Adoption of new technologies in a highly uncertain environment:
The case of Knowledge Discovery in Databases for Customer Relationship Management in Egyptian public banks

1. There is not a standard model for the adoption process of a new technology that fits well in a highly uncertain environment. [this thesis]

2. Uncertainty factors surrounding the introduction of a new technology are one of the main contingencies. [this thesis]

3. In uncertain environments specific attention needs to be paid to make users aware of expected benefits of a new technology. [this thesis]

4. Technological factors influence the overall willingness of Egyptian banks’ customers to use a new technology. More specifically, the technology should be trustful, secure, and easy to use for them. [this thesis]

5. Knowledge of strategies for the adoption of modern technology among Egyptian banks is far from optimal.

6. There is a large gap between the way of the adoption process of new technologies in European countries and the way of the adoption process of the same technologies in developing countries.

7. In developing countries the willingness to pay for the introduction of a new technology does not equal to the ability to pay.

8. Large organizations may increase their influence over their own future and that of their environment by aligning themselves to political forces.

9. The learning process never ends. There is no part of life that does not contain its lessons. If you are alive then it means that there are still lessons to be learned.

10. That there are many Dutch bikers respecting a red traffic light, is a curious phenomenon from the Egyptian perspective.

11. “East-west home’s best” also applies to Egyptian students writing their PhD thesis in the Netherlands.

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