

**ELECTRONIC REVENUE COLLECTION SYSTEM: DOES IT IMPROVE
ORGANIZATION PERFORMANCE? A CASE STUDY OF NGORONGORO
CONSERVATION AREA AUTHORITY**

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IMPROVE ORGANIZATION PERFORMANCE? A CASE STUDY
OF NGORONGORO CONSERVATION AREA AUTHORITY**

BY;

DALI SANGA

A DESERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF MASTERS OF SCIENCE IN
ACCOUNTING AND FINANCE OF MZUMBE UNIVERSITY

2015

CERTIFICATION

I, the undersigned certify that I have read and hereby recommend for acceptance by Mzumbe University the dissertation entitled: ***“Electronic revenue collection system: Does it improve organization performance? A case study of Ngorongoro Conservation Area Authority”*** in fulfillment of the requirements for the degree of Masters of Science Accounting and Finance (MSc.AF) of Mzumbe University.

.....

Mr. Rock Alex

(Supervisor)

Date

DECLARATION

AND

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I, Dali Sanga, declare that this dissertation is my own original work and that it has not been presented and will not be presented to any university for similar or any other degree award.

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DEDICATION

I dedicate this work to the most important people in my life. My beloved wife Vedasta Mtenga, my research Supervisor Mr. Rock Alex and all my friends who in one way or another contributed a lot towards completion of this work. They are the one who supported me closely in whole academic life. I thank them very much for their love, patience, courage and support.

LIST OF ABBREVIATIONS

ATM	–	Automated T Machine
EFTPOS	–	Electronic Fund Transfer at the Point of Sale
ICT	–	Information Communication Technology
IDRC	-	The international Development Research Centre
IT	–	Information Technology
MBO	–	Management by Objectives
MNOs	–	Mobile Network Operators
NCAA	–	Ngorongoro Conservation Area Authority
NGOs	–	Non-governmental Organisation
OA	–	Organisation Assessment
PDAs	–	Personal Digital Assistant
PEOU	–	Perceived Ease of Use
POS	–	Point of Sale
PU	-	Perceived Usefulness

ABSTRACT

The change of business from traditional (need of physical contact) to e-commerce is one of the result of globalisation and emerging technology. Ozkan et al (2010), shows that the growth of e-commerce has increased the importance of transferring money online. The transferring of money online also called e-payments involves exchange of money and information online without any direct engagement with the recipients. These e-payments systems can be classified commonly as direct online credit/debit payments, mediated credit/debit payments, stored-value money and electronic bill payments (Ozkan et al 2010). Ngorongoro Conservation Area Authority started using smart cards in May 2011, replacing the old method of cash payment through which much of the liquid cash used to get lost through doubtful transactions.

The aim of the study is to assess whether electronic revenue collection systems brings any difference in an organization performance. In achieving this aim three specific objectives have been formulated; To identify the effectiveness and efficiency of MY PARK at NCAA; To assess MY PARK satisfaction level to different users at NCAA; To assess its contribution to NCAA operational performance.

Questionnaires are designed in a way that they can provide quantitative data, although chances for further opinion are given that can result in qualitative data. Respondents will be asked to rank some statements from 1 (strongly disagree) to 5 (strongly agree). The researcher will use coding system to help the data being descriptive analysed and findings presented in form of means. Tables and figures were used to help the presentation of the findings.

The finding shows that two traditional methods are still in use for some extent amounting to 47% which are cash and cheque. MY PARK is the dominant methods of payment or revenue collection instrument which amount to 53%. However, there no expert personnel in operating MY PARK system, this finding concur with the findings from the interview where Expert of the system (MY PARK) was only a consultant and not employee of NCAA. Despite of these findings MY PARK has

increased revenue mean of 4.2 but queues remain to be the major problem. Also costs incurred for both adoption of MY PARK system and computerised accounting system was fair similar to the revenue gained from MY PARK and use of Computerised accounting systems.

Therefore, it has been established from the study that electronic revenue collection system does not bring any difference to the organisation performance. The finding proves that the system increases the efficiency of revenue collected but queuing problem still exists.

The researcher recommended that it's high time for NCAA to put many efforts in the adoption of MY PARK system as the findings shows it has reduced queuing and increased revenue though is for small extent.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND TO THE PROBLEM

The change of business from traditional (need of physical contact) to e-commerce is one of the result of globalisation and emerging technology. Ozkan et al (2010), shows that the growth of e-commerce has increased the importance of transferring money online. The transferring of money online also called e-payments involves exchange of money and information online without any direct engagement with the recipients. These e-payments systems can be classified commonly as direct online credit/debit payments, mediated credit/debit payments, stored-value money and electronic bill payments (Ozkan et al 2010).

Traditional e-payment systems are noted to have many limitations which inhibit consumers from adopting them. Previous research suggests that some of these factors relate to lack of trust, security, usability, high transaction costs, lack of perceived advantage and perceived risk. For example Prabowo (2012) shows that Indonesian banks bear tens of billions of rupiahs of losses from credit card fraud every year.

“According to the Indonesia Credit Card Association (AKKI), during the period July 2003 to April 2006, 89 cases of credit card fraud occurred, with losses of \$US4.6 million, of which, 82 cases were committed through a counterfeit card fraud scheme (that is, creating forged cards by using stolen information), and the rest involved application fraud... of AKKI, Indonesian banks recorded \$US4.4-\$US5 million of losses from credit card fraud during 2007” (Prabowo 2012 Pg. 268).

However, Prideaux, (2009) argued that time is the one commodity which has become scarce to wealth people, people in income-rich but time-poor societies have had to learn to adjust the balance between saving money by spending time searching for bargains and saving time by spending money. Prideaux, (2009) argued that, this quest for convenience and the need to save time have also led to the boom in payment cards.

Listfield and Montes-Negret (2000) argued that the more funds are tied up in clearing and settlement the fewer funds are available for productive use. This means that without reliable efficient and timely payment systems, companies cannot conveniently acquire raw materials, pay wages and promote economic growth. There a need for organization to be sure with the efficient of its payment system for its expansion purposes.

Deogratias . M (2012), Smart card System (MY PARK) not only a payment system but also used to record visitors or tourists statistics. It is also used for paying park-entry fees for visitors and vehicles visiting Ngorongoro Conservation Area and other special services like Camping, bush lunch, walking safari available in the Area. The main purpose of implementing Smart card System being to minimize and or eliminate the weakness of paper ticketing system such as fraud, operating costs and so on.

System Audit report of 2008 at NCAA shows that e-payment system was expected to reduce time and cost due to much paper work hence increases the general performance of NCAA. In the traditional system significant amount of NCAA revenue was lost through fraudulent acts conducted by some staffs, also the huge amount of hard cash transactions handled at the gate which is believed to induce temptation to the gate clerks to commit fraud. Furthermore, during peak season where tourists are coming in big number there were many complaints from customers that they spend too much time in the entry gates for registration and payment.

Deogratias . M (2012), It can be observed that through this traditional method of payment NCAA was placed in a very big risk by keeping the huge amount of cash into custody and even when those cash were in transit to bank. The major impact of this system of payment is high security risks to both workers and tourists as they should use cash which means all the time they should have money to get any services

within Ngorongoro Conservation Area. Here the impact will result to decrease in number of Tourists hence decrease in revenue collected. One of the major elements of organisation performance as indicated in Organisation Assessment (OA) tool kit is the financial viability. Financial viability is a measure to show the ability of an organisation in generating and managing resources to ensure its going concern. E-payment system is expected to be a tool in enhancing availability of resources (monetary resources) to run organisational visions and objectives. The impact is not only on financial viability but also other measurement instruments or elements such as efficient and effectiveness depends much on the ability of organisation in managing monetary resources.

Therefore, it is the purpose of this study to find out if the use of MY PARK within NCAA activities enhances organisation performance.

1.2 Statement of the Problem

Worthington (2006) explained that a smart card could offer the security to make substantial purchases via its credit or debit card functions, but it could also allow the card holder to use its stored value function to make smaller purchases, which traditionally have been made by cash. In addition for the retailers who will soon have to add the smart card to the methods of payment that they accept at the point of service, this merely adds to the plethora of payment options, the major ones of which have been discussed above (Worthington 2006).

For the Tanzania context smart cards are in operational though not developed as in case of developed countries like the United Kingdom and Australia. One of the government entities using e payment system is Ngorongoro Conservation Area Authority (NCAA). Eight types of cards are provided including tour operator, citizen, and resident and annual vehicle cards for vehicles stationed within the NCAA.

The technology, which is very important to the growth of the country's economy, enables the NCAA to collect revenue with little paper work. Tourists and tour

operators now pay electronically entry fee and other services like camping for persons and vehicle visiting NCAA.

Therefore, for the organizations which accept e-payments, apart from banks, does it accelerate performance of the organization! Having Ngorongoro Conservation Area Authority (NCAA) adopted the e-payment system in 2007/2008 using smart card system referred as MY PARK at NCAA; it is the researcher's intentions to find whether the introduction of MY PARK has brought any difference to the organisation performance.

1.3 Objectives of the Study

1.3.1 General Objective

The main objective of this study to assess whether MY PARK (Smart card) at NCAA does it brings any difference in organization performance.

1.3.2 Specific Objectives

The following are the specific objectives to be examined;

- To identify the effectiveness and efficiency of MY PARK at NCAA
- To assess MY PARK satisfaction level to different users at NCAA
- To assess its contribution to NCAA operational performance

1.4 Research Questions

The study will be guided by the following research questions formulated from the specific objectives. This is done so in order to answer the above specified objectives.

- Does MY PARK at NCAA effective and efficiency?
- What is the satisfaction level of MY PARK at NCAA?
- What is the impact of MY PARK to NCAA operational performance?

1.5 Scope of the Study

This study will be conducted at NCAA, where only smart card will be involved within the evaluation. Where there other methods of payment operating at NCAA, the researcher will identify them and clear separation of its impact to the organisational performance will be done. Since, this study focuses on the electronic revenue collection systems especially MY PARK an electronic payment system. The study will be concentrated only at Ngorongoro Conservation Area Authority (NCAA). All departments within NCAA will be involved as the study needs to find if MY PARK has brought some changes in organisation performance. The major user of MY PARK (the Tour operators) will be involved too. The study tries only to establish the contribution of e-payment (MY PARK in this study) to the organisation performance. Therefore the major concern about the study is whether there efficient and effective in revenue collection at NCAA.

1.6 Significance of the study

This study focuses on the electronic revenue collection system looking possible its contribution to the organization performance. Organisation performance can be influenced by many factors such as better management, clear and focussed use of resources, availability of resources, risks management especially business risks. In this study, only one element will be looked at, the revenue collection system. NCAA use MY PARK an electronic revenue collection instrument. Therefore, through this study, the impact of MY PARK to the organisation performance will be found taking other factors constant. Whether the decision to use this instrument for collection of revenue has positive impact to the achievement of NCAA objectives or not will be found at this study.

1.7 Organization of the Study

This study will be structured as follows, the next chapter will be all about theoretical and empirical literature review on electronic revenue collection systems and organisation performance. Also the chapter will discuss the conceptual framework for the study and the hypotheses involving in the study. Chapter three discusses the

way research is going to be undertaken this include the research design, data collection methods and how data will be analysed. Chapter four will present the findings obtained and the analysis of findings will be shown. Chapter five will discuss the findings presented in chapter four and chapter six will conclude the study findings and gives the recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter discusses key concepts of the study and the literatures on electronic revenue collection systems. Thereafter the chapter discusses organisational performance present the conceptual framework and lastly the hypothesis used by the study.

2.2 Definition of Key Concepts

E-Payments

Electronics and Computer Science or Communications and Information (Business or Commerce) a digital payment for a transaction made on the Internet. (Online dictionary August 2012)

Smart cards

The smart card is a plastic card that carries an embedded computer chip with memory and interactive capabilities, allowing it to exchange data with an electronic terminal at the point of service. Smart cards are being introduced by the financial institutions, which dominate the payment card industry, in order to reduce the levels of fraud that are associated with the existing magnetic stripe technology (Plouffe *et al* 2000).

The payment system

A payment system is characterised by the interactions between different subjects and is made of a number of elements that include the system's participants, its infrastructure and the instruments that enable the transfer of monetary value between economic agents (Merlonghi 2010). Thus, payment system's oversight and supervisory functions have as an objective the smooth functioning of the system

itself in terms of safety and efficiency with respect to all the elements (actors, channels and instruments) that it is made of (Merlonghi, 2010).

2.3 Payment Models

Traditionally payments models has been batter trade, cash, and cheques in modern business people wants to save time and escaping risks including security risk associated with holding cash. The invention of electronic payment tools helps people to perform transaction without a need of holding cash, or writing a cheque. These electronic payment tools are such as credit cards (Smart cards, Visa cards) and debit cards.

2.3.1 Cash System

Using cash in any service operation introduces a security risk. It is also very expensive to store and transport. Going cashless cuts both security and cash handling costs dramatically, which explains why card payment or electronic money systems are moving rapidly into in-house catering facilities management (Coyle-Camp 1994). However, cash system still popular and useful to many transactions both in developed and developing countries. For consumers the essential attraction of cash is its ubiquity. It can be proffered and is accepted anywhere, anytime, by anybody. As a consumer or a retailer you do not need a bank account to either use or accept cash (Worthington 2006).

Worthington (2006) argued that even for the people with current accounts, cash has an enduring attraction, for in the absence of opportunities to pay by other methods, cash is the lowest common denominator which will always be accepted. Its functionality is its essential attraction.

For retailers accepting cash is a costly, dirty and time-consuming business, but it is also an essential part of their consumer proposition. A retailer's willingness to accept cash does not require an acceptance decal to be placed in the window, as is the case for plastic card transactions, nor does it require technologically advanced electronic terminals to facilitate the transaction. Indeed, many retailers still find cash an easier

method of payment to handle than plastic cards (Worthington 2006). For many retailers then, and for a variety of reasons, cash remains a very acceptable payment method.

However, there are of course costs associated with the acceptance of cash. Such costs are like retail crime costs; costs relate to protection, collection, counting and carrying, all of which mean time and effort; insurance also costs money and banks in addition charge retail businesses for paying in cash to their accounts (Worthington 2006). These costs are considerable when fully calculated and may increase as time becomes even more precious and banks become more able to cost out accurately their staff time *vis-à-vis* cash sorting.

However, Worthington 2006 has argued that cash has been, and will remain for the foreseeable future, in volume terms, the primary method of payment for consumers at the point of service. Not until the acceptance of the electronic purse is as ubiquitous as the acceptance of cash are we likely to see a change in that situation.

2.3.2 Cheque System

Paper cheque transactions volumes are already in long-term decline as both consumers and retailers become more familiar with the use and acceptance of a variety of plastic payment cards. Worthington (2006) argued that the use of cheques in volume terms has been decreasing since 1990 and is forecast to continue to decline as plastic card and automated payments continue to grow. Furthermore, Worthington argued that at the moment most UK financial institutions allow current account holders to use cheques as often as they like, with no costs to the account so long as the account remains in credit. Thus for many consumers payment by cheque incurs no cost to them and, given the inherent inertia of UK consumers as regards financial services, the decline in volume of cheque transactions will, in the existing circumstances, be steady but slow.

In other side, for retailers, acceptance of cheques is both a time-consuming and costly business. The whole process of writing out a cheque and then accepting it, at the point of service, is time rich, for both retailer and consumer. Nor does the cost

end there. While these are at the top end of the charging range, retailers are charged every time they pay a cheque into their business account (Worthington 2006). No wonder then that some retailers will either try to dissuade their customers from paying by cheque or impose minimum transaction levels, below which they will not accept payment by cheque.

2.4 Electronic Revenue Collection Systems

Electronic revenue collection tools are many and of different kind as used by the organisation, for example Revenue Authorities has their revenue collection tools peculiar to the revenue collection systems referred in this study. Plouffe et al (2000) shows that in the late 1990s, newspaper and magazine headlines speak volumes about the lack of success of many smart card-based payment systems trials undertaken. In their research when smart card were compared to other payment systems, the findings shows that cash payment was favoured by 80% (non-participating respondents) and by 50% (participating respondents) compared to other four options of payment namely credit cards, checks, debit or ATM cards, and the Exact card. However, Many organisations are protecting their business using technology, it is important that overall process of revenue collection have been coordinated. Duffy and Dale, (2008) argued that it is vital to ensure that all discounts, credits, payments, deliveries and credit card clearance are monitored and ideally controlled by one financial systems.

Abdul-Muhmin, (2010), recommended that, innovations in technology, increased competition and changes in business practices have spurred the development of alternatives to cash payment in retail outlets. In economically advanced countries and growing parts of the developing world, consumers now have more options for consummating retail payments, as purchases can be paid for by cash, cheque, debit or credit cards. Factors influencing these payment mode decisions are of interest to financial institutions, retailers and policy makers, since alternative payment modes have associated benefits and costs to consumers, financial industry actors and society (Abdul-Muhmin 2010) The literature suggests several possible influences, including, consumer demographics, cost characteristics of alternative payment instruments,

situation-specific transaction characteristics, sellers' payment mode acceptance policies and retail transaction size (Duffy & Dale 2008).

Abdul-Muhmin (2010) shows that, three most widely used retail payment modes in Saudi Arabia (cash, debit and credit cards) differ significantly on the degree to which they possess the attributes. Cash offers the most transaction time benefit because when used, check-out counter delays inherent in signature and verification requirements, as well as terminal connection problems of electronic payment modes, are avoided. However, carrying large amounts of cash poses a security risk as bank notes are generalized legal tender, and if lost, cannot be traced back to any particular owner. Therefore, the electronic payment modes (debit and credit cards) offer better security than cash. But only credit cards offer the benefit of leverage potential.

Walker and Johnson (2001) argued that, the cash collection system should support alternative payment methods such as electronic funds transfer, wire transfer and lockbox systems as well as traditional check deposit system. Listfield and Montes-Negret (2000) have discussed a efficiencies in payment systems, explained that payment speed, payment certainty, Reliability, safety and security, credit risk control, confidentiality record maintenance, convenience and costs are factors in determining the efficiency of payment system.

Prideaux, (2009) said that when the transaction is completed, people also want an easily managed, detailed record of their spending. New technology is needed, centred on a new generation of cards which combine payment applications with other applications. When these applications work together, they strip out time-wasting stages at the points of inconvenience and therefore add value by saving consumer time.

In addition, Worthington, (2006), shows that historically, Japanese retailers have been at the forefront of the development of credit cards in Japan and several major retailers have become major players in the Japanese credit card market. Also Worthington (2006) shows that for many international travellers and conference attendees, life would be far more difficult without the ability to pay by plastic card

for goods and services consumed. Most airlines, railway networks, car hire firms, hotels and restaurants now accept payment by plastic cards, as do many retailers and other merchant outlets, and by doing so they reduce the need for consumers to carry cash in the local currency or traveller's cheques.

Despite the apparent ubiquity of acceptance of plastic cards throughout the world, there are large differences between countries in the holding and usage of plastic payment cards and nowhere is this better demonstrated than in Europe (Worthington 2006). One of the major concerns with regard to e-payments is noted to be security. This is because money and information are exchanged online without any direct engagement with the recipients (Puri 2006). Perceived risk is another important factor that affects customer confidence in e-payments. The risk of losing personal information and credit card details going to the hands of hackers are still a major anxiety for users. In addition, according Hoffman et al. (2005), 95 per cent of web users have refused to provide their personal information to websites and 40 per cent have claimed that they would fabricate their lost information. Trust in e-commerce transactions is another important element for online applications (Abrazhevich, 2004). Perceived advantage is also further illustrated by perceived ease of use (PEOU) and perceived usefulness (PU) on e-commerce customer decision making to adopt an e-payment system (Davis, 1989). An important advantage of e-payments that contributes towards PU and PEOU is the convenience they provide by allowing transactions to be completed with minimal time and money (Leong et al., 2003). In addition usability factor allows consumers access to user-friendly systems with ease of navigation.

In order to overcome issues of security, privacy and trust, there is a major emphasis on using web assurance seals. Unfortunately these seals have not gained popularity and consumers have generally misunderstood them as eliciting product quality. However it should be noted that consumers do not incorporate them into their purchasing decisions (Kimery and McCord, 2002).

2.4. 1 Smart card

Smart card a self-programmable one chip computer was born at the beginning of 1980s Urien (2003). Payment cards have been around for a long time now and with them the convenience of pocketing plastic cards has been discovered and enjoyed (Puri 2006). The silicon chip realises five operations types: data input and output, reading and writing in a non-volatile memory, and cryptographic algorithms computation (Urine 2003). Smart cards are a way of providing secure payment over the internet by separating authentication from the process that provides the communication links. One can charge up money from an ATM or proprietary bank network and then be able to make payment over the internet. Several firms are exploring smart card technology as Puri 2006 put as “Now the next generation of the transaction card is being brought in by “smart cards”.

The many expected benefits from a smart card application of electronic money could probably be summarized as follows.

Benefits for consumers:

- Convenience – easy access to services, multiple loading points;
- Flexibility – high/low value payments, faster transactions;
- Control – the smart card cardholder knows exactly where he/she stands;
- Increased security – the cardholder knows the system and his/her funds are secure.

Benefits for retailer/service provider:

- Lower processing costs;
- Immediate/guaranteed cash flow;
- Operational convenience;
- Fraud/security/theft risks reduced;
- Reduced insurance costs;

- Increased sales

Worthington (2006) claimed that there will be changes to consumer payment habits and to the merchants who accept plastic card payments for the goods and services that they offer. In addition the introduction of the smart card will not eliminate any of the existing methods of payment and it is probable that the smart card will even introduce new means by which nonfinancial data, such as purchase patterns, can be collected and exchanged. This information could be acquired not just at the time of payment, but at any other time during the customers' visit to the retailer, or while remotely negotiating a transaction.

While the smart card does offer retailers enormous opportunities to revolutionize the production, distribution and retailing of goods and services, there will also be substantial costs involved for retailers. A smart card-based system doesn't automatically allow user mobility. User mobility is only possible if every machine that the user accesses have a smart card reader attached. The machine must support the same standard smart card reader interfaces or use the same proprietary smart card reader. Similarly, to use the same machine sequentially, multiple users must all use the same smart card technology. In addition, smart card technology can be expensive.

2.4.2 Smart Cards Versus Existing Payment Options

Plouffe et al (2000) shows one interesting issue with respect to smart card adoption is to what extent consumers and merchants like the new technology particularly with respect to current payment options and practices. Worthington and Edwards (2000) shows that there shifts taking place in the payments markets and the anticipated future of more card-based payments and less paper- cheque- and cash-based payments. While there will be then some substitution and replacement of cash by stored value cards, coins and notes will remain the dominant payment mechanism, in volume terms, for the foreseeable future. Financial services providers need to be aware of the ways in which consumers are choosing to access their cash. According to Worthington and Edwards (2000) study the proliferation and frequency of use of ATMs will continue to grow in both countries (The UK and Australia), as will the

use of “cash back” at the Point of Sale (PoS), whereby every Electronic Fund Transfer at the point of Sale (EFTPoS) terminal in effect becomes a cash dispenser, as well as a means of accepting card-based payments. The ubiquity of access to the ATM and EFTPoS networks for all cardholders and the costs associated with such a service have still to be resolved between the financial services providers, but the issuance of a plastic card to consumers which enables them to access their funds, anytime, anywhere and anyhow can once again form the basis of a relationship between the card issuer and the cardholder, a relationship that is maintained and enhanced by the continual use of the card, both for access to cash and to make payments at the PoS (Worthington & Edwards 2000). The enhanced functionality of the plastic payment card is one of the reasons for its success as a means of payment in both Australia and the UK and will be a source of its continued growth of popularity in the future (Worthington & Edwards 2000).

2.4.3 Mobile Banking

According to Tobbin (2012), the proliferation of mobile telecommunications technology has made mobile phones increasingly common and available for users even in the remotest part of the world. Tobbin (2012) argued that The introduction of pre-paid tariffs, rapid diffusion and cheap handsets from China has contributed significantly to the spread of mobile technology in developing countries. Many rural people in the developing world who are deprived of basic services like banking, pipe-borne water and electricity, have access to mobile phones. The number of mobile phone users has long exceeded the number of people with bank accounts across the world (Medhi and Ratan, 2009). The term mobile banking is defined as “banking transactions using mobile devices such as cellphones, PDAs (Personal Digital Assistants), smart phones and other devices (except for laptops)” (Lee and Chung, 2009).

The inherent anywhere, anytime and convenience characteristics of mobile technologies provide an unprecedented potential solution to the financial access problem faced by emerging economies. Most mobile banking implementations have a banking application installed on users’ SIM. Once signed up, an electronic account

is created which enables the user to deposit and withdraw funds or transfer money from their account to other users (Tobbin 2012). It is effectively a channel whereby a customer interacts with a bank via a mobile device notably the mobile phone. It depicts the ultimate convergence of mobile technology and the broader range of banking services such as account-based savings or credit facilities.

For the developed world, most of what is termed as mobile banking is an extension of existing banking services to existing customers. The mobile phone is only used as another channel to an existing bank account (Porteous, 2006). Porteous distinguishes “additive” mobile banking models from the “transformational” models, and defines transformational mobile banking services as “those in which the financial product linked to the use of the phone is targeted at the unbanked, who are largely low income people”. Porteous (2002) stressed that a service becomes transformational when it causes a shift in the access frontier. By additive, mobile banking complements services offered by the banking system, such as checkbooks, ATMs, voicemail/landline interfaces, smart cards, point-of-sale networks, and Internet resources. The mobile platform offers a convenient additional method for managing money without handling cash (Tobbin 2012). On the other hand, the transformational models lead to the creation of new accounts to non-banking customers. The distinction is particularly important for the industry, researchers and for policymakers in assessing the usage and impact of the mobile banking phenomenon (Donner, 2007; Tobbin 2012). Tobbin (2012) stressed that transformational mobile banking services have increasingly been heralded as the tool for bringing financial services to the largely unbanked population of developing countries, the hope being that by having access to financial services, the life of the people will be completely transformed.

Since its first launched as SMART Money in the Philippines in 2003, at least 72 mobile money deployments have been launched across 42 developing countries (Mas and Radcliffe, 2010; Tobbin 2012). The implementations have taken place under many different models. Some are offered entirely by banks (bank-led), others are offered entirely by mobile network operators (MNOs) (e.g. M-PESA in Tanzania),

still others involve a partnership between a bank and a telecommunication provider (e.g. MTN Banking in South Africa) whilst some are independently provided (Tobbin 2012).

2.5 Organisation Performance

Performance is a description of what is expected of employees, plus the continuous orientation of employees toward effective job performance. Performance description includes three elements: goals, measures, and assessment (Cascio 1998).

Goal setting

Goal setting enhances accountability and clarifies the direction of employee effort. Cascio (1998) argued that the corporate goals (concerning profit, customers, fields of interest, growth, people, management, and citizenship) provides the basis framework for the Management – By – Objectives (MBO) system, which gives individual managers a lot of freedom to be entrepreneurial and innovative.

Measuring accomplishment of goals

The mere presence of goals, however, is not sufficient. Management must also be able to operationalize and therefore measure the accomplishment of goals. This is where performance standards play a vital role, for they specify what "sully successful" performance means (Cascio 1998).

Assessment

Regular assessment of progress toward goals encourages a continuing orientation toward job performance. If management takes the time to identify measurable goals but then fails to do assessment, it is asking for trouble. This is so because if there is no assessment of performance of these goals, then the goals cannot motivate employees to improve their performance (Schaefer, 1999).

The other way round, organizational performance refers to the effectiveness of the organization in fulfilling its purpose. According to Aluko (2003) defined organizational performance in terms of the ability of organization to satisfy the

desired expectations of three main stakeholders comprising of owners, employees and customers. Some manufacturing organizations will be in a competitive environment which means that their performance will be compared against others (especially by investors), while others measure success in terms of usefulness and productivity. An organization as entity needs to evolve its own set of indicator using any existing indicators or determinant as a starting point in understanding current performance.

Furthermore, Performance measures for economic, financial and efficiency indicators of organisational success, once defined, can usually be measured with relative ease. What is more problematic is how to measure organisational effectiveness in fulfilling the primary task. The problem for performance measurement systems trying to measure organisational effectiveness is that there is no universal criteria against which an organisation can be measured as “effective” (OECD, 1994). When public and non-profit making organisations are included, the criteria by which organisational effectiveness can be measured may differ for example criteria for transparency and accountability to external parties. Organisational effectiveness is a multidimensional concept some organisations may be effective by some criteria and ineffective by others. Which measures are used to determine whether an organisation is effective, is one of choice depending on the perspective of the person selecting the criteria, ultimately leading to the conclusion that what is effective is a value judgement.

Chase *et al* (2005) identified four dimensions/indicators used to measures organizational performance in this perspective which are cost, quality, Timeliness and flexibility that will depend with the type of organization. Altinkemer *et al* (1998) use labour productivity, return on assets, return on equity, inventory turnover, profit margin and assets utilization to investigate performance of an organization. Magutu (2010) use four measures which are cost, quality, customer services and productivity to examine competitive advantage in organization. Also Bernroider, (2003) listed thirteen performances measures which are effectiveness, efficiency, quality,

productivity, profitability, flexibility, reliability, timeliness, social responsibility, growth and innovation, IT and ICT usage level and employee living standards.

However, Performance is a vague word, it can be viewed in many ways, in this research performance will be viewed in terms of Effectiveness, efficiency, relevance and financial viability. These factors are mentioned by Organizational Assessment (OA) tool kit prepared by The International Development Research Centre (IDRC) and Universal Management Group. Organizational Assessment is a systematic approach to assess an organization with a view to improving its performance, it can be comprehensive or more focused, it can be driven externally or conducted through a self-assessment approach, size, scope and approaches of the exercise vary – and opportunities for application vary (IDRC 1999). IDRC defined performance in terms of effectiveness (mission fulfilment), efficiency, on-going relevance (the extent to which the organization adapts to changing conditions in its environment), and financial viability.

Lusthaus *et al* (2001) discussed the above factors that most organizations view their performance in terms of "effectiveness" in achieving their mission, purpose or goals. Most NGOs, for example, would tend to link the larger notion of organizational performance to the results of their particular programs to improve the lives of a target group (e.g. the poor). MacPherson and Pabari, (2004) argued that, Organizations are effective when they successfully meet their purpose, which is often described in the Charter, strategic objectives or any other regulatory documents.

At the same time, Lusthaus *et al* (2001) shows that majority of organizations also see their performance in terms of their "efficiency" in deploying resources. This relates to the optimal use of resources to obtain the results desired. MacPherson and Pabari, (2004) discussing this factor said an Efficient Organization maximize the use of its resources to reach its purpose, indicators such as output per staff, program completion, ration of overhead/program costs, timeliness of service delivery should be used to assess the efficient.

Finally, in order for an organization to remain viable over time, it must be both “financially viable” and "relevant" to its stakeholders and their changing needs. A relevant organization is that satisfies stakeholder on-going requirements for quality/quantity of goods and services. Stakeholders of an organization include user, non-user, client, non-client, customer, citizen, consumer, funder, investor, union, government, and employee. Relevant organization can respond to emerging competition, trends, technologies, other external forces and can create/exploit new markets or revenue sources (MacPherson & Pabari, 2004). Financial Viability is the ability of an organization to generate and manage adequately its resources in order to ensure its on-going existence.

In the OA framework, these four aspects of performance are the key dimensions to organizational performance. However, there factors that affect performance. These factors are such as:

External Environment

Organizations exist within certain external contexts or environments that facilitate or impede their performance. Key factors in the policy or regulatory environment, and in the economic, political, socio-cultural, environmental and technological contexts, affect how the organization does its work, or the work it does (MacPherson & Pabari, 2004).

Internal Motivation

Internally, performance is driven by the organization's motivation to perform, which refers to the organizational culture, history, mission, values and incentive systems. These factors affect the quality of work, the nature of how the organization competes, and the degree of involvement of internal stakeholders in decision-making processes.

Capacity

Performance is driven, in part, by organizational capacity, in seven basic areas: strategic leadership, human resources, financial resources, infrastructure, programming and process management, and inter-institutional linkages (MacPherson & Pabari 2004). Each of these seven capacity areas may be described in sub-components, as for example in the organization's strategic leadership capacity which is understood as its structure, governance, leadership, strategic plans and niche management. Human resources, financial resources and infrastructure are seen as resources as well as the management of these resources. Organizations also have capacities that result from the relations, partnerships and alliances they have established with other organizations — referred to as inter-institutional linkages (MacPherson & Pabari 2004).

2.6 Smart Card Operations at NCAA

Operations of Smart Card System is mainly based on four vital areas namely POI/POS(Point of Issue/ Point of Sale) which is the one of the component of the System dealing with issuing cards for visitors and staff. It also deals with the receiving of all payments made by tour operators and other visitors depending on the services needed by them.

Point Of Access (POA) at this point is where the visitor's card is debited depending with the services requested by the clients. Also it control exit status of visitors entered in the park.

Ticket Inspection Unit (TIU) is the component of the system used by card/ticket inspectors moving around the Park to verify that the amount debited in the card is correct compared to the number of visitors in the vehicle.

Back Office (BO) is a module used to configure and set the system parameters. For any equipment to operate it must be added and configured at BO. Addition of new Companies, card hot listing and setting of new exchange rate are also done at the BO.

The reasons for adopting MY PARK as the system of revenue collections among others are such as Convenient and easy to use by NCAA Staff by following procedures; Reduces operating costs; Enhances yield revenues; Eliminate frauds because a staff at the POIPOS centre must insert his/her staff card to the card reader to be able to provide services to the clients; Provides data security because data are replicated automatically to all remote sites; Enhance real-time data collection, information processing and analysis; Automatically detects overstay, miss payment and underpayment; Generates real time statistics and reports by identifying the number of visitors who paid a visit at NCAA together with their nationality; Transferring data automatically to the Back office (BO); Allows hot-listing of cards and cardholders (individuals or tour operators) who/which do not comply with NCAA rules and regulations; Offline calculations and validation: Before validating any payment, the chip checks that the E-purse balance is sufficient. Once a payment is done, the available balance is updated accordingly.

However the following are advantages of using MY PARK to Tour operators;

- It addresses the issue of tour operators, tour drivers to carry a huge amount of cash when on transit.
- Epurse security

Epurse is the amount of money available in the card. After topping up a card and performing the transactions with that card all information are stored in the in the system. Thus if a particular card gets lost and reported to NCAA that card will be hot listed at the BO office but from My park Report we can be able to view the card balance.

- Minimize fraud

Sometime it may happens a tour operator driver may complain to the company owner (tour operator) that he/she had been fined by NCAA a certain amount of money for late exit while it is not true but with the

smart card if a driver is late to exit the Park then the system will automatically detects card overstay together with the actual amount.

- Report on Transactions Cardwise

A tour operator will be in a good position to verify and monitor the amount of transactions performed by the particular card.

- Offline calculations and validation,

Before validating any payment, the chip checks that the E-purse balance is sufficient. Once a payment is done, the available balance is updated accordingly

- System security

Payments, top-ups are validated only after PIN entry by the cardholder and can be read only by devices belonging to the system components

- Offline system

There is a mainserver at HQ connected to mini servers installed at remote sites, these mini servers allow the system to operate even if there is no link connection to the main server until the link is re-established.

During implementation of MY PARK, the following challenges were encountered;

A. From NCAA:

- Long queue of visitors and vehicles at the entry gates.

NCAA had experienced a long queue of visitors and vehicles at the entry gates especially during high season and holidays scrambling to get a valid access in the Park. Due to this reason most of visitors/tourists wasted a lot of time to accomplish entry procedures.

- Some Tour operators are still using temporary Cards to pay for entry fees and other services within the Park. Temporary cards were meant for visitors on temporary basis and they should be retained at the Exit Point. But some Tour operators are still using them and it brings a lot of challenges to both NCAA and Tour operators respectively.
- Poor support from some tour operator s and drivers regarding NCAA My Park System. For every system to operate successfully there must be cooperation between system owner and end users.
- Remote top up NCAA had observed the need of an installed system to support remote top up without having both cards at the same POIPOS centre.
- More training to NCAA staff who are working with Smart Card System for the them to be more conversant with the system

B; Tour Operators

- Overstay problem in the card, Overstay problem occurred when a Tour driver/visitor leaves the park without exiting cards used during entering the area (NCA) There are some of drivers who are still exiting the Area without ensuring that all the cards used during entry are already in exit state.
- More training to Tour operators, drivers on how the system is operating and the procedures to follow to avoid disturbance to tourists/visitors.
- Procurement of Tour operator permanent cards Tour operators are highly encouraged to procure and use permanent cards to be able to top up any amount of epurse they want and free to go with cards outside NCAA without any restrictions.

- Carrying of cash/ bank pay in slips to NCAA entry gates some of the Tour operators are still carrying cash/ pay in slips to entry gates for the purpose of paying an entry fee and other services needed by visitors.
- Card misplacement/loss had been reported to NCAA by some Tour operators. Every driver must ensure his/her card is well protected and stored in a secure place to avoid this problem.

The suggested solutions given by the Audit team were the following;

- To avoid long queue of both visitors and vehicles all Tour operators should have their own permanent cards and load the money(top up) at Arusha Information Centre and bring the loaded cards at entry gates. The office is open from Monday to Sunday.
- All tour operators should abolish the use of temporary cards to avoid problems they are facing at the moment. When using temporary card you are advised to top up the fixed amount depending on the services needed because during exit all temporary cards are retained at the Exit gate with the remaining epurse balance.
- NCAA is highly requesting full support from all Tour operators and other stakeholders for successful performance of the Smart card System
- NCAA had taken some initiatives to ensure that the remote top up feature is accommodated by the installed Smart Card System.
- Both internal and external training is being conducted to ensure that most of NCAA staff are very familiar with the System. NCAA is ready to train tour drivers about the System to avoid disturbances to visitors while in the park.

- Tour operators should instruct their drivers to exit their cards when they arrive at the exit gates. NCAA will keep on reminding them the necessity of exiting their card before they leave the Area (NCA).
- Instead of Tour Operator carrying cash/ bank pay in slips to NCAA entry gate they should use NCAA-Arusha Information centre to top up their cards before they commence their journey to NCA.
- Tour operators should instruct their drivers to keep their cards in a secure place to avoid loss/ damaged or chip destruction.

NCAA guarantee Tour operators that the implementation of Smart card system will yield greater outputs to both parties if we will cooperate together to ensure its successful performance. “We came through the hard way and whatever challenges we are facing now will not stop us to continue with the implementation of Smart Card System”.

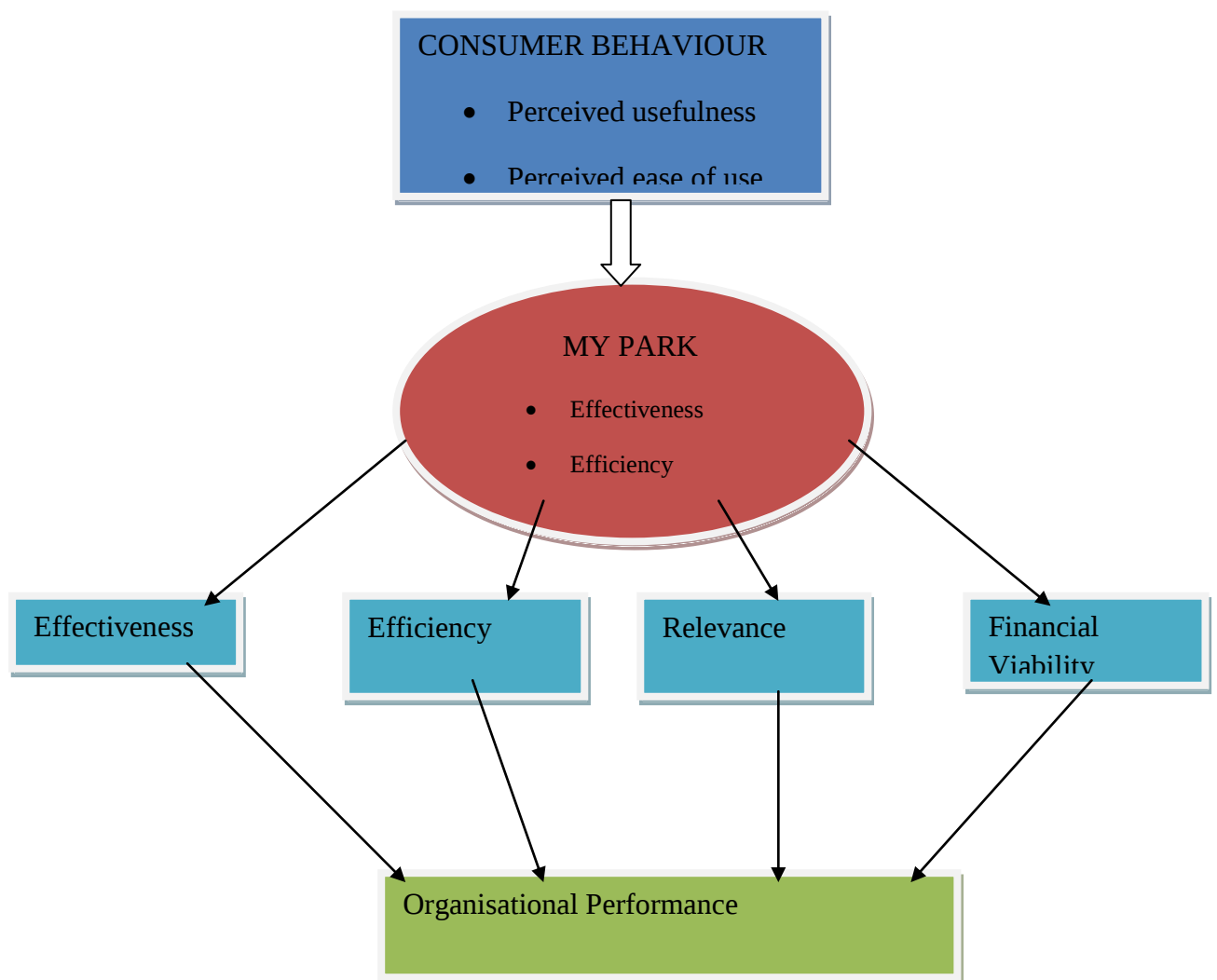
2.7 Conceptual Framework

According to Adam and Kamuzora (2008) Theoretical/Conceptual framework is a model of how one theory makes logical sense of the relationship among the several factors that have been identified as important to the problem. It is a narrative outline presentation of variables to be studied and hypothetical relationships between and among the variables. It aims at indicating the most important areas to be covered by the study. As we can't construct a house without foundation, a research work also needs foundation (Adam & Kamuzora, 2008).

There two types of variables in this conceptual model, the dependent variable and independent variables. The dependent variable of this study is the organization performance which will be measured by efficiency, effectiveness, relevance and financial viability. In the other side electronic revenue collection system MY PARK in this study will be an independent variable. To measure MY PARK contribution to the organization performance the researcher will measure the effectiveness and efficiency of the technology. But, first the study will evaluate the consumers

behavior towards MY PARK at NCAA where two determinants will be assessed namely Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Thereafter, the effectiveness of MY PARK will be measured using comparison between budgeted revenue and actual revenue collected, while the efficiency of MY PARK will be measured by considering inputs e.g. PEOU and the output measured by PU and achieved goals. Figure 2.1 presents the idea described above.

Figure 2.1 Conceptual Framework



2.8 Hypothesis

A research Hypothesis is the statement created by researchers when they speculate upon the outcome of a research or experiment. It is a paring down of the problem into something testable and falsifiable (Adam & Kamuzora 2008). It is the

researchers expectation that introduction of MY PARK at NCAA has positive impact to the organisation performance. Therefore the research hypothesis is;

H1; There are positive relationship between e-payment system and NCAA performance

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the way in which the research will be undertaken. The chapter starts by discussing the research design appropriate for the study, the Population involving the study and the sample size used by this study. Thereafter, methods used to collect data and the ways data will be treated are discussed.

3.2 The Research Design

Research design is a clear plan for taking action of collecting data, organizing and analysing it with the objective of combining the relevance of research. In Tanzania as many developing countries, smart card is not much familiar, and many transaction are done by traditional methods of payments. This does not proclaim that, there no organisations using electronic systems of payments. It will be difficulty to study all organisations within Tanzania that accept credit/debit cards, therefore, a case study design is appropriate for the study. The case study design allows the researcher to deal with a particular individual organization within the group and in conclusion not to generalize the findings (McQueen & Knussen 2002). The researcher found NCAA to be very interesting place for the study because of the services provided and dealing with many people coming from different parts of the world and it has been using electronic payment system called MY PARK since 2007/2008. This period is enough for the study to evaluate the impact of e-payment system to an organisation performance.

3.3 The Population

The study involves all stakeholders NCAA however, for convenience purposes only employees of different categories will be involved. NCAA has about 400 workers excluding tour operators who are major customers of this system. Major categories of the staffs in this study can be classified as managers and directors, point of sale, point

of access, ticket inspection unit and back office. The other major group involved in this study but not workers of NCAA are Tour operators. Tour operators (Thousands in number) are customers to NCAA and there required to use MY PARK for any payments to get any services at any time. Therefore to consider the satisfaction of MY PARK the researcher considered this group very crucial.

3.4 The Sample Size and Sampling Techniques

Judgemental techniques of sampling will be used to determine the respondents both by questionnaire and by interview. However, using the experience of the researcher, many of the respondents are expected to have experience at least of one year. The sample size of 155 respondents will be used by the researcher, table 3.1 below shows the composition of total used.

Table 3.1: Sample size of the study

Category	Numberof Respondents	Response	percentage
Point of issue/point of sale	20	17	85%
Point of Access	10	8	80%
Ticket inspection Unit	8	8	100%
Back office	10	8	80%
Tour operators	100	89	89%
Managers and directors	7	6	71%
Total	155	136	87.7%

Source: Researchers Data 2012

3.5 Data Collection Methods

Collecting data is an essential part of any research which is limited by time. However, time should not be taken as an excuse in failure of collecting detailed data to support the study. The case study design allows the use of observations, interviews, past records and audio-visual materials (Leedy & Ormrod 2010). There two types of data, primary data and secondary data.

3.5.1 Primary Data

Primary data are those which are collected afresh and for the first time, and thus happen to be original in character (Kothari 2004). Primary data will be collected through questionnaires and interview. Questionnaires will be distributed to a total of 155 respondents as shown in table 3.1. Questionnaires are designed to collect quantitative data though there some cases where respondents are allowed to make some explanations hence form qualitative data.

Interview method of data collection will be deployed using structured questions. Qualitative data will be collected through this method, the data will be used to supplement and enrich the discussion of the findings from questionnaires. Interview will be conducted to all groups in the sample just to collect opinion on the matter much specifically to managers (Mc Queen R and C. Knussen 2002).

3.5.2 Secondary Data

Secondary data are those which have already been collected by someone else and which have already been passed through the statistical process (Kothari 2004). Secondary data will be used to supplement the findings, example of secondary data to be used by the researcher are reports of Audit on Smart card payment and ticketing system (Internal Audit reports).

3.6 Reliability and Validity of Data

Data are expected to be collected from various sources in which the researcher believes that they have clear information. Through obtaining confirmation letter from NCAA management on the collection of data, it is expected that respondents will be free in giving out their opinion upon question asked. The researcher considers that an average of 1.5years of experience with NCAA for employees and 6moths for Tour Operators are enough to rely on the data provided. Different tests such as means and percentages will be used to check for reliability of data. The analysis for response rate will be conducted to find if the response was fair, this is expected to be fair at the rate exceeding 55%. Hypothesis will be tested to check the validity of data as

different questions used in the analysis will be grouped to form variables for hypothesis testing. (Mc Queen R and C. Knussen 2002)

3.7 Data Analysis

Questionnaires are designed in a way that they can provide quantitative data, although chances for further opinion are given that can result in qualitative data. Respondents was asked to rank some statements from 1 (strongly disagree) to 5 (strongly agree). One column was added to the respondents who are “not sure” for the asked matter. The researcher was using coding system to help the data being descriptive analysed and findings presented in form of means. Tables were help the presentation of the findings. From the researchers judgement, the general decision criterion used was mean on less than 2.9 equal to 58% ($2.9/5 \times 100$) Disagree, the mean of 3.0(60%) to 4.4(88%) agree and 4.5(90) to 5(100) strongly agree. The judgement was formulated from the facts of the likert scales used that is 1 strongly disagree, 2 Disagree 3 Agree 4 somehow strongly agree and 5 strongly agree.

The hypotheses will be proved using chi-square the description on the findings will be discussed on the discussion chapter.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents and discusses the findings of the study on “Electronic revenue collection system: Does it bring any difference in organisation performance? A case study of Ngorongoro Conservation Area Authority – Arusha” The findings are presented and discussed on objectives basis, however firstly the chapter presents the respondents background and then presentation and discussion on effectiveness and efficiency of MY PARK followed. Thereafter, satisfaction level of MY PARK to different users is presented and discussed and lastly the contribution of MY PARK to NCAA operational performance.

4.2 Respondent’s Background

4.2.1 Analysis of Response Rate

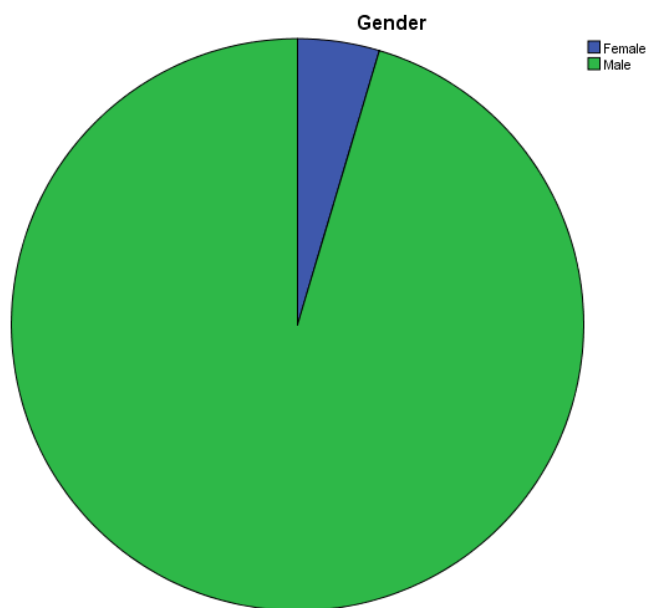
A total of 148 questionnaires were distributed in order to accomplish the intended study. In most cases, the researcher asked the respondents to answer the questionnaire while getting some elaborations on the requirements of the questions especially to tour operators. This tendency allowed 130 questionnaires filled and returned giving a response rate of 87.8% while 18 questionnaires were not returned, giving a response rate of 12.2% as shown in Table 3.1.

The interview was conducted to six (6) managers the interview with the director was postponed twice as days for submission this study was approaching, the researcher decide to cancel the interview to continue with findings writing. Information obtained from the interview will be used in discussion and used to enrich the discussion. This finding shows that the response rate is enough and fair, it indicates that the findings of the study would be representative.

4.2.2 Gender of Respondents

Respondent's gender was considered important to discuss the respondents background, unfortunately NCAA environments is not conducive to female as most of workers are male and all respondents from customer category are male. Only 4.6% of respondents were found to be female the remaining 95.4% are male. The presentation in pie chart was done see figure 4.1 below;

Figure 4.1 Respondent's Gender



Source; Researchers Findings 2012

4.2.3 Experience of Respondents Working with NCAA

The researcher found to be of important to discuss the experience of respondents in working with NCAA as the more experience is assumed to have more knowledge of an organization hence provision of realistic information. The decision criterion is an average mean of 1.5years for employees and 6moths for Tour operators referred as "customer" in categorization of positions. Table 4.1 presents the findings in frequency and percentage.

Table 4.1: How long have you worked with this company?

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Valid 2 to 4 years	57	43.8	43.8	43.8
5 to 10years	39	30.0	30.0	73.8
above 10years	22	16.9	16.9	90.8
6months to 12months	12	9.2	9.2	100.0
Total	130	100.0	100.0	

Source: Researchers' Findings 2015

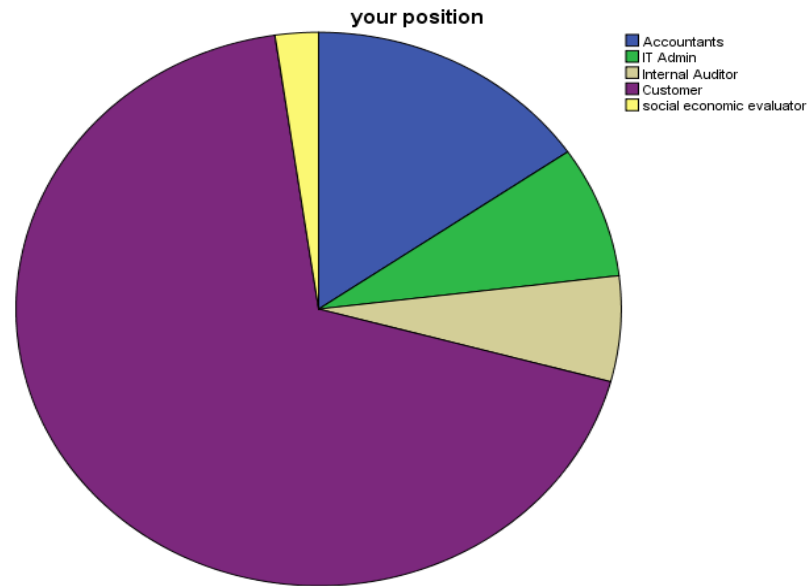
From the above findings the descriptive analysis was conducted to find the average years for all respondents, the finding shows the mean of 1.9 with standard deviation of 0.9885. This means by average our respondents have experience in working with NCAA for about 4years calculated as (mean of 1.9; $1.9/4 \times 10$) where 4 being the maximum value in coding while 10 being the maximum category of experience that is above 10years.

4.2.4 Position of Respondents

Five positions were found from respondents namely Accountants, IT administrators, Internal Auditors, Customers (Tour operator) and Social Economist Evaluator. All these specialists are situated in different parts of MY PARK system as shown in chapter three. The findings are presented below in figure 4.2 where Accountants represents 15.4%, IT administrator 7.7%, Internal Auditor 6.2%, Customer 68.5% and Social Economic Evaluator represents 2.3%.

Position of respondents ranked at the managers is not included at the above analysis. The following managers were interviewed manager Engineering services, Head of ICT, Planning and finance manager, legal officer, chief internal Auditor and MY PARK specialist who is a consultant.

Figure 4.2: Respondents Position



Source; Researchers Findings 2015

4.3 Effectiveness and Efficient of MY PARK at NCAA

The indicators of the effectiveness and efficient of the system have been measured through, Applicability of the system, Effectiveness of the system in obtaining the targeted objectives and efficiency of the system through the customer behaviour

4.3.1 Applicability of MY PARK at NCAA

To start with the researcher wanted to know the methods of payment or of collection of revenue used at NCAA, the question posed was that **“What mode of payment do you use to make payment or collect revenue at NCAA?”** This question was asked knowing that MY PARK is in operational but there possibilities where other methods may be applicable for some conditions. During filling the questionnaire many of the respondents asked there more than methods used how should they choose one methods. Researchers reply was that choose one alternative mostly applicable to him or her. The finding on this question shows that two traditional methods are still in use for some extent amounting to 47% which are cash and cheque. MY PARK is the dominant methods of payment or revenue collection instrument which amount to 53%, detailed analysis is presented on table 4.2 below;

Table 4.2: What mode of payment do you use to make payment or collect revenue at NCAA?

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
cash	28	21.5	21.5	21.5
cheque	32	24.6	24.6	46.2
Valid My park	69	53.1	53.1	99.2
Direct depositing	1	.8	.8	100.0
Total	130	100.0	100.0	

Source: Researchers Findings 2015

The cross tabulation was conducted to find which methods used mostly by each category of respondent's position. The findings shows customers (Tour operator) still use cheque payment system though about 76% of customer respondents are using MY PARK in most cases. The cross tabulation table is presented in table 4.3 below;

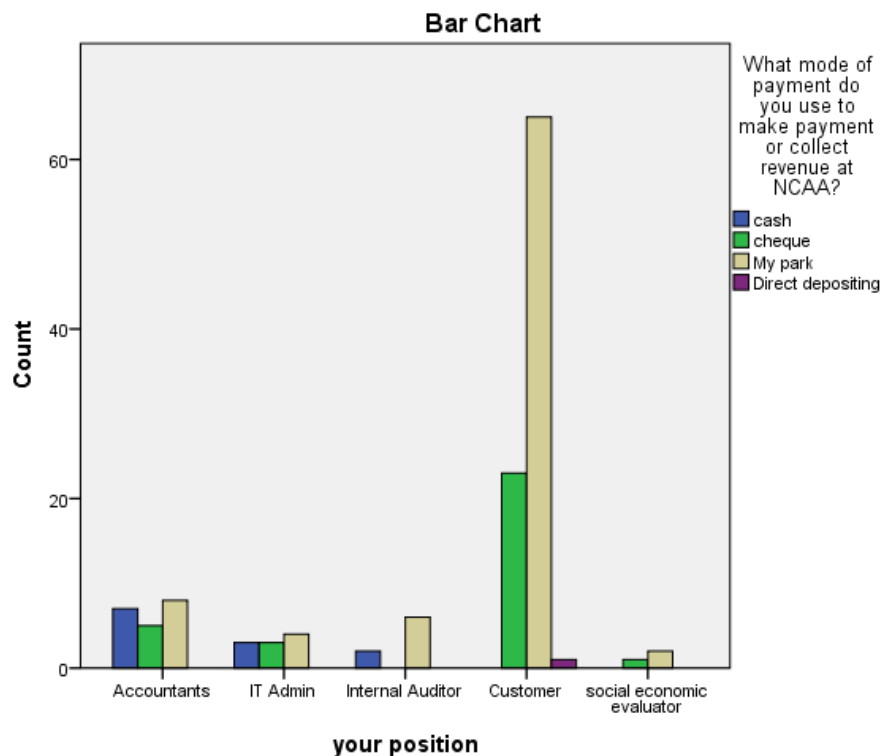
Table 4.3; your position * What mode of payment do you use to make payment or collect revenue at NCAA? Crosstabulation

Count		What mode of payment do you use to make payment or collect revenue at NCAA?				Total
		Cash	cheque	My park	Direct depositing	
your position	Accountants	7	5	8	0	20
	IT Admin	3	3	4	0	10
	Internal Auditor	2	0	6	0	8
	Customer	0	23	65	1	89
	social economic evaluator	0	1	2	0	3
Total		12	32	85	1	130

Source; Researchers Findings 2015

The chi-square tests results shows no significant differences of mode or methods of payment among the categories of respondents as it represent the degree of freedom of 12 and significance level of 0.000 which is less than the common 0.05. However, clearly the bar chart presented well this findings see figure 4.3 below.

Figure 4.3; Mode of payment versus Position of respondents



Source: Researchers Findings 2015

In all the groups MY PARK was found to be a major method of payment as seen in chi-square results and Bar chart above. The researcher asked the interview “**why NCAA decides to use MY PARK?**” the finding shows the following reasons;

- a) To enhance its revenue collection system and to be abreast with technological changes
- b) Reduce operating costs
- c) Enhance internal control system

d) Enhance data collection, information processing and financial management

e) Provide improved management and financial information

After the above analysis and discussion then the researcher wanted to know two most important things an adoption of any technology before considering MY PARK effectiveness and efficient. These are consumers behaviour towards technology, the question asked that **“When MY PARK is used, how you rank the following statements? Rank by ticking from 1 (Strongly disagree) to 5 (Strongly Agree) to show the degree of acceptance on the statement”**. The consumer’s behaviour towards MY PARK at NCAA was determined by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). The decision criterion set by the researcher is the mean of 3.0 to show that MY PARK is accepted. The findings shows that MY PARK has enhanced job performance of consumers and freed respondents from using much effort by about 70% each see table 4.4 and table 4.5 below;

Table 4.4: Using MY PARK has enhanced my job performance – PU

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
strongly Disagree	1	.8	.8	.8
Disagree	39	30.0	30.0	30.8
Agree	25	19.2	19.2	50.0
Valid Somehow strong agree	36	27.7	27.7	77.7
Strongly Agree	29	22.3	22.3	100.0
Total	130	100.0	100.0	

Source: Researchers Findings 2015

Table 4.5: Using MY PARK had freed me from using much effort for example queuing – PEOU

	Frequency	Percentage	Valid Percentage	Cumulative Percentage
strongly Disagree	7	5.4	5.4	5.4
Disagree	31	23.8	23.8	29.2
Agree	45	34.6	34.6	63.8
Valid Somehow strong agree	29	22.3	22.3	86.2
Strongly Agree	18	13.8	13.8	100.0
Total	130	100.0	100.0	

Source: Researchers Findings 2015

In general when the descriptive analysis was conducted the findings show PU has a mean of 3.4 and PEOU the mean of 3.1 meaning that MY PARK is a technology accepted and useful by different users as it meets the minimum criterion set by the researcher. However, the acceptance level of PEOU is minimal which may imply that the level of satisfaction is not good. This point will be discussed in this chapter later.

4.3.2 Effectiveness of MY PARK at NCAA

The effectiveness of MY PARK was measured by consideration of budgeted or objectives versus actual. The question was posed to the interviewee, the question asked that **“How do you find its effectiveness? When measured by budgeted/objectives versus actual”** the interview findings show the system is effective and has improved revenue collections to the great extent. The head of ICT L. Zakaria argued that *“the system will be very effective when full deployed as it will reduce cash lockup associated with paper system”* at the same time Manager Engineering Services and planning and finance manager commented that the trend towards control of revenue shows significant improvements.

The researcher goes further and consulted financial reports to investigate the trend of actual revenue collected when compared to the budgeted see table 4.6.

Table 4.6: Trend of budgeted revenue against actual collected

Years	Budgeted Tshs in Billions	Actual collected Tshs in Billions	Percentage Actual/Budgeted
2007	38.326	23.149	60.4%
2008	39.920	35.875	89.9%
2009	38.354	34.2156	88.21%
2010	35.856	31.746	88.54%%
2011	33.948	30.112	88.7%
2012	37.547	34.236	91.2%
2013	38.209	43.840	114.7%

Source: Researchers Findings 2015

The findings in table 4.6 shows clearly that since introduction of MY PARK in 2007/2008, actual revenue collected has improved in great extent to prove the findings from interview. The improvement has been done extremely well in 2013 where NCAA collected revenue above the budgeted for 14.7%.

4.3.3 The Efficiency of MY PARK at NCAA

The efficiency of MY PARK was measured by considering inputs e.g. PEOU and the output measured by PU and achieved goals. Some inputs were outlined by the researcher and respondents asked to rank if they applicable. The question asked that **“The following are expected inputs in order to make MY PARK operate well at NCAA. Show if these inputs are applicable by ranking from 1(Not applicable) to 5 Mostly Applicable”** The decision criterion is the mean of 3.5 and above to show that the input is available and applicable at NCAA. The findings are presented on table 4.7

Table 4.7: Applicability of Inputs of MY PARK

Inputs	Mean	Std. Deviation
Equipment to use MY PARK	4.4231	0.79597
Specific budget to maintain the system	3.8385	1.29282
Expert personnel in operating the system	3.3846	1.48054

Source: Researchers Findings 2015

From the findings it can be observed that, there required equipment to use MY PARK system and there specific budget to maintain the system as it shows the mean of 4.4 and 3.8 respectively which is above the decision criterion of mean of 3.5. However, there no expert personnel in operating MY PARK system, this finding concur with the findings from the interview where Expert of the system (MY PARK) was only a consultant and not employee of NCAA.

Furthermore, two outputs was asked to ranked by the respondents, here also the mean of 3.5 and above was used as the decision criterion. The findings shows that only MY PARK has increase revenue mean of 4.2 while queues remain to be the major problem. Findings are presented in table 4.8

Table 4.8 Applicable Outputs of MY PARK

Outputs	Mean	Std. Deviation
Increase of income	4.2231	1.07303
Reduced queues	3.4923	.91707

Source: Researchers Findings 2015

In additional, cost element is very essential in any adoption of technology and can be used as input, but preferably discussed separate, the research asked **“In the invested system (MY PARK), how do you rank the fairness of costs invested? Rank from 1 unfair to 5 very fair”** Computerised accounting system was included as was believed by the researcher that e-payment system works well with computerised accounting system. The decision criterion for consideration of fair costs should be the mean of 3.5 and above. The findings are presented in table 4.9 below;

Table 4.9 Fairness of Costs Incurred

System	Mean	Std. Deviation
my park- fairness of cost incurred	4.0000	1.00387
computerised accounting - fairness of cost incurred	3.9462	1.07337

Source: Researchers Findings 2015

The finding shows that costs incurred for both adoption of MY PARK system and computerised accounting system was fair see table 4.9 above where all have the mean above 3.5 our decision criterion.

After considering the fairness of costs now let us look on the fairness of the revenue gained by applying this technology. The same criterion of mean of 3.5 was used. The findings shows revenue gained from MY PARK and use of Computerised accounting systems is fair see table 4.10

Table 4.10: Fairness of Revenue collected

System	Mean	Std. Deviation
My park- fairness of revenue gained	3.9231	1.01627
computerised accounting- fairness of revenue gained	3.7385	1.03844

Source: Researchers Findings 2015

Moreover, the findings from the interview show that to consider the efficiency of MY PARK will need some more time because the system is yet to be fully operational. Some interviewee argued that;

“the only thing or challenge is that some tour operators or tour drivers had shown resistance when the smart card system was introduced. However in the time being they do cooperate and the smart card operations are running smoothly. The income has increased and the queuing is manageable because the top up of smart card is done at Arusha Information Office and the staffs are conversant with the system” (Joseph S. Mshana- Planning and Finance Manager)

The findings on the efficient of MY PARK was that initial costs is high but when fully implemented it will be very efficient as revenue will be improved. However, in general interviewee shows the concern that MY PARK is efficient and more preferable than other system used before.

Researcher observed that under the specific objective number one the researcher find that the system MY PARK is effectively and efficiently used due to the fact that the findings in table 4.6 shows clearly that since introduction of MY PARK in 2007/2008, actual revenue collected has improved in great extent to prove the findings from interview. The improvement has been done extremely well in 2013 where NCAA collected revenue above the budgeted for 14.7%.

The findings shows that only MY PARK has increase revenue mean of 4.2 while queues remain to be the major problem. Findings are presented in table 4.8

4.4 Satisfaction Level of MY PARK at NCAA

The satisfaction of MY PARK was measured by four elements namely queuing solving problem, non-technological problems (for example miss working), budget set to implement the system, increased number of tourists and increased revenue. The question posed to respondents asked that **“How are you satisfied with the application of MY PARK at NCAA? Rank the following elements case by case to show your satisfaction level, rank 1 to mean unsatisfied to 5 very satisfied”** the decision criterion for this question is the mean of 3.5 to show that consumer are satisfied with elements in question. The findings are presented in table 4.11

Table 4.11: Satisfaction level of MY PARK

Elements	Mean	Std. Deviation
Queuing solving problem	3.2154	1.05643
Non technological problem(e.g. miss working for some time)	2.9692	1.05609
Budget set to implement MY PARK system	3.8385	1.02529
Increased number of tourist	2.7538	1.16181
Increased revenue	3.7846	1.21352

Source: Researchers Findings 2015

The findings above shows that Budget set to implement MY PARK system mean of 3.8 and increased revenue mean of 3.8 have met the minimum mean or decision criterion of 3.5. Other elements measured did not met the minimum criterion which means queuing is still a problem and MY PARK system has some technological problem also there no satisfaction increase in number of tourists. The queuing problem can be seen from PEOU results and Efficient of MY PARK.

Having considered each element separately, the researcher combined all elements and form the “satisfaction variable” to find the general mean. Taking the mean of 3.5 as a decision criterion, the results shows that MY PARK is unsatisfactory has it shows the mean 3.3 of which is less than the criterion set see table 4.12.

Table 4.12: Satisfaction level of MY PARK

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Satisfaction	650	1.00	5.00	3.3123	1.18387

Source: Researchers Findings 2015

In addition these findings concur with the findings from the interview which shows that the system does not satisfy different users. One of the interviewee commented that *“to me after full implementation it will satisfy the targeted users to their satisfaction”*. Another interview commented *“as up to now the system is not fully operational. The tour operators are satisfied with the services; unfortunately the tour drivers are not happy due to reasons known to them”*. Also the findings show that one of the reasons for not satisfying is that some users are not conversant with the smart card system.

4.5 Contribution of MY PARK to NCAA Operational Performance

Previously the chapter discussed the effectiveness and efficient of MY PARK the NCAA operational performance. Our major aim of this study is to identify or assess if electronic payment system brings any difference in organisation performance. Therefore in order to answer the major question of the study, the researcher formulated the hypothesis stating that **“There positive relationship between e-payment system and NCAA performance”**. This statement helps to formulate the functional model first the researcher assumed that MY PARK enhances NCAA operational performance while other factors influencing operational performance such as good management, economic boom/recession of the country or world in general and motivated personnel were held constant. From the statement two variables can be seen clearly, the organisational performance and MY PARK system. The organisational performance variable is the dependent variable and formulated by three measurements namely effectiveness, efficiency and relevance. The financial viability was not considered in this case as its measurement scale is different hence the inclusion in the variable will miss lead the results. MY PARK system variable is

an independent variable formulated by consumer perceptions (PU and PEOU) and the efficient factors. The effectiveness of MY PARK was not considered because of the nature of data collected and also the consumer's behaviour towards technology has great impact to the performance of the technology itself.

Converting the above discussion in the model, the model shows that;

Organisational Performance = f (consumer perception on MY PARK and Efficiency of MY PARK)

The multiple linear regression analysis will be;

Organizational Performance = $f(X_1(\text{consumer perception}) + X_2(\text{efficiency of my park}) + \text{Constant})$

That is $Y = b_1X_1 + b_2X_2 + C$

Where; Y is the organizational performance, b_1 is the slope for the first independent variable, X_1 is the first independent variable (Consumer perception on MY PARK), b_2 is the slope for the second independent variable, X_2 is the second independent variable (Efficiency of MY PARK) and C is constant.

After formulating this model, multiple linear regressions were conducted using data collected from the questionnaires distributed to our respondents. The efficiency of MY PARK used expert personnel in operating the system as input and reduced queues as the output also the fairness of costs and revenue collected for MY PARK system other testable indicators were not used. For organizational performance variable under effectiveness and efficiency, only revenue and costs are used and for relevance only quality element is used. The reason of choosing elements to use is that the researcher believed that those factors has direct impact to the organization performance and can be in great extent triggered by payment system in use.

The model summary tells us whether the predictors in the model are successful in predicting the outcomes (Field, 2009). The value of R is 0.020. This represents the multiple correlations between the predictor variables and the performance of an organization. The results tell us whether the variations in organizational performance can be explained by the selected variables that is consumer perception and efficiency

of MY PARK. The value of R^2 tells us that the independent variables can account for 0% (0.000) of the variation in organizational performance. That is to say, there independent factors has no influence towards organizational performance of NCAA.

Table 4.13: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.020 ^a	.004	-.007	0.98763

a. Predictors: (Constant), Efficiency of MY PARK system, Consumer perception on MY PARK

b. Dependent Variable: organisational performance

Source: Researcher's Findings 2015

The researcher decided to run a backward regression method however the results means the same with these from enter regression method.

In addition, β values tell us about the direction and strength of the relationships between each of the predictors and performance. Low positive relationships exist between independent variables (consumer perception on MY PARK $\beta = 0.015$ and Efficiency on MY PARK $\beta = 0.010$) and dependent variable (organizational performance) see table 4.14 below;

Table 4.14: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.338	.225		14.852	.000
1 Consumer perception on MY PARK	.013	.057	.015	.231	.817
Efficiency of MY PARK system	.008	.052	.010	.151	.880

a. Dependent Variable: organisational performance

Source; Researcher's Findings 2015

Having established the relationship between dependent variables and independent variables as we have seen above, now we should try to answer our hypothesis. The hypothesis H1; states that “**There positive relationship between e-payment system and NCAA performance**”, the findings shows that there very low existing relationship between organisational performance and consumer behaviour and efficiency of MY PARK see the fact above such as value of R^2 being zero and very low values of Beta. However, the remaining task is find if the relationship is

significant or not so that we can accept or reject our hypothesis. Then, Analysis of variance (ANOVA) will help us in making proper decision.

The ANOVA results shows a sig.0.948 which means there significant differences among dependent variables and independent variables when compared to normal 0.05 which reflect that current MY PARK system has nothing to with organisational performance which may call for other factors influencing management performance to be investigated.

Table 4.15; ANOVA^a Table

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	.104	2	.052	.053	.948
Residual	250.680	257	.975		
Total	250.785	259			

a. Dependent Variable: organisational performance

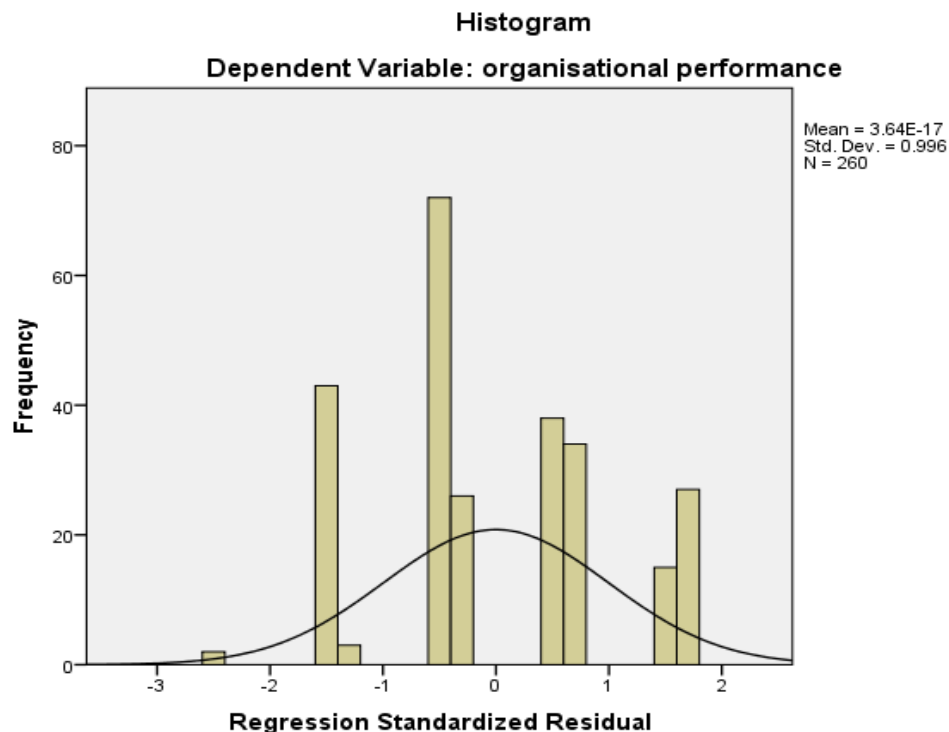
b. Predictors: (Constant), Efficiency of MY PARK system, Consumer perception on MY PARK

Source; Researcher's Findings 2015

To sum up on the contribution of MY PARK system to organizational performance, the model will be;

$$Y = 0.013X_1 + 0.008X_2 + 3.338 \text{ See Histogram in page 49}$$

Figure 4.4: Regression of Organizational Performance



Source:

Researcher's Findings 2015

In finding if the system has contributed in organisation performances the researcher through the regression analysis in measuring hypothesis find that, The hypothesis state “**There positive relationship between e-payment system and NCAA performance**”, shows that there very low existing relationship between organisational performance and consumer behaviour and efficiency of MY PARK. The ANOVA results shows a sig.0.948 which means there significant differences among dependent variables and independent variables when compared to normal 0.05 which reflect that current MY PARK system has nothing to with organisational performance which may call for other factors influencing management performance to be investigated

4.6 NCAA Operational Performance

Organisational performance in this study were measured using four elements of performance measurement as set by the OA tool kit of IDRC, these measurements

are effectiveness, efficiency, relevance and Financial viability. Effectiveness is about mission fulfilment measured by targeted objectives versus achievement (Actual). The efficiency is measured by inputs (resource used) against outputs (final results) of the service in hand. Relevance this is the extent to which the organization adapts to changing conditions in its environment is measured by ranking the quality and quantity of the services provided by projects. The financial viability is measured by the organisational ability to generate and manage adequately its resources in order to ensure its on-going existence.

4.6.1 Effectiveness of NCAA Operational Performance

In measuring the effectiveness of NCAA activities three indicators were chosen by the researcher specifically that will be related to MY PARK impact. These indicators are Revenue, costs and Number of tourists. The question posed was that **“How do you rank the effectiveness of the following indicators at NCAA? Effectiveness is measured by targeted objectives/budget versus achievement (Actual). Rank 1 (for Not effective to 5 very effective)”** The decision criterion for the indicator to qualify to be effective should score the mean above of 3.4. The findings are presented on table 4.16

Table 4.16: Effectiveness of NCAA operational performance Indicators

Indicators	N	Minimum	Maximum	Mean	Std. Deviation
Revenue- Effectiveness	130	1.00	5.00	3.6231	.91724
Costs – Effectiveness	130	1.00	5.00	3.1923	1.00461
Number of Tourists- Effectiveness	130	1.00	5.00	3.5000	.87382

Source: Researcher’s Findings 2015

The findings above show that NCAA operational performances are effective in terms of revenue collection and control and also in number of tourists. However, operational activities are not effective in terms of costs mean of 3.1 which is less than the minimum set of mean of 3.4.

From the documentary review it was found that the trend of tourists have been increasing in recent years and one of the reasons mentioned during interview is easy

in provision of services as there no waiting (long queue) as few years ago. The trend of tourist is shown I table 4.17

Table 4.17: Tourists trend at NCAA

Year	Domestic Tourists	Foreign Tourists	Total	Increase/Decrease percentage
2007	128,754.	275,600.	404,354.	-
2008	167,985.	198,652.	366,637.	9.33%
2009	198,624.	203,500.	402,124.	9.68%
2010	86,782.	265,547.	352,329.	12.38%
2011	121,458.	283,721.	405,179.	15.00%
2012	246,359.	252,011.	498,370.	23.00%
2013	346,539.	281,407.	627,946.	26.00%

Source; Researcher's Findings 2015

4.6.2 Efficiency of NCAA operational Performance

The question asked to respondents was that **“How do you rank the efficiency of the following indicators at NCAA? Efficiency is measured by inputs (resource used) v/s outputs (final results) of the service in hand. Rank the efficiency in 1(not efficiency) to 5(very efficiency)”** The decision criterion was the mean above 3.4 to show that the indicator is efficient. The findings are presented in table 4.18.

Table 4.118: Efficiency of NCAA operational Performance Indicators

	N	Minimum	Maximum	Mean	Std. Deviation
Revenue - Efficiency	130	2.00	5.00	3.7308	.56772
Costs - Efficiency	130	2.00	5.00	3.5154	.75979

Source: Researcher's Findings 2015

The findings in table 4.18 shows that revenue and costs incurred are efficiently managed and controlled at NCAA following meeting the minimum criterion set of mean of 3.4.

4.6.3 Relevance and Financial Viability of NCAA Operations

Relevance was measured by two factors one the quality of services provided by NCAA and second the Quantity of services provided. The question asked was that **“How do you rank the quality and quantity of the services provided by NCAA? Rank 1 as the worst to 5 as the best”**. The decision criterion set is the mean above 3.4. The findings are presented in table 4.15 which shows that provisions of services at NCAA meets the requirements of customers both in quality and in quantity terms.

Table 4.19: Quality and Quantity of services provided

	N	Minimum	Maximum	Mean	Std. Deviation
Quality	130	2.00	5.00	3.5385	.92472
Quantity	130	2.00	5.00	3.5538	.81708

Source: Researcher's Findings 2015

NCAA has the ability to generate and manage adequately its resources in order to ensure its on-going existence; this is following the results of the mean of 1.2 as shown in table 4.16 where the maximum mean set to show the viability was the mean of 1.4, and any above shows there no ability in generating financial resources for going concern of the authority.

Table 4.20: Financial viability of NCAA

	N	Minimum	Maximum	Mean	Std. Deviation
Ability to generate and manage resources for on-going existence	130	1.00	3.00	1.2769	.69344

Source: Researcher's Findings 2015

In addition, the researcher consulted different reports of NCAA to find its performance on two important indicators when discussing operational performance. The indicators investigated here were net profit and cost to income ratio. The findings of these indicators are presented below.

Table 4.21: Trends of Net surplus after tax and cost/income ration

Year	Performance Indicators		
	Net surplus after tax		Cost to income ratio
	Tshs in billions	Increase/decrease (%)	
2007	2.035	-	0.88
2008	2.095	2.9%	0.92
2009	(5.53)	(164%)	1.18
2010	(4.98)	10%	1.165
2011	(4.236)	15.1%	1.13
2012	(2.790)	34.1%	1.11
2013	5.767	307.5%	0.83

Source: Researcher's Findings 2015

From the above finding , the researcher find that the NCAA performance is good according to the (OA) organisation performances indicators which are effectiveness, efficiency, financial viability and relevant. Base on the finding, table 4.16 to 4.20 it proved that the NCAA is well performing due to the fact that the mean of the decision criteria 3.5 is higher. There for NCAA is effectively, efficiently, and relevantly and has capable to manage its financial resources.

CHAPTER FIVE

SUMMARY, CONCLUSION, RECOMMENDATIONS AND POLICY IMPLICATIONS

5.1 Introduction indented

This chapter presents the summary and conclusion of the major findings. The chapter starts by summarising the findings followed by conclusion section. Thereafter the chapter includes the recommendations, policy implications, the limitations of the study and areas for further research.

5.2 Summary of Findings

The study examined the electronic revenue collection system to find if the system brought any difference in organisation performance. The study used three objectives; To identify the effectiveness and efficiency of MY PARK at NCAA; To assess MY PARK satisfaction level to different users at NCAA; To assess its contribution to NCAA operational performance. The following summary will be based on these objectives.

A total of 148 questionnaires were distributed in order to accomplish the intended study. In most cases, the researcher asked the respondents to answer the questionnaire while getting some elaborations on the requirements of the questions especially to tour operators. This tendency allowed 130 questionnaires filled and returned giving a response rate of 87.8% while 18 questionnaires were not returned, giving a response rate of 12.2%. The interview was conducted to six (6) managers the interview with the director was postponed twice as days for submission this study was approaching, the researcher decide to cancel the interview. The finding shows the mean of 1.9 with standard deviation of 0.9885. This means by average our respondents have experience in working with NCAA for about 4years calculated as (mean of 1.9; $1.9/4 \times 10$).

The finding shows that two traditional methods are still in use for some extent amounting to 47% which are cash and cheque. MY PARK is the dominant methods

of payment or revenue collection instrument which amount to 53%. Further, the finding shows customers (Tour operator) still use cheque payment system though about 73% of customer respondents are using MY PARK in most cases.

The findings show NCAA decides to use MY PARK system due to the following reasons; To enhance its revenue collection system and to be abreast with technological changes; Reduce operating costs; Enhance internal control system; Enhance data collection, information processing and financial management; Provide improved management and financial information

In general MY PARK is a technology accepted and useful by different users as it meets the minimum criterion set by the researcher. However, the acceptance level of PEOU is minimal which may imply that the level of satisfaction is not good. The findings show clearly that since introduction of MY PARK in 2007/2008, actual revenue collected has improved in great extent. The improvement has been done extremely well in 2013 where NCAA collected revenue above the budgeted for 14.7%.

The required equipment to use MY PARK system and there specific budget to maintain the system are available as the findings show the mean of 4.4 and 3.8 respectively which is above the decision criterion of mean of 3.5. However, there no expert personnel in operating MY PARK system, this finding concur with the findings from the interview where Expert of the system (MY PARK) was only a consultant and not employee of NCAA. Despite of the above findings MY PARK has increased revenue mean of 4.2 but queues remain to be the major problem. Also costs incurred for both adoption of MY PARK system and computerised accounting system was fair similar to the revenue gained from MY PARK and use of Computerised accounting systems.

Furthermore, the finding shows that Budget set to implement MY PARK system mean of 3.8 and increased revenue mean of 3.8 have met the minimum or decision criterion of 3.5. Other elements measured did not met the minimum criterion which means queuing is still a problem and MY PARK system has some technological

problem also there no satisfaction increase in number of tourists. The queuing problem can be seen from PEOU results and Efficient of MY PARK. This is to say the findings above show that NCAA operational performances are effective in terms of revenue collection and control and also in number of tourists while operational activities are not effective in terms of costs mean of 3.1 which is less than the minimum set of mean of 3.4.

Moreover, the findings in table 4.14 shows that revenue and costs incurred are efficiently managed and controlled at NCAA following meeting the minimum criterion set of mean of 3.4. In addition, NCAA has the ability to generate and manage adequately its resources in order to ensure its on-going existence; this is following the results of the mean of 1.2.

The hypothesis state “**There positive relationship between e-payment system and NCAA performance**”, shows that there very low existing relationship between organisational performance and consumer behaviour and efficiency of MY PARK. The ANOVA results shows a sig.0.948 which means there significant differences among dependent variables and independent variables when compared to normal 0.05 which reflect that current MY PARK system has nothing to with organisational performance which may call for other factors influencing management performance to be investigated.

5.3 Conclusion

The findings show the system (MY PARK) is effective and efficiency and has improved revenue collections to the great extent. It is expected that the system will be very effective when full deployed as it will reduce cash lockup associated with paper system and the trend towards control of revenue shows significant improvements. The efficient of MY PARK was that initial costs are high but when fully implemented it will be very efficient as revenue will be improved. In general findings show that MY PARK is efficient and more preferable than other system used before.

Having considered each element separately, the researcher combined all elements and form the “satisfaction variable” to find the general mean. Taking the mean of 3.5 as a decision criterion, the results shows that MY PARK is unsatisfactory.

Moreover considering the performance of NCAA using the net profit and cost to income ratio, it is clear that for 2013 NCAA performed at least well. This conclusion was given due to the fact obtained which shows that for 2013, there were an increase of net profit for 307.5% when compared to 2012 and cost to income ratio of 0.83 compared to 2012 cost to income ratio of 1.11. It should be noted that costs considered are operational or current expenses and not development expenses. Having lack of benchmark ratios, the researcher considered these ratios to be too higher when considering going concern of the organisation.

The hypothesis state “**There positive relationship between e-payment system and NCAA performance**”, shows that there very low existing relationship between organisational performance and consumer behaviour and efficiency of MY PARK. The ANOVA results shows a sig.0.948 which means there significant differences among dependent variables and independent variables when compared to normal 0.05 which reflect that current MY PARK system has nothing to with organisational performance which may call for other factors influencing management performance to be investigated.

Therefore, it has been established from the study that electronic revenue collection system does not bring any difference to the organisation performance. The finding proves that the system increases the efficiency of revenue collected but queuing problem still exists.

5.4 Recommendations

It was found that the system is not fully in operational though the process for adoption started from 2007/2008. The researcher recommended that it's high time for NCAA to put many efforts in the adoption of MY PARK system as the findings shows it has reduced queuing and increased revenue though is for small extent. Fully

deployment of the system will enhance the organisation to rip the fruit of this technology.

5.5 Policy Implications

Government should amend its policies to allow public institutions to employ staffs in the area they fit necessary for quick implementations of some improvement such as when the public organisation adopt the technology should employ the expert to help running the system without need of using consultants. This tendency will help to reduce costs incurred for consultation of experts from time to time when the system is in operational.

5.6 Limitations of the Study

It is expected that the researcher will not get proper collaboration from respondents if there will be no formal letter from the management of NCAA. Therefore, the researcher plans to obtain the form letter that will allow workers and other involved respondents to see its formality and that the report may be used by NCAA.

Time will be another factor that will hinder the study in one way or another. Time framework of 14 weeks available for this study is little given that the study involves new areas in literature especially for developing countries like Tanzania.

5.7 Areas for Further research

Though the findings has shown that electronic revenue collection system adopted has not brought direct impact or effect to the organisation performance, the research believes that the time used to implement the system is not enough to bring any impact to the organisation performance. Therefore, areas for further research includes the whole process used to adopt the system. This area when researched will help to inform different users that the adoption of the system was consulted NCAA stakeholders who includes tour operators, tour drivers, and workers and so on to ensure that they will support the changes. Moreover, when the adoption has strong support from top management and from political perspective given that NCAA is the public institution will enhance the adoption of the system.

Another area which is possible to research is the indicators which are direct influenced by the adoption of the system and its importance in organisational performance while extending the organisation industries such as banking industry which is also the user of this technology.

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APPENDIX

Appendix A: Interview questions

INTERVIEW GUIDE

THE INTERVIEW IS SPECIFIC TO MANAGERS AND DIRECTORS

Dear Respondents,

I am Dali Sanga, a student at Mzumbe University is to study the Electronic Revenue Collection System available at NCAA that is MY PARK, focussing on its impact to organisation performance. The research is conducted in partial fulfilment of the requirement for the degree of Master of Science accounting and Finance (Msc. AF). I would be very grateful if you could take a few minutes to answer my questions. Your feedback is very important and your answers will be kept in strict confidence.

1. Please introduce yourself-e.g. Position holding, experience with NCAA etc.
2. Why NCAA decide to introduce MY PARK?
3. How do you find its effectiveness? When measured by budgeted/objectives versus actual
4. How do you perceive its efficiency? When measured by inputs (Technology required, Costs, expert personnel, etc.) versus Outputs (reduced queuing, increase of income etc.)
5. Do you think that MY PARK satisfies different users at NCAA?
6. What do you consider as the contribution of MY PARK to NCAA operational performance?

Appendix B Questionnaire Type A

QUESTIONNAIRE

TO VARIOUS RESPONDENTS AS SAMPLE SHOWS

Dear Respondents,

I am Dali Sanga, a student at Mzumbe University. The intent of this survey is to study the Electronic Revenue Collection System available at NCAA that is MY PARK, focussing on its impact to organisation performance. The research is conducted in partial fulfilment of the requirement for the degree of Master of Science Accounting and Finance (Msc. AF). I would be very grateful if you could take a few minutes to answer my questions. Your feedback is very important and your answers will be kept in strict confidence.

PART A; PERSONAL INFORMATION OF THE RESPONDENT (Please FILL the gaps)

1. Your gender
2. How long have you worked with this Company?years
3. Your position (if your tour operator indicate as “customer” in this question as your position)

PART B; EFFECTIVENESS AND EFFICIENCY OF MY PARK

4. What mode of payment do you use to make payment or collect revenue at NCAA?
 - a) Cash
 - b) Cheque
 - c) MY PARK
 - d) Direct depositing
 - e) Mobile phone e.g M-pesa, Tigo-pesa, ezy-pesa etc

f) Other (Please specify).....

5. When MY PARK is used, how do you rank the following statements? Rank by ticking from 1 (Strongly disagree) to 5 (Strongly Agree) to show the degree of acceptance on the statement.

Statement	1	2	3	4	5
Using MY PARK has enhanced my job performance					
Using MY PARK had freed me from using much effort for example queuing					

6. The following are expected inputs in order to make MY PARK operate well at NCAA. Show if these inputs are applicable by ranking from 1(Not applicable) to 5 Mostly Applicable

INPUT	1	2	3	4	5
Equipment to use MY PARK					
Specific budget to maintain the system					
Expert personnel in operating the system					

7. The following are expected outputs of MY PARK system at NCAA, rank each of them from 1 (not applicable) to 5 (Mostly Applicable).

OUTPUT	1	2	3	4	5
Increase of income					

Reduced queues					

8. In the invested system (MY PARK), how do you rank the fairness of costs invested? Rank from 1 unfair to 5 very fair.

SYSTEM	Rank				
	1	2	3	4	5
my park					
computerised accounting					

9. In the invested system (MY PARK), how do you rank the fairness of revenue gained? Rank 1 very unfair to 5 very fair

SYSTEM	Rank				
	1	2	3	4	5
My park					
Computerised accounting					

PART C; SATISFACTION LEVEL OF MY PARK

10. How are you satisfied with the application of MY PARK at NCAA? Rank the following elements case by case to show your satisfaction level, rank 1 to mean unsatisfied to 5 very satisfied

ELEMENT	1	2	3	4	5
Queuing solving problem					
Non technological problem(e.g. miss working for some time)					
Budget set to implement the MY PARK system					
Increased number of tourist					
Increased revenue					

PART D; OPERATIONAL PERFORMANCE OF NCAA

Note; This part deals with NCAA in general not MY PARK system only

11. How do you rank the effectiveness of the following indicators at NCAA? Effectiveness is measured by targeted objectives/budget versus achievement (Actual). Rank 1 (for Not effective to 5 very effective)

INDICATOR	1	2	3	4	5
Revenue/Income					
Costs					
Number of Tourists					

12. How do you rank the efficiency of the following indicators at NCAA? Efficiency is measured by inputs (resource used) v/s outputs (final results) of the service in hand. Rank the efficiency in 1(not efficiency) to 5(very efficiency).

INDICATOR	1	2	3	4	5
Revenue /income					
costs					

13. How do you rank the quality and quantity of the services provided by NCAA?
Rank 1 as the worst to 5 as the best.

Factor	Rank				
	1	2	3	4	5
Quality					
Quantity					

14. Does NCAA have the ability to generate and manage adequately its resources in order to ensure its on-going existence?

- a) I agree
- b) I disagree
- c) Am not sure

Appendix C: Questionnaire Type B

QUESTIONNAIRE

THIS QUESTIONNAIRE IS ANSWERED FROM THE ANALYSIS MADE BY THE RESEARCHER HIMSELF. SO THE QUESTIONS WERE USED AS THE GUIDENCE ON THE INFORMATION REQUIRED BY THE RESEARCHER.

1. The following is the trend of budgeted revenue at NCAA. Use 2007 as base year in this analysis.

Type of revenue	2007 (Tsh m)	2008 (Tsh m)	2009 (Tsh m)	2010 (Tsh m)	2011 (Tsh m)	2012 (Tsh m)	2013 (Tsh m)	Increase/ (Decrease) by %
Own Revenue								
Subsidy/Revenue from Central Gvt								

2. The following is the trend of actual revenue raised at NCAA. Use 2007 as base year in this analysis.

Type of revenue	2007 (Tsh m)	2008 (Tsh m)	2009 (Tsh m)	2010 (Tsh m)	2011 (Tsh m)	2012 (Tsh m)	2013 (Tsh m)	Increase/ (Decrease) by %
Own Revenue								
Subsidy/Revenue from Central Gvt								

3. What was the trend of tourism during this period?

Tourists	2007	2008	2009	2010	2011	2012	2013	Increase/ Decrease by %
Domestic Tourists								

Foreign Tourists								
Total								

4. What was the general performance on the following performance indicators?

Use 2007 as a base year

Performance Indicator	2007 (Tsh m)	2008 (Tsh m)	2009 (Tsh m)	2010 (Tsh m)	2011 (Tsh m)	2012 (Tsh m)	2013 (Tsh m)	Increase/ (Decrease) by %
Net Profit/surplus after Tax								
Cost to income Ratio								