## **Abstract**

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## An Empirical study to measure ATM usage in Egypt

The main subject of the research study reported here is the use of Automated Teller Machines (ATMs) in Egypt. The study is part of a wider investigation into technical and social aspects of ATM location in Egypt. The study uses a questionnaire to investigate: • who uses ATMs and ATM cards • frequency, timing and place of use • user perceptions of ATM services and features • user priorities for ATM services and features. Data was collected in three Egyptian cities and analyzed using SPSS. Some interesting unexpected features of ATM usage in Egypt were discovered.