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## Human Resource Development In An Effort To Improve Service Towards Customer Satisfaction At PT. Pegadaian (Persero) Ciparay Branch

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### Abstract

This study aims to analyze the extent to which Human Resource Development (X1) affects two important variables, namely Service Quality (Y1) and Customer Satisfaction (Y2). In the process, a quantitative approach is used as the main method, as well as applying the Descriptive Verification approach, in the sampling technique using Random Sampling because the Service is dynamic and the number of customers changes. The results of this study show a simultaneous influence on Variable Y1 and Variable Y2 on Variable (X1), with the results of SPSS 30 data processing of 76.2% and the remaining 23.8% coming from other variables that are outside the scope of this study and are not analyzed further. This indicates that although Human Resource Development has a significant role in improving service quality and customer satisfaction, there are also other external factors that need to be considered in further research to obtain a more comprehensive picture of the determinants of service quality and customer satisfaction as a whole.

**Keywords: Human Resource Development, Service Quality, Customer Satisfaction.**

### INTRODUCTION

Human Resource (HR) Development is a strategic and organized process aimed at improving individual capacity and competence in the workplace. This process encompasses various strategic efforts through targeted education and training activities, which focus not only on improving technical skills but also on theoretical understanding, conceptual abilities, and strengthening professional ethics and morality. In other words, HR development aims to develop employees who are not only capable of carrying out tasks according to the functional demands of their positions but also able to think critically, adapt to change, and uphold organizational values in all their work activities. This approach ensures that each individual is adequately prepared to face the complexity and dynamics of an increasingly competitive workplace (Marnis, 2008). According to (Sedarmayanti, 2017), HR development can be understood as a series of structured processes designed to improve employee competence, performance, and work productivity through planning and training activities. Thus, HR development must focus on creating competencies that meet business needs, which in this case involves training in digital services and financial literacy (Arif Yusuf Hamali, 2018).

According to Parasuraman et al., 1988, service is a comparison between the performance of the service provided and customer expectations. Service can be understood as a form of activity or performance of individuals or

organizations with the aim of meeting the needs, expectations, or requests of other parties, whether customers, the community, or other stakeholders. This activity is interactive and often involves a value exchange process without a concrete physical form. Fundamentally, the main characteristic of a service lies in its intangible nature and does not result in direct ownership for the recipient. This means that services cannot be stored or owned like goods; rather, their benefits can only be felt during the interaction process. Therefore, service quality depends heavily on the method of delivery, the interaction between parties, and the recipient's perception of the benefits provided (Kotler & Keller, 2021). According to Ivonne Wood in Adji, 2022, customers who receive good service will feel financially satisfied. They tend to use the service or product from the business again, as well as recommend it to their friends and family members. When the results of a product or service are compared to expectations, satisfaction can be a positive or negative emotion. A person will feel disappointed if the results are below expectations and very happy if the results exceed expectations (Kotler & Keller, 2017).

Customer satisfaction is a positive emotional state that arises when there is a match, or even exceedance, between customer expectations for a product or service and the reality they experience. When the service provided meets or exceeds these expectations, a sense of satisfaction naturally develops. Several important aspects, such as service quality, speed in responding to needs, ease of access to services, and the friendly attitude of service personnel, are crucial elements in shaping this perception of satisfaction. A high level of satisfaction not only impacts increased customer trust but also plays a strategic role in building long-term loyalty and strengthening the bond between customers and service providers. Thus, customer satisfaction is the main foundation for managing sustainable and mutually beneficial relationships (Tedjokusumo & Murhadi, 2023). According to Noor (in Abdurohman & Adji, 2023), the sense of satisfaction experienced by customers when their expectations are met is known as customer satisfaction. Therefore, when expectations and the actual state of a product or service are compared, customer satisfaction results. Customers will be satisfied when the performance aligns with what is expected; if it does not meet expectations, they will be dissatisfied.

PT Pegadaian (Persero) Ciparay Branch is facing challenges in customer service, such as negative perceptions in the community that consider Pegadaian only for people from the lower economic class and minimal Financial Literacy. The level of financial literacy and inclusion in non-bank financial institutions still shows relatively low achievements when compared to the banking sector. Referring to the results of the 2025 National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority, the national financial literacy indicator in 2025 increased by 66.46% from 2024, which was 65.43%, while the national financial inclusion indicator in 2025 increased by 80.51% from 2024, which was 75.02%. This refers to the lack of public understanding of Non-bank product service products (Akbar Maulana Al Ishaqi, 2025). In conditions like this, financial institutions are required to develop

Human Resources who are not only technically competent, but can also provide responsive education and services that suit customer needs.

PT Pegadaian (Persero) as a financial institution engaged in pawnshops, plays an important role as a financial solution for the community, especially through several products such as gold pawn and gold savings which are increasingly in demand by the public. Along with the development of technology and increasingly complex customer needs, through Human Resource Development is the main key to ensure the quality of service provided becomes more optimal and responsive, including providing financial literacy education to customers to understand the benefits, risks, and work of Pegadaian products. By improving HR competencies in digital adaptation and understanding of financial products, Pegadaian can provide easy access and information to customers through financial literacy to build customer trust, as well as adjust service needs to customer financial needs, through the Pegadaian Digital Service Application it is very easy to get access and information, with several features in it customers can make several transactions easily and responsively without having to come to the outlet. Thus through Human Resource Development and financial literacy are two important aspects in efforts to increase customer satisfaction and company sustainability.

PT Pegadaian (Persero) is a business entity with the status of a State-Owned Enterprise, has a strategic role in providing financial services to the public, especially pawn services, this company has been operating since April 1, 1901. After the issuance of Staatsblad No. 131 on March 12, 1901. The establishment of Bank van Leening by Vereenigde Oostindische Compagnie in Batavia in 1746 was an early milestone in the history of the existence of pawn institutions in Indonesia. The first pawnshop was established in Sukabumi, West Java, and April 1 is celebrated as the anniversary of the pawnshop. Pegadaian developed into an institution owned by the Dutch East Indies. PT Pegadaian (Persero) has a very extensive network, with branch offices and agents spread throughout Indonesia. As technology advances, Pegadaian has launched a digital application, the Pegadaian Digital Service, to facilitate customers in conducting online transactions such as digital pawning, purchasing gold, paying installments, and accessing the latest gold price information.

Referring to the results of previous research conducted by Ramli Mile, Peggy A. Mekel, and Merlyn Karuntu, this study emphasizes the significance of Human Resource Development (HRD) efforts and structured training as crucial factors in improving employee work motivation and professional capabilities. The implementation of HRD training and development programs has been shown to have a significant impact on employee performance and the quality of services provided. This study adopts a qualitative descriptive approach as the main methodological framework, aiming to gain a comprehensive and in-depth understanding of the phenomena that are the focus of the research, through narrative and contextual exploration, which includes in-depth interview techniques with informants who are the main data sources for this study. According to the findings, the management of Pegadaian North Gorontalo has

successfully implemented human resource development to prepare for increased responsibilities in the future (Mile et al., 2014).

The purpose of this research is to examine in depth the process and strategy of Human Resources Development (HRD) implemented at PT Pegadaian (Persero) Ciparay Branch. In addition, these efforts also contribute directly to improving the quality of service provided to customers and customer satisfaction. In addition, this research aims to examine the Financial Literacy possessed by employees to provide education and understanding of finance to customers. This research also identifies HR development factors such as training, motivation, work evaluation, and employee rotation.

## **RESEARCH METHODS**

In this study, a quantitative approach is the basis of the analysis. This study uses a quantitative method combined with a descriptive-verification approach. In quantitative research, the approach emphasizes more on collecting data in the form of numerical data which is then analyzed using statistics to test the relationship between the two variables (Sugiyono, 2018). This approach aims to provide an overview of the condition of human resource development at PT Pegadaian (Persero) Ciparay Branch while also testing the influence of human resource development on customer service and satisfaction (Nazir, 2014). Data collection in this study was carried out by distributing questionnaires to customers and employees using a Likert scale as a measurement instrument.

The population in this study consists of individuals who are customers of PT Pegadaian (Persero) Ciparay Branch. Due to the dynamic nature of the service, the number of customers can fluctuate, and the data is not always publicly available, the customer population is considered very large and cannot be accurately counted. This research focuses on customers who directly experience the quality of service provided by employees.

The number of variable indicators included in this study determines the sample size. According to (Arikunto, 2010), a research sample is a sample taken from the population being studied in the Research Methodology. This method applies the random sampling method in the sampling process, namely a random respondent selection technique that provides equal opportunities to all members of the population to be part of the sample. Every member of the population, regardless of their role as an individual or part of a group, has the same opportunity to be selected as part of the research sample.

A hypothesis is a long-term solution to a research problem, the validity of which requires empirical testing through collected data (Hardani et al., 2020). This study examines the impact of the Human Resource Development process on the level of Service and Customer Satisfaction at PT Pegadaian (Persero) Ciparay Branch. This hypothesis testing uses special software, namely SPSS 30. The hypothesis in this study is formulated as follows:

1. H1: Human Resource Development has been proven to have a positive and significant impact on improving the quality of services provided by PT Pegadaian (Persero) Ciparay Branch.

2. H2: Service quality has been proven to have a positive and significant impact on customer satisfaction at PT Pegadaian (Persero) Ciparay Branch.
3. H3: Human Resource Development has been proven to have a positive and significant impact on customer satisfaction at PT Pegadaian (Persero) Ciparay Branch.

## RESEARCH RESULT

### Validity Test

**Table 3.1 Validity Test**

Statement	X1 rhitung	Y1 rhitung	Y2 rhitung	rtable 5%	Information
1	0.665	0.624	0.781	0.284	Valid
2	0.781	0.587	0.652	0.284	Valid
3	0.558	0.695	0.732	0.284	Valid
4	0.680	0.735	0.653	0.284	Valid
5	0.606	0.630	0.791	0.284	Valid

Source: Data processed by SPSS 30

Based on the validity test results in the summary table above, it can be said that all variables (HR Development, Service Quality and Customer Satisfaction) can be declared valid because  $r \text{ count} < r \text{ table}$  with a value of 0.284.

### Reliability Test

**Table 3.2 Reliability Test**

Variables	Cronbach's Alpha	Alpha 0.60	Information
Human Resources Development	0.761	0.60	Reliable
Quality of Service	0.761	0.60	Reliable
Customer Satisfaction	0.785	0.60	Reliable

Source: Data processed by SPSS 30

Based on the Reliability Test Results, the results of the table above, Based on the measurement of instrument reliability using the Cronbachs Alpha approach, the coefficient value for variable X1 is 0.761, variable Y1 is also 0.761, and variable Y2 is 0.785. It can be concluded that the value based on the table above has exceeded the minimum threshold of 0.60 which indicates that each item and instrument can be declared Reliable.

### Partial Hypothesis Test (T-Test)

**Table 3.3 Partial Hypothesis Testing**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.790	2.501		3.915	<,001
	Pelayanan	.574	.120	.563	4.772	<,001

a. Dependent Variable: Pengembangan\_SDM

Source: Data processed by SPSS 30

Based on the data listed in the previous table, the partial t-test analysis shows that there is a significant influence of the Human Resource Development variable (X1) on Service Quality (Y1). The empirical evidence is seen through the significance value reaching 0.001, which is statistically smaller than the threshold of 0.05 ( $0.001 < 0.05$ ), and the test results show that the calculated t value reaches 4.772, which significantly exceeds the t-table value of 2.011. therefore, H1 is rejected and H2 is accepted. This shows that service quality is significantly influenced by human resource development.

**Table 3.4 Partial Hypothesis Testing**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.132E-14	1.738		.000	1.000
	Kepuasan Nasabah	1.000	.080	.873	12.524	<,001

a. Dependent Variable: Pengembangan\_SDM

Source: Data processed by SPSS 30

Referring to the results of the partial t-test presented in the previous table, it is known that the Human Resource Development variable (X1) has a significant influence on the Customer Satisfaction variable (Y1). The empirical evidence is seen through a significance value of 0.001, which is smaller than the probability level of 0.05 ( $0.001 < 0.05$ ), as well as a calculated t-value of 12.524, which far exceeds the t-table value of 2.011. By considering the results of the previous analysis, the results of this test provide a strong basis for rejecting the null hypothesis (H1) and accepting the alternative hypothesis (H3). This indicates that service quality is significantly influenced by human resource development.

**Simultaneous Test (F Test)**

**Table 3.5 Simultaneous Test**  
**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	448.510	2	224.255	76.819	<,001 <sup>b</sup>
	Residual	140.124	48	2.919		
	Total	588.634	50			

a. Dependent Variable: Pengembangan\_SDM

b. Predictors: (Constant), Pelayanan, Kepuasan Nasabah

Source: Data processed by SPSS 30

The calculated F value is 76.819, while the F table value at a significance level of 5% ( $\alpha = 0.05$ ) is 3.19, based on the findings of the ANOVA test, which aims to determine the simultaneous influence of variables, in the table above, it is obtained that the calculated F value is 76.819, which is significantly higher than the F table value of 3.19, it can be concluded. This shows that Ho3 is rejected while Ha3 is accepted, indicating that the level of customer satisfaction and service quality have a major impact on HR Development.

### Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.873 <sup>a</sup>	.762	.752	1.70858

a. Predictors: (Constant), Kepuasan Nasabah, Pelayanan

b. Dependent Variable: Pengembangan\_SDM

**Table 3.6 Test of Determination Coefficient**

Source: Data processed by SPSS 30

The regression analysis findings show that the coefficient of determination is 0.762, or 76.2%. Thus, it can be said that customer satisfaction and service quality contribute 33.2% to human resource development, with other aspects contributing the remaining 23.8%.

## CONCLUSION

Based on the results of the data analysis that has been conducted, it can be concluded that Human Resource Development (HRD) has a significant influence on Service Quality and Customer Satisfaction at PT Pegadaian (Persero) Ciparay Branch. HRD development used through training, education, motivation, and performance evaluation has proven employee professionalism in providing optimal service to customers to increase customer trust and loyalty.

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