IJNRD.ORG ISSN : 2456-4184
INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT (IJNRD) | IJNRD.ORG
An International Open Access, Peer-reviewed, Refereed Journal

Managing digital payment of school fees and budgetary restraints in secondary schools in Cameroon

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ABSTRACT.

This paper examines digital payment system as a digital medium that allows customers to make digital payment of school fees and its effects on budgetary programming and execution in secondary schools. Consumers have a moderate level of awareness about digital payment but users still face a huge challenge due to process variations in the E- Commerce scenario. The aim of this study is to have an eye on the difficulties encountered by users with digital payment system in the process of paying school fees in some selected secondary schools in Mfoundi vi, in the Centre Region of Cameroon. The theory of electronic money and payment was used that involves the traditional and electronic payment forms. A sample size of 308 respondents was used as a convenience sampling method. Primary data was collected using questionnaire. Simple percentage analysis and likert scale analysis were used for data analysis and interpretation.

The study concluded that cash circulation still has a major problem in transaction, and recommended more awareness programs to customize digital payment of school fees.

Key Words: Digital Payment, School fees, Budget and challenges.

INTRODUCTION

This article traces the background of the study, the statement of the problem, the objective of the study, research hypothesis, and significance of the study, scope.

The origin of digital payment was in the early 1990, to its continuous popularity today. The world has gotten to a point that it is almost impossible to fathom a world where digital payment does not exist. As the use of physical cash continues its decline, digital payment continues to gain strength on the financial transaction environment, offering the user an increase in speed, safety, convenience and efficiency than cash ever could. (Ahmed et al 2022)

However, historically, digital payment is quite recent making its development more remarkable. The launch of Arpanet back in 1966 laid the technical foundation for the internet as is known today. It was until the late 1980s that the potentials of internet became noticeable. In 1989, Tim Berners – Lee devised a system of page and sites, which could be connected by hyperlinks effectively. This paved the way for the realization of digital payment. The mid-1990s saw the introduction of online payment. The Stanford Federal Credit Union is credited as the first organization to offer its clients an online payment system, having first done so in 1994.

Legends have it that the first ever online purchase was a Pizza from Pizza Hut! Through this, many other corporations began digital payments. Giant Millicent and E-cash launched theirs in 1995 and 1996 respectively. The aforementioned specialized in supplying electronic cash alternatives such as digital cash, E-money and tokens.(Bankole et al 2011) This period also saw the birth of another e-commerce company called Amazon.

In 1998, Elon. M, Peter T, Ken H. and several other investors founded a company called PayPal, which is considered to be one of the first companies to specialize in online payment system, became a game changer in the online payment system or sphere (Bill.D, 2002). The company's system became widely popular with eBay users, an online auction firm. As PayPal continued to increase its margins with innovative solution such as payment apps, eBay launched its online payments service called Billpoint to ring-fence their clients and rival PayPal. However, Billpoint never gained much traction with users. The company e-Bay eventually gave up on Billpoint and purchased PayPal in October 2022 to confirm that, if you can't beat them, acquire them.

Brennen et al (2016) opines the rapid growth in online shopping, banking, and other services, combined with technological advancements and digital payments across different devices especially mobile money devices as the order of the day today. According to statistics, there were approximatively 950 million mobile payment transactions worldwide in 2019. This number is expected to climb to an outstanding 131 billion users by 2025. It makes sense then that more and more companies and institutions are seeking to jump into the bandwagon.

Khiaonarong (2000), examined the creation of modern electronic payment systems in Thailand and concluded that this creation has helped facilitate the turnover of funds in the economy, while use of information technology in current payment arrangements has helped reduce human intervention and default cheque and has helped strengthen the country's capabilities and competitiveness in providing financial services. Yu et al, (2002) explored the advantages and limitation of several different electronic payment systems including online credit card payments, electronic cash, electronic checks and small payments. After analysing and comparing these types of payment

systems, they concluded that in the future, the use of virtual credit cards would escalate, which is actually the case today.

Tsiakis and Sthephanides (2005), studied the concept of security, trust and their affects in electronic payment. Their study indicated that these issues are essential for every electronic payment mechanism to be accepted and established as a common medium of financial transaction. Hung et al. (2006) surveyed the factors that determine public acceptance of online tax filing and payment system (OTEPS) in Taiwan. Investigating relevant previous studies, they identified the determinants for acceptance of OTEPS. Then they examined the casual relationship among the variables of acceptance behaviour for others using data collected from 1099 usable responses. They indicated that the proposed model explained up to 72% of the perceived risk, trust compatibility, external influence, interpersonal influence, self- efficacy and facilitating condition.

Theoretically, this research work are; the Technology Acceptance Model (TAM), proposed by Davis F. (1989). This theory is derived from the Reason Action theory (TRA). It represents how users get to accepts and use technology. The model states that, faced with a new technology, users consider a number of factors before embracing the technology. These factors are perceived usefulness and perceived ease of use. The second theory used in this work is the Economic theory propounded by Friedman Milton (1950s), by this theory, Friedman advocated that the Government of Chicago should stay away from individuals' affairs and that the market can solve economic problems efficiently than the Government can. Friedman thought that knowledge as a core component in new economics theories due to productivity enhancement should be introduced by investment in knowledge.

Statement of the Problem

Digital payment of fees was introduced into the secondary school system of Cameroon by Professor Nalova Lyonga Pauline Egbe, Minister of Secondary Education on the 1 of June 2018, where in the presence of some stakeholders and digital operators signed a memorandum of understanding. This in her opinion, was to promote transparency, traceability, security and also to safe parents from the long queues in front of bursars and banks for fee payments. But today, it is witnessing challenges in the aspect of budget execution by School Heads. The presence of too many money houses such as Express Union, MTN Cameroon, Compost, Afriland First Bank, Eco-Bank and Orange Cameroon, makes follow up a difficult task for School heads and their finance agents. This makes budget execution difficult and unrealistic. This is noticed in the fact that schools receive more receipts from particular digital operators and the monies deposited into the school account is less. The disparities has resulted into a stark deficit in the budget of the school rendering the institutions unable to realise some of its periodic goals.

Users' illiteracy in the payment procedure causes problems of misplacement, traceability, affordability and accountability due to many operators resulting to double payments. It is in the mince of these entire malapropisms that this article seeks to find out in order to confirm and propose long lasting solutions to these challenges which has accompany to destroy this lofty innovation of digital payment of school fees in Cameroon colleges.

Research Objectives

This article examines digital payment of fees and budget incongruities because of numerous financial operators thus difficult to afford, trace and lack of orientation.

Rhetorically, is the payment of fees affect budget because of the number, affordability, traceability and lack of information? It was conjectured that there is a statistical relationship between digital payment and budgetary implementation.

Significance of the Study

This article will enrich the activities of school heads, the finance clerks, the government, economic operators, parents, and students on how to develop strategies to transfer, register funds and to check fake digital operators.

The scope encompasses four selected government Colleges in Mfoundi Division, covering a surface area of 297 km² comprising of 2,091,171 inhabitants who deal with digital payment of fees in Yaounde VI.

Literature Review.

The advent of the computer and modern technology has eased a lot of operations in terms of finances, communication, documentation, processing of facts and the transmission of information and services around the world (Chitungo et al 2013). Generally, things which were being manually done in organizations and institutions such as carrying heavy chunks of money from one place to another, record keeping, writing and transmission of information are now being done using modern technological tools and procedures such as telephone, internet, fax and computers.

One of such operation experienced today is digital payment which is gradually and increasingly being done through mobile money devices commonly known in Cameroon as mobile money operators. As a result of its safety, convenience and flexibility, many economic operators are engaged in such operations, known as digital payment. Some of the economic operators carrying out digital payment in Cameroon include Afriland First Bank, Eco Bank, MTN, Orange Money, Express Union, and CAMPOST.

Conceptual Background

The concept of Digital payment as seen in the payment and settlement act, 2007 defined Digital Payment as any transfer of money or funds which is made by any individual through instruction, approval or order to a bank using electronic ways and includes debit and credit card payments, automated teller machines (ATM) transactions, Point of Sale (POS), transfers or micro-ATMs, direct deposits or withdrawal of money, mobile payments, net banking.

In other words, digital payment occurs when goods or services are purchased through the use of various electronic mediums. There is no use of cash or cheques on these payment methods.

According to Briggs and Brooks (2011), digital payment is a form of payment which is supported by banks and inter connected between individuals and banks for making monetary transaction digitally.

The Concept of Digital Payment of Fees

Hanafizadeh et al (2014) sees digital payment, sometimes called an electronic payment, is the transfer of value from one payment account to another using a digital device such as a mobile phone, computer or other digital devices. There is no single, universally accepted definition of digital payments because digital payments can be partially digital, primarily digital or fully digital. For instance, a partially digital payment is one in which both payer and payee use cash via their third-party agent, with providers making digital bank transfers in the backend. A primarily digital payment might be one in which the payer initiates the payment digitally to an agent who receives it digitally but the payee receives the payment in cash from the agent. Global acceptance of digital payment has been increasing in the last years. The internet's development in recent years has aided in the spread of the payment instrument as new financial needs have created by electronic commerce which were unable to be fulfilled effectively by the existing traditional payment systems (Alaa Mahadi Sahi et al. 2022). Also, the growth can be attributed to the economic and technological advancements of the internet, the expansion of social networking, the growth of mobile phone users, the expanded usage of electronic money and growing service of credit cards. Due to the pervasiveness of smartphones today, consumers benefit from the simplicity and ease of paying for products and services via this kind of payment channel, which lowers transaction costs. The presence of varied mobile money digital operators virtually in every quarter and angle of the town in Cameroon has greatly increase transactions. In the Mfoundi division of Yaoundé V1, the presence of these economic operators has paved the way for easy access for payments not only for purchase of products but also for digital payment of fees.

Ngwenya, C.V. (2016), defines digital payment of fees as the best way to collect fees without infringing on the liberties of learners in Zimbabwean primary schools. This was because he discovered that parents did not honor their financial obligations on time and as a result schools were unable to purchase the necessary didactic materials as soon as the schools reopened. This was a great challenge to school administrators and teachers who resolved into indebting the schools in order to function as planned. Many school heads have run their schools in debt to an extent that they left the schools indebted and the next head comes and take over in debt over the years thereby affecting the smooth execution of the school budgets.

The Concept of Payment

As defined by Merriam. W, (2023) payment is the act of paying money to someone in exchange of a product or service. Also Indiatimes.com sees payments as the exchange of money, goods, or services for goods and services in an acceptable amount to both parties and has been agreed upon in advance. You can pay with cash, a check, a wire transfer, a credit card, a debit card or even cryptocurrency. Also, payment is a voluntary tender of money or its equivalent or of things of value by one party to another in exchange for goods or services provided by them or

to fulfill a legal obligation. The party making the payment is commonly called the payer, while the payee is the party receiving the payment. In the context of this research work, the payers are the parents and students who make payments of their school fees through the digital operators.

Types of Payments Methods

Cash was the most commonly used method of payment before the existence of other modes. Especially for small payments like ticket, a loaf of bread. It is good and widely used today in countryside for track recording of expenditures and cut back if required.

Cheques is a paper voucher linked to the holder's bank accounts and commonly used by traders or for bill payments which is getting redundant as newer more convenient options become available.

Debit cards payment is linked to the holder's bank account, the buyer use to pays for their purchase and the amount is debited from their account and transferred to the vendors' account. There are three primary types of cards which include visa, maestro and MasterCard. Debit cards are an alternative to carrying cash.

Credit card payment are like debit cards; however, the difference is that the users enjoy a certain credit period. This means they can pay for their purchases now and repay this money later. Credit cards come with a pre-determined limit, which is the maximum amount they can spend.

The Concept of Fees

Will Kenton (2021), defines fee as a fixed price charged for a specific service. Fees are applied in a variety of ways such as costs, charges, commissions, and penalties. Fees are most commonly found in lieu of a wage or salary. In this research, fees are school fees commonly called in commonwealth English as tuition fees. They are the fees charged by educational institutions for instruction or other services.

In Cameroon, fees are paid in all educational institutions. School heads plan their budgets based on the fees to be collected per student. As such the functioning of each school is based on what will be paid by the students. In Government colleges in Cameroon, circular N°20/81/1464/MINEDUC /CAB, prescribed **7500FCFA** for 1st cycle and **10000 FCFA** for the 2nd cycle of secondary general colleges as well as 10000FCFA for the 1st cycle and 15000FCFA for the 2nd cycle of secondary technical colleges.

Digital operators; are the different agencies performing mobile money and online electronic Payments in Cameroon. It was only in 2018 that they entered into an understanding with the minister of secondary education for the payment of registration and examination fees.

Some digital payments methods in the world and Cameroon are:

Banking cards: these are among the most widely used payment methods and come with various features and benefits such as security of payments and convenience. Its main advantage is that they can be used to make other types of digital payment. For instance, customers can store card information in digital payments applications or

mobile wallet to make a cashless payment. Examples of reputed banking cards are Visa, Rupay and Master card, among others. Banking cards can be used for online purchases, in digital payments applications.

USDD: known as #99# can be used to carry out mobile transactions without downloading any applications and with no mobile data facility. In Cameroon in 2020, the Minister of Secondary Education signed an agreement with Orange Cameroon and this application was installed for digital fee payments to be done through it. Today, many other economic operators are using the above-mentioned method. The main aim is to create an environment of inclusion among the underserved sections of society and integrate them into mainstream banking.

AEPS (Expanded as Aadhaar Enable Payment System) can be used for all banking transactions such a balance enquiry, cash withdrawal, cash deposit, payment transactions without visiting the bank, since transaction is done through a banking correspondent based on Aadhaar verification.

UPI (Interoperable Payment System) any customer holding any bank account can send and receive money through a UPI based app. The service allows a user account on a UPI app on their smart phone to seamlessly initiate fund transfers and make request on a 24/7 basis and on all the days in a year. The main advantage here is that it enables users to transfer money without a bank account but just a virtual payment address.

Mobile wallets: a type of virtual wallet service downloading an app. The digital or mobile wallet store bank account or debit/credit card information in an encoded format to allow secure payments. One can also add money to a mobile wallet and use the same to make payment and purchase goods and services. This eliminates the need to use credit/debit cards or remembers the 4-digit pin.

Bank pre-paid cards; with this payment instrument money is loaded to make purchases, it may not be linked to the bank account of the customer but, a debit card issued by the bank is linked with the bank account of the customer.

Post terminals (point of sales or call box) Traditionally, PoS terminals referred to those that were installed at all stores where purchases were made by customers using credit/debit cards. It is usually a hand-held device that reads banking cards. However, with digitalization, the scope of PoS is expanding and this service is also available on mobile platforms and through the internet browsers. There are different types of PoS terminals such as physical PoS terminals which are those kept in stores and shops. On the other hand, mobile PoS terminals work through a tablet or smartphone. This is advantageous for small time business owners as they do not have to invest in expensive electronic registers. Virtual PoS systems use web-based applications to process payments.

Internet Banking, also known as e-banking or virtual banking refers to the process of carrying out banking transactions online which include transferring funds, opening a new fixed or recurring deposit, closing an account. It is used to make online money transfers, where banks offer all types of services to their customers through their website and customer log into the account using a username and password (Kleijnen et al 2004).

Mobile Banking, Hanafizadeh et al (2014) defines it as the process of carrying out financial transactions through a smartphone. Its scope is expanding with the introduction of many mobile wallet, digital payment apps and other services.

The concept of Budget

Budget as defined by Koontz and O' Donnell (2015), is a statement of anticipated results, in financial terms as in revenues, expenses, and capital budgets or in non-financial terms as in budgets of direct labour hours, materials and physical scales volumes on units of productions. Furthermore, Fred Mestor (2021), defines budget as the expression of a firm's plan in financial form for a period of time in the future. Budgets are expressed in monetary terms. For instance, in Cameroon's context, in Francs CFA, in Nigeria in Naira, in Britain in British Pounds, in the US in US Dollars, Europe in Euro for effective and efficient operations.

Budgets could either be short term (one year or less), immediate term (two years to three years), or long term (three years and more). **Short term budgets** provide greater details and specifics. **Intermediate budget** examines the projects the institution currently is undertaking with programs to achieve long term objectives. The budget periods vary according to its objectives, uses and the dependability of the data used to prepare it.

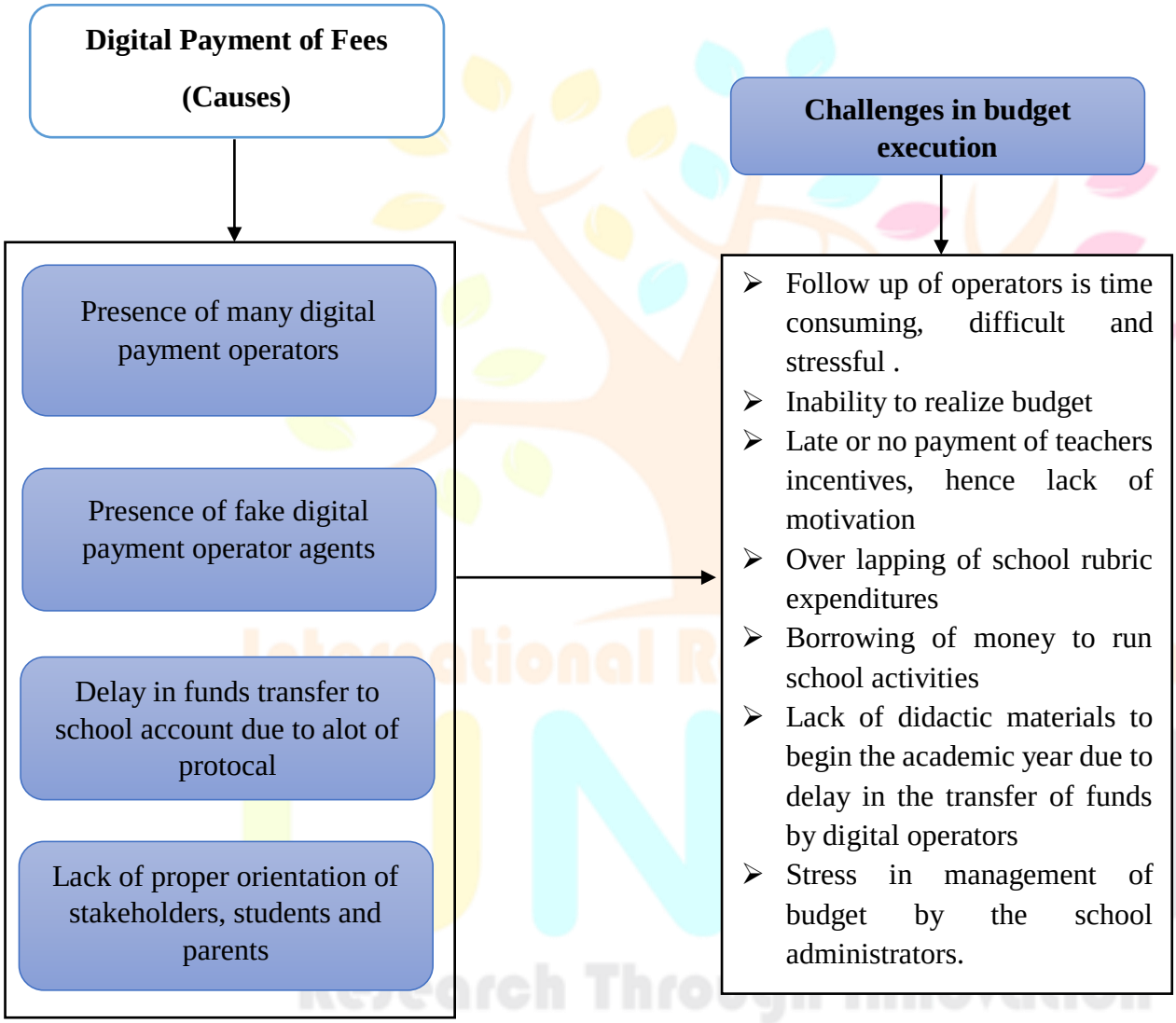
Budgets in Government colleges in Cameroon are known as school project on a duration of three to five years for realisation within a bench mark of measurable performance. School heads use budget as a tool expressed in quantitative terms in planning, coordinating, directing, analysing controlling and evaluating, infrastructure, staffing, didactic materials, maintenance of equipment, sporting activities, and cultural activities.

There are many budgets types, but our emphasis is on Budget Execution. According to Bill, D. (2002), it is a process established to carry out the programs for which funds were appropriated. Administering offices, operating budget and sub-allocation holders, and fund administrators execute the budget through the signing of contracts, projects orders, work requests and other funding documents. Budgets authorized colleges to provide specific goods or services required for the smooth running of the system through their heads called principals. Ahmed et al (2023) postulates that reports are prepared at the appropriation, (budgeting activity) project, and line-item levels to provide oversight of the execution process and to measure program performance against financial plans. In Government colleges in Cameroon, items levels are executed following rubrics. Under each rubric items are budgeted in the items colon and amounts allocated in the amount colon and at the end the total for that rubric is stated.

During specific execution, program, competency and controller personnel receive and analyze execution data to determine the need for an upward or downward reprogramming of resources to properly align program requirements

and resources in accordance with changes in timing, program emphasis, pricing or other determinants of financial requirements (Yasmin et al 2017). In the case of this research work, government colleges are controlled by the ministry of secondary education through the inspector general of services, CONAC, the regional and divisional delegations and the control team from the ministry of finance. This is to ensure proper execution of budget and control of management for transparency and accountability. A budget is a plan and during execution, requirements can change for a variety of reasons.

Figure 1: Suggested Conceptual Framework



Source: Researcher's Construct, 2023

Opportunities of Digital Payment in Cameroon

Some of the major opportunities that supports the digital payments in Cameroon are as follows;

Intensifying usage of internet, in recent times the usage of internet is penetrating due to the affordable packages offered by telecom companies. Banks are also improving their information and communication Technology infrastructure to meet the competition and also to provide modern and innovative banking services at a reasonable price to enhance the experience and satisfaction of customers.

Incentivizing customers, incentives and rewards were proposed by the government to attract people for making digital payments. The central bank is also encouraging digital transactions by reducing the transaction cost. Patrons are provided with cash back offers, rewards and discounts for making digital payments which motivated digital transactions.

Government initiatives; initiatives such as demonetarization and digital payment of fees led to the development of economy by way of financial inclusion. Even the unbanked people started opening bank accounts. All the payments to Government such as taxes (both direct and indirect taxes) duties and even fines are also collected by digital mode.

Increasing smart phones penetration; in the recent past smart phones has become one of the essential parts of one's life. Smartphones are now available at low cost and especially the mobile data services are also accessible at a minimum cost which influences people to use smartphones. With the help of smart and their apps, people are able to make digital payments. Near Field Communication (NFC) transaction, debits/credits cards details are store in mobile wallets and payments can be made for online purchases and scanning of QR code can also be done to make payments with the help of smartphones. Both value and volume of mobile payments are growing significantly. Even the banks have developed their application besides websites to facilitate easy and quick transactions using smartphones.

Increasing Urbanization results in the digital transaction proliferation. The people of urban society have sound educational qualification, their level of income is high, and they have modern life style. All these will make them to go in for digital payments.

Kaur .K, (2015) talk of the raising Trends of E-Commerce; People are fond of online shopping these days. There are influenced by the feature of shopping such as anytime, anywhere, convenience of payment, numerous varieties of products, choice, saves time and energy and delivery at the door step. Hence amplification of e-commerce is also increasingly contribution towards digital transactions.

Technological innovation in Cameroonian banking; Banking sector is continuously working towards development and growth of their services by innovative methods. Increasing online and mobile banking penetration are the reason for the growth of digital payments. The services like ECOBANK, Afriland Bank etc, facilitate people to transfer

funds from one account to another account of any branch or bank. 365/24/7 services availability is a major boon to banking sector.

Limiting the Scope for Cash payments: The central Bank has framed regulations to control the high value cash dealings, especially to encourage digital transactions so that there will be a record of each and every transaction which aids scrutiny of dealings.

Launch of More Digital Payment solutions: Reserve Bank of Cameroon and Government of Cameroon are encouraging the emergence of FinTech startups. They are licensing, regulating and governing the work of FinTech companies to venture into and develop new digital payment solutions to benefit the sender (consumer) and receiver (merchants). Besides smartphones, nowadays digital payments can also be performed on a feature phones.

Challenges of Digital Payments in Cameroon

Some of the major challenges that hinder the digital payment systems in Cameroon are as follows:

Cash Dependent Economy: Majority of the Cameroonians are dependent on cash-based transactions. They feel more convenience and safety in handling cash dealing. Because more than half of the population are below poverty line, unbanked, unorganized economy. The people in village or deep interior parts of Cameroon are familiar & used to cash dealings. They are not aware of digital mode and black the modern infrastructure. Some of the patrons are afraid of security and privacy issues to proceed with digital transactions.

Lack of Digital Literacy: In Cameroon basically the literate population is only moderate, and in that only a meager population possesses digital literacy. Without digital knowledge there cannot be a transformation from cash to cashless economy.

Limited Access to Banks and Cards: In most of the interior parts of Cameroon they do not have access to banks and cards as the bank branch are not available in certain parts of the country, because of which people in those area use only cash dealing.

Risk of Cyber Fraud and Privacy: the cyber security is the major obstacle that affects the digital transaction. Cyber security issue is challenging the adoption of digital payments systems. The foremost concern in digital transaction is the outflow of confidential information such as personal and financial data. Privacy of the users are being hacked due to be fragile regulations of internet Protocol.

Slow Internet Speed: the international networking connectivity and speed is very important for digital fund transfer, the major reason that hinders or interrupts the transaction is the lack of quality and authentic internet connectivity.

METHODOLOGY

This article used a survey research design to gather data on people's opinions in a quantitative approach with a well-structured questionnaire of closed ended question items.

Yaounde VI is a Sub Division in Mfoundi Division of the Centre Region of Cameroon The administrative capital that harbors over 100 secondary schools at all levels and types, like general, commercial and technical education, implicated in the payment of fees using digital operations.

Given that education is compulsory but not free, through the ages of 12 years. Primary education paradoxically has been free since the year 2000. Not with standing, parents must pay for uniforms and book fees. Tuition fees at the secondary school levels remain unaffordable for many families.

The targeted population of this study will include all Government Colleges, their administrators and the parents in the Mfoundi Division of Yaounde VI, and digital economic operators like CAMPOST, MTN Cameroon and Express Union. The sample of this study came from four (4) Government Colleges which includes; GBHS Etoug-ebe, GBHS Mendong, GHS Biyem Assi and Government secondary school Mendong. The total number of administrative staff stood at 400 from the four colleges. Considering the table of Krejcie and Morgan (1970), the sample size is 308.

Table 1: Sample of Administrative staff in schools

SN	Names of Schools	Population	Sample Size
1.	GBHS Mendong	150	120
2.	GBHS Etoug Ebe	120	100
3.	Lycée de Biyem Assi	110	70
4.	CES de Mendong	20	18
TOTAL		400	308

Source: Researcher Construct, 2023

Sampling Technique

The simple random sampling technique was used to select respondents. This approach helped the researcher to meet ready Vice principals, senior discipline masters, bursars and principals who were ready and willing to collaborate in this study. The simple random sampling technique gave the participants equal chances of being selected as respondents.

Research Instrument

A questionnaire of three sections was designed in-line to systematically obtain information. Section A for questions on demographic items, Section B on digital payment of fees and section C on challenges in budget execution. The questionnaire was based on the Likert scale ranging from Strongly Agree (SA), Agreed (A), and Disagree (D) to

Strongly Disagree (SD). The responses were abbreviated with a measurement scale of; **SA= 4 pts, A = 3 pts, D= 2 pts and SD=1.Total 10 pts.** Moskal et al (2000) to ensure validity the researcher made sure the questionnaire was approved in content and face by the experts before administration through a direct delivery technique (DDT). The face and content values were computed through a T-test and the Cronbach's Alpha reliability test in order to establish the internal consistency of the instrument. A coefficient greater than 0.7 would be suitable in scenarios associated with the social sciences.

Test of hypothesis and interpretation

H_o: Digital economic operators in digital payment of fees has no statistically significant influence on Challenges in the execution of budget in Government Secondary schools in Mfoundi Division of the Centre Region at p=.05. (Deeptanshu. D, 2022)

Regression was carried out to ascertain the extent to which Digital economic operators in digital payment of fees scores predict the challenges in budget execution scores.

Table 12: Model Summary of the Digital economic operators in digital payment of fees as a predictor of challenges faced in budget execution.

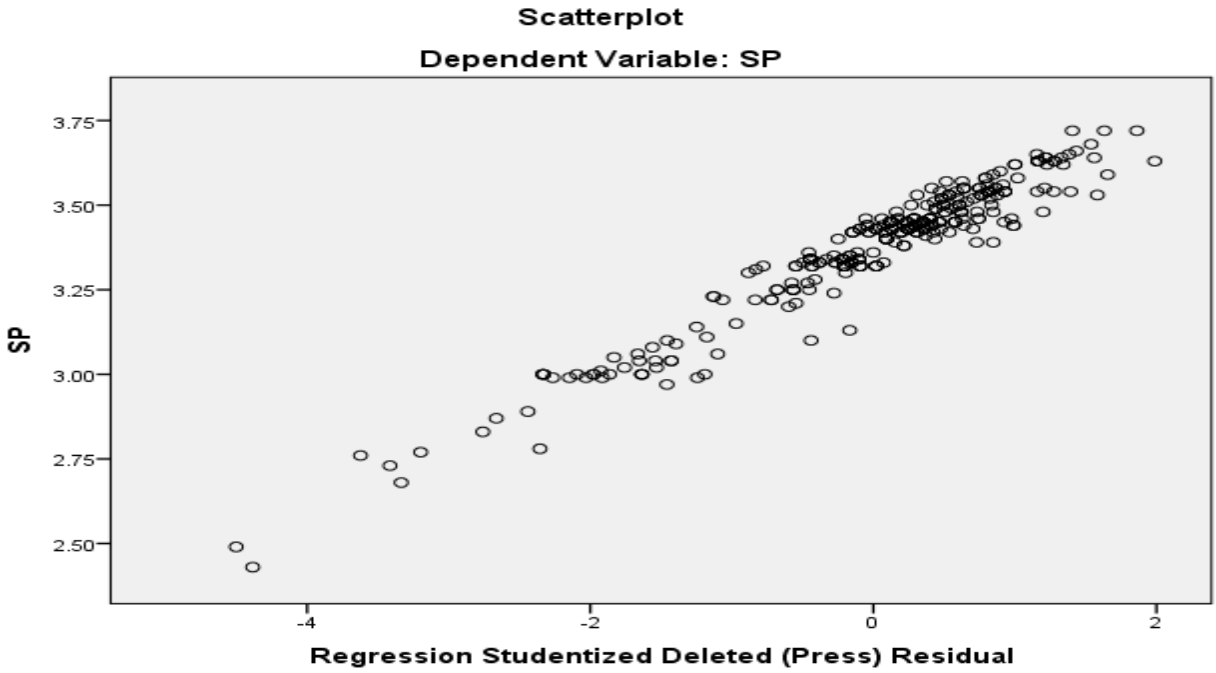
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.252[a]	0.063	0.060	0.19437

a. Predictors: (Constant), DEO

b. Dependent Variable: SP

The scatterplot showed that, there was a strong positive linear relationship between Digital economic operators in digital payment of fees and challenges faced in budget execution scores, which was confirmed with a Pearson's correlation coefficient of r = 0.252. The regression model predicted 6% of the variance. The model was a good fit for the data (F (1, 325) = 21.972, p <0.05).

Figure 9: Scatterplot of the Digital economic operators as a predictor of challenges faced in budget execution



The next table is the F test. The linear regression F test has the null hypothesis that there is no statistically significant effect of Digital economic operators and challenges faced in budget execution. In order words R^2= 0.06 with F (1, 325) = 21.972, p= .000, the test is highly significant, thus we can assume that there is a statistically significant effect of digital economic operators in digital payment of fees and challenges faced in budget execution is our model.

Table 13: ANOVA of the Digital economic operators as predictor of challenges faced in budget execution

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24378.316	5	4875.663	430.796	.000[b]
	Residual	3859.367	341	11.318		
	Total	28237.683	346			
a. Dependent Variable: DV						
b. Predictors: (Constant), They have a platform where administrators, parents and students view their payments, Digital payment of fee operators are many., All of the operators are consistent., Parents pay fees only to the digital operators, They give bank tellers on a weekly basis to college heads.						

The ANOVA results shows that, the linear regression F test has the null hypothesis, that there is no statistically significant effect of digital economic operators on challenges in budget execution, in order words R^2= 0.06, with F

(1, 325) = 21.972, p= .000, the test is highly significant, thus we can assume that there is a statistically significant effect of digital economic operators in digital payment of fees as challenges in budget execution in our model.

Table 14: Coefficients of the instructor's digital economic operator as a predictor of challenges in budget execution.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.853	0.112		25.363	0.000
	DEO	0.154	0.033	.252	4.687	0.000

a. Dependent Variable: SP

The regression equation showed a significant relationship between digital economic operators and challenges in budget execution ($t = 4.687$, $p < 0.05$). The slope coefficient for digital economic operators in digital payment of fees was 0.252 so, challenges faced in budget execution by a factor of 0.252.

RESULTS

Digital economic operators' attitude, duration in the transfer of funds, and sensitisation in digital payment of fees has a statistically significant influence on the Challenges in the affordability, traceability and accountability in the execution of budget in Government Secondary schools in Mfoundi Division of the Centre Region at p= .05.

RECOMMENDATIONS

The accessibility to connectivity of internet should be available at low cost. Government should strengthen the cyber security regulations to avoid hackers and cyber fraud. Conscientisation on digital modes and usage of apps be provided to create trust and build confidence in the minds of people to access their bank accounts using digital modes. The theory of electronic money payment of both the traditional and electronic payment forms is commended.

Conclusively, the right product to gratify the assorted needs of the users, simplify payment methods to be fast, efficient, reliable and secure. The digital payment mode in Cameroon is still budding though has an enormous opportunity. Cameroon is experiencing a significant growth in digital payments transformation quality assurance and increase quantity digital transactions.

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