ABSTRACT

This paper examines the effects of ICT adoption on commercial bank performance in Kenya. The main objective of this research was to examine how information and communication technology adoption affects a bank’s profitability; the ICT components examined are ATM and mobile banking services. The data for this study was obtained from Central Bank of Kenya Annual Supervisory Report for the year 2010 and the respective banks’ publications for the same year. The study concluded that the performance of a bank is strongly correlated with the extent to which a bank has adopted ICT in its operations. Banks performance can be positively transformed with adoption of ICT.

Key words: Bank Performance, ICT, ATM, Mobile banking