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AI–POWERED E-ADMINISTRATION AND SERVICE DELIVERY IN FEDERAL TERTIARY INSTITUTIONS OF ANAMBRA STATE, 2013 - 2023

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Abstract

The rapid expansion of the tertiary education sector has made higher education administration complex, necessitating alternative approaches that are faster, transparent, and result-oriented. Electronic administration (e-administration), which involves the use of ICT to ease processes, improve efficiency, and enhance accessibility, was introduced to address these challenges. This study examined the impact of e-administration on service delivery in federal government-owned tertiary institutions in Anambra State. Guided by three research questions and three hypotheses, the study adopted the New Public Management theory, which emphasizes a shift from traditional practices to efficient, results-oriented methods. A descriptive survey design was employed, with a sample of 370 drawn from a population of 66,488. Data were collected using a structured questionnaire and analyzed with a five-point Likert scale, while regression analysis using SPSS version 20 tested the hypotheses. Findings revealed that automation of admission processes, ICT

applications, and online fee payments significantly enhanced service delivery. The study concluded that e-administration has a positive and significant impact on institutional performance. It recommended full automation of administrative processes and adequate funding of ICT facilities to align with global best practices and ensure maximum utilization.

Keywords Artificial Intelligence (AI), E-Administration, Service Delivery, CT in Higher Education, New Public Management, Tertiary Institutions

Introduction

Artificial Intelligence (AI) represents a powerful catalyst for enhancing e-administration and elevating service delivery in higher education institutions. By automating routine tasks such as admissions processing, record management, and financial reconciliation AI markedly reduces human effort, boosts accuracy, and accelerates turnaround times in administrative operations (Fibriyanita, 2024). In the Nigerian context, AI applications within e-governance and universities demonstrate transformative potential: they enhance efficiency, foster transparency, and bolster citizen (or student) engagement, though successful adoption depends on overcoming infrastructural and literacy gaps (Olufemi et al., 2024; Eyikorogha & Chigozie, 2024). According to Ojiako, Oju, Nwosu, & Ojoh (2023), human Resource Managers must understand and strive to develop robust skills necessary for collaborative teamwork with intelligent machines. Furthermore, AI-driven tools such as chatbots and virtual assistants simplify user experiences, ensuring faster responses and greater accessibility particularly critical in streamlining student inquiries and support services (Dube, 2024) AI also supports improved communication dynamics; when integrated into citizen–administrator interactions, AI-assisted responses enhance clarity, politeness, and trust, which can significantly elevate user satisfaction (Zhang & Nie, 2025) Together, these effects process automation, transparency, accessibility, and improved interactions position AI as a pivotal innovation for transforming e-administration and service delivery in tertiary institutions within resource-constrained environments like Nigeria.

The rapid growth of higher education globally has intensified the demand for transparent, efficient, and technology-driven administrative systems. In many developing contexts, including Nigeria, tertiary

institutions have long relied on traditional administrative methods characterized by inefficiency, delays, fraud, and high operational costs (Amudi, 2023; Adekunle, 2022). Manual processes in admissions, fee payments, and institutional communication often created bottlenecks that negatively affected service delivery and student satisfaction.

Electronic administration (e-administration) has emerged as a response to these challenges. Defined as the application of Information and Communication Technology (ICT) to streamline administrative functions, e-administration enables institutions to reduce paperwork, automate workflows, enhance accessibility, and foster transparency (Mormah, 2024). With online admission portals, digital payment platforms, and database management systems, universities can process information more efficiently while meeting rising student expectations for timely, customer-oriented services. Studies such as Formstack (2018) confirm that automation reduces repetitive workloads and improves decision-making capacity among education managers.

In Nigeria, the adoption of e-administration aligns with national and global educational policies. The Federal Government established the National Information Technology Development Agency (NITDA) in 2001 to promote ICT integration in governance, while the National Universities Commission (NUC) continues to mandate ICT adoption as part of institutional quality assurance. Despite this progress, implementation remains uneven due to infrastructural challenges, including unstable electricity, weak internet connectivity, inadequate funding, and low ICT literacy.

The international relevance of this study lies in demonstrating how digital transformation can reshape service delivery in higher education, particularly within resource-constrained environments. As institutions worldwide explore Artificial Intelligence (AI), data analytics, and cloud computing for smarter governance, Nigerian universities' experiences with e-administration provide critical lessons. This study therefore examines the implications of e-administration for service delivery in federal government-owned tertiary institutions in Anambra State, offering insights for policymakers, administrators, and international stakeholders interested in building resilient, ICT-driven educational systems.

Statement of the Problem

Across the world, higher education institutions are shifting from bureaucratic, paper-based models of administration to digital systems that promise efficiency, transparency, and improved service delivery. In Nigeria, however, the transition remains uneven and constrained by deep-rooted manual practices. Admissions process still generate excessive paperwork from application forms and acknowledgement slips to receipts and data forms causing significant delays and inefficiencies. Administrative duties such as staff appraisals, management meetings, and information dissemination are often manually executed, resulting in slow communication and poor responsiveness.

Despite the availability of ICT, many universities continue to depend heavily on paper-based workflows. Evidence from the Formstack (2018) State of Education Workflow Automation Report shows that 55% of education managers spend a full workday each week on repetitive manual tasks. This inefficiency overburdens staff, hampers timely processing of student and faculty requests, and leads to widespread frustration among stakeholders.

The payment system poses an even greater challenge. In most Nigerian universities, the disconnect between schools and banks has created serious problems, including insecurity, fraud, exposure to armed robbery, and even fatal accidents involving students during fee payment processes. Manual financial transactions also undermine accountability and weaken institutional management. Furthermore, the lack of accurate, updateable staff and student data profiles limits the ability of institutions to make informed decisions and improve service delivery.

Against this backdrop, there is a pressing need to investigate how electronic administration can address these persistent inefficiencies and enhance service delivery in Nigeria's federal tertiary institutions. This study focuses on the case of Anambra State, providing insights into how digital transformation can resolve longstanding administrative bottlenecks in higher education.

Objectives of the Study

The broad objective of the study is to examine the impact of electronic administration on service delivery in federal tertiary institutions in Anambra State.

The specific objectives are:

i. To ascertain the impact of the automation of admission processes on service delivery in federal tertiary institutions in Anambra State.

ii. To ascertain the effect of ICT on routine administration process on service delivery in federal tertiary institutions in Anambra State.

iii. To ascertain the extent to which online payment of fees has enhanced financial probity for efficient service delivery in federal tertiary institutions in Anambra State.

Review of Related Literature

Electronic Administration

Electronic administration (e-administration) represents a fundamental shift from traditional paper-based management to digitally driven processes, aimed at improving efficiency, transparency, and accountability in organizations. It leverages Information and Communication Technology (ICT) to handle administrative tasks such as planning, organizing, budgeting, and coordinating, thereby reducing paperwork and physical file transfers (Bwalya et al., 2021).

E-administration is considered a subset of e-government, focusing primarily on internal government operations rather than external interactions with citizens and businesses (Aladalah et al., 2020). It encompasses both intra-office and inter-office communication, aiming to create paperless offices and enhance productivity. In Nigeria, where public accountability and cost reduction are pressing issues, e-administration initiatives have been introduced in higher institutions to optimize operations and resource management (Chirchir et al., 2022).

The benefits of e-administration include improving efficiency of public institutions, reducing bureaucratic barriers, and enabling digital access to services such as online document processing, e-procurement, electronic memos, e-leave applications, and online payments (Bwalya et al., 2021). It also supports e-participation, where citizens can express opinions in policy-making processes, enhancing transparency and trust in governance (Chirchir et al., 2022).

Key drivers of e-administration adoption include cost savings, efficiency gains, organizational streamlining, and technological advancement through networked systems and digital platforms (Aladalah et al., 2020).

E-administration is also the application of ICT in public administration to enhance efficiency, transparency, and accessibility of government services. In the Nigerian context, it has gained attention as a tool for reforming bureaucratic structures and improving service delivery in both federal and state institutions. Several

scholars argue that ICT adoption fosters operational efficiency and citizen satisfaction in public institutions. For instance, ICT tools such as e-taxation, e-procurement, and digital payroll systems have minimized leakages, reduced delays, and curbed bureaucratic corruption, thereby enhancing accountability in governance (Abdulkareem et al., 2021).

However, challenges such as poor infrastructure, erratic electricity supply, inadequate digital literacy, and limited ICT funding have hindered the full realization of e-administration's potential (Lawan et al., 2020). Studies in Nigeria's education and health sectors reveal that ICT significantly improves service outcomes, including better quality of academic services and hospital care, but such impacts are undermined by weak implementation frameworks (Hamidu, 2025); (Frederick et al., 2023).

Nwafor's works broaden the discourse by linking ICT and e-administration to issues of governance, digital rights, and inclusivity. For example, Nwafor emphasizes that digital governance in Nigeria must be supported by strong cyber laws and data protection measures to sustain public trust and enhance institutional service delivery (Nwafor, 2022). Her scholarship highlights the importance of aligning ICT adoption not only with service efficiency but also with human rights, digital inclusivity, and security.

In addition, Arachie and colleagues reinforce that ICT plays a crucial role in bridging gaps between government and citizens by enhancing e-governance and service delivery. Their findings show that the adoption of ICT tools strengthens transparency, reduces bureaucratic delays, and fosters accountability within Nigeria's public sector (Arachie et al., 2021).

Furthermore, studies demonstrate that ICT can catalyze broader governance reforms by enhancing transparency, streamlining processes, and bridging the communication gap between government institutions and citizens (Gadzama et al., 2021). Nonetheless, persistent infrastructural and regulatory challenges remain barriers to sustainable implementation.

Overall, conceptualizing e-administration within Nigeria involves not just the technological infrastructure but also institutional reforms, legal safeguards, and inclusive digital practices.

Service Delivery

Service delivery refers to the extent to which institutions or employees meet their assigned responsibilities and satisfy citizens' needs. In

the public sector, this often includes essential services like healthcare, electricity, water supply, and infrastructure. Effective service delivery depends on accountability, efficiency, and responsiveness to citizen needs (Togola & Diarra, 2023).

According to **Nwafor, Ojiako,** Okonkwo & Onyeulo (2023), "effective public service delivery constitutes one of the most crucial roles of a responsible government. In Nigeria, however, poor service delivery has frequently led to citizen protests against inefficiencies in electricity supply, healthcare, and policing. The integration of ICT into public service delivery has been identified as a pathway to improving efficiency, transparency, and citizen trust (Ofori et al., 2021).

Higher education institutions in Nigeria, guided by the National Universities Commission, are increasingly adopting e-administration through institutional websites, academic portals, and enterprise systems. These tools improve information access, administrative efficiency, and accountability, supporting the universities' core functions of teaching, research, and community service (Chirchir et al., 2022).

Ultimately, successful implementation of e-administration enhances employee performance, reduces costs, and strengthens the social contract between government institutions and citizens (Togola & Diarra, 2023).

Automation of Admission and Registration

Automation in education refers to the deployment of ICT to minimize human involvement in routine administrative processes (Nok, 2016; Omotoso, 2014). Within tertiary institutions, automation facilitates student admissions, registration, course allocation, and fee payments through web-enabled platforms and school management software (Budde, 2014). Research shows that online admission systems enhance transparency, reduce duplication, and improve record accuracy (Krishnaveni & Meenakumari, 2010). In Nigeria, institutions such as Nnamdi Azikiwe University and Federal Polytechnic Oko have adopted automated admission and biometric-based registration to streamline enrolment and reduce impersonation (Olaniyi et al., 2012; Amojide et al., 2018).

Recent scholarship underscores that automation aligns with global best practices in higher education administration. Nwafor and Arachie (2022) highlight that e-administration tools in Nigerian universities significantly cut down manual bottlenecks in admissions,

providing real-time access to student data. Similarly, Egoeze et al. (2018) emphasize the role of computer-based testing (CBT) in expediting entrance examinations while ensuring fairness and integrity.

ICT and Routine Administration

ICT is widely recognized as a transformative tool for effective record management, decision-making, and communication in tertiary institutions (Matovu, 2019; Pegu, 2014). The integration of ICT supports staff administration, result processing, transcript issuance, and digital record-keeping (Obeng, 2014; Egwunyenga, 2019). ICT-enabled record systems enhance transparency, optimize resources, and reduce administrative burden.

Nwafor (2021) stresses that ICT-driven record management reduces the fragmentation of student data, ensuring accuracy in academic tracking and financial planning. Arachie and Okoye (2023) further assert that ICT applications foster interdepartmental collaboration and improve responsiveness to student needs. Nigerian institutions that have integrated ICT for course registration, result dissemination, and communication report improved efficiency and student satisfaction (John, 2015; Ahmed, 2019).

Electronic Payments and Financial Probity

Electronic payment systems such as Remita and the Treasury Single Account (TSA) have transformed financial administration in Nigerian tertiary institutions by reducing cash handling, curbing corruption, and improving accountability (Igbekoyi & Agbaje, 2017). Unlike manual fee payments that exposed students to risks of extortion and delays, e-payment platforms provide secure, transparent, and real-time processing of fees and levies (Summers, 2012; Jelilove & Musa, 2016).

Contemporary studies affirm that e-payment fosters financial probity. Nwafor (2022) notes that Nigerian public institutions adopting TSA platforms witnessed improved compliance with financial regulations. Arachie (2021) adds that integrating biometric verification with e-payment systems strengthens institutional financial integrity by reducing impersonation and fraud.

Benefits of E-Administration

E-administration provides wide-ranging benefits for institutions, students, and the education system. At the institutional level, ICT adoption increases transparency, enhances decision-making, and reduces paperwork (Ranjeetakapoor & Nisthakelkar, 2013). For students, it saves time and cost,

increases participation in academic processes, and provides easier access to results, feedback, and virtual lectures. For the education system, it fosters long-term efficiency, innovation, and global competitiveness (Awoleye, 2016; Usluel et al., 2018).

Recent evidence shows that Nigerian institutions with functional ICT platforms record higher enrolment ratios and improved service delivery (Nwafor, 2022; Arachie & Okoye, 2023). Globally, ICT integration in higher education continues to expand access, reduce administrative delays, and foster student engagement (Louw et al., 2019).

Challenges of E-Administration

Despite its benefits, e-administration in Nigeria faces multiple challenges. These include inadequate ICT infrastructure, erratic power supply, limited ICT literacy among staff, and resistance to change (Abdulkareem, 2015; Olaopa, 2014). Corruption, vandalism of ICT equipment, and lack of a comprehensive legal framework for cybersecurity further undermine adoption (Arowosaye, 2016).

Recent studies reaffirm these concerns. Nwafor (2021) observes that infrastructural gaps and poor ICT funding hinder sustainability of e-administration projects in public institutions. Arachie (2021) emphasizes that capacity building and continuous ICT training are essential for overcoming human capital limitations. Thus, while e-administration holds transformative potential, its effectiveness depends on institutional readiness, supportive policy frameworks, and sustained government investment.

Methodology

The study adopted a descriptive survey research design, which involves collecting and analyzing data from a representative sample of the population (Akuezuilo & Agu, 2012). A self-designed questionnaire served as the main instrument for data collection, complemented with interviews and observations.

Area and Population of Study

The study was conducted in three Federal Government-owned tertiary institutions in Anambra State: Nnamdi Azikiwe University, Awka; Federal Polytechnic, Oko; and Federal College of Education (Technical), Umunze. The combined population of staff and students across the three institutions was 66,488.

Sample Size and Sampling Technique

Using Taro Yamane's formula at a 5% margin of error, a sample size of 398 respondents was derived. A cluster sampling technique was employed, with each institution representing a cluster, followed by random sampling within clusters to select actual respondents:

Nnamdi Azikiwe University – 190 respondents

Federal Polytechnic, Oko – 104 respondents

Federal College of Education (Technical), Umunze – 104 respondents

Instrumentation, Validity, and Reliability

The structured questionnaire contained three sections: demographics, and items measured on a five-point Likert scale. Face and content validity were established through expert review. Reliability was confirmed using the test–retest method, yielding a correlation coefficient of 0.77, indicating high reliability (Agu & Akuezuilo, 2007).

Data Collection

A total of 370 questionnaires were administered across the three institutions, with 350 copies successfully retrieved, representing a high response rate.

Method of Data Analysis

Data generated from primary source were analyzed using descriptive statistics. Some of the questionnaire instrument which was structured using the Likert Five- point response scale and ranked as follows: Agree = 1, Strongly Agree = 2, Undecided = 3, Disagree = 4, Strongly Disagree = 5

To test the significant effect and the relationship between the dependent variable and independent variables, Regression analysis was used to test the three formulated hypotheses with the aid of SPSS version 20. 0. at 5% level of significance.

Decision Rule:

The decision for the hypotheses is to accept the alternative hypotheses if the p-value of the test statistic is less or equal to the alpha at 5% and to reject the alternative hypotheses if the p-value of the test statistic is greater than alpha at 5% significance level.

Data Presentation and Analysis

Analysis of Data collected for Question 1: The automation of admission processes enhanced service delivery in the federal government owned tertiary institutions in Anambra state.

S/N	Statements	Response Options				
	Automation of Admission Processes	(SA)	(A)	(N	(D	(SD
1.	Automation of admission processes fastens the process	128	150	4	58	10
2.	It reduces hard work in the process	120	167	3	60	0
3.	It creates room for monitor	140	159	0	51	0
4.	It provides efficiency in school administration	80	180	0	78	12
5.	Solve data processing problems with minimum human involvement	99	189	11	40	11
6.	It makes admission process less cost	143	150	0	57	0
7.	ICT maintained Admission records without duplication	138	140	5	57	10
8.	Easily relay office information needed for accomplishing basic task.	120	165	5	55	5
9.	It creates profile information of students from birth to graduation	140	147	2	61	0
10.	Can trace the up-to-date status of the application from	101	171	0	70	8

Source: Researcher's Field Survey. 2025

Table shows an adjusted R^2 value of .994. The adjusted R^2, which represents the coefficient of determinations imply that 99.3% of the total variation in the dependent variable (service delivery in the federal government owned tertiary institutions) is explained by the explanatory variable

(automation of admission processes). The adjusted R^2 of 99.3% did not constitute any problem to the study model and further suggests that the explanatory variable is properly selected and used. The value of adjusted R^2 of 99.3% also shows that 0.7% of the variation in the dependent variable is explained by other factors not captured in the study model.

The Automation of Admission processes: based on analysis, it was found to have positive impact on our dependent variable, service delivery. This effect was statistically significant. Ojo and Obimuyiwa (2019) Findings showed that electronic record keeping significantly influence administrative effectiveness of Polytechnics in Ogun state, Nigeria because the P-value of 00<.05 significant value, also Alabi, Issa and Oyekunle (2012) found that CBT was a laudable method of assessment and enhanced work performance. The study negate Eneh (2015) concluded that, the present reflection of e-administration in the Nigerian universities revealed an uncoordinated public project implementation hence as a research institution, more works on ICT should be done to improve teaching, learning and research.

Analysis of Data collected for Question 2; To what extent has ICT been used to effect routine administration in the federal government owned tertiary institutions in Anambra state.

S/N	Statements	Response Options				
	ICT	(SA)	(A)	(N)	(D)	(SD)
1.	It has created new opportunities in the field of education	130	148	0	62	10
2.	ICT registration could be used for tracking students' registration progress	119	178	3	48	2
3.	ICT facilitates learning and research	150	140	0	60	0
4.	It enables the institution administrators need to have basic information on students and teachers flows	98	171	0	60	21
5.	It used for communication between lecturers and students.	100	188	10	51	1
6.	ICT create room for proper utilization and	140	153	0	57	0

	allocation of resources in the institutions,					
7.	ICT ensure efficient and effective institutional allocated	117	161	5	56	11
8.	voluminous records can trace in a meticulous manner	128	157	0	55	10

Source: Researcher's Field Survey. 2025

Table shows an adjusted R^2 value of .998. The adjusted R^2, which represents the coefficient of determinations imply that 99.8% of the total variation in the dependent variable (routine administration in the federal government owned tertiary institutions) is explained by the explanatory variable (application of ICT). The adjusted R^2 of 99.8% did not constitute any problem to the study model and further suggests that the explanatory variable is properly selected and used. The value of adjusted R^2 of 99.8% also shows that 0.2% of the variation in the dependent variable is explained by other factors not captured in the study model.

Application of ICT: based on analysis, the application of ICT has a positive and significant impact on service delivery of federal government owned institutions. This finding therefore supports our aprori expectation and the findings of Muhammad, Tarandeep, and Muhammad (2020) who revealed that the adoption of ICT will develop education hugely and that the utilization of ICT will improve the learning encounters of learners and equally will cause them to think autonomously. Also, Bello and Johnson (2011) found that, accessibility of ICT facilities is sill very low and that although lecturers have a positive disposition towards the use of ICT facilities, they scarcely use them. And negate the work of Hamilton and Mbachu (2016) whose findings showed that basic ICT facilities like computers are unavailable, students are unable to afford personal laptop and has grossly affected e-learning and e-communication channels like e-boar, e-mail.

Analysis of Data collected for Question 3 To what extent has online payment of fees enhanced financial probity for efficient service delivery in federal government owned tertiary institutions in Anambra state?

S/N	Statements	Response Options				
	Online Payment of Fees	(SA)	(A)	(N)	(D)	(SD)
1.	Online payment of fees enhances the productivity of such school	111	167	5	57	10
2.	Creating a platform for individual student's fees	120	170	0	54	6
3.	It enhances prompt payment and safe delivery	148	151	1	50	0
4.	It fastest mode of operation as well as accurate security	98	162	0	73	17
5.	Online payment make transaction easier	101	187	0	51	11
6.	It allows bills to be paid directly from bank	134	159	4	53	0
7.	Online payment reduces fraud	140	160	3	37	10
8.	It reduces cash and cheque transactions.	125	170	0	55	0
9.	It reduces the proliferation of bank accounts operated	140	157	2	51	0
10.	It stops the management and students from being frustrated financially	99	172	0	68	11

Source: Researcher's Field Survey. 2025

Online Payment of Fees: based on analysis, the online payment of fees has a positive and significant impact on service delivery of federal government owned institutions. Tella, and Abdulmumin (2015) results revealed that there is significant correlation among the entire e-payment characteristics/factors (perceived speed, security, anonymity traceability, perceived ease of payment, and convenience), and negate the finding of Bassey, Okodo and Akpanumoh (2013) showed that many functionaries in developing countries lack the necessary expertise to manage innovations and changes, including effective implementation of ICT-enabled education.

Summary of Findings

1. The study examined the effect of electronic administration on service delivery in federal government-owned tertiary institutions in Anambra State. Based on data analyzed, the following key findings emerged:
2. Automation of Admission Processes – The results showed that the automation of admission processes has improved efficiency in handling student admissions. It reduces delays, minimizes errors, and ensures transparency in allocating admission slots. Consequently, it has a positive and significant effect on overall service delivery in the institutions studied.
3. Application of ICT in Administration – The study revealed that ICT facilities have been deployed to support routine administration, including record keeping, communication, and information dissemination. This has not only improved speed and accuracy but has also strengthened accountability within the system. The analysis confirmed that ICT usage has a significant positive impact on service delivery in federal tertiary institutions in the state.
4. Online Payment of Fees – Findings also indicated that the adoption of electronic payment systems has enhanced financial probity and reduced leakages associated with manual payment methods. Online fee payment promotes accountability, simplifies record reconciliation, and ensures timely remittances. The statistical results confirmed that online payments have a positive and significant influence on service delivery in the institutions.

Conclusion

The study concludes that electronic administration plays a crucial role in enhancing the quality-of-service delivery in Nigeria's tertiary institutions. Specifically, automation of admission processes, effective application of ICT tools, and the adoption of online fee payment systems have collectively improved transparency, accountability, and efficiency in the institutions under review.

Despite these positive impacts, Nigerian tertiary institutions have historically faced challenges such as lack of transparency, bureaucratic bottlenecks, weak accountability mechanisms, and slow administrative processes. The introduction and expansion of e-administration provide an opportunity to overcome these challenges. Thus, e-administration should be seen as a welcome innovation for improving governance, strengthening service delivery, and curbing corruption in public institutions.

Recommendations

Based on the findings, the following recommendations are made:

1. Full Automation of Administrative Processes Public tertiary institutions should embrace the full automation of their administrative procedures, ranging from student admissions to examinations and record management. Adequate funding should be allocated for ICT facilities to align with global best practices and to meet directives such as those of the National Universities Commission (NUC) regarding ICT compliance and institutional ranking.
2. Provision of ICT Infrastructure and Security Systems Government should ensure that tertiary institutions are adequately equipped with modern computers, reliable internet access, and other electronic devices. In addition, updated antivirus and cybersecurity systems should be provided to safeguard institutional data and prevent the loss of sensitive records.
3. Promotion of Online Payment Systems: Since e-payment has proven effective in enhancing service delivery, greater efforts should be made to promote awareness and build trust in the system. Government agencies, school authorities, and financial institutions should collaborate to educate staff, students, and the wider public on the benefits of e-payments. This will encourage wider adoption and reduce resistance to electronic transactions.

Contribution to Knowledge

This study contributes to knowledge in several ways:

. It extends the limited body of research on e-administration in developing countries, particularly in Nigeria, where adoption of ICT in public sector administration is still evolving.
. It provides empirical evidence that e-administration significantly enhances service delivery in tertiary institutions, thereby strengthening accountability, efficiency, and transparency.
. It highlights practical strategies automation, ICT deployment, and e-payment adoption that policymakers and educational managers can implement for improved performance in tertiary institutions.
. The study thus serves as both a reference point for future research and a practical guide for decision-makers interested in strengthening higher education administration through ICT.

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