

TO STUDY THE RELATIONSHIP BETWEEN BANK LAYOUT AND CUSTOMER
SATISFACTION

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ABSTRACT

Layout design is an important element for any organization to maintain their customer loyalty. Many importance and benefit can be obtained by any organization when the customer satisfaction can be achieved when implementing the systematic and efficiently layout design. This research is carried out to study the relationship between bank layout and customer satisfaction. The objective of this research is to study the relationship between Bank layout and customer satisfaction and to determine suitability of current layout arrangement. One of the commercial bank located in Kuantan, Pahang was selected as a scope for this study. Participant randomly selected and the customers of bank are the respondent to answer the questionnaire in this study. Two instruments were used to collect data which is survey questionnaire which consist of open-ended and closed-ended questions. Observation also used in this study because to see the phenomenon or the environment and arrangement layout of bank. The participants are 100 randomly selected customers from different age, gender, race and so on. The result showed that environment (Independent Variable) and counter (Dependent Variable) is the factors that influence the layout design and customer satisfaction. The correlation showed that layout and customer satisfaction have a strong relationship and the current layout arrangement of bank in an irregular situation or not effective and efficient condition.

ABSTRAK

Reka bentuk susun atur adalah elemen penting untuk mana-mana organisasi untuk mengekalkan kesetiaan pelanggan mereka. Banyak kepentingan dan faedah boleh diperolehi oleh mana-mana organisasi apabila kepuasan pelanggan boleh dicapai apabila melaksanakan reka bentuk susun atur yang sistematik dan cekap. Kajian ini dijalankan untuk mengkaji hubungan antara susun atur bank dan kepuasan pelanggan. Objektif kajian ini adalah untuk mengkaji hubungan antara susun atur bank dan kepuasan pelanggan dan untuk menentukan kesesuaian susunan susun atur semasa. Salah satu bank komersial terletak di Kuantan, Pahang telah dipilih sebagai skop kajian ini. Responden dipilih secara rawak dan pelanggan bank adalah responden untuk menjawab soal selidik dalam kajian ini. Dua kaedah telah digunakan untuk mengumpul data soal kaji selidik yang terdiri daripada soalan-soalan terbuka dan tertutup . Pemerhatian juga digunakan dalam kajian ini kerana untuk melihat fenomena atau persekitaran dan susun atur bank. Responden terdiri daripada 100 orang pelanggan dan dipilih secara rawak daripada umur, jantina , bangsa dan sebagainya yang berbeza. Hasilnya menunjukkan persekitaran yang (IV) dan kaunter (DV) adalah faktor-faktor yang mempengaruhi reka bentuk susun atur dan kepuasan pelanggan. Korelasi menunjukkan susun atur dan kepuasan pelanggan mempunyai hubungan yang kuat dan susunan susun atur semasa bank dalam keadaan yang tidak teratur atau tidak berkesan dan keadaannya.

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LIST OF ABBREVIATIONS

SLP Systematic Layout Planning

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

Nowadays, many firms are trying and focus on their efforts to maintain their customer loyalty. Many companies or organization improves their service quality with developing and implementing their strategies to increase their customer loyalty and satisfaction. Normally customer satisfaction can be measured and reflected in the financial services sector like a bank. Each bank has a different function and role.

There are different types of banks in Malaysia and each bank has its own name. Banks are classified into several types which are Central Bank and Commercial Bank. Each bank has its own identity, which is there are different colours that are used as a symbol for a bank such as yellow colour, red colour, blue colour and so on. Apart from identity and a symbol of a bank, the layout design also makes a bank is perceived differently by others.

Central banks are the 'Bank Negara Malaysia'. It is the only financial institution owned by the government and non-profit oriented. It had a number of roles such as issuing currency, as the government's banker, a banker to the commercial banks, to maintain the stability of the currency, monetary policy and control the activities of financial institutions. Examples of Malaysian Commercial Bank are Bank Islam Malaysia, Bank Muamalat Malaysia, CIMB Bank, Malayan Banking (Maybank), Public Bank, RHB Bank and Standard Chartered Bank Malaysia.

The role of Commercial Banks are accepted deposits from the public, provide loans and providing other services. Various types of services provided in each bank and there are several factors that will differentiate each bank in Malaysia.

Layout design was an important element in a company and organization. This is because to achieve the strategy of an organization or company, effective layout can help to reduce costs, differentiation and response strategies. Layout also was one of the key decisions that determine the long-run efficiency of operations. The main objective of layout strategy was to develop an effective and efficient layout that will meet the organization competitive requirements. To maximize profit also other aspects of the service that people or workers in firms must consider. There are many types of layout which is office layout, retail layout, fixed-position layout, work-cell layout and so on.

This chapter reviews the background of study, problem statement, objective of study, research question, scope of study, operational definition, research hypothesis, significance of study and expected result. This study are based on three aspects, the first aspect was about the relationship between Bank layout with customer satisfaction in the bank, second aspect was about the how suitable currently layout to facilitate the customers when they deals with Bank and the customers' perception of layout design provided in the bank.

In this research, the Bank X had been selected to evaluate the suitability of a current layout design in banking counters to get flexibility, quality of working life, good relationships with clients and effectively and also to improve the image of a firm or company. Customer frequently associated with the service. The customer also often deals with service counters that exist in the bank. However, there are a few factors which made customer feel dissatisfied with service prepared for example time factor, waiting space factor or factor layout design inside a bank.

1.2 BACKGROUND OF STUDY

In a bank, the places that become the centre of customer focus are counter. Counter play an important role of a bank to transact other than other facilities. There are various types of bank operates nowadays. Every bank had a distinctive feature in a special way to give satisfaction to clients with service prepared.

Furthermore, counter service in a bank becomes important because it represents the customer's perception of ability a bank to give the best service to the customer. According to Na'asah (2006), Image of an organization was reflected through counter service carried out. Then design and quality of counter services should always enhanced to ensure the customer always feels comfortable and satisfied when make a deal.

Zijlstra and Mobach (2011) said that the facility enables customers to reduce the negative influence by giving more control congestion exchange service, for example if a customer can avoid congestion by taking alternative routes. The various aspects that can be seen and be a negative influence to the customer. Aspect that had often a negative influenced for the customer in terms of waiting times, congestion, customer behaviour when dealing with, services provided and so on. Hui and Tse (1996) stated that effective and acceptability was the aspects that influence the customer to wait, even in a long time or a short time to wait.

Numerous studies proved that time management was important for many aspects. Without time, certain tasks will not be carried out properly. However, in this study the time element was used to study customer satisfaction with services provided. To build customer loyalty, management of waiting times be a very important or critical and cannot be ignored by service providers (Bielen and Demoulin, 2007).

Another problem was most customers do not know about what service that is provided in a bank. It provides a big problem to the Bank because they have to use a long time to explain in detail the services provided to customers. Dissatisfaction would arise if a customer finds the Bank does not give them what they want.

Nowadays, first-come, first-served was the concept that used in every service. Most of the Bank was used the system to achieve customer needs and satisfaction when providing services. Furthermore, this system was practiced in order to save time for clients who want to deal with the Bank. First-come first-served system practiced in the Bank is a customer must take a queue number first if they want to deal with the Bank.

This system was an organized system and was able to reduce congestion from occurring. However, sometimes this system also presents problems for various parties while dealing. Various problems can be seen for example, there are some customers who do not want to be patient while waiting for their turn. They also often show negative feelings and reactions while waiting. Previous research had also indicated that when a crowded layout, services customers will experience feelings of stress (Harrell and Hutt, 1976).

However, these studies still remain to be conducted in parallel from the main objective which is to look at the links or relationships between Bank layout to customer satisfaction. Every organization had different strategies to improve the quality of their employees' work and increased customer satisfaction. One strategy is to relate aspects of the layout in a bank or office. Each bank had a layout design and each design had its own significance and meaning of which was not known by the public.

1.3 PROBLEM STATEMENT

Most people go to the bank just to do business or personal transact and solve their problems only. Many of people do not know about the importance of layout design. Layout design plays a role that is important for them to deal systematically and effective ways. Many problems can be seen with regard to customer satisfaction with service provided while dealing with banks. The behaviour, congestion, and waiting time are influenced from layout facility (Zijlstra and Mobach, 2011). Among problem identified exist in counter banks are as follows:

- I) Sometimes design counter that is uninteresting and uncomfortable environment in a bank.
- II) Space that is narrow fit and proper to transact with customers.

- III) Number of counters that not enough and position counter that non strategic.

Design and other facilities was important thing to every bank that exists on now. This case because the bank was the place for customers to communicate face to face. Sometimes this case was become a big problem for clients or employers. A problem that was often become issue of various parties is do layout design influenced customer satisfaction when deal with the bank and there is an important layout design to society. As we know, sometimes place and behaviour are strongly related to the each others because the place can influence the person's behaviour such as when at the crowded place like a Bank.

1.4 OBJECTIVE OF THE RESEARCH

The main focus of this study is:

- 1.4.1 To study the relationship between Bank layout and customer satisfaction.
- 1.4.2 To determine suitability of current layout arrangement.

1.5 RESEARCH QUESTIONS

There are many factors or issues must be considered when want to apply the layout design which is, how to improve customer interaction, how to improve safer working conditions, how to improve employee morale, how to improve flow of information and people and how to higher utilization of space, equipment and people. However, this study focused only on two research questions only. The research questions are:

- 1.5.1 What is the relationship between Bank layout and customer satisfaction?
- 1.5.2 What is the condition of current layout arrangement for Bank X?

1.6 RESEARCH HYPOTHESIS

H₀: No significant relationship between Bank layout and customer satisfaction

H₁: There is significant relationship between Bank layout and customer satisfaction

1.7 SCOPE OF STUDY

To collect the data, these studies focus on customer or participants which deal with bank. The scope of research was focus in Kuantan, Pahang area. The study was carried out to investigate about Bank layout and customer satisfaction. To carry out this study, one bank was chosen to make this study. The bank will be analyzed from various aspects. The participants randomly selected. One bank was selected to see the relationship between Bank layout and customer satisfaction and to determine suitability of current layout arrangement.

A decision will be made through time taken by a bank to transact with customer and determine the current layout arrangement, where that in effective and efficient condition or not. In addition, customer satisfaction may also be measured by the satisfaction of the environment of a place, the security provided, the total number of counters available to deal with the number of staff or employees who are in the company or organization. Indeed, customer satisfaction can be evaluated from various aspects.

1.8 RESEARCH FRAMEWORK

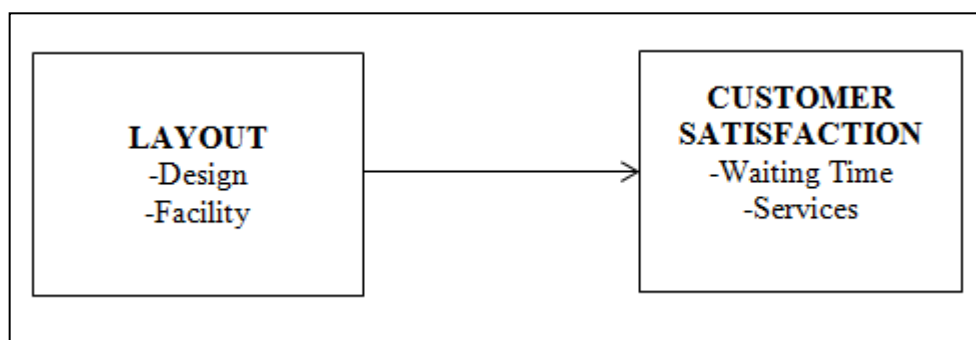


Figure 1.1: Research framework of relationship between bank layout and customer satisfaction.

Figure 1.1 shows the relationship between layouts and customer satisfaction with some other factors. The factors that will be studied which are facility and design under the layout category while the waiting time and service provided under the customer satisfaction category. From the research framework, layout is the independent variable while the customer satisfaction is the dependent variable for this research.

1.9 SIGNIFICANCE OF STUDY

This study will be useful to the Bank and its customers. In addition, this study also provides benefits to the management of the Bank or an organization as a guide to set the layout of good design in the bank and increase customer satisfaction with the services provided at the Bank. Furthermore, this study is also useful and will contribute information about the relationship between Bank layout and customer satisfaction.

This study was significant for three reasons. The first reason is to create a comfortable space for users while dealing with the bank. Customers will feel comfortable and satisfied when their needs are fulfilled. Good ventilation and a harmonious environment without congestion occur while dealing with the Bank will cause customers to settle their business quickly and efficiently.

The second reason this study is to improve the quality of services provided by the Bank to complete the requirements when dealing with customers. This will be seen when the banks carry on their activities of providing enough services to deal with customers. Quality of service can be seen in their efficiency and effectiveness. The efficiency and effectiveness will be measured by their time taken to deal with a customer does require a long or short time.

Apart from that, to facilitate the customers by improving the quality of design and facilities provided by the bank. Quality of design and facilities to be provided by the bank is still not enough. It can be seen when a specific time like an afternoon in which the number of customers currently too many. Currently, congestion will be seen and the number of seats available is not enough to accommodate the number of customers there. So, the client had a long queue and stand while waiting for their turn to deal. The numbers of counters are also an important facility. To reduce congestion from occurring, the Bank should add and laying out the design and the facilities at the Bank.

Another reason is to maintain customer loyalty in a Bank. When customers feel comfortable when dealing with banks, they will feel satisfied with the services provided; in addition there will be a positive feeling among customers about the services provided by the bank. Its effect, they will come back to enjoy the benefits offered and provided by the bank.

1.10 OPERATIONAL DEFINITION

Counter definition

According to the previous study which is done by MAMPU, counter is the one place of organization or firm to offer service. Counter service is an important service because customers have needs and high expectations of the service rendered. Quality of service and environment of an organization should be enhanced to meet customer requirements and meet customer satisfaction. The counter is also frontline service that's important for the public which became a customer.

Counter service

Factor and design facility layout counters also provide comfort to the customer. Quality services to the satisfaction of customers is usually supported by the service facility factors and design of layout and not just focus on the treatment given by the staff at the counter only. Gale (1994) says that if the customer is satisfied with the level of quality of service provided, then the customer will provide feedback to the service providers. Furthermore, it can give positive publicity to marketing.

Waiting Times

Hwang and Lambert (2009) said that waiting time satisfaction may depend on individual characteristics of customers and differences of location. According to Dickson (2005) almost all of the services require customers to wait at some point in the service process. The waiting time is also playing a role to our customers in deciding whether to come back or not to service providers.

Facility Layout

Zijlstra and Mobach (2011) stated that facility layout is useful to improve the efficiency of an operation and functional layout serves the function of an organization; it is designed to support the user. The facility also means the space or areas where business activities occur. Layout designs have a big impact on how the space is done as a workspace workflow, materials, and information through the system.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter, literature reviews related to the study based on four main topics which are the facility layout, customer satisfaction, waiting time and service provided.

2.2 FACILITY DESIGN AND LAYOUT

Office layout defines the grouping of workers, their equipment and spaces or offices to provide for comfort, safety, and movement information (Heizer and Render, 2001). Locate workers requiring frequent contact close to one another was the office layout strategies. Heizer and Render (2001) also said that layout is one of the key decisions that the long-run efficiency of operation.

Layout has numerous strategy implications because it establishes an organization's competitive priorities in regard to capacity, processes, flexibility and cost as well as quality of work life, customer contact and image. To develop an effective and efficient layout that will meet the firm's competitive requirements was the objective of layout strategy.

The fundamental objective of layout was to ensure the layout flow of a worker in a good condition, material and information through the system. Becker (1981) claimed that the facility was entities that can be influenced, changed, and used for the

better of the organization. To influenced the performance of an organization's management, facility design was a very good opportunity and attractive for them to improved their organization management performance.

Based Tompkinset al...(2010) facility design consists of non-human elements such as facility layout equipment, lighting, and colour that affect human emotions and behaviour. Fitzsimmons and Fitzsimmons (2006) agreed and said the facilities can also have a significant influence on the operation of such services in terms of behavioural influence and customer satisfaction, queuing systems, and sales. Such designs should be focused upon maximizing the positive and meaningful impact for the customers (Berridge, 2010).

Zuilmah (1995) said that an intelligent design solution must make real the values which some company wishes to communicate whether the mood is too big, personal, relaxed, there are a host of very different colour, lighting and furniture schemes which could be used, with both emotional and functional impact. Lightning can totally changed the feeling of a room, making it harsh or soft, formal or completely informal. Colours and surfaces similarly can change an office dramatically. Hard-finishes for example can be used for 'fast-moving' areas, whereas soft finishes can be used for relaxing a visitor, in a waiting area (Zuilmah, 1995).

Behaviour and place are strongly related to each other it was because of various adaptive mechanisms and complex changes over time it was hard or even impossible to explain the psychological effects of even one variable in the physical environment (Russell and Ward, 1982). One's behaviour will changed with the environment and the situation in a particular placed. This will be seen when in crowded places such as banks. Various types of behaviour can be seen when there is a situation like this.

Wall and Berry (2007) discovered that the facility is particularly important in the service environment, since it was the place where the customer and the organization still meet face-to-face. Zuilmah (1995) said that the vital first impression say about company was everything from the manner of the receptionist at the desk to the desk itself communicates something.

Facilities play an important role both between banks and customers. Without the facility, meeting face-to-face will not be carried out effectively and efficiently. Various problems and issues will arise when there are no facilities such as counters to communicate, seats, machines and so on. Bitner (1992) in such settings, the use of creative space can support a specific position and segmentation strategies and improve marketing objectives, for example customer behaviour.

Based on the Zuilmah (1995) the very important place for one company was the reception area or counter because that place is where the company meets its whole public which are investor, shareholder, clients and potential clients, suppliers and staff. Some of the most company lobbies are also used as exhibition spaces, where the company products and services, processes are explained and display. So, the important first step in achieving the right design for some company was going back to the company board and gets some dialogue or idea going on what kind of value and image the company would like to communicate to its public or clients.

Basic meaning of facility is the space or area in which a business's activities take place and functional layout is designed to support users. Many perceptions can be seen as various services were provided as an example in the bank. Various types of layout design can be seen when in a bank. This layout is sometimes appropriate in a particular place. There are different perceptions of clients who deal with a bank. Based on Seidel (1983) unfamiliar layouts have been shown to be hazardous to users.

The design of the facility consists of three facilities system design, design layout and design of operating systems. Layout design considers all equipment, machinery and operational support structure within the perimeter. All these have different functions and roles according to the suitability of the services provided. Physical design was to influence the attractiveness of the customer to wait. Physical design was meant in terms of comfort, space and decor of a place. According to Baker and Cameron (1996), Service environment influence the affective aspects of the waiting time.

2.3 CUSTOMER SATISFACTION AND WAITING TIME

Spreng and Mackoy (1996) says that the main and core concepts of marketing theory and practice was of customer satisfaction and the quality of a service. Based on Shemwell et al. (1998) in the world currently competitive, the key to sustainable competitive advantage lies in delivering high quality service that will result in satisfaction customers. An organization should improve the service provided to customer satisfaction because this was the key to success for any organization. Without the customer satisfaction, business or service will not help to achieve the mission, vision and the objectives of the organization.

The Bank should be do an improvement in customer service, more cost-effective delivery systems, reduction in slack within processing systems and overall advanced marketing effectiveness. In addition, Hanaffi (2005) claims that a long waiting time will give a negative perception on service quality and the four major elements that influence the waiting time such as availability of facilities and equipment, human resources, participants and registration process. It is just one determinant of organizational effectiveness; banking institutions will have to maintain the realization that a host of other factors impinges on successful competitive advantage.

Apart from customer satisfaction with services provided, time also plays an important role in an organization. Customer satisfaction on time should also be emphasized because sometimes time can be regarded as a constraint when doing something. Especially when conducting a transaction with a customer. According to Wakefield and Blodgett (1996), the main importance of most customers was looking for the speed of service delivery. Katz et al., (1991) agreed and said that most customers do not accept long-waiting lines or waiting times. However, Davis and Maggard (1990) claimed that in-line time influences customers' attitudes toward the service provision.

Previous studies much to say that the assessment of customer waiting time negative impact on customer satisfaction. Past research findings that have been made by the researchers showed that the objective and subjective waiting time have a negative effect on affective and cognitive reactions to waiting. Pryun and Smidts (1998) find that

the perceived waiting time affects the cognitive dimension of the wait appraisal. Delays in any case could significantly affect feelings of anger, whether the delay was measured in terms of combination of aspects of objective or subjective (Taylor, 1994).

Sometimes, punctuality was often a major issued when provided services to clients. Customers will evaluate in terms of the accuracy of the time taken to make a deal other than the services provided. Furthermore, Taylor (1994) says that the performance of services will be affected as a whole when there was feeling dissatisfaction from customers on punctuality aspects. Previous research also highlights the impact of queuing information and waiting duration information on the cognitive and affective aspect of the wait when the wait is long (Hui and Tse, 1996) and during busy periods (Clemmer and Schneider, 1989).

During busy periods, most of the time for waiting customers can be seen clearly. This is caused to various factors causing this to happen. When there is such a thing, various effects can be seen even in situations when they are busy this time. Normally, most of the effect is caused by the customers themselves. This also affects the performance of a service. Moreover, Taylor (1994) also stated that the uncertainty influences service evaluation through consumers' affective responses to the wait. This uncertainty should be avoided in order to get a good evaluation and effective service from the customer.

Law et al. (2004) focus on the effect of waiting time and service dimensions on repurchasing behaviour and customer satisfaction. This shows that these aspects have relation with each other. In queuing theory roughly two ways of approaching waiting times can be distinguished: a perceptions management approach (Larson, 1987; Maister, 1985) and an operations management approach (Greasley, 2006; Slack et al., 2010). A relaxing environment will promote positive feelings for the customer. Layout function can be achieved only with an efficient routing of customers, staff and other users (Renes, 1983).

Perception management means management of waiting times viewed and most organizations use disruption or other alternatives such as reading materials and so on to

shorten the waiting time for customers. Disturbance and this alternative will cause customers to feel their waiting time is not too long. As an example, video games and reading material can be given to customers who have to wait for a table at the cocktail bar (Pickworth, 1988).

Furthermore, the arrival process determines the rate of arrival. Fitzsimmons and Fitzsimmons (2006) have argued that the waiting times are influenced by arrival process, queue discipline, and service process. Typically, data collected by recording the actual time of arrival is recommended. Customer behaviour is also the main thing that is always on call in previous studies. The impact on customer behaviour can be seen in terms of the number of queues, their location, their space requirements and the whole aspect refers to the configuration line.

Sometimes, queue discipline is a management policy for selecting the next customer. Tum et al... (2006) said that discipline or lack of discipline will affect the waiting time for customers and not give any effect to the speed at which the service unit operates. Waiting time in the queue is because of the fluctuation in the rate of arrival and diversity in services (Greasley, 2006).

Waiting time may increase if only one customer caused delays. So to minimize this from occurring continuously, a rule should be implemented in an organization such as first-come, first-served. Thus, the time for waiting customers is highly dependent on their predecessors in the queue. So, this can reduce their waiting time from continuing. Zhou and Soman (2008) noted that the development of wait time can be influenced by the power of a first-come, first rule is used or not.

According to Zijlstra and Mobach (2011), the service consists of three important intervals of wait time, self-service time, waiting time and lead time. The time interval between the moment of arrival and a customer finalizing checkout is the lead time. Self-service time is the time from when a customer arrives until the customer is ready to checkout. Waiting times means when a customer is ready, but the system is not. This willingness to checkout is important and determines the waiting period. The waiting