

ABSTRACT

Electronic payments are one of the technologies that has been significantly affected in the field of business. Electronic payments have greatly revolutionized how businesses conduct their operations and transactions by making payments of goods and services a convenient and flexible process. However, despite the potential benefits posed by electronic payments especially to financial institutions, several Government Institutions like Public Sectors in Tanzania such as TFS in Tanzania have been lagging in adopting this technology. It is against this backdrop that this research purposed to investigate factors influencing the adoption of electronic payments by Public Sectors in Tanzania such as IFS. In fulfilling this objective, this research was guided by three objectives; assessing the extent to which Public Sectors in Tanzania such as TFS, have adopted electronic payment systems, identifying the key factors influencing the uptake of the electronic payments by the Public Sectors in Tanzania such as TFS, and identifying the main challenges and benefits associated with the adoption of electronic payment systems by the Public Sectors in Tanzania such as TFS. In assessing these objectives, a descriptive research design was adopted in which a census of Public Sectors in Tanzania such as TFS, Meru/USA was studied. Questionnaires were used to collect data from the head of payments, who's in this study are called Public Sectors in Tanzania such as TFS officials/Staff. While the interview was used in the collection of data from Public Sectors in Tanzania such as TFS customers. The collected data was then coded and inputted on SPSS version 25 for descriptive and inferential statistical analyses. The findings revealed that Public Sectors in Tanzania such as TFS, has adopted a range of electronic payment methods such as the use of control numbers, electronic fund transfers, bulk cash deposit machines, and mobile TFSing applications. Of these technologies, electronic fund transfer payment methods were found to be the most widely adopted. Additionally, the study found that information security, infrastructure, technology, regulatory framework, and top management support positively influence the uptake of electronic payment technologies by the Public Sectors in Tanzania such as TFS. Moreover, the study found that adoption of these technologies faces the following challenges; inadequate legal and regulatory frameworks, outdated technologies, poor infrastructure, connectivity issues, poor technologies, inefficient customer care services, time-consuming technologies, and poor infrastructure associated with accessibility, connectivity, and usage. Therefore, to improve the uptake of electronic payment systems in Public Sectors in Tanzania such as TFS, these challenges need to be addressed. As such it is recommended that the government should formulate and enforce regulations that provide conducive legal and regulatory frameworks for the adoption of epayment to Public Sectors in Tanzania such as TFS.

Mzinyo Joseph brown