## **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.