

Evaluating employee performance to improve customers waiting time; A case study.

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Abstract.

This paper aims to highlight how productivity tools can improve employee satisfaction, which in turn should improve the customer queuing system of the banking sector. Fifteen questionnaires were distributed to the employees, nine where received. Questions answered by employees to display the overall interest of their customers and having a new method in improving productivity. After the interest had been gauged, all the data was collected and started using the five steps in improving productivity and productivity calculation to eliminate unnecessary task and breaks taken at work. The results show that in the previous month that even with more employees, the monthly targets were not reached so more employees were not really needed every day only in month ends. Recommendation that were included was hiring of two or three migration official that will help with the queues and help customer quicker then customers waiting for a consultant.

Keywords

Productivity, Efficiency, Utilization, Profitability, Performance

1. Introduction

1.1 The case

The South African banking industry has quite numerous problem that hinder the productivity in the banks, firstly the queues are very long, and this makes customers wait in queues for quite some time, when there are alternative ways that customers can query or find assistance to their problems. Secondly in most banks there is only one migration officer working on the shop floor, so customers must wait for a long time at the door for assistance. This paper investigates how employee's performance can improve customer waiting time in the banking industry. The paper also aims to highlight how productivity tools can improve employee satisfaction which in turn will improve customers waiting time.

2. Literature review

During the past two decades, the service sector has been one the quickest growing sector and it represents a big part in today's economy. New and innovating systems serve consumers better and creates more opportunities for a win-win situation in the service sector. Russell, 2009. One of the biggest issues in the review is "how service productivity can be measured and implemented. Grönroos & Ojasalo, 2006. Productivity is the percentage of outputs of a production unit in comparison to its inputs, considering that quality standards are met. D, Hartigh, 2011. Profitability is for the most part measured by the proportion of yield to include. An expansion in the proportion shows an increment in profitability. D, Hartigh, 2011. For instance, work efficiency is commonly measured as a proportion of yield of work per into account both the financial esteem (cost) of what is created, and the cost of information sources utilized, and furthermore particular from measurements of benefit, Profitability is the connection between generation of a yield to at least one or the greater part of the assets inputs utilized as a part of fulfilling the doled out undertaking. It is measured as a proportion of yield for every unit of contribution after some time. It is a measure of productivity and is time. If not done as such then the target of measuring efficiency is crushed. Biege, et al., 2012. Productivity aims to output, by either increasing the work hour or rather benchmark improvements, D, Hartigh, 2011. Productivity is a very

crucial factor in production performance of all firm. Increasing national productivity should raise living standards of not only the government but the citizens as well. Ayadi, 2014.

Isaksson, 2007 states that in every organization they are always factor that will influence productivity and some factor are controllable other uncontrollable. Controllable factors are products, plant/process environment, technology, materials and energy. Whereas uncontrollable factors are structural adjustment, natural resources Government and infrastructure. Calabrese, 2012. The measurement of productivity is in some cases quite direct, such as when production can be measure as man-hour per ton of a specific type of steel. Balyan, 2011. The terms creation and efficiency are frequently utilized conversely. Be that as it may, there is distinction between the two. Creation suggests to the aggregate yield of all representatives at a state of time. Efficiency refers to the yield in respect to the data sources per individual or framework with reference to a state of time. Balyan, 2011. Expressed more obviously, efficiency alludes to the measure of merchandise and ventures delivered with the assets utilized. (biege, et al., 2012). Productivity is measured with the assistance of an equation which keeps running as takes after:

Profitability = Units delivered/Data sources utilized

productivity= Units delivered/Worker hours utilized

Total factor productivity= aggregate of (Work hours really delivered + Genuine machine hours created in a given time/aggregate of machine and work hours accessible in day and age).

Labour

Work efficiency is the appreciation included per worker isolated by the normal numeration of representatives amid the year changed over into full-time reciprocals. The amount of merchandise and enterprises that somebody can deliver with a given use of exertion Jorgenson, 2016. Work profitability is the ration of productivity at which the information sources are transformed over into yield through different assembling methods. To distinguish the absolute value the estimation is quite essential (Jola-Sancheza, 2016). The accompanying method for measuring work efficiency is: Work Profitability = Yield/Worker hours utilized.

Employee Satisfaction

Studies have demonstrated that clients tend to have a superior involvement with organizations that have more elevated amounts of employee satisfaction, fulfillment and commitment. Dealing with representatives can be characterized as giving better pay, continuous preparing, and influencing workers to feel secure (Gursoy and Swanger, 2007; Koys, 2003; Schneider, 1991). Satisfied employees will probably be propelled and harder working than disappointed ones. However, even though company employees who are willing to work together, who can work beyond expectations, and who put themselves into the manager's tend to work all the more proficiently, give better administrations and, in this way, make higher consumer loyalty (Koys, 2003), several studies reports that examination of the direct relationship between employee satisfaction and financial results tend to yield insignificant results suggesting an insignificant direct relationship between employee satisfaction and financial performance. The whole achievement of an organization depends on how an organization keeps its workers spurred and how they assess the execution of representatives for work pay. According to Boswell (2000) the perceptions that employees have with regards to their reward climate influences their attitude towards their employees. In addition, the commitment of managers towards their organization is also shown by how the manager rewards his/her employees. According to Goodwin & Gremler (1996), the banking industry is in need of employees that are both satisfied and motivated for without them, consumer loyalty level would likewise be influenced. This thought is too bolstered by Adelman et al. (1994) who keeps up that relational connections set up between bank work force and the clients are a major main impetus behind guaranteeing that a client is fulfilled or disappointed.

Queuing

Queuing theory is another term for waiting lines. Queuing theory was proposed by Danish engineer A.K Erlang in 1909, who was working on holding times in a telephone switch. He had noticed that the number of telephone conversations and holding times fit into a Poisson distribution and is exponentially distributed. A mathematical method of interpreting delays of waiting in lines as well as decreasing congestion. Queuing examines every component and factor of waiting in line to be served, including the arrival process, service process, number of customers and number of servers.

Waiting in lines are a known part of our everyday life and the most commonly cited reason for this is the excessive costs involved in providing too many services as opposed to not providing enough service capacity which in turn greatly increases the waiting time (Gujarat, 2016). According to Gujarat 2016, by finding a cost-effective balance between the costs of providing enough services and the cost of waiting to receive the service whilst ensuring that both the person receiving the service and waiting in line receive the best possible benefit. The analysis that can be found by means of queuing theory include the expected waiting time in the queue, the expected queue length, the expected number of clients served at one time, the probability of balking customers, the average waiting time in the system, and in addition the likelihood of the framework to be in sure states, for example, unfilled or filled (Patel, R. et al 2012). Queuing models are utilized to show the different types of queuing systems that can come in practice, in this way it is possible to find the best balance between the total waiting time and the total cost of value of the service.

The importance of queuing management

Receiving appraisal from customer feedback of service quality is influenced by the genuine holding up time as well as by the apparent holding up time. The amount of time customers spends waiting influences their satisfaction. An even-faster service can result to having fewer customer waiting line that received managerial attention for different reasons; For a country that is more developed, customers become less willing to wait for service due to the standard of living; The impact an organization treat their customers will determine whether they will remain loyal customers; The growth in the technology sector can provide firms the ability to produce services at a faster pace. Waiting in a line has a psychological effect on the customers waiting thus triggering different types of emotions. A slower service time means that customer spends more time in the queue than expected will trigger dissatisfaction and upset customers, which will further affect how they perceive the business and service being delivered. In order to achieve a level of service quality the response time needs to be quick and fast, meaning the service agent needs to try to speed up the process so as the customers spend less, or the amount of time expected to spend waiting on the line and not more. There are times in every queue where a customer experiences uneasiness due to the arrival rate being greater than the service rate causing a long build-up of people and therefore forming a queue. The lack of comfortability a customer may experience may cause them to leave the queue without getting the service they went there for in the first place. This is all too common in the queuing theory. People Emich (2014) differentiates balking, reneging and retrials as leaving the system instead of waiting when told to wait, someone who gets tired of waiting and leaves the system before starting the service. When potential customers avoid services, prospective sales are lost. Moreover, studies have shown that visitors that ‘balk’ at a line are much more likely to avoid that business in the future, irrespective of the quality of the underlying services or goods. (Berra, 2018).

3. Findings

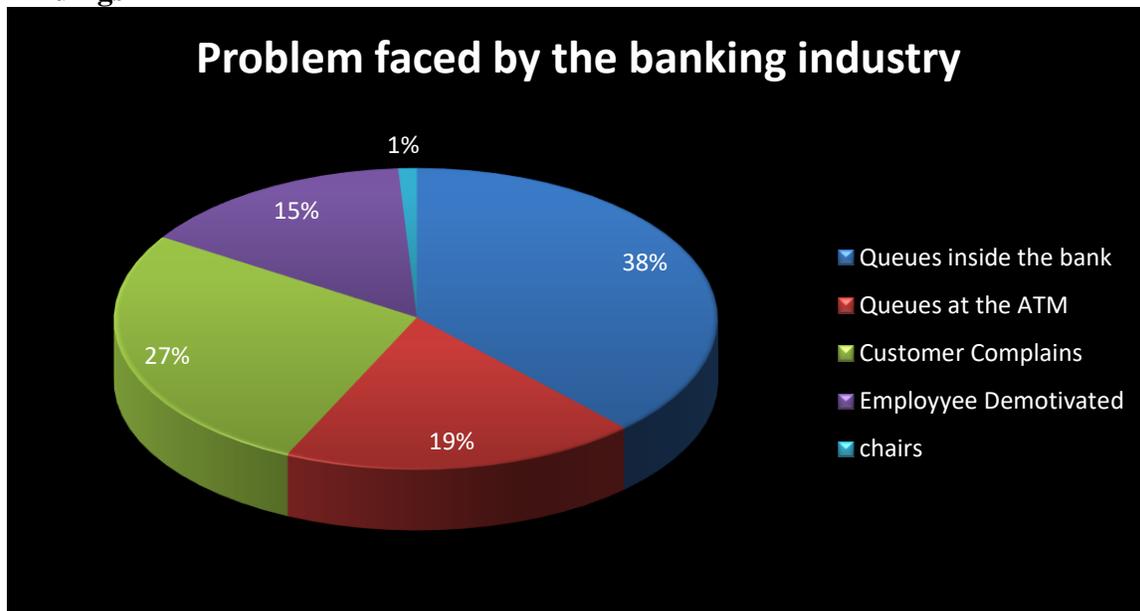


Figure 1 percentage of problems faced by the banking industry.

Figure 1 illustrates that queues inside banks have a percentage of 38%, of which is the highest amongst the problems. This is due to the bank is situated in a mall and it is small inside, it was during peak month when everyone goes to the mall to do shopping, then customers would take a detour to the bank to fix their problems. During this period there is a large number of customers that come to the bank on daily basis, and 10% of customers agree that leave because of the queue. The second highest is customer complaint at 27% which is one of the major challenge the bank needs to reduce to 0% after comes queues at the ATM at 19%, employee demotivation at 15% then lastly, which the manager cannot change and less customers complains about it was the uncomfortable chairs.

Queues at the Bank

July/August

Column1	Column2	Column3	Column4
Days	Customers waiting time to be Assisted	Customers complained	Complained Customers Assisted
27 th	40min	10	2
28 th	1hr 30min	3	0
29 th	1hr 10min	18	7
30 th	1hr	13	1
31 st	50min	11	6
3 rd	30min	0	0
4 th	30min	1	0

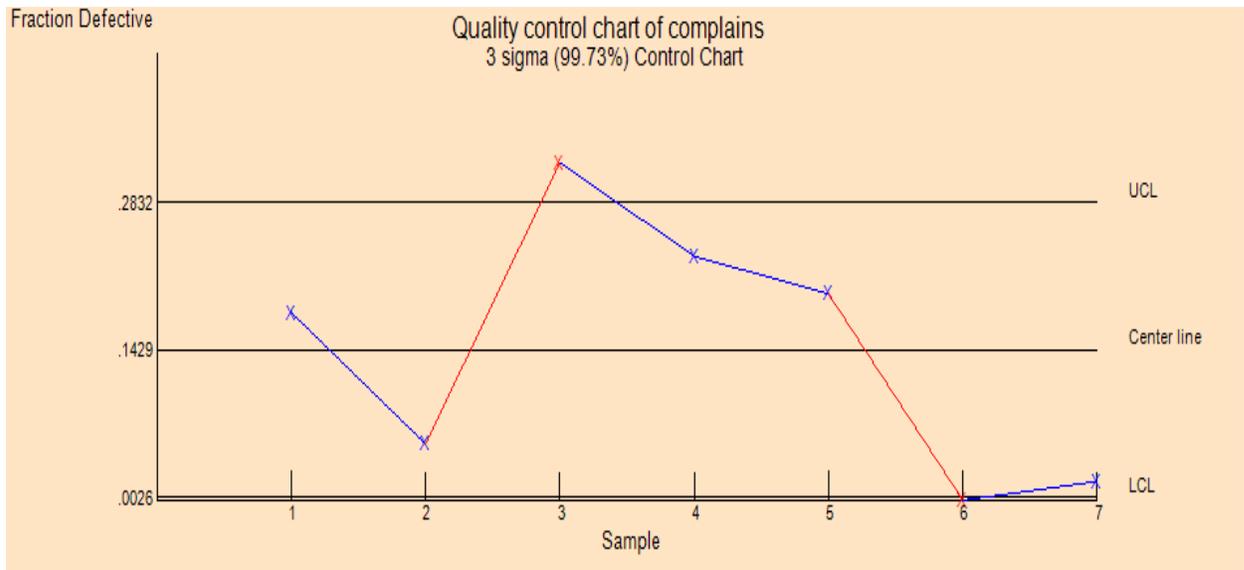
Figure 2: Analysis sheet of problems about the queue inside the bank and solved problems in July/August August/September

Quality control chart of complains solution

Sample	Number of Defects	Fraction Defective		3 sigma (99.73%)
27th Jul	10	.1786	Total Defects	56
28th Jul	3	.0536	Total units sampled	392
29th Jul	18	.3214	Defect rate (pbar)	.1429
30th Jul	13	.2321	Std dev of prop (based o...	.0468
31st Jul	11	.1964		
3rd Aug	0	0	UCL (Upper control limit)	.2832
4th Aug	1	.0179	CL (Center line)	.1429
			LCL (Lower Control Limit)	.0026

Figure 2.1. statistical analysis of complains for July/August based on figure 2.1

Quality control chart. Jul/Aug



Based on the collected data, and Quality control chart constructed, there is clear evidence that the Banks Queuing system is out of control. Therefore it is either that the Facilities Management team are either ignorant to the customer complaint or have minimal knowledge about the customer complains received on monthly bases.

Column1	Column2	Column3	Column4	Column5
Days	Customers helped	Customers waiting time to be Assisted	Customer Complained	Complained customers assisted
24 th	178	45min	0	0
25 th	286	35min	2	2
26 th	324	1hr	0	0
31 st	657	30min	12	12
1 st	365	50min	10	10
2 nd	209	45min	4	4
3 rd	197	30min	0	0

Figure3: Analysis sheet of problems about the queue inside the bank and solved problems in August/September

In both figure 2 and 3 the first column in this table displays the days observation took place, which is the month end, the employees of the bank. The second column shows how many customers were helped by the migration official and consultants. As seen on the table they are more customers coming to the bank towards end of the month. On the third column it displays the Average time each day a customer will wait to be assisted by the consultants. Customer would come in the bank, get a ticket (which would state the type of service, get new or collection) and on the ticket it will tell them they are waiting time. On the fourth column it shows the numbers of customers that complained from the 24th till the 3rd and the last column shows the number of customers assisted based on the complains. These results display that in the month July/August employees of the bank help more customers then August/September and their waiting time is less.

The tables show that the customers complained, and employees couldn't help them and that was bad for the bank. The bank should be to assist able all their customers.

- e.g. Customers having problems with cell phone bank want to reverse and stop debit orders, transfer etc. the migration official must help the customer, it's much quicker than waiting for a consultant by migration official help the customer with that particular problem, they would be a queue of customers with the same problem

- e.g. When a customer is angry and shouting, employees must never shout back or cut the customer while they speak the must follow this simple 4 steps:
 Hear_ The manager listens to what the customer is saying. They must acknowledge that they listening to them to them by nodding they head, keeping eye contact
 Empathies_ the manager must react to the problems by saying things like “That must be awful” “That’s bad” etc.
 Apologise_ The manager must tell the customer that they sorry that the issues happened. They must have apologized in behalf of the company, they are the banks representatives.
 Rectify_ The manager must fix the angry customers problems and meet the customer’s expectation

4. Productivity Calculation

In this section, calculation of productivity of employees from the actual month to the target month was calculated. Improved productivity of the employees will be seen in the below figures.

Product	Achieved	Target	Employees Number	Their August Targets
Business Cheques	24	50	1	87 800
Personal loans	1 90 9500	1 514 940		
Value Adds	42	328	2	76 900
Smart Account	50	179		
Credit cards	14	23	3	59 200
Investments	5 625 800	7 200 000		
Funeral Cover	31	85	4	63 200
Connect	-	100		
RCP	412 156	300 000	5	62 400
Gold Cheque	15	48		
Savings Pockets	-	-	6	71 900
Upgrades	30	90		
Premier	8	8		
CCVP	30	66		

Figure 4: Targets for month of august

Figure 4 displays the employees productivity for the month august. On the first column, it shows the products offered by the bank like Credit, gold, premier, business, easy, private card, Loans sim cards phones etc. and what they made in the month of august e.g. their target for business cheque was 50 but they sold 24 that means that they did not reach their target and that means no profitability and productivity. The only product that they reached target was personal loans with an increase of R394 560. On the far side of the table, it shows the total target achieve, excluding investment and personal loans, by each consultant which is R421 400. The bank has shortage of stuff and they was only one migration official, so they couldn’t reach their target the way they want. Some of the reasons are employees would come late for work and absenteeism. In very company “customers are always right” and they are dealing with customer’s money that could lead to customer anger and rudeness toward employees. When customers are rude to an employee that would demotivate the employee and cause the employee to restrain themselves from helping the customers, although those are the customers help employees reach their target. Employees would work 30 or 31 days in a month without a half day or leave

	OUTPUTS	421 400		
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man-hr1	421 400	567		743,21
man-hr2	421 400	500		842,8
man-hr3	421 400	416		1 012,98
man-hr4	421 400	0		0
man-hr5	421 400	0		0
man-hr6	421 400	468		900,43
man-hr7	421 400	452		932,3
man-hr8	421 400	491		858,25
			TOTAL	5 289,97

Figure 6: shows the productivity calculation of the employees (consultants) in month August

	outputs	355 000			Productivity Index of SRP
					134,1734
Man-hr 1	355 000	356		997,19	146,9719
Man-hr 2	355 000	325		1 092,31	92,7374
Man-hr 3	355 000	420		845,24	0
Man-hr 4	355 000	387		917,31	0
Man-hr 5	355 000	205		1731,71	132,7466
Man-hr 6	355 000	297		1 195,29	164,1285
Man-hr 7	355 000	232		1 530,17	129,6825
Man-hr 8	355 000	319		1 113	
			TOTAL	9422,07	178,11%

Figure 7: shows the productivity calculation of the employees (consultants) in month September

Figure 6 and 7 depicts the productivity calculation of each consultant in the month August and September. As show in the literature review, the formulae to calculate productivity is known as: output/Inputs and for Productivity index of the Specific Resource Productivity its = output of target/ Actual*100. In the calculation, Labour factor was used because that the factor that plays a big role in the study and the bank. The financial institution offers services to customer, so only manpower can be measured. The Output is the total of the entire employees target and the inputs is the customers each employee helped in a month

- ❖ Worker 1= Man-hour1, his inputs are all the customer he helped in a month which is 567 so $421\ 400/567=743,21$ Therefore his PI of SRP is $997.19/743,21*100=134.17\%$
- ❖ Worker 2= $421\ 400/500=842.8$ Therefore her PI of SRP is $1\ 092.31/842.8*100=146.97\%$
- ❖ Pearl= $421\ 400/416=1\ 012.98$ Therefore her PI of SRP is $1\ 012.98/1\ 092.31*100=92.74\%$
- ❖ Worker 3= $421\ 400/468=900.43$ therefore his PI of SRP is $1\ 731.71/900.43=132.75\%$
- ❖ Worker 4= $421\ 00/452=932.3$ therefore her PI of SRP is $1\ 195.29/932.3=164.13\%$
- ❖ Worker 5= $421\ 00/491=858.25$ therefore his PI of SRP is $1\ 530.17/858.25*100=129.68\%$

This means if the PI of SRP is more the 100% the employees are improving and increase their work productivity. Based on the employee's calculation every employee has increased in productivity and the two new employees helped with the increase in productivity. 178.11% means that they were a 78.11% increase in the employee's

productivity. Meaning that in the month of September there were more customers helped and the queues were less in the month August.

5. Recommendation

The queuing system of the bank was selected as means of investigation, data was shown on an analysis sheet to see how the how many customers are serviced. The New “methods” developed was hiring more migration official and floor mangers, supervisor must help out when there is a long queue. the manager is advised put at least two migration officials at the ATM points, two at the online banking, one at the tellers and three at the queue on month ends (24th to the 5th) of every month to reduce the queues size. Result show that this method is working because in figure 5.3 it shows that we have less customer waiting and complaining about the queues and we helped all of the customer in August/September

Know your service level target. Try using an “80/20” service level target, meaning that 20% of customer should be helped in 80sec. When determining what right service level target should be, the manager would find the right balance between the desire to deliver quality service versus the cost willing to bear to achieve it. Performance metrics and Queue Management. Now that the manger has the service level targets, the manager can begin tracking actual service times using the point-of-sale data and surveillance video. Whichever queue management system manager decide to use, management must be sure that it integrates surveillance video since this is the best way to investigate what caused delays in service speeds or why a customer abandoned the checkout line. Make changes and compare progress over time. Once data have been collected, the manager can look at the banks performance over a period of time and find any trends or outliers. Investigating these situations will uncover operational bottlenecks or other issues that cause slow service times.

Encourage open communication. The manager can get insight into what things are important to the employee by using surveys. Be open-minded and encourage them to express their ideas and perspectives without criticism. This means putting into practice everything you have learned about effective listening. Address their concerns in the best way you can. Culture encourage employees to find a personal fit with the company culture.

Provide constant feedback on the positives. When employees know what the manger is doing well, they’ll keep doing it or even better, do more of it. Providing someone with a little recognition on what they’re doing well can go a long way toward boosting morale. This is not to say “ignore the weaknesses” the manager must just do not make the weaknesses the only focus area of feedback. Do not create accountability, it actually means the opposite

6. Conclusion

Productivity is affected by multiple factors. Sometime one or more factors play their role to increase or decrease the labour productivity. The factors those affect the performance or productivity are the same. Because when the productivity of individual is increased automatically his performance is. The assessment of service productivity is not trivial, as services (in contrast to manufacturing) may, to a large extent, be understood as co-creating configurations of people, technology, as well as internal and external stakeholders connected by value propositions and shared information

It is important the bank managers should check on the employee’s performances on a regular basis and providing feedback to the employees, so they could help move the lines quicker because they would know how to talk the customers and help them faster. The five steps in improving productivity helped to see the problems that needs to be corrected quickly because it affected the Organization performance

The best “experience” can be summed up as customer are able to come in the bank and not wait for hours to see a consultant or wait by the queue man system for a ticket. Objective like to improve the queues at the doors and ATMs, to help customers figure out the problems without waiting in a queue, to determine which problems influence the productivity in banks, to Improve the queuing system and to see changes in output in respect of alternative inputs, in order to correct unwanted action and to exploit desirable methods/techniques.

These objectives played a big part in conducting the study, implementing the solution found from the problem investigated. (Aw, 1998)

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Biographies

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