Abstract

Electronic banking is replacing traditional banking due to technological innovations. In Kenya, SACCOs have not adopted technology at a high rate as compared to commercial banks, leading to a technological lag. The study aimed to establish how technology, organization and environment affect technology adoption in SACCOs.

The study was a descriptive survey, conducting a census in all the 39 SACCOs of Nairobi County. Data collection was through questionnaires and analyzed using descriptive and inferential statistics. Findings, presented in tables and charts, were that technology enables customers transact business with ease, reduces operation costs, leads to growth of organizations’ revenue and market share, and organization’s size influences technology. Top management does not fully support technological innovation decision making. SACCOs do not allocate resource slack on technological acquisitions. There are no effective laws to fight cybercrime. Tech-savvy SACCOs are more favorable to customers.
The study recommends that SACCOs commit themselves to adopting technology to improve their business activities, increase revenue and market share. Top management should fully support technology adoption processes, and implement them according to the organization’s strategy. SACCOs should allocate slack resources to technology acquisitions. The government should come up with effective laws to battle cybercrime.

**References**


**Index Terms**

Computer Science  
Information Sciences

**Keywords**

SACCOs, Technology, Adoption, ICT