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### Abstract

This study aims to analyze effective and integrated human resource training and development strategies in service companies. Service organizations, particularly in the microfinance sector, are highly dependent on the competencies, soft skills, and service orientation of their frontline employees. The research adopts a qualitative approach using a literature review method, examining theories and best practices related to human resource training and development from various credible sources. The primary focus of the study is to explore how training strategies contribute to enhancing employee competencies and capabilities to support organizational success by emphasizing the development of technical skills and soft skills, particularly sales and communication training, in alignment with the service demands of the company. In addition, the training strategies incorporate continuous evaluation and the adjustment of training content in response to business developments. These findings are consistent with human resource development theories that highlight the importance of adaptive training programs to ensure relevance and effectiveness.

**Keywords:** Training Strategy, Human Resource Development, Service Company, Financing Company, Organizational Performance

### 1. Introduction

In the midst of a highly competitive global economy, the service sector has played a crucial role as the backbone of many countries' economies. Unlike the manufacturing industry, the products produced by service companies are intangible, the production and consumption processes occur simultaneously, and are highly dependent on direct interaction between service providers and consumers. Therefore, the quality of human resources (HR) working on the front lines is a major determining factor in the success of providing services, maintaining customer satisfaction, and increasing company profitability. The role of HR is even more vital in the context of the financial services industry, especially in capital service companies and microfinance institutions, which operate based on a *trust-based business* model. The success of microfinance institutions is determined by financial sustainability, social reach, and operational efficiency, all of which are highly dependent on HR competence.

The corporate strategy of capital service companies requires the implementation of a *relationship-based service* approach and improved customer financial literacy. This means that professional, ethical, and empathetic human resources are the main pillars of this strategy's success. Employees are required to not only master technical skills such as creditworthiness analysis and financing risk mitigation, but also possess excellent soft skills such as empathy, negotiation, and persuasive communication to build long-term trust with customers. Communication and sales skills, in fact, have become core competencies for service companies, no longer just nice-to-haves. According to Mokobombang & Natsir (2024), training activities that focus on communication, conflict management, and customer complaint handling are very helpful for *front-liners* in building strong customer relationships.

Furthermore, Cost Efficiency & Productivity is a vital component of sustainable competitive advantage. In the context of capital service companies, cost efficiency can be achieved through significant improvements in human resource productivity and optimal use of information technology. The use of digital *platforms* for process automation (*digital adoption*)



enables the acceleration and standardization of credit processes, portfolio *monitoring*, and collection activities. According to Achmad (2023), this capability allows officers to be transferred from routine administrative work to high-value tasks, such as building strategic relationships with customers and performing more complex risk management, thereby directly increasing output per employee and reducing operational costs.

Capital service companies, especially in the microfinance sector, face critical problems rooted in the dual competency gap of frontline human resources. Employees are required to master technical hard skills such as creditworthiness analysis and understanding of financing risks, as well as excellent soft skills such as empathy, negotiation, and persuasive communication. Case studies show that when these competencies stagnate without strategic training and development, institutions face operational and sustainability risks. For example, Non-Performing Loans (NPLs) increase sharply when field officers fail to implement appropriate and ethical collection strategies. However, success is proven after institutions implement integrated training and development programs.

The implementation of programs focused on improving interpersonal skills, empathetic communication, and conflict management can increase customer commitment to their financial obligations, thereby reducing the risk of default. The successful implementation of this training and development strategy, supported by digitization and competency-based approaches, directly improves employee capabilities. A phenomenon that often occurs in service companies, especially in the microfinance sector, is the ineffectiveness of training and development programs due to the lack of accurate and data-based training needs analysis (TNA). Many institutions still implement a uniform (one-size-fits-all) mass training pattern, without considering individual competency variations, operational conditions, or the complexity of tasks that differ between units. As a result, training materials are often irrelevant to real-world problems, emphasize only theoretical aspects, and do not have a significant impact on performance improvement. In addition, the phenomenon of training overload also arises when employees receive too much training in a short period of time, but without follow-up, coaching, or ongoing supervision, so that competencies are not truly internalized. This disconnect between training and work practices is exacerbated by the lack of a comprehensive evaluation system, making it difficult for companies to measure the effectiveness of their training investments and determine strategic improvements. This situation results in training and development programs that are implemented but not optimized in creating significant behavioral changes and performance improvements, productivity, and company image.

This is in line with the findings of Rahayu & Firmansyah (2023), which confirm that the strategic role of human resources in microfinance institutions is directly related to a reduction in non-performing credit risk and an increase in customer loyalty. Thus, effective training and development, which is aligned with business strategy, acts as an integrated system that supports the achievement of competitive advantage and maintains the financial sustainability of the institution.

Specifically, service companies in the microfinance sector are highly dependent on the quality of their human resources. Employees are required not only to master technical skills related to financial products, such as creditworthiness analysis, understanding financing risks, and loan portfolio management, but also to possess excellent soft skills, such as empathy, negotiation skills, persuasive communication, and the ability to build long-term trust with customers.

Recent research shows that human resources in the microfinance industry must play a role not only as operational implementers, but also as strategic partners and agents of change within the organization. According to Rees & Smith (2021) and Kramar (2022), modern human



resources play a role in driving organizational adaptation, building an innovative service culture, and ensuring the sustainability of service quality through systematic competency management. This is in line with the findings of Rahayu & Firmansyah (2023), which confirm that the strategic role of HR in microfinance institutions is directly related to a reduction in non-performing loan risk and an increase in customer loyalty.

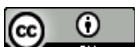
Without strategic and sustainable training and development programs, employee competencies have the potential to stagnate. This condition can lead to a decline in service quality, an increase in the risk of non-performing loans, and a decrease in customer loyalty, especially in the microfinance sector, which relies heavily on the relationship of trust between employees and customers.

Employees in capital services companies also play a key role in maintaining operational stability and public trust. Quality interactions between field officers and customers contribute to customer loyalty and reduce the risk of default, as trust-based relationships can increase customer commitment to their financial obligations. Therefore, effective human resource development strategies must focus on improving interpersonal skills, empathetic communication, conflict management, and solution-oriented customer service. Communication training, negotiation simulations, and customer complaint handling training are an important part of creating a culture of excellent and sustainable service.

In addition to technical and interpersonal training, career development is also a fundamental part of the HR management strategy in capital service companies. A good career development program encourages employees to improve their capacity through advanced training, competency-based promotions, and job rotation in various business units. According to Noe et al. (2020), a well-planned career development program will increase employee motivation, sense of belonging, and loyalty, as well as reduce turnover rates, which is one of the major challenges for financial services companies with high field work intensity.

Effective HR training and development must be designed to be strategically aligned with the company's goals and business model. In capital service companies, the integration of training and business strategy includes improving the digital literacy of human resources, implementing a performance appraisal system based on social and financial targets, and providing business ethics training to maintain the institution's reputation. Pattanayak (2021) emphasizes that strategic human resource practices must function as an integrated system that supports the achievement of the company's competitive advantage through increased organizational effectiveness. In line with this, Noe (2020) highlights that successful training is training that not only improves individual competencies (knowledge, skills, and attitudes) but also contributes directly to the overall performance and sustainability of the organization, especially in the context of technology adoption and risk mitigation.

Based on this framework, this literature study aims to analyze the theoretical framework of effective and integrated HR training and development programs in the context of capital service companies through a dual strategy approach that balances technical competency (*hard skills*) and interpersonal skills (*soft skills*). This study specifically aims to evaluate the role of a *blended learning* strategy based on the pillars of service quality, synergy, and sustainability in overcoming the phenomenon of conventional training ineffectiveness. Furthermore, this study is directed at examining how the integration of adaptive training programs with the adoption of information technology can promote cost efficiency, increase employee productivity from administrative tasks to high-value strategic tasks, and mitigate operational risks such as a decline in the *Non-Performing Loan* (NPL) ratio. Through this literature review, the study aims to prove that investment in human capital through systematic career development and strengthening essential communication competencies is not merely a supporting function, but



a key corporate strategy for building long-term customer trust, increasing employee loyalty, and ensuring the financial sustainability of the organization amid a competitive global economic dynamic.

## 2. Theoretical Review

### Training Strategy

Training is one of the fundamental functions<sup>1</sup> in human resource management that aims to improve employees' knowledge, skills, and attitudes so that they are able to perform their jobs effectively in accordance with organizational standards. According to Gary Dessler (2020), training is a systematic process to change employee behavior in order to improve their ability to perform their jobs. The training process includes training needs analysis, program design, implementation, and evaluation of results. Dessler emphasizes that training should not only focus on the transfer of technical skills, but also on shaping work behavior and organizational values so that employees are able to adapt to changes in the business environment. In other words, training is not merely an administrative activity, but a strategic investment that plays a direct role in improving organizational effectiveness.

### Human Resource Development

Human resource development (HRD) is a strategic concept in modern management that focuses on systematic efforts to improve the abilities, knowledge, attitudes, and potential of individuals so that they can contribute maximally to organizational goals. According to Michael Armstrong (2014) in *A Handbook of Human Resource Management Practice*, *human resource development (HRD)* is a planned and continuous process to improve employee competence and performance in order to meet the needs of the organization in the present and future. Armstrong emphasizes that HRD encompasses three main dimensions: *individual learning*, *career development*, and *organizational learning*. Thus, HRD is not only oriented toward improving individuals' technical abilities, but also toward forming adaptive and innovative organizations through a culture of continuous learning.

According to Noe (2020), development refers to training, education, personality, skills, and abilities that help employees prepare themselves for future jobs or positions. And according to Jackson et al. (2018), development refers to activities intended to improve competencies to anticipate the future needs of the organization. For this reason, development activities are often referred to as career development or leadership development.

In addition, career development is an important component of HRD because it plays a role in increasing employee motivation and performance. By providing career development opportunities such as promotions, job rotations, and skills enhancement, organizations can create a conducive work environment and motivate employees to optimize their potential. These efforts not only improve individual performance but also contribute to improving the overall performance of the organization. Noe et al. (2020) state that effective career development programs can increase job satisfaction and reduce employee turnover rates.

Performance management is also an integral part of HR development that serves to identify employee weaknesses while improving their competencies. Through regular performance evaluations and constructive feedback, employees can understand areas for improvement and receive support to achieve their work targets. Armstrong (2012) emphasizes that effective performance management can increase productivity and operational efficiency, especially in service companies that are highly dependent on service quality and response speed.

Furthermore, organizations need to build a culture that supports continuous learning and development. Organizations that encourage continuous learning and provide access to training and development resources will be better prepared to face market dynamics and changes. A strong learning culture also plays a role in retaining top talent, increasing employee



competitiveness, and encouraging organizational innovation and flexibility to adapt quickly to changing customer needs.

### Characteristics of Service Companies

The service industry is a sector that generates value through the provision of intangible services that are highly dependent on processes, interactions, and human resource competencies. Kotler and Keller (2016) define services as activities or benefits offered by one party to another that do not essentially result in physical ownership. In the context of capital service companies, services include not only financial products, but also trust, quality analysis, and long-term relationships with customers.

Lovelock and Wirtz (2011) put forward four main characteristics of the service industry, namely intangibility, inseparability, heterogeneity, and perishability, which directly influence the design and effectiveness of HR training and development programs. The nature of intangibility requires organizations to ensure service quality by strengthening technical competencies (hard skills) such as risk analysis and credit management, as well as interpersonal skills (soft skills) such as communication, empathy, and service ethics. This emphasizes the importance of a dual strategy approach in human resource development.

The characteristic of inseparability, where the production and consumption of services occur simultaneously, makes employees the direct representation of the organization. Zeithaml, Bitner, and Gremler (2018) emphasize that service quality is largely determined by employee interactions with customers. Therefore, conventional training that is theoretical and separate from the work context is often ineffective. This condition reinforces the urgency of implementing a blended learning strategy that integrates technology-based learning with real service practices to improve service quality and performance consistency.

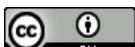
Furthermore, heterogeneity reflects variations in service quality due to individual differences and work situations. In capital service companies, this variation has the potential to increase operational risks, including an increase in the Non-Performing Loan (NPL) ratio. The integration of adaptive training with information technology enables the standardization of competencies, improved decision-making accuracy, and a shift in employee roles from administrative tasks to high value-added strategic activities.

The perishability characteristic indicates that services cannot be stored or repaired after consumption, so every service interaction has strategic implications. Therefore, service organizations need to build a culture of continuous learning and systematic career development ( ) to maintain service quality, customer loyalty, and the financial sustainability of the organization (Lovelock & Wirtz, 2011).

Based on these characteristics, it can be concluded that human resource development in the capital services industry is a strategic variable that affects service quality, employee productivity, cost efficiency, and operational risk mitigation. Thus, investing in human capital through blended learning-based training programs, strengthening communication soft skills, and utilizing information technology is not merely a supporting function, but a key corporate strategy for building competitive advantage and organizational sustainability.

### Human Resource Training and Development Strategy

Human Resource Training and Development Strategy in Service Companies Service companies are organizations whose main activities focus on providing intangible services, which are produced and consumed simultaneously and are highly dependent on the interaction between the provider and the customer. According to Philip Kotler and Kevin Keller (2016) in Marketing Management, a service is any action or performance offered by one party to another



that does not result in ownership of something and is intangible. The main product of a service company is the service experience, which is highly dependent on the behavior and abilities of the people involved in the process. Therefore, human resources (HR) are a central factor in determining the success of a service company. The quality of HR will greatly influence customer perceptions of service quality, satisfaction, and loyalty, making training and development strategies key elements in maintaining the competitive advantage of service companies.

The characteristics of services, which differ from goods, require a unique HR management strategy. Zeithaml, Bitner, and Gremler (2018) describe four main characteristics of services that distinguish them from physical products, namely intangibility, inseparability (the production and consumption are inseparable), variability (quality varies), and perishability (cannot be stored). These characteristics require service companies to rely on people as their "main production tools." In this context, human resources are not only responsible for producing services, but also become part of the "product" itself because customers assess service quality based on the attitudes, skills, and behavior of employees. Therefore, human resource training and development are important instruments in creating consistent service quality and strengthening customer relationships. Without competent and service-oriented human resources, service companies will find it difficult to maintain their reputation and customer loyalty.

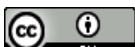
Thus, the success of HR training and development strategies in service companies is measured through several key indicators that are integrated with operational performance and organizational sustainability:

1. Improvement in Dual Competence (Hard Skills & Soft Skills): Improvement in technical skills (creditworthiness analysis) and strengthening of essential soft skills such as empathy, negotiation, and persuasive communication.
2. Operational Performance and Risk Mitigation: Reduction in the ratio of non-performing loans (NPL), increased cost efficiency, and the ability of human resources to adapt to digital technology (Achmad, 2023).
3. Service Quality and Organizational Sustainability: Improved service quality, customer loyalty, and reduced employee turnover, indicating that P&P has successfully contributed directly to the company's effectiveness and image.

From these various perspectives, it can be concluded that service companies have unique characteristics that make human resources a core element in the value creation process. Training and development strategies in service companies serve as the main foundation for shaping a competent, customer-oriented workforce that is capable of maintaining consistent service standards. Through systematic training and continuous development, service companies can improve the quality of service interactions, strengthen customer satisfaction, and ultimately achieve sustainable competitive advantage. Therefore, training and development strategies are not only a supporting function, but a key corporate strategy for the success and competitiveness of service companies in today's digital and globalized era.

## Related Studies and Research Gaps

Previous studies have examined human resource development (HRD) strategies and their impact on organizational performance. Previous studies have consistently shown that human resource development (HRD) is a strategic factor in improving organizational performance and sustainability. Wright and McMahan (2011) and Huselid (1995) emphasize that investment in employee training and development contributes positively to productivity, job satisfaction, and organizational performance. However, most of these studies focus on manufacturing



organizations or companies in developed countries, so they do not fully reflect the characteristics of the service industry in developing countries, especially the financial services sector, which is based on trust and intensive interaction with customers.

In the context of capital and microfinance service companies, service quality is largely determined by the balance of technical competencies (hard skills) and interpersonal skills (soft skills) of frontline employees. A number of studies emphasize the importance of communication skills, empathy, and conflict management in building customer trust and loyalty (Mokobombang & Natsir, 2024). However, studies that integrate the development of hard skills and soft skills into a structured strategic training framework are still limited, especially those that link them to operational risk mitigation, such as reducing the Non-Performing Loan (NPL) ratio and increasing work productivity.

Furthermore, studies in developing countries show that the implementation of HR practices often faces obstacles in the form of limited resources, regulatory complexity, and low utilization of information technology (Cooke & Saini, 2010; Budhwar & Debrah, 2014). The phenomenon of ineffective conventional training, characterized by a lack of training needs analysis and weak evaluation, means that training does not have a significant impact on changes in employee behavior and performance. In fact, the adoption of digital technology and a blended learning approach has the potential to increase training effectiveness and cost efficiency, as well as shift the role of employees from administrative tasks to high value-added strategic activities (Achmad, 2023).

In the context of service companies, service characteristics that emphasize direct interaction between employees and customers require a balance between technical competence (hard skills) and interpersonal skills (soft skills). However, literature that specifically discusses dual-strategy-based training strategies and the application of blended learning in the capital services industry is still very limited. Most previous studies tend to evaluate the effectiveness of training partially, without linking it to the pillars of service quality, organizational synergy, and business sustainability, and without considering its impact on operational risk mitigation such as the Non-Performing Loan (NPL) ratio.

However, most of these studies still focus on manufacturing organizations or the private sector in developed countries, so their relevance to the service industry, especially in developing countries such as Indonesia, is still limited. Cooke and Saini (2010) revealed that the implementation of HR development strategies in developing countries is significantly influenced by the local context, including organizational culture, the level of technology adoption, and the government regulatory framework. This indicates that HR development approaches that are effective in developed countries may not necessarily be optimally implemented in developing countries without contextual adjustments.

In Indonesia, the rapid development of the service industry has not been fully matched by empirical studies on integrated and adaptive HRD. Budhwar and Debrah (2014) note that service organizations in Asian countries, including Indonesia, face challenges in implementing effective HR practices due to limited resources, regulatory complexity, and differences in work culture. The study also found that although awareness of the importance of human resource development is increasing, its implementation is often conventional, unstructured, and does not make optimal use of information technology.

Based on this review, there is a significant research gap regarding the lack of comprehensive studies on the integration of training and human resource development programs in financial services companies in Indonesia. In particular, there is still limited research linking the effectiveness of adaptive training with increased employee productivity

from administrative tasks to high-value strategic activities, organizational cost efficiency, and credit risk control through a reduction in NPLs.

Therefore, this study aims to fill this gap by analyzing the theoretical and empirical framework of HRD that places systematic career development and strengthening communication competencies as key corporate strategies. By emphasizing the integration of hard skills and soft skills through a blended learning strategy based on service quality, synergy, and sustainability ( ), this study is expected to provide theoretical and practical contributions in building long-term trust, increasing employee loyalty, and ensuring the financial sustainability of capital service organizations amid a competitive global economic dynamic.

Below is a summary table of previous studies versus research gaps related to previous studies and research gaps:

Table 1.

*Summary Table of Previous Studies and Research Gaps*

Researcher & Year	Research Focus	Research Context	Key Findings	Study Limitations	Research Gap
Cooke & Saini (2010)	Human resource strategies in developing countries	Asia (cross-sector)	Cultural and institutional differences affect HR effectiveness	Not focused on the capital services sector	Need for sector-specific studies and operational risk
Wright & McMahan (2011)	Strategic Human Resource Management	Multinational organizations	Investment in human resources as a source of competitive advantage	Conceptual focus, minimal operational context	Does not discuss the integration of hard skills and soft skills in an applicable manner
Armstrong (2012)	Performance management	Service organizations	Performance evaluation improves productivity	Not contextual in financial services	Not yet linked to adaptive training strategies
Budhwar & Debrah (2014)	HR practices in Asia	Asian service industries	Human resource implementation constrained by resources and regulations	Training has not yet been linked to risk performance	Blended learning and information technology have not been discussed
Noe et al. (2020)	Training and human resource development	Various industries	Effective training improves competence and job satisfaction	General approach	Has not assessed the impact on cost efficiency and NPL

### 3. Method

The method used in writing this scientific article uses a Qualitative research design with a Literature Review/Bibliographic Study approach. This approach was chosen because the focus of the research is on in-depth analysis of existing concepts, theories, and practices in order to synthesize the most effective and integrated strategy model. The data sources used include company annual reports and scientific journals published to date that are relevant to the topics of Human Resource Management, Training and Development, Organizational Strategy, and Service Quality in Service Companies.

Data collection techniques were carried out based on literature/document studies, media analysis, literature reviews, and data from annual reports, which were collected and recorded, particularly sections discussing corporate strategy, operational achievements, and risk management, which implicitly require human resource competency support. In addition, direct analysis of service companies was conducted, as well as literature searches, noting and organizing key findings, theoretical frameworks, and supporting arguments from each selected piece of literature.

#### 4. Results and Discussion

Based on the results of the literature synthesis analyzed, this study shows that human resource (HR) development strategies play a strategic role in improving the performance of financial services companies, particularly in the microfinance sector. Various studies confirm that planned, adaptive training and development that is aligned with business strategies can improve employees' dual competencies, namely mastery of technical hard skills and interpersonal soft skills. This finding is in line with the views of Dessler (2020) and Armstrong (2014), who regard HR training and development as a strategic investment rather than merely an administrative function. In the context of trust-based service companies, improving HR competencies has been proven to contribute to service quality, work productivity, and the mitigation of operational risks such as bad credit.

However, the literature also reveals that the effectiveness of HRD strategies still faces various structural and implementation constraints. Many capital service companies still run conventional, mass training programs that are not based on accurate Training Needs Analysis (TNA). This condition causes a mismatch between training materials and real challenges in the field, thereby limiting the impact on work behavior change and performance improvement. This phenomenon reinforces the findings of Cooke and Saini (2010) and Budhwar and Debrah (2014), who emphasize that HRD practices in developing countries are often constrained by limited resources, weak utilization of technology, and a lack of integration with organizational strategies.

##### The Use of HR Development Strategies in the Service Industry

A review of the literature shows that service companies, particularly in the microfinance sector, have adopted various HR development strategies that include technical skills training, soft skills strengthening, leadership development, and career development programs. These strategies are designed to address the unique characteristics of the service industry, which emphasizes direct interaction between employees and customers. In line with Kotler and Keller (2016) and Lovelock and Wirtz (2011), service quality in service companies is largely determined by the competence and behavior of employees as direct representatives of the organization. Therefore, training in empathetic communication, negotiation, and conflict management are essential competencies that cannot be separated from technical training such as creditworthiness analysis and financing risk management.

The literature also indicates that companies with more structured and sustainable HR development systems tend to be able to build consistent service quality and long-term relationships with customers. Competency-based career development programs, job rotation, and transparent promotions encourage increased employee motivation and loyalty, as emphasized by Noe et al. (2020). Thus, HR development strategies serve as an important mechanism in maintaining operational stability and the sustainability of capital service organizations.

##### Challenges in Human Resource Development

Although the strategic role of HR development has been widely recognized, the literature identifies a number of key challenges in its implementation. One of the most dominant challenges is the ineffectiveness of training programs due to the lack of data-based training needs analysis and work context. Many organizations still apply a one-size-fits-all approach without considering individual competency differences, the complexity of operational areas, and task variations between work units. As a result, training is often theoretical, lacks practical application, and is not integrated with daily work practices.



In addition, the lack of top management support in the form of strategic commitment, resource allocation, and a comprehensive training evaluation system further weakens the effectiveness of HR development. The phenomenon of training overload is also an important issue, where employees receive a lot of training in a short period of time without follow-up in the form of coaching, mentoring, or ongoing supervision. This condition reinforces Armstrong's (2012) argument that performance management and human resource development must work synergistically in order to create sustainable behavioral change and productivity improvements.

### The Influence of HR Development Strategies on Organizational Performance

The results of the literature review show that effective HR development strategies are directly related to improved organizational performance in financial services companies. The simultaneous development of technical and interpersonal competencies contributes to improved service quality, operational efficiency, and credit risk control. Achmad (2023) asserts that the integration of HR training with the adoption of information technology enables a shift in employee roles from routine administrative tasks to high value-added strategic activities, such as customer relationship management and financing risk mitigation.

Furthermore, improving the quality of interactions between employees and customers has been proven to strengthen customer trust and loyalty, which ultimately reduces the risk of non-performing loans (NPLs). These findings are in line with Rahayu and Firmansyah (2023), who emphasize that the strategic role of human resources in microfinance institutions is closely related to the financial sustainability and operational stability of the organization. Thus, HR development not only contributes to individual performance but also serves as an important instrument in maintaining the competitiveness and sustainability of service companies.

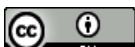
### Gaps and Strategic Implications

Although the literature has extensively discussed the importance of HR development, this study identifies a significant gap in studies related to the integration of adaptive training strategies, blended learning, and operational risk management in the context of capital service companies in Indonesia. Most previous studies still evaluate training partially and have not comprehensively linked it to cost efficiency, HR productivity, and credit risk mitigation. In addition, the use of information technology in training design is still relatively limited, even though it has great potential to improve the effectiveness and sustainability of HR development programs.

Therefore, these findings emphasize the need for a more integrated strategic approach to human resource development, which not only focuses on improving individual competencies but also aligns with business objectives, service models, and the local context of capital service organizations. The strategic implications of this study indicate that investment in systematic career development, strengthening communication competencies, and implementing technology-based blended learning are key corporate strategies in building competitive advantage and organizational sustainability.

### The Role of Organizational Culture

The literature review also confirms that organizational culture plays a key role in determining the success of HR development strategies. Organizations that build a culture of continuous learning, innovation, and collaboration tend to be more effective in internalizing training outcomes into daily work practices. Such a culture creates an environment that supports experimentation, reflection, and continuous improvement, so that the competencies acquired through training can be translated into real performance improvements.



In line with the views of Rees and Smith (2021) and Kramar (2022), human resources in modern service companies not only play an operational role but also act as agents of change and strategic partners for the organization. Therefore, the success of human resource development is not only determined by the design of training programs but also by the organization's commitment to building a culture that supports learning, adaptation, and long-term sustainability.

## 5. Conclusion

Based on the results of the analysis and discussion, it can be concluded that human resource development is a strategic factor that determines the performance, service quality, and sustainability of organizations in capital service companies, especially in the microfinance sector. The characteristics of the service industry, which is highly dependent on direct interaction between employees and customers, make HR competencies—both technical hard skills and interpersonal soft skills—a key element in creating value and building long-term trust.

This study shows that HR training and development programs that are not strategically designed and based on real needs tend to be less effective in improving performance. Conventional training practices that are uniform, lack evaluation, and are not integrated with business and information technology strategies have the potential to cause stagnation in employee competencies and increase operational risks, including the risk of bad debt. Therefore, an adaptive and integrated training approach is an urgent need for capital service companies.

Furthermore, the results of the study confirm that the implementation of a dual-strategy-based HR development strategy—which balances technical competence and communication skills—supported by the adoption of technology and a blended learning approach, can increase employee productivity, operational cost efficiency, and service quality. The integration of training with career development and the strengthening of a culture of continuous learning also contributes to increased employee and customer loyalty, as well as the mitigation of Non-Performing Loan (NPL) risks.

Thus, investment in human resource development cannot be viewed merely as a supporting function, but rather as a key corporate strategy in building competitive advantage and ensuring the financial sustainability of the organization. This study provides theoretical and practical implications that capital service companies need to design integrated, adaptive, and competency-based human resource training and development systems to face the dynamics of competition and global economic change.

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