

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.