FACTORS INFLUENCING CUSTOMERS' WILLINGNESS TO
QUEUE AT A BANK

By

CHRISANNE MARIE POONSWAD

A Final Report of the Six-Credit Course
SCM 2202 Graduate Project

Submitted in Partial Fulfillment of the Requirements for the Degree of
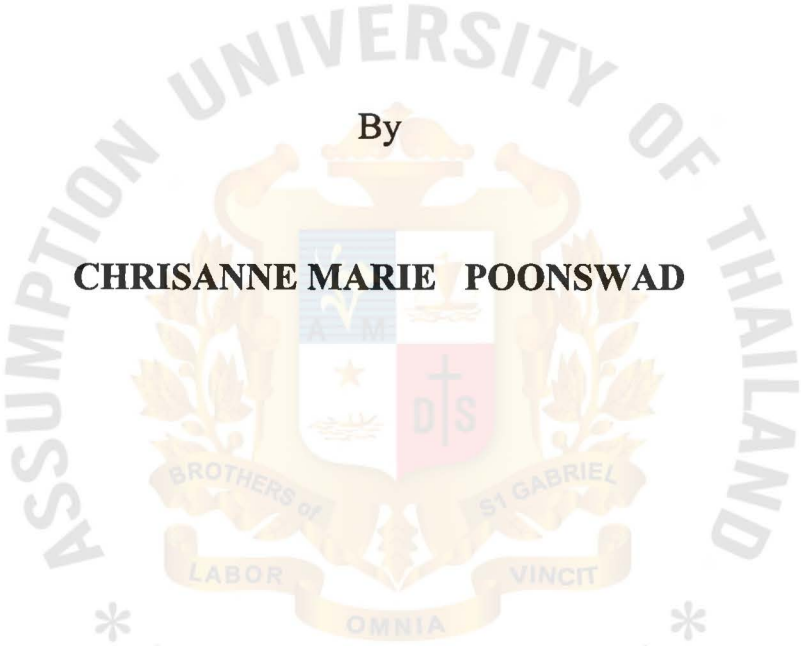MASTER OF SCIENCE IN SUPPLY CHAIN MANAGEMENT

Martin de Tours School of Management
Assumption University
Bangkok, Thailand

September 2011

FACTORS INFLUENCING CUSTOMERS' WILLINGNESS TO QUEUE AT A BANK

By

CHRISANNE MARIE POONSWAD

A Final Report of the Six-Credit Course
SCM 2202 Graduate Project

Submitted in Partial Fulfillment of the Requirements for the Degree of

MASTER OF SCIENCE IN SUPPLY CHAIN MANAGEMENT

Martin de Tours School of Management
Assumption University
Bangkok, Thailand

September 2011

FACTORS INFLUENCING CUSTOMERS' WILLINGNESS TO QUEUE
AT A BANK

By

CHRISANNE MARIE POONSWAD

Submitted in Partial Fulfillment of the Requirements for the Degree of
Master of Science in Supply Chain Management
Assumption University

Examination Committee:

1. Dr. Ismail Ali Siad   (Chair)   ....

2. Dr. Piyawan Puttibarncharoensri   (Member)   ....

3. Asst. Prof. Dr. Nucharee Supatn   (Advisor) ....

Approved for Graduation on: September 16, 2011

Martin de Tours School of Management
Assumption University
Bangkok, Thailand

September 2011

i

Assumption University
Martin de Tours School of Management
Master of Science in Supply Chain Management

Form signed by Proofreader of the Graduate Project

I, _____Asst. Prof. Dr. June Bernadette D'Souza_____, has proofread this Graduate Project entitled

_____Factors Influencing Customers' Willingness to Queue at a Bank_____

_____

_____

_____Ms. Chrisanne Marie Poonswad_____

and she hereby certifies that the verbiage, spelling and format is commensurate with the quality of internationally acceptable writing standards for a Master Degree in Supply Chain Management.

Signed _____June O. D'souza_____

(Asst Prof Dr. June Bernadette D'Souza)

Contact Number / Email address _____dbjune2006@yahoo.com_____

Date: _____29ᵗʰ | 11 | 2011_____

Assumption University
Martin de Tours School of Management
Master of Science in Supply Chain Management

Declaration of Authorship Form

I, _Miss Chrisanne Marie Poonswad_____

declare that this thesis/project and the work presented in it are my own and has been generated by me as the result of my own original research.

FACTORS INFLUENCING CUSTOMERS' WILLINGNESS TO QUEUE AT A BANK

I confirm that:

1. This work was done wholly or mainly while in candidature for the M.Sc. degree at this University;

2. Where any part of this dissertation has previously been submitted for a degree or any other qualification at this University or any other institution, this has been clearly stated;

3. Where I have consulted the published work of others, this is always clearly attributed;

4. Where I have quoted from the work of others, the source is always given. With the exception of such quotations, this dissertation is entirely my own work;

5. I have acknowledged all main sources of help;

6. Where the thesis/project is based on work done by myself jointly with others, I have made clear exactly what was done by others and what I have contributed myself;

7. Either none of this work has been published before submission, or parts of this work have been published as: [please list references in separate page]:

Signed:_____   Date_____

<div align="center">

Assumption University
Martin de Tours School of Management
Master of Science in Supply Chain Management

</div>

Student Name:__ Chrisanne Marie Poonswad _

ID: _____522-9523_____

ADVISOR'S STATEMENT

I confirm that this thesis/project has been carried out under my supervision and it represents the original work of the candidate.

Signed:

_____

(Asst. Prof. Dr. Nucharee Supatn)
Advisor

Date

_____

ABSTRACT

Nowadays people depend to a great extent on banks for their financial activities. With increasing number of customers, queues simply rise. Many banks solve the queuing issue with queuing machines which they believe could improve customers' satisfaction as customers are not required to stand in-line to queue-up for service. Surprisingly, ABC Bank which is one of Thailand major banks has not invested in the queuing machines; it still applies the traditional queuing system where its' customers have to wait in a physical queue line. This research aims to identify the factors that influence customers' willingness to queue in-line at ABC Bank branches. A questionnaire survey was conducted with ABC Bank individual customers who had experience queuing up at the bank branches for service from the bank tellers.

The result shows that there are three factors positively contributed to the customers' willingness to queue which includes perceived queuing, brand loyalty, and responsiveness. With this information, the bank could improve these areas to maintain their customers and increase customer satisfactions which are critical to the bank performance. If at some point, the bank considers investing in the queuing machine, they will need some basic customer insight to evaluate the alternatives.

ACKNOWLEDGEMENTS

TABLE OF CONTENTS

CHAPTER III: RESEARCH METHODOLOGY

CHAPTER IV: PRESENTATION AND CRITICAL DISCUSSION OF RESULTS

CHAPTER V: SUMMARY FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

LIST OF TABLES

LIST OF FIGURES

CHAPTER I

GENERALITIES OF THE STUDY

In the past, most individuals' financial transactions were done through physical notes; people received their salaries in the form of notes and used them to purchase goods and services. They relied for only a small amount of their monetary activities on the banks, for instance opening saving accounts or requesting for mortgages.

Nowadays, people depend to a great extent on banks for their financial activities. Salaries are paid through each employee's bank accounts. People purchase goods and services with credit cards and borrow money to acquire properties, automobiles, and other materials. They have the choice to open regular saving accounts or fixed deposit accounts depending on their saving plans. If people intended to invest their savings, they could simply buy funds, bonds, or even insurance with the banks. They could also make the payment of their bills such as electricity bills, water bills, and telephone bills through the banks, as the banks offer this one stop payment spot for the customers' convenience.

In today's dynamic world, customers' convenience is highly related to "time", especially for the businesses in the service sector including banks. Customers expect short waiting time and reasonable service time. In addition, the more variety of services provided by a single bank could result in less time consumption, as the customers could complete their required tasks in one spot, like, depositing to their saving accounts, paying their credit cards bills, and paying their electricity and water bills.

Many banks have noticed this problem and made some developments to serve their very best for their customers. Banks have provided more service ranges such as credit cards, bill payments, and life insurance. They also opened more branches in the shopping centers with longer opening hours including weekends, which is more

convenient for the individual customers who work on the weekdays and are not able do their financial transaction during banks' normal opening hours.

Another significant development is the investment in technology such as the computerized systems, the self-service machines, and the internet banking. With the computerized systems, the information is easily retrieved and payments or electronic transfers could be done without any difficulty. Many self-service machines, such as automated teller machines (ATM), passbook updates machines, and cash deposit machines, have been placed to provide twenty-four hours service for the customers. Furthermore, with the wide used of internet, banks have seen an opportunities to use internet as a means for their banking services. Nowadays customers could do their financial activities through internet banking.

1.1 Background of the Study

Nowadays, more and more people are using banking services which could be easily noticed from the bank branches. With increasing number of customers, queues simply rise. Banks have to manage their queuing system effectively to satisfy all their customers; no customer would be pleased to be cut in the queue line. Traditionally, the bank queuing system was similar to other service business where the customers had to wait in queue line before they were served.

But now, many service businesses including banks have solved the queuing issue with queuing machines. Many major banks believed this queuing machine could improve customers' satisfaction as customers are not required to stand in-line to queue-up for service, they could simply wait in the waiting area where the banks have already prepared comfortable seats, or they could leave the bank branches to do some other tasks before returning to the bank prior to their queues were called to receive the service which could be considered as a time efficient process. Moreover, the customer could write down the financial transaction information on the bank request form while they are waiting in the waiting area which saves more time than the traditional process where the information had to be written at the provided area prior to queuing in-line.

2

Surprisingly, ABC Bank which is one of Thailand major banks did not invest in the queuing machines; it still applies the traditional queuing system where its' customers have to wait in a physical queue line. Sometimes, the queue lengths are very long that the end of the row is outside the bank branches. During peak hours, the customers might have to wait in the queue line for more than half an hour before they could receive the service. Moreover, the customers usually are required to write the request forms at the provided location before they queue up in-line, which is not in any way time efficient. However, some customers, who wish to hasten the process, will take some short cut by completing the request forms in the queue line which is considered by any means inconvenient. This could lead to customer dissatisfaction where they might drop off the line and seek for the service from other banks instead.

ACB Bank is a Thai local bank. According to ABC Bank company website, as of December 31, 2010 the bank was one of the top five Thailand's largest commercial bank in terms of total assets (1,477 billion baht), deposits (1,092 billion baht) and loans (1,058.5 billion baht). It has more than one thousand branches across the country with the aim to be the bank of choice for the customers, shareholders, employees and the community. The bank provides a full range of financial services from its head office and its extensive branch network, including business banking, private banking, wholesale banking, and personal banking.

1.2 Statement of Problem

ABC Bank was one of the first banks in Thailand to introduce Automatic Teller Machines (ATMs) and telephone banking service in 1983, but up until now has not invested in the queuing machines. After interviewing some ABC Bank customers who were queuing in line at the bank to receive the services, I learned that they did not enjoy the queuing process and preferred the bank to install the queuing machines and prepare sufficient waiting areas for them similar to other bank' practices.

Physical queue lines in service business could be one indicator of the business popularity as well as the poor service management. There might be too few staff to

handle customers' requests, the staff are not capable of serving customers in a timely manner, or there are too many non-value added processes. Either way, the customers would not be pleased to wait in line for a very long period of time. When a long queue line is observed, some customers might not consider queuing to receive the service at all. Some customers who are currently queuing in-line might drop off along the way. Both customer groups have the tendency to request for service elsewhere; in other words the competitors. If this issue continues, there will be less customers and the company will definitely face financial problems. Yet ABC Bank has remarkable business outcome, which leads to the research problem of "**What are the factors that influence the individual customers' willingness to queue in-line at ABC Bank branches?**"

1.3 Research Objectives

The research objectives include:
1. To identify the factors that influence customers' willingness to queue in-line at the bank branches.
2. To determine the most significant contributing factors for customers' willingness to queue.
3. To examine the level of customers' perception on: service quality, perceived queuing, brand loyalty, and trust as well as the customers' willingness to queue in-line at the bank branches.

1.4 Scope of the Research

The research will be done by applying a questionnaire survey to identify the factors that drive customers' willingness to queue at ABC Bank branches to receive the personal banking service. The research will be conducted with ABC customers who have experience queuing up at the bank branches for service from the bank tellers. However, the customers who have no other options but to use ABC Bank service will be excluded as they are obligated to wait in line to receive ABC Bank' services. To

4

distinguish this customer group, the questionnaire respondents will be asked to identify any special services they received which are only provided by ABC Bank.

1.5 Limitations of the Research

There are four main research limitations. Firstly, the research does not take into account the queuing process at the self-serviced machines and the loan counters which have separated queuing system. Secondly, the research will only focus the four contributing factors of service quality, perceived queuing, brand loyalty, and trust. However, in reality there might be some other factors that drive customers' willingness to queue, which will not be included in the study. Thirdly, the research will be done with BKK customers, so the result might not represent the country as a whole. Lastly, the researcher was not able to interview the bank management team to identify the reason for not using queuing machines because the researcher does not have access to the bank's people with authority.

1.6 Significance of the Study

ABC Bank would be able to understand the underlying factors that contribute to the customers' willingness to queue. With this information, the bank could improve its strength to maintain their customers and increase customer satisfaction which is critical to the bank performance. If at some point, the bank considers investing in the queuing machines, they will have some basic customer insight to evaluate the alternatives. Even though, the queuing machines seem to be beneficial, they come with high investment cost as each machine can cost from fifteen thousand baht to three hundred thousand baht depending the type and capacity. ABC Bank has more than one thousand branches, and this would definitely be a high investment for them.

1.7 Definition of Terms

Assurance: the knowledge and courtesy of employees and their ability to convey trust and confidence (Parasuraman, Zeithaml, & Berry, 1988).

5

Brand Loyalty: the strong commitment to certain brands, which lead to future re-purchase of the same brand, despite situational influence (Oliver, 1999).

Empathy: the provision of caring, individualized attention to customers, informing the customers in a language they can understand, understanding customer's specific needs, and providing individualized attention (Parasuraman et al., 1988).

Queue: a group of people, tasks, or objects waiting to be served (Hall, 1991).

Reliability: the ability to perform the promised service dependably and accurately, consistency of performance and dependability, service is performed right at the first time (Parasuraman et al., 1988).

Responsiveness: the willingness and readiness of employees to help customers and to provide prompt service, timeliness of service (Parasuraman et al., 1988).

Service Quality: the level service performance which has been assessed by the customers (Parasuraman, Zeithaml, & Berry, 1985).

Tangibility: the physical evidence of the service, appearance of physical facilities, tools and equipments used to provide the service, appearance of personnel and communication materials (Parasuraman et al., 1988).

Theory of Planned Behavior (TPB): behavioral intention theories which consist with three elements belief, attitude and expectation of the behavior. It was developed by Icek Ajzen in 1985 based on the theory of reasoned action in 1975.

Trust: the willingness to reply or depend on another party (Mooreman, Zaltman, & Deshpande, 1992).

CHAPTER II

REVIEW OF RELATED LITERATURE AND RESEARCH FRAMEWORK

This chapter will elaborate on the literature review, conceptual framework, and the research hypotheses of the study. The literature reviews involved the nature of queuing in the bank industry, Theory of Planned Behavior (TPB), Service Quality, Brand Loyalty, and Trust. The conceptual framework model identified the four main factors contributing to the customers' willingness to queue in ABC Bank branches which were service quality, perceived queuing, brand loyalty and trust. The research hypotheses were concerned with the relationship of each factor to the customers' willingness to queue.

2.1 Queuing

Queuing is not a new issue. There were queues since the beginning of human societies. People have to wait in queue to buy bread from the bakery, have a hair cut from the barber, or even for a court hearing. However, the study of queue has only been introduced in the early twentieth century by A. K. Erlang (Brockmeyer, Erlang, Halstrom, Jensen, & Reppien, 1948).

Hall (1991) explained that people are part of the queue while they are waiting to receive any service. However, queue does not necessary need people participation. The packaging is waiting in the production line for the product to be packed; the car parts waiting to be assembled, or the court case to be doomed. Queues are defined as a group of people, tasks, or objects waiting to be served. Every queue involves waiting.

Queuing has always been a problem not only for the individuals but also for businesses as well as the government. Basically, everyone wishes to be served as soon as they require the service and try to avoid queuing. Many people prefer to leave their house early in the morning for work to stay away from traffic during rush hours, or some might delay their lunch to avoid high congestion during noon at the cafeteria.

7

This causes an important concern for the business sector, especially the service industry where the customers are highly involved with the service process. "Time" and "convenience" play critical roles in service level and customer satisfaction rate. Businesses are required to make the most out of their resources. If they are not able to utilize their resource well, they could face business or financial losses. For example, a car assembly company might have to stop their production because the parts are not available at the factory, they have to wait for the parts to arrive which is definitely costly to the company as they still have to pay the wages to their employees who are not able to perform their job due to lack of raw material. This issue could also lead to customer dissatisfaction as the car company might not be able to deliver the car on time which could be the worst situation of business lost.

Crosby (1979) has stated that quality is free and the stuff with no quality is the one that cost money. The stuff with no quality is defined to be people that do not involve doing the job right the first time and queuing is one of them. Neither the customer nor business gain from queuing. Time spent queuing is time wasted forever.

There are many ways to solve the queuing problems depending on the current business situation. Some business might need adjustment in their process structure; there might be some non-value added steps which could be excluded to speed up the process. Some might need to provide more training for their employee to improve their performance. Some might need to invest in better infrastructure to facilitate the increasing demand. Either way, the company must not overlook the queuing issues and find the right alternatives to handle it, some options may not even cost the business any cost to implement.

Queue normally involves three basic elements: customer, server, and queue. Firstly, the customer is the party that is requesting for the service and is waiting for it; in this case it is the bank customer. Secondly, the server is the service provider; in this research it is the bank teller. Lastly, the queue is the group of customers waiting for the service.

8

Figure 2.1 indicates the layout and process of a bank branch. The customers who wish to deposit or withdraw have the chance to select their service type. They could choose to use the self-service machines which are place in front of the bank or come inside the bank to receive the service from the bank tellers. However, this study will concentrate on the service provided by the bank teller for basic financial transaction, excluding loan and new account opening services. The queue system inside the bank is a single queue with parallel service providers.

Figure 2.1: Bank Layout Showing Parallel Servers Fed by a Single Queue

☺ = Person
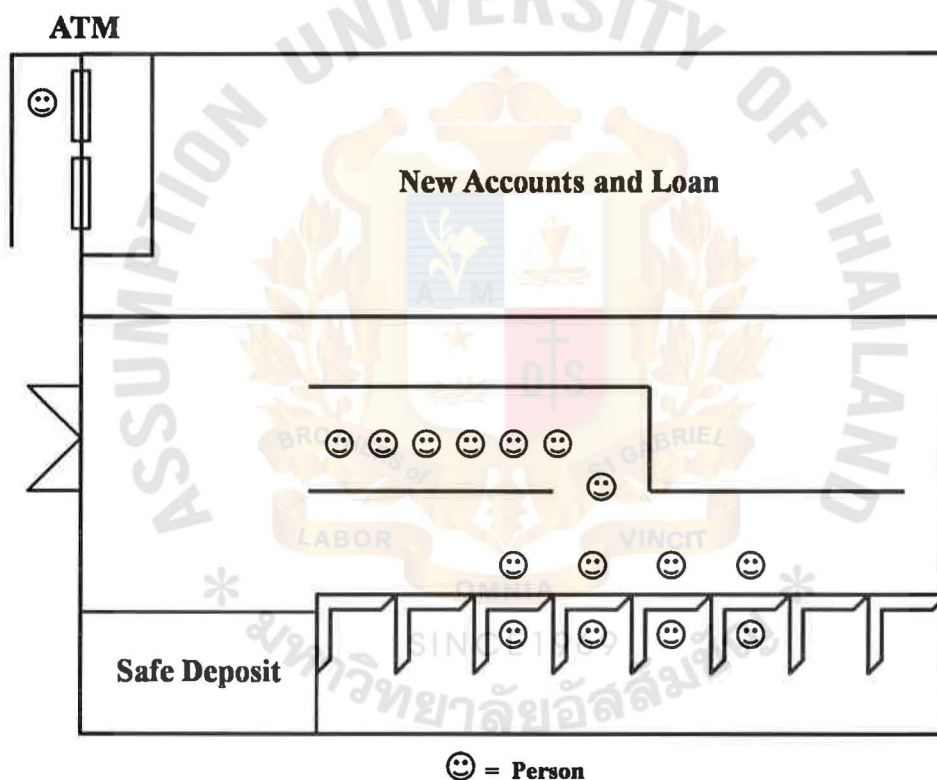
Figure 2.2, indicates that the customer will be served on a first-come, first serve basis, according to their arrival time. When the bank teller is available, the first customer in the line will receive the service. The single line ensures that the customers who reach the bank earlier will receive the service before the ones who arrive later.

Figure 2.2: Bank Queuing Diagram
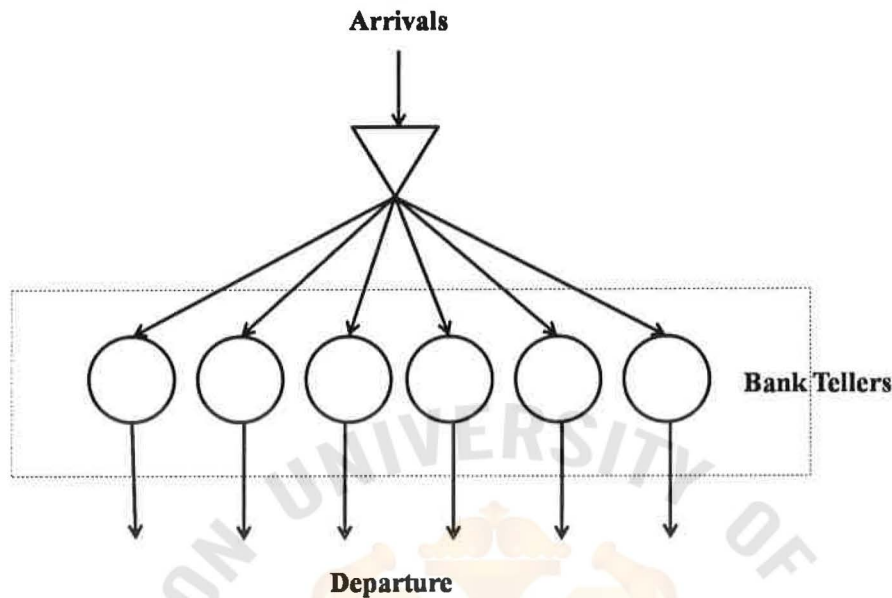
2.2 Theory of Planned Behavior

Theory of planned behavior is a behavioral intention theory which was developed by Icek Ajzen in 1985. There were three elements included and based on the theory of reasoned action in 1975 (Ajzen, 1985). The theory of reasoned action involves two main elements: attitude toward the behavior and subjective norm. The attitude toward the behavior is what the individual thinks about the consequences of the behavior. The theory of reasoned action states that people will have stronger intention or motivation to perform specific task, if they have a positive attitude or belief toward that activity. The subjective norm is the person's perception of what others belief about how the behavior should be performed. The theory believes that attitudes and subjective norms are the factors driving the behavioral intention. However, there were some arguments suggesting that the behavioral intention does not always lead to the actual behavior due to some other indirect factors which are perceived to be uncontrollable. Because the actual behavior cannot be totally explained by behavioral intention, Ajzen introduced a new theory called Theory of Planned Behavior.

Ajzen added new factors of perceived behavioral control into the theory of planned behavior which aimed to predict the behavior better. This perceived behavioral control was the person perception of the difficulty of performing the particular behavior and was actually derived from Bandura's self-efficacy theory (SET). Self-efficacy is the confidence level of person regarding the capability of accomplishing a task. It is also considered the critical behavior adjustment factor. Bandura, Adams, Hardy, and Howells (1980) stated that people with strong belief on their capability to do certain task are likely to perform the task without change of plan. The perceived behavioral control was introduced in the new theory to eliminate the factors that might drive the behavior to different direction from what was intended earlier. The theory of planned behavior aims to elaborate the link between beliefs and attitudes. Basically, people's attitude towards a particular action is based on the beliefs about the behavior and its' result (Fishbein & Ajzen, 1975).

This research will study the factors that influence customers' willingness to queue at the bank branches based on the logic of the theory of planned behavior. The study will focus on the belief, attitude and expectation contributing to customers' willingness to queue and whether there are any indirect factors driving customers to change their behavior.

2.3 Service Quality

Service quality is the level service performance which has been assessed by the customers (Parasuraman et al., 1985). In case of comparison between the expected and the actual service performance is called the perceived service quality (Asubonteng, McCleary, & Swan, 1996; Parasuraman et al., 1985). Parasuraman et al. (1985) has introduced ten dimensions of service which includes tangibility, understanding and consumer commitment, safety, credibility, communicability, politeness, accessibility, competitiveness, sensibility, and reliability. Later, Gronroos (1984) introduced three dimensions of service quality which are technical quality, functional quality, and corporate image. Another similar service quality with three dimensions of service included quality: physical, interactive and corporate (Lehtinen & Lehtinen 1991).

However, in this report the focus is on the five dimensions service quality introduced by Parasuraman et al. (1988) which was the improvement of the ten dimensions service quality model introduced in 1985. The five dimensions of service quality consists of tangibility, reliability, responsiveness, assurance, and empathy. It is a simple and a widely used model, especially in the service industry, to evaluate customers' perception and experience.

Tangibility is the infrastructure of the service provider. In this case, the bank branches where the customer will receive the service. However, the infrastructure does not include only the physical buildings but also the intangible service such as the technology that supports the service, the cleanliness of the bank, the waiting areas provided and other factors.

Reliability is how well the service provider can perform their job. In operations this could include the punctuality of the service delivered, or the correctness of ordered product and quantity, or other committed services. But in case of the bank, reliability is highly related to the correctness of each requested transaction as the transactions involve monetary activities and any mistake might lead to a much bigger problem for the customers.

Responsiveness is the ability to response to customer request at the appropriate timing or as quick as possible. Nowadays, it plays a very critical role in this dynamic world, as it has to be able to meet the customers' expectations. The service provider or in this case the bank must be able to serve the customers as soon as they arrive the bank branches, if not the customers might change their bank of choice.

Assurance is capability of the service providers to help and advise the customer with correct information. To be able to do so the service provider must have the knowledge and skill, this could be developed during on the job training or through additional training. Therefore, the company must make sure that the employees have accurate information and ability to satisfy the customers' requests.

Empathy is the ability of the service provider to understand the customers including the underlying message. Each customer has different experience and knowledge and the service provider must be able to perceive the required service. In this case, the bank tellers must recognize exactly what the customers' wants and offer the most suitable service for them.

2.4 Brand Loyalty

Jacoby and Kyner (1973) defined the brand loyalty as (1) a biased (e.g. non-random), (2) behavior response (e.g. purchase), (3) expressed over time, (4) by some decision-making unit, (5) with respect to one or more alternative brands out of a set of such brands, and (6) is the function of psychological (decision-making, evaluative) process. Block & Roering (1979) further defined brand loyalty as the customers' tendency to continuously repurchase a specific brand through a period of time. Hawkins, Corney, and Best (1983) offered a similar definition which enhances the emotional attachment of the customer to the brand.

Kotler (2006) separated loyalty behaviors into four patterns: hard-core loyal, split-core loyal, shifting loyal, and switchers. Hard-core loyals are the customers who tend to buy the same brand for particular products or services consistently. Split-Loyal types are the customers who are loyal to several brands during the same time frame. Shifting-Loyal are the customers who move from one brand to another. Switchers are the groups who have no loyalty; they tend to look for something new and are easily motivated by price.

The benefits of the brand loyalty include reduction of operating and marketing cost, increases in price premiums and per-customer revenue growth, continuous profit extended of word-of-mouth, and company's competitive advantage (Reichheld, 1990). Operating expenses are reduced due to less assistants are required from the customer regarding the products and services. Marketing cost also decreases as the companies are not required to heavily invest in marketing campaign or promotion to retain the loyal customers; they are aware and well-informed of the products and services details

13

and even have the tendency to purchase other products in the same line. Nevertheless, the loyal customers are willing to pay additional for the brand because they are very much committed to the brand which could lead to the increase of price premiums. Moreover, the revenue per customer increases as they have the trend to spend more in the long term on other product lines of the same brand or even the umbrella brand. The companies would also be able to enjoy continuous profits as the customers are willing to use the products for continuous period. In addition, the companies could receive free publicity through word-of-mouth from the loyal customers who tend to recommend the products, they like to their family and friends. Finally, the companies could gain competitive advantage as these groups of customers are not really sensitive to the price and will continuously purchase from the companies.

2.5 Trust

Trust is another important factor which could drive customers' willingness to queue at ABC Bank. Mooreman et al. (1992) defined trust as the willingness to rely or depend on another party in whom one has confidence of. Furthermore, Garbarino and Johnson (1999) indicated that trust is developed through experience and interaction of the person, which is similar to Elena and Jose (1999). However, Delgado-Ballester and Munuera-Aleman (2001) believed that trust can be applied not only to trust between people, but also trust between people and other intangible objects, for instance brands or organizations.

Lau and Lee (1999) stated that there is more positive behavioral willingness, including re-purchase, when there is trust. Trust is considered an important success factor especially in the service industry, as it can create customer loyalty (Chiou & Droge, 2006; Lewis & Soureli, 2006). Similarly Berry (1983) identified trust as the basis of loyalty. Bejou, Ennew, and Palmer (1998) also elaborated that trust is a significant factor for banks or other financial services success especially in the context of reliability and integrity. Additionally, trust could be the medium between variables, such as satisfaction and loyalty, to link the variables together (Bloemer & Oderkerken-Schroder, 2002; Kosolsirisukkul, 2005; Selnes, 1998).

14

Many researchers believed that the companies would be able to develop and retain the customer relationship when there is trust (e.g. Bejou et al., 1998; Chiou & Droge, 2006; Doney & Cannon, 1997; Hess, 1995; Morgan & Hunt, 1994). Some even perceived trust as a long term customer relationship builder (Larzelere & Huston 1980; Morgan & Hunt 1994). However, like other factors, if the customer faces any unpleasant experience, the customers' trust might reduce or transform to a negative emotion towards the Bank (Lazarus, 2006).

2.6 Conceptual Framework

The study will be based on the Figure 2.3 conceptual framework model where service quality, perceived queuing, brand loyalty and trust influence the customers' willingness to queue in ABC Bank branches. The service quality can be separated into five sections which are: tangibility, reliability, responsiveness, assurance, and empathy.

Figure 2.3: Research Framework

15
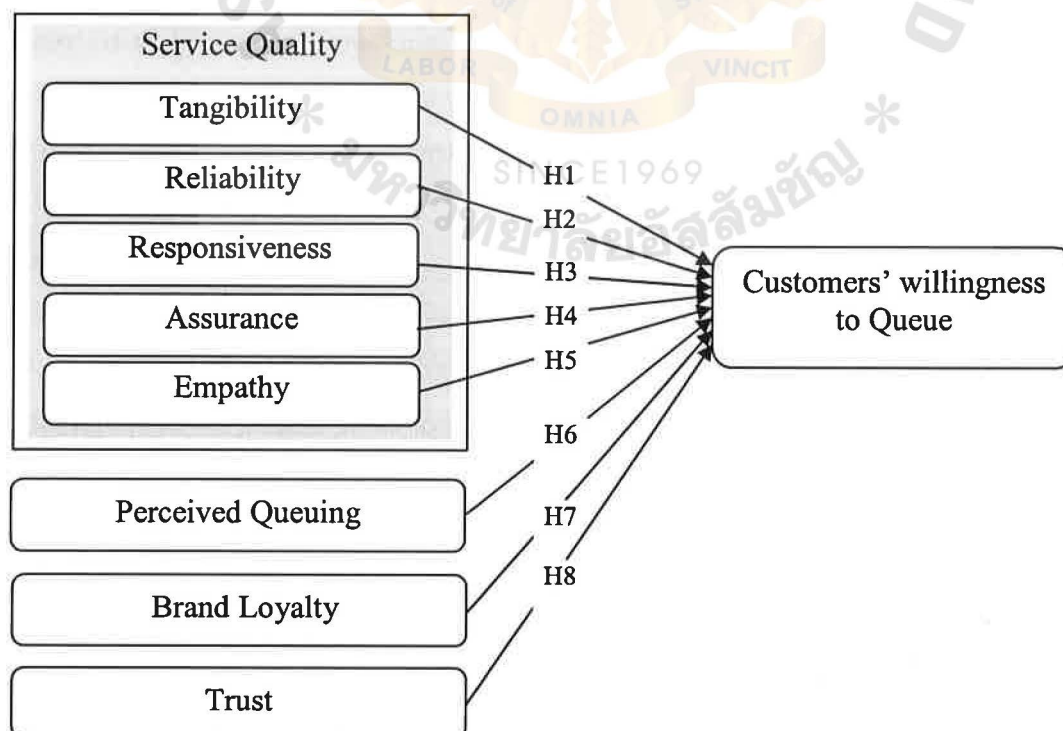
2.7 Research Hypothèses

There are total of eight hypotheses which will be tested in this research.

Hypothesis 1: There is a positive relationship between tangibility and customers' willingness to queue

Hypothesis 2: There is a positive relationship between reliability and customers' willingness to queue

Hypothesis 3: There is a positive relationship between responsiveness and customers' willingness to queue

Hypothesis 4: There is a positive relationship between assurance and customers' willingness to queue

Hypothesis 5: There is a positive relationship between empathy and customers' willingness to queue

Hypothesis 6: There is a positive relationship between perceived queuing and customers' willingness to queue

Hypothesis 7: There is a positive relationship between brand loyalty and customers' willingness to queue

Hypothesis 8: There is a positive relationship between trust and customers' willingness to queue

2.8 Summary

This chapter has explained details of the literature which includes queuing, Theory of Planned Behavior, service quality, brand loyalty, and trust. It also elaborated on the research conceptual framework, and the research hypotheses.

CHAPTER III

RESEARCH METHODOLOGY

This chapter will explain the research methodology used for this survey research which consisted of six sections: research design, target population and sampling method, questionnaire development, pre-testing and pretest result, data collection procedures, and data analysis plan.

3.1 Research Design

This research was designed to be a questionnaire survey in order to determine the customers' attitudes towards their willingness to queue and the contribution factors. Customers' willingness to queue is the dependent variable. Service quality, perceived queuing, brand loyalty, and trust are the four independent variables. The service quality involved five aspects: tangibility, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988).

3.2 Target Population and Sampling Method

The target population are ABC Bank's individual customers who have experienced queuing up in the bank branches prior to receiving the service from the bank tellers. However, the customers, whose service requirements were only being offered by ABC Bank, would not be included in the target population as they have no other option but to wait in line to receive the service.

Since ABC Bank has uncountable individual clients, a sampling method is required to indicate the sample group and size. The sample group will be determined by the convenience sampling which is a non-probability sampling method, since there are uncountable number of customer and unavailable customer list. Furthermore, the research aims to make generalizations about customers' willingness to queue as

18

contributing factors of the entire target population and not to compare any specific groups.

To determine the sample size, 95% confidence level will be applied in the calculation as it is a commonly used significance level and provides adequate survey results. As the total number of customers cannot be approximated, the sampling size is calculated as follows:

$$n = \frac{Z^2pq}{E^2}$$

Where n =   Sample Size

Z =   z-score at the selected confidence level of 95% = 1.96

p =   proportion of success (ABC Customers) = 0.5

q =   proportion of unsuccessful (ABC Customers) = 1-p = 0.5

e =   Error limit = 5%

Hence n = $\dfrac{(1.96)^2 * 0.5 * 0.5}{(0.05)^2}$

=   384.16   → 400

Therefore, the sample size consists of 400 individual customers.

3.3 Questionnaire Development

This study used a questionnaire survey as a research instrument. The questionnaire was developed based on the literature review and conceptual framework mentioned in Chapter II. The questionnaire is separated into three parts:

Part 1: Respondents' Banking Service Usage

This part involves the common uses of the banking service in terms of frequency, types of service, reasons to use, and other related data.

Part 2: Willingness to Queue and its Influencing Factors

This part measures customers' willingness to queue and their attitude towards the factors influencing customers' willingness to queue which are service quality, perceived queuing, brand loyalty, and trust. Service quality included five dimensions: tangibility, reliability, responsiveness, assurance, and empathy. The customers will be asked to give their opinion based on their experiences towards each factor that drives their willingness to queue at ABC Bank, by answering several questions related to the aspects and their influence towards the behavioral willingness. The questionnaire included five main components which are the service quality, perceived queuing, brand loyalty, trust, and customers' willingness to queue. In addition, the questions in the service quality aspect will be split into five subtopics, according to the five dimensions of service quality, for the purpose of identifying the significance of each element separately. Furthermore, this part is structured to be a five-point scale which allows customers to rate their agreement level by selecting the scale 1 (strongly disagree) to 5 (strongly agree).

Part 3: Respondent Characteristics

Demographic data of the respondents such as age, gender, income, and other related data are collected in this part.

3.4 Pre-Testing and Pretest Results

To evaluate the developed questionnaire, pre-testing is required to ensure the reliability of the questionnaire. If there are any errors, ambiguous messages or poorly structured questionnaire, it could be revised prior to the data collection process. According to the famous quoting "garbage in, garbage out", if the pretest process is not completed before the researcher collects the data and analyzes it, the inaccurate questionnaire could lead to poor responses and analysis. The test will be done with thirty respondents who are randomly selected from the target group. They will receive the developed questionnaire and answer every question according to their

understanding. Along the way, the researcher will be an assistant if they have questions and suggestions. At the end, the researcher will ask for any additional suggestions from the respondents for further questionnaire adjustments.

Reliability analysis technique is used in this research as an instrument to measure the consistency of the respondents' answers within certain variables or sections. In simple words, if in the second part of the questionnaire the respondents rate their level of agreement towards the given passages in a five-point scale in a similar manner, there is reliability in the questionnaire. Cronbach's alpha, also known as the reliability coefficient, is used to measure the questionnaire reliability. Basically, the alpha would range from zero to one. The higher the alpha the better reliability the questionnaire would be. And according to Nunnaly (1978), the Cronbach's alpha must be greater than 0.70 to prove that the questionnaire is reliable.

Thirty sets of the questionnaires were distributed to the ABC Bank customers at a shopping mall branch. Cronbach's alpha coefficient analysis was performed. Satisfactory results were obtained. The details are presented in Table 3.1 and as follows:

Table 3.1: Reliability of the Measurement Items

Constructs	Cronbach's alpha	Number of Items
Service Quality	0.945	22
Perceived Queuing	0.942	9
Brand Loyalty	0.753	5
Trust	0.897	4
Willingness to Queue	0.828	6

Note: RES1 has been deleted from Service Quality as it had the least correlation with other questions (Total Correlation = -0.011). Furthermore, by deleting this item, the Cronbach's Alpha increased from 0.934 to 0.945. Similarly, RES1 was deleted from Responsiveness variable because it hardly had any correlation with other questions (Total Correlation = -0.053). More importantly, by deleting this item, the Cronbach's Alpha increased from 0.588 to 0.873

3.5 Data Collection Procedures

After the pretesting and revising the measurement items, the questionnaires will then be distributed to four-hundred ABC Bank customers, who have faced the situation where they have to queue up in the bank branches before receiving the service from the bank tellers. However, the customers' requirement of specific services which are only available at ABC Bank would be excluded. The target group will receive the questionnaires by email or by hand depending on their preferable medium. Once all the questionnaires are completed, they will be reverted back to the researcher for further analysis.

3.6 Data Analysis Plan

The collected data will be input into SPSS computer program for analysis. SPSS program is a widely used statistical program for survey typed research. It could deliver efficient statistical results for numerical outcomes prediction, such as linear regression, which are appropriate analytical methods to test the hypotheses of this research.

3.6.1 Simple Linear Regression Analysis Method

Simple linear regression is the method that aims to predict or determine the dependent variable, in this case the customers' willingness to queue at the bank branches, based on an independent variable in this case either service quality, perceived queuing, brand loyalty or trust (Davis, 1993). The relationship between the dependent and independent variables can be represented by a regression line and formed by the below equation.

$$y = a + bx$$

Where
y	=	dependent variable
a	=	y-axis interception, predicted y where x is equal to zero
b	=	the regression coefficients
x	=	independent variable

22

Pearson r^2 is used to determine the fitness of the regression line to the data. The value will range from zero to one. It represents the percentage of variance of the dependent variable that is accounted for by the independent variable. Therefore, the higher the percentage the higher degree fitness will be.

Another indicator is Pearson r which identifies the relationship direction and strength between the dependent and independent variables. It ranges from -1 to 1. The value of -1 represents the relationship between the variables to be perfectly negative which means when either the dependent or independent variables decrease, the other will increase. On the other hand, 1 represents a perfectly positive relationship which means the value of both variables will go to the same direction. If one increases, the other will also increase.

3.6.2 Multiple Linear Regression Analysis Method

Multiple linear regressions are similar to the simple linear regression with the exception that there are multiple independent variables been taken to account to predict the dependent variable. Instead of predicting the dependent variable separately by one independent variable, multiple linear regressions use multiple independent variables to predict the dependent variable simultaneously. As in reality, there might be several factors driving the customers' willingness to queue at the bank branches. This method could also determine the best independent variable to predict the dependent variable. The relationship between the variables can be formed as:

$$y = a + b_1x_1 + b_2x_2 + b_3x_3 + \ldots + b_nx_n$$

Where

y	=	dependent variable
a	=	y-axis interception, predicted y where x is equal to zero
b_n	=	the regression coefficients
x_n	=	independent variable

23

Multiple regression analysis will be used to analyze all the hypotheses. Customers' willingness to queue will be focused as the dependent variable of the model while four dimensions of service quality, perceived queuing, brand loyalty, and trust will be appointed as independent variables.

3.7 Summary

This chapter has elaborated the details of the research methodology where the research is designed to be a questionnaire survey research. Four hundred bank's customers would be randomly selected to be the questionnaire respondents where they would be given the questionnaire through e-mail or by hand. The data collected would then be analyzed with Simple Linear Regression and Multiple Linear Regression Method.

CHAPTER IV

PRESENTATION AND CRITICAL DISCUSSION OF RESULTS

This chapter elaborates the data analysis result where the questionnaires were collected from four-hundred ABC Bank's individual customers and analyzed by SPSS. To test the research hypotheses, Multiple Regression method was used to analyze the relationship of the dependent variable and independent variables. In this research, the dependent variable was the customers' willingness to queue. The four independent variables were service quality, perceived queuing, brand loyalty, and trust.

4.1 Sample Profiles

The sample profiles included the details of the branches where the samples were collected, respondent characteristics, and respondents' banking service usage. The respondent characteristics involved the respondents' gender, age, education level, as well as occupation. The respondents' banking service usage comprised of type of service required by the customers, the customer usage frequency of bank in general per month, the bank they used, their most used bank, their usage frequency of ABC Bank per month, and the reasons for using ABC Bank.

According to Table 4.1, 53.3 Percent of the total samples were collected from the bank branches, which included Carrefour Rama 4 (6.5 Percent), Central Bangna (9.3 Percent), Fashion Island (10.3 Percent), Maboonkrong (8.8 Percent), Siam Paragon (7.3 Percent), and The Mall Bangkapi (11.3 Percent). The rest 46.8 percent were gathered from the office workers that have ABC bank located in their working areas. The filter questions were used to screen only the ABC Bank customers who had experience queuing in line at the bank branches to receive the bank services.

25

Table 4.1: ABC Bank Branches

Branches	Frequency	Percent
Carrefour Rama 4	26	6.5
Central Bangna	37	9.3
Fashion Island	41	10.3
Maboonkrong	35	8.8
Siam Paragon	29	7.3
The Mall Bangkapi	45	11.3
Office Workers	187	46.8
Total	400	100.0

Table 4.2: Respondents' Characteristics

		Frequency	Percent
Gender	Male	99	24.8
	Female	301	75.3
Age	16 – 25	76	19.0
	26 – 35	211	52.8
	36 – 45	78	19.5
	46 – 55	23	5.8
	56 and above	12	3.0
Education	High school	4	1.0
	Undergraduate	41	10.3
	Postgraduate	224	56.0
	Master's	123	30.8
	Other	8	2.0
Occupation	Office Employee	315	78.8
	Business Owner	23	5.8
	Professional	4	1.0
	Freelance	11	2.8
	Unemployed	2	0.5
	Student	43	10.8
	Other	2	0.5

The profile of the samples are illustrated in the Table 4.2, which indicates that most of the respondents were female (75.3 Percent) and the rest of 24.8 Percent were male. 52.8 Percent of respondents were 26-35 years old, 19.5 Percent were 36-45 years old, 19.0 Percent were 16-25 years old, 5.8 Percent were 46-55 years old and 3.0 Percent were 56 and above. More than half of the respondents were postgraduate (56.0 Percent). The rest had master's degrees (30.8 Percent), undergraduate degrees (10.3 Percent), other levels of education (2.0 Percent), and high school (1.0 Percent). The respondents' were mostly office employees (78.8 Percent). Other occupations included students (10.8 Percent), business owners (5.8 Percent), freelances (2.8 Percent), professionals (1.0 Percent), and all the rest who were unemployed.

According to Table 4.3, the top three services that the customer normally required from banks in general (not only from ABC Bank) were deposit & withdrawal (99.3 Percent), credit card (45.5 Percent), and bill payment & topup (31.8 Percent).

Table 4.3: Service Type

Types of Service	Yes		No	
	Frequency	**Percent**	**Frequency**	**Percent**
Deposit & Withdrawal	397	99.3	3	0.8
Investment	59	14.8	341	85.3
Insurance	44	11.0	356	89.0
Loans	48	12.0	352	88.0
Credit Cards	182	45.5	218	54.5
Foreign Exchange	29	7.3	371	92.8
Bill Payment & Topup	127	31.8	273	68.3
Cheques & Safe Deposit Lockers	15	3.8	385	96.3
Other	4	1.0	396	99.0

According to Table 4.4, the frequencies of bank usage in general (not only with ABC Bank) vary from less than once a month to more than ten times per month. However, it was quite equally distributed from 1-4 times per month.

Table 4.4: Bank (In general) Usage per Month

Bank Usage per Month	Frequency	Percent
Less than once a month	37	9.3
About once a month	83	20.8
About twice a month	99	24.8
3-4 times per month	95	23.8
5-10 times per month	61	15.3
More than 10 times per month	25	6.3
Total	400	100.0

According to Table 4.5, besides being ABC Bank customers, more than half of the respondents were also customers of Kasikorn Bank (58.3 Percent) and Bangkok Bank (55.0 Percent).

Table 4.5: Bank That Customer Used

Bank That Customer Used	Yes		No	
	Frequency	Percent	Frequency	Percent
Bangkok Bank	220	55.0	180	45.0
Krungthai Bank	123	30.8	277	69.3
Siam Commercial Bank	400	100.0	0	0.0
Kasikorn Bank	233	58.3	167	41.8
Thai Military Bank	40	10.0	360	90.0
Bank of Ayudhya	191	47.8	209	52.3
Government Savings Bank	71	17.8	329	82.3
Thanachart Bank	44	11.0	356	89.0
United Overseas Bank (UOB)	23	5.8	377	94.3
CIMB Bank	10	2.5	390	97.5
Tisco Bank	4	1.0	396	99.0
Other	33	8.3	367	91.8

According to Table 4.6, the top three most used banks were ABC Bank (45.3 Percent), Kasikorn Bank (20.0 Percent), and Bangkok Bank (17.8 Percent).

Table 4.6: Customer Most Used Bank

Customer Most Used Bank	Frequency	Percent
Bangkok Bank	71	17.8
Krungthai Bank	28	7.0
Siam Commercial Bank	181	45.3
Kasikorn Bank	80	20.0
Bank of Ayudhya	28	7.0
Government Savings Bank	2	0.5
Thanachart Bank	2	0.5
United Overseas Bank (UOB)	4	1.0
Other	4	1.0
Total	400	100.0

According to Table 4.7, the majority visited the ABC Bank from less than once a month to about twice a month. The highest frequency was about once a month (35.0 Percent), followed by less than once a month (29.3 Percent), about twice a month (20.3 Percent), and three to four times per month (12.8 Percent).

Table 4.7: ABC Bank Usage per Month

ABC Bank Usage per Month	Frequency	Percent
Less than once a month	117	29.3
About once a month	140	35.0
About twice a month	81	20.3
3-4 times per month	51	12.8
5-10 times per month	7	1.8
More than 10 times per month	4	1.0
Total	400	100.0

29

According to Table 4.8, the majority of customers chose ABC Bank because the branches and ATM locations were convenient (61.8 Percent) and they already had an account with the bank (61.3 Percent). Other significant reasons were high quality service (45.0 Percent), and bank reputation (35.5 Percent).

Table 4.8: Reasons for Using ABC Bank

Reasons for Using ABC Bank	Yes		No	
	Frequency	Percent	Frequency	Percent
Have other accounts at this bank	245	61.3	155	38.8
Convenient Location or ATM	247	61.8	153	38.3
High quality service	180	45.0	220	55.0
Positive past experience	51	12.8	349	87.3
Reputation of the bank	142	35.5	258	64.5
Recommended by family & friends	37	9.3	363	90.8
Lowest service fee	7	1.8	393	98.3
Best interest rates	8	2.0	392	98.0
Application process was easy	8	2.0	392	98.0
A lot of credit card promotion	20	5.0	380	95.0
Advertisement	19	4.8	381	95.3
Payroll	51	12.8	349	87.3
Other	2	0.5	398	99.5

4.2 Hypotheses Testing

Multiple regression analysis was used to test the research hypotheses. The dependent variable was the customers' willingness to queue and the independent variables were the service quality, perceived queuing, brand loyalty, and trust. The service quality included five components: tangibility, reliability, responsiveness, assurance, and empathy.

30

Table 4.9: Regression Analysis Results

Influencing Factors	Unstandardized Coefficients (B)	Standardized Coefficients (Beta)	t	p-value
(Constant)	0.430		1.764	0.078
Tangibility	-0.053	-0.036	-0.724	0.470
Reliability	-0.127	-0.107	-1.703	0.089
Responsiveness	0.163	0.162	2.604	0.010
Assurance	0.080	0.068	1.023	0.307
Empathy	-0.191	-0.176	-2.693	0.007
Perceived Queuing	0.512	0.472	9.233	0.000
Brand Loyalty	0.282	0.269	5.701	0.000
Trust	0.087	0.083	1.282	0.201

a. Dependent Variable: Customer's Willingness to Queue

b. $F = 36.159$; $p < .0001$

c. Adjusted $R^2 = .413$

According to Table 4.9, Adjusted R Square presented is 0.413 which means there is 41.3 Percent of the variability in the customers' willingness to queue being explained by the equation based on the four influencing factors. Adjusted R Square value usually ranges from zero to one, but Adjusted R Square of 0.7 or higher is desirable as it indicates the acceptable fitness level of the independent variables to the dependent variable. In this case Adjusted R Square is only 0.413 which indicates that the contributing factors are not highly related to the customers' willingness to queue.

The coefficients will be accepted because the significance of F of the regression coefficient equals to 0.000 which is less than 0.05. This indicates that there is a linear relationship between the customers' willingness to queue and the four factors: service quality, perceived queuing, brand loyalty, and trust.

The relationship between the dependent and independent variables can be formed as the following regression coefficients:

$$y = 0.430 - 0.053\,x_1 - 0.127\,x_2 + 0.163\,x_3 + 0.080\,x_4 - 0.191\,x_5 + 0.512\,x_6 + 0.282\,x_7 + 0.087\,x_8$$

Where			
	y	=	Customer's Willingness to Queue
	x_1	=	Tangibility
	x_2	=	Reliability
	x_3	=	Responsiveness
	x_4	=	Assurance
	x_5	=	Empathy
	x_6	=	Perceived Queuing
	x_7	=	Brand Loyalty
	x_8	=	Trust

To test the significance of each factors to the customers' willingness to queue, the p-value in Table 4.9 are taken into consideration. The p-value of each research hypotheses must be less than 0.05 for the null hypotheses to be rejected which means that the particular independent variable is significantly related to the dependent variable. On the other hand, if the p-value of any contributing factor is more than 0.05, the null hypotheses will not be rejected, which indicates that the factor is not significantly related to the dependent variable.

Hypothesis 1 stated that there is a positive relationship between tangibility and customers' willingness to queue. However, the null hypotheses was not rejected because the p-value is 0.470 which is more than 0.05 (0.470 > 0.05). This indicates that tangibility is not significantly related to customers' willingness to queue.

Hypothesis 2 stated that there is a positive relationship between reliability and customers' willingness to queue. Unfortunately, the null hypotheses was not rejected because the p-value is 0.089 which is more than 0.05 (0.089 > 0.05). This indicates that reliability is not significantly related to customers' willingness to queue.

Hypothesis 3 stated that there is a positive relationship between responsiveness and customers' willingness to queue. In this case the null hypotheses was rejected because the p-value is 0.010 which is less than 0.05 ($0.010 < 0.05$). This indicates that responsiveness is significantly related to customers' willingness to queue.

Hypothesis 4 stated that there is a positive relationship between assurance and customers' willingness to queue. The null hypotheses was not rejected because the p-value is 0.307 which is more than 0.05 ($0.307 > 0.05$). This indicates that assurance is not significantly related to customers' willingness to queue.

Hypothesis 5 stated that there is a positive relationship between empathy and customers' willingness to queue. This null hypotheses was not rejected even though the p-value is 0.007 which is less than 0.05 ($0.007 < 0.05$), because the coefficient sign is negative. This indicates that empathy is not positively related to customers' willingness to queue.

Hypothesis 6 stated that there is a positive relationship between perceived queuing and customers' willingness to queue. This null hypotheses was rejected because the p-value is 0.000 which is less than 0.05 ($0.000 < 0.05$). This indicates that perceived queuing is significantly related to customers' willingness to queue.

Hypothesis 7 stated that there is a positive relationship between brand loyalty and customers' willingness to queue. Similarly, this null hypotheses was rejected because the p-value is 0.000 which is less than 0.05 ($0.000 < 0.05$). This indicates that brand loyalty is significantly related to customers' willingness to queue.

Hypothesis 8 stated that there is a positive relationship between customers' trust and customers' willingness to queue. However, the null hypotheses was not rejected because the p-value is 0.201 which is more than 0.05 ($0.201 > 0.05$). This indicates that trust is not significantly related to customers' willingness to queue.

In summary, only three factors positively contribute to the customers' willingness to queue which includes responsiveness, perceived queuing, and brand loyalty as per the summary below in Table 4.10.

Table 4.10: Research Hypotheses Summary

Hypotheses	Statement	Result
H1	There is a positive relationship between tangibility and customers' willingness to queue	Not Supported
H2	There is a positive relationship between reliability and customers' willingness to queue	Not Supported
H3	There is a positive relationship between **responsiveness** and customers' willingness to queue	Supported
H4	There is a positive relationship between assurance and customers' willingness to queue	Not Supported
H5	There is a positive relationship between empathy and customers' willingness to queue	Not Supported
H6	There is a positive relationship between **perceived queuing** and customers' willingness to queue	Supported
H7	There is a positive relationship between **brand loyalty** and customers' willingness to queue	Supported
H8	There is a positive relationship between trust and customers' willingness to queue	Not Supported

4.3 Summary

The questionnaires were distributed to four-hundred ABC Bank customers and analyzed by SPSS. The majority of the respondents were female (75.3 Percent). The age ranged from 16 to above 56 years old. More than half of the respondents were postgraduates (56.0 Percent) and were mostly office employees (78.8 Percent).

According to the Multiple Regression analysis, Adjusted R Square shows that 41.3 Percent of the variability in the customers' willingness to queue is explained by the coefficient based on the eight influencing factors. The Significance of F is less than 0.05 which indicates that there is a linear relationship and the coefficients will be accepted. However, only three null hypotheses were rejected as the rest had a p-value of above 0.05. The three significant influencing factors for the customers' willingness to queue are responsiveness, perceived queuing, and brand loyalty

CHAPTER V

SUMMARY FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter illustrates the conclusion of the data analysis, managerial implications, and the recommendations for future research. The conclusion interprets and summarizes the data analysis results mention in the previous chapter. Managerial implications will then further elaborate the suggested decision and action for ABC Bank. Finally, the future research will be discussed in the last section in order to recommend some other interesting research topics.

5.1 Conclusions

According to the data analysis results, there are four significant factors that influence customers' willingness to queue in-line at the bank branches: perceived queuing, brand loyalty, responsiveness, and empathy. However, only three factors are positively related to the dependent variables: perceived queuing, brand loyalty, and responsiveness. Results show negative coefficient between empathy and customers' willingness to queue, which resulted in the acceptance of null hypotheses. Tangibility, reliability, assurance, and trust do not significantly contribute to the dependent variable.

The most significant factor is perceived queuing, followed by brand loyalty and responsiveness respectively. Perceived queuing is concerned with the customers' perception about the bank physical queue line and the queuing systems. The shorter the queues and waiting time lead to more customers willing to queue up in line. On the other hand, if they perceive the queues to be long and consume a lot of waiting time, they are less willing to queue. Some drop off the line after waiting for a long period of time. Furthermore, loyal customers have the tendency to queue in line than the non-loyal group. Most of them do not mind spending some time in the queue line to receive the service from the ABC bank.

Out of the five elements in the service quality, responsiveness is the only factor that positively influences the customers' willingness to queue. In today's dynamic world, people manage to complete many tasks in a day, so it is crucial for the bank to serve customers in a timely manner. The quicker the bank responds to their customer, the more customers are willing to queue up as they are assured that the waiting will not last long.

Surprisingly, empathy is not positively related to customers' willingness to queue even though it is one of the significant influencing factors. To learn more about the issue, I have interviewed some customers and noticed an interesting opinion regarding empathy. Some customers claimed that they felt annoyed whenever the bank tellers approached them for assistance once they arrived at the bank or offered to fill in the transaction request form. They perceived their financial activities to be confidential and required their privacy. As a result, they preferred not to be bothered by the bank tellers. This might be a reason for the negative relationship between empathy and customers' willingness to queue; still further research must be done to examine the issue.

5.2 Managerial Implications

This research aims to understand the underlying factors that contribute to the customers' willingness to queue at ABC Bank. The bank could use this information to improve its strength in those particular areas to maintain their customers and increase customer satisfaction. Three main areas to be concerned are perceived queuing, brand loyalty, and responsiveness.

Queuing process management also plays an important role in creating positive perceived queuing. The customers prefer no queues or short queues where they do not have to wait for a long time to be served. When there is a long queue, some customers might not consider queuing to receive the service at all. Some who are currently queuing might drop off along the way if they have been waiting for a long period of time. Both customer groups have the tendency to request for service elsewhere, in

other words the competitors. Queue length and waiting time relate directly to service to responsiveness and service time, as the faster the customer being served the shorter waiting time and queue length will be. One way to improve service time is to have staff training, so they will be able to serve customer efficiently within a short time frame. Moreover, the queuing system must be able to provide fairness to all customer; they should be properly served in first-come, first served basis according to their arrival time. In addition, the system must ensure that there will not be any queue jumper as this lead to customer un-willingness to queue.

Brand loyalty is another significant factor to increase customers' willingness to queue. The loyal customers tend to be willing to queue up in line more than the non-loyal customers. Without loyal customers, the company would not be able to enjoy any profit or competitive advantage. Retaining their current customers is critical; as a famous statement quoted that it is cheaper for the company to retain existing customers than to find new one. Therefore, loyalty programs must be set in place to maintain those existing customers.

Responsiveness is the ability of the bank tellers to respond to customer request at the appropriate time. It depends highly on the bank tellers' ability to serve customers as soon as they are available after serving the previous customers and they must be able to handle the transactions in a short period of time. To improve this area, staff training is necessary. They must be able to serve customers properly during a suitable time frame with good service mind set.

5.3 Recommendations for Further Research

As mentioned earlier, the bank could conduct further research on the negative relationship between empathy and the customers' willingness to queue to understand the underlying factors of these two variables. Moreover, it would be interesting to explore some other factors that could influence the customers' willingness to queue, as this research only focuses on the four main contribution factors of service quality (tangibility, reliability, responsiveness, assurance, and empathy) perceived queuing,

brand loyalty, and trust. However, in reality there might be some other factors that drive customers' willingness to queue. If the company understands their customers and their needs, they would be able to set the right strategies and tactics to handle them, most importantly to satisfy them. Without customers, the company would not be able to survive.

Besides understanding the factors influencing the customers' willingness to queue, the company could also consider studying the customer requirement during the queuing process such as queuing areas, lighting, and sound that could affect the customer satisfaction. Basically, people do not enjoy queuing; they prefer to receive the service required as soon as they need it. However, queuing is unavoidable whenever there is excess demand, so it is the company responsibility to keep their customer happy and keep coming back for more services.

Another interesting research would be the benefit and cost analysis of the investment in queuing machines. Many customers prefer queuing machines but if the cost is not sufficient to the benefit gained from the investment, it might not be a good option for the company to invest in those machines as each machine can cost from fifteen thousand baht to three hundred thousand baht depending the type and capacity. ABC Bank has more than one thousand branches, so its result will be a high investment. However, if the benefit exceeds the company expectations, it would be a reasonable investment.

A study on customer encouragement to use the internet banking is also an interesting research topic, as it not only reduces the queuing problem at the bank branches but also reduces the operation cost from the physical bank. Less staff, less rental, less utility cost will be required as the customers complete their transaction by themselves in the internet without visiting the branches.

BIBLIOGRAPHY

Ajzen, I. (1991). Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50 (2), 179-211.

Avkiran, N.K. (1994). Developing an Instrument to Measure Customer Service Quality in Branch Banking. *International Journal of Bank Marketing*, 12 (6), 10-18.

Avkiran, N.K. (1999). Quality customer service demands human contact. *International Journal of Bank Marketing*, 17 (2), 61-74.

Ballester, E.D., & Alemán, J.M. (2001). Brand trust in the context of consumer loyalty. *European Journal of Marketing*, 35, 1238-1258.

Banomyong, R., Ritthironk, N., Varadejsatitwong, P., & Supatn, N. (2005). Selecting Logistics Providers in Thailand: A Shippers' Perspective. *European Journal of Marketing*, 45, 419-437.

Beerli, A, Martín, J.D., & Quintana, A. (2004). A model of customer loyalty in the retail banking market. *European Journal of Marketing*, 38, 253-275.

Bejou, D., Ennew, C.T., & Palmer, A. (1998). Trust, ethics and relationship satisfaction. *International Journal of Bank Marketing*, 16 (4), 170-175.

Block, C.E., & Roering, K.J. (1979). *Consumer behavior; Marketing research*. Ill: Dryden Press. 2nd edition.

Chebat, J., & Filiatrault, P. (1993). The Impact of Waiting in Line on Consumers. *International Journal of Bank Marketing*, 11 (2), 35-40.

Chiou, J.S., & Droge, C. (2006). Service Quality, Trust, Specific Asset Investment, and Expertise: Direct and Indirect Effects in a Satisfaction-Loyalty Framework. *Journal of the Academy of Marketing Science*, 34 (4), 613-627.

Crosby, P. (1979). *Quality Is Free*. NY: McGraw-Hill. 1st edition.

Davis, M.M., & Heineke, J. (1998). How disconfirmation, perception and actual waiting times impact customer satisfaction. *International Journal of Service Industry Management*, 9 (1), 64-73.

Delgado-Ballester, E., & Munuera-Alemán, J.L. (2001). Brand trust in the context of consumer loyalty. *European Journal of Marketing*, 35 (11), 1238-1258.

Doney, P.M., & Cannon, J.P. (1997). An Examination of the Nature of Trust in Buyer-Seller Relationships. *The Journal of Marketing*, 61 (2), 35-51

Ganguli, S., & Roy, S.K. (2011). Generic technology-based service quality dimensions in banking: Impact on customer satisfaction and loyalty. *International Journal of Bank Marketing*, 29 (2), 168-189.

Garbarino, E., & Johnson, M.S. (1999). The Different Roles of Satisfaction, Trust, and Commitment in Customer Relationships. *The Journal of Marketing*, 63 (2), 70-87.

Hall, R.W. (1991). *Queuing methods for services and manufacturing*. London: Prentice-Hall International. 1st edition.

Hayes, B.E. (1998). *Measuring customer satisfaction: survey design, use, and statistical analysis*. WI: ASQ Quality. 2nd edition.

Haynes, P.J., (1990). Hating to Wait: Managing the Final Service Encounter. *Journal of Services Marketing*, 4 (4), 20-26.

Hess, J., & Story, J. (2005). Trust-based commitment: multidimensional consumer-brand relationships. *Journal of Consumer Marketing*, 22 (6), 313-322.

Jacoby, J., & Kyner, D.B. (1973). Brand Loyalty vs. Repeat Purchasing Behavior. *Journal of Marketing Research*, 10, 1-9.

Jain, A.K., Pinson, C., & Malhotra, N.K. (1987). Customer Loyalty as a Construct in the Marketing of Banking Services. *International Journal of Bank Marketing*, 5 (3), 49-72.

Jones, P., & Peppiatt, E. (1996). Managing perceptions of waiting times in service queues. *International Journal of Service Industry Management*, 7 (5), 47-61.

Joseph, M., McClure, C., & Joseph, B. (1999). Service quality in the banking sector: the impact of technology on service delivery. *International Journal of Bank Marketing*, 17 (4), 182-193.

Katz, H.A., & Rotter, J.B. (1969). Interpersonal Trust Scores of College Students and Their Parents. *Child Development*, 40 (2), 657-661.

Kortler, P., & Keller, K.L. (2006). *Marketing Management*. NJ: Pearson Education. 12th edition.

Lewis, B.R., & Soureli, M. (2006). The antecedents of consumer loyalty in retail banking. *Journal of Consumer Behavior*, 5, 15-31.

Moorman, R.H., & Blakely, G.L. (1995). Individualism-collectivism as an individual difference predictor of organizational citizenship behavior. *Journal of Organizational Behavior*, 16 (2), 127-142.

Moorthi, Y.L.R. (2002). An approach to branding services. *Journal of Services Marketing*, 16 (3), 259-274.

Moutinho, L., & Meidan, A. (1989). Bank Customers' Perceptions, Innovations and New Technology. *International Journal of Bank Marketing*, 7 (2), 22-27.

Ndubisi, N. (2007). Relationship marketing and customer loyalty. *Marketing Intelligence & Planning*, 25, 98-106.

Nah, F., Lau, J., & Kuang, J. (2001). Critical factors for successful implementation of enterprise systems. *Business Process Management Journal*, 7 (3), 285-296.

Oliver, R.L. (1999). Whence Consumer Loyalty? *Journal of Marketing*, 63, 33-34.

Parasuraman, A., Zeithaml, A.V., & Berry, L.L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing*, 49, 99-104.

Parasuraman, A., Zeithaml, A.V., & Berry, L.L. (1988). SERVQUAL: A multiple item scale for measuring consumer perceptions of service quality. *Journal of Marketing*, 64, 12-40.

Poolthong, Y., & Mandhachitara, R. (2009). Customer expectations of CSR, perceived service quality and brand effect in Thai retail banking. *International Journal of Bank Marketing*, 27 (6), 408-427.

Quester. P., & Lim, A.L. (2003). Product involvement/brand loyalty: is there a link?. *Journal of Product & Brand Management*, 12, 22-38.

Rotter, J.B. (1980). Interpersonal trust, trustworthiness, and gullibility. *American Psychologist*, 35, 1-7.

Vuorinen, I., Järvinen, R., & Lehtinen. U. (1998). Content and measurement of productivity in the service sector: A conceptual analysis with an illustrative case from the insurance business. *International Journal of Service Industry Management*, 9 (4), 377-396.

Zeithaml, V.A., Berry, L.L., & Parasuraman, A. (1996). The Behavioral Consequences of Service Quality. *The Journal of Marketing*, 60 (2), 31-46.

APPENDICES

APPENDIX A

Questionnaire (English Version)

ABC Bank Questionnaire

This survey is a part of research to identify the factors influencing the customer's willingness to queue at ABC Bank which is a part of a master degree graduation project in Supply Chain Management at Assumption University, Thailand. This survey is completely anonymous. Please complete every question candidly.

Thank you very much for your time.

<div align="center">

Chrisanne Marie Poonswad

Master of Science in Supply Chain Management

Assumption University

</div>

Part 1: Respondents' Banking Service Usage

Please mark √ in the box that best explains your answer

1. What types of service do you usually use? (You can select more than one answer)

☐ Deposit & Withdrawal ☐ Investment ☐ Insurance

☐ Loans ☐ Credit Cards ☐ Foreign Exchange

☐ Bill Payment & Topup ☐ Cheques & Safe Deposit Lockers ☐ Other please specify...........

2. How often do you visit the bank? (excluding ATM)

☐ Less than once a month ☐ About once a month ☐ About twice a month

☐ 3-4 times per month ☐ 5-10 times per month ☐ More than 10 times per month

3. Which banks that you usually use the services? (You can select more than one answer)

☐ Bangkok Bank ☐ Krungthai Bank ☐ Siam Commercial Bank

☐ Kasikorn Bank ☐ Thai Military Bank ☐ Bank of Ayudhya

☐ Government Savings Bank ☐ Thanachart Bank ☐ United Overseas Bank (UOB)

☐ CIMB Bank ☐ Tisco Bank ☐ Other please specify...........

4. Which bank that you most often used?

☐ Bangkok Bank ☐ Krungthai Bank ☐ Siam Commercial Bank

☐ Kasikorn Bank ☐ Thai Military Bank ☐ Bank of Ayudhya

☐ Government Savings Bank ☐ Thanachart Bank ☐ United Overseas Bank (UOB)

☐ CIMB Bank ☐ Tisco Bank ☐ Other please specify...........

5. How often do you visit ABC Bank? (excluding ATM)

☐ Less than once a month ☐ About once a month ☐ About twice a month

☐ 3-4 times per month ☐ 5-10 times per month ☐ More than 10 times per month

6. What are the reasons for using ABC Bank? (You can select more than one answer)

☐ Have other accounts at this bank ☐ Convenient Location or ATM

☐ High quality service ☐ Positive past experience

☐ Reputation of the bank ☐ Recommended by family & friends

☐ Lowest service fee ☐ Best interest rates

☐ Application process was easy ☐ A lot of credit card promotion

☐ Advertisement ☐ Payroll

☐ Other please specify...........................

Part 2: ABC Bank Service Quality

Please mark √ in the box that best explains your attitude towards ABC Bank Service Quality

ABC Bank Service Quality	Strongly Agree ←→ Strongly Disagree				
1. Service Quality					
1.1	ABC Bank branches' signs were visible	5	4	3	2	1
1.2	The entrances of ABC Bank branches were easy to access	5	4	3	2	1
1.3	The branches were pleasant and clean	5	4	3	2	1
1.4	The branches had appropriate layout to provide the service	5	4	3	2	1
1.5	There were enough space in the form filling areas	5	4	3	2	1
1.6	Sufficient queuing areas were provided	5	4	3	2	1
1.7	Satisfactory waiting area were provided	5	4	3	2	1
1.8	The service provided by ABC Bank was reliable	5	4	3	2	1
1.9	Every transaction I requested was delivered correctly	5	4	3	2	1
1.10	I was never disappointed by ABC Bank's service	5	4	3	2	1
1.11	The bank tellers served me as soon as they are available	5	4	3	2	1
1.12	The bank tellers handled transactions in a short period of time	5	4	3	2	1

ABC Bank Service Quality	Strongly Agree ⟷ Strongly Disagree				
1.13	The bank tellers were always pleased to serve me	5	4	3	2	1
1.14	The bank tellers had sufficient knowledge about the services	5	4	3	2	1
1.15	The bank tellers knew how to handle the transactions	5	4	3	2	1
1.16	The bank tellers were able to answer my questions	5	4	3	2	1
1.17	The bank tellers were able to guide me the appropriate service to maximize my benefits	5	4	3	2	1
1.18	The bank tellers were able to handle my complaints and solve the problem	5	4	3	2	1
1.19	The bank tellers carefully listened to me when I was requesting a transaction	5	4	3	2	1
1.20	The bank tellers were very personable	5	4	3	2	1
1.21	The bank tellers talked to me in a pleasant way	5	4	3	2	1
1.22	The quality of the way the bank tellers treated me was high	5	4	3	2	1

2. Perceived Queuing

2.1	ABC Bank's queuing system provided fairness to all customer	5	4	3	2	1
2.2	With ABC Bank's queuing system, the customers were properly served in first-come, first served basis according to their arrival time	5	4	3	2	1
2.3	I was satisfied with the queuing system	5	4	3	2	1
2.4	The queuing areas were comfortable	5	4	3	2	1
2.5	The queue lengths were usually short	5	4	3	2	1
2.6	I did not have to wait a long time to be served	5	4	3	2	1
2.7	I never met queue jumper at the bank queue line	5	4	3	2	1
2.8	I enjoyed queuing at ABC Bank	5	4	3	2	1
2.9	I never felt frustrated queuing at ABC Bank	5	4	3	2	1

3. Brand Loyalty

3.1	I have been ABC Bank's customer for a long time	5	4	3	2	1
3.2	I have no intention to stop using ABC Bank's service	5	4	3	2	1
3.3	I use many type of services from ABC Bank	5	4	3	2	1
3.4	I am willing to pay more premium for ABC Bank's service	5	4	3	2	1
3.5	I usually suggest ABC Bank to my family and friends	5	4	3	2	1

ABC Bank Service Quality	Strongly Agree ←——→ Strongly Disagree				
4. Trust					
4.1	I am confidence to let ABC Bank handle my financial transaction	5	4	3	2	1
4.2	I have faith on ABC Bank that they could provided the service I requested	5	4	3	2	1
4.3	I believe in the bank tellers' suggestion	5	4	3	2	1
4.4	I trust in ABC Bank's reputation	5	4	3	2	1
5. Customer's Willingness to queue					
5.1	I am willing to queue in line to receive the service	5	4	3	2	1
5.2	I do not mind waiting in long queue line	5	4	3	2	1
5.3	If I have been waiting for long time, I will not leave the queue line	5	4	3	2	1
5.4	I prefer doing financial transaction with ABC Bank even though I have queue in line	5	4	3	2	1
5.5	If I noticed long queue length, I will still join the queue to receive the service	5	4	3	2	1
5.6	I will be more pleased if ABC Bank have queuing machine	5	4	3	2	1

Personal Data

1. Gender: ☐ Male ☐ Female

2. Age: ☐ Less than 16 ☐ 16 – 25 ☐ 26 – 35
☐ 36 – 45 ☐ 46 – 55 ☐ 56 and above

3. Education: ☐ High school ☐ Undergraduate ☐ Postgraduate
☐ Master's ☐ PhD ☐ Other please specify...........

4. Occupation: ☐ Government Officer ☐ Office Employee ☐ Business Owner
☐ Professional ☐ Freelance ☐ Unemployed
☐ Student ☐ Other please specify.............

APPENDIX B

Questionnaire (Thai Version)

แบบสอบถามการบริการธนาคาร ABC

    แบบสอบถามฉบับนี้จัดทำขึ้นเพื่อศึกษาความคิดเห็นของลูกค้าที่มีต่อการบริการของธนาคาร ABC ซึ่งเป็นส่วนหนึ่งของการศึกษาระดับปริญญาโทสาขาการบริหารห่วงโซ่อุปทาน (Supply Chain Management) มหาวิทยาลัยอัสสัมชัญ ในฐานะที่ท่านเป็นผู้รับบริการของธนาคารฯ ผู้วิจัยใคร่ขอความร่วมมือจากท่านในการตอบแบบสอบถามฉบับนี้ ข้อมูลทั้งหมดจะใช้ในการวิเคราะห์ในภาพรวมเพื่อประโยชน์ทางการศึกษาเท่านั้น โดยไม่มีการเปิดเผยข้อมูลเป็นรายบุคคลแต่อย่างใด

    ขอขอบคุณที่ท่านสละเวลาอันมีค่าเพื่อดอบแบบสำรวจนี้

<div align="right">

คริสซาน มาเรีย พูนสวัสดิ์
นักศึกษาปริญญาโทสาขาการบริหารห่วงโซ่อุปทาน
มหาวิทยาลัยอัสสัมชัญ

</div>

ส่วนที่ 1: ลักษณะการใช้บริการธนาคารของลูกค้า

กรุณาทำเครื่องหมาย √ ในช่องที่อธิบายลักษณะการใช้บริการธนาคารของท่านมากที่สุด

1. ท่านใช้บริการอะไรจากธนาคารบ้าง (ท่านสามารถเลือกได้มากกว่า 1 คำตอบ)

☐ ฝากและถอน   ☐ การลงทุน   ☐ ประกัน

☐ สินเชื่อ   ☐ บัตรเครดิต   ☐ แลกเปลี่ยนเงินตราต่างประเทศ

☐ ชำระเงินและเดิมเงิน   ☐ เช็คและตู้นิรภัย   ☐ อื่นๆ โปรดระบุ........................

2. ท่านไปใช้บริการที่ธนาคารบ่อยแค่ไหนต่อเดือน (ไม่รวม ATM)

☐ น้อยกว่า 1 ครั้ง   ☐ ประมาณเดือนละครั้ง   ☐ ประมาณ 2 ครั้งต่อเดือน

☐ ประมาณ 3-4 ครั้งต่อเดือน   ☐ ประมาณ 5-10 ครั้งต่อเดือน   ☐ มากกว่า 10 ครั้งต่อเดือน

3. ท่านใช้บริการของธนาคารไหนบ้าง (ท่านสามารถเลือกได้มากกว่า 1 คำตอบ)

☐ ธนาคารกรุงเทพ   ☐ ธนาคารกรุงไทย   ☐ ธนาคารไทยพาณิชย์

☐ ธนาคารกสิกรไทย   ☐ ธนาคารทหารไทย   ☐ ธนาคารกรุงศรีอยุธยา

☐ ธนาคารออมสิน   ☐ ธนาคารธนชาต   ☐ ธนาคารยูโอบี (UOB)

☐ ธนาคารซีไอเอ็มบีไทย (CIMB)   ☐ ธนาคารทิสโก้ (Tisco)   ☐ อื่นๆ โปรดระบุ........................

4. ท่านใช้บริการของธนาคารไหนมากที่สุด

☐ ธนาคารกรุงเทพ   ☐ ธนาคารกรุงไทย   ☐ ธนาคารไทยพาณิชย์

☐ ธนาคารกสิกรไทย   ☐ ธนาคารทหารไทย   ☐ ธนาคารกรุงศรีอยุธยา

☐ ธนาคารออมสิน   ☐ ธนาคารธนชาต   ☐ ธนาคารยูโอบี (UOB)

☐ ธนาคารซีไอเอ็มบีไทย (CIMB)   ☐ ธนาคารทิสโก้ (Tisco)   ☐ อื่นๆ โปรดระบุ........................

5. ท่านใช้บริการที่ธนาคาร ABC บ่อยแค่ไหนต่อเดือน (ไม่รวม ATM)

☐ น้อยกว่า 1 ครั้ง   ☐ ประมาณเดือนละครั้ง   ☐ ประมาณ 2 ครั้งต่อเดือน

☐ ประมาณ 3-4 ครั้งต่อเดือน   ☐ ประมาณ 5-10 ครั้งต่อเดือน   ☐ มากกว่า 10 ครั้งต่อเดือน

6. เหตุผลหลักที่ทำให้ท่านเลือกใช้บริการที่ธนาคาร ABC คือ....... (ท่านสามารถเลือกได้มากกว่า 1 คำตอบ)

☐ มีบัญชีที่นี้อยู่แล้ว   ☐ จำนวนและสถานที่ตั้งธนาคารและเอทีเอ็ม
☐ คุณภาพการให้บริการ   ☐ ประสบการณ์ที่ดีในอดีต
☐ ชื่อเสียงของธนาคาร   ☐ ได้รับการแนะนำจากครอบครัวและเพื่อน
☐ ค่าบริการถูก   ☐ อัตราดอกเบี้ยสูง
☐ สมัครสมาชิกได้ง่าย   ☐ มีส่วนส่งเสริมการตลาดของบัตรเครดิตจำนวนมาก
☐ โฆษณาจากสื่อต่างๆ   ☐ บัญชีเงินเดือน
☐ อื่นๆ โปรดระบุ ....

ส่วนที่ 2: การใช้บริการและคุณภาพการบริการธนาคาร ABC

กรุณาแสดงความคิดเห็นของท่านที่มีต่อธนาคาร ABC โดยทำเครื่องหมาย ✔ ในช่องที่ตรงกับความคิดเห็นของท่านมากที่สุด

คุณภาพการบริการธนาคาร ABC	เห็นด้วยอย่างยิ่ง	←→			ไม่เห็นด้วยอย่างยิ่ง
1. คุณภาพการให้บริการ					
1.1 ป้ายของธนาคาร ABC สามารถสังเกตเห็นได้ชัดเจน	5	4	3	2	1
1.2 ทางเข้าของธนาคาร ABC เข้าได้สะดวก	5	4	3	2	1
1.3 สภาพธนาคารสะอาดและเรียบร้อย	5	4	3	2	1
1.4 ธนาคารมีการจัดวางพื้นที่ได้อย่างเหมาะสมแก่การให้บริการ	5	4	3	2	1
1.5 ธนาคารจัดสรรพื้นที่เพียงพอสำหรับการกรอกข้อมูล	5	4	3	2	1
1.6 ธนาคารจัดสรรพื้นที่เพียงพอสำหรับต่อแถว	5	4	3	2	1
1.7 ธนาคารจัดสรรพื้นที่รอที่เพียงพอ	5	4	3	2	1
1.8 บริการของธนาคารมีความเชื่อถือ	5	4	3	2	1
1.9 ทุกธุรกรรมทางการเงินที่ท่านต้องการได้รับบริการอย่างถูกต้อง	5	4	3	2	1
1.10 ท่านไม่เคยผิดหวังจากบริการของธนาคาร	5	4	3	2	1
1.11 ท่านได้รับบริการทันทีที่พนักงานว่างจากลูกค้าท่านอื่น	5	4	3	2	1
1.12 พนักงานบริการท่านด้วยความรวดเร็ว	5	4	3	2	1
1.13 พนักงานมีความยินดีที่จะบริการท่านทุกครั้ง	5	4	3	2	1
1.14 พนักงานมีความรู้ความเข้าใจเกี่ยวกับบริการของธนาคาร	5	4	3	2	1

คุณภาพการบริการธนาคาร ABC	เห็นด้วยอย่างยิ่ง				ไม่เห็นด้วยอย่างยิ่ง
1.15 พนักงานมีความรู้ความสามารถที่จะดำเนินการกับธุรกรรมของท่าน	5	4	3	2	1
1.16 พนักงานสามารถตอบคำถามของท่านได้	5	4	3	2	1
1.17 พนักงานสามารถแนะนำบริการที่เหมาะสมเพื่อประโยชน์สูงสุดแก่ท่านได้	5	4	3	2	1
1.18 พนักงานสามารถรับมือกับคำร้องเรียนและแก้ปัญหาของท่านได้	5	4	3	2	1
1.19 พนักงานฟังท่านอย่างตั้งใจเพื่อรับบริการทางธุรกรรมของท่าน	5	4	3	2	1
1.20 พนักงานมีความเป็นมิตร	5	4	3	2	1
1.21 พนักงานบริการท่านอย่างสุภาพ	5	4	3	2	1
1.22 พนักงานปฏิบัติกับท่านเป็นอย่างดี	5	4	3	2	1
2. ความคิดเห็นต่อการเข้าแถวเพื่อรอรับบริการ					
2.1 ระบบการต่อแถวของธนาคาร ABC ให้ความยุติธรรมกับลูกค้า	5	4	3	2	1
2.2 ระบบการต่อแถวของธนาคาร ABC ทำให้ลูกค้าได้รับบริการตามลำดับที่ถูกต้อง	5	4	3	2	1
2.3 ท่านพอใจกับระบบการต่อแถว	5	4	3	2	1
2.4 บริเวณที่ต่อแถวสะดวกสบาย	5	4	3	2	1
2.5 ส่วนใหญ่ความยาวของแถวมักไม่ยาวเกินไป	5	4	3	2	1
2.6 ท่านไม่ต้องรอนานเพื่อให้ได้รับบริการ	5	4	3	2	1
2.7 ท่านไม่เคยเจอคนแทรกแถวที่แถวที่ธนาคาร ABC	5	4	3	2	1
2.8 ท่านพอใจที่จะต่อแถวที่ธนาคาร ABC	5	4	3	2	1
2.9 ท่านไม่เคยรู้สึกไม่ดีที่จะต้องต่อแถวที่ธนาคาร ABC	5	4	3	2	1
3. ความผูกพันกับธนาคาร ABC					
3.1 ท่านเป็นลูกค้าของธนาคาร ABC มาเป็นระยะเวลานาน	5	4	3	2	1
3.2 ท่านไม่มีความตั้งใจที่จะเลิกใช้บริการธนาคาร ABC	5	4	3	2	1
3.3 ท่านใช้บริการหลายประเภทของธนาคาร ABC	5	4	3	2	1
3.4 ท่านยินดีที่จะจ่ายค่าธรรมเนียมที่มากกว่าเพื่อรับบริการของธนาคาร ABC	5	4	3	2	1
3.5 ท่านมักจะแนะนำครอบครัวและเพื่อนๆให้ใช้บริการของธนาคาร ABC	5	4	3	2	1
4. ความเชื่อมั่นที่มีต่อธนาคาร ABC					
4.1 ท่านวางใจที่จะให้ธนาคาร ABC จัดการธุรกรรมทางการเงินของท่าน	5	4	3	2	1
4.2 ท่านมีความเชื่อมั่นว่าธนาคาร ABC สามารถให้บริการตามที่ท่านต้องการได้	5	4	3	2	1
4.3 ท่านเชื่อในคำแนะนำของพนักงานของธนาคาร	5	4	3	2	1
4.4 ท่านเชื่อมั่นในชื่อเสียงของ ABC	5	4	3	2	1

คุณภาพการบริการธนาคาร ABC	เห็นด้วย อย่างยิ่ง			ไม่เห็นด้วย อย่างยิ่ง	
5. ความเต็มใจที่จะต่อแถวเพื่อใช้บริการของธนาคาร ABC					
5.1 ท่านเต็มใจที่จะต่อแถวเพื่อที่จะต่อรับบริการจากธนาคาร	5	4	3	2	1
5.2 ท่านไม่รังเกียจที่จะยืนต่อแถวที่ยาว	5	4	3	2	1
5.3 แม้ว่าท่านจะต่อแถวเป็นเวลานานแล้ว ท่านก็จะไม่ออกจากแถว	5	4	3	2	1
5.4 ท่านพอใจที่จะทำธุรกรรมทางการเงินกับ ABC แม้ว่าจะต้องต่อแถว	5	4	3	2	1
5.5 ท่านยังคงต่อแถวเพื่อต่อรับบริการ แม้ท่านจะเห็นว่าแถวยาว	5	4	3	2	1
5.6 ท่านจะรู้สึกพอใจมากขึ้นหาก ABC มีเครื่องรับบัตรคิว	5	4	3	2	1

ข้อมูลส่วนตัว

1. เพศ: ☐ ชาย ☐ หญิง

2. อายุ: ☐ น้อยกว่า 16 ปี ☐ 16 – 25 ปี ☐ 26 – 35 ปี
☐ 36 – 45 ปี ☐ 46 – 55 ปี ☐ มากกว่า 56 ปี

3. การศึกษา: ☐ มัธยมปลาย ☐ นักศึกษาปริญญาตรี ☐ ปริญญาตรี
☐ ปริญญาโท ☐ ปริญญาเอก ☐ อื่นๆ โปรดระบุ.....................

4. อาชีพ : ☐ ข้าราชการ ☐ พนักงานบริษัท ☐ เจ้าของกิจการ
☐ ผู้เชี่ยวชาญเฉพาะทาง ☐ ทำงานอิสระ ☐ ว่างงาน
☐ นักศึกษา ☐ อื่นๆ โปรดระบุ....................
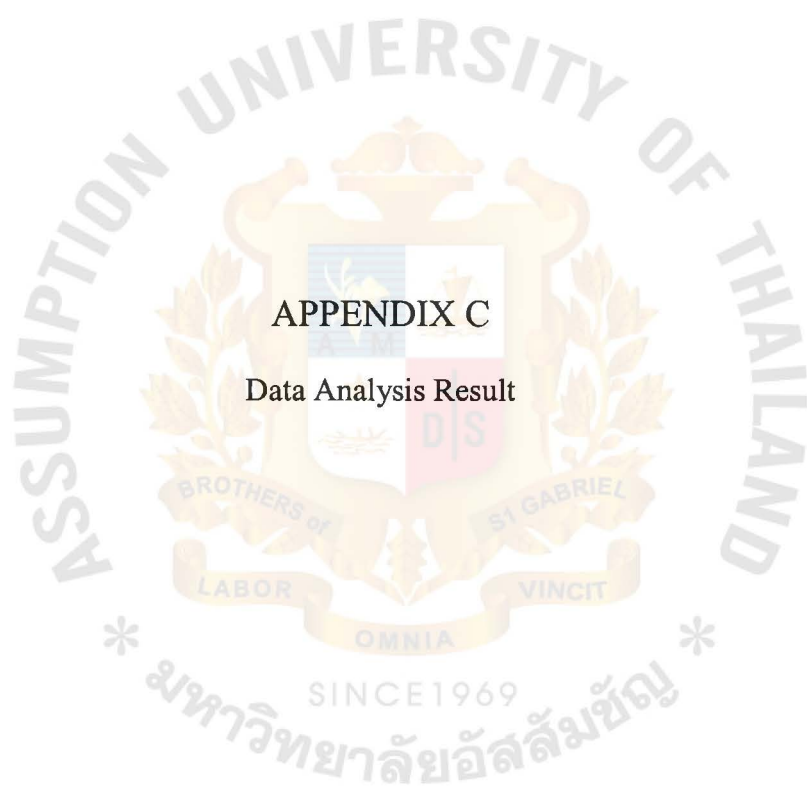
APPENDIX C

Data Analysis Result

Regression

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	TRU, TANG, BL, PQ, RES, REL, EMP, ASS[a]	.	Enter

a. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.652[a]	.425	.413	.56315

a. Predictors: (Constant), TRU, TANG, BL, PQ, RES, REL, EMP, ASS

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.738	8	11.467	36.159	.000[a]
	Residual	123.999	391	.317		
	Total	215.736	399			

a. Predictors: (Constant), TRU, TANG, BL, PQ, RES, REL, EMP, ASS

b. Dependent Variable: CWQ

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.430	.244		1.764	.078
	TANG	-.053	.073	-.036	-.724	.470
	REL	-.127	.075	-.107	-1.703	.089
	RES	.163	.063	.162	2.604	.010
	ASS	.080	.078	.068	1.023	.307
	EMP	-.191	.071	-.176	-2.693	.007
	PQ	.512	.055	.472	9.233	.000
	BL	.282	.049	.269	5.701	.000
	TRU	.087	.068	.083	1.282	.201

a. Dependent Variable: CWQ