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Author : Zabda Ladzza, et al  
DOI : 10.32734/lwsa.v9i2.2816  
Electronic ISSN : 2654-7066  
Print ISSN : 2654-7058

*Volume 9 Issue 2 – 2026 TALENTA Conference Series: Local Wisdom, Social, and Arts (LWSA)*



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# Service Quality Performance Improvement Strategy of PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin

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## Abstract

*Work culture plays a crucial role in shaping employee performance, particularly in the banking sector, where service quality directly impacts customer satisfaction. This study examines how work culture influences employee performance and service quality, focusing on factors such as work discipline, motivation, and organizational commitment. Unlike previous studies that primarily emphasized technical service improvements, this research highlights the role of cultural and behavioral aspects in optimizing service delivery. Using a mixed-method approach, data were collected through surveys and interviews with employees and customers. Findings reveal that a strong and positive work culture enhances employee performance, resulting in higher service quality. Key contributors include effective leadership, continuous training, and a customer-centric mindset. However, challenges such as resistance to change and inconsistent discipline remain barriers to optimal results. To address these issues, the study recommends structured training programs, a more engaging work environment, and reinforcement of organizational values. Implementing these strategies is expected to improve employee performance, elevate customer satisfaction, and strengthen the bank's competitiveness in the industry.*

*Keywords: Work Culture; Employee Performance; Service Quality; Banking Industry; Organizational Commitment*

## 1. Introduction

In the modern banking industry, service quality is one of the key elements in maintaining the existence and competitiveness of financial institutions. As customer expectations for fast, accurate, and satisfactory services continue to rise, banks are required to continuously improve various aspects of their service performance. In this context, performance is not only related to the volume of transactions or the number of customers served, but also includes effectiveness, efficiency, productivity, timeliness, and the quality of responses to customer needs. Good performance can only be achieved if services are delivered professionally, systematically, and based on measurable strategies.

Banking services are not merely about handling financial transactions but also about creating a positive customer experience. This includes staff friendliness, speed of processes, accuracy of information, and the comfort of facilities. In an era of increasingly fierce competition, banks cannot solely rely on the products they offer; instead, they must focus on how those products and services are delivered to customers. This is where the synergy between service and performance becomes essential, producing excellent service quality.

PT Bank Syariah Indonesia (BSI), as a sharia-based banking institution formed from the merger of Bank Syariah Mandiri, BRI Syariah, and BNI Syariah, carries a major mission to become a modern, inclusive, and highly competitive Islamic bank. One of its branches, BSI KCP Stabat KH Zainul Arifin, has shown significant customer growth over the years. In 2022, the branch recorded 20,150 customers, which increased to 25,280 in 2023, and reached 28,178 in 2024. However, this growth in customer numbers has not been matched by a proportional increase in staff. In 2022 and 2023, the number of employees remained stagnant at 20, before increasing slightly to 23 in 2024.

This imbalance directly affects service performance. The employee-to-customer ratio in 2022 was 1:1007, rising to 1:1264 in 2023, and only decreasing slightly to 1:1225 in 2024. Ideally, this ratio should not exceed 1:800 to ensure optimal service. The imbalance has forced employees to handle an excessive number of customers, which risks lowering service quality and creating a

heavy workload. As a result, customers may experience service delays, dissatisfaction, and even switch to competitor banks.

Operational indicators of service quality—such as customer satisfaction, service time, complaint levels, employee productivity, and response time—have also shown a decline. For instance, customer satisfaction dropped from 85% in 2022 to 78% in 2024. Average service time increased from 5 minutes to 7 minutes, while the number of complaints rose from 150 to 250 cases. Response time also worsened from 10 minutes to 15 minutes. These trends indicate that without intervention through proper strategies, service performance will continue to deteriorate.

In such circumstances, a well-planned and systematic strategy is required to improve service quality performance. This strategy should include restructuring workflows, enhancing employee competencies, leveraging digital technology for service efficiency, and developing a reward system to boost work motivation. The strategy must also take into account competitive challenges from rival banks such as BRI and Bank Sumut, which possess advantages in digital service speed, sufficient human resources, and operational flexibility. The presence of these competitors in the same region as BSI KCP Stabat demands that BSI formulate service strategies that are not only responsive but also adaptive and customer-oriented to meet local needs.

To achieve an effective strategy, an appropriate performance improvement methodology is needed. This can involve using SWOT analysis to evaluate performance, combined with routine assessments of service quality indicators. Such an approach ensures that the implemented strategies remain adaptive and aligned with the dynamic conditions on the ground.

## **2. Literature Review**

### *2.1. Definition and Indicators of Employee Performance*

Employee performance can be defined as the level of success an individual achieves in carrying out their responsibilities according to the tasks assigned (Dessler, 2020). Good performance reflects both effectiveness and efficiency in task execution, as well as the employee's contribution to the overall organizational goals. According to Mangkunegara (2021), several indicators can be used to measure employee performance. The first is work quality, which refers to the degree of accuracy and precision in completing tasks to meet organizational standards. The second is work quantity, which represents the volume of output achieved within a specific period, serving as an indicator of employee productivity. Another important indicator is timeliness, referring to the extent to which tasks are completed according to the schedule without unnecessary delays. Additionally, work effectiveness is measured by how tasks are executed with minimal errors and costs while maximizing resource utilization. Finally, work commitment highlights employee loyalty and dedication in fulfilling responsibilities, reflecting the degree of emotional involvement they demonstrate in their job.

### *2.2. Performance Variables*

One of the central variables of performance is productivity, which measures how much output can be achieved within a certain period. High productivity indicates efficiency and the ability of employees to meet established work targets. Productivity is influenced by factors such as motivation, workplace facilities, and effective time management (Sari & Nugroho, 2021). From an organizational perspective, enhancing productivity is a key strategy for boosting competitiveness (Zhang et al., 2020).

Another crucial variable is work quality, which reflects the accuracy, completeness, and conformity of results with expected standards. High-quality output not only fulfills organizational requirements but also provides added value for both the company and its customers (Liu et al., 2022). Consistent work quality strengthens the company's reputation and enhances client satisfaction (Ramli & Wahyudi, 2020).

Timeliness is also a significant factor, as it emphasizes the ability to complete tasks according to planned schedules. Delays can disrupt operational processes and lead to additional costs (Putri & Hidayat, 2021). Employees with strong time management skills generally achieve better performance outcomes (Mohan & Kumar, 2020).

Closely related to this is efficiency, which refers to the optimal use of resources such as time, energy, and costs to achieve desired results. Efficiency can be improved through effective resource allocation and minimizing waste (Susanti et al., 2021). Organizations that achieve high efficiency are capable of maximizing output while using minimal input, thereby improving profitability (Anderson & Brown, 2020).

Beyond these aspects, initiative and creativity also play vital roles. Initiative reflects an employee's ability to take proactive action without waiting for instructions, while creativity represents their ability to generate innovative ideas and solutions. Both elements are essential in adapting to changes and challenges in a dynamic work environment (Rahman & Yasin, 2021). Employees with high initiative and creativity make important contributions to organizational innovation (Wang et al., 2022).

Team performance also depends on teamwork, which reflects the ability of employees to collaborate, support one another, and contribute effectively within group settings. Strong teamwork fosters synergy among members, improving both efficiency and the quality of results (Fauzi et al., 2020). A supportive work environment and effective communication are key enablers of successful teamwork (Smith & Lee, 2021).

Another indicator is compliance with procedures, referring to the degree to which employees adhere to organizational rules, policies, and standard operating procedures. Compliance is critical to maintaining consistency, safety, and quality of outcomes (Jones et al., 2020). Continuous training and awareness programs can help improve adherence to established

procedures (Setiawan & Putra, 2021).

Lastly, communication serves as a vital dimension of performance. Effective communication ensures that information is conveyed clearly, accurately, and comprehensibly to colleagues, supervisors, and other stakeholders. Good communication supports coordination, problem-solving, and timely decision-making (Nurhayati & Santoso, 2022). Furthermore, smooth communication strengthens interpersonal relationships and fosters a positive organizational culture (Kurniawan et al., 2020).

### 2.3. Definition of Minimum Service Standards

The Minimum Service Standard (SPM) serves as a benchmark that public service providers must meet, representing the minimum quality, quantity, and timeliness of services delivered to the public. The purpose of SPM is to ensure that all citizens have equal access to adequate and fair services without discrimination (Kurniawan & Pratama, 2021). SPM functions not only as a quality control tool and an evaluation basis for service performance but also as a guideline in service planning and budgeting. Thus, it goes beyond being an administrative requirement, serving as a strategic instrument to improve people's quality of life through services that are accurate, timely, and affordable (Rahmawati et al., 2020).

### 2.4. Core Components of Minimum Service Standards

SPM covers several dimensions of service delivery. The first is service time standards, which define the maximum time allowed for completing services such as document issuance or administrative processes (Santoso & Harahap, 2022). Delays can lead to economic losses and declining public trust. The second is service cost standards, which ensure that fees charged remain within reasonable and transparent limits, with some essential services provided free of charge to guarantee accessibility for all social groups (Fauzi et al., 2021).

The third component is quality standards, emphasizing accuracy, precision, and professionalism in service delivery, including alignment with public needs and regulations (Putra & Sari, 2020). Fourth is quantity standards, which relate to the coverage of services provided, such as the number of vaccines available in a given area to ensure herd immunity (Wijaya & Nugroho, 2020). Lastly, service procedure standards guarantee that services are delivered through clear and accessible processes, minimizing bureaucracy and reducing risks of corruption (Handayani et al., 2023).

### 2.5. Implementation of SPM for Public Service Improvement

The implementation of SPM has significant positive impacts on public service quality. By setting clear standards, service providers can objectively measure and improve their performance, thereby enhancing efficiency, effectiveness, and transparency (Putri & Hidayat, 2021). This process fosters greater trust and satisfaction among service users while strengthening government legitimacy and credibility. Furthermore, SPM serves as a foundation for regional planning and budgeting, helping to identify priority services based on community needs (Santoso & Harahap, 2022). Within the broader framework of bureaucratic reform, SPM functions as a critical instrument for promoting responsive and results-oriented public services.

### 2.6. Challenges and Barriers in Implementing SPM

Despite its benefits, SPM implementation faces several challenges. One major issue is limited human resources, where a lack of qualified personnel and insufficient staffing in public service sectors often leads to poor service quality and coverage (Rahmawati et al., 2020). Another barrier is inadequate infrastructure and technology, which slows down service processes and reduces efficiency (Handayani et al., 2023). Additionally, disparities across regions create unequal standards, where differences in fiscal capacity and resources result in service quality gaps, particularly in underdeveloped areas (Wijaya & Nugroho, 2020). Lastly, resistance to change and weak supervision also hinder progress, as rigid bureaucratic culture and insufficient monitoring make it difficult to ensure consistent implementation (Putri & Hidayat, 2021).

### 2.7. Strategies for Enhancing SPM Implementation

To overcome these obstacles, several strategies can be applied. One key approach is developing human resource competencies through continuous training, workshops, and education to equip staff with the necessary skills and understanding of service standards (Santoso & Harahap, 2022). Another is the digitalization of public services, leveraging information and communication technology (ICT) to accelerate processes, reduce bureaucracy, and improve transparency and accountability (Fauzi et al., 2021).

Additionally, strengthening monitoring and evaluation systems particularly through real-time, data-driven supervision can help quickly identify and resolve service issues (Handayani et al., 2023). Finally, collaboration and synergy among stakeholders is essential, involving communities, private sectors, and non-governmental organizations in both service provision and oversight (Rahmawati et al., 2020). Together, these strategies enhance the effectiveness and sustainability of SPM, ensuring that public services remain accessible, reliable, and of high quality.

## 3. Method

### 3.1. Research Type

This study employs a qualitative approach using SWOT analysis to examine strategies for improving employee performance in order to enhance service quality at PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin. The approach emphasizes an in-depth understanding of the experiences, perceptions, and strategies implemented by employees and management within their daily work context. Data will be obtained through in-depth interviews and participatory observations to explore both internal and external factors that influence performance. The analysis will be conducted descriptively to identify strengths, weaknesses, opportunities, and threats that are relevant to performance improvement. The results of this research are expected to provide richer contextual insights for management in formulating human resource development strategies, as well as serving as a reference for improving service quality in the Islamic banking sector.

### 3.2. Research Location

The research will be conducted at PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin, located at Jl. KH. Zainul Arifin No. 17-A, Stabat, Langkat Regency, North Sumatra. This location was chosen because it serves as the operational hub of the branch in providing Islamic banking services to the community. As one of the leading Islamic financial institutions, PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin plays a strategic role in improving service quality for customers through optimal human resource management. Therefore, this study focuses on analyzing strategies to enhance employee performance in order to achieve higher-quality and more professional services. Conducting the research at this site will provide comprehensive insights into the various factors that influence employee effectiveness, including internal company policies, training and development systems, job satisfaction, and the effectiveness of reward and motivation systems. In addition, the study will identify potential improvements that can be applied to optimize performance strategies, such as enhancing employee skills, innovating in service delivery, and increasing process efficiency to provide the best experience for customers.

### 3.3. Research Informants

The informants in this study consist of five employees of PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin who are directly involved in the customer service process. The informants represent a range of strategic positions, including customer service officers, tellers, and operational management. They were selected purposively based on their experience and involvement in the implementation of strategies to improve employee performance and service quality in the banking sector.

### 3.4. Data Collection Techniques

Data collection was carried out after the researcher formulated the research background and problems in a comprehensive manner. The main objective of this process is to obtain relevant information to answer the research questions and support the achievement of the study's goals. In this research, data is collected through two primary methods. First, primary data is obtained directly from the main sources through interviews, focus group discussions (FGDs), and questionnaires distributed to both management and employees of PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin. This technique aims to gain deeper insights into the strategies applied to improve employee performance in order to enhance customer service quality. Second, secondary data is collected from indirect sources, such as documents, reports, and relevant academic references. This includes internal company documents, employee performance reports, Islamic banking service policies, and literature on performance improvement strategies in the banking industry. Secondary data serves as a complement as well as validation for the findings obtained from primary data.

### 3.5. Strategy Formulation Stages

The strategy formulation process in this study follows three stages, as outlined in *The Strategy Formulation Analytical Framework* by David et al. (2023). The first stage, known as the Input Stage, involves compiling essential information required to formulate strategies using the External Factor Evaluation (EFE) matrix and the Internal Factor Evaluation (IFE) matrix. This process requires determining weights and ratings for both matrices, which follow similar calculation methods but differ in the factors analyzed. The EFE matrix identifies external factors such as opportunities and threats, while the IFE matrix focuses on internal factors such as strengths and weaknesses.

In the second stage, referred to as the Matching Stage, the focus shifts to developing alternative strategies by connecting key external and internal factors. Two common techniques are used in this stage. The Internal-External (IE) matrix positions the company based on total scores from the EFE and IFE analyses, allowing the organization to identify its strategic position within three possible quadrants. Meanwhile, the SWOT analysis provides another perspective by calculating the balance between strengths and weaknesses on the x-axis, and opportunities and threats on the y-axis. From this, four possible strategies can be derived: SO (leveraging strengths to exploit opportunities), WO (using opportunities to overcome weaknesses), ST (using strengths to counter threats), and WT (minimizing weaknesses and avoiding threats). These strategies are then analyzed to determine the most effective approach for the company.

The third stage, known as the Decision Stage, focuses on quantifying and ranking the alternative strategies developed earlier. This stage uses the Quantitative Strategic Planning Matrix (QSPM) to determine which strategies should be prioritized and implemented first. The process involves listing the main external and internal factors, assigning weights based on previous

analyses, and evaluating the attractiveness of each strategy through attractiveness scores (AS). By multiplying these scores with the assigned weights, a total attractiveness score (TAS) is obtained for each strategy. The strategies are then ranked, with the highest-scoring strategies prioritized for implementation. This systematic process ensures that decision-making is objective and measurable, allowing the company to adopt the most effective strategies for enhancing employee

#### 4. Result And Discussion

##### 4.1. Internal and external factors influencing employee performance in delivering quality services at PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin

The findings of the study reveal that employee performance in providing quality services at PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin is influenced by a combination of internal and external factors.

From the internal perspective, the most significant factors are employee competence, motivation, discipline, and work culture. The competence of employees, including their mastery of technical banking knowledge and customer service skills, plays a pivotal role in ensuring that services are delivered accurately and efficiently. Motivation, both intrinsic (personal values and career aspirations) and extrinsic (incentives and recognition), directly impacts employee enthusiasm and commitment in serving customers. Discipline in adhering to organizational rules and standards ensures consistency in service delivery, while a positive and cooperative work culture fosters collaboration among employees, leading to higher service quality.

On the other hand, external factors such as customer expectations, technological advancements, competition, and government regulations also significantly shape employee performance. Increasing customer demands for fast, accurate, and courteous service push employees to continuously improve their performance. Technological developments, particularly in digital banking services, require employees to adapt quickly and master new systems. Furthermore, the highly competitive environment in the banking sector compels employees to maintain high standards of service to retain customer loyalty. Government regulations and compliance standards further necessitate that employees work within established frameworks while still meeting customer satisfaction.

Thus, it can be concluded that the interplay between internal elements (competence, motivation, discipline, and culture) and external pressures (customers, technology, competition, and regulations) collectively determines the overall quality of employee performance in service delivery.

##### 4.2. Strategies for improving employee performance to enhance service quality at PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin

Based on the findings, several effective strategies can be implemented to strengthen employee performance with the ultimate goal of improving service quality.

First, capacity building through continuous training and development programs is essential. Employees must be equipped with up-to-date knowledge of sharia banking principles, financial products, customer service techniques, and the use of digital platforms. Regular training not only increases technical competence but also sharpens soft skills such as communication, empathy, and problem-solving, which are critical for customer interaction.

Second, enhancing employee motivation and job satisfaction is a key strategy. This can be achieved by implementing fair reward systems, performance-based incentives, and recognition programs. Providing clear career paths and opportunities for promotion also encourages employees to perform optimally.

Third, the management should foster a positive organizational culture that emphasizes teamwork, accountability, and customer-centric values. Encouraging collaboration among employees and cultivating a sense of belonging can improve morale and service consistency.

Fourth, the integration of technology in service processes should be maximized. By automating routine tasks and improving digital banking services, employees can focus more on personalized customer service and complex problem-solving.

Lastly, a performance monitoring and feedback system should be established to ensure continuous improvement. Regular evaluations, customer feedback mechanisms, and constructive supervision will allow the organization to identify gaps and provide timely solutions.

In summary, strategies for improving employee performance at PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin must combine training and development, motivation enhancement, cultural strengthening, technological integration, and performance monitoring. Through these measures, employees can provide more efficient, responsive, and customer-oriented services, ultimately enhancing the bank's competitiveness and reputation in the sharia banking industry.

#### 5. Conclusion

Based on the results of the study, it can be concluded that the performance of employees in providing quality services at PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin is shaped by a combination of internal and external factors. Internal factors such as competence, work motivation, discipline, and mastery of service procedures significantly influence the ability of employees to deliver professional and customer-oriented services. Meanwhile, external factors such as customer expectations,

technological development, service standards, and regulatory policies also play a crucial role in shaping the quality of services provided.

Furthermore, the research emphasizes that effective strategies to improve employee performance in service delivery must be carried out holistically. These include continuous training and development programs, strengthening motivation and rewards, optimizing the use of technology, and enhancing work culture that prioritizes professionalism, courtesy, and customer satisfaction. By implementing these strategies, PT Bank Syariah Indonesia KCP Stabat KH Zainul Arifin can improve its service performance and strengthen its competitiveness in the Islamic banking industry.

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