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In queuing system, there are many types of queue models such as [5,6]: a) SQ (Single Queue): In this model each customer waits till the service point is ready to take him for servicing. b) MQ (Multiple Queues): In this model each customer tries to choose the shortest queue from a number of

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individual queues.

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Abstract. Automated teller machine (ATM) is one of the several electronic banking channels used in the banking industry. This brought about queue (waiting line) and this is because customers waiting in line to receive service by using

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the ATM are inevitable and hence queue control became an issue. This paper applies queuing theory to determine the average time customers spend on queue and actual time of delivery, thereby examining the impact of time wasting and cost associated with it.

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Queuing models provide the analyst with a powerful tool for designing and evaluating the performance of queuing systems.

[Bank, C. et al, 2001] A queuing model of

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a system is an abstract representation whose purpose is to isolate those factors that relate to the system ' s ability to meet service demands whose occurrences and durations are random.

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In queuing theory a model is constructed

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so that queue lengths and waiting times can be predicted. Queuing theory is generally considered a branch of operations research because the results are often used when making business decisions about the resources needed to provide service.

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increasing the numbers of teller points up
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