

The Integration of Waiting Line Management Concept, Service Fairness and Customer Behavioural Intention in Sharia Bank

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Abstract. This research aims to find out the influence of of waiting line management application on service fairness, and its' effect toward customer behavioral intention directly and indirectly. It is happened because sharia banks are overwhelmed in regulating time management while providing services due to the increasing frequency of customer transactions. This is quantitative research used mixed method with path analysis model analysis and unstructural interview method. Furtherore, this research obtained approximately 153 samples. Furthermore, the result revealed that waiting line management has a positif significant impact on customer behavioral intention, while service fairness dissable to strength the relationship of the former and the latter. The implication of this research is to provide such an advice based on the results of the analysis relating tto the effectiveness of waiting line management and service fairness implication in Islamic banks to increase number of customer behavioral intentions in using Islamic bank services and products consistently.

Keywords: Waiting line management, Service fairness, Customer behavioral intention

1 Introduction

Time is an essential aspect as well as a limited resource which has a significant effect on economic value (Hassan & Hassan, 2020; Mogilner & Aaker, 2009). This condition also seen on consumption activities, leading time supposes to be a considered aspect. As one of financial industries which have a large number of customers (Hosen, Lathifah, & Jie, 2021; Narteh, 2016), sharia banks have to consider that time or duration becomes a prominent indicator which reflects such service quality management. It is because, when sharia banks are able to serve such a better service it will trigger such customer intention and satisfaction to retain sharia banks' customer as well as increase the frequency of transaction (Liang, 2019). However, due to the large number of customer leads sharia banks overwhelmed in setting time management while serving its customers, facing such long queue which triggered customer dissatisfaction and complaint. It is happened because the queue system

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implemented by the bank has not been fully able to accommodate customer expectation. Moreover, this condition also exacerbated by the lack of waiting room capacity as well as the number of employees which handled customer service outlet (Emanuela & Iuliana, 2016; Ghamry & Shamma, 2022). Therefore, it is important for sharia banks to manage waiting line management in order to increase service fairness and customer behavioural intention.

In early 1960s and 1970s queuing system had become such an academic discussion from sociological perspective (Mann, 1977). Basically, queue system is only a culture which managed by each individual based on self-awareness without any binding rules (Wexler, 2015). Nevertheless, this condition rise such a gradually problem specifically when it applied on public sector. Where, some people feel aggrieved by the absence of queuing regulation which triggered injustice service between one and another (Hosen et al., 2021; Wang, Fang, & Zhu, 2020). Therefore, based on the stated problem, several scholars initiated the concept of waiting line management as one strategy to manage queue system.

Waiting line management in banking sector specifically sharia banks applied not only for internal organization, but also important for customer. It is because, waiting line management able to influence customer preferences regarding to the capability of sharia banks while serving its customer. Therefore, when the banks are disabled to manage the time service management properly, it leads such a decreasing number of customers' satisfaction which affect their behavioural intention to the bank such as tend to reduce the frequency of transaction. Furthermore, to minimize the effect of un-effective waiting line management, the banks have to inform and educate the customers to follow the established rules of services, as well as evaluating the shortcoming in queuing system at the same time. Thus, it is considered important to analyse related to waiting line management in creating service fairness in order to increase customer interest to increase their transactions at related banks (Narteh, 2016).

Several previous researches has been analysed the important of waiting line management in increasing customer satisfaction due to the effective service which applied in various different companies sector. This is in line with the theory revealed by Fishbein & Ajzen (1975) that waiting line management supposed to be able to improve the effectiveness of service. Nevertheless, the previous researches reported inconsistent result, which means that there are several researches delineated that the better waiting line management implementation able to increase customer satisfaction, and recurring transaction approximately 57% (Hariputra, Defit, & Sumijan, 2022; Lelono & Vikaliana, 2020; Mauliddani, 2018). while another researches which reported conversely were come from Botutihe et al. (2018) and Sukmawati (2015). The insignificant effect of waiting line management on customer satisfaction caused by such imbalance the proportion of front officer and the number of served customers, which leads un-effective service time management. In addition, there is still human error in the queuing system (Ghazian, Hossaini, & Farsijani, 2016). Furthermore, the previous researches also only focused on the relationship between waiting line management and customer satisfaction and loyalty (Hosen et al., 2021). Whereas, there is a prominent aspect which missed, namely fair service to achieve the desire service goal and ideal transaction (Hosen et al., 2021; Parasuraman, Zeithaml, & Berry, 1985). Therefore, relating to the explanation, bringing up the fairness aspect of service considered important to measure customer behavioural intention in increasing their transaction activities.

This research conducted in Bank Syariah Indonesia (BSI). It is because BSI categorized as a growing financial industry which considered have a greater challenge in retaining its customers compared to conventional banks. In addition, Heri Gunardi also stated quoted from CNN Indonesia (2021) that from \pm 180 million Muslims in Indonesia, currently only for about \pm 30 million people (16.67%) who registered as customers of sharia banks. Refers

to the revealed data, BSI still have a great potency to be a growth financial industry. Thus, a strategy is needed to achieve the target in meeting funding needs, especially for the entire Muslim community.

Based on the explanation, this research tries to analyse the integration of the implementation of waiting line management and fairness service on customer behavioural intention at sharia banking. In addition this research will continue the previous researches conducted by Desta & Belete (2019), Limlawan & Anussornnitisarn (2021), Wexler (2015) and Wang, et al (2020) related to the importance effect of waiting line management on customer satisfaction and other researches. Furthermore, such differences with the previous researches is this research tries to explore the role of service fairness mediation to maximize the application of waiting line management so that it can trigger an increase in customer transaction intentions.

Behavioural Intention

The concept of behavioural intention is coming from the theory of reason action revealed by Fishbein & Ajzen (1975). This theory becomes the theoretical background which assumed that the external variable such as personal values, beliefs and norms that lead actions with accompanying intentions (Fishbein & Ajzen, 1975). This concept discusses such customers' tendency in choosing a brand and taking action related to the process of consumption with the level of consumer possibility in making a purchase. Relating to this, the used indicators to measure customer behavioural intentions are; the interest of referential, the interest of transaction, interest of preferential, and the interest of exploratory (Ferdinand, 2014).

Fairness Service

John Rawls defined justice as fairness, in other words, the principles of justice for the basic structure of society is the purpose of the agreement (Rawls, 2011). Majority scholars used three main dimensions such as distributive of fairness, procedural justice, and interactional justice to measure fairness in evaluating the effect of customers' response on service provider (sharia bank) (Ghassan, 2015; Rawls, 2011). Fairness is inseparable principle which tight Muslim's activities in Islamic economics. This is in line with QS. An-Nisa: 58 and 135, Q.S. As-Syuraa:15, and Q.S. Al-Maidah: 8 which commanded human being to carry fairness in every activities. Serving such fairness service could increase good experience for consumers because of the convenience of transactions carried out with mechanisms that uphold the value of justice in the service process. Thus, relating to this there are several indicators used to measure fairness service such as distributive fairness, procedural fairness, interactional fairness, and informational fairness.

Waiting Line Management

Generally, the concept of waiting line management is known as a queue theory. Where, this theory is widely applied in public sectors such as banks, transportation, retail stores, etc. (Desta & Belete, 2019; Wexler, 2015). The waiting line method can be used for the development and planning of improving the quality and service of a company Thus, relating to this there are several indicators used to measure fairness service such as arrival process, service mechanism, and queue characteristics (Fredrick & Lieberman, 2001).

The Influence of Waiting Line Management on Service Fairness

Based on several previous researches, the effectiveness of sharia banking services while serving its customer is still far from being effective (Junaid, Firmansyah, & Saputra, 2020). This is happened due such customers experience reported that there are still often encountered a long queue at sharia banking, and un-proportional time management while serving one customer and another. Therefore, based on the phenomenon, sharia banks have to more develop its waiting line management to avoid such injustice and inconvenience service and trigger such fairness service (Hosen et al., 2021). It is because the better waiting line management sharia banks have, the more increase fairness service and fairness

behaviour both from customers or practitioner's sides. This is in line though the statement of Parasuraman et al., (1985) who revealed that such capable companies are those which able to meet their customers expectation while using their products and services with fairness. Because, fairness service able to trigger service fairness then, increase customer behavioural intention respectively. Thus, based on the explanation the hypotheses depicted bellows:

H1: *Waiting line management has a positive effect on service fairness*

The Influence of Service Fairness on Customer Behavioural Intention

Some existing researches agreed that fairness service consist of several dimensions as reported by Namkung & Jang (2009) namely fair price, procedural justice, interactional and outcome justice. Where, those dimensions would be discussed in the term of behavioural intentions further (Desta & Belete, 2019). The implementation of justice in every activity including service, transaction and so ford is a must in every Islamic company, including sharia banks. It is because, when the aspect of justice is established properly it will trigger such convenience service or transaction activity at sharia banks both for the customers and the practitioners. Moreover, as Islamic financial institution, justice is a fundamental value and principle of sharia bank which have to implement in every operational activity (Furwanti, 2020).

Basically, when sharia banks served its customer with a fairness service, the customer basically will satisfy. This is in line with the statement of Sindhav et al. (2006) and Gârdan & Geangu (2015) who delineated that it is quite possible for customers to be satisfied when companies implemented fairness in every operational activities such a s service, transaction, and so ford. It is because the fairness service able to decrease the emergence of dissatisfaction which will have an impact on customer psychology to make a decision based on intention. Thus, based on the explanation the hypotheses depicted bellows:

H2: *Service fairness has a positive effect on customer behavioural intention*

The Influence of Waiting Line Management on Customer Behavioural Intention through Service Fairness as an Intervening Variable

A better waiting line management without fairness service behaviour will not have more significant impact both for sharia banking practitioners and customers behaviour (Desta & Belete, 2019). It is because, the implementation of waiting line management is for realizing such fairness service and minimizing imbalance service proportion (Sindhav et al., 2006) which able to influence customers behavioural intention in using sharia banking services continuously. Furthermore, to achieve the goals, both sharia banking practitioners and customers have to establish such fairness behaviour during transaction, because it will increase the performance of service which provide by sharia banks. Meanwhile, for sharia banks' customers they will more satisfy due to the implementation of waiting line management and fairness service (Ghassan, 2015). Thus, based on the explanation the hypotheses depicted bellows:

H3: *Fairness service is able to mediate the influence of waiting line management on customer behavioural intention*

2 Research Method

This is a mixed method research with survey and interview approach relating to customer behavioural intention at sharia banking in Indonesia, using questionnaire and interview as the main instruments to obtain data of this research. Creswell (2016) defined a mixed method as a research approach which combined between quantitative and qualitative method to solve research's problem. This research picks sharia banking customers of Indonesia as a sample of research, reaching 153 respondents with several criteria such as

(1) a customer who used sharia banking service for about ≥ 2 years and, (2) aged ≥ 18 . Furthermore, beside of survey method, the researchers also conducted unstructured interview to sharia banking practitioners in order to confirm the result of this research. Therefore, the illustrated model of research is bellows:



Figure 1. Model of Research

$$SF = \beta_0 + \beta_1 WLM + \epsilon_1$$

$$CBI = \beta_0 + \beta_1 WLM + \beta_2 SF + \epsilon_2$$

3 Result and Discussion

Before starting the further discussion, this research will report several information regarding to respondents' description and answer. Thus, the result revealed as follows:

Table 1. Respondents Description

Categories	Indicator	Frequency	(%)
Age	18-25 aged	23	15.03
	26-35 aged	45	29.41
	36-45 aged	31	20.26
	>46	54	35.29
Gender	Male	61	39.87
	Female	92	60.13
Works	PNS/TNI/POLRI	51	33.33
	Private employees	45	29.41
	Self-employee	31	20.26
	Others	26	16.99

Source: Primary Data, 2022

Table 2. Respondents Description Answer

Variable	Indicator	Average	Description
Waiting Line Management	Arrival patterns	4.34	Best
	Consumer behavior	4.49	Best
	Service ordinance	4.24	Best
	Service system	3.99	Good
Service Fairness	Orderly	4.01	Best
	Fairness of service system	4.16	Best
	Fairness of procedural system	3.78	Good
	Fairness in term of interaction	4.29	Best
	Fairness in term of information	3.99	Good
Customer Behavioral Intention	Referential of interest	4.54	Best
	Transactional of interest	4.46	Best
	Preference of interest	4.51	Best
	Explorative of interest	4.32	Best

Source: Primary Data, 2022

The Table 1 shows that people aged >48 reached the highest percentage with 35.29%, while the lowest are those who aged 18-25. Furthermore, majority sharia banking customer are female, it is in line with the result which reported that the number of female is higher than male with 60.13% and 39.87% respectively. Meanwhile for works categories, sharia

banking customers are dominated by private employees who tend to use sharia banks products and services, and it becomes the biggest percentage for about 29.41%, while the small percentage is gained by other type of works with 16.99%.

3.1 Instrument Quality Test

To make this research more valid, the further step taken by this research is testing the quality of instrument, which consisted of validity and reliability tests. The Table 3 shows that all the research indicators are valid at 5% level with criteria of sig. p-value < 0.05.

Table 3. Validity Test Output

Code	Indicator	r _{xy}	Description
X_1	Arrival patterns	.763**	Valid
X_2	Consumer behavior	.788**	Valid
X_3	Service ordinance	.751**	Valid
X_4	Service system	.680**	Valid
Y1_5	Orderly	.727**	Valid
Y1_1	Fairness of service system	.758**	Valid
Y1_2	Fairness of procedural system	.851**	Valid
Y1_3	Fairness in term of interaction	.824**	Valid
Y1_4	Fairness in term of information	.780**	Valid
Y2_1	Referential of interest	.825**	Valid
X2_2	Transactional of interest	.864**	Valid
X2_3	Preference of interest	.839**	Valid
X2_4	Explorative of interest	.863**	Valid

Source: Data Proceed (SPSS, 2022)

Table 4. Reliability Test Output

Code	Variable	Cronbach's Alpha	Description
X	Waiting Line Management	.804	Reliable
Y1	Service Fairness	.854	Reliable
Y2	Customer Behavioral Intention	.902	Reliable

Source: Data Proceed (SPSS, 2022)

Refers to the Table 4, it is clearly seen that the variable of waiting line management, service fairness and customer behavioural intention are reliable. This is happened because the number of cronbach's alpha for each variable ish higher than 0.60 (> 0.60) .

3.2 Classical Assumption Test

Classical assumption tests used in this research covered normality, multicollinearity, and heteroscedasticity tests. Based on the results of the classical assumption test, it can be seen that the data in this research meets the classical assumption test and can be processed to the further step as follows:

Table 5. Classical Assumption Test

Type of tests	Result	Description
Normality test	P-value Sig. (2-tailed) < 0, 05	Do not normally distributed
Heteroskedasticity test	Variable X (Sig= 0,71 > 0.05) Variable Y1 (Sig = 0.006 < 0.05)	There is heteroskedasticity in variable Y1
Multikollinearity test	Tolerance = .616 > 0.10 VIF= 1.623 < 10	There is no Multicollinearity

Source: Data Proceed (SPSS, 2022)

According to the result revealed by table.5, the data is not normally distributed, and indicated such a heteroscedasticity specifically for variable service fairness (Y1). However, even though the data is not normally distributed and there is heteroscedasticity, this data

still eligible to calculate and continue to the further test. This is happened due to the theory of central limit that allows data to remain processed by ignoring classical assumption test when this research has a large number of samples (Studenmund, 2006). Relating to this, the number of sample used in this research categorized as a large number sample with 153 respondents. Therefore, data is assumed to be normal, as well as free from heteroskedasticity.

3.3 Path Analysis Model

Table 6. Output Model Summary Path Diagram I

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.620 ^a	.384	.380	1.798

a. Predictors: (Constant), WLM

Source: Data Proceed (SPSS, 2022)

Table 7. Coefficient Model Summary Path Diagram I

Model	Coefficients	Std. Error	t	Sig
(Constant)	4.155	1.293	3.215	.002
WLM	.578	.060	9.701	.000

a. Dependent Variable: SF

Source: Data Proceed (SPSS, 2022)

Based on the result of regression depicted by table.7 it is evidence that waiting line management has a positive significant effect on service fairness. This indicated by the number of coefficient and p-value of waiting line management for about 0.578 and 0.000 respectively. Furthermore, the number of R-square for path diagram I is approximately 0.384, which means that the proportion of variable of service fairness could be explained by the independent variable (waiting line management) is for about 38.4%. While 61.6% more influenced by other variable outside this research. Therefore, the illustrated for path diagram I as follows:

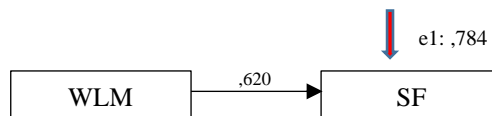


Figure 2. Model Path Diagram I

After performing the first stage of regression (without intervening variables), the further stage taken by the researcher is to perform the second regression (inserting the intervening variable). Here are the results of the second regression which reflected path diagram II in this study:

Table 8. Output Model Summary Path Diagram II

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.724 ^a	.524	.518	1.459

a. Predictors: (Constant), SF, WLM

Source: Data Proceed (SPSS, 2022)

Table 9. Coefficient Model Summary Path Diagram II

Model	Coefficients	Std. Error	t	sig
(Constant)	4.111	1.084	3.791	.000
WLM	.394	.062	6.404	.000
SF	.315	.066	4.776	.000

a. Dependent Variable: CBI

Source: Data Proceed (SPSS, 2022)

Based on the result of regression depicted by Table.9 it is evidence that waiting line management has a positive significant effect on customer behavioural intention. This indicated by the number of coefficient and p-value of waiting line management for about 0.394 and 0.000 respectively. Besides, the similar condition also depicted by the relationship between service fairness and customer behavioural intention which has a positive significant effect with the number of coefficient and p-value for about 0.315 and 0.000 respectively. Furthermore, the variable of waiting line management and service fairness are able to explain approximately 72.4% and 27.6% respectively the proportion of customer behavioural intention. Therefore, the illustrated for path diagram I as follows:

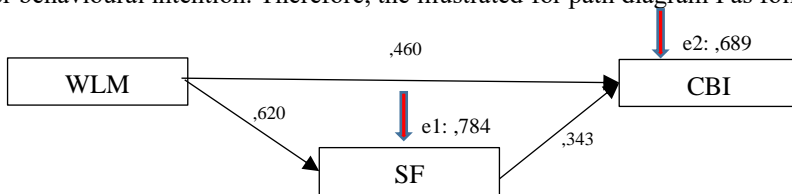


Figure 3. Model Path Diagram II

3.4 The Influence of Waiting Line Management and Fairness Service

The table.7 shows that waiting line management has a positive significant effect on fairness service. It means that the better waiting line management quality which sharia banks have, the more fairness service increase. This result in line through the concept of waiting line management revealed by Abdo et al. (2018) and Fredrick & Lieberman (2001) that the better waiting line management implementation could be increase companies' quality and capability. Furthermore, such better waiting line management implication also able to decrease the imbalance proportion of queue as well as minimize customers' dissatisfaction level but, it able to increase such good organizational culture specifically for front officers while serve customers.

Moreover, the result of interview with several sharia banks customers reported that the implementation of waiting line management at sharia banking is still not good enough. This is in line with the result form respondents' description answer which revealed that indicator of sharia banking service for waiting line management variable reached the lowest score compared to other (Table.2). This condition leads customers unwilling to engage with sharia banks. It is because there are still often such long queues and take long time, triggering customers' dissatisfaction due to imbalance proportion of service between one customer and another. This result of interview is in line with Junaid et al., (2020) who delineated that the performance of sharia banking service is lack of effectiveness. It is happened because of the lack of the number of sharia banking front officers in facing the large number of customers, causing un-effective service.

Refers to the result it is suggested for sharia banking to more emphasize the better implementation of sharia banking waiting management to increase fairness service while serving its customers. Therefore, implementation of good waiting line management at sharia banks can improve the fairness of transactions, such as reducing fraud in the term of service by some sharia banks' employee in prioritizing some customers (Abdo et al., 2018). Thus, to achieve the goal, sharia banks need technological support to implement the effectiveness of waiting line management.

3.5 The Influence of Fairness Service on Customer Behavioural Intention

Based on the result, it is clearly seen that fairness service has a positive significant effect on customer behavioural intention. Which means that the more fairness service at sharia banking increase, the more customer behavioural intention climb up. Furthermore, this research also in line the theory of justice revealed by Ghassan (2015) and Rawls (2011:77-99) that to build such customer relationship between companies and its customers have to

consider the five aspect of justice such as distributive of fairness, procedural justice, and interactional justice. The, when the companies succeed implementing fairness service it will trigger customers behavioural intention in using sharia banking services for every customers' transaction activities (Desta & Belete, 2019). Moreover, this condition also strengthen by the result of previous researches conducted by Abdo et al. (2018), Narteh (2016), and Nikbin et al. (2016).

The implementation of fairness behaviour do not emphasized only for front officers of sharia banks when serving customers, but also for the customers itself. It is happened due to realizing such welfare both for the former and the latter. This condition also supported by the statement of Parasuraman et al., (1985) revealed that one of indicators to measure companies' ability is how the way companies serve their customers equally and properly in order to meet customers' expectation, which leads the increasing number of customers intention in behaving fairly in every transaction. Furthermore, the implementation of service fairness is also able to minimize the level of human error in the queuing system at sharia banks. Besides, the implementation of fairness in every *muamalah* activity is also encouraged in Islam as stated by several verses of al-Qur'an such as Q.S. An-Nisa: 58 and 135, Q.S. As-Syuraa:15, and Q.S. Al-Maidah: 8. Therefore, it is evidence that fairness behaviour becomes the main and fundamental principle for every companies which operated based on *shari'at*, including sharia banking.

One of service fairness aspects hat sharia banks have concern is the procedural aspect relating to the length of time service (refers to Table.2). this condition is appropriate with Narteh (2016) and Weiss & Tucker (2018) reported that the length of time service was one of aspect that sharia banks have to maintain and re-manage properly. Moreover, based on interviews with several sharia bank customers, it is known that services at sharia banks, specifically for front officer take a relatively long time and imbalance proportion from one customer to another. This has also become a criticism from sharia bank customers to increase the effectiveness of service time. However, the result of interview from sharia banking sides revealed slightly different, the long-time service at sharia banking specifically for front officers caused by such differences understanding level between one customer and another which make it difficult to equalize. Furthermore, referring to the results of interviews both with customers and sharia banking practitioners, it is still have not found a common point of the essence of justice in Islam, where justice in Islam is defined as placing something in its place not just giving the same portion (equality) but, it much more complex and requires some special considerations such as knowing the needs, conditions, and level of understanding of the customers. Therefore, it is suggested for sharia bank to give the exact minimum and maximum limit of time during serving customers in order to crate the effectiveness of service.

3.6 The Influence of Waiting Line Management on Customer Behavioural Intention through Fairness Service as an Intervening Variable

The result shows that fairness service does not able to strength the relationship between waiting line management and customer behavioural intention. It is because both the waiting line management and fairness service have a strong direct effect on customer behavioural intention. Therefore, the role of fairness service in this condition is more appropriately used as an independent variable or control variable. Furthermore, the results of this research also do not in line with the results of previous researches which revealed that waiting line management with fair behaviour in the process of implementation will obtain maximum results (Desta & Belete, 2019; Weiss & Tucker, 2018) and fairness in transactions able to minimize conflicts at the time of transaction (Abdo et al., 2018; Narteh, 2016; Nikbin et al., 2016; Sindhav et al., 2006) which able to influence customers' behavioural intention in using sharia banking services.

Based on the results of interviews with several sharia bank customers, it is known that there are several customers still complained about the quality of service due to the lack of swiftness of the bank in meeting customers' expectations such as demands to provide excellent service, long queues, inefficient service duration and so ford. Therefore, it is

advisable for sharia banks to implement a waiting line management system by adding service counters, determining priority customers, designing the ease of the queuing system, and formulating the minimum and maximum duration while serving its customers. In addition, the banks also have to maintain and improve the fairness of interactions, because it is in line with table.2 which delineated that the indicator of fairness in the term of interaction reached a highest score for fairness service variable. Thus, when the implementation of waiting line management and service fairness is getting higher, it can increase customer behavioural intention.

4 Conclusion

It is evidence that even though service fairness does not able to strength and mediated the relationship between waiting line management and customer behavioural intention, fairness service brings a positive significant effect on customer behavioural intention. Moreover, the same condition also seen on waiting line management which has a positive and significant effect on fairness service and customer behavioural intention. This condition means that better waiting line management implementation at sharia banking, the more service fairness increase, which potentially leads such positive customers' intention to sharia banking, and still choosing to use sharia banks as sharia financial institution in fulfilling their financial need continuously.

Therefore, it is highly recommended to sharia bank to improve the effectiveness of waiting line management and service fairness in order to increase customer behavioural intention, specifically for customers referential interest by providing convenience service facilities for transactions such as adding the number of service counter, and the space waiting room capacity, determining priority customers, designing the ease queuing system using a proper technology, more understanding customer characteristics, and formulating a minimum and maximum to count the duration in service. In addition, it is suggested for further research in positioning service fairness as control variable by considering the relevant theory and result of previous researches.

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