

# Abstract

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## **ATM Usage and Perception in Egypt from different perspectives**

The main subject of the research study reported here is the use of Automated Teller Machines (ATMs) in Egypt. Our main concern will be social & cultural, although there will be some scope for technical perspectives. → The research inquires into how decisions are made by decision makers in banks regarding ATMs & whether these decisions address customer needs & reflect customer understanding. A questionnaire has been used to survey customers, & semi-structured interviews are being used to explore decisions & opinions within the banks & with other interested parties. The data collected is qualitatively analysed to check on similarities & differences in main stakeholders' views. Some interesting differences are discovered.