



**INFORMATION AND COMMUNICATIONS TECHNOLOGY (ICT) INTEGRATION
AND PERFORMANCE OF SAVINGS & CREDIT CO-OPERATIVES (SACCOs) IN
AGRICULTURE SECTOR IN KIAMBU COUNTY, KENYA**

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ABSTRACT

The general objective of the study was to examine the effect of ICT integration on performance of savings & credit co-operatives (SACCOs) In Agriculture Sector In Kiambu County, Kenya. Specifically, the study sought to determine effect of perceived ease of use on performance of savings & credit co-operatives (SACCOs) In Agriculture Sector In Kiambu County, Kenya, to assess effect of perceived cost on performance of savings & credit co-operatives (SACCOs) In Agriculture Sector In Kiambu County, Kenya. The study adopted descriptive research design. The unit of analysis for this study was SACCOs In Agriculture Sector In Kiambu County, Kenya. Kiambu County, Kenya was selected because it had high concentration of deposit taking SACCOs (SASRA, 2023). The unit of observation of this study was management employees in the selected 43 deposit-taking SACCOs In Agriculture Sector In Kiambu County, Kenya. The target population was therefore 258 management employees working in the 43 deposit-taking SACCOs In Agriculture Sector In Kiambu County, Kenya. The Yamane formula was adopted to calculate the study sample size. Therefore, the study sample size was 157 respondents. The stratified random sampling method was adopted to select the study sample size. Data was collected using a self-administered semi-structured questionnaire. Qualitative reports were analyzed in content analysis and presented in form of essays. Descriptive statistical analysis included frequency, percentages, mean and standard deviation and used to analyze quantitative data. SPSS version 25 was used for analysis. Inferential statistical analysis to be used was multiple regression and correlation analysis and test the relationship between the study variables. The findings were displayed in tables and figures. The study concludes that perceived ease of use has a positive and significant effect on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. In addition, the study concludes that perceived cost has a positive and significant effect on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. Bases on the findings, the study therefore recommends that the managements of savings & credit co-operatives in agriculture sector in Kenya should invest in user-friendly technological solutions and training programs. By implementing intuitive digital platforms for member transactions, loan management, and financial reporting, SACCOs can streamline their processes and improve overall performance.

Key Words: ICT integration, Perceived Ease of Use, Perceived Cost, Performance, Savings & Credit Co-Operatives, Agriculture Sector

Background of the Study

Savings and Credit Co-operatives (SACCOs) are financial institutions that operate on the principles of mutual aid and collective responsibility (Kimani, 2018). They are member-based organizations that provide savings and credit services to their members, often at lower interest rates than traditional banks. SACCOs are prominent in many countries, especially in Africa and parts of Asia, and play a vital role in promoting financial inclusion and economic development. SACCOs contribute significantly to economic growth by facilitating savings mobilization and providing access to credit for their members (Koech, & Namusonge, 2019). They help channel individual savings into productive investments, which can stimulate economic activity. For instance, SACCOs often provide loans for small and medium-sized enterprises (SMEs), agriculture, and housing. This support enables businesses to expand, farmers to invest in better equipment, and individuals to purchase homes, all of which contribute to overall economic development (Mabhodha, & Choga, 2021).

Positive growth in SACCOs has a substantial impact on the economy. When SACCOs expand their membership base and increase their lending activities, they enhance the financial inclusion of previously underserved populations. This inclusivity leads to greater economic participation, as more individuals and businesses gain access to financial resources. Increased lending by SACCOs can stimulate local economies by supporting entrepreneurial ventures, improving infrastructure, and enhancing productivity. As the economy grows, the income levels of individuals and businesses typically rise, leading to higher savings rates and increased demand for credit. This results in a more robust financial base for SACCOs, enabling them to expand their services and offer better returns to their members. A thriving economy can also lead to lower default rates on loans, improving the financial stability of SACCOs (Nyambane, Nzuki, & Korir, 2020).

ICT integration refers to the incorporation of Information and Communication Technology (ICT) tools and systems into various processes, practices, and systems within an organization or sector. It involves the strategic use of technology to enhance operations, improve efficiency, and enable more effective communication and information management. The perceived ease of use is a critical factor in the integration of Information and Communication Technology (ICT) within organizations and sectors. It refers to how effortlessly users can operate and interact with new technology. If technology is perceived as user-friendly and intuitive, adoption rates are likely to be higher. This ease of use impacts not only the willingness of users to embrace new systems but also their ability to effectively utilize them. For example, a software application with a simple interface and minimal training requirements is more likely to be adopted quickly by staff, leading to smoother integration and increased productivity (Otieno, 2019).

Perceived cost is another crucial factor influencing ICT integration. This encompasses both the initial investment required for technology acquisition and the ongoing costs associated with its maintenance and operation. High perceived costs can be a significant barrier to ICT adoption, particularly for smaller organizations or those with limited budgets. The costs include purchasing hardware and software, implementing systems, and training personnel (Sirma, Misoi, & Omillo 2019). Additionally, there are costs related to potential system upgrades and ongoing support.

Statement of the Problem

Savings and Credit Co-operatives (SACCOs) play a pivotal role in Kenya's financial sector, serving as vital financial institutions that provide affordable credit and savings options to millions of Kenyans. They are instrumental in enhancing financial inclusion, particularly among the unbanked and underbanked populations, and have significantly contributed to poverty alleviation and economic development at both the grassroots and national levels. SACCOs in Kenya have empowered members by offering them opportunities to pool resources, access affordable credit, and invest in income-generating activities. They have also

facilitated the mobilization of domestic savings, which are crucial for the country's economic growth. With over 22,000 registered SACCOs and controlling about 35% of the national savings, the sector is a key driver of socio-economic development in the country (Gachanja, & Kinyua, 2021).

However, in recent years, the performance of SACCOs in Kiambu County has been on a downward trend, raising concerns about their sustainability and effectiveness in meeting members' needs. Reports indicate a decline in the financial performance of several SACCOs in the county, with issues such as reduced profitability, high default rates, and liquidity challenges becoming increasingly prevalent (Koech, & Namusonge, 2019). According to the Sacco Societies Regulatory Authority (SASRA), the average return on assets (ROA) for SACCOs in Kiambu County has dropped from 3.5% in 2018 to 2.1% in 2022. Furthermore, member withdrawals have increased, and some SACCOs have reported difficulties in disbursing loans promptly due to liquidity constraints. These challenges threaten the viability of SACCOs in Kiambu County, undermining their ability to contribute effectively to the economic empowerment of their members (Kimani, 2019).

Information and Communication Technology (ICT) integration has emerged as a potential solution to the challenges faced by SACCOs, offering a pathway to improved efficiency, transparency, and customer satisfaction. ICT tools such as mobile banking, automated loan processing, and digital record-keeping systems can streamline operations, reduce operational costs, and enhance service delivery. Research has shown that organizations that effectively integrate ICT into their operations tend to experience better performance outcomes, including increased revenue, improved customer retention, and greater operational efficiency. However, the extent to which ICT integration has influenced the performance of SACCOs in agriculture sector in Kiambu County remains underexplored (Oyuke, & Shale, 2018). This study sought to fill this gap by examining the effect of ICT integration on the performance of SACCOs in agriculture sector in Kiambu County, Kenya.

Objectives of the Study

The general objective of the study was to examine the effect of ICT integration on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya

Specific Objectives

- i To determine effect of perceived ease of use on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya.
- ii To assess effect of perceived cost on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya.

LITERATURE REVIEW

Theoretical Framework

Technology Acceptance Model

Technology Acceptance Model (TAM) was developed by Davis (1989), it predicts the use and acceptance of information systems and technology by individual users. The model aim is to envisage the tool acceptability and to determine the changes that can be made to the system so that it can be accepted by users. According to the model two factors determine the acceptability of the information system; perceived usefulness (PU) and perceived ease of use (PEOU). PU can be referred to as the extent to which an individual believes that using a system can bring about good results. PEOU is the extent to which an individual believe that system usage is effortless. PU and PEOU are seen as varied dimensions. According to Marangunić and Granić (2019) TAM proposes that information system use is ascertained by behavioral intention, further behavioral intention is ascertained by the attitude of an individual towards the system and utility perception. A person's attitude does not only determine system usage but it also

determines the effect on performance. Though an employee may be resistant to the information system, there is a chance that he/she may use it if they perceive it will improve their performance (Fishbein, & Ajzen, 2020). TAM assumes that there is a relationship between PU and PEOU. Since the two offers almost the same features, an individual would adopt the one that is easy to use.

The technology acceptance model theory is relevant as it specifies behavioral beliefs, perceived usefulness and perceived ease of use, as determinants of attitude towards behavioral intentions and IT usage behavior. In TAM, behavioral intention to use, leads to actual IT usage behavior. Behavioral intention is determined jointly by attitude and perceived usefulness, where perceived usefulness also affects attitude directly. Technology Acceptance Model was used to assess effect of perceived ease of use on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya.

Unified Theory of Acceptance and Use of Technology

Venkatesh, *et al* (2003), developed the Unified Theory of Acceptance and Use of Technology (UTAUT) Theory by putting together eight technology acceptance models which include Theory of Planned Behavior, Socio-Cognitive Theory Diffusion of Innovations, Theory of Reasoned Action, Motivation Model, Technology Acceptance Model and Model of Personal Computer (PC). This theory tries to explain user objectives in terms of technology and their behavior. Baihaqi (2016) adopted this theory in a research he carried out on adoption of information and communication technology (ICT) in value chain firms in Kenya. Chen *et al.* (2016) also adopted this theory in a study on Influence of information sharing system on employee retention in multinational corporations in Nairobi County.

UTAUT identifies four key constructs which include expected effort, facilitating conditions, social influence and expected performance that are key factor of technology acceptance and use behavior. Gender, age, experience, and voluntariness constructs are postulated to enhance the relationship between use and user acceptance (Kamotho, 2014). Study by Oteki (2019) show UTAUT as a useful instrument in elucidation of use and innovations acceptance among various cultures, programing it as a strong theory in comparison to other technology acceptance theories. According to Ingavo and Moronge (2019) the theory provides managers with a framework to measure the likelihoods of success as a result use of technology and to understand drivers of approval of technology thus design mediations against possible resistance. UTAUT theory is powerful and flexible to enable studying the adoption of any new technology, in addition, to being viable after extension as needed robust and good in prediction for usage behaviors and applicable to evaluate an individual's perception of technology usage. Unified Theory of Acceptance and Use of Technology was used to assess effect of perceived cost on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya.

Conceptual Framework

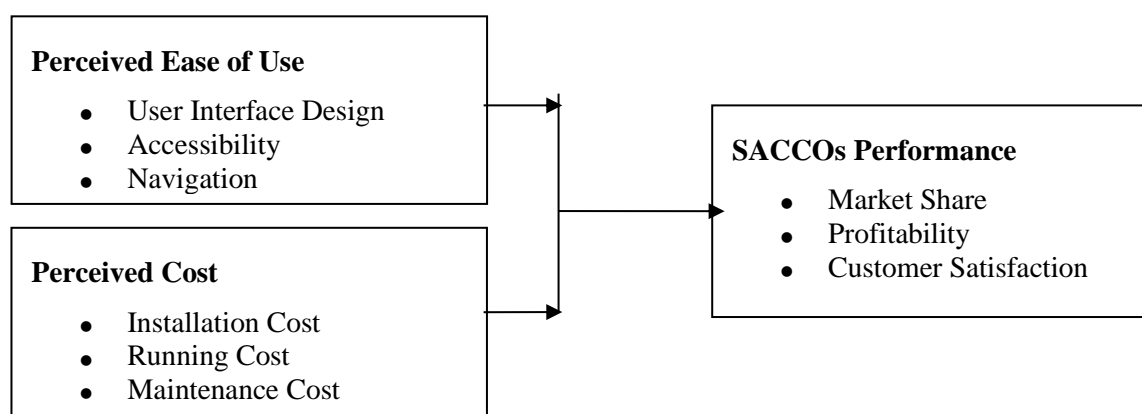


Figure 2. 1: Conceptual Framework

Perceived Ease of Use

Perceived Ease of Use (PEOU) is a vital concept in technology adoption and user experience, assessing an individual's subjective evaluation of how easy a particular system or technology is to use. Embedded within the broader Technology Acceptance Model (TAM), PEOU gauges users' perceptions of the effort needed to comprehend and operate a given technology, with a significant impact on their decision to adopt it. Users' assessments of PEOU are influenced by several factors (Yulianti & Pusparini, 2020). First and foremost is the User Interface Design—an intuitive, clear, and well-organized interface enhances the perceived ease of use. Additionally, the Ease of Learning is a critical factor; technologies that users can quickly grasp are often considered easier to use (Sulistiyo, 2023).

Furthermore, aspects such as Accessibility and Navigation contribute to PEOU, as users evaluate how easily they can access different features and navigate through the system. Clear and concise Instructions, along with robust Feedback and Error Handling mechanisms, also play pivotal roles in shaping users' perceptions. For developers, designers, and organizations introducing new technologies, understanding and measuring PEOU is paramount. Positive perceptions of ease of use often translate into higher levels of user acceptance and adoption. Therefore, prioritizing user-friendly design, effective communication, and seamless interactions can enhance the perceived ease of use, ultimately contributing to the successful adoption and integration of the technology.

Perceived Cost

Perceived Cost of ICT Adoption is a multifaceted concept encompassing the subjective evaluation of financial, time, and effort-related expenses associated with the integration of Information and Communication Technologies (ICT). Users and organizations assess various elements within this framework (Omar *et al*, 2019). Financial costs form a significant component, covering expenses related to hardware, software, licenses, maintenance, upgrades, and support services.

Users weigh these against the perceived benefits, determining if the investment aligns with the expected value. Beyond finances, the concept extends to the Time and Effort required for learning, training, and adapting to new technologies. Users evaluate the potential disruption and effort the adoption process may introduce into their existing workflows (Bolodeoku *et al*, 2022).

Opportunity costs play a role as well, with users considering alternative uses of time, resources, or investments and weighing potential benefits foregone by choosing a particular ICT solution. Additionally, the perceived cost is influenced by the Risks and Uncertainties associated with the technology. Concerns about disruptions, data security, and reliability contribute to the overall perceived cost (Sulistiyo, 2023).

Empirical Review

Perceived Ease of Use and Procurement Performance

Yulianti and Pusparini (2020) conducted a study on the effect of perceived usefulness and perceived ease of use on affective commitment and Actual Usage of the Flexible Benefit System: The Mediating Role of Individual Absorptive Capacity. This is a quantitative study of 162 employees in a single banking industrial firm. Using questionnaires data and structural equation modelling (SEM), this research investigates how perceived usefulness and perceived ease of use affect the actual usage of flexible benefit system by introducing individual absorptive capacity as a mediator. The main finding is that individual absorptive capacity mediates between affective commitment and actual usage of flexible benefit system. And the study result showed that affective commitment has a positive effect toward absorptive capacity, also flexible benefit program influence employees' affective commitment with the firm.

Sulistiyo (2023) researched on the influencers perceived usefulness, perceived ease of use and organizational support for the use of e-performance applications using technology acceptance models in regional work units Brebes Regency. One form of E-Government development, namely, the performance appraisal of a State Civil Apparatus (ASN), can become more apparent, measurable, and monitored through the E-Performance application. This study aims to determine the effect of perceived usefulness and ease of use on e-performance applications using the technology acceptance model in the Regional Work Unit (SKPD) of Brebes Regency. This study uses quantitative research methods with linear regression data analysis techniques. Based on the results and discussions that have been done, perceived usefulness, perceived ease of use, and organizational support have an influence and are related to the attitude of using e-performance in the Brebes Regency. With this research, ASN employees can increase the use of the E- Performance application so that the performance that has been carried out can be recorded correctly in the employee's daily work report so that the presentation value of the employee's performance can be maximized.

Bolodeoku *et al.*, (2022) researched on perceived usefulness of technology and multiple salient outcomes: the improbable case of oil and gas workers. The study used a descriptive research design. The target population of the study was 495 employees of selected oil and gas firms in Nigeria who have been recognized to have adopted strategies to communicate the usefulness of adopted technology in their business operations. This study used the purposive sampling technique to collect data from the employees of the selected firm. The questionnaire was used as the main data collection instrument, on a population of 495 and a total of 460 was collected back for the study analysis. A descriptive research design was adopted to establish trends related to the objectives of this study. Specifically, this research used a quantitative method (questionnaire) for the collection of data while structural equation modeling was used to analyze the data collected. The result showed that the perceived usefulness of technology has a significant effect on salient outcomes on workers in the oil and gas. Hence, the result shows that the perceived usefulness of technology contributes more to employees' satisfaction, organizational support, and employees' productivity while employees' commitment had the least.

Omar *et al* (2019) researched on the impact of employees motivation, Perceived Usefulness and Perceived Ease of Use on Employee Performance among Selected Public Sector Employees. The independent variables in this case are motivation, perceived usefulness and perceived ease of use. The dependent variable is employee performance. Questionnaires were distributed among 201 respondents who are employed in the public sector. The resulting data was processed through frequency analysis, reliability analysis, descriptive analysis, correlation analysis and regression analysis by using SPSS version 21. The findings reveal that there exists a positive significant relationship between all the independent variables and the dependent variable, which is employee performance. The Research hypothesis is supported.

Perceived Cost of ICT Adoption and Procurement Performance

Chairoel, Widyarto and Pujani (2018) researched on ICT adoption in affecting organizational performance among Indonesian SMEs. The prior studies believed the Internal and external factors influencing ICT adoption. This study found that the characteristic of technology, organization, and managerial are included as internal factors in adopting ICT. In the meantime, environment factors also are included as the external factor. Thus, the impact of ICT adoption would give contributions on the efficiency and effectiveness of the organization as reflected in the organization performance. Hence, the organization performance could be measured based on the performance of business processes (operational performance) and financial performance (final performance). Reducing cost, increasing productivity related to operational performance, and profit margin, market share related to final performance. In brief, this study presents the conceptual framework of ICT adoption among Indonesian SMEs. Reviewing numerous prior studies to develop the research framework of this study is undertaken

Chege (2019) researched on the effects of information communication technology adoption on financial performance of financial institutions in Kenya. This study adopted a descriptive research design and the population of study consisted of all the 258 financial institutions in Kenya as at 2015. Simple random sampling technique was applied to select a sample size of 78 financial institutions. The study applied primary data using questionnaires and secondary data collected from the respective institution's financial statements and summaries at the Central bank of Kenya. The study concludes that majority of the financial institutions in Kenya have invested their resources in new products and technology innovations such as mobile banking, electronic funds transfer, internet banking and automated teller machines. These aspects of ICT have helped the institutions in carrying out business activities more effectively and efficiently and through information technology has emerged as a strategic resource for achieving higher efficiency, control of operations and reduction of cost by replacing paper based and labour intensive methods with automated processes thus leading to higher productivity and profitability.

Chairoel, Widyarto and Pujani (2018) researched on ICT adoption in affecting organizational performance among Indonesian SMEs. The prior studies believed the Internal and external factors influencing ICT adoption. This study found that the characteristic of technology, organization, and managerial are included as internal factors in adopting ICT. In the meantime, environment factors also are included as the external factor. Thus, the impact of ICT adoption would give contributions on the efficiency and effectiveness of the organization as reflected in the organization performance. Hence, the organization performance could be measured based on the performance of business processes (operational performance) and financial performance (final performance). Reducing cost, increasing productivity related to operational performance, and profit margin, market share related to final performance. In brief, this study presents the conceptual framework of ICT adoption among Indonesian SMEs.

Otieno (2019) researched on the factors influencing ICT adoption and usage by small and medium sized enterprises: the case of Nairobi based SMEs. The researcher used descriptive survey to ensure that the research problem was well constructed and understood. The study employed the use of questionnaires to extract pertinent data from participants of the study. The study focused on 250 participants and adopted Random, Convenience and Purposive sampling to establish the sample size that data was collected from. The study found that perceived usefulness of ICT by companies had a positive effect on its adoption and use by SMEs. SMEs were more likely to adopt ICT solutions when they could easily quantify their benefits to their companies' bottom line, improve productivity and lower their operation cost. The Perceived ease of use of technology was found to have a positive influence on its adoption and use by SMEs based in Nairobi.

RESEARCH METHODOLOGY

The study adopted descriptive research design. The unit of observation of this study was management employees in the selected 43 deposit-taking SACCOs in agriculture sector in Kiambu County, Kenya. The target population was therefore 258 management employees working in the 43 deposit-taking SACCOs in agriculture sector in Kiambu County, Kenya. The Yamane formula was adopted to calculate the study sample size of 157 respondents. The stratified random sampling method was adopted to select the study sample size. This research used questionnaire to collect primary data. The researcher collected questionnaires, code them, and enter them into the Software Package for Social Sciences (SPSS version 26) for analysis. Qualitative data collected was analyzed using content analysis and presented in prose form. Inferential statistics including regression and correlation analysis was used in the study.

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

The researcher sampled 157 respondents who were each administered with the questionnaires. From the 157 questionnaires 137 were completely filled and returned hence a response rate of 87.3%. The response rate was considered as suitable for making inferences from the data collected. As indicated by Kothari (2019), a response rate that is above fifty percent is considered adequate for data analysis and reporting while a response rate that is above 70% is classified as excellent. Hence, the response rate of this study was within the acceptable limits for drawing conclusions and making recommendations.

Descriptive Statistics

Perceived Ease of Use and Firm Performance

The first specific objective of the study was to determine effect of perceived ease of use on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. The respondents were requested to indicate their level of agreement on various statements related to perceived ease of use and performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. The results were as shown Table 1.

From the results, the respondents agreed that the SACCO's online platform is easy to use and understand ($M=3.995$, $SD= 0.896$). In addition, the respondents agreed that they find it simple to access their account information on the SACCO's digital platform ($M=3.900$, $SD= 0.876$). Further, the respondents agreed that the process of applying for loans through the SACCO is straightforward ($M=3.887$, $SD= 0.782$).

The respondents agreed that it is easy to make deposits and withdrawals through the SACCO's mobile banking service ($M=3.855$, $SD= 0.685$). The respondents also agreed that the SACCO's mobile app is user-friendly and requires minimal effort to navigate ($M=3.797$, $SD= 0.698$). In addition, the respondents agreed that they find it easy to track their transactions and balances with the SACCO ($M=3.771$, $SD= 0.727$).

Table 1: Perceived Ease of Use and Firm Performance

	Mean	Std. Deviation
The SACCO's online platform is easy to use and understand.	3.995	0.896
I find it simple to access my account information on the SACCO's digital platform.	3.900	0.876
The process of applying for loans through the SACCO is straightforward.	3.887	0.782
It is easy to make deposits and withdrawals through the SACCO's mobile banking service.	3.855	0.685
The SACCO's mobile app is user-friendly and requires minimal effort to navigate.	3.797	0.698
I find it easy to track my transactions and balances with the SACCO.	3.771	0.727
Aggregate	3.868	0.777

Perceived Cost and Firm Performance

The second specific objective of the study was to assess effect of perceived cost on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. The respondents were requested to indicate their level of agreement on various statements related to perceived cost and performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. The results were as shown Table 2.

From the results, the respondents agreed that the fees charged by the SACCO for account maintenance are reasonable ($M=3.940$, $SD=0.772$). In addition, the respondents agreed that the interest rates on loans offered by the SACCO are affordable ($M=3.840$, $SD=0.889$). Further, the respondents agreed that they find the transaction fees charged by the SACCO to be fair ($M=3.827$, $SD=0.768$). The respondents also agreed that the cost of joining the SACCO is within their financial means ($M=3.800$, $SD=0.562$).

As shown in the results, the respondents agreed that the SACCO provides good value for the fees and charges applied ($M=3.743$, $SD=0.879$). In addition, the respondents agreed that they are aware of all the costs associated with the services provided by the SACCO ($M=3.708$, $SD=0.692$). Further, the respondents agreed that the SACCO's charges for withdrawing funds are acceptable ($M=3.690$, $SD=0.760$).

Table 2: Perceived Cost and Firm Performance

	Mean	Std. Deviation
The fees charged by the SACCO for account maintenance are reasonable.	3.940	0.772
The interest rates on loans offered by the SACCO are affordable.	3.840	0.889
I find the transaction fees charged by the SACCO to be fair.	3.827	0.768
The cost of joining the SACCO is within my financial means.	3.800	0.562
The SACCO provides good value for the fees and charges applied.	3.743	0.879
I am aware of all the costs associated with the services provided by the SACCO.	3.708	0.692
The SACCO's charges for withdrawing funds are acceptable.	3.690	0.760
Aggregate	3.793	0.760

Performance of Savings & Credit Co-Operatives (SACCOs)

The respondents were requested to indicate their level of agreement on various statements related to performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. The results were as shown Table 3.

From the results, the respondents agreed that the organization has consistently increased its market share over the past few years ($M=3.902$, $SD= 0.766$). In addition, the respondents agreed that the organization is recognized as a leader in its industry ($M=3.887$, $SD= 0.886$). Further, the respondents agreed that the organization's market share growth rate is higher than that of its competitors ($M=3.849$, $SD= 0.785$). Further, the respondents agreed that the organization consistently achieves its profit targets ($M=3.827$, $SD= 0.678$). The respondents also agreed that the organization's profitability has improved over the last financial year ($M=3.696$, $SD= 0.554$). In addition, the respondents agreed that the organization's revenue growth is strong compared to its expenses ($M=3.675$, $SD=0.734$). Further, the respondents agreed that the organization consistently meets or exceeds customer expectations ($M=3.662$, $SD=0.832$). The respondents also agreed that customers are generally satisfied with the quality of the organization's products or services ($M=3.624$, $SD=0.764$).

Table 3: Performance of Savings & Credit Co-Operatives (SACCOs)

	Mean	Std. Deviation
The organization has consistently increased its market share over the past few years.	3.902	0.766
The organization is recognized as a leader in its industry.	3.887	0.886
The organization's market share growth rate is higher than that of its competitors.	3.849	0.785
The organization consistently achieves its profit targets.	3.827	0.678
The organization's profitability has improved over the last financial year.	3.696	0.554
The organization's revenue growth is strong compared to its expenses.	3.675	0.734
The organization consistently meets or exceeds customer expectations.	3.662	0.832
Customers are generally satisfied with the quality of the organization's products or services.	3.624	0.764
Aggregate	3.765	0.750

Correlation Analysis

This research adopted Pearson correlation analysis to determine how the dependent variable (performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya) relates with the independent variables (perceived ease of use, perceived cost,

Table 4: Correlation Coefficients

	Firm Performance	Perceived Ease Of Use	Perceived Cost
Firm Performance	Pearson Correlation 1 Sig. (2-tailed)		
	N 137		
Perceived Ease Of Use	Pearson Correlation .815 Sig. (2-tailed)	1	
	N 137	137	
Perceived Cost	Pearson Correlation .825 Sig. (2-tailed)	.327	1
	N 137	137	137

**. Correlation is significant at the 0.01 level (2-tailed).

From the results, there was a very strong relationship between perceived ease of use and performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya ($r = 0.815$, p value = 0.003). The relationship was significant since the p value 0.003 was less than 0.05 (significant level). The findings are in line with the findings of Yulianti and Pusparini (2020) who indicated that there is a very strong relationship between perceived ease of use and firm performance.

Moreover, there was a very strong relationship between perceived cost and performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya ($r = 0.825$, p value = 0.002). The relationship was significant since the p value 0.002 was less than 0.05 (significant level). The findings are in line with the findings of Chairael, Widarto and Pujani (2018) who indicated that there is a very strong relationship between perceived cost and firm performance.

Regression Analysis

Table 5: Regression Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.331	0.084		3.940	0.001
perceived ease of use	0.386	0.097	0.387	3.979	0.000
perceived cost	0.376	0.095	0.375	3.958	0.001

The regression model was as follows:

$$Y = 0.331 + 0.386X_1 + 0.376X_2$$

According to the results, perceived ease of use has a significant effect on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya ($\beta_1=0.386$, p value= 0.000). The relationship was considered significant since the p value 0.000 was less than the significant level of 0.05. The findings are in line with the findings of Yulianti and Pusparini (2020) who indicated that there is a very strong relationship between perceived ease of use and firm performance.

The results also revealed that perceived cost has a significant effect on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya ($\beta_1=0.376$, p value= 0.001). The relationship was considered significant since the p value 0.001 was less than the significant level of 0.05. The findings are in line with the findings of Chairuel, Widyarto and Pujani (2018) who indicated that there is a very strong relationship between perceived cost and firm performance.

Conclusions

The study concludes that perceived ease of use has a positive and significant effect on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. Findings revealed user interface design, accessibility and navigation influence performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya.

In addition, the study concludes that perceived cost has a positive and significant effect on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya. Findings revealed that installation cost, running cost and maintenance cost influences performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya.

Recommendations

The study recommends that the management of savings & credit co-operatives in agriculture sector in Kenya should invest in user-friendly technological solutions and training programs. By implementing intuitive digital platforms for member transactions, loan management, and financial reporting, SACCOs can streamline their processes and improve overall performance.

In addition, the study recommends that the management of savings & credit co-operatives in agriculture sector in Kenya should manage and optimize their operational costs while investing in cost-effective technologies and resources. Perceived cost, when viewed positively, can encourage more strategic financial management and resource allocation. By adopting cost-efficient solutions and leveraging technology that offers a high return on investment, SACCOs can enhance their operational efficiency without compromising service quality.

Suggestions for Further Studies

This study was limited to the effect of ICT integration on performance of savings & credit co-operatives (SACCOs) in agriculture sector in Kiambu County, Kenya hence the study findings cannot be generalized to other firms in Kenya. The study therefore suggests further studies on the effect of ICT integration on firm performance in other firms in Kenya.

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