

# **Abstract**

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## **An Empirical Study to Understand how ATM Decision Makers Perceive ATM Attributes: The Case of Egypt**

The main subject of this paper is to investigate into how ATM decision makers perceive different ATM attributes. Stakeholders surveyed in the study are decision makers in banks & ATM suppliers in Egypt. The paper has surveyed case studies from the banking industry in Egypt using semi-structured interviews to explore perceptions & opinions within the banks & with other interested parties. The contribution to knowledge envisaged in this paper work will come from qualitative data analysis to check on similarities & differences in order to better understand the subject at hand, & a proposed framework that indicates the main ATM attributes & their ranks in terms of their priorities to decision makers within banks & to other interested parties. The framework is derived from ISM analysis using reachability matrix.