

**ASSESSING THE EFFECTIVENESS OF DIGITIZING GOVERNMENT PAYMENT SYSTEMS
ON SERVICE DELIVERY IN PUBLIC INSTITUTION:
A CASE STUDY OF ARUSHA PUBLIC INSTITUTIONS**

BY

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NOVEMBER, 2021

DECLARATION

I, Ally Bakari, declare that this research dissertation is my own original work and that it has not been submitted for any academic award in any other university.

Signature.....

Date.....

CERTIFICATION

I, the undersigned do certify that I have read and hereby recommend for acceptance this research dissertation, which is titled '**assessing the Effectiveness of Digitizing goverment payment system on service delivery in public institutions, A case study of Arusha public institutions** 'and recommend it for the award of the Masters of Science on Accounting and finance (MAF) at the Institute of Accoutancy Arusha (IAA).

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ABSTRACT

Digitalisation of public services as part of ambitious national agendas aimed at enhancing public services and mobilising domestic resources. This involves transforming multiple steps of the public service delivery process to enable digital access, manage service requests and accept digital payments; the study aims to assess the impact of digital government payment on service delivery in public institutions. With a three factor that is to assess the use of Digital Government Payment System on service delivery, to examine the effectiveness of Digitizing government payment system on service delivery, to analyse the factors affecting the implementation of Digital Government Payment System on service delivery . As a case study of Arusha public institutions. The study will adopt a descriptive research design. Quantitative approaches will be used to carry out the research study whereby probability sampling will be employed to obtain the respondents. Primary data will be obtained through a structured questionnaire from six Different public institutions at Arusha municipal while the secondary data will be obtained through documentary review. Also Statistical Package for Social Sciences (SPSS) software will be used to analyse data through statistical tables, Pearson correlation coefficient and multiple regression analysis. Conclusion, Ethical consideration on data collection Confidentiality will be highly observed by the researcher as data and all information which will be collected from the respondents will not be shared anywhere, High degree of freedom to respondents will be provided to respondents by the researcher also the researcher will make sure the find of this study are share to the public to make it easy for my people to apply the digitizing on the payment of service

LIST OF ABBREVIATION AND ACRONYMS

ATC	Arusha Technical College
G2P	Government to Payment
IAA	Institute of Accountancy Arusha
NACTE	The National Council for Technical Education
NM-AIST	Nelson Mandera African Institution of Science and Technology
TCU	Tanzania Commission for University
TICD	Tengeru Institute of Community Development
TPTC	Tengeru, Patandi Teachers College

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CHAPTER ONE

BACKGROUND TO THE STUDY

1.0 INTRODUCTION

This chapter consists of the background of the problem, statement of the problem, objectives of the study, research questions, and significance of the study, the scope of the study, limitations of the study, Conceptual frame work as well as definition of key terms.

1.1 BACKGROUND OF THE PROBLEM

Digitizing is the adoption of various existing and developing technologies by organizations in consonance with the changes in internal operations as well as external relationship to provide better customer services and experiences efficiently and effectively.

A growing number of governments are prioritising the digitalisation of public services as part of ambitious national agendas aimed at enhancing public services and mobilising domestic resources. This involves transforming multiple steps of the public service delivery process to enable digital access, manage service requests and accept digital payments. This study focuses on the assessing of Digitizing government payment system on service delivery in public institutions.

Digitalising government payments brings economy wide savings. According to Lund, White and Lamb (2017), digitalising all government payments in developing countries could save about 0.8% to 1.1% of GDP, or about \$220 billion to \$320 billion in value each year for all developing countries.³² Out of the total amount saved, the digitalisation of payments from citizens and businesses to governments would contribute to about 29% of total cost saving (\$64–93 billion). In other words, digitalising P2G payments could generate cost and efficiency

savings of about 0.2% to 0.3% of GDP. Lund, White and Lamb (2017) consider that savings arise from reduced leakage, fraud and costs of payment processing within the government. These figures are certainly underestimated, given the value of other direct and indirect benefits such as the increase of the tax base by incentivising compliance of citizens and businesses.

Digitising payments for government services brings wide-ranging benefits to governments, citizens, businesses and the economy. By providing an efficient, convenient and transparent revenue collection system, the digitalisation of payments supports governments to mobilise domestic resources more efficiently and to increase collected revenue.

According to McKinsey (2016), digital finance could increase the GDP of emerging economies by \$3.7 trillion (6%) by 2025 through economic and social benefits to government, individuals, businesses and financial services providers. About 60% of the boost would come from an increase in productivity of businesses and governments. The rest would come from additional investment arising from broader financial inclusion of businesses and people.

Digital payments contribute to reducing the size of the informal economy. By bringing greater transparency and providing access to the formal financial system, digital payments reduce the size of the informal economy which, in turn, increases productivity. The formalisation of businesses increases compliance costs but can also boost productivity by providing access to capital and enabling them to grow.

Many Sub-Saharan countries have digitalised their tax payments using mobile money. Property taxes, business taxes and sales taxes are the most popular taxes to be digitalised. In 2018, the Liberia Revenue Authority (LRA) and the Zambia Revenue Authority (ZRA) launched their first mobile tax payment platforms. In Liberia, the platform facilitates the

payment of all taxes and non-tax fees including goods and services tax (GST), business income tax, personal income tax, birth certificate, and fire safety certificate. Twenty two (22) Liberian citizens can also pay for school fees and utility bills (electricity and water) using mobile money.

Digitization allows governments to send money without having to transfer physical cash and has proven particularly useful during the pandemic to reduce in-person contact and limit the spread of disease, while maintaining critical economic relief measures. Many countries in Africa had started digitizing government transfers prior to the pandemic. South Africa was one of the first countries to do so by introducing a biometric identification (ID) and debit card grant payment disbursement system. With the spread of mobile money, particularly in East Africa, governments, and large nonprofits such as Give Directly have been using mobile money to distribute cash grants to beneficiaries. In addition, many sub-Saharan Africa countries have or are considering rolling out digital ID systems and coupling them with social protection programs to uniquely identify individuals and provide a system for authentication of the beneficiaries.

According to Ndung'u (2019), the launch of a mobile tax payment platform by the Kenya Revenue Authority (KRA) made payments easier and more convenient for small taxpayers, mainly in the informal sector. Thanks to the digital payment system, taxpayers no longer have to travel to the KRA office to pay their taxes, saving them time and money. The increase in mobile-phone based transactions between 2014 and 2016 confirms this trend.

In 2015, the government of Tanzania established payment system for regulators, financial service providers, financial intermediaries, and customers in the country. Three key Acts were

passed by the National Parliament, namely: The National Payments Systems Act, The Electronic Transactions Act, and the Cybercrime Act. The Payment Systems Act 2015 addressed two key ingredients necessary to move Tanzania toward higher digital payment adoption: (a) licensing of payment systems and (b) introduction, licensing, and monitoring of new payment instruments.

Tanzania is undergoing a digital transformation, reflected by the growing number of people connected to communications and internet services. This is having a profound influence on the country's social, cultural and economic frameworks, through enhanced access to key services and improved productivity and efficiency across economic sectors.

Digitizing can be considered a double edged sword. On one hand it makes our life easier by way of giving us freedom from the slow and often complex manual processes, but on the other hand it presents itself as a imply by way of various online frauds and scams which resulted in people losing their lives' savings in the Hands of people having evil intentions. But just like any other innovation, this can be used both as a welfare mechanism and as a weapon to make people bleed. Tanzania though slow in adopting digitizing, has started moving faster in finding their feet in this area. It's important to find out the progress Tanzania has made in this aspect.

Mobile technology is at the centre of Tanzania's digital transformation. Mobile services today connect more people in the country than any other communications technology, with around 42% of the population subscribing to a mobile service in 2018. Mobile internet penetration has nearly quadrupled since 2010 to 18.5%, with more than 8 million new mobile internet subscribers added over that period. In 2016, Tanzania launched the Second Five Year Development Plan (FYDP II) to accelerate progress towards realising the Tanzania

Development Vision (TDV) 2025 – a long-term ambition to transform Tanzania from a low-productivity, agricultural economy to a knowledge based, and semi-industrialised middle-income economy by 2025.

In Tanzania, the Dar es Salaam Water and Sewage Authority (DAWASCO) reported that mobile money attracted new and dormant customers, increasing the customer base from 25,000 (2013) to 148,000 (2016) households. The Ngorongoro Conservation Area Authority (NCAA) moved from cash to pre-paid and credit cards for park entrance fees in 2011. In 2013, park gate revenues increased from TZS 37 billion (\$16 million) to TZS 52 billion (\$23 million). The NCAA attributed this increase to reduced leakage when moving from cash to digital payments.

However, the higher learning institutions, specifically, public institutions, experienced an increase in student enrolments in all levels of academic qualifications that is from certificate to master's level. Moreover, the systems of service delivery in these institutions were manual. This has lead to increase in claims on customer care services. The customers were discontent with the services provided by the public institutions. Hence, the institutions started adopting the digital government payment system so as to improve service delivery to customers.

1.2 STATEMENT OF THE PROBLEM

Basing on the background information, it is clear that the main goal for digitization of government system was meant to improve the quality of service delivery (Nuhu et al., 2020; Mwakyusa, 2015). But despite of digitizing the revenue collection system in public institutions there are still some challenges; such as cost of internet, infrastructure, number personnel, qualifications, complexity of the system, frequency of System attack, power backup, speed of

the internet (Tumbo 2020). However, the effectiveness of the system in improving the customer service delivery to the customers is questionable. This study seeks assess the effectiveness of the system on service delivery by answering the following questions; first how useful is the Digital Government Payment System on service delivery to customers, secondly, how effective is the digitizing government payment system on service delivery and are the public institutions ready to implement the systems.

1.3 RESEARCH OBJECTIVES

1.3.1 GENERAL OBJECTIVE

The main objective of this study is to assess the effectiveness of digital government payment system on service delivery in public institutions of Arusha region.

1.3.2 SPECIFIC OBJECTIVES

Specifically the study wants:

- i. To assess the use of Digital Government Payment System on service delivery
- ii. To examine the effectiveness of digitizing government payment system on service delivery.
- iii. To assess the readiness of the public institutions to implement the system.

1.4 RESEARCH QUESTIONS AND HYPOTHESIS

- i. How useful is the Digital Government Payment System on service delivery?
- ii. How effective is the Digitizing government payment system on service delivery?
- iii. How ready the public institutions are in implementing the DGPS on service delivery?

Hypothesis

H1 Digital Government Payment System is effective on service delivery.

H0 Digital Government Payment System is not effective on service delivery.

1.5 SCOPE OF THE STUDY

The scope of the study is based on Arusha town and it will involve the government institutions whereby Public Institutions such as; Nelson Mandela African Institution of Science and Technology (NM-AIST), Arusha Technical College (ATC), Institute of Accountancy Arusha (IAA) and TICD, TEMDO, TPRI, ATOMIC Energy, NCAA, TANAPA, TEMESA. We will be studied using cross- sectional research design. Whereas in content, the study will be delimited on the assessment of reduction costs, increase efficiency and transparency, and help public organizations to build familiarity with digital payments.

1.6 SIGNIFICANCE OF THE STUDY

The study will identify the association between financial control and organizational performance. The following are other important to be met by this study:

- To reduce administrative cost. Through digitising payments, governments automate their payment systems, which reduce the cost of collecting, processing and tracking payments.
- To expand the government collection bases through the payment of online. This gives government's access to a wider base of citizens and companies. In 2011, Tanzania Revenue Authority (TRA) enabled tax payments over mobile money and mobile banking for property taxes, personal income tax and presumptive taxes
- To reduce administrative cost when collecting the government revenue gives government's access to a wider base of citizens and companies. In 2011, Tanzania Revenue Authority

(TRA) enabled tax payments over mobile money and mobile banking for property taxes, personal income tax and presumptive taxes

Benefits of Digitizing of financial transactions for customers:

- i. **Convenience** - The ease of conducting financial transactions is probably the biggest motivator to go digital. People no longer need to carry wads of cash, plastic cards, or even queue up for ATM withdrawals. It's also a safer and easier spending option during travelling.
- ii. **Discounts** – The recent waiver of service tax on card transactions is one of the incentives provided by the government. Similarly, saving on rail tickets, highway toll, or purchase of insurance can help cut costs. Add to these the cashback offers and discounts offered by mobile wallets like Paytm, as well as the reward points and loyalty benefits on existing credit and store cards, and it could help improve people's cash flow marginally.
- iii. **Tracking Spends** - If all transactions are on record, it will be very easy for people to keep track of their spending. It will also help while filing income tax returns and, in case of a scrutiny, people will find it easy to explain their spending. It will have a good impact on budgeting.
- iv. **Budget discipline** - The written record will help you keep tabs on your spending and this will result in better budgeting. "Various apps and tools will help people analyse their spending patterns and throw up good insights over a couple of years.

- v. **Lower risk** - If stolen, it is easy to block a credit card or mobile wallet remotely, but it's impossible to get cash back. In that sense, the digital option offers limited security. This is especially true while travelling, especially abroad, where loss of cash can cause great inconvenience. Futuristic technologies like use of biometric ID (finger prints, eye scan, etc) can be extremely difficult to copy, making it a very safe option.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter reviews various literature that has bearings on the effectiveness of Digitizing payment system on service delivery in public institutions and gives theoretical, empirical evidence and research gap of the study. This review will help the researcher to see how the research hypothesis had been addressed by other researchers and how had they proposed.

2.1 THEORETICAL LITERATURE REVIEW

Digitisation is continuing to change the workplace in major ways. In Africa, the accelerating pace of digitisation has been boosted by the increased affordability of computers and mobile telephones, and by improved skills capacities, especially among youths. Although much progress has been made in various sectors—including vehicle maintenance, aircraft and flight operations, human resource management, supplies management and procurement, education (online learning, e.g. through e-readers, online libraries, etc.), media services and finance (e.g. M-Pesa, a mobile finance app popular in Kenya and ATMs); the applicability level, in Africa, is relatively low.

To further explore the concept of digitisation, let us first operationalize our key concept. According to Gartner, Inc. (2017), digitisation is the 'use of digital technologies to change a business model and provide new revenue and value-producing opportunities; it is the process of moving to a digital business'. This perspective suggests African nations will benefit from the process. Yet, as we know, African countries are far from being fully digitised. Dutta and

Bilbao-Osorio (2012) describe the continent as consisting of 'constrained economies', which means digitisation has yet to mature and is applicable in only limited services and industries.

Although scholars use the terms 'digitisation' and 'digitalisation' interchangeably, J. Scott Brennen and Daniel Kreiss (2016) and Beatrice Fabunmi et al. (2009, 28) offer conceptual clarity to emphasise that digitisation is a technical process of data conversion from analogue to digital bits. The subsequent introduction of digital technologies also leads to socio-economic changes (Hess, 2016). Digitalisation, on the other hand, refers to increased use of digital and computer technologies in organisations, countries, and workplaces in general. Casual observations would suggest that the impact of digitisation would be disruptive and lead to job losses in some sectors, and worsen unemployment in some economies.

According to Sabbagh et al. (2012) consider digitalisation to be ICTs' next evolution and less harmful than generally believed to many economies in the developing world. They enhance our understanding of digitisation by classifying its stages. In their formulation, most of Africa falls within the constrained economies category, which means that realisation of the full benefits of digitisation is hampered and constrained. On their scale of digitisation, African countries score below 25, while the best performers the advanced countries of Europe, Australia and North America score greater than 40 and are considered as mature in digitisation terms.

According to Soboke (2015) in a descriptive study on factors influencing adoption of electronic payments by small and medium hotel enterprises in Kisii county, Kenya using Unified Theory of Acceptance and Use of Technology (UTAUT) model which is a modification of

TAM, and using non-parametric tests (Kruskal Wallis mean rank test) concluded that background characteristics of users (education level, age, and skills) and ease of use in terms of speed and convenience highly influenced the adoption of e-payments

According to Tella and Abdulmumin (2015) study examined users' satisfaction with the e-payment system at the University of Ilorin, Nigeria. Using a survey research approach the study revealed that Perceived speed was identified as the characteristics users were mostly satisfied with, followed by system security, traceability, and convenience. Moreover, there is significant correlation among the entire e-payment characteristics/factors (perceived speed, security, anonymity, traceability, perceived ease of payment, and convenience); and that all the six factors jointly predict users' satisfaction with the e-payment system

More recently, evidence has started to emerge from wider beneficiary surveys of digitized program delivery. Almost 3,000 beneficiaries were surveyed for the State of Aadhaar Report, 2017-2018, across three states (ID Insight 2018). Substantial majorities preferred the new systems to the old ones, essentially for two reasons basic to PFM: more regular payment/delivery and less likelihood that benefits are diverted. These conclusions largely mirrored those from a previous survey of beneficiaries in Rajasthan by Microsave and the Center for Global Development (Gelb, Mukherjee and Navis, 2018) that covered three programs: LPG, pensions, and subsidized rations. That survey also confirmed the huge impetus to financial inclusion from the Digitizing of government programs, particularly for women; all had bank accounts compared with only one-third prior to the reforms. FINDEX data confirms India's progress in this area, with the gender gap in financial

As Andrews (2013) argues, those managing Digitizing should accept a certain degree of experimentation and that arises from within a given system. They should embrace learning by doing, and be prepared to develop capabilities in parallel with the proposed solutions.

For financial and monetary system regulators, digital financial inclusion also helps to reduce the amount of physical cash in circulation and is instrumental in reducing high inflation levels in developing and poor countries (GPII, 2016).

Digital finance also benefits governments by providing a platform to facilitate increase in aggregate expenditure which subsequently generates higher tax revenue arising from increase in the volume of financial transactions (Manyika et al., 2016).

The theoretical underpinning for the relationship between digital finance and financial inclusion is the premise that a large amount of the excluded population owns (or have) a mobile phone, and that the provision of financial services via mobile phones and related devices can improve access to finance for the excluded Population (World Bank, 2014).The ITU (2016) Focus Group report show that despite the benefits of digital financial services many countries in the developing world still face considerable challenges in attaining merchant acceptance of digital payments.

Malady (2016) also argue that although consumers may have digital banking credentials to access the digital financial system, consumers in many emerging markets are not active users of the digital channels due to lack of consumer trust and confidence in the new channels.ADB (2016) shows that the low level of financial literacy and low awareness of digital finance

channels reduced customers' patronage of digital financial channels to perform basic financial platforms.

The wide use of digital technologies has increased the pervasiveness and scale of cyber-attacks that pose significant threat to the security and privacy of customers' data on digital channels; and regulators' awareness of cyber risks could prompt regulators to rethink the trade-off between efficiency and security in financial services (Caruana, 2016)

More than 100 million poor people worldwide receive a government-to-person (G2P) payment (Demirgüç-Kunt et al. 2015). This includes, for example, government wages, government transfer payments (such as pensions, social benefits, and unemployment benefits), and tax refunds. While it is estimated that 90 percent of high-income countries make their G2P payments "mostly electronically", over half of developing countries make their G2P payment in the form of cash or paper-based payments such as checks (World Bank 2012a).

A study conducted by Roy (2017) in digital government and service delivery: An examination of performance and prospects; shows that since the inception of e-government (or digital government) nearly twenty years ago, progress toward more online service delivery has been both uneven and contested in many countries both developed and developing.

According to Ndung'u (2019), the launch of a mobile tax payment platform by the Kenya Revenue Authority (KRA) made payments easier and more convenient for small taxpayers, mainly in the informal sector. Thanks to the digital payment system, taxpayers no longer have to travel to the KRA office to pay their taxes, saving them time and money. According to Lund,

White and Lamb (2017), Nigeria could save about \$5–9 billion annually, equivalent to 1% to 1.7% of GDP, by digitalising government payments.

A study conducted by Wagana et al. (2017) on the moderating effects of e-government on the relationship between administrative decentralization and service delivery in county governments in Kenya. The study used bivariate regression analysis and moderated multiple regression (MMR) to analyze the association between administrative decentralization, e-government, and service delivery variables. Based on the findings, a significant positive relationship between administrative decentralization and service delivery was established. However, the study found the moderating effect of e-government on the relationship between administrative decentralization and service delivery in county governments in Kenya to be insignificant.

A study conducted by Mwakyusa (2015) on assessment of the effectiveness of e-government initiatives in public administration in Tanzania shows that the original intended output of the already implemented ICT systems and applications as part of e-government initiatives have not been met to a large extent.

Tumbo (2020) studied that of impact of electronic health information management system in health care service delivery. Findings shows electronic health information management system were effective in health care service delivery as it promoted easy sharing of information, promotes transparency and time serving, ensured security of information, proper data management, promotes customer satisfaction and enhance efficiency. There is a relationship between electronic health information management system and health care service delivery.

2.2 RESEARCH GAP

Studies in the global context indicated that there is an existence of relationship between digital government payment systems on service delivery. In Tanzania, several studies have been conducted on the digital government payment system. Despite the fact that these studies has contributed in understanding of digital government payment system in Tanzania, most focused on the adoption of the system and the challenges facing digital government payment system implementation. Among the reviewed literatures in Tanzania, the researcher has not come up with any study that assessed the effectiveness of digital government payment system on service delivery thus creating gap in literature. To fill this gap, this study assessed the effectiveness of digital government payment system on service delivery in public institutions in Arusha.

2.3 CONCEPTUAL FRAMEWORK

Conceptual framework in this study provides a cause-effect relationship between dependent and independent variables. As presented in figure 1 below, the dependent variable depends on the function of independent variables to take place. This is the most common method for measuring the subjective elements of service quality. Through a survey, you ask your customers to rate the delivered service compared to their expectations.

Its questions cover what SERVQUAL claims are the 5 elements of service quality :

- **Reliability** - the ability to deliver the promised service in a consistent and accurate manner.
- **Assurance** - the knowledge level and politeness of the employees and to what extend they create trust and confidence.
- **Tangibles** - the appearance; of e.g. the building, website, equipment and employees.

- **Empathy** - to what extent the employees care and give individual attention.
- **Responsiveness** - how willing the employees are to offer a speedy service.

Customer Effort Score (CES)

This metric was proposed in an influential Harvard Business Review article. In it, they argue that while many companies aim to "delight" the customer – to exceed service expectations – it's more likely for a customer to punish companies for bad service than it is for them to reward companies for good services.

While the costs of exceeding service expectations are high, they show that the payoffs are marginal. Instead of delighting our customers, so the authors argue, we should make it as easy as possible for them to have their problems solved. That is what they found had the biggest positive impact on the customer experience, and what they propose measuring.

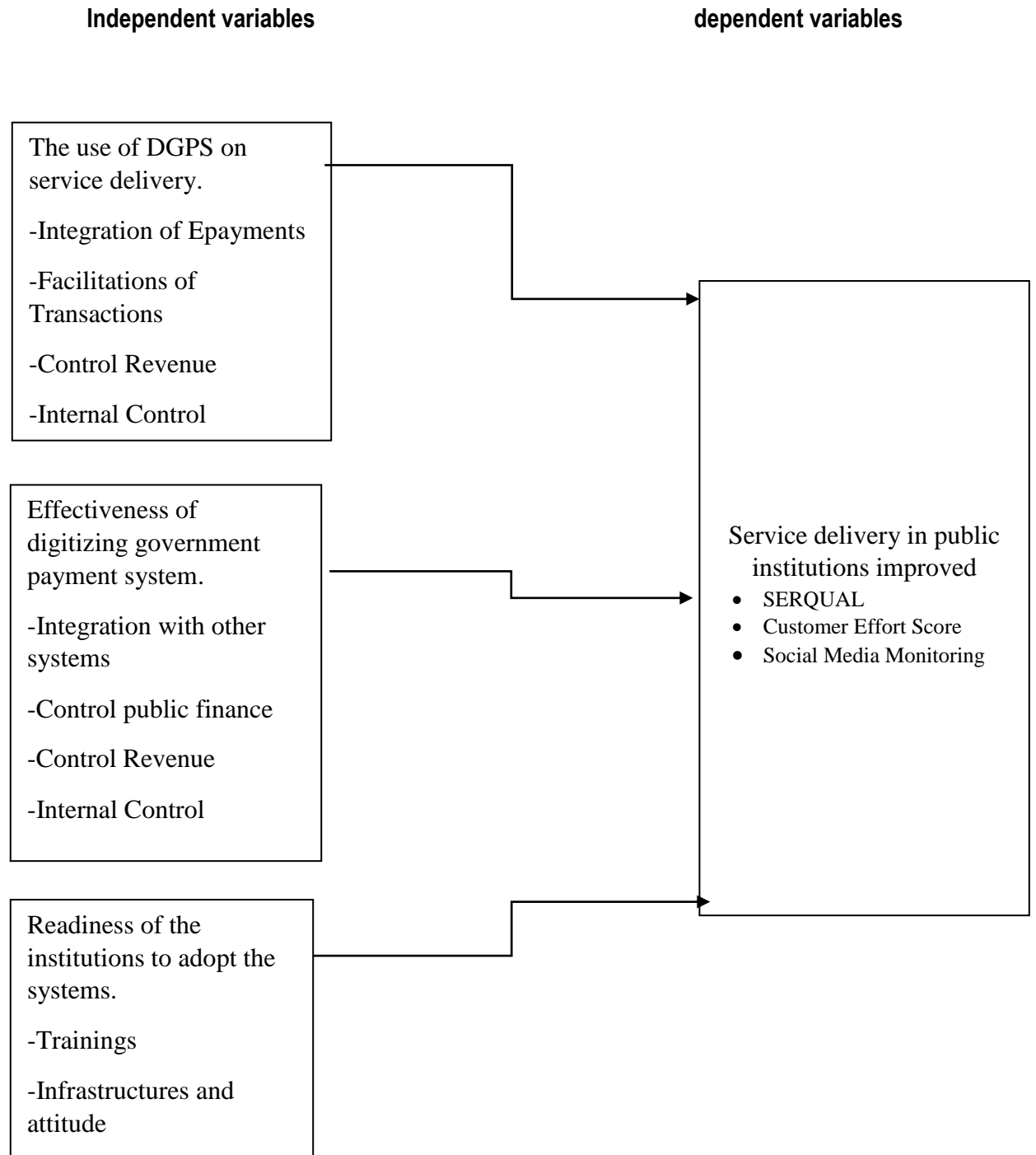
Social Media Monitoring

This method has been gaining momentum with the rise of social media. For many people, social media serve as an outlet. This is a place where they can unleash their frustrations and be heard.

And because of that, they are the perfect place to hear the unfiltered opinions of your customers – if you have the right tools. Facebook and Twitter are obvious choices.

The independent variables are to trace out the challenges of Digitizing government payment system, to examine the effectiveness of Digitizing government payment system on service delivery and to examine the role of DGPS on service delivery.

Figure 1.1: Conceptual Framework Model



Key: —→ Relationship

Source: Lund et al,2017; Manyika et all 2016; Mwakyusa, 2015

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The research approach was quantitative in nature. Due to the nature of this study the research study adopted a Descriptive research design. These minimize bias and maximize the reliability of the data (evidence) collected. The descriptive research design was adopted to acquire a lot of information through it was useful for identifying variables and hypothetical constructs and to generalize the findings to a larger population using descriptive and inferential statistics. The descriptive design was also be used to give the researcher an opportunity to use quantitative through questionnaires as a means of collecting data from the respondents.

3.2 AREA OF STUDY

The area of study involved public institutions located in Arusha region. During the study, the institutions involved are Nelson Mandela African Institution of Science and Technology (NM-AIST), Arusha Technical College (ATC), Institute of Accountancy Arusha (IAA), LITA Tengeru, Patandi Teachers College and TICD.

3.3 THE POPULATION OF THE STUDY

The targeted study population were government employees from six selected public organizations in Arusha namely Nelson Mandela African Institution of Science and Technology (NM-AIST), Arusha Technical College (ATC), Institute of Accountancy Arusha (IAA), LITA Tengeru, Patandi Teachers College and TICD. During the study, the following respondents were be involved; Accountants (ACCT) involved in the management of funds, Procurement Supplies Officers (SO) who involved in handling, purchases of goods and services,

Information System Technicians (IST) who involve is management of user roles and finally planning Officer (PO) who involved in budgeting process.

3.4 SAMPLE AND SAMPLING TECHNIQUES

3.4.1 SAMPLE

Tanzania has many colleges and institutes offering quality education to the students. There are over 500 colleges and more than 70 Universities Accredited by TCU and NACTE among them are, public and private universities, public and private colleges, public and private campuses (NACTE, 2020). The study selected purposively six institutions. This technique was important because it gives an unbiased representation of chance to over 500 universities and institutions to be included in the sample.

3.4.2 SAMPLING TECHNIQUES

The study employed non-probability sampling techniques to select 60 respondents from the sampling frame. The reason for choosing this technique is that, both probability and non-probability techniques are suitable for large-scale studies concerned with representativeness. Specifically, simple random sampling technique was used to select 18 ACCTS, the reason for using this technique was to ensure that 18 ACCTS from the six institutions are included in the sample and a purposively sampling technique will be used to select 18 SO and 18 PO respondents respectively, and 18 ICT. Those who involved were purposively sampled for the study and this made a total of 72 respondents. Table 3.1 shows the sample distribution of respondents.

Table 3.1: Distribution of Respondents by Categories

Category	Number of Respondents n = 72						Total	Sampling Technique
	TICD	NMAIST	IAA	ATC	Patandi TC	LITA		
ACCTS	3	3	3	3	3	3	18	Random Selection Technique
SO	3	3	3	3	3	3	18	Purposively Technique
ICT	3	3	3	3	3	3	18	Purposively Technique
PO	3	3	3	3	3	3	18	Purposively Technique
Total	12	12	12	12	12	12	72	

Source: Designed by a Researcher, 2021

3.5 DATA COLLECTION AND DATA ANALYSIS METHODS

The study employed Questionnaires as data collection method for primary data collection and Documentation method for secondary data collection.

1.5.1 Primary Data

In this study, primary data was collected through a descriptive survey using structured quantitative self-administered questionnaires with only closed questions. The questionnaires was designed in line with the research objectives and other relevant information related to the research. The questionnaire was structured into two sections: Section one contained personal information, and section two contained items from the objectives of the study and contained of questions in five points Likert scale format that is (1) Strongly disagree; (2) Disagree; (3) Neither agree nor disagree; (4) Agree; (5) Strongly agree. The designed questionnaires was distributed to targeted respondents for data collection.

1.5.2 Secondary Data

Secondary data of this study was obtained from documentary resources from the selected six institutions, these will include, institution' library policies, published and unpublished research reports, journal articles, and electronic resources.

1.5.3 Data Analysis

Data analysis is the process of transforming raw data into usable information, often presented in the form of a published analytical article, in order to add value to the statistical output (Kothari, 2008). SPSS was used to run the analysis by first store and organize the data and then compiles data to produce suitable output and reach the conclusion of the study. Data was be collected, and presented in organized statistical methods. Data was presented in the form of frequencies, percentages, Further, the demographic information of the respondents will be presented in frequencies and percentages.

Frequency distribution was used to present the respondent's demographic data by displaying the number of responses associated with each value of variables.

1.6 RELIABILITY AND VALIDITY OF INSTRUMENTS

1.6.1 Reliability test

According to Sekaran and Bougie (2010), the reliability of measurement is established by examining the stability and consistency of the data. Consistency indicates how well the items (variables) measuring a concept can group together as a set. Subsequently, the results achieved was compared with the rules of thumb showed in Cronbach's alpha that interpreted the coefficient alpha values.

Table 3.2: Rules of thumb about correlation coefficient

Coefficient Range	Strength of Association
± 0.91 to ± 1.00	Very Strong
± 0.71 to ± 0.90	High
± 0.41 to ± 0.70	Moderate
± 0.21 to ± 0.40	Small but definite relationship
± 0.00 to ± 0.20	Slight, almost negligible

Source: Hair, et al (2007)

1.6.2 VALIDITY

Validity determines whether the research truly measures what it was intended to measure or how truthful the research results are. The researcher determined the validity of the results through factor analysis using the Kaiser- Meyer-Oklin (KMO) and Bartlett's test which will be computed.

1.6.3 RELIABILITY

According to Ndunguru, (2007) reliability refers to the ability by which a given research instrument is capable of giving the same results when used by another researcher. The pilot test of instruments of data collection was conducted by selecting respondents out of the targeted population and instruments was supplied to them and the collected data was analysed and presented. This took place at Arusha Institute of Accountancy; the purpose was to check if the instruments would provide the accurate results as designed.

1.7 ETHICAL CONSIDERATIONS

According to Crano and Berdie, (1975:60), ethics are norms or standards of behavior that guide moral choices about our behavior and our relationships with others. Sullivan (2001) argued that social researchers are bound to ethical considerations in their studies.

To comply with the anonymity of the respondents, the researcher concealed the identity of the respondents to the data collection instruments. Kombo and Tromp (2009) declare that the researcher has to make it clear that the participants' names were not used for any other purposes, nor will information be shared that reveals their identity.

Confidentiality was also highly observed by the researcher as data and all information which was collected from the respondents will not be shared anywhere. Data from this study was used for academic purposes only and not any other purpose.

High degree of freedom to respondents was provided to respondents by the researcher, meaning that respondents will be free to share what they want to share and are free to reject on what they don't want to share. Respondents were free to withdraw themselves from the research study if they wish to do so.

The research study ensured that the findings are shared to taxpayers who look upon tax avoidance and tax evasion in business income. Through this, the researcher was in a position to share the feedback of the findings to the respondents.

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION AND DISCUSSIONS

4.0 Introduction

The main purpose of chapter four is to provide a detailed analysis of data collected and analyzed in the study. Specifically, the study analyzed data collected based on each research question in the study. Furthermore, the chapter provide the data analysis interpretation and comprehensive discussion of the results of the study. Moreover, the chapter provides the demographic characteristics of the government employees assessing the digitized government payment systems on service delivery in public institution in Arusha. In addition, the analysis examines the effectiveness of digitizing government payment system on service delivery, how to assess the use of digital government payment system on service delivery and the readiness of the public institutions to implement the digital government payment system in public sectors in Arusha.

4.1 Socio-Demographic Characteristics of the Civil Servants

The section presents the demographic attributes of employees in the chosen public institutions who participated in the study. The demographic characteristics of employees included gender, age, marital status, education level, department the employees belonged in and the length of service in the institution. Table 4.1 provides the socio-demographic characteristics of the civil servants at public institutions.

Table 4.1 provides the socio demographic characteristics of respondents who participated in the study.

Table 4.1: Socio-Demographic Characteristics of Respondents

Questions	Description	Number	Percentage
1. Age	18-24	28	23.5
	25-34	47	39.5
	45-54	21	17.6
	55-65	23	19.4
2. Gender	Female	57	47.9
	Male	62	52.1
3. Marital Status	Single	59	49.6
	Married	60	50.4
4. Department	Human Resource	12	10.1
	Finance	2	1.7
	Agriculture	3	2.5
	Others	102	85.7
4. Education	Secondary/Certificate	8	10.1
	Diploma	21	1.7
	Bachelor	79	85.7
	Postgraduate	11	2.5
5. Length of Service	Less than 5 years	13	10.9
	5-10 years	34	28.6
	More than 10 years	47	39.5
Total		119	100

Table 4.1 portrays demographic characteristics of employees in public institutions hence the Socio-Demographic Characteristics of respondents. The results specified that 28(23.5%) were aged 18-24 years old, 47(39.5%) are aged 25-34 years old, 21(17.6%), and 23(19.4%) were aged 55-65 years old. This shows that employees that work in the public institutions are mostly aged from 18 years to 34 years old and few are aged 35-65 years old that specifies that most workers in government institutions are youth.

On the other hand, statistics indicated that the 57 (47.9%) employees are female while 62 (52.1%) employees are male, 59 (49.6%) of marital status are single while, 60 (50.4%) of marital status are married. Whereas helps understand the employees better and their differences that is also an important aspect in any organisation.

The results also show that there are 12 (10.1%) employees in the department of Human Resource, 2(1.7%) employees in the department of finance, 3 (2.5%) employees in the department of Agriculture and 102 (85.7%) employees in the other departments of the public Institutions. Whereby the results show that there are different departments that focuses on different duties in different positions that helps in running and growing the public institutions. The length of service of employees' results shows that, there are 13 (10.9%) employees that worked less than five years, in addition 34 (28.6%) employees worked five to ten years and 47 (39.5%) employees worked more than ten years. Henceforth indicates that huge percent of employees have worked for five years and above, that adds to their experience with the Public Institutions,

The results further indicate that 8 (10.1%) civil servants have had secondary/ certificate, 21 (1.7%) civil servants had a diploma, at the same time 79 (85.7%) civil servants have a bachelor degree, and 11 (2.5%) civil servants had postgraduate level education. Whereas mostly many of the civil servants holds a promising level of education that helps in being aware and having a great understanding on different situations and innovations in the public institutions.

4.2 The use of Digital Government Payment System on service delivery

Table 4.2 summarize responses of employees on the use of digital government payment system on service delivery.

Table 4.2: The Use of Digital Government Payment System on Service Delivery

S/N	Variable	Mean	SD
1	GePG integrates other e-payment systems	3.54	0.31
2	GePG facilitates money transaction between various parties	4.27	0.94
3	GePG controls revenue collection	4.16	0.22
4	GePG is an internal control system to monitor government Revenue	3.81	0.76
8	The government is accountable to the public	4.16	0.76

The data analysis indicate that the employees agree that GePG integrates with other e-payment systems (M- 3.54, SD- 0.31), moreover the Employees strongly agrees that GePG facilitates money transaction between various parties (M= 4.27, S= 0.94). In addition, the employees agree that GePG controls revenue collection (M= 4.16, S= 0.22). Moreover, the employee agree that GePG is an internal Control system to monitor the government revenues (M = 3. 81, S= 0.76). Furthermore, the employees agree that the government is accountable to the public (M= 4. 16, S= 0.76).

4.3 The effectiveness of digitizing government payment system on service delivery.

The Data on effectiveness of digitizing government payment system on service delivery is being summarized in table 4.3.1, integrating other e - payment systems, Table 4.3.2, responses of control of public finance, table 4.3.3, responses on facilitating money transaction and table 4.3. 4, on the responses on Controlling Revenue Collection that are explained as follows.

4.3.1 Integrating Other Payment Systems

Table 4.3.1 Summarizes on the responses on integrating other E-payment systems. Data analysis indicate that the civil servants agree on GePG acting as an aggregator of all government revenues from various collection systems (M= 3.64, S=0.29). also the participants agree that GePG is channelling all revenues that are collected from other payment and collection systems, (M=4.38, S= 0.57).

Table 4.3.1: Responses on Integrating Other E-Payment Systems

S/N	Variable	Mean	SD
1	GePG acts as an aggregator of all government revenues from Various collection systems	3.64	0.29
2	GePG is channelling all revenues that are collected from other payment and collection systems	4.38	0.57
3	GePG provides interactive interface that links all services Providers which deals with the collection government revenues	4.26	0.91
4	GePG provides multiple channels for their users to choose sustainable or comfortable payment channels	3.73	0.62
5	GePG provides integrate international payment systems	4.31	0.44

Moreover, the participants agree that GePG provides interactive interface that links all services providers which deals with the collections of government revenues, (M= 4.26, S=0.91). In addition, participants agree that GePG provides multiple channels for their users to choose sustainable or comfortable payment, channel, (M=3.73, S= 0.62). Furthermore, the participants agree that GePG provides integrated international payment systems, (M= 4.31, S=0.44).

4.3.2 Control Public Finance.

Table 4.3.2 summarizes responses of civil servants on the control of public finance.

Table 4.3.2: Responses on Control Public Finance

S/N	Variable	Mean	SD
1	GePG controls public finance by increasing transparency for all revenues generated from government sources	3.61	1.02
2	Government has succeeded by Finance Act Law of 2017 to control all collected to be collected through GePG	4.27	0.94
3	GePG controls government payment using Control Number as number for bill payments	4.42	0.83
4	GePG helps in financial planning especially budgeting	3.95	0.84
5	GePG provides integrate international payment systems	3.57	1.19

Data analysis indicate that the civil servants strongly agree that GePG controls public finance by increasing transparency for all revenue generated from government sources (M=3.61, S=1.02). Also the participants agree that government has succeeded by Finance law act of 2017 to control all collected to be collected through GePG, (M = 4.27, S= 0.94). moreover, the participants strongly agreed on that GePG controls government payments using control Numbers as number for bill payments, (M = 4. 42, S= 0.83). Furthermore, participants agreed on that GePG helps in financial planning especially budgeting (M= 3.95, S= 0.84).in addition, participants agreed on the GePG helping in financial planning especially in budgeting, (M= 3.95, S=0.84). Lastly the participants agreed that GePG provides integration on international payment systems, (M= 3.57, S= 1.19).

4.3.3 Facilitating Money Transaction

Table 4.3.3 summarises data on facilitating money transactions.

Table 4.3.3: Facilitating Money Transaction

S/N	Variable	Mean	SD
1	GePG facilitates transaction between service providers and Customers as users of payment system	3.54	0.31
2	GePG facilitates transferring of government income from banks to the central bank as a centre for collection	4.19	0.84
3	GePG facilitates transaction by eliminating the use of cash in government payments	3.86	0.72
4	GePG reduces the transactional time	4.09	0.48
5	GePG has reduced the overall transaction cost	4.38	1.04

Data analysis indicated that civil servants as the participants of the study agreed that GePG facilitates transaction services providers and customers as users of payment system (M= 3.54, S=0.31). Likewise, participants agreed on GePG facilitating the transferring of government income from banks to the central bank as a centre for collection, (M= 4.19, S= 0.84). Furthermore, participants agreed on GePG facilitating transactions by eliminating the use of cash in government payments, (M= 3.86, S=0.72). In account to that participants also agreed on GePG reducing the transaction time (M = 4.09, S = 0.48). Additionally, data indicated that participants agreed on reduction of the overall transaction cost by GePG (M= 4.38, S= 1.05).

Table 4.3.4 Controlling Revenue Collection

Table 4.3.4 presents a summary for the assessment of responses on controlling revenue collection.

Table 4.3.4: Responses on Controlling Revenue Collection

S/N	Variable	Mean	SD
1	GePG controls overall process since initiation of bills, generation of control number to payment	3.17	0.29
2	GePG monitors government income through in secured centralized database	4.01	0.34
3	The system had capability of reconciliation between actual payment from customers and records stored in the system	4.57	0.82
4	The GePG has increased the revenue collection	3.39	0.46
5	The GePG has made a significant improvement in revenue Collection	4.31	0.37

The findings show that the data in table 4.3.4 indicates that civil servants as the participants are neutral on GePG controlling the overall process since initiation of bills, generation of control number to payments (M= 3.17, S= 0.29). However, the participants also agree that GePG monitors government income through in secured centralized database (M=4.01, S= 0.34). Moreover, the participants strongly agree that the system had capability of reconciliation between actual payment from customers and records stored in the system (M= 4.57, S= 0.82). Furthermore, the participants are neutral that the GePG system has increased the revenue collection (M= 3.39, S= 0.46). In addition, participants also agreed that GePG system has made a significant improvement in revenue collection (M= 4.31, S=0.37).

4. 4 The readiness of the public institutions to implement the system.

This section explains the results on the reediness of the public institution to implementing the system. The civil servants as the respondents, agreed that there was training for the users of the system (M= 354, S= 0.31).

Table 4.4: Responses on the Readiness of the Public institution to implement the system

S/N	Variable	Mean	SD
1	There was GePG training for the users of the system	3.54	0.31
2	There is reliable internet system for GePG operations	4.27	0.94
3	There are adequate infrastructure to support GePG	4.16	0.22
4	There are positive attitude among user toward GePG	3.49	0.63
5	Management provides adequate support of GePG	4.16	0.76

Moreover, the participants agreed that there is reliable internet system for GePG operations (m=4.27, S= 0.94). Furthermore, the participants also agreed on that there are adequate infrastructure to support GePG, (M= 4.16, S=0.22). In addition, the participants were neutral on the positive attitude among users towards GePG (M= 3.49, S=0.63). And Lastly the participants agreed that management provides adequate support on GePG (M= 4.16, S= 0.76).

4.5. Discussion of findings.

The analysis of the findings on the research study shows different indications from each objective of the study. Whereas to assess the readiness of the public institutions to implement the system, in which the results are similar with related literature on the use of digital government payment in delivery systems. According to Subash, (2014) supports that digital delivery systems improves efficiency, accountability and transparency and reduces bribery whereas it is strongly agreed that the government is an internal control system to monitor the government revenues, controls revenue collection and facilitates money transaction henceforth accountable to the public. Moreover, The Data on effectiveness of digitizing government payment system on service delivery is being summarized in table 4.3.1, integrating other e - payment systems whereas, the data analysis supports the literature review, as according to Sausi & Mtebe, (2021) discussed GePG as a payment getaway

system in Tanzania that is termed as a public value creation perspective, that through the ministry of finance and planning the Government implemented the Getaway (GePG) system to provide an e-payment gateway platform in order to improve government revenue collection in 2020, as the system was implemented in 660 public institutions and more than 20 commercial banks and mobile money operators. This is also indicated in the findings as a link to all services, and a channel to all revenue that are payed from other payment and collection systems hence an aggregator of all government revenues.

Henceforth integrates other E-payment systems Table 4.3.2, responses of control of public finance, table 4.3.3, responses on facilitating money transaction and table 4.3. 4, on the responses on Controlling Revenue Collection. That adds to the indication of data analysis and supports the literature review of the study. That shows that GePG delivery system controls the finance system, were as the system is used by 28 commercial banks in Tanzania, also 6 mobile networks in making different government revenue payments (Kishura, 2020). Also according to the Tanzania E- government strategy, (2013), the digitization of government service delivery in public institution helps in controlling and management also a roadmap in emphasizing on effective and efficient utilization of existing resources so as to deliver quality and effective services to the public. In addition, the results indicated that there are perceived benefits to the users/ customers and the government for using GePG, whereas the benefits includes the time managing and the reduction of cost and the facilitation of government income with the reduction of theft and non-payment of tax by the public/ users (Raphael, 2018).

And lastly the readiness of the institutions to implement the system as the third objective, the findings are convenient with other related literature discussed in the study, whereas according to Mtebe & Sausi, (2021) found that the revolution of Revenue collection with the GePG

system in Tanzania in its different institutions was a success since through its awareness making and more introduction in different organizations and institution and its public value creation perspective has brought about its positive acceptance of the system. Whereby relates with the findings that indicate the readiness of the Public institution to implement the system.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a comprehensive explanation of the main aspects of the results of the study. Specifically, this chapter provides the key summary, conclusion and recommendations for implementation and further studies based on the results of this study.

5.2 Summary of Findings

The main purpose of this study is to assess the effectiveness of digitizing government payment system on service delivery in public institutions of Arusha region. Specifically, the first specific objective is to assess the use of Digital Government Payment System on service delivery, the second objective was to examine the effectiveness of digitizing government payment system on service delivery and the third objective was to assess the readiness of the public institutions to implement the system. The study was conducted among civil servants in public institution in Arusha.

Moreover, it is indicated that digital government payment system has a positive and huge impact on service delivery in the public institutions of Arusha region. Furthermore, the digitization of payment system on service delivery in public sectors is effective to the users and to the government. In addition, the public and the institutions are ready to implement and use the system in paying and getting different services. Henceforth the GePG system in Tanzania in its different institutions was a success on service delivery and helps in generating a lot of profits for the public institutions and the government in general.

5.3 Conclusion

Based on the data analysis and the findings supported by the related literature review and the empirical evidence concluded that there is a significant positive impact of digital government payment system on service delivery in public institutions in Arusha region.

5.4 Policy Implications

The GePG payment system in Tanzania has been implemented through the law from 2020, that was being introduced by the Minister of finance, whereas different Governmental institutions and organisations used the digital payment for government service delivery that has been a success and has managed to reach different citizens and institutional trust, transparency value and traceability. Nonetheless, there is a lack of integration and self-services facilities in some of the organisations that is found challenging. Hence, there should be more emphasis and enforced policies and strategies on the use of the digitalized system in all the organisations so as to bring more impact and ease the payment activities and make it more accessible while reducing the challenge of hand-to-hand payment to the institutions and organisations.

5.5 Critical Evaluation of the Study.

The main objective of this study is to assess the impact of digital government payment system on service delivery in public institutions of Arusha region, whereas the study was guided by three specific objectives: As to assess the use of Digital Government Payment System on service delivery, whereas through the study has shown that the digitized government payment system in the current world is assessed in many public institutions and government organisations also different money systems and companies including commercial banks and mobile networks. In addition, the effectiveness of digitizing government payment system on

service delivery is also integrated with other payments that are a positive impact and success in relation to the GePG payment system in different institutions. Moreover, controls on public funds, facility money and revenue collection, that related to the influence of perceived usefulness of GePG on revenue collection in Tanzania, that proved to be useful in different service payments of tax in Tanzania. And lastly to assess the readiness of the public institutions to implement the system, in which its indicated that the system is reliable by the users and is being used in many government institutions and organisations in their different payment delivery systems, and the positive attitude towards the users, hence more organisations are joining and more profits and success are increasing through the use of the system. henceforth, positive impact brought about through the digital government service delivery system.

5.6 Recommendations

Based on the results and interpretation supported through empirical evidence, the study has the following recommendations to the public institutions for the use and implementations of the digital government payment system on service delivery.

1. The institutions in relation with the government should ensure the effectiveness of the system to avoid, disruptions during use to the customers that may lead to double payment, and other network disruption or system breakdown.
2. The institutions should be responsive to the problems and challenges on the system connected with their institutions, this will help minimize complaints and grievance by the users and customers hence effectiveness.

3. The government should provide more education, awareness and continuous training to the public on the use of the e-payment system on every innovation so as to avoid complaints and mistakes that can cost institutions and the customers in general.
4. Ensure the more training to the employees in the public institutions, innovate their understanding and continuous trainings to improve their understanding that will help them in performing their daily duties and help their customers for more assistance on the system.

5.7 Areas for Future Research

1. Examining the effectiveness of digitizing government payment systems in Public service delivery systems to public institutions in Arusha region.
2. Examining the effectiveness of digital government payment systems on service delivery systems to the customers and users.
3. Also assessing the influence of digital government payment systems on service delivery system (GePG) in enhancing revenue collection. hence to see the future of the system in facilitating revenue collection.

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APPENDICES

Questionnaire

My name is Ally Bakari pursuing a Master of Science in Accounting and Finance at the Institute of Accountancy Arusha. As a partial fulfilment of the program, I am required to conduct a study in relation to my field of study. Therefore, this study fulfils that purpose.

The main aim of the present survey is to study **ASSESSING THE EFFECTIVENESS OF DIGITIZING GOVERNMENT PAYMENT SYSTEMS ON SERVICE DELIVERY IN PUBLIC INSTITUTION:**

A CASE STUDY OF ARUSHA PUBLIC INSTITUTIONS

I kindly request your assistance to fill this questionnaire. All information will only be used strictly for the research purpose and will be confidential

Your support is highly appreciated

This questionnaire consist of 4 sections 1, 2, 3, and 4.

Section 1: General Information

Section 2: Use of Digital Government Payment Systems on service delivery

Section 3: Effectiveness of Digitalized Government System

Section 4: Readiness of Public Institutions to Implement the System

Post Graduate Studies and Research

Thanks

1. **Gender:** Male Female
2. **Age:** 18-24 25-34 45-54 55-65
3. **Type of User:** Employee Customer IT Expert Agent
4. **Education:** Secondary/Certificate Diploma Bachelor degree Post-graduate
5. **GePG system use:** Less than 3 years 3-5 years More than 5 years

Section 1: General Information

SECTION 2: Use of Digital Government Payment System

The following questions assess the use of digital government payment system. Please rank them accordingly.

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

S/N	VARIABLES	1	2	3	4	5
1	GePG integrates other e-payment systems					
2	GePG facilitates money transaction between various parties					
3	GePG controls revenue collection					
4	GePG is an internal control system to monitor government revenue and spending					
5	GePG helps to control public finance					

SECTION 3: Effectiveness of Digitalized Government Payment System

Please indicate your selections, based on their level of importance, by marking [x],

using one of the following:

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

S/N	INTEGRATING OTHER E-PAYMENT SYSTEMS	1	2	3	4	5
1	GePG acts as an aggregator of all government revenues from various collection systems					
2	GePG is channelling all revenues that are collected from other payment and collection systems					
3	GePG provides interactive interface that links all service providers which deals with the collection government revenues					
4	GePG provides multiple channels for their users to choose suitable or comfortable payment channel					
5	GePG provides integrate international payment systems					
S/N	CONTROL PUBLIC FINANCE	1	2	3	4	5
1	GePG controls public finance by increasing transparency for all revenues generated from government sources					
2	Government has succeed by Finance Act Law of 2017 to control all collection to be collected through GePG					
3	GePG controls government payment using Control Number as number for bill payments					

4	GePG helps in financial planning especially budgeting					
5	GePG has increased the control of public revenue and spending					
S/N	FACILITATING MONEY TRANSACTIONS	1	2	3	4	5
1	GePG facilitates transaction between service providers and customers as users of payment system					
2	GePG facilitates transferring of government income collected from banks to the Central Bank as a centre for collection					
3	GePG facilitates transaction by eliminating the use of cash in government payments					
4	GePG reduces the transactional time					
5	GePG has reduced the overall transaction cost					
S/N	CONTROLLING REVENUE COLLECTION	1	2	3	4	5
1	GePG controls overall process since initiation of bills, generation of control number to payment.					
2	GePG monitors government income through in secured centralised database					
3	The system had capability of reconciliation between actual payment from customers and records stored in the system					
4	The GePG has increased the revenue collection					
5	The GePG has made a significant improvement in revenue collection					

SECTION 4: Readiness of the Public Institutions to Implement the System

Please indicate your selections, based on their level of importance, by marking [x],

using one of the following:

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

S/N	VARIABLES	1	2	3	4	5
1	There was GePG training for the users of the system					
2	There is reliable internet system for GePG operations					
3	There are adequate infrastructure to support GePG					
4	There are positive attitude among user toward GePG					
5	Management provides adequate support of GePG					

Thank you very much for taking the time to complete this survey. Your feedback is valued and very much appreciated!

Research Budget

EXPENSES DETAIL	COST
PRINTING AND STATIONARY	200,000/=
TRANSPORT EXPENSES	50000/=
MEAL AND ACCOMODATION	500,000/=
COMMUNICATION EXPENSES	30,000/=
PURCHASE OF DATA AND BOOKS	50,000/=
TOTAL	830,000/=

Working Schedule

Activity	1 st Week	2 nd Week	3 rd Week	4 th Week	5 th Week	6 th Week	7 th Week
Proposal Presentation							
Research context, history, and background of research problem							
Develop and write a document on possible approaches to be used							
Contact experts in the field concerning possible approaches							
Refine the research question							
Review the proposal requirements and revise proposal appropriately							
Print final proposal copy							
Submit proposal							