

## **ABSTRACT**

Technology has changed the means by which man conducts his activities by making methods of working as easy and efficient as possible. The concept information communication technology (ICT) has been a common phrase in each and every modern society. Organizations are utilizing the power of ICT in conducting every aspect of their day to day activities. even with the would be benefits of ICT implementation there is an argument about whether its adoption would improve bank performance, tied to it is huge investment in ICT based on innovation and training of manpower to handle new technologies. This has created a need to establish whether ICT development has contributed to financial performance of commercial banks. The main objective of these study was to establish role of ICT investment in performance of commercial banks specific objectives adopted for these study were; to determine the extent to which technology facilitate customer satisfaction, to determine how skillful and knowledgeable staff are in use of ICT and finally to determine level of effectiveness since introduction of ICT. A descriptive research design was adopted while questionnaires were used to gather data .the target population for the study were 5 conveniently selected banks within Narok town 3 of which were government owned and 2 privately owned .the sample in terms of respondent covered all employees.The study sample had 80 questionnairesdistributed 50 were dully completed and returned for analysis. Indicating a response rate of 62% statistical analysis was done using excel analysis graphical and tabular presentation. Findings indicated that banks utilization of ICT had a positive return on assets profitability and customers' deposit. Further investment on ICT system and infrastructure has been a key element in productivity and growth of the banking industry yet still an indication that ICT enable banks to offer a wide variety of services to customers. From the study it can be concluded that banks utilization of ICT had a positive financial influence recommending management of commercial banks and government to continue exploiting and implementing sustainable ICT linkages