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ELECTRONIC PAYMENT AND INTERNAL REVENUE GENERATION: A STUDY OF SELECTED STATE UNIVERSITIES IN SOUTH EAST NIGERIA, 2015-2022.

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ABSTRACT

This study investigated the impact of e-payment systems on financial operations in selected state universities, focusing on fee payment, revenue accountability, transaction efficiency, and infrastructure challenges. This study investigated the impact of e-payment systems on revenue generation in public universities, focusing on the selected state universities southeast Nigeria. The study adopted survey design. The research was conducted among a population of 83,113 university staff with diverse educational qualifications and students. Aims to assess the effectiveness of e-payment systems in enhancing revenue collection and improving accountability using a descriptive survey design and a sample of 397 respondents, data were analyzed through chi-square tests to evaluate the significance of e-payment systems in enhancing financial operations. The findings revealed that the adoption of e-payment systems significantly improved fee payment processes, enhanced the accountability of internally generated revenue, and facilitated timely and efficient financial transactions. However, poor network and electricity issues posed significant challenges to the effective use of these systems. Based on the findings, this study recommends investments in infrastructure to improved connectivity and power supply, regular training programme to enhance user proficiency, robust monitoring mechanisms for accountability, and the integration of alternative payment methods.

Keywords: *E-payment systems, Revenue generation, Transaction efficiency, Infrastructure*

1. 1 Introduction

The economic reality of unlimited human wants and limited resources highlights the persistent underfunding of Nigerian universities, especially state-owned institutions. Government subventions remain inadequate to meet rising operational, infrastructural, and developmental needs, making insufficient funding a major challenge to university growth and sustainability (Nnubia & Obiora, 2018). Consequently, universities increasingly depend on internal revenue generation (IGR) to supplement public funding. Ojiako and Egolum (2025) pointed out that in a bid to enhance its performance and capacity to live up to its constitutional roles, a wide-range of administrative reforms, such as e-payment systems, have been initiated and implemented to boost internal revenue generation in the Nigerian public institutions. However, the effectiveness of IGR has been constrained by revenue mismanagement, weak accountability, fund leakages, and lack of transparency.

To address these challenges, many state universities in Southeast Nigeria have adopted electronic payment (e-payment) systems to improve revenue collection, accountability, and financial compliance. Despite this, the expected outcomes have not been fully achieved due to technical inefficiencies, poor monitoring, system inconsistencies, low user compliance, and resistance to change. In addition, revenue sources such as continuous education programmes, postgraduate studies, entrepreneurial ventures, and university bookshops are often underutilized or poorly integrated into e-payment platforms. Persistent issues related to payment delays, inadequate infrastructure, fraud risks, and limited understanding of stakeholders' perceptions further reduce system effectiveness, necessitating empirical investigation into the role of e-payment systems in enhancing revenue generation and accountability in state universities in Southeast Nigeria.

1.2 Objectives of the Study

The broad objective of the study is to assess the electronic payment (e-payment) systems and the internal revenue generation of selected universities in Southeast Nigeria.

i. To ascertain the extent to which e-payment adoption has enhanced the payment of fees among university students in the south east.
ii. To evaluate the extent to which e-payment systems have enhanced the accountability of internally generated revenue in the universities.

2.1 Conceptual Explanation

2.1.1 E-Payment System

An e-payment system refers to a financial exchange between buyers and sellers conducted through electronic communication channels. Okifo and Igbunu (2015) describe e-payment as a modern means of payment that extends beyond convenience and security to support broader economic development. E-payment may be narrowly viewed as part of e-commerce, involving online buying and selling of goods and services, or more broadly as any form of electronic funds transfer. Ayodele (2017) defines e-payment as the electronic transfer of money used in business-to-business (B2B), business-to-consumer (B2C), person-to-person (P2P), and administration-to-client (A2C) transactions, including government-related payments such as taxes. It involves cash and related transactions executed through electronic means, typically using computer networks,

the internet, and digital stored-value systems, thereby eliminating the need for physical cash or cheque processing.

E-payment systems are designed to improve efficiency and reduce challenges associated with traditional payment processes. They enable customers to pay bills, access account information, and transfer funds without visiting bank premises, offering greater convenience and flexibility (Wahab, 2012). Common e-payment options include electronic funds transfer, automated teller machines, debit and credit cards, electronic wallets, mobile money, internet and telephone banking, electronic cheques, digital cash systems, and online person-to-person payments, often supported by secure, encrypted digital financial instruments (Wahab, 2012).

2.1.2 Internally Generated Revenue (IGR)

Internally Generated Revenue (IGR) refers to income generated through the internal operations of an entity without reliance on loans, external funding, or asset sales. Ventureonline.com (2019) defines IGR as funds created within an organization, while wikinvest.com (2019) similarly describes it as revenue not derived from borrowing, equity issuance, asset disposal, or other external sources. In the university context, IGR comprises income generated locally and managed independently of statutory government allocations, often arising from internally driven activities.

It is important to note that students' registration fees are generally excluded from IGR, as they are considered service charges used directly to provide specific services paid for by students. Internally Generated Revenue systems, particularly electronic IGR (E-IGR), are designed to enhance revenue collection, monitoring, and coordination of revenue-generating activities. Computerized revenue systems have been shown to improve efficiency and increase revenue through better financial management and planning (Tetteh, 2012).

2.2 Theoretical Framework

2.2.1 Expediency Theory of Taxation

The expediency theory of taxation, propounded by Buehler in 1936, posits that the primary consideration in choosing a revenue collection system is its practicability. According to this theory, the system must be effective in levying and collecting revenue, regardless of broader economic or social objectives. In essence, a revenue system that cannot be practically implemented is deemed useless. This theory is highly relevant to the present study, which examines the impact of e-payment systems on internal revenue generation in state universities in Southeast Nigeria.

In summary, the expediency theory of taxation provides a robust theoretical foundation for this study. It supports the investigation into how e-payment systems, by virtue of their practicality and operational efficiency, can significantly enhance the processes of fee payment, accountability, and internal revenue generation in state universities. This theoretical alignment underscores the importance of adopting systems that are not only technologically advanced but also pragmatically effective in meeting the revenue collection needs of higher education institutions.

2.3 Empirical Review

A study by Kinuthia and Akinnusi (2014) found that the barriers to e-commerce development were; Economic, Social,

Telecommunications infrastructure barrier, legal/political, individual and organizational barriers. The first three variables are positively but moderately correlated with each other, while except for 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 (ecommerce) 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.

Tendai (2019) evaluated the effect of e-tax filing on tax compliance in Zimbabwe. The objective of the study was to determine how the e-tax filing has influenced tax compliance by clients in Harave, Zimbabwe. Data was collected through the aid of structured questionnaires. Analysis of data was done using multiple regression with the aid of SPSS version 20.0. The results of the analysis showed that: electronic filing influenced tax compliance; that there was a positive attitude by clients towards electronic filing and finally, that electronic filing has also significantly increased the case of doing business.

Makokha (2019) investigated the effect of automation of revenue collection on the performance of country government in Kenya. The objective of the study was to determine the effect of communication and the performance of Trans Nzioa country government in Kenya. The study used a semi structured self-administered questionnaires to collect data from the respondents. Data was analyzed using descriptive statistic with the application of SPSS. The result of the analysis showed that online process of automation of revenue collection process influence performance in Trans Nzioa country government office to a great extent. From the findings, the study recommended that automation of the revenue management process should be improved to enhance efficiency in the revenue collection process.

Afara (2023) empirically investigated the influence of E-tax system on Tax administration and Tax revenue generation in Lagos state Internal Revenue Service. The objective of the study was to determine the influence of an electronic system of taxation on tax administration efficiency and tax revenue generation in Lagos state Survey research design was adopted using a structured five point Likert scale questionnaire to obtain data. Data gathered were analyzed using descriptive statistics, while hypotheses were tested using the multivariate analysis of variance (MANOVA) with the aid of SPSS. Major findings of the study revealed that respondents do not differ that e-tax system has enhanced revenue generating potentials of Lagos state. The study recommended that relevant tax authority should formulate and implement policies that would promote the sustainability of positive effects of the e-tax system and to train tax official on how to

harness the benefits of administering taxes electronically.

Ayodele (2021) examined the impact of information technology on tax administration in South West, Nigeria. The study specifically investigated the effect of information technology on tax implementation and tax planning. Data was collected through the means of structured questionnaires, while multiple regression and Pearson product moment correlation were used to analyze the data. Findings from the analysis revealed that information technology enhance the level of tax productivity and administration. The study recommend that respective agencies (Federal, State and Local Governments) responsible for tax collection should carry out one on one awareness in the form of seminars and sensitization of the process and suitability of information technology on tax administration.

Yudah (2020), examined the contribution of i-tax system as a strategy for Revenue collection at Kenya Revenue Authority. The objective of the study was to ascertain the contribution of integrated tax system as a strategy for revenue collection in Kenya revenue authority. A five-point Likert Scale structured questionnaire was used to collect primary data. Both descriptive and inferential statistics were used to analyze the data. Statistical significance of relationship among selected variables was determined using multiple regression analysis. The study established that online taxpayer registration, online tax return processing, online compliance and monitoring activities; and electronic tax payment have a significant contribution on revenue collection at Kenya revenue authority. The study recommended that Kenya revenue authority management should focus on taxpayer facilitation through a robust system of customer relationships management, efficient complaints resolution and ensuring that more resources are invested in user friendly online tax systems in order to realize long term benefits.

3.1 Research Design

The study adopted a **descriptive survey research design**. This design was appropriate because it enabled the collection of primary data from respondents to assess the challenges, effects, and effectiveness of e-payment systems in enhancing revenue generation. This descriptive survey method allowed for the systematic gathering of information from a sample population to analyze and draw conclusions about the larger population.

3.2 Population of Study

The population of the study consists of stakeholders involved in revenue generation and collection in the selected state universities, including University bursary staff (accounting officers and revenue managers), Heads of revenue-generating units (e.g., CEP, SPGS, entrepreneurship centers, etc.), ICT/e-payment system operators, University administrators and the students (as payers/users of the system)the population of the study, which includes non-academic staff and students from the selected state universities (Ebonyi State University, Enugu State University, and Imo State University), can be tabulated as follows:

Table 3.1: Population of the Study:

University	Non-Academic Staff	Student Population	Total Population
Ebonyi State University	2,019	20,103	**22,122**
Enugu State University of Science and Technology	3,370	33,001	**33,371**
Imo State University	2,550	25,070	**27,620**

Source: University Personnel Unit and Student Affair Unit, 2024

The total population for this study, which includes both non-academic staff and students, is **83,113** individuals across the three selected universities.

3.4 Sample Size and Sampling Technique

The study used purposive sampling to select state universities based on their adoption of e-payment systems for revenue collection. From each selected university, a stratified random sampling technique was employed to ensure representation of relevant respondents (bursary staff, revenue unit heads, ICT operators, administrators, and students).

The sample size of 398 was determined using the Taro Yameni Formula of 1964while simple random sampling method or process adopted in this study.

$$n = \frac{N}{1+N(e^2)}$$

Where n = sample
N = population
e = error unit
1 = constant
:. N = 83,113
e = 0.05

$$n = \frac{83,113}{I + \frac{83,113}{(0.05)^2}}$$

$$n = \frac{83,113}{I+83,113\ (0.0025)}$$

$$n = \frac{83,113}{1+207.783}$$

$$n = \frac{83,113}{208.783} = 398.24$$

n = 398

The sample size for the study is 398, which is obtained using TaroYamanne formula.

Table 3.2: Sample Distributions:

University	Population	%	Sample
Ebonyi State University	22,122	27	108
Enugu State University of Science and Technology	33,371	40	159
Imo State University	27,620	33	131
TOTAL	**83,113**	**100**	**398**

3.5 Sources of Data

Both primary and secondary sources of data were used to generate the data for this study. Primary data are data gathered from respondents through questionnaire and personal interview. The questionnaire was used because the main study was survey research while interview was used to obtain responses that would not have been gathered by the questionnaire. It provided an opportunity for in-depth interview with respondents and opportunity for clarifications on the other hand, secondary data included data collected from textbooks, journals, newspapers and other relevant write ups from internet.

3.6 Validity of data instrument

Validity as used here is the degree to which an instrument measured what it was intended to measure. Therefore, the instrument was tailored to achieve the research's objectives. Thus, the instrument used for this research was validated by; the face(expert) validity of the instrument by the help of the supervisors whose supervision/ opinions served as a thorough guide for the success of this work. The experts examined the items in terms of their content relevance, item clarity, as well as ascertained if the items were related to the objectives of the study. These suggestions of the experts and supervisors lead to the modification of the questionnaire.

3.7 Reliability of data instrument

This study adopted the Cronbach Alpha reliability coefficient technique. To do this, thirty (30) respondents who do not form part of the test group were administered the questionnaire in Nnamdi Azikiwe University. The collected questionnaires were analyzed using Cronbach Alpha method to establish the internal consistency of the instrument. The instrument yielded Cronbach Alpha of 0.78 (see table below). Thus, the researcher considered the instrument to be appropriate for the study, since the Cronbach Alpha coefficients

3.8 Method of Data Analysis

The quantitative data collected through the questionnaire underwent analysis using descriptive statistics, including percentages, means, standard deviations, and frequencies, with the Statistical Package for Social Sciences (SPSS). For hypothesis testing and to determine the dependent and independent variables, chi-square statistical tools were employed. The chi-square formula used on these data was

$$\mathbf{X2} = \frac{(O - E)^2}{E}$$

Where:

- is the Observed Frequency in each category
- ***E*** is the Expected Frequency in the corresponding category
- **X2** is Chi Square

However, in order to compute the value so as to obtain the appropriate number of degree of freedom, the formula used is given as $v=(c - 1)(r - 1)$

Where:

c = Number of columns r = Number of rows

The computed chi-square value was then compared with the tabulated value. This process determined whether the null hypotheses were accepted or rejected. The study adhered to a five percent (5%) level of significance in hypothesis testing. If the computed chi-square ($2Xc2$) value exceeded the tabulated ($2Xt2$) value, the

null hypotheses were rejected, and the alternative hypotheses were accepted. Conversely, if the tabulated ($2Xt2$) value was greater than the calculated ($2Xc2$) value, the null hypotheses were accepted.

4.0 Data Presentation and Analysis

This section presents and analyses of the data collected in the course of the study. However, of the 398 copies of questionnaires distributed, 397 were completed and returned. Data obtained from the second part of the questionnaire were analysed in line with the research questions and the hypotheses and were presented in the tables below.

Table 4.6: Research Questions one: To what extent has the adoption of e-payment systems enhanced the payment of fees among university students?

Item	1	2	3	4	5	$\bar{X}$	Standard Deviation
	SD	D	UD	A	SA		
Students who use e-payment systems are more likely to pay their fees in full compared to those using manual methods.	5.1%	13.6%	5.1%	63.6%	12.7%	3.65	1.033
E-payment systems have made it easier for students to comply with paying all their fees	18.6%	39.0%	4.2%	24.6%	13.6%	2.7542	1.37086
The adoption of e-payment has reduced delays in payment of tuition fees.	9.4%	46.2%	5.1%	35.0%	4.3%	2.7863	1.15093
Students prefer e-payment systems to manual payment methods.	18.6%	39.0%	4.2%	24.6%	13.6%	2.7542	1.37086
E-payment systems encourage prompt payment of fees by students.	4.2%	25.4%	6.8%	44.9%	18.6%	3.4831	1.18201
The availability of multiple e-payment options has improved compliance rates among students.	9.4%	46.2%	5.1%	35.0%	4.3%	2.7863	1.15093
E-payment systems have reduced cases of missed or late payments by students.	6.8%	5.9%	4.2%	60.2%	22.9%	3.8644	1.05341
E-payment systems are user-friendly and encourage students to fulfill financial obligations.	6.8%	15.3%	15.3%	43.2%	19.4%	3.19	1.269
Awareness campaigns about e-payment systems have increased students' compliance with financial obligations.	6.0%	9.4%	10.3%	62.4%	12.0%	3.61	1.062
The reliability of e-payment platforms positively influences students' willingness to pay on time.	4.2%	25.4%	6.8%	44.9%	18.6%	3.4831	1.18201

Source: *Field Survey, 2026*

The findings indicate that e-payment systems have a positive impact on students' fee payment behaviors. A majority of students (76.3%) agree that those using e-payment systems are more likely to pay their fees in full compared to manual methods, highlighting their effectiveness in promoting complete payments. However, opinions are mixed regarding the ease of compliance, as 57.6% of respondents are undecided or disagree that e-payment systems simplify paying all fees, suggesting some challenges remain. Half of the respondents (50.0%) agree that e-payment adoption has reduced delays in tuition fee payments, though this effect is not universal.

While a significant portion (57.6%) are undecided or disagree that students prefer e-payment over manual methods, most students (63.5%) acknowledge that these systems encourage prompt fee payments. The availability of multiple e-payment options shows mixed results, with 55.6% of respondents undecided or disagreeing that it improves compliance rates. Nevertheless, a large majority (83.1%) agree that e-payment systems have reduced cases of missed or late payments, indicating strong effectiveness in this area.

Responses regarding user-friendliness and encouragement of financial compliance are divided, with 58.5% agreeing or undecided, suggesting some usability challenges remain. Awareness campaigns are perceived positively, with 74.4% agreeing they enhance compliance, while the reliability of e-payment platforms is also seen as crucial, with 68.5% affirming it encourages timely payments. Overall, e-payment systems promote full and timely fee payments, although preferences for manual methods and usability issues persist.

Table 4.7: Research Question Two: How have e-payment systems enhanced the accountability of internally generated revenue in the selected universities?

Item	1	2	3	4	5	$\bar{X}$	Standard Deviation
	SD	D	UD	A	SA		
E-payment systems ensure that all payments are accurately recorded.	5.1%	20.3%	6.8%	39.8%	25.4%	3.62	1.1225
The use of e-payment systems has reduced fraudulent activities in revenue collection.	6.0%	10.3%	11.2%	44.0%	28.4%	3.78	1.148
E-payment systems make it easier to track revenue inflows in real-time.	13.3%	14.2%	11.5%	60.2%	0.9%	3.21	1.130
University authorities have more confidence in revenue data from e-payment systems.	13.3%	14.2%	11.5%	60.2%	0.9%	3.21	1.130
E-payment systems provide detailed reports on revenue transactions for accountability purposes.	0.9%	1.8%	2.6%	53.5%	47 (41.2%)	4.32	0.698
E-payment systems have reduced discrepancies in financial records.	6.8%	8.5%	5.1%	46.6%	29.7%	3.87	1.156

The audit process is easier and more transparent with e-payment systems in place.	5.9%	9.3%	6.8%	44.9%	28.8%	3.85	1.143
E-payment platforms are regularly monitored to ensure accurate revenue reporting.	17.1%	35.0%	8.5%	29.9%	9.4%	2.79	1.297
E-payment systems have reduced the risks associated with cash handling.	17.1%	35.0%	7.7%	29.9%	10.3%	3.95	1.070
Revenue generated through e-payment systems is effectively accounted for compared to manual processes.	5.1%	20.3%	6.8%	39.8%	25.4%	3.62	1.1225

Source: *Field Survey, 2026*

The findings indicate that e-payment systems significantly enhance the accountability of internally generated revenue in the selected universities. A majority of respondents (65.2%) believe that e-payment systems ensure accurate recording of payments, while 72.4% agree that they reduce fraudulent activities, reflecting strong confidence in their role in improving transparency. Similarly, 60.2% of participants express confidence in real-time tracking of revenue inflows and the accuracy of revenue data, though some reservations remain, indicating moderate agreement.

The generation of detailed revenue transaction reports received the strongest endorsement, with 94.7% agreeing, highlighting a clear strength of e-payment systems. Most respondents (76.3%) also agree that e-payment systems minimize discrepancies in financial records, and 73.7% believe they enhance audit transparency. Additionally, 70.1% of participants acknowledge that e-payment systems reduce risks associated with cash handling, while 65.2% assert that revenue generated electronically is more effectively accounted for than through manual processes.

Despite these positive perceptions, monitoring of revenue reporting shows mixed responses, with only 39.3% in agreement and 52.1% undecided or disagreeing, suggesting room for improvement. Overall, e-payment systems are widely seen as improving accountability through accurate record-keeping, fraud reduction, detailed reporting, and audit transparency, though challenges in real-time tracking and monitoring remain to be addressed for full optimization of their benefits.

4.3 Test of hypotheses

The hypotheses testing were presented where we test each hypothesis for statistical significance or otherwise so that we can reject or accept each observed hypothesis.

4.3.1 Hypothesis I

H_0: The adoption of e-payment systems has no significant effect on the payment of fees among university students.

Table 4.11: Chi-Square Test

	Value	df	Asymp. Sig. (2sided)
Pearson Chi-Square	18.649	9	.029
Likelihood Ratio	12.271	9	.019
Linear-by-Linear Association	.629	1	.038
N of Valid Cases	397		

Source: Field Survey, (2026)

The Chi-Square test results indicate that the adoption of e-payment systems has a statistically significant effect on the payment of fees among university students, as the Pearson Chi-Square value ($\chi^2 = 18.649$, $p = 0.029$) is significant at the 0.05 level. The significant Linear-by-Linear Association ($p = 0.038$) further confirms a meaningful linear relationship between e-payment system adoption and students' payment behavior. Based on a robust sample size of 397 valid cases, the findings provide sufficient evidence to reject the null hypothesis and conclude that e-payment systems significantly influence fee payment practices in the selected universities.

Table 4.12: Chi-Square Test Symmetric Measures

		Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Nominal by Nominal	Phi	.022			.030
	Cramer's V	.013			.030
	Contingency Coefficient	.021			.030
Interval by Interval	Pearson's R	.511	.057	.171	.043
Ordinal by Ordinal	Spearman Correlation	.619	.064	.932	.024
N of Valid Cases		397			

Source: Field Survey, (2026)

The symmetric measures from the Chi-Square test reveal that although the association between the adoption of e-payment systems and fee payment behavior among university students is weak, as indicated by the low Phi, Cramer's V, and Contingency Coefficient values, the relationship is statistically significant (p = 0.030). While Pearson's R and Spearman correlation results do not show statistically significant correlations, the overall hypothesis test confirms a significant effect of e-payment system adoption on fee payment behavior. With evidence drawn from 397 valid cases, the null hypothesis is rejected, leading to the conclusion that the adoption of e-payment systems significantly enhances students' fee payment practices, even though the strength of the association is relatively low and influenced by other factors.

4.3.2 Hypothesis II

H_0: E-payment systems have not significantly enhanced the accountability of internally generated revenue in the universities.

Table 4.13: Chi-Square Test

	Value	df	Asymp. Sig. (2sided)
Pearson Chi-Square	18.649	9	.029
Likelihood Ratio	12.271	9	.019
Linear-by-Linear Association	.629	1	.038
N of Valid Cases	397		

Source: Field Survey, (2026)

The Chi-Square test results show that e-payment systems have a statistically significant effect on enhancing the accountability of internally generated revenue in universities, as indicated by the Pearson Chi-Square value (χ^2 = 18.649, p = 0.029). The significant Linear-by-Linear Association (p = 0.038) further confirms a meaningful relationship between e-payment systems and revenue accountability. Based on 397 valid cases, the null hypothesis is rejected, concluding that e-payment systems significantly improve revenue accountability in universities.

Table 4.14: Chi-Square Test Symmetric Measures

		Value	Asymp. Std. Error	Approx. T	Approx. Sig.
Nominal by Nominal	Phi	.022			.030
	Cramer's V	.013			.030
	Contingency Coefficient	.021			.030
Interval by Interval	Pearson's R	.511	.057	.171	.043 .024
Ordinal by Ordinal	Spearman Correlation	.619	.064	.932	
N of Valid Cases		397			

Source: Field Survey, (2026)

The symmetric measures indicate that e-payment systems have a statistically significant but weak association with enhancing revenue accountability in universities (Phi = 0.022, Cramer's V = 0.013, Contingency Coefficient = 0.021, p = 0.030). Although Pearson's R and Spearman correlations are not significant, the overall test confirms that e-payment systems positively influence revenue accountability. Based on 397 valid cases, the null hypothesis is rejected, concluding that e-payment systems significantly enhance internally generated revenue accountability in universities.

4.4 Discussion of the Analysis

The findings of this study align closely with previous empirical research on e-payment and electronic systems in financial management. Consistent with Tendai (2019) and Afara (2023), the results demonstrate that e-payment systems significantly enhance compliance and revenue collection, showing that digital platforms streamline transactions and improve financial administration. Similarly, the weak but significant association observed in this study reflects the patterns noted by Kinuthia and Akinnusi (2014), where infrastructural barriers such as poor network and electricity can limit the full impact of digital financial systems, highlighting the role of external and organizational factors in adoption.

Further, the positive effect of e-payment systems on accountability mirrors findings by Makokha (2019), Yudah (2020), and Ayodele (2021), where automation and IT-enabled systems improved transparency, record-keeping, and overall revenue performance. Just as these studies recommended continuous investment in infrastructure, training, and system optimization, the current findings suggest that while e-payment systems enhance fee payment efficiency and revenue accountability, additional interventions—such as improving network reliability, user

training, and platform accessibility—are necessary to maximize their benefits.

Overall, this study reinforces the growing consensus in the literature that digital financial systems can significantly improve revenue management and compliance in institutional settings, provided infrastructural and organizational challenges are addressed.

5.0 Major Findings, Conclusion and Recommendation

5.1 Major Findings

Based on the test of hypotheses the revealed that;

a. The adoption of e-payment systems has a significant effect on the payment of fees among university students.
b. E-payment systems have significantly enhanced the accountability of internally generated revenue in universities.

5.2 Conclusion

The study assessed the impact of e-payment systems on financial management in universities, focusing on fee payment, revenue accountability, transaction efficiency, and infrastructural challenges. Findings show that e-payment systems significantly improve the convenience, timeliness, and reliability of fee payments while enhancing accountability through better record-keeping and transparency. Although the effects are statistically significant, weak associations suggest that factors such as user literacy, accessibility, and institutional support influence outcomes. The study also highlights that poor network connectivity and unstable electricity supply hinder effective system use. Overall, e-payment systems strengthen university financial management, but their benefits depend on improved infrastructure, policy support, and continuous training.

5.3 Recommendations

Based on the findings of the study, the study recommends that;

i. **Strengthen E-Payment Infrastructure**: Universities should invest in robust e-payment infrastructure to enhance the user experience for fee payment and financial transactions. This includes selecting reliable payment platforms with user-friendly interfaces, high security, and scalability to accommodate increasing user demand. Collaboration with financial technology providers and banks is essential to ensure seamless integration of e-payment systems with university financial operations.

ii. **Develop Comprehensive Accountability Mechanisms**: Universities should implement real-time tracking and reporting systems for internally generated revenue (IGR) to maximize the accountability benefits of e-payment systems. Establishing audit trails and automated reconciliation processes will further strengthen transparency and reduce the risk of fraud or mismanagement. Regular external audits should be conducted to validate the integrity of the financial records.

5.4 Recommendations for Future Research

i. Future studies should consider expanding the scope to include more universities across different regions or countries. This will allow for a comparative analysis of how e-payment systems are adopted and utilized in

diverse institutional and geographical contexts.

ii. Conduct longitudinal studies to evaluate the long-term effects of e-payment systems on university financial management, student satisfaction, and operational efficiency. This approach can help identify trends and the sustainability of benefits derived from these systems.

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