

Abstract

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ATM Usage and Location: Social and Technical Perspectives

This study explores social and technical aspects of the provision and use of ATM systems in Egypt. At an early stage of the investigation, Soft Systems Methodology (SSM) was used to develop conceptual models of the problem area as it puts its primary emphasis on problem formulation rather than problem solution. A structured questionnaire was devised to survey a large number of ATM users; the data collected was analysed statistically. Semi-structured attributes allowed a more probing study of small numbers of decision makers in the Egyptian banks, and of ATM suppliers. The investigation was conducted mainly in Cairo and Alexandria. The banks sampled included Islamic and non-Islamic banks in both public and private sectors. From the data analysis, supported by a review of literature, revised conceptual models were generated. When results were brought together, differences between customers, on one hand, and bank managers in particular, on the other, were discovered. Through the study, the following main points were brought to light: • Whereas the key attributes of ATM seen by bank managers were safety, accurate information and ease of use, customers see the key attributes as availability and reliability. • The dominant stakeholders in determining the way ATMs are in fact used are the bank managers, who are not proactive in taking customer even staff views into account. • ATM suppliers emerged as an additional stakeholder, who has an influential role regarding the use of ATMs in Egypt.