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### E-administration and Increased Revenue in Nigerian Universities: An analytic of the Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities

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#### Abstract

There has always been a need for reformations in university administration due largely to the quantity of services provided by the citadel of learning. The traditional means of university administration have come under serious scrutiny questioning its potency towards driving the institutions of higher learning to greater height. Based on the need to serve the university community better as well as in the bid to enthrone efficiency in Nigerian universities, the need for e-administration has arisen. The study was quantitative in nature as data were gotten from the primary sources of mainly questionnaire and observation. We equally adopted secondary source for our data collection. The study utilized the theory of Change Game as the framework of analysis. Based on this the study found out that; there is significant positive relationship between electronic payment and fund

administration in Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities. The study recommended that; there is urgent need for the school management in collaboration with TeTfund and the government at the state and federal levels as well as private organizations to systematically expand the necessary ICT infrastructure by promoting the development of necessary technologies, recruiting experts and expanding high speed information network as they will foster a strong foundation for e-services in these Universities. Finally, concerted efforts should be made to provide well equipped e-library as well as examination centers to cater for the needs of a full technologically based examination as such would drastically reduce the physical and mental stresses involved in examinations as well as forestall examination malpractices.

**Keywords:** E-administration, Revenue, Technology, Universities, Management

#### 1. Introduction

It is factual that public administration has remained the hub around which the functioning of any government revolves (Ezeh, 2016). In Nigeria and indeed most developing countries, it has always been the engine of the very existence of any meaningful government through its continuous day to day engagements in the activities of government for the transformation of government policies into concrete reality. The existence of any government has always been the provision of essential services to the people and at times with the most minimal cost.

One would have expected that the promises and aspiration with which ICT was embraced in Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities it would to a large extent increase their revenue base as most; if not all payments accrued to them have been made possible electronically. But the reverse becomes the case as the Universities management has always encountered the challenges of revenue mobilization to embark on capital projects, due to the activities of certain corrupt officials who go out of their way to siphon some of these dues with reckless abandon. This is worrisome as the very reason for electronic payments is being queried. Like Wildavsky (1987), rightly observed "finance is the life blood of any organization". By implication, lack or shortage of fund will totally result to administrative malady in these institutions under study.

Mostly however, payment of school fees, course registration and Computer Based Test (CBT) have continued to suffer several lapses ranging from duplication, untimely verification, slow network, high service cost on the part of the students, e-unreadiness, paucity of trained professionals, lack of technical know-how on the part of both the students and the staff.

More so, Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities has as a matter of fact still experience manual staff appointment, confirmation, regularization, promotion, sanction and appraisal. In this situation, mostly during appraisal for promotions, the staff of Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities (academic and nonacademic) are seen hurrying from one business centre to another in a bid to make available copies that will be taken to the appraisal

committee. The practice is equally demanding as well as tasking to the appraiser who is expected to open the documents from page to page in order to make inputs.

Despite the enormous opportunities of ICTs as a means of efficient and effective public service delivery, the situation on the ground in Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities is not quite rosy. There is no doubt therefore, that ICTs initiative as a means for administrative reform in the public service, which is heralded as the new way for improving service delivery is threatened. Sadly, this is the situation in many developing countries. This is why Waema (2016:25), observed painfully that most e-administration projects or initiatives in Nigeria have not achieved the often-quoted outcomes. According to him, the Gartner Group in 2012 reported that "more than 60 percent of all e-administration initiatives (in Nigeria) either fail or fall short of expected outcomes" Saxena (2017), subsequently argued that in spite of the worldwide diffusion of e-government initiatives, achieving the claimed benefits of e-governance has not been easy due to various technological and organisational reasons. Heeks (2013), had also noted that e-administration projects often fail either totally or partially to achieve their objectives, despite their initial successes. He observed that in developing countries, the implementation of e-government fail, with 35 percent being classified as total failures and 50 percent as partial failures.

## 2. Theoretical Orientation

This study is anchored on the theory of Change games which is subsumed under a general Meta-theory of e-government as propounded by Heeks and Bailur (2007). The changing world occasioned by the application of ICT has brought about the need for a paradigm shift. The basic tenet of the theory of change games is that it highlights that informal culture and settings of a polity or government organization will change through the use of information technology. New technologies change 'the game' or the 'playing rules'. Taylor and Bellamy (2000), have tried to catch these changing games by making use of the concept of the 'information polity'. The information polity refers to the idea that new institutional arrangements may emerge: existing flows and relationships are rearranged or ended, while new flows and relationship are established, thereby crossing all kinds of boundaries. The information polity idea tries to express that all such changes are directed at the ICT driven re-allocation of intelligence of public services within and outside public sector organizations.

The idea of a change game is also put forward in the idea of the infocracy (Zuurmond, 1994; see also Zuurmond & Snellen, 1997). The infocracy refers to a paradigm shift from a Weberian reified physical structure of knowledge processing, as a basis for the functions and activities, to a knowledge repository that act as a somewhat indistinct window of opportunity for all kinds of functions and activities that cross organizational borders. As a result of this shift Zuurmond argues that the dominant change game in a government organization or a policy sector is the design of the information infrastructure, which enables the seamless exchange and sharing of information and knowledge within an organization or between organization. As an outcome of this change game also the character of public service bureau cries has changed as well as the role of especially street level bureaucrats within them. Bovens and

Zouridis (1999), has demonstrated that due to the dominant role of ICT in the handling of individual cases, street level bureaucracies have changed into system level bureaucracies. In these system level bureaucracies, the traditional discretionary power that street level bureaucrats have in tasks-oriented bureaucracies has been transferred to the people that design how ICT and the supporting ICT infrastructure is being used to take over the decision-making process of these street level bureaucracies. In doing massive public service bureaucracies look like information refineries, in which permanently information is being processed full-automatically, according to the design parameters that lay behind refinery process. In this change game we see that the playing rules have changed in bureaucracies in favour of the people who are able to determine under what conditions what kind of information and knowledge is being used, exchanged, processed and shared.

The applicability of the change games theory to this study on e-administration and service delivery in Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities can be deduced from the basic tenets and postulations of the theory which is an attempt to introduce the use of information and communications technology (ICT) into the public organizations to enhance effective and efficient service delivery. Just as Taylor and Bellamy (2001), have tried to catch these changing games by making use of the concept of the 'information polity'. The information polity refers to the idea that new institutional arrangements may emerge: existing flows and relationships are rearranged or ended, while new flows and relationship are established, thereby crossing all kinds of boundaries. The information polity idea tries to express that all such changes are direct at the ICT driven re-allocation of intelligence of public services within and outside public sector organizations. This is the argument of introducing electronic governance to public service delivery which is the changing of the games or better still the status quo will ensure that the delivery of public goods and services are not business as usual instead there will be a drastic change in the way and manner in which services rendered to the masses are executed to align with its name theory of change games.

Dunleavy (2005), equally argues that the nature of e-government can be understood as the co-evolution of technological developments with organizational changes in public administration, the embracement of new managerial and governance ideologies and changes in the information behavior in society and this is what the change games theory is all about. It entails according to Dunleavy et al (2005), that the introduction of Information and Communication Technologies (ICT) into the day-to-day administration of government will in no small way change the crude and traditional means of service delivery and will ensure that service delivery is scientifically measured using technologies so as to ensure the elimination of redundancy in the part of the employees while setting electronic means of measuring input to output.

## 3. E-transaction and Increased Revenue

The relevance of electronic transaction on increased revenue generation is aptly captured in this section. Delali (2018) in Fiallos and Wu (2017) noted that the arrival of the internet has taken electronic payments and transactions to an exponential growth level. Consumers could purchase goods from the internet and send unencrypted credit card numbers

across the network, which did not provide much security and privacy. But a wide variety of new secure network payments schemes have been developed as consumers became more aware of their privacy and security.

In a study by Okifo and Igbunu (2015), on Electronic Payment System in Nigeria: Its Economic Benefits and Challenges, argued that the arrival of the internet has taken electronic payments and transactions to an exponential growth level. Consumers could purchase goods and services from the internet and send unencrypted credit card numbers across the network, which did not provide much security and privacy. However, wide variety of new secure network payment schemes have been developed as consumers became more aware of their privacy and security. The benefits of e-payment are unquantifiable in that it would galvanize Nigeria into a cashless society and elimination of fear of the unknown. Though e-payment is faced with challenges, like public acceptability, lack of uniform platform being operated by banks, lack of adequate infrastructure and issues of security, with the proper use of e-payment system, corruption which is a cancer in government arena will be holistically addressed.

A study by Kinuthia and Akinnusi (2016) found that the barriers to e-commerce development are; Economic, Social, Telecommunications infrastructure barrier, legal/political, individual and organizational barriers. The first three variables are positively but moderately correlated with each other, while with the exception of telecommunications infrastructure, others are poorly correlated with individual and organizational barriers. As expected, the latter two correlate moderately with each other. The regression analysis suggests that telecommunications infrastructure barriers hold the key to unlocking the expansions of e-commerce in Kenya, as a decrease in this area would have multiplier effects on the other barriers. The study recommended that the government has a vital role to play in reducing the first four barriers, which are all external to organizations, while at the organizational level, organizations should set (e-commerce) goals and objectives that are well spelt out; build human organizational capital structures to facilitate good working relationships and provide training on e-commerce to minimize resistance and blocking of new changes in organizations.

A study by Nyongesa (2017) argued on the need for a decentralized ICT based tax collection systems and offices in the sub-counties in adoption of differentiation strategies in revenue collection role in Mombasa County. Among other strategies was; the remission of cash to the nearest bank and not to the cash offices, improved tax rates, widened the tax base, devolution of tax base to county government departments, improved controls on management of cash. However, the use of automation of revenue collection system would widely increase the revenue collection. The study recommends that the County Government of Mombasa needs to automate its revenue collection, through partnering with the regional banks whereby the tax payers will be given option of paying county fees through mobile money or branded credit cards via new revenue collection system. The study also recommended the development of revenue management capacity by training qualified personnel, established proper revenue management mechanisms, so as for the County to provide quality services to the people.

Muema (2017) study indicated that Nairobi County and the parking industry were generally ready to adopt the mobile parking management system, although as with any technological adoption it was bound to face some barriers which could be overcome. A study by Kinyanjui and Kahonge (2013) revealed that the use of e-payment by mobile phone-based technology in mobile parking increase parking fees collection. However, there is need to develop an application to control traffic flow, allocation and availability of parking space within the streets of Nairobi, which is a major concern to every motorist.

Otieno (2013) study found out that there is a relationship between Information Systems (IS) and both efficiency and effectiveness in revenue collection, and again, that there is a strong positive relationship between Internal Control Systems and revenue collection. However, resistance to change by the council staff was derailing the full implementation of IS. The study is useful to the present study for full integration of IS, and more specifically e-payment system, in revenue collection. A study by Wahab (2012) established that the adoption and use of the e-payment system was found to be low mainly due to the inadequate availability of point-of-sale terminals at shopping points among others. These are affecting the perceived ease of use even though the perceived usefulness of e-payment systems is strongly present among individuals and businesses. The study recommended customer education and wide spread deployment of e-payment point of sale terminals to merchants.

Accordingly, Kayaga's (2010) study showed that new technology alone is not sufficient if the government does not recognize the need for skilled tax officials. The scholar further avers that, effective tax administration requires qualified tax personnel with requisite skills to maintain these systems and operate them to their fullest potential. Simiyu's (2010) study also indicated that tax officers accepted bribes when offered to reduce tax liability and demand for bribes when they visited, a situation that hugely affected revenue collection in Nairobi County, Kenya. Gikandi and Bloor (2010) study found that some factors tended to inhibit the adoption of e-commerce in Kenya. These include; lack of resources, constant change in technology, time available to develop systems, the lack of spread of accessibility and use of Internet by the general population, especially in the rural areas. Organizational, governmental and developmental issues were also identified as constraints to the adoption of e-commerce in the banking sector in Kenya. The study observed that e-banking introduced new risks requiring new risk management strategies, including Internet security, customer and legal related issues. The study concluded by emphasizing the role of Kenya Government in achieving a secure environment for e-banking activities by; putting in place clear laws, rules and regulations and providing relevant technical training to the regulatory authority to empower them to enforce the laws effectively.

The study by Rocheleau and Wu (2005) found that some of the most challenging e-government applications involve allowing citizens and other customers to conduct financially related transactions electronically with governments on a 24-hour, 7-day a week basis. Generally, usage rates are low, demonstrating that there is a gap between the potential and reality of this form of e-government. Statistical tests showed that convenience fees have a negative effect on usage rates.

The governments can affect usage rates by providing incentives to employ online transactions and/or penalties for making payment by manual methods. Governments may also improve their usage rates by making their websites and applications accessible and easy-to-use as well as by extensively marketing these applications.

A study by Moulder (2005) showed that most county governments had plans to offer online payment of utility bills, fees and fines. Norris & Moon (2005) point out that the percent of governments adopting e-payments financial transactions should have jumped by 32 per cent between 2000 and 2002 but the actual increase was only 6.5 percent. There are significant obstacles to offering online services which included; lack of IT staff and financial resources; issues of security and convenience. This finding could reflect their interest in developing online transaction systems. The study by Kaburia (2004) found out that lack of suitable e-Payment alternatives was a critical challenge to the growth of e-commerce in Kenya. An e-Payment model suitable for individuals in Kenya was proposed. Perlman (2001) established that the use of third-party vendors has allowed counties without large ICT resources to implement an online ticket-paying system. This shows that small and moderately-sized cities can experience success through use of vendors and cooperative efforts of pooling resources. Digital money has significant benefits for financial institutions, banks and merchants (Fiallos & Wu, 2005). Digital Money is an electronic payment technology, which can provide anonymous flexible electronic payment, like paper cash, but with added security requirements needed for internet transactions.

In a related work by Lee, Choi and Rhee (2003), a secure electronic cash system can guarantee anonymity of legitimate users but also provides traceability about illegally issued cash or laundered money. If illegal activity did take place, it can cancel anonymity of the digital cash in order to protect the bank. Lee, Oh & Lee, (2004) added that since digital money can trace double spending, and double spending protects content by exposing the double spender's identity, digital cash is a fool proof way of guarding against illegal redistribution of intellectual property and materials. Digital money can also be used to deter illegal content copying and distribution by inserting tracing content factors into the digital cash payment scheme that prevents users from individual replication activity, (Lee, Oh & Lee, 2004). By using this function, legal, anonymous purchasers can spread contents to other paying anonymous users while abiding by copyright laws. Using digital money in industries like digital entertainment can increase the demand for products through easier and safer dissemination channels. Digital money can trace who is illegally reproducing and distributing copyrighted intellectual material, therefore increasing security for authors and at the same time deferring lost revenue and sales for digital media entertainment companies (Lee, Oh & Lee, 2004).

Digital Media entertainment, as well as property providers and distributors, can also implement this technology and its safety features in order to ensure greater copyright compliance between consumers (Fiallos & Wu, 2005). By adopting such a method of payment and distribution, software and intellectual property piracy can be halted and eventually eliminated. Digital money can provide financial institutions with decentralized structures, faster transaction

and decision-making processes and more cost-effective ways of doing business.

Electronic payments as argued by (Tadesse & Kidan 2005) have a significant number of economic benefits apart from their convenience and safety. These benefits when maximized can go a long way in contributing immensely to economic development of a nation.

Automated electronic payments help deepen bank deposits thereby increasing funds available for commercial loans- a driver of all of overall economic activity. According to Tadesse & Kidan (2005), efficient, safe and convenient electronic payments carry with significant range of macro-economic benefits. "The impact of introducing electronic payments is akin to using the gears on a bicycle. Add an efficient electronic payments system to an economy, and you kick it into a higher gear. Add better controlled consumer and business credit, and you notch up economic velocity even further" (Tadesse & Kidan 2005).

While the high level of cash transactions creates an opportunity for the electronic payment industry, it also imposes a cost on local economics. Cash has to be minted, securely transported, counted and reconciled, kept secure and maintained for re-use time and time again. The per-payment cost is high, and will always remain high whereas the costs of electronic system are fixed. Once the infrastructure has been built, the costs per transactions is very low.

When cardholders use their cards at the point of sale, they are helping to keep money in the banking system. EPS can help displace shadow economies, bring hidden transactions into the banking system and increase transparency, confidence and participation in the financial system. Tadesse & Kidan (2005) observed that there is a correlation between increase in point of sales volumes and rise in demand deposits. Automated electronic payments act as a gateway into the banking sector and as a powerful engine for growth. Such payments draw cash out of circulation and into the bank accounts, providing low-cost funds that can be used to support bank lending for investment- a driver of overall economic activity. The process creates greater transparency and accountability, leading to greater efficiency and better economic performance.

Electronic payment is very convenient for the consumer. In most cases, you only need to enter your account information- such as your credit card number and shipping address- once. The information is then stored in a database on the retailer's web server. When you come back to the website, you just log in with your username and password. "Completing a transaction is as simple as clicking your mouse: All you have to do is confirm your purchase and you are done." Worku (2010) emphasized the fact that electronic payment lowers costs for businesses. The more payments that is processed electronically, the less money is spent on paper and postage. Offering electronic payment can also help businesses improve customer retention. "A customer is more likely to return to the e-commerce site where his or her information has already been entered and stored".

According to Tadesse and Kidan (2005), electronic payments can thus lower transaction costs stimulate higher consumption and GDP, increase government efficiency boost financial intermediation and improve financial transparency". They further added that "Governments play a

critically important role in creating an environment in which these benefits can be achieved in a way consistent with their own economic development plans”.

The introduction and use of electronic payment instruments holds the promise of broad benefit to both business and consumers in the form of reduced, greater convenience and more secure reliable means of payment and settlement for a potentially vast range of goods and services offered worldwide over the internet or other electronic networks. One such benefit is that electronic payments enable bank customers to handle their daily financial transactions without having to visit their local bank branch. Electronic payments products could save merchants time and expense in handling cash (Appiah & Agyemang, 2007).

The resource cost of a nation’s payment system can account for 13% of its GDP. Since most electronic payments cost only about one-third to one-half as much as paper-based non-cash payment, it is obvious that the social cost of a payment system could be considerably reduced if it is automated (Appiah & Agyemang, 2007).

Automating and streamlining electronic payments made from self-serve channels such as Automated Tele Machines, branch office terminals and point-of-sale (POS) systems can reduce paper-based errors and costs.

A research work carried by Visa Canada Association in collaboration with Global Insight revealed that electronic payments provide transactional efficiency to consumers, merchants, banks and the economy. Electronic payments have contributed \$107billion to the Canadian economy since 1983 and represents nearly, 25% of the \$C437 billion cumulative growth in the Canadian economy over the same period (Delali, 2010). Over the same two decades, \$C60 billion of the increase in personal consumption expenditures was directly attributable to electronic payments, with credit card holding a commanding share of this growth (\$C49.4 billion) over debt cards (\$C10.4 billion) (Delali, 2010).

Nigeria is lagging way behind most of the world in the general quest to boost micro economic activity by reducing the role played by physical cash in daily transactions and by encouraging the creation of cashless society, this can be averted (Dankwambo, 2009). However, experts in the financial sector have stressed that unless something radically innovative, functional and savvy is introduced, which accounts for attitudes as well as the huge un-banked population, the country’s dream of building a functionally cashless society in the shortest possible time could be elusive (Dankwambo, 2009).

**4. Methodology**

In studying the e-administration and service delivery in Nigerian Universities with specific emphasis on Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities the study adopted survey and documentary research designs. The research is designed to depend on qualitative and quantitative methods of data gathering and analysis. Thus, qualitative-descriptive and statistical methods of data analysis were adopted.

To generate the relevant data for this study, we adopted qualitative method based on the analysis of documents to generate secondary data and unstructured questionnaire to generate primary data. We equally utilized primary data for this study. Primary data refer to data observed or collected from first-hand sources by the researcher. To generate primary data for this study, we adopted the use of

unstructured questionnaire. The instrument for data collection was the questionnaire designed to reflect a modified (5) points Likert Scale: Strongly Agree (SA)-5 Points; Agreed(A)- 4 Points; Disagree(D)- 3 Points; Strongly Disagree (SD)- 2 Points and Undecided (UD)- 1Point.

The study was carried out in Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities.

The target population used in this study includes the students and employees of Chukwuemeka Odumegwu Ojukwu and Nnamdi Azikiwe Universities. The research population for this study includes the students and employees of Chukwuemeka Odumegwu Ojukwu and Nnamdi Azikiwe universities. Chukwuemeka Odumegwu Ojukwu University has a total of 16,175 students and 1185 employees (Academic and non-academic) as at the 2017/2018 academic session. On the other hand, Nnamdi Azikiwe Universities has a population of 24,706 during the 2017/2018 academic year. More so, from the Personnel Department of Nnamdi Azikiwe University, there are two thousand, three hundred and seventy (2,370) staff including the academic and nonacademic staff of the institution. Giving a total population of Forty-four thousand (44,436).

**4.1 Presentation Analysis and Interpretation of Data**

**Table1:** Respondents’ Demographic Variables

1 Age distribution					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	17	3.9	3.9	3.9
	26-30	63	14.3	14.4	18.3
	31-41	148	33.6	33.9	52.2
	42-49	111	25.2	25.4	77.6
	50-Above	98	22.2	22.4	100.0
	Total	437	99.1	100.0	

Source: SPSS Output 2022

The table above shows that respondents whose age bracket falls between 18-25 years were seventeen (17) which represent 3.9 percent. This is followed by those with age bracket of 26-30 years with sixty-three (63) which represents 14.4%. Also, those within age bracket of 31-41 years were one hundred and forty-eight (148) which represents 33.9%. Those within 42-49 were one hundred and eleven which represents 25.4 percent. However, those with age bracket of 50-above were ninety-eight which represent 22.2%. The implication of this age distribution is to enable us to check if the questionnaire was directed to the right age group.

**Table1:** Respondents’ Demographic Variables

2 Sex Distribution					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	251	56.9	57.4	57.4
	Female	186	42.2	42.6	100.0
	Total	437	99.1	100.0	

Source: SPSS Output 2022

The above table reveals that the two hundred and fifty-One of the respondents which represents fifty-seven (57.9) persons were male respondents, while one hundred and eight-six (186) respondents which represent 42.6% were female respondents. By implication, male respondents were more than female respondents by 14.8% in our selected population sample for this study. The implication of this is to enable us

to know the number of female and male that successfully returned their questionnaire.

**Table1:** Respondents' Demographic Variables

3 Marital Status Distribution					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	122	47.4	17.9	47.8
	Single	209	27.7	57.8	75.7
	Divorced	48	10.9	11.0	86.7
	Widower	32	7.3	7.3	94.1
	Others	26	5.9	5.9	100.0
	Total	437	99.1	100.0	

Source: SPSS Output 2022

In the table above, out of the four hundred and thirty-seven (437) respondents, two hundred and nine (209) of the respondents were single. While one hundred and twenty-two (122) respondents which represent 27.9 percent are married. Forty-eight respondents (48) which represent 5.6 were divorced, while widower was thirty-two, which represent 7.3. Others were twenty-six which represents it 5.9. Thus, marital status table help us to know the number of single, married, and divorce respondents that answered the distributed questionnaire.

**Table1:** Respondents' Demographic Variables

4 Highest Educational Level Distribution					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary	88	20.0	20.1	20.1
	Tertiary (diploma)	143	32.4	32.7	52.9
	Tertiary (degree)	144	32.7	33.0	85.8
	Tertiary (professional)	62	14.1	14.2	100.0
	Total	437	99.1	100.0	

Source: SPSS Output 2022

The table above indicates that eighty-eight (88) respondents which representing 20.1% percent maintain to acquired secondary school certificate while 32.7% percent of the respondents which represents one hundred and forty-three (143) Tertiary (Diploma). However, one hundred and forty-four which represent 33.0 percent either have Tertiary (degree). The respondents that have tertiary (Professional) are numbered 62 which represent 14.2%. This, as the one of demographic item helps us to identify the education qualification of the respondent.

**Table 2:** Electronic Payment of Fees in the University Brings About Proper Accountability of Fund

3 Marital Status Distribution					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	270	47.9	61.8	61.8
	A	134	23.8	30.7	92.4
	SD	19	3.4	4.3	96.8
	D	8	1.4	1.8	98.6
	U	6	1.1	1.4	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above indicates that two hundred and seventy (270) respondents which represents 61.8% strongly agreed that electronic payment of fees in the university brings about proper accountability of fund., while 30.7% of the respondents which represents one hundred and thirty-four

(134) agreed that electronic payment of fees in the university brings about proper accountability of fund. Nineteen (19) respondents which represent 4.3% strongly disagreed on the fact that electronic payment of fees in the university brings about proper accountability of fund. Whereas eight (8) respondents which represent 1.8% disagreed that electronic payment of fees in the university brings about proper accountability of fund. Finally, six respondents which represents 1.4% maintain undecided. However, from the above responses it is very explicit that electronic payment gives way to accountability, because it will give a total income generated in a day. Payment through remita has aided it.

**Table 3:** There is Increased Fund Generation Due to The Online

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	122	21.6	27.9	27.9
	A	268	47.5	61.3	89.2
	SD	31	5.5	7.1	96.3
	D	12	2.1	2.7	99.1
	U	4	.7	.9	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above indicates that one hundred and twenty-two (122) respondents which representing 27.9% agrees strongly that there is increased fund generation due to the online payment while 61.3% of the respondents which represents two hundred and sixty-eight (268) agreed that there is an increased fund generation due to the online payment. Furthermore thirty-one (31) respondents which represent 7.1% of the respondents are undecided on the basis that there is increased fund generation due to the online payment, while twelve (12) which represents 12.7% disagreed that there is increased fund generation due to the online payment and lastly, four (4) of the respondents which represents 9. % were undecided. The above response laid a clear cut on the increase of fund through online payment. When payment is been done manually the tendency that the fund might not reach to the final destination is 99%. Therefore, online payment is one of the innovations of the 21<sup>st</sup> century which is more efficient, affordable and has reduced the cost of payment.

**Table 4:** Online Payment of Fees reduces stress of going to the Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	83	14.7	19.0	19.0
	A	190	33.7	43.5	78.7
	SD	71	12.6	16.2	96.1
	D	76	13.5	17.4	96.1
	U	17	3.0	3.9	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above indicates that eight-three (83) respondents which representing 19.0% agrees strongly that online payment of fees reduces stress of going to the bank, while 43.5% of the respondents which represents one hundred and ninety (190) agreed that online payment of fees reduces stress of going to the bank. 16.2% of the respondents which represents seventy-one strongly disagreed that online payment of fees reduces stress of going to the bank. Seventy- six (76) respondents which represent 17.4%

disagreed that online payment of fees reduces stress of going to the bank. 3.9% of the respondents which represents seventeen respondents were undecided. Stress free is one of the best aspects of online payment. Almost all the transactions can be done with the help of your smart phone. Someone can make transaction worth of millions of naira without visiting the banking hall. This has made payment very easy and affordable to students and entire management.

**Table 5:** There is regular Payment of salary due largely to Electronic Payment of Student Fees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	21	3.7	4.8	4.8
	A	59	10.5	13.5	18.3
	SD	187	33.2	42.8	61.1
	D	170	30.1	38.9	100.0
	U				
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above shows that twenty-one (21) respondents which represents 4.8% agree strongly that there is regular payment of salary due largely to electronic payment of student fees, while 13.5% of the respondents which represents fifty-nine (59) also agree that there is regular payment of salary due largely to electronic payment of student fees. Furthermore, one hundred and eighty-seven (187) respondents which are 42.8% are undecided on the fact that there is regular payment of salary due largely to electronic payment of student fees, while 39.9% of the respondents which is one hundred and seventy (170) disagreed that there is regular payment of salary due largely to electronic payment of student fees. Lastly, no respondents responded to undecided. The respondents were indifferent here because of their response. They maintained that regular payment of salary cannot be attributed to electronic payment of student fees, but it depends on the management entirely. They further argue that in as much as student make online payment, management can still choose to delay salary if there is any time, they want to fix for payment of salary.

**Table 6:** The School can now boost of better Fund Administration due to Online Payment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	179	31.7	41.0	41.0
	A	134	23.8	30.7	71.6
	SD	40	7.1	9.2	80.8
	D	45	8.0	10.3	91.1
	U	39	6.9	8.9	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above indicates that one hundred and seventy-nine (179) respondents which representing 41.0% agreed strongly that the school can now boost of better fund administration due to online payment, while 30.7% of the respondents which represents one hundred thirty-four (134) agreed to the fact that school can now boost of better fund administration due to online payment. Forty (40) respondents which represent 9.2% revealed strongly decided that school can now boost of better fund administration due to online payment. Forty-five (45) respondents which represent 10.3% disagreed to the fact that school can now boost of better fund administration due to online payment, while

thirty-nine (39) respondents which represent 8.9 % were undecided to that effect. However, from the response, the schools can now boast of better fund administration due to online payment if the management of these institutions handles it properly. It is better when one was account created for the entire payment unlike having multiple accounts through which fund can be siphoned.

**Table 7:** Every single money meant for the school is easily accounted for as a result of online payment system

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	209	37.1	47.8	47.8
	A	97	17.2	22.2	70.0
	SD	68	12.1	15.6	85.6
	D	40	7.1	9.2	94.7
	U	23	4.1	5.3	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above maintained that two hundred and nine (209) respondents which represents 47.8% agree strongly that every single money meant for the school is easily accounted for as a result of online payment system, while 22.2 % of the respondents which represents ninety-seven (97) also agreed that every single money meant for the school is easily accounted for as a result of online payment system. Furthermore, 15.6% which represents sixty-eight (68) strongly disagree that every single money meant for the school is easily accounted for as a result of online payment system, while 9.2% of the respondents which represents forty (40) disagreed that every single money meant for the school is easily accounted for as a result of online payment system. Finally, twenty-three (23) respondents which is 5.3% maintained undecided. Online payment makes accounting to be transparent, easily traceable and accounted for. Online payment has transformed the system of administration and has been viewed in the global context, as a means for achieving good governance and for enhancing quality service delivery to the public.

**Table 8:** Electronic Payment of dues Reduces Unnecessary Wastages

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	61	10.8	14.0	14.0
	A	275	48.8	62.9	76.9
	SD	43	7.6	9.8	86.7
	D	33	5.9	7.6	94.3
	U	25	4.4	5.7	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above shows that sixty-one (61) respondents which represent 14.0% strongly agree that electronic payment of dues reduces unnecessary wastages while 62.9% of the respondents which represent two hundred and seventy-five (275) persons agreed that electronic payment of dues reduces unnecessary wastages. Forty-three (43) persons, who represent 9.8%, strongly disagree on the fact that e-payment of dues reduces unnecessary wastages, while thirty-three (33) persons who represent 7.6% disagreed that electronic payment of dues reduces unnecessary wastages. Lastly, twenty-five persons who represent 5.7% maintained undecided. This question tries to ascertain the benefits of online payment. The benefits of e-payment are

unquantifiable in that it would galvanize Nigeria into a cashless society and elimination of fear of the unknown. The online payment has gone a long way in reducing the cost attached to older method of transaction. Someone can sit in the comfort of his home/office and carry out a transaction without any fear.

**Table 9:** Electronic Payment easily eliminates forgery undertaken by some Students

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	339	60.1	77.6	77.6
	A	47	8.3	10.8	88.3
	SD	23	4.1	5.3	93.6
	D	9	1.6	2.1	95.7
	U	19	3.4	4.3	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The tables above showcase those three hundred and thirty-nine (339) respondents which represent 77.6% strongly agreed that electronic payment easily eliminates forgery undertaken by some students, 10.8% of the respondents which represent forty-seven (47) respondents agreed that electronic payment easily eliminates forgery undertaken by some students. Twenty-three represent 2.1%, disagree that electronic payment easily eliminates forgery undertaken by some students, while nineteen (19) respondents which represents 4.3% were undecided on the fact that electronic payment easily eliminates forgery undertaken by some students. The question is in the past, a student will spend four or five years in the University without paying a single school fee. Many students graduated through this shady way; most times aided by staff. But recently it is very difficult for a student to manipulate his/her way out, even those that tried were caught. Hence, electronic payment easily eliminates forgery undertaken by some students.

**Table 10:** Students that pays most of their fees are easily identified by the school management through their payment portals

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	191	33.9	43.7	43.7
	A	170	30.1	38.9	82.6
	SD	10	1.8	2.3	84.9
	D	38	6.7	8.7	93.6
	U	28	5.0	6.4	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above shows that one hundred and ninety-one (191) respondents which represent 43.7% strongly agree that Students that pay most of their fees are easily identified by the school Management through their payment portals. 38.9% of the respondents which represent one hundred and seventy (170) agreed that Students that pays most of their fees are easily identified by the school Management through their payment portals. Thirty six (36) persons, who represent 2.3% are strongly disagree that Students that pay most of their fees are easily identified by the school management through their payment portals, while thirty-eight which represents 8.7% disagreed on the fact that Students that pay most of their fees are easily identified by the school

Management through their payment portals, and twenty-eight which represents 6.4% were undecided on the basis of Students that pays most of their fees are easily identified by the school management through their payment portals.

**Table 11:** Electronic payment of dues promotes transparency

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	122	21.6	27.9	27.9
	A	268	47.5	61.3	89.2
	SD	31	5.5	7.1	96.3
	D	12	2.1	2.7	99.1
	U	4	.7	.9	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

However, from the frequency table above, it was seen that 27.9% of the respondents strongly agree that electronic payment of dues promotes transparency 61.3% which represents two hundred and sixty-eight (268) agree that electronic payment of dues promotes transparency, 7.1% which represent thirty-one (31) respondent strongly disagree on the fact that electronic payment of dues promotes transparency, 2.7% which represents twelve (12) disagree on the fact that electronic payment of dues promotes transparency while 0.9% of the respondents were undecided to the fact that electronic payment of dues promotes transparency. Electronic payment has promoted transparency; this is a fact that, once you have done an online transaction, the records of the transaction, both the time and the date of the transaction cannot be wiped out. Online transaction can help to trace a transaction done in ten years and the most sophisticated part of it is that it cannot be manipulated.

**Table 12:** Parents can conveniently make payments for their wards from the comfort of their home

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	53	9.4	12.1	12.1
	A	56	9.9	12.8	24.9
	SD	241	42.7	55.1	80.1
	D	62	11.0	14.2	94.3
	U	25	4.4	5.7	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above shows that fifty-three (53) respondent which represent 12.1% strongly disagree that parents can conveniently make payments for their wards from the comfort of their home 12.8% of the respondents which represent fifty-six (56) disagree that parents can conveniently make payments for their wards from the comfort of their home. Two hundred and forty-one (241) persons, who represent 55.1%, strongly disagree that parents can conveniently make payments for their wards from the comfort of their homes, while sixty-two (62) which represents 14.2% disagreed that parents can conveniently make payments for their wards from the comfort of their home, and twenty-five (25) which represents 5.7% remained undecided to the above assertion that parents can conveniently make payments for their wards from the comfort of their homes.

**Table 13:** Online payment eliminates the risk of carrying about payment receipts

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	46	8.2	10.5	10.5
	A	229	54.3	52.3	60.2
	SD	77	15.6	17.6	20.3
	D	81	14.4	18.5	99.1
	U	4	.7	.9	100.0
	Total	437	77.5	100.0	

Source: SPSS Output 2022

The table above revealed that 10.5 % of the respondents strongly agree that Online payment eliminates the risk of carrying about payment receipts, two hundred and twenty-nine (229) respondents which represents 52.3 % agree that Online payment eliminates the risk of carrying about payment receipts, 17.6% which seventy-seven (77) disagree strongly that Online payment eliminates the risk of carrying about payment receipts while 18.5% disagree that Online payment eliminates the risk of carrying about payment receipts, lastly .9% remained undecided on the fact that Online payment eliminates the risk of carrying about payment receipts. This is just the features of cashless policy by the Central Bank of Nigeria (CBN), online payment eliminates carrying receipts around, but it important to show evidence of payment for easy tracing of the transaction earlier carried out.

**5. Test of Statistical Hypotheses**

**Test of Significance on relationship between electronic payment and fund administration in Nnamdi Azikwe and Chukwuemeka Odumegwu Ojukwu Universities.**

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**Table 14**

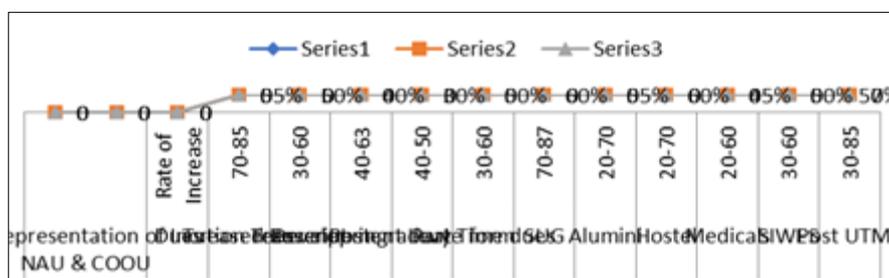
Co-efficient (r)	N	df	α level	t-cal	t-crit	Decision
0.862	437	435	0.05	27.48	0.000	Significant

Result presented in Table above reveals that the t-calculated value of 27.48 is greater than the critical value of 0.05 alpha level and 435 degrees of freedom (0.000 > 0.05%). The null hypothesis was rejected and alternative accepted. This means that there is significant positive relationship between electronic transaction and fund administration in Nnamdi Azikwe and Chukwuemeka Odumegwu Ojukwu Universities.

The adoption of e-payment was found to have considerably affected the revenue collection performance in Nnamdi Azikwe and Chukwuemeka Odumegwu Ojukwu Universities, which was in agreement to study by Gupta (2000) which found that a study by Ndunda *et al.* (2015) revealed that level of tax payment (compliance) affected optimal revenue collection. The study by Ndunda *et al.* (2015) established a marginal relationship between tax compliance and revenue collection, which was true in the present study. The findings in the current study which also agreed to those in Nyongesa (2014) which recommended for decentralized ICT based tax collection systems and offices in the sub-counties in adoption of differentiation strategies in revenue collection role. These two studies found that International Standard Organization’s (ISO) certified companies improved their financial performance while the non-certified ones experienced substantial deterioration. There was consistency in the study findings and cited studies.

The study by Kinyanjui and Kahonge (2013) revealed that the use of e-payment by mobile phone-based technology in mobile parking increase parking fees collection as that by Muema *et al.* (2014), which indicated that Nnamdi Azikwe and Chukwuemeka Odumegwu Ojukwu Universities were generally ready to improve the level of ICT in these institutions. The findings were confirmed by the present study, which showed considerable increase in revenue collection performance after introduction on e-payment system.

Also, the study found that there exists a relationship between electronic payment and both efficiency and effectiveness in revenue collection in Nnamdi Azikwe and Chukwuemeka Odumegwu Ojukwu Universities. In the case of the present study, it was also established that e-payment significantly increase the revenue collection performance in Nnamdi Azikwe and Chukwuemeka Odumegwu Ojukwu Universities, a confirmation of the findings in the study by Otieno *et al.* (2013). The present study found that lack of e-payment system reduces the revenue collection performance as indicated by the level of budget compliance in in Nnamdi Azikwe and Chukwuemeka Odumegwu Ojukwu Universities. This agreed to the study by Kaburia (2004), which found out that lack of suitable e-Payment alternatives was a critical challenge to the growth of e-commerce in Kenya. Below is the graphical representation of the above hypothetical assumption.



Source: Authors Compilation and Design

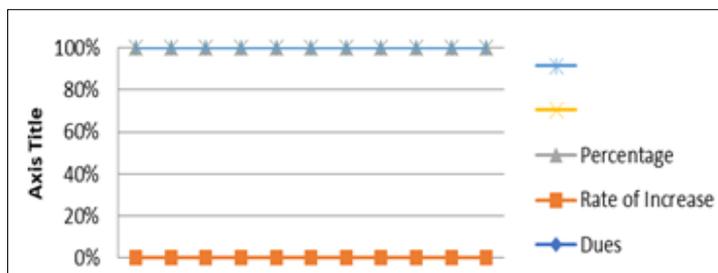
**Fig 1:** Increase rate of revenue in NAU and COOU

Above is the graphical representation of increase in revenue base of Nnamdi Azikwe and Chukwuemeka Odumegwu Ojukwu Universities due to the introduction of e-payment system in the institutions. By implication, there was a drastic

increase of the revenue base of the institution which has been mostly supported by the institutions ICT unit. The student’s school fees recorded the highest increase revenue collection performance of 80.31%, followed by the Alumni

fees (54.31%), then development levy (51.31%) and then SIWES (35.58%). The next was Post UTME (35.46%) followed by Postgraduate form (33.36), SUG (32.04%), finance (26.56%), education (23.63%), valuation (20.71%), Part Time (10.22%), Hostel accommodation (8.59%), course registration (3.76%), General Studies of 3.57%. However, other revenue sources showed that they underperformed

between 2011 and 2015 as compared the period between 2017 and 2019. This was indicated by a negative change in revenue collection performance. Faculty dues showed the highest underperformance of -39.19%, the next Postgraduate (-12.18%) as departmental levy (-10.83%) increase and the decentralization (-0.35%).



Source: Authors Compilation and Design

Fig 2: Percentile Representation

The results in the above graph indicate that the e-payment considerably influenced the revenue collection performance in Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities between 2011 and 2019. However, some revenue source performed poorly after introduction of e-payment system, a situation attributable to the e-payment system not being implemented in some areas. The most pronounced application of e-payment in the Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities was in school fees as well as other sundry collections.

## 6. Conclusion and Recommendations

This study set out to examine the impact of e-administration on service delivery in Nigerian universities with specific emphasis on Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities. The study was conducted against the backdrop of the scathing criticisms often levelled against the traditional approach to the study of Public Administration and the relentless need to improved service delivery. The university community has been one that domiciles individuals from all walks of life and from varied family and occupational background. The non-chalancy of some of the staff of the university just like other public sector organizations has led to this study.

Finance has been noted to be the life blood of any organization; hence, this study argued that there is the need for ICT compliance in the generation as well as expenditure of public fund. The need for a paradigm shift from the status quo to a new means of fund mobilization has been seriously advanced in this study. The study argued that the application and sustenance of ICT in the generation of fund will not only help in the management of these Universities, but will equally relieve the government the pressure of having to allocate huge amount of money to them for payment of her staff.

On the strength of available data, the study found that:

The study revealed that the adoption of electronic payment enhanced efficient fund administration in Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities. This was overwhelmingly agreed by respondents that the use of e-government platforms enhanced the quality of services delivery.

Based on the summary of findings, the study put forward the following recommendations to act as policy guidelines for

Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities.

In as much as we appreciate the fact that the introduction of e-payment has continued to improve the revenue base of Nnamdi Azikiwe and Chukwuemeka Odumegwu Ojukwu Universities, there is the urgent need for the schools Management in collaboration with TeTfund and the government at the state and federal level as well as private organizations to systematically expand the necessary infrastructure by promoting the development of necessary technologies, recruiting experts and expanding high speed information network as this will foster a strong foundation for e-payment. Furthermore, banks must perform more education and advertisement on electronic payments so that the University community will appreciate and use electronic products available. This is true, as the use of cash comes with its own disadvantages and problems that electronic payment can eliminate. Cash and cheques must go through several processes which increases their risk of being lost or stolen. Such processes include transportation and counting. Most students and parents are not aware of the benefits of e-payments and are therefore slow to adopt it. The banks must also be educated to promote e-payments; training programme. The management of the banks will assist in achieving this.

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