## Abstract

Among important innovations that have been encouraged by the Kenya government is the use of the moneyless payment system among Matatus or what is referred to as Passenger Service Vehicles (PSVs). The system is a means to enhance safety for commuters. This innovation has however not be adopted due to lack of clear systems and structures. The study was to identify security and safety measures influencing the adoption of system. The study was an empirical research paper which employed the use of exploratory research design and descriptive research design methods. A sample of 99 SACOO managers was selected through systematic random sampling. The questionnaire was used to collect data and data analyzed by use of descriptive statistics and Correlation. The ANOVA test indicated lack of significant influence of security and safety as individual factors of adoption (p-value was 0.354). However, other factors influenced the adoption such as: poor network failure, use of faulty gadgets, lack of adoption structures and use of multiple smart cards. The researcher recommends that the governments to issue one card system that also has security features that can be used across all means of transport; improve technology network and create awareness on benefits of adoption.