

# **Computerization adoption in Savings and Credit Cooperative Societies (SACCOS) in Tanzania: An implementation framework**

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## **Abstract**

Studies show that the majority of Savings and Credit Cooperative Societies (SACCOS) in Tanzania rely on manual operations instead of computerized systems. This has caused various operational challenges and poor governance practices. While some SACCOS have never attempted to adopt computerization, several others have tried but have not succeeded. Nevertheless, the majority of existing computerization frameworks are either generic or not focused on specialized forms of cooperative business, such as SACCOS. It was against this backdrop that the present study was conducted to propose a framework for the adoption of computerization in SACCOS. The proposed framework was developed using insights from both primary and secondary data. Primary data were gathered through in-depth interviews with selected key informants and observations, while secondary data were obtained from a narrative literature review. The study identified three critical components necessary for a successful computerization adoption journey in SACCOS: sensitisation, situational assessment, and computerization adoption. The three components form integral part of the proposed framework to provide a practical, context-specific roadmap that helps SACCOS to implement computerization. The study recommends that SACCOS embrace continuous awareness programmes for their members, employees, and management to minimize resistance and build shared understanding of computerization, among other recommendations.

**Keywords:** Cooperative Societies, SACCOS, computerization, Tanzania