

## Information Communication Technology Adoption and Service Delivery by Microfinance Institutions in Nandi County: A Case Study of Juhudi Kilimo Limited



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**ABSTRACT:** The Study Aimed To Investigate The Factors Affecting The Adoption Of Information Communication Technology In Service Delivery By Microfinance Institutions In Nandi County With Juhudi Kilimo Limited As The Main Point Of Focus. The Investigation Aimed To: Examine Whether Ict Illiteracy Affects Service Delivery By Microfinance Institutions In Nandi County, Find Out How Technological Infrastructure Has An Effect On Service Delivery By Microfinance Institutions In Nandi County, Ascertain How The Cost Of Adoption Has An Effect On Service Delivery By Microfinance Institutions In Nandi County, And Examine How Perceived Usefulness Has An Effect On Service Delivery By Microfinance Institutions In Nandi County. The Research Considered A Population Of 200 Employees And Clients Of Juhudi Kilimo In Nandi County. The Study Employed A Simple Random Sampling Technique. The Technology Acceptance Theory Constituted The Foundations Of The Research. The Research Employs A Descriptive Design To Examine The Characteristics Of The Target Population, Consisting Of It Officers, Finance Officers, Operations Officers, Research And Development Officers, Internal Auditors, And Clients Of Juhudi Kilimo. A Representative Sample Of 60 Respondents Was Selected Randomly. Data Collection Involved Questionnaires, Validated Through A Pilot Study And Expert Evaluation. The Research Also Provided A Robust Framework For The Study, Ensuring Methodological Rigor And Ethical Adherence In Investigating Ict Adoption's Impact On Mfi Service Delivery. The Study Revealed Strong Positive Correlations Between Ict Illiteracy And Adoption Costs (0.983), Technological Infrastructure (0.310), And Perceived Usefulness (0.459). Technological Infrastructure Demonstrated A Strong Positive Correlation With Perceived Usefulness (0.751) And A Moderate Positive Correlation With Adoption Costs (0.652). Adoption Costs Exhibited Strong Positive Correlations With Both Ict Illiteracy (0.983) And Technological Infrastructure (0.995). Perceived Usefulness Showed A Moderate Positive Correlation With Ict Illiteracy (0.459) And Strong Positive Correlations With Both Technological Infrastructure (0.978) And Adoption Costs (0.959).

**KEYWORDS:** Information Communication Technology, Service Delivery, Microfinance Institutions.

### 1.0 INTRODUCTION

Due To Its Crucial Function In Supporting Socio-Economic Development, The Field Of Information And Communication Technology, Or Ict, Has Taken On A Significant Position In The Development Agendas Of The Majority Of Nations Worldwide In The Twenty-First Century. All Disciplines, Including Service Delivery, Are Anticipated To Be Impacted By The Deployment Of Ict At The Governance Level (Lichtsteiner Et Al., 2022).

Ict Has Affected Economic Sectors Including Commerce, Business, Educational Services, Entertainment Activities, And The Advancement Of Understanding, According To Lobelo (2023). As A Result, Ict Influences Every Element Of Contemporary Life And Aids In The Sharing Of Cultural And Scientific Information. States Are Continually Under Demand To Alter The Way They Offer Services To Their Citizens When New Technologies Emerge. A Shift To E-Government Is Necessary In Response To The Development Of Innovative Technologies. To Close The Digital Gap, The Government Must Promote Shifts, And Devices Like Smartphones Are Now At The Cutting Edge Of These Development Efforts.

### 2.0 MICRO FINANCE INSTITUTIONS (MFIS) IN KENYA

The Association Of Micro-Finance Institutions (Amfi) Governs Mfis In Kenya. The Mfi Sector Has Grown And Expanded Significantly During The Last Ten Years. The Kenyan Mfi Sector, Which Consists Of Mfi Banks, Credit-Only Mfi, And Wholesale Mfi, Had Overall

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Assets Of About Kes 250 Billion As Of December 2021, In Line With A 2020 Report Released By Amfi. In 2022, It Was Anticipated That The Sector's Assets Would Expand On Average By 2%. The Revival Of The Overall Economy And The Easing Of Loan Restrictions Put In Place By Mfi Was Expected To Fuel This Development.

Despite This Expansion And Throughout The Years To Come, The Rivalry Will Continue To Have A Significant Impact On How The Marketplace Is Shaped. Consequently, To Succeed In This Cutthroat Market, Mfi Must Adapt And Build A Variety Of Externally Focused Capabilities (Njagi & Njoka, 2021). Effective Market Studies, A Study Of The Competitive Benefits Of Adopting Digital Transformation, And Providing Cutting-Edge Products Are A Few Of These Capabilities. Mfis Can Better Comprehend Client Demands, Choices, And Shifts In The Market By Significantly Participating In Surveys, Which Enables Them To Customize Their Products And Offerings. Yet Another Essential Element For Mfis To Stay Contemporary And Stand Out In The Marketplace Is The Analysis Of Their Competitive Edge. Mfis Can Proactively Place Themselves And Successfully Convey Their Worth Offering To Clients By Recognizing Their Distinctive Advantages And Distinguishing Characteristics (Yusuf, 2015).

### **2.1.1 Juhudi Kilimo Limited**

Juhudi Kilimo Ltd. Is An Mfi Organization Operating In Kenya And Was Founded In 2009. As Of Right Now, Juhudi Kilimo Owns 46 Subsidiaries Throughout The Country. Juhudi Kilimo Concentrates On Providing Loan Facilities To Assist Small-Scale Producers And Agricultural Companies In Remote Regions. According To Its Mission And Vision, Juhudi Kilimo Provides A Variety Of Loans, Such As Those Related To Agriculture, Crop Cultivation, Livestock, And Working Finances, To Enhance And Empower Sources Of Income Through The Provision Of Wealth-Creating Revolutionary Financial Products And Services As Well As Management Of Businesses And Technical And Financial Comprehension Education To Small-Scale Producers And Upcoming Entrepreneurs.

Juhudi Kilimo Funding Specialized Agricultural Facilities That Give Producers Instant And Consistent Cash, In Contrast To Typical Microfinancing, Which Generally Provides Financing For Operational Expenses To Unregistered Enterprises.

### **3.0 STATEMENT OF THE PROBLEM**

Because Most Mfi Programs Underperform Or Function Poorly, The Efficacy Of Mfi Has Increasingly Come Under Scrutiny By Many Sector Players. This Can Be Largely Related To The Unexpected Early 2020 Advent Of Covid-19 As Well As Several Underpinning Reasons. According To Research, The Mfi Sector's Efficiency Before The Epidemic Was Within Acceptable Bounds. Particularly, The Epidemic Has Created And Is Still Causing A Slump In Many Nations Around The World, Which Has Resulted In Unexpected Macroeconomic Challenges Concerning The International Monetary System. Mfis Are Among The Numerous Entities That Have Been Adversely Impacted By The Pandemic's Effects And Other Root Causes, Which Significantly Impairs Their Efficiency.

The Majority Of Mfi Are Integrating Ict Into Their Financial Procedures Due To The Shifting Business Climate, Which Is Predominantly Caused By The Coronavirus "New Normal" In Kenya And Throughout The World. Mfis Use Ict To Improve Communications And Guarantee Timely And Quick Service Delivery To Clients As Well As Throughout The Organization. According To A Locally Conducted Study By Tugee (2021) On The Advancement And Expansion Of Ict In Kenya, Infrastructure Issues, A Lack Of Connectivity, And Elevated Dial-Up Connection Fees For Clients Are All Factors That Are Limiting Internet Advancement. According To An Investigation By Ngeno And Ogollah (2016), It Is Nearly Impractical For Any Organization To Run Effortlessly In The Modern Workplace Lacking A Dependable Information Technology System In Existence Since Efficient Communications Remains A Key Support That Provides An Affordable Medium For Investigating, Collecting, And Sharing Information As Well As Guaranteeing High-Quality Service Delivery.

Mfis Have Not Yet Utilized Ict Incorporation To The Fullest Extent Possible. According To Aupal & Oleja (2017), Difficulties Limiting The Application Of Icts Include Weak And Insufficient Ict Infrastructure, Low Numbers Of Individuals With Knowledge About Computers And Expertise, And Low Levels Of Knowledge About Internet Resources In Mfi. According To Edom & Ihim (2021), Several Factors Influence The Deployment And Acceptance Of Ict In Academic Libraries In Switzerland, Including Insufficient Technological Facilities, The Expense For The Upkeep Of Technological Facilities, And Perceived Utilization Of Ict.

Notwithstanding The Obstacles To Ict Utilization Attempts, There Are Still Concerns Regarding It Utilization In Mfis' Loan Servicing Operations, Notably In Rural Regions Like Nandi County. According To Studies, The Efficiency Of Ict Utilization In Service Provision By Mfis In Rural Regions Remains Unclear. The Lack Of Ict Deployment By Mfis In The Provision Of Services In Rural Regions Has Not Been Adequately Addressed By Research That Has Been Conducted On The Technological And Managerial Elements Of Ict Utilization (Emmanuel, 2011). Additionally, Allegations Of Incorrect Loan Allocations, Disgruntled Clients, Financial Service Theft And Fraud, And Improper Managing And Misuse Of Loan Services For The Public In Both Urban And Rural Locales Continue To Be Made, Notwithstanding The Presence Of Ict Utilization Sections In Mfis And Elsewhere. This Circumstance Served As The Impetus For The Current Investigation, Which Set Out To Identify The Barriers To Mfis Using Ict For Service Delivery.

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## 4.0 LITERATURE REVIEW

Fred Davis is regarded as the founder of Technology Acceptance Theory. This approach was presented by Davis in his project dated 1986. The perceived utility has an impact on Technology Acceptance Theory (Tam), in addition to perceived usability. According to Sugandini et al. (2018), perceived value refers to how willingly an individual views that using technology can improve their efficiency. This theory also describes how people's views and mindsets regarding the utilization of a system are influenced by perceived utility.

The Tam is pertinent to the investigation's factors measuring ICT incompetence, perceived utility, and technological facilities. According to Nyangau et al. (2019), the training provided determines the worker's skills and capability perceptions as well as the perceived benefit of the ICT deployment. Stakeholders' attitudes towards the ICT processes are improved when they comprehend how the technological infrastructures work. Additionally, user education enhances consumers' technical proficiency, which enhances perceived utility by assisting consumers in appreciating the value of the facilities.

## 5.0 RELATED STUDIES

Aganze (2019) conducted a study on the variables affecting ICT deployment in Nairobi County. The report acknowledged the significance of computer incompetence as being a major barrier to ICT deployment in Nairobi County. The examination used both a correlational and a cross-sectional research design, requiring the evaluation of combined qualitative and quantitative evidence. The investigation had as its goal 200 people, of whom 72 were regarded as the sample size. The research discovered a strong correlation between ICT competence and ICT deployment in Nairobi County. The investigation's suggestions are consistent with those made by (Mosoti, et al., 2022).

The study conducted by Teeroovengadam et al. (2017) examined the factors that led to ICT deployment in the educational sector. According to the investigation, the fundamental components of ICT competence include the ability to read, write, and send data electronically. Therefore, a successful adoption relies heavily on the abilities and capabilities of the staff. The investigation employed a descriptive research approach and used instruments like questionnaires to collect combined qualitative and quantitative data. According to the study's findings, teachers' levels of ICT utilization in the course of instruction and learning are highly influenced by their proficiency with specialized ICT resources, which is a key variable influencing ICT deployment in the educational sector. The analysis suggests ongoing education to help users adopt and adjust to rapidly evolving innovations. Kioko & Nyang'au (2018) conducted a related investigation as well. The investigation concentrated on how ICT infrastructure and perception advantages affected the provision of services in Machakos County. With 800 individuals as the intended responder base, a design based on descriptive statistics was employed for the research. The outcome of the investigation revealed a significant and advantageous relationship between technological facilities and service provision. According to the findings of the inquiry, ICT-using organizations were highly open and easy to track. ICT tools made ensuring that staff were held accountable for their actions by monitoring all system users' activity. The investigation suggests that top management ought to make sure that all essential ICT facilities are made accessible for staff at various levels to support their service delivery. They should also conduct routine audits to identify any outdated ICT infrastructure and figure out what ICT infrastructure is required by workers. Mkansi (2022) looked into the expenses of embracing e-business and micro-enterprise adoption solutions. A qualitative multiple-case research technique was taken into consideration during the examination. To acquire data for the research, eight microbusinesses were specifically chosen. Interviews were employed as the method of data collection. The study discovered a beneficial relationship between the expenses of deployment and ICT uptake by micro businesses. The investigation concluded that the financial burden of adoption, which affects ICT deployment across all industries, is crucial.

Ndichu, et al.'s (2019) study on the factors influencing the implementation of new ICTs in government organizations used Kenya Power Limited Company (KPLC) as its primary research subject. The inquiry, which had a clear explanation in mind, focused on the 2000 KPLC employees. The study's findings showed that public institutions don't experience any trouble covering the expenses of installing ICT innovations since they receive appropriate funding from the government's allocations. There was additionally a positive association between the expense of deploying new ICT innovations and their uptake. The analysis suggested that financial resources ought to be employed to foster innovation inside these organizations since they are effectively employed to promote the deployment of developing innovations.

The study conducted by Bolodeoku, et al. in 2022 was concerned with the perceived value of ICT in the oil and gas industry. A four hundred and ninety-five-person target group was used in the study, and one hundred and fifteen respondents were chosen using a stratified random sample approach. According to the inquiry, the perceived value of technology significantly influences several important consequences within organizations. According to the research, businesses should provide workers with practical training to increase their acceptance of technology and help them understand its value.

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By Focusing On Perceived Financial Stability, Sinha & Verma (2020) Investigated How Ict Usage Has Facilitated Agricultural Extension Services In India. The Research Found That A Key Factor In Determining Whether People Embrace Or Disapprove Of It Is How Useful They Perceive It To Be. The Investigation Was Descriptive And Data Was Gathered Through Questionnaires. Three Hundred Twenty-Five Participants Made Up The Sample. The Results Showed A Strong Correlation Between Ict Deployment And Perceived Utility.

## 6.0 RESEARCH METHODOLOGY

The Research Design For This Study Was Descriptive And It Involved 200 Participants Who Are Clients Of Juhudi Kilimo As Well As Personnel From Various Departments Within Juhudi Kilimo. A Summary Of The Population's Breakdown Is Shown In Table 1,

**Table 1: Target Population**

Respondents	Frequency	Percentage
It Officers	35	17.5%
Finance Officers	40	20.0%
Operations Officers	30	15.0%
Research And Development Officers	20	10.0%
Internal Auditors	25	12.5%
Clients	50	25.0%
<b>Total</b>	<b>200</b>	<b>100%</b>

Data Was Analysed Using Quantitative Tools Such As Statistical Package For Social Sciences (Spss). Ethical Considerations Of Informed Consent, Voluntary Participation, Confidentiality, Privacy And Anonymity Were All Observed (Cooper And Schidler, 2018; Creswel, 2018). Piloting Of The Study Was Undertaken Using 10% Of The Sample Size. These Was Important In Establishing Both The Validity And Reliability Of The Data Collection Instruments. The Cronbach Alpha Scores Were Above 0.70, Hence, Giving Confidence That The Data Collection Instrument Was Reliable.

## 7.0 FINDINGS

### 7.1 Ict Illiteracy and Service Delivery

The Findings Concerning This Variable Indicated That A Majority Of Respondents Agree To A Large Extent That Lack Of Knowledge In Ict-Related Facilities Influences Ict Adoption At Juhudi Kilimo. According To Correlation Analysis Done Concerning This Variable, Ict Illiteracy Exhibits A Strong Positive Correlation With The Cost Of Adoption (0.983), A Moderate Positive Correlation With Technological Infrastructure (0.310), And A Moderate Positive Correlation With Perceived Usefulness (0.459). The Variable Was Also Found To Have A Coefficient Of -0.750 And Its Standardized Coefficient (Beta) Was 0.813. These Outcomes Can Be Likened To Those Of Aganze (2019) Who Found A Strong Positive Correlation Between Level Of Ict Incompetence And Ict Adoption.

### 7.2 Technological Infrastructure and Ict Adoption

The Variable Was Highly Concurred By The Research Participants That It Has A Substantial Influence On The Service Delivery Innovations At Juhudi Kilimo. The Correlation Analysis Done On This Variable Found That The Variable Has A Moderate Positive Correlation With Ict Illiteracy (0.310). The Variable Also Demonstrates A Strong Positive Correlation With Perceived Usefulness (0.751) And A Moderate Positive Correlation With The Cost Of Adoption (0.652). The Variable's Coefficient Was 0.596, And Its Standardized Coefficient Was 0.850. Kioko & Nyang'au (2018) Found A Significant Moderate Advantageous Connection Between Ict Acceptance And Uptake And Ict Infrastructure. These Outcomes To A Large Extent Are Similar To The Outcomes Of The Current Study.

### 7.3 Cost of Adoption and Service Delivery

A Majority Of The Research Responders Concurred That This Independent Variable To A Large Extent Influences The Adoption Of Ict And Service Delivery At Juhudi Kilimo. The Correlation Analysis Found That The Cost Of Adoption Has A Strong Positive Correlation With Both Ict Illiteracy (0.983) And Technological Infrastructure (0.995). The Coefficients Showed That The Cost Of Adoption Contributes A Coefficient Of 0.657, Indicating A Positive Relationship, With A Standardized Coefficient Of 0.737. Ndichu Et Al (2019) Investigation Found Out A Positive Link Between Ict Adoption And Cost Of Deployment, However, Their Findings Also

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Indicated That Public Institutions Do Not Experience Problems In Covering Adoption Expenses As They Are Fully Funded By The Government.

### 7.4 Perceived Usefulness and Ict Adoption

This Variable Was Also Concurred To By A Majority Of The Participants. They Agreed That Perceived Usefulness Influences Ict Adoption At Juhudi Kilimo. The Correlation Analysis Affirmed This Finding Where Perceived Usefulness Showed A Moderate Positive Correlation With Ict Illiteracy (0.459), And A Strong Positive Correlation With Both Technological Infrastructure (0.978) And The Cost Of Adoption (0.959). The Variable Coefficient Was 0.801, Reflecting Its Positive Impact, And A Standardized Coefficient Of 0.802. Bolodeoku Et Al (2022) Findings Revealed That Perceived Value Of Technology Significantly Affects Its Uptake As It Affects Different Aspects Of An Organization.

### 8.0 CONCLUSION

The Study Concludes That Ict Illiteracy Influences Service Delivery In Mfis. Mfis With Higher Levels Of Ict Illiteracy Tend To Experience Increased Adoption Costs, Moderately Better Technological Infrastructure, And A Moderate Perception Of Usefulness Regarding Ict. Additionally, The Research Concludes That Regions With Better Technological Infrastructure Tend To Have A Lower Prevalence Of Ict Illiteracy. Additionally, Improved Technological Infrastructure Is Associated With A Greater Perception Of Usefulness For Ict, And Regions With Better Technological Infrastructure May Still Face Moderate Adoption Costs Issues. Furthermore, The Research Concludes That The Cost Of Adoption Highly Influences Ict Adoption. Mfis With Higher Ict Illiteracy Levels And More Advanced Technological Infrastructure May Experience Higher Adoption Costs For Ict Solutions. Finally, The Research Concludes That Perceived Usefulness Influences The Ict Adoption Process.

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