

ABSTRACT

The financial industry has in recent years embraced the use of information and communication technologies (ICTs) such as e-banking for transactions, m-banking for payment channels development and e-business for logistics. Digital financial service delivery channels and methodologies face a number of challenges mainly the e-readiness assessment of Microfinance institutions. This paper presents the results of a study on the level of e-Readiness in Microfinance Institutions in Kenya and an Integrated Framework for Assessing (IFA) the e-Readiness levels of Microfinance Institutions. We deployed the proposed framework on selected microfinance institutions in Kenya to evaluate its performance and the case study shows our method can achieve a satisfactory results.