Increasing Service Quality By Improving Workload Distribution
Case Study: PT. Bank Persaudaraan

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ABSTRACT

As one of the G-20 major economies country, Indonesia has powerful economic development. Banking industry operation in Indonesia in recent years has significant growth and contribute to Indonesia's economy. PT. Bank Persaudaraan is one of the bank in Indonesia which headquartered at Bandung. The bank offers variety of products and offers credit for retired people. Recently, one of the bank's branch in Cimahi is facing number of customer and outstanding decline. Through preliminary research, the employees felt the distribution of workload they received is not balance. Hence, Their service quality is decreasing and causing the decline. In order to maintain competitiveness and service quality, it is important for Bank Persaudaraan Cimahi to evaluate their current workload distribution. Researcher conducted workload analysis towards 11 employees using work sampling method. The result of workload analysis shows the workload distribution in Bank Persaudaraan Cimahi is not balance. Moreover, this research explains how such distribution might occured. At the end, researcher gives recommendation to improve the workload distribution in Bank Persaudaraan Cimahi.

Keywords : human resource management, workload, workload analysis, work sampling

INTRODUCTION

Banking core business is to gather funds from the people and distribute the fund in the form of banking products to the people. In recent years, Indonesia's banking industries has promising growth rate. The growth affected mostly by the variety of banking products offered to people. Nowadays, bank is not used by the people to make savings only. There are more factors that makes people used bank. The most important factor is effective and efficient service, along with the varieties of services offered (Siddique, 2012). Additionally, people considering the interest rate and service charge in order to gain benefits from the bank. Apparently, these bank selection factors may vary from area to area due to differences in demographic characteristics (Siddique, 2012). A good service from competent and highly motivated employee can be maintain by improving human resource management (Dessler, 2015). One way to ensure a company or organization has competent and highly motivated employees is by considering following factors, they are deciding what position to fill, job analysis, personnel planning, and forecasting (Dessler, 2015). Those factors will generate a job description and workload distribution for the employees. In Bank Persaudaraan Cimahi the workload distribution is felt not balance. Some employees said the workload distribution is not balance even in the same job position. This situation made their service quality decreasing since employees are pushed and overwhelmed by the workload. However, the bank cannot make any decision since it is not based on analysis. Therefore, it is important to know how much the workload distribution each employees has in the bank and improve it based on the analysis.

Workload is the amount of work that has to be done by a particular person (Bennaars, 1994). Amount of work is determined based on job description that entails with job holder. To know how much workload that job holder has, workload analysis should be conducted. Workload analysis is the process of gathering information of how much an employee used resources to accomplish their job (Hidajat, 2004). It is important to conduct workload analysis in order to look for the needs of human resource in terms of quality and quantity whether for short-term or long-term period (Bangun, 2012).

LITERATURE REVIEW

Workload is part of human resource management. According to Dessler (2015), to ensure a company or organization has competent and highly motivated employees is by considering what position to fill, job analysis, personnel planning, and forecasting. Those factors will generate a job description and workload distribution for the employees. Workload is the amount of work that has to be done by a particular person (Bennaars, 1994). Distribution of work is determined based on job description that entails with job holder. Workload could be divided into three types of workload, which are physical, mental, and time workload. Physical workload is physical effort applied to task (Brumbach, 1988). It refers to employee activities that can be seen, particularly how they do such activities. This type includes eye movement, heart rate, and other movements. To measure physical workload, motion sensors can be used to detect body movement and estimate physical activity (Spruijt-Metz, 2009). The next one is mental workload, Mental workload is the demands placed on the human information processor (Niebel, 1998). Mental workload is relatively difficult to assess since every tasks and individuals have variability of mental strain. Measuring mental workload can be using various method, one of the method is by recording physiological signals such as electroencephalogram, electrocardiogram, and electrooculogram to track mental arithmetic (Kilseop & Rohae, 2005). The last one is time workload, Time workload is a particular length of time for accomplishing a particular task (Bennaars, 1994). This type of workload assess how much time for employee to do tasks given by the company. Time workload is much easier to determine since it has a standard time measurement. In this study, researcher analyzed the time workload that each employees has in the bank.

To know how much workload that job holder has, workload analysis should be conducted. Workload analysis is a process of gathering information of workload (Hidajat, 2004). It is important to conduct workload analysis in order to look for the needs of human resource in terms of quality and quantity whether for short-term or long-term period (Bangun, 2012). The analysis formed through particular stages and methods. There are two methods to conduct workload analysis, stopwatch method and work sampling method. Both of them can be used in particular working system. Stopwatch or known as time study is a method to determine proportion of total time with repetitive cycles, wide variety of dissimilar elements, and process/machine controlled element (Niebel, 1998). It is often to use stopwatch timing to make the standards. This method is perfectly suitable with the working system such as factories that have blue collar worker or labor. To use this method, each employee activities are measured by how much time needed to do the activities. For example, if the employee activity is knitting, then the activity will be measure by using stopwatch to know how much time needed until the activity ended. The next method is called work sampling, Work sampling is a technique used to determine the proportion of total time devoted to the various activities that complement job or work (Niebel, 1998). Work sampling method produce information about personnel utilization. This method is considered faster and less cost than stopwatch method. Analyst may not spent a long time observation, yet the information provided is relatively the same. This method is suitable if the condition of working system is not a routine such as in an office. Employees that work in office are working based on job description and responsibilities that not required employees to work on them sequentially.

In work sampling method, there are three important aspects to consider. They are work sampling activities, standard time measurement, and rating factor.

- Work Sampling Activities

Since the work sampling method is different from stopwatch or time study method, there is a need to separate activities that considered as productive. In work sampling, various activities that may occur but does not include in the job description considered as non-productive activities. Job description is a written list of what job entails (Dessler, 2015). It consist tasks, responsibilities, and authorities. Job description made to clearly identified someone's job so that company could determine whether someone is doing good or bad towards their job. Each of activities are mutually exclusive and cannot be blend in the measurement. However, all of these activities occurred while work in progress

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- Standard Time Measurement

Time measurement is done when all activities has been performed with conformity and the amount of work has fulfilled the level of accuracy and confidence desired (Sutalaksana, 2006). In order to get standard time measurement, there are some measurement that needs to be done:

a. Cycle Time measurement

Cycle time is the total time from the beginning to the end of activity process. This measurement will inform the average workload of employees.

b. Normal Time measurement

Normal time is the normal time used by employees to do their job.

- Rating Factor

Rating factor is the assessment of employee's skill and effort (Hidajat, 2004). Rating factor form is filled by employee's supervisor. The rating range from 50 to 150, where 50 is the lowest score, 150 is the highest, and 100 is the average. Rating factor will affected the process of workload calculation. Rating Factor used to determine the normal workload.

METHODOLOGY

There are two methods to conduct workload analysis, stopwatch method and work sampling method. Both of them can be used in particular working system. Stopwatch or known as time study is a method to determine proportion of total time with repetitive cycles, wide variety of dissimilar elements, and process/machine controlled element (Niebel, 1998). This method is perfectly suitable to be used in factories. However, the bank activities is different since it is more dynamic. Therefore, this research used work sampling method. Work sampling is a technique used to determine the proportion of total time devoted to the various activities that complement job or work (Niebel, 1998). This study focused on answering what kind of improvement that can be applied in the bank. Prior to that, a workload analysis should be done in order to know the actual workload distribution. There are two methods that can be used to conduct workload analysis as stated before. In this study, researcher conducted workload analysis using work sampling method. Researcher used observation to gather data about workload distribution in the bank. The analysis design is shown in diagram below:
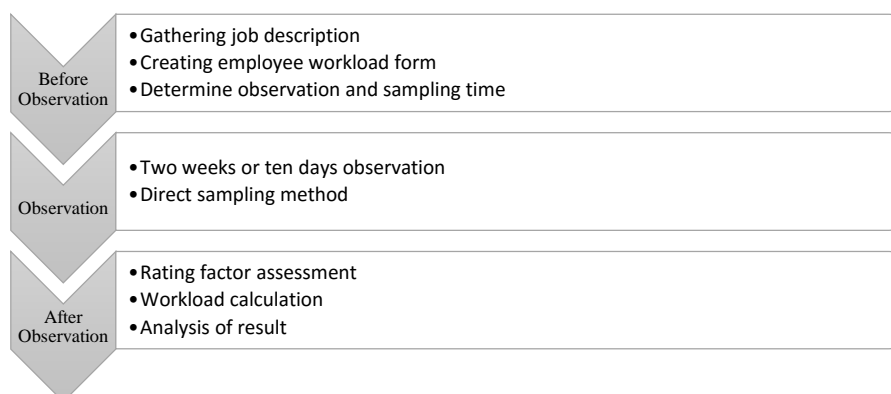

Before Observation
- Gathering job description
- Creating employee workload form
- Determine observation and sampling time

Observation
- Two weeks or ten days observation
- Direct sampling method

After Observation
- Rating factor assessment
- Workload calculation
- Analysis of result

Figure 1 Workload Analysis Design

Researcher gathered the job description of each employees in Bank Persaudaraan Cimahi by asked the human capital division and confirmed by the branch manager. The job description was analyzed and resulted in separation of work sampling activities, they are divided into three activities. Productive activities (A) based on

the job description, allowances (B) or activities that is considered as not employees choices to do such as waiting for next assignment, system error, and others., the last one is non productive activities (C) including personal activities such as eating, praying, chatting, and others. As continuation, researcher created employee workload form to make the observation efficient. The form was checked and confirmed to be used by the human capital division and branch manager. Lastly, researcher determined the observation and sampling time. Researcher decided that two weeks of observation is enough to gather data for workload calculation since the formula supports to convert it to a month and a year. The bank has five working days a week, hence the total observation time is ten days. The sampling time is adjusted with the working hour of the bank each day. The bank operates from 8.00 AM to 5.00 PM. Researcher decided to retrieve data per 15 minutes. The first data will be gathered 15 minutes after the bank operates or 8.15 AM and 15 minutes before the bank closed or 4.45 PM with an adjustment with the break time. Hence, there are total of 31 data population each day, except for Friday that has 29 data population. Researcher collected the data in random sampling time to make the data more reliable. The formula used is also sufficient for the data that collected 75% each day or 24 data population. Therefore, researcher decided to get at least 75% of the data each day.

Researcher conducted observation in the bank for two weeks or ten days. Researcher observed each employees activities in the bank. Each activities that employees did in each sampling time is noted by the researcher by making "tallys" in the employee workload form.

After the observation takes place, researcher collected additional data for the calculation by asked the branch manager. The additional data consist of current condition of the bank in terms of workload such as when the highest workload occurs, what challenges that employees face while working, and others. It will resulted as allowances factor. Rating factor assesment is also filled by the branch manager. Each employees skill and effort is assessed and resulted as rating factor.

All the data that has been collected were inputed to the formula in excell worksheet. The form resulted as productive activities (A), and non-productive activities (B & C). The form result shown the percentage of productive activities each day. The rating factor and allowances factor is also inputed. The calculation converted the two weeks workload to one month workload and then to one year workload. The calculation also resulted data sufficiency. In this study, the data sufficiency is enough and the processs is continued to analysis of result.

The result is then analyzed by the researcher as a basis to make improvement for workload distribution. All of the data collection process such as interviews, questionnaire, and the observation itself that has been noted also used for consideration.

FINDINGS AND ARGUMENT

The study has shown result. Workload distribution in the bank is not balance. The result shows that employees has different workload distribution even in the same job position. There are low, high, and normal workload distribution based on provision adjusted with the bank's human capital division. Amount of workload in one year below 80% is very low, below 95% is low, between 95% and 105% is normal, above 105% is high, and above 120% is very high. In this research, there are total of 11 marketing employees with 4 different job position which are branch manager, relationship officer, funding officer, and marketing support. The result of workload calculation and rating factor assessment is below:

Table 1 Workload Distribution and Rating Factor Assessment

No.	Employees	Workload	Average	Status	Skill Score	Effort Score
1	Branch Manager	115.99%	115.99%	HIGH	140	140
2	Relationship Officer 1	95.66%	98.99%	NORMAL	90	140
3	Relationship Officer 2	91.46%		LOW	140	90

No.	Employees	Workload	Average	Status	Skill Score	Effort Score
4	Relationship Officer 3	108.18%		HIGH	130	130
5	Relationship Officer 4	100.30%		NORMAL	110	130
6	Funding Officer 1	95.44%	102.27%	NORMAL	120	120
7	Funding Officer 2	109.09%		HIGH	120	140
8	Marketing Support 1	89.56%		LOW	140	140
9	Marketing Support 2	104.82%	100.40%	NORMAL	130	130
10	Marketing Support 3	98.55%		NORMAL	130	110
11	Marketing Support 4	108.66%		HIGH	120	140

From table 1, there are four job position with following average, branch manager with 115.99%, relationship officer with 98.99%, funding officer with 102.27%, and marketing support with 100.40%. The range between those job position workload are not far between each other except the branch manager. It is because the branch manager only entails in one person. The branch manager job position also cannot be compared between branches since it might not relevant due to differences. If the average workload status defined with the provision adjusted with the branch manager and human capital division, then three job position which are relationship officer, funding officer, and marketing support would considered normal or the workload of the job position is not high. Hence, the status of workload of each employees is because the unbalance distribution within job position rather than among job position. The lowest workload is 89.56%, which is Marketing Support 1 (MS 1) result. MS 1 is holding marketing support job position. However, according to branch manager in his daily activities he is also working as a report and documentation support. MS 1 actual job position is marketing support, hence the activity that is not related to marketing support job description is treated as non-productive activity. This makes his workload lower than his colleagues in the observation. As for the branch manager, the high workload probably because he is responsible for all the branch activities which includes authorization of decision making, revised reports, and others.

All 11 employees also has been assessed by the branch manager and supervisor. The score range between 50 to 150 for both skill and effort score. Almost all employees are considered have good performance in terms of skill and effort. However, there are two employees that have score below 100 which are relationship officer 1 (RO 1) in skill and relationship officer 2 (RO 2) in effort, both have score 90 in those assessment. This indicates that their performance is not good enough compared to other employees. Branch manager as the assessor probably seen RO 1 have outstanding effort but the quality of her job is not good enough or too many errors occurred, hence RO 1 have low score in skill. In the opposite, RO 2 probably good in delivering her job but showing less effort than the others. Branch manager might assume that RO 2 should ordered to do something and pushed her to finish her job. Those two employees needed a treatment to increase their skill and effort in order to have a better assessment. There are also two employees that have very high score in both skill and effort, branch manager and marketing support 1 (MS 1). The one which assessed branch manager is the his supervisor. The supervisor probably seen branch manager as workaholic since his effort and quality of the job nearly perfect, although in term of Cimahi branch performance is showing the decline. Another employee that have high score in both skill and effort is MS 1. Branch manager assessed MS 1 with high score might influenced by the fact that MS 1 is reliable, even for doing other tasks. However, as stated before MS 1 have a low workload because of it. The high score of each employees should be treated as well by the bank in order to maintain the good performance or even to increase their performance.

The purpose of this research is to identify current workload and give improvement to workload distribution at Bank Persaudaraan Cimahi so employees will not feel their workload is not balance, so, it will lead to highly motivated and competent employees which can improve the branch performance and competitiveness. Hence, researcher gives several treatments recommendation that can be applied in the bank the treatments that can be applied in Bank Persaudaraan Cimahi which are compensating employees, giving trainings, giving motivation

programs, supervising, and evaluating the job description.

Each treatment has different effect to the workload distribution of each employee. Compensating employees is suitable for employees that having high workload (105.1% until 119.9%). This treatment is a form of compensation for their hard work and effort in delivering their job. This treatment might not decreasing the percentage but can build motivation for employees who work hard and prevent them from stress and depression. However, Bank Persaudaraan Cimahi can give better supervising for employees. For example, in funding officer job position, there are two employees. Funding officer 2 (FO 2) is having high workload because funding officer 1 (FO 1) is not doing his job. Therefore, if there is supervising from their superior, it might influence FO 1 to doing his job and FO 2 workload can be decreasing. The branch manager could also monitor and make more wise decision, for example, prevent the relationship officer employees to rely on particular employee for challenging works. Giving training is suitable for employees who have low score on skill in rating factor assessment. RO 1 should be given trainings related to her job in order to boost her performance. Giving motivation program is suitable for employees who have low score on effort in rating factor assessment. RO 2 should be given motivation programs such as seminar, mentoring, or others that can boost her motivation and giving a good impact on her effort. Lastly, an evaluation for job description is necessary for some employees. Branch manager is having the highest workload and it might destructive for him. Maybe giving compensation is not enough to prevent him from stress and depression. So, evaluating job description including the target given to Cimahi branch is important. MS 1 who have the lowest workload is also should be evaluated since he is doing other job outside his job description.

CONCLUSIONS

Banking industry is showing its potential with its recent growth. Meanwhile, Bank Persaudaraan Cimahi is facing a decline in number of customer and outstanding. Based on the questionnaire result and interview, it is known that the root cause of the decline is unsatisfying workload distribution since employees felt the workload distribution is not balance. Workload is an important aspect in human resource management, especially human resource planning and in Bank Persaudaraan Cimahi the workload distribution is assumed high and not balance. Hence, the purpose of this research is to identify current workload and give improvement to it so employees will not feel their workload is not balance, so, it will lead to highly motivated and competent employees which can improve the branch performance and competitiveness. The result of the workload analysis will be used as the basis for recommendation. The workload distribution is a little bit different compared to the questionnaire result. Researcher gives several treatments recommendation based on the workload distribution with a little consideration towards the questionnaire result which are compensating employees, giving trainings, giving motivation programs, supervising, and evaluating the job description. There are possible further research in Bank Persaudaraan Cimahi, one of them is conducting additional analysis such as mental workload and physical workload to get the best workload distribution of the bank. Therefore, the most suitable result can be applied in Bank Persaudaraan Cimahi.

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