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ANALYSIS OF SINGLE CHANNEL - SINGLE PHASE TELLER QUEUING SYSTEM AT PT. BANK PEMBANGUNAN DAERAH JAWA BARAT DAN BANTEN (BJB) KCP GEDEBAGE BANDUNG

¹Cindy Putri Asmara,² Tiris Sudrartono

Business Management Study Program

Piksi Ganesha Polytechnic

¹cindyputriasmara1@gmail.com, ²tiris.sudrartono@gmail.com

ABSTRACT

This study aims to determine the Single Channel - Single Phase Teller queuing system at PT West Java and Banten Regional Development Bank (BJB) KCP Gedebage Bandung. Where there is a decrease in the percentage of queue visits in 2023 by 14.21%. Descriptive Qualitative Method by collecting data on the number of customer queue visits processed by the author, namely in the form of data on the number of customer queue visits in 2023 from January to December. The results showed that PT Bank Pembangunan Daerah Jawa Barat dan Banten (BJB) KCP Gedebage has a queuing system machine called BJB SANTER (Integrated Customer Analysis System) which is carried out offline with features or services on the frontliner. BJB SANTER is done to pull data by KANWIL (Regional Office) to monitor Teller performance, to ensure customer satisfaction. The author's suggestion is that PT. West Java and Banten Regional Development (BJB) KCP Gedebage Bandung can implement a Multi Channel - Single Phase queuing system so that customers can be served simultaneously by several tellers, and can apply the BJB SANTER system can be accessed online via smartphone. so that it will be able to increase the number of customers, especially at PT. Bank BJB KCP Gedebage Bandung.

Keywords: Queuing System, Single Channel-Single Phase

INTRODUCTION

The banking sector is a symbol of the rapid economic development that is also very influential for the State of Indonesia. Banking is a financial institution that provides services to the public / customers with the main function of financial management and economic development. Banking also provides savings, loans, transfers, and virtual account payments with billing codes. According to the Book of Banks and Financial Institutions written by Rusnawati, the Bank is a bank's business in raising funds to finance its operations. Banks are financial institutions whose daily activities are in the field of buying and selling money. (Rusnawati, 2023.)

According to Law of the Republic of Indonesia Number 4 of 2023). on the development and strengthening of the financial sector article 8 No. 5, namely Banking is everything about banks, including institutions, business activities, as well as ways and processes in carrying out their business activities conventionally and based on Sharia principles as referred to in the law on banking and the law on Sharia banking.

According to (Regulation of the Financial Services Authority (OJK) of the Republic of Indonesia Number 12/POJK.03/2021) Article 1 paragraph 1 states that Banks are those that carry out business activities conventionally which in their activities provide services in payment traffic.

Based on Bank Indonesia Regulation Number 24/2/PBI/2022 concerning the macroprudential inclusive financing ratio for conventional commercial banks, Islamic commercial banks, and Sharia business units. Article 1 No. 1 states that conventional commercial banks are commercial banks that carry out business activities conventionally which in their activities provide services in payment traffic, including branch offices of banks domiciled outside the country. (PBI Number 24 Year 2022.)

Meanwhile, Sharia Commercial Banks are banks that carry out their business activities based on Sharia principles, which in their activities provide services in payment traffic. (OJK Regulation No. 16/POJK.03/2022)

Government Banks are banks that are owned by the government or by the government. As we know, West Java province is one of the provinces where each region, district, and city has many banks. Bank BJB is called Bank Jabar Banten or Bank Jawa Barat and Banten which is a Regionally Owned Commercial Bank (BUMD) owned by the DPRD of West Java and Banten which is domiciled in the city of Bandung. Bank BJB was established on May 20, 1961 as a limited Persero (PT), then with the

development of changing its status to a State-Owned Enterprise or called (BUMN). (Wulandari., 2022). Until now, the Regional Development Bank of West Java and Banten (BJB) has spread throughout the region including the city of Bandung, namely Bank BJB KCP Gedebage which is located at Jl. Soekarno Hatta, Kec. Gedebage. Bank BJB KCP Gedebage is the object of research, where the location is not far from the West Java Police Office and surrounded by other companies and universities. Bank BJB KCP Gedebage has many customers, and operates every day (Monday - Friday) at 08.00 - 15.00 WIB.

Each bank has a different service or service quality. Service quality is one of the important determinants or things that are important for the success of banks, but often service quality is very difficult to measure because of its unique characteristics. (Hamzah et al., n.d., 2019). Meanwhile, the characteristics of service according to (Nunung., 2023) namely the characteristics of good service must be applied by employees in charge of serving customers, namely the availability of good employees who are able to serve quickly and precisely, able to communicate well and can understand customer needs.

The role of banks in the service sector has an important role in improving service quality, because it can affect customer loyalty. According to (Primastika EA & Rusdianto RY, 2024.) Customer Loyalty can be interpreted that a customer's purchasing behavior in the form of loyalty that customers / consumers give to a bank / company by buying products or services from the company / bank more than once or said to be consistently continuous. Even satisfied customers will be able to use repeat purchases in the future in other words in the future and tell others what they feel. Then at the next stage these loyal customers will expand their "loyalty" to other products made by the same manufacturer. in the end they are consumers or customers who are loyal to the manufacturer or to a particular service provider forever.

One of the quality of service by making references by several companies or also called *Service Quality*, service quality has several dimensions, namely as follows: .

1. *Reliability* is the desire to provide fast service to consumers and be correct and accurate. In terms of delivery, service, problem solving, and price, business actors can provide services as promised.
2. *Responsiveness* is the capacity to help consumers and propose fast and appropriate services in order to provide them with real and correct information.
3. *Empaty*, is giving consumers genuine and individual attention and self-service while trying to understand their needs. For example, the company must know the specific wishes of customers.
4. *Anssurance* is the courtesy given by employees to customers to give customers a sense of trust in the bank.
5. *Tangible* is the capacity of a business to show clients how far it reaches. in the form of physical buildings and organizational infrastructure, appearance and functional capabilities, and the state of the immediate environment or it can also be called evidence of the services provided. (Camelia Br Barus, 2024)

So that the service quality provided to customers / customers at the bank can provide a sense of satisfaction to customers. According to (Sulastris T & Selina., 2023). Customer satisfaction is the customer's expectation of the performance or quality of service that has been expected whether or not what is provided is in accordance with what the customer expects. Based on the results of research by Tiris Sudrartono 2021 conducted at Bank BJB Wanaraja Garut, it is stated that Service Quality and customer satisfaction can be measured by five dimensions with *Tangible, Assurance, Responsiveness, and Empathy*. The model shows that the level of customer satisfaction is generally influenced by satisfaction with the characteristics of these five dimensions. A customer satisfaction will be achieved if there is a match between the level of significance and presentation or customer satisfaction. (Kurniyasih & Sudrartono, n.d., 2021)

Customers have a relationship with the bank to get financial services provided by the bank. There are two categories of customers in a bank, namely ordinary customers and priority customers. Ordinary customers in their daily transactions are usually general transactions such as transfer transactions and cash withdrawals. While priority customers are highly prioritized customers in terms of service because priority customers are included in the upper class by having a very complex business or investment, so priority customers need financial products / services that can manage them professionally.

In terms of queuing, priority customers always take precedence over ordinary customers, so priority customers do not need to queue by bringing a queue number. The queuing process is a process where the arrival of customers will be continuous with a service facility. Based on research according to (Anisya Ramdani et al., n.d., 2021) states that arrival is a process in the queuing system to determine the probability distribution for the number of arrivals at a given time. The process of customer arrivals with one another, it can be said that the time cannot be predicted or is often unexpected which is called a random variable. In order to find out the pattern of customer arrivals the Poisson distribution can visualize in the form of a fairly good model. In the results and discussion of the research (Syafira AIN & Maskur A., 2021.) to avoid a pile of queues at a bank, namely by showing the officer's response by greeting each customer so that there will be no buildup. According to (Sirait PR., & Gultom P., 2023.) Queues arise due to service users who are not properly assisted by service facilities until the user of the facility cannot get service immediately. The number of service facilities will greatly affect the queue as mentioned in the study (Findayani et al., 2023) that a queue occurs due to an imbalance in the number of customers with the number of facilities provided. Waiting to be served is considered to cause customers to be frustrated, angry, and anxious, the longer the customer believes that he is queuing, the worse the customer's assessment of the service received.

There are four (4) common basic queuing structure models that occur throughout the system according to (Suprpto, et al., 2020.) i.e:

1. *Single Channel - Single Phase* ($M / M / 1$) in this *Single Channel* queue structure means that there is only one path to enter the service system or there is one service facility. And *Single Phase* indicates that there is only one service station. After receiving service, individuals exit the system. For example: a shop assistant, and so on.
2. *Single Channel - Multi Phase*, the term *Multi Phase* indicates that there are two or more than one service performed in sequence. Examples: mass production lines, car washers and car painters.
3. *Multi Channel- Single Phase* ($M / M / S$) is a system that occurs where there are two or more service facilities that are flowed by a single queue. Examples: in a bank queue with several tellers, ticket purchases and tickets served by several counters, payments with several cashiers, and others.
4. *Multi Channel - Multi phase* This system indicates that each system has several service facilities at each stage so that there is more than one customer that can be served simultaneously. For example: in patient services in hospitals starting from the registration section, then diagnosis, medical action by doctors, to the payment section, and re-registration for new students at a university, and others.

Table 1. Number of Customer Visits in 2023 per month at Teller service

No.	Month	Operating Hours	Number of Teller Facilities	Number of Visits	Percentage (%)	Ket
1.	January	08.00 - 15.00	1	1505	-	-
2.	February	08.00 - 15.00	1	1175	-21,9	Down
3.	March	08.00 - 15.00	1	1550	31,9	Up
4.	April	08.00 - 15.00	1	1560	0.65	Up
5.	May	08.00 - 15.00	1	1120	-28.2	Down
6.	June	08.00 - 15.00	1	1340	+19,6	Up
7.	July	08.00 - 15.00	1	1200	-10.4	Down
8.	August	08.00 - 15.00	1	1845	+53,7	Up
9.	September	08.00 - 15.00	1	1900	+2.9	Up
10.	October	08.00 - 15.00	1	1250	-34.2	Down
11.	November	08.00 - 15.00	1	1175	-6.0	Down

12.	December	08.00 - 15.00	1	1450	23.4	Up
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Source: Data processed by researchers in 2024

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Based on table 1, it can be seen that the working hours at the West Java and Banten Development Bank (BJB) KCP Gedebage Bandung start at 08.00 - 15.00. It can be seen that the number of customer visits in 2023 in January was 1505 to February was 1175, a decrease with a percentage decrease of -21.9%. In March there was an increase in customer visits to 1550 compared to February with a percentage increase experienced in March of 31.9%. In March - April there will be an increase in customer queue visits, because in that month the fasting month and Eid. Then in March to April there was not too much increase from 1550 to 1560 with an increase in customer visits of 10, so the percentage in April was 0.65%. Furthermore, in May there was a decrease with a total of 1120 visits with a percentage decrease of -28.2%. In June there was a fairly large spike with 1340 visits with a percentage from May to June of 19.6%. While in July it decreased again by -10.4%. The increase was obtained again in August with a high spike in the number of queue visits of 1845 from the previous month, July with 1200 visits, an increase of 625 with a percentage increase of 53.7%. The increase was experienced due to the due date of tax payments made once a year. Based on the Regulation of the Minister of Finance of the Republic of Indonesia, that the tax period is a period of time which is the basis for taxpayers to calculate, deposit, and report taxes owed within a certain period. (Regulation of the Minister of Finance of the Republic of Indonesia Number 38 of 2023.) In September an increase of 2.9% was experienced. In October it decreased again with a percentage decrease of -34.2%. in November it decreased again with 1175 customer visits from the previous month of October, namely 1175 with a percentage of -6%. then in December it increased at the end of 2023 by 23.4%. It can be seen that the average number of customer visits decreased by 14.21%. The decline is thought to be due to a queuing system that has not been maximized. To overcome this problem, the authors are interested in conducting research with the title Analysis of Single Channel - Single Phase Teller Queuing System at PT. Regional Development Bank of West Java and Banten (BJB) KCP Gedebage Bandung. With the aim of knowing the problem of decreasing visits through customer queues and looking for appropriate solutions so that the level of queue visits at the Regional Development Bank of West Java and Banten (BJB) increases.

RESEARCH METHODS

This research uses Qualitative methods, namely according to Harahap, 2020 in the Qualitative Research Methods Book (Hasan M, et al., 2022) Qualitative research is a research whose targets are not limited, but the content and depth of the data are unlimited. The more and quality collected, the better the quality of the research. Furthermore, to explain the phenomenon or problem, it is explained through the Descriptive method in the Qualitative Research Methods book. (Nasution FA, 2023.) It is said that each type of analysis can be different, as said by Marry de Chesnay "each type of qualitative research requires slingthly different litethods of data analysis". It means that each type of qualitative research will use different analysis techniques. One of the levels of qualitative data analysis is descriptive analysis. Descriptive qualitative research aims to understand the meaning and uniqueness of the object under study by researchers and can understand social processes and interactions, by collecting data that has been collected by researchers in the form of field notes, observation results, direct interviews with supervisors / managers or employees at a company or bank, so that it will get a unique understanding, as well as new findings that are descriptive. From the two statements in the book, it can be concluded that the Descriptive Research method is a research method whose research in the form of objects is not limited to numbers with data collection techniques through field notes, observation results, and interviews, so that the results will produce / get a unique understanding of the object studied by the researcher.

In this research method, it is assisted by data collection techniques with objects that become the population in this study, namely all customers of Bank BJB KCP Gedebage, by collecting data and processed by researchers, namely the number of customer queue visits to the Teller at PT. West Java and Banten Regional Bank Development (Bank BJB) at the Opening Branch Office (KCP) Gedebage Bandung. By collecting the number of customer queue visits per / month from January to December 2023. As well as researchers conducted direct interviews with PT. Bank Pembanguna daerah Jawa Barat dan banten (Bank BJB KCP Gedebage Bandung) in order to obtain clear information and problems.

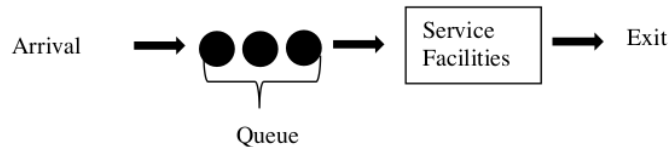


Figure 1. Queuing System Flow Framework

RESULTS AND DISCUSSION

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PT Bank Pembangunan Daerah Jawa Barat dan Banten (BJB) KCP Gedebage Bandung has very many customers and has high loyalty to the services provided by Bank BJB KCP Gedebage. To maintain these loyal customers, Bank BJB has a way to improve excellent service to customers by implementing a queuing system, namely BJB SANTER (Integrated Customer Queuing System). BJB SANTER can be done online or offline for transactions at the frontliner or at Teller and *Costumer Service* (CS) services, so that customers already have a queue number immediately.

Based on the results of interviews with Ms. Vany Yulistiani as supervisor / manager at Bank BJB KCP Gedebage said that BJB SANTER is a queuing system used to facilitate customers, but at PT. Bank BJB KCP Gedebage BJB Santer is only done with one queue system *offline*, with service features at the Teller there will be options with cash deposits or cash withdrawals, while in *customer service* there are many kinds, namely opening new accounts, related to forgotten passwords and other things, resulting in a queue number at the teller coded A01 while at the *customer service* coded B01. BJB SANTER can generally be used online at other BJB branch offices, even customers can get a queue number without going to the branch office first so that the queue will not accumulate at the time of the transaction.

The BJB SANTER queuing system will produce a questionnaire in the form of a level of service satisfaction that the customer serves from a teller. When the customer is being served the transaction, there will be work by a teller with an average *Service Level Agreement* (SLA) count for withdrawal transactions will take approximately two and a half minutes. When it is finished, it will appear on the monitor screen which requires the customer to assess it with an assessment indicator with each point, namely Very Satisfied (SPS) 100, Very Satisfied (SP) 80, Satisfied (P) 60, Dissatisfied (TP) 40, Very Dissatisfied (STP) 20, and Very Dissatisfied (STPS) 0. Each of them has points starting from 100 to 0. When the customer clicks on one of them, it will result in an assessment for a teller regarding how he serves Bank BJB customers.

The Bank BJB Regional Office will pull the data by assessing each teller's performance at Bank BJB. When getting a score that is less than the minimum service, the branch office will make a call by giving sanctions to the teller at the branch office. The regional office or regional office will recap the data which is named Utilization of Customer Satisfaction on the BJB SANTER Teller Machine. every month by producing an evaluation to be better at improving services / services to customers.

The maintenance system for the BJB SANTER queuing system service system is carried out by periodic *software maintenance* by the vendor who provides the queuing system machine from *Newtronic Solution*, which has been approved at the beginning with scheduled software maintenance based on a *preventive maintenance* schedule or *incidental maintenance* if there is a damage report *case*. so that the queuing machine can always be used with the benefit of being able to monitor the centralized

performance of frontliner officers, especially at tellers, so that the queuing machine can always be used with the benefit of being able to monitor centralized queue conditions at each branch / sub-branch location, and can help monitor the performance of frontline officers, especially tellers by looking at the *Service Level Agreement* (SLA) of customer service, with regular routine assessments every month, it will result in improving the best service to Bank BJB customers.

BJB SANTER Queuing Machine at other branch offices has implemented online features, by developing a *hybrid banking* concept that collaborates offline and online banking services. So that customers can fill in the queue number only by filling in the link wherever the customer is without having to go to the Bank BJB branch office first which makes it more optimal in the customer service queue with the hybrid banking feature, while at Bank BJB KCP Gedebage the *hybrid banking* feature cannot be applied because there is only one queuing machine, and inadequate human resources (HR).

So it can be seen that the problem at PT. Bank Pembangunan daerah Jawa Barat dan banten (BJB) KCP Gedebage Bandung is not maximized on the BJB SANTER queuing system machine and causes a long queuing system because there is only one teller causing the queue to swell and customers need to wait for the next queue to be longer, due to the queuing system using *Single-Channel, Single Phase* or called services that are only carried out by one teller. In general, there are 4 discussions of queuing structures, namely the *Single Channel-Single phase method* where there is only one service line provided, the *Single Channel-Multi Phase method*, which shows there are two service lines or more than two. Then the third is the *Multi Channel-Single phase method* where there are two or more services with several tellers, then the fourth is the *Multi Channel - Multi Phase Multi Channel - Multi Phase* system which causes many services to be served simultaneously.

The performance of a teller is the main thing in increasing growth at Bank BJB KCP Gedebage, this can be seen through how the teller provides services to customers by doing according to the standard, so that the customer feels very satisfied to be served and so that customers at Bank BJB KCP Gedebage can always be loyal, so that it will also benefit the company or the bank regarding the *dividend* income received. Bank BJB KCP Gedebage always provides good and maximum *frontliner* officer services to customers and customers always provide good *feedback* values, it's just that what hasn't been maximized is the BJB SANTER queuing system machine.

To anticipate this problem, it can be held by means of a queuing system that is not single, by being able to increase the human resources (HR) of several tellers so that later it will become a *Multi Channel-Single Phase queuing* structure so that there is no decrease in the data on the number of visits to the queuing system with the expectation that it can be served by several tellers simultaneously. As well as implementing *hybrid banking* on the BJB SANTER machine and adding human resources to the queue machine officer so that the number of queue visits is getting higher and can result in a percentage increase from month to month so as to cause a positive impact with a wider queue, and not limited by using an *online queuing system*.

CONCLUSIONS AND SUGGESTIONS

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Based on the results of the study, it can be concluded that PT. West Java and Banten Development Bank (KCP) Gedebage Bandung has a BJB SANTER queuing system that has not been maximized by the existence of *Single Channel-Single Phase queuing* services causing long queues and a decrease in the number of customer queue visits. To maintain the stability of the number of queue visits, the advice given is to implement a *Multi Channel-Single Phase queuing* system so that customers can be served simultaneously with several tellers, and apply other factors to the BJB SANTER Machine by utilizing the development of gadget technology which is now familiar, namely by conducting an online queuing system. The author's suggestion is that PT. West Java Regional Development Bank (BJB) KCP gedebage apply the BJB SANTER system accessible via *smartphone*, thus customers with *real time* are served by tellers. So that customers get a good service experience which in turn can increase the number of customers, especially at PT. West Java and Banten Regional Development Bank (BJB) KCP Gedebage Bandung and generally in the West Java and Banten regions.

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