provide fast and precise solutions to various customer problems. Supervision and evaluation of training programs are carried out continuously to ensure their effectiveness, while awards and incentives are given to high-performing employees to strengthen the organizational culture that supports excellent service. In addition, the role of customer service and product knowledge are important components in providing valid information according to operational standards. By focusing on comprehensive human resource development, Bank Sumut ensures that every interaction with customers reflects a commitment to excellent service. This increases customer satisfaction and loyalty, strengthens the bank's reputation in the eyes of the public, and supports sustainable business growth. Competent, motivated, and customer-oriented human resources are the main key in creating a positive service experience and differentiating Bank Sumut from other financial institutions.

Keywords: *Human Resources, Service, Customers*

INTRODUCTION

In the Indonesian banking world, competition to maintain and compete for the market is very tight. Companies need human resources as a new way to gain competitive advantage. Companies want to have employees who perform well at all times in their jobs. Company requires employees who are willing to contribute more and take on extra roles to help the organization become more effective. This encourages employees to work more efficiently and effectively which can indirectly benefit the organization. (Titop et al., 2023). According to (Arifin et al., 2023) human resources are the most important factor as a support for a company to achieve its desired goals. Without human resources, the company cannot carry out its activities or company activities properly. With complete facilities and sophisticated technology and the large costs used, it will be worthless if there is no most important factor in the life of the company, namely human resources to maintain, maintain and make the best use of the facilities and facilities that have been provided properly. Providing every customer with the best service is a must for the banking industry. This can provide comfort to customers and it will increase their loyalty over time. Service quality is one of the most important factors for a bank's success as a lending company today. The issue of customer loyalty and satisfaction through service has become a commitment for banks in running their business. If the assistance provided to customers is good and able to provide the best support, then this will have a positive impact on their work efficiency. If customer satisfaction increases, this will increase customer trust and loyalty given by customers to the bank.

LITERATURE RIVIEW

Meaning of Human Resources

Human Resources (HR) is a very important factor and cannot be separated from a company. Human Resources are an important asset for every company, because they determine the success of the company in achieving its business goals, (Dadan Ahmad Fadili, et al., 2018). Human Resources in the company need to be developed in order to improve their work capabilities. A company needs to encourage each employee to improve their performance so that the company's desires and goals can be achieved quickly. Human resources are one of the important elements in running a business. A company's human resources are the driving force behind other resource elements. If a company does not have human resources, it cannot manage other resource elements. Human resources (HR) are the most important element for a country. The development of an organization or organization depends on quality human resources. Therefore, it is very important to select competent personnel

Human Resources Function

This activity requires careful consideration of the management functions themselves. (Hazni & Ali, 2024) explains that there are 10 functions of human resource management, namely:

1. Planning

Planning is a series of activities in predicting the workforce with the aim that the organization's needs can be met properly. The process of realizing these goals, the planning process is to make decisions for workers that include organization, control, development, integration, maintenance and others.

2. Organizer

Organizing is a series of activities in managing employees by making decisions regarding the division of work tasks, work relationships, delegation, integration, and coordination in the form of an organizational chart structure. Organizations only need tools to achieve goals, a good organization will help realize goals effectively.

3. Direction and Development

Directing and controlling are activities that provide information instructions to workers that are useful for establishing cooperation between employees with the aim of achieving the organization's vision can be done effectively and efficiently. Directing is generally carried out by the leader who with his authority provides direction or briefs on all the main tasks and functions of the workers properly. The procurement of this activity is a process of placement and orientation for new workers or employees that is adjusted to the needs of the organization.

4. Control

Control is an activity to recognize employees to comply with organizational regulations and work according to plan. If there is a deviation, corrective and improvement actions are taken. Employee control includes attendance, discipline, cooperative behavior and maintaining the work environment situation.

5. Development

Development is the process of improvising technical, theoretical, conceptual, and whatever capabilities are inherent in workers through education, training and development. This program will be given to employees that are adjusted to the needs of current or future work.

6. Compensation

Compensation is the provision of direct or indirect rewards in the form of money or goods given by the organization to employees as compensation. The principle of this organization is fair and appropriate in the sense of fulfilling primary needs.

7. Integration

Integration is an activity to unite the interests of the organization and the interests of the workers, in order to create an integration of workers who have a sense of caring and mutual benefit. On the one hand, the organization gains significant success or profit, while on the other hand, workers will get the needs of the results of their work itself.

8. Maintenance

Maintenance is an activity in maintaining and improving the physical, mental, royal and loyalty conditions of workers so that they can position themselves as someone with high integrity. This

maintenance is included in a program based on the needs of all workers, and is guided by the internal and external consistency of the organization.

9. Discipline

Discipline is a function of human resource management that has an interest and is one of the keys to success in an organization. Without discipline, it is unlikely that the goals of the organization can be carried out optimally. Discipline is the desire and awareness to obey organizational regulations and social norms.

10. Termination

Termination is the termination of an employee's employment relationship from an organization. This termination is caused by the employee's desire, the organization's desire, the end of the employment contract, retirement or other reasons. The implementation of the management function as well as possible in employees will facilitate the realization of the goals and success of the organization.

The Role of Human Resources

Human Resources plays an important and dominant role in organizing and establishing personnel programs that cover the following issues (Heru Saputra et al., 2020):

1. Determining the number, quality, and effective placement of workers according to company needs based on job descriptions, job specifications, job requirements, and job evaluations.
2. Determine the recruitment, selection and placement of employees based on the principle of the right man in the right place and the right man in the right job.
3. Establish welfare, development, promotion and termination programs.
4. Conducting employee education, training, and performance appraisals.
5. Forecasting the supply and demand for human resources in the future .

Meaning of Customer Service Quality

Good service quality is a determinant of a company's success in attracting new customers or retaining existing customers. In the banking business, service quality is very important for consideration as a reference for customers and choosing a bank with good quality and qualified service. According to (Yulisetiarini and Prahasta, 2019), stated that satisfied customers are influenced by service quality. Service quality will affect customer satisfaction to be satisfied. According to (Yulisetiarini and Prahasta, 2019), that one of the factors that influences customer satisfaction is service quality with a positive influence. The increasing quality of service, the customer satisfaction will also increase. This is due to customer preferences that prioritize service quality over other factors such as price and product. Service quality has a direct and significant impact on customer satisfaction. Therefore, the better the service provided by Bank Sumut, the more satisfied customers will be and give rise to positive attitudes, such as giving good reviews and reducing complaints , (Ardiyanto & Septi Wulandari, 2024) Service quality is something complex, and guests will assess service quality through five service dimension principles as their measurement, namely as follows:

1. Reliability is the ability to provide the type of service promised to customers accurately and correctly .
2. Responsiveness, namely the awareness or desire to act quickly to help customers and provide timely service.
3. Assurance, is the knowledge and courtesy and confidence of employees. The assurance dimension has the following characteristics: competence to provide services, politeness and respect for customers .
4. Empathy, providing individual attention to customers . This empathy dimension has the following characteristics: willingness to approach, provide protection and efforts to understand the customer's desires, needs and feelings .
5. Tangibles, namely something that is visible or real, namely: the appearance of employees, and other physical facilities such as equipment and supplies that support the implementation of services.

Benefits of Quality Customer Service

One of the most important factors in the success of a company is the quality of service, which can offer several benefits such as:

1. Excellent service (really experienced, value exceeds consumer expectations) or very satisfying service is the basis for premium pricing. Companies that set important prices must be able to provide a high level of

customer satisfaction.

2. Good service provides opportunities for product and price diversification. For example, different service offerings by speed level are charged for services with very fast throughput times.
3. Creating customer loyalty. Loyal customers are not only potential for sales of existing products but also for new products from the company.
4. Satisfied customers are a source of positive information about the company and its products to outside parties, and can even become advocates for the company, especially in the face of negative issues.
5. Customers are a source of information for companies regarding marketing intelligence and the development of company services or products in general.
6. Good quality means saving costs, such as the cost of acquiring new customers, correcting mistakes, repairing the image due to default, etc. So retaining existing customers through satisfactory service quality is very important.
7. Properly designed and implemented service quality not only satisfies customers, but also increases employee job satisfaction. Employees can accept the requirement to always satisfy their customers. Because this allows him to facilitate his financial situation and self-expression. For service companies, employee satisfaction in dealing with customers plays an important role in maintaining the quality image they have built.

RESEARCH METHODS

This research is a qualitative research. Qualitative research is frequently classified as a relatively recent methodological approach, owing to its increasing recognition and utilization over the past few decades (Sugiyono, 2019). It is rooted in the post-positivist paradigm, which underscores the importance of understanding social reality through interpretive and context-sensitive inquiry.

RESULTS AND DISCUSSION

Human Resource Development (HRD) is an activity carried out by an organization to improve the skills of its HR which involves the acquisition of knowledge, skills, and behaviors that can improve employees' ability to face challenges in the workplace. HR training and development is a crucial step in building a service culture at Bank Sumut. Structured and ongoing training programs help employees understand the importance of excellent service and how to apply it in their daily work. Development HR that focuses on improving communication skills, empathy, and problem solving is essential to ensure that employees are able to provide satisfactory service. Well-trained employees are not only able to handle transactions efficiently, but can also provide appropriate and fast solutions to various problems faced by customers. High competence also helps employees to adapt to changing customer needs and technological developments in the banking sector.

Effective training covers a wide range of aspects, from understanding bank products and services, to interpersonal skills such as communication and handling customer complaints. Developing a positive and proactive attitude is also an important focus, because employee attitudes greatly influence the customer experience in interacting with the bank.

Monitoring and evaluation of training programs are also important to determine the effectiveness of training and improve the quality of service. An organizational culture that supports excellent service can be enhanced by providing rewards and incentives to employees who provide excellent service. With a strong focus on HR development, every interaction with customers reflects a commitment to excellent service, which in turn will increase customer satisfaction and loyalty, and strengthen the bank's reputation in the eyes of the public.

The role of customer service is also crucial in improving the quality of customer service. Research shows that good customer service is very important in providing service to customers. In addition, product knowledge by employees, especially those who interact directly with customers such as telephone operators in hotels, also plays an important role. With good product knowledge, employees can provide good service and valid information in accordance with operational standards. The quality of customer service is the main foundation for the sustainability and growth of Bank Sumut. In an era of increasingly tight competition, Bank Sumut's ability to provide superior services is the main differentiator with other financial institutions. Human resources (HR) play an important role in achieving this. Competent, motivated and customer-oriented human resources are the main key in providing a positive and memorable service experience to customers.

CONCLUSION

Human Resources (HR) Development is a strategic investment for Bank Sumut in realizing excellent service and maintaining competitive advantage in an era of increasingly tight competition. Through structured and sustainable training and development programs, Bank Sumut equips employees with the knowledge, skills, and attitudes needed to provide the best service to customers. The main focus of HR development includes improving communication skills, empathy, problem solving, and in-depth understanding of bank products and services. Well-trained employees are not only able to handle transactions efficiently, but also provide appropriate and fast solutions to various customer problems. High competence allows them to adapt to changing customer needs and technological developments in the banking sector. In addition, developing a positive and proactive attitude is an important key, because employee attitudes greatly affect the customer experience in interacting with the bank. Continuous monitoring and evaluation of training programs ensures their effectiveness and enables continuous improvement of service quality. An organizational culture that supports excellent service is reinforced through the provision of awards and incentives to employees who provide the best service. The role of *customer service* and good product knowledge *are* also important elements in providing valid information that meets operational standards.

By focusing on comprehensive HR development, Bank Sumut ensures that every interaction with customers reflects a commitment to excellent service. This, in turn, increases customer satisfaction and loyalty, strengthens the bank's reputation in the public eye, and supports sustainable business growth. Thus, competent, motivated, and customer-oriented HR is the main key in providing a positive and memorable service experience, and distinguishes Bank Sumut from other financial institutions.

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