

# **Processes and Obstacles in Adoption of New Technologies in uncertain Environment: The Case of Egyptian Public Banks**

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## **Abstract**

What is the relation between the process of adopting new technologies, and its impact on business value, in situations of high internal and external uncertainty? Whereas technology adoption is generally fairly well understood, the models do not seem to hold in situations of high uncertainty. In addition, the adoption of a new technology results from a sequence of individual decisions to adopt the new technologies, decisions being the result of the match between the uncertain benefits and costs linked with the adoption process. An understanding of the factors affecting this choice is therefore an essential step forward in order to study the adoption process of new technologies as well. The aim of this paper is to investigate the impact of this uncertainty, using a case study on the introduction of a new technology in a large Egyptian public bank. After exploring the most relevant uncertainty factors and their impact on the adoption process, the paper ends with a general discussion and conclusion.

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