

An Evaluation of the Perceived Effect of ICT's on the Performance of Sacco's in Kenya (Case of Licensed Sacco's, Nairobi County)

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Abstract

Many scholars have argued that ICT is a major contributor to performance of organizations. The theorist of modernization argued that developing countries lag behind in terms of development due to their failure to adopt modernity that led to development in the developed countries. ICT is a basic infrastructure that can transform the performance of business sectors. Therefore there is need to exploit ICT to strategically position the organizations to benefit from an increasingly information driven global economy. The competitiveness of firms in the context of the current economic challenges requires effective management activities and a strategic importance directed towards a better administration of knowledge and the impact of Information Technology and Communication on organizational structures. The study therefore sought to evaluate the perceived effect of ICT on performance of Sacco's in Kenya through a census survey of 34 licensed Sacco's in Nairobi County. The study specifically evaluated the prospects of ICT in Sacco's in meeting their stated objectives, the level of awareness in Kenya, the levels of innovations, existing infrastructure, integration of the cooperative processes and the perception amongst the stakeholders. The study focused on the perceived ICT factors towards performance such as innovations, infrastructure, awareness and policies. A comparative case study selected from different social economic settings and a Survey Research design were used. Data was collected using questionnaires to provide an insight into the phenomena.

Keywords : Sacco's , Innovations , Information and Communication Technology , Infrastructure

1. Background of the Study

Evaluating information and communication technologies (ICT) investment payoff constitutes a key concern for companies in managing their ICT resources. Companies are compelled to find ways to evaluate the specific impact of different types of ICT on the several dimensions of their performance. ICTs are defined as technologies that facilitate communication and the processing and transmission of information by electronic means. They have an enormous potential as tools for increasing information flows and empowerment of poor people. It is emerging as an important medium for communication and exchange as well as a tool for development. ICTs, whether older ICTs such as telephone, radio and television, or the newer ICTs such as VCDs, computers or the Internet, can help in several dynamic ways to bridge gaps in livelihood opportunities by providing localized and relevant information to the community. Technological innovation has generated considerable interest among academics and practitioners in recent years. In recent decades, Information and Communication Technologies (ICT) such as computer terminals, e-mail and the Internet and their applications have become the major drivers of innovation, growth and social change.

Moreover, as the OECD points out (OECD, 2010), in times of crisis there must be a focus on the contribution of ICT to innovation and growth and performance. However, although interest in this subject has grown substantially, research on the importance of the combination of organizational change together with technological innovation has been less common. Some studies suggest that technological innovation is not an isolated source of improvement, but part of a system or cluster of mutually-reinforcing organizational approaches. . Innovations in Information and Communication Technologies (ICTs) have brought tremendous changes in the financial sector, resulting in new delivery channels for banking products, and services, which include ATM's, Internet banking, telebanking, PC banking and various others. According to (Brynjolfsson 2003), ICT increases productivity and operational efficiency in specific business processes, not only by reducing costs but also by impacting on intangible assets such as quality improvement in design processes or life-cycle enhancement in inventory management systems. The management literature recognizes numerous concepts and variables to measure performance. For example, March and Sutton (2007) mention profits, sales, market share, productivity, debt ratios and stock prices. Itner et al. (2007) differentiate between financial and non-financial measures of performance where many of these different measures are correlated.

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