

The principal objective of this study was to determine how the Introduction of Front Office Savings Account (FOSA) has been utilized by the Co-operative Movement by establishing if the Introduction of FOSA has led to the Improvement of SACCOS, the Status of FOSA among selected SACCOS in Nairobi, the Factors Influencing the use of FOSA by Co-operative Movement and finally, the Implication of FOSA on Decision - Making the Co-operatives. The information sought for the study was collected through the use of a structured questionnaires and interviews. The sample of 10 Co-operatives was sought through 30 structured questionnaires which were completed and the information "was provided. The analysis of Data was done by descriptive statistics namely percentages and frequencies were used. The study established that most Co-operatives use FOSA and have recognized the importance of FOSA in the Co-operative Movement. The inadequate Relevant Information poses a threat to the FOSA activities in the movement. The study also found that various Packages are used in the FOSA activities which the shareholders need. FOSA also gives the guideline to the future plan of the Co-operatives as they are getting competition from other Financial Institutions. On the findings the Co-operatives should sensitize the whole staff and shareholders on the importance of FOSA through Training and Education. The Co-operative should have a Planned Objective for FOSA so that they can save on costs and time by computerizing all sections/ departments. The findings of this research should be discussed by all levels of Management and Implemented as increased Liberalization and Globalizations has intensified competition among Financial Institutions. The result of this study suggests the directions for future research that can be tackled. It will be a good idea for future researchers to investigate factors affecting the use of FOSA in a single Co-operative Society.