E-PAYMENT SYSTEM AND SERVICE DELIVERY IN AKWA IBOM STATE COLLEGE OF EDUCATION

[1]Emediong M. Williams, [2]Akpanim N. Ekpe, [3]Unwana-Abasi S. Udoh
and [4]Atairet C. Atairet

Department of Public Administration
Faculty of Management Sciences
Akwa Ibom State University

Abstract

E-services have gain tremendous influence in the public service with the advent of Information and Communication Technology (ICT). In recent times, the use of E-services packages such as E-payment seems to have made service delivery in institutions of higher learning in Nigeria very interesting, efficient and motivating. The study specifically examined the relationship between E-payment and service delivery in College of Education, Akwa Ibom State. A cross -sectional survey of staff and students of the college was used with the random selection of 300 students and members of staff across different departments and units of the college. The information obtained from both staff and students were analysed using descriptive and inferential statistics. From the analysis, it has been established that, there is a positive and significant relationship between computer literacy, internet accessibility, ICT infrastructure and service delivery. In view of the findings, it is concluded that there is a significant relationship between E-payment and service delivery either from the perspective of students or staff. Consequently, the study recommends among others that, continuous training for staff and students on computer literacy should be made compulsory to ensure proficiency in service delivery. The school authority should go into partnership with internet service providers to as to ensure uninterrupted connectivity and access to internet service.

Keywords: E-payment, E-service, service delivery, students' satisfaction, staff satisfaction.

Introduction

Internationally, there is an increasing focus in incorporating innovations from the fourth industrial revolution into various businesses, economics and universities (Ibanga et al., 2024). The advent of Information and Communication Technology (ICT) has changed the operations of industries across the world including education. Nigeria tertiary educational institutions are not left out in the use of ICT to improve service delivery, simplify operations, and improve the overall learning experience, especially in this age where the rapid advancement of technology is reshaping the global landscape (Atairet et al., 2024). However, the extent to which the use of ICT influences service delivery across different higher institutions of learning may vary due to differences in resources, infrastructure, and government aid (Adeyemi & Olalekan, 2021; Hamidu, 2025). Despite variations in the use of ICT across different specta of education, it has been observed that,

the use of ICT in service delivery has resulted in administrative operations, including online admissions, student record management, E-payment for both staff and students and academic achievement tracking (Hamidu, 2025).

The processes and activities involved in the adoption and use of digital technologies in the payment system is what electronic payment entails. This process aims at converting paper processes in a traditional office into electronic processes to achieve a paperless or low-paper office. In extension, for electronic administration to achieve its goal of reducing bureaucracy and ensuring a client/customer-based service administration, all or crucial officials are provided Information Technology (IT) tools that would support the issuance of administrative decisions in an organized form (Udofa, 2023).

In view of the advantages of digital technologies over the traditional methods in terms of automation, communication speed, better social interaction, security of data, and quick access to information, almost all organizations and institutions that perform public functions have adopted these technologies to ensure effective and efficient service delivery (Nyadzi, 2023). Hence, the transforming roles of ICT in educational sector in developing country like Nigeria are not in doubt. This is because, the emergence of ICT in governance has given birth to the introduction of new concepts in the social sciences prominent among these concepts are; E-government/e-public service delivery, E-policing, E-procurement, E-payment among others. These terms sometimes appeared as synonymous in their use though there are significant differences in their meaning and audiences.

Colleges of Education like all other tertiary institutions are structured to provide services among which are academic services and community services. The academic staff and the non-teaching staff are saddled with the responsibilities in the tertiary institutions to provide these services. While the academic staff are shouldered with the responsibility of

efficient teaching, researches and community services, the non-teaching staff function in the provision of ancillary services such as; the Registry, maintenance, Provost's office, Provost's office, Bursary, Student Affairs, Human resources/establishments, cafeteria, security, venture and bookshop among others (Ochai *et al.,* 2025). The bulk of tasks associated with each unit of staff are enormous and the introduction of new technology in the realm of E-administration is to alleviate the headaches associated with the performance of each task while also helping citizens to do much of the work themselves. Whether a business is involved in service delivery or in the production of goods, the business must provide the customer with satisfactory delivery. Thus, service delivery encompasses all aspects of services directed at a customer from the initial interaction to the conclusion of the service and follow-up provisions. The concept of service delivery is therefore an elegant word for getting goods and services to people in a way that meets their expectations.

In the College of Education, service components are frequently not actual objects but rather a concoction of procedures, human resources, and resources that must be properly combined to provide the "planned" or "designed" service (Udofa, 2023). The combination of both human and non-human elements to provide planned and designed services connotes "service innovation" which refers to a variety of concepts, ranging from the "idea generation" phase of a new service delivery process to the entire service creation process. in recognition of this, government agencies around the world have increasingly embraced electronic administration, aiming to improve efficiency, accessibility, and transparency in their operation.

Despite ICT's transformative potential for improving service delivery in tertiary institutions, Nigerian higher education institutions continue to face significant challenges in fully integrating ICT into their administrative, academic, and research

processes. As noted by Hamidu (2025), key difficulties such as inadequate ICT infrastructure, unpredictable energy, poor internet connectivity, and insufficient financing have hampered these institutions' efficient use of technology. While E-administration is applauded globally for efficient service delivery, it remains to be seen the extent to which the E-payment component of E-administration impacts service delivery in Akwa Ibom State College of Education. This curiosity informs the basis for undertaking this study.

Research Problem

Since the adoption of digital platform in the executing of businesses, tertiary institutions across Nigeria have adopted the online administration process for admitting students; manage students' data and payment of students' fees in addition to paying staff emolument. As seamless as the exercises may seem, it is noticed that the exercise has not been as seamless as expected. Greater percentages of students and staff member are novice in ICT education and sometimes get frustrated trying to initiate transactions. Furthermore, poor internet services and information infrastructure as well as low level of technological development in the country have made accessibility a big challenge.

Consequently, there are noticeable problems associated with online payment system. Unnecessary delays caused by poor network services, excess charges via remita generation and other banks charges sadly make E-payment more costly. There are also problems of inadequate capital, lack of training for staff and students, high cost of maintaining ICT infrastructure, poor acceptability of the new process, absence of policy framework and vandalization of ICT equipment which further made the adaption and integration of E-administration a herculean task. On the basis of the underlying challenges, the study seeks to examine the extent to which *e-payment system* in Akwa Ibom State College of Education affect service delivery, level of adoption and integration of electronic payment in the management of the College.

Objectives of the Study

Generally, the study examined the relationship between E-payment and service delivery in Akwa Ibom State College of Education. Specifically, the study;

i. Examined the relationship between computer literacy and service delivery in Akwa Ibom State College of Education.

ii. Ascertained the relationship between internet accessibility and service delivery in Akwa Ibom State College of Education.

iii. Investigate the relationship between ICT infrastructure and service delivery in Akwa Ibom State College of Education.

Theoretical framework

This study is based on social information processing theory.

Social Information Processing (SIP) Theory,
It is a psychological and sociological theory originally developed by Salancik and Pfeffer in 1978. This theory explores how individuals make decisions and form attitudes in a social context, often focusing on the workplace. It suggests that people rely heavily on the social information available to them in their environments, including input from colleagues and peers, to shape their attitudes, behaviors, and perceptions.

The theory offers a testable set of theoretical mechanisms regarding how and why individuals are able to engage in interpersonal communication in *lean* online environments that lack most nonverbal cues. The theory was developed in response to early scholarly claims that the relative absence of cues in computer-mediated interaction created an inherently problematic environment for impression formation and relationship development. The theory identifies sender, receiver, message, and feedback dynamics under which communicators may achieve outcomes that are less than or comparable to those achieved through face-to-face interaction. The hyper-personal perspective, a special case of social information processing theory, extends the dynamics to explain the circumstances under which

communicators may achieve outcomes that exceed those of their face-to-face counterparts. This entry describes the emergence of the perspective, theoretical approaches used in its study.

The application of this theory to the study is that, E-payment system of any form requires interface with online platform for it to be functional, effective and efficient. The interaction of students and staff with online platforms is akin to interfacing with human with a view to getting problems solved. The use of E-payment platforms in solving students' and staff problems create some degree of satisfaction as if those tasks were performed by human themselves. The end product is that, the interfaces with *E-payment platforms* actually get the tasks done.

Literature review

E-payment

E- payment is an aspect of E-service system which require the utilization of electronic tools in rendering public services or goods to the general public. As a component of a broader concept-E-governance, the Electronic Service, shortened as 'E-Service', which also include E-payment refers to any service rendered through electronic methods usually through internet-enabled devices or mobile devices (Otu, 2022). As a branch of E-service, E-payment is a term that depicts technological applications with the aim of providing services that seek to strengthen the relationship between consumer and the provider of such services. Ideally, the E-service consists of different interactions and this mainly focuses on services between the consumer and the service provider done through the aid of internet devices. E-payment therefore require the use of: debit cards, smart cards, banking machines, telephone and internet banking, financial service and mortgages online to initiate purchases and receipt. E-payment services in public tertiary education system could be adapted to payment of tuition and hostel fees, and E-registration of courses and so on (Okolie & Ojomo, 2022).

The efficiency in service delivery to students by institutions of higher learning experienced in recent years has been attributed to ease of operations occasioned by E-service platform such as E-payment. The introduction of E-payment platform has made it easy for students to pay tuition, accommodation fees, and any form of bills from any location without having to physically come to the school premises to make payment. This development makes room for availability of quality time which students can redirect to other use. The E-payment system in schools reduce queue at point of payment and reduce unwarranted scrambling by students, reduce rush and fighting among students in the course of struggling for space in a queue.

On the part of staff, the E-payment makes payment for purchase very easy. With the use of a mobile device, a staff does not need to meet physically with any client before giving or extracting financial resources. The payment of staff salary is also made easy with the coming to force of E-payment system. The time hitherto spend on long queue in a bank during day is non-existent as such time is now used in rendering quality service to client. E-payment also ensure security of lives as huge

amount of money is no more physically carried about from one place to another which would have attracted the attention of men of the underworld which in an attempt to rob the possessor of his possession could inflict harm on him or her.

Service delivery

The growth of any organization directly depends on the quality of services such organization delivers (Atairet, 2023). Service delivery could be seen as the process of providing services to the public, with a view to meeting the needs and expectations of citizens. Kingsley et al. (2022) see service delivery as the extent to which an individual, unit or department of an organization discharge their assigned or statutory responsibilities. It could also be a means by which an organization evaluates an individual employee or unit input and output level especially in the area of attaining set goals or task assigned. It can thus be said that service delivery is the degree of an organization and/or employee performance, output and productivity in the discharge of their responsibilities within the available time, money and other resources, towards the achievement of overall goals of the organization. It involves implementation of assigned duties and responsibilities as outline in the constitution/rules of the organizational objective (Atairet, 2022).

Effective service delivery as posited by Tom et al. (2024) involves making essential services such as healthcare, education, and infrastructure accessible, efficient, and of high quality, typically through government agencies or institutions. Service delivery as posited by Ijoma et al. (2024) involves the processes, strategies, and systems put in place to ensure that services are delivered efficiently, effectively, and meet the needs of the public. In the public sector organization, service delivery is essential for promoting good governance, increasing citizen satisfaction, and enhancing overall societal well-being. Following from this perspective, service delivery should possess some qualities among which are;

Accessibility: Services should be easily accessible to all citizens, regardless of their location, background, or ability.

Responsiveness: Services delivery must be in tandem to the needs and demands of the public, being timely and appropriate services.

Efficiency: Service delivery should be cost-effective, ensuring that resources are used efficiently to deliver high-quality services.

Quality: Services provided by the public sector should be of high quality, meeting standard and expectations set by the government and citizens.

Accountability: Public sector organizations should be accountable for their actions an decisions in service delivery, ensuring transparency and responsibility.

Citizen-Centricity: Service delivery should be focused on citizens' needs and preferences, with an emphasis on providing personalized, user-friendly services.

Delivering effective service to the people require that the payment system must align with the technological innovation that drives the service. Furthermore, to promote good governance, it is imperative that governments use online platform and intranet to leverage service delivery to citizens. The aim of using these Information and Communication technologies is to reduce personnel costs, minimize complexities of procedures and processes of doing government business, (Eneanya, 2021).

It should however, be noted that, delivery of service in government departments has been and continues to draw attention from the external and internal environment. Some of the factors that may affect service delivery in

government are remuneration of its workforce, training, promotional procedures, and culture of the systems and among other factors (Nwanisobi & Christopher, 2020). Consequently, it is important to note that Service delivery in government agencies is highly dependent on information-technology and the skills and knowledge of the employees who work in those agencies.

Joshua et al. (2024) examined the effect of e-governance on administrative efficiency in Adamawa State University Mubi, Nigeria. Using a mixed-methods approach that combines both qualitative and quantitative methods, the study collected primary data through semi-structured

questionnaires from a sample of 390 academic staff and undergraduate students, as well as secondary data from published sources. The findings showed that e-governance implementation has significantly improved administrative efficiency, despite some challenges. The benefits of E- governance include enhanced transparency, reduced bureaucratic delays, improved data management, and better decision-making. However, the study also highlights the need for adequate infrastructure, training, and security measures to fully leverage E-governance in enhancing administrative efficiency.

Computer literacy and service delivery

Educational institutions may have various requirements that include computerization and management of processes such as registration, admission, student information, classes, time table, transport, attendance, library, salary and expenses, examinations, performance, grades, hostels, security and reports (Ayoade, 2019).

At present, it appears that all the tertiary institutions in Nigeria are making an attempt to transit from closed, top-down, bureaucratic, and paper-based transactional models to online, digital offerings that encourage a new kind of interaction between institution's management and staffs/students/parents. Electronic public service delivery appears to be permeating almost all the public tertiary institutions because staffs/students/parents demand for greater speed and transparency in service delivery. Yet, tertiary institutions face great levels of uncertainty in deploying and providing E-government services because of the complexity of the technology, deeply entrenched institution routines, and great diversity in the acceptance of technology by users.

One of the uncertainties associated with the adoption and application of E-payment platforms in tertiary institutions is the level of computer literacy among staff and students. Williams and Atairet (2025) observe that, many

staff and students lack the skills needed to utilize digital platforms effectively. This may stem from the fact that switching from paper-based transactional models to online, digital offerings may require long-term plans which may not adapt immediately to the changing technology landscape due to their complexity and lack of contextual knowledge. Poor computer literacy can thus hamper the smooth operations of the e-payment system.

Udegbunam et al. (2023) admit that a significant portion of individuals who are tasked with executing crucial responsibilities often lack the essential competencies required for the job, especially in the realm of digital skills. Consequently, there exists a subset that does not possess a background in information technology, necessitating the implementation of comprehensive training programmes (Nwozor et al., 2022). Essentially, the requirement to be adaptable to the prevailing technological advancements prompts the need for training interventions. In essence, this translates to the imperative of equipping certain individuals with the requisite proficiencies to harmonize with contemporary trends.

However, the challenge goes beyond mere skill acquisition. The changing scenario requires that with the introduction of e-learning technology, the structure of higher educational institutions must have to change. This further

goes to mean that, the changing role of staff, the changeable learning environment and the design of E-service facilities must be structured to contribute to a potentially more flexible organizational structure of higher education for effective and efficient service delivery. Thus, service delivery through E-service technology is expected to provide staff with superior working tools. The online transaction approach enables more effective working condition and offers significant advantages over traditional hand-based work methods.

Ijoma et al. (2024) examined the effect of E-Governance on employee productivity of Ministries, Departments, and Agencies (MDA) in Anambra State, Nigeria. The study used a survey research design and relied on primary data obtained through a questionnaire administered to 121 respondents drawn from

MDAs. The data were analysed descriptively and linear regression analysis was used to test the hypotheses. The empirical results showed that there is a significant positive impact of E-Governance on service delivery of Ministries, Departments, and Agencies (MDAs); secondly, there is a positive and significant effect of E-Governance on regulatory compliance of Ministries, Departments, and Agencies (MDAs). The study concluded by recommending that there should be training programs and capacity-building initiatives to equip government officials with the necessary skills and knowledge to effectively utilize *e-Governance* tools. The relevance as well as challenges of e-administration and governance had been stressed in all the study reviewed. However, there is no specific reference to E-payment and service delivery. This study fills this gap.

Internet accessibility and service delivery

Internet connectivity and accessibility has become the pathway to effective and efficient service delivery using E-service platform of any form. Every college student and staff desire stable internet connectivity in order to perform any online task effectively despite the different challenges, (Bahinting et al., 2023).

Nasir and Bizi (2021) determined the students' satisfaction with the availability of E-resources in academic library of Colleges of Education and to compare the differences in students' satisfaction with the availability of E-resources based on gender and age. The research design of the study was based on quantitative approaches The data of the study were obtained through the use of a questionnaire, which was administered to the sample of lectures and students (n= 406). Findings of the study indicated that moderately students' satisfaction with the availability of E-resources in academic library. An independent sample t-test was conducted to compare male and female on students' satisfaction with the availability of E-resources. The findings showed that there is a significant difference in the mean scores for male and female. Also, there is a

significant difference in age groups on students' satisfaction with the availability of *E-resource.*

Internet has become a backbone of education as the performance of academic as well as non-academic exercise shifted from conventional to online. In this new mode of learning, the academic performance is influenced on how fast or how sufficient the internet connectivity is. Work experience may not be enough to cope with this new modality. Students and staff who do not have access to internet connection at school and at home may find it difficult to perform a task that requires online interactions. Toquero, (2021) acknowledge that, the factors impeding the success of online interactions are more extended. This list includes the poor internet connection technical framework, expensive internet, internet speed lag, family financial catastrophes, and psychological stress. Moreover, internet and energy connections may not always be reliable or consistent. Other impediments include the Internet's slow speed and the difficulty of using the online platform. One of the consequences of those incidents is less student enthusiasm for online service and poor and delayed service delivery by staff (Hampton et al., 2020).

Understandably, slow internet connectivity or lack of accessibility can contribute to poor service delivery and students who lack internet access or rely only on their cell phones actively deal with the situation by resorting to other coping strategies such as recreation or relying on friends and relatives to get their tasks done (Demuyakor, 2020). Despite adapting to new modes of service in an academic environment, students and staff find online transactions challenging for issues in terms of technology and even personally. Frustrations and anxiety can be the consequential emotions of not being able to execute a task if the internet connection does not permit it.

Otu (2022) investigated educational E-services and student satisfaction in Nigerian universities using the University of Abuja as case study. The study adopted a survey design whereby the researcher elicited relevant information from the distributed questionnaire and extensively reviewed pieces of literature. The data generated from the questionnaire were analyzed using mean, standard deviation and hypotheses tested using linear regression model, chi-square, and spearman rank correlation. The findings revealed that the University of Abuja, had adopted educational E-services in the form of E-mail services, website interaction for and *E-registration*, fees payments, E-payment platform, virtual/online classes via *GoogleMeet* and the University management interaction with students using social media platforms such as *Telegram* and *Facebook*. Factors impeding educational *E-services* were poor maintenance culture, overpopulation, cost/poor funding, low ICT literacy/digital divide, inadequate ICT experts, poor internet network and poor knowledge of best practices. The study recommended that public-private partnerships and internally generated revenue should be expanded to increase the revenue base of the university to provide the needed educational E-services facilities.

ICT infrastructure and service delivery

One of the challenges facing digital transformation in Nigeria is chronic infrastructural deficit. Persistent Power Failure is a barrier that casts a shadow over the seamless realization of E-service initiatives in Nigeria. This ceaseless struggle with power outages poses a significant impediment to the unhindered success of digital governance implementation across the nation. The unfortunate reality is that power blackouts have transformed into a distressingly commonplace occurrence, infiltrating and affecting the fabric of Nigerian cities, towns, and even remote villages (Udegbunam et al., 2023). These pervasive disruptions cast a pall over the efficacy of Information and Communication Technology (ICT) systems, undermining their capacity to function robustly and efficiently. The critical synergy between digital governance and reliable power supply is crucial for the harmonious functioning of E-service mechanisms, making the persistent energy deficiency a substantial roadblock to the aspirations of a technologically-driven governance model. Within this landscape of unreliable power, telecommunication infrastructure emerges as a prime illustration of the quandary at hand. In a proactive response to the erratic energy situation, telecommunication companies have resorted to the deployment of power generating plants as a viable alternative power source to fuel their indispensable equipment.

These backup generators, while serving as a lifeline for maintaining connectivity, inadvertently contribute to the burgeoning operational costs borne by these corporations. The intricate interplay between procurement, maintenance, and fueling of these power-generating apparatus places a substantial financial burden on the telecommunication companies, an encumbrance that ultimately trickles down to the end-users and consumers of their services. An analysis of internet usage in Nigeria reveals a disheartening reality, characterized by a disparity between urban and rural regions. This inequity is rooted in various

factors, including the aforementioned infrastructural limitations. According to a comprehensive study conducted by the Nigerian Communication Commission in 2011, only a mere 17 percent of rural communities possessed access to internet facilities, juxtaposed with a significantly higher 79 percent in urban centers (Udegbunam et al., 2023).

Williams and Atairet (2025) examined the role of digitalization in enhancing administrative service delivery in Akwa Ibom State College of Education. Faced with challenges such as inefficiency, limited access, and transparency issues, the study explored the current state of digitalization, its impacts, challenges, and future prospects in Nigerian universities and colleges. The study was qualitative in nature, relying on secondary sources of information. Based on the Technology-Organization-Environment (TOE) as the theoretical framework, the study analyzed the influence of digital solutions on institutional operations, with findings indicating that digitalization can improve service quality, processing speed, and accountability. The study no doubt revealed that issues such as inadequate infrastructure limited digital literacy, and resistance to change hinder progress. The study recommended increased investment in digital infrastructure, enhancing personnel training, as well as establishing supportive policies for sustained digital transformation.

Methodology

To establish the relationship between E-payment and service delivery in the College of Education, Akwa Ibom State, a cross-sectional survey of students and staff of the college was undertaken. Three hundred (300) students and staff were randomly selected across different departments of the college so as to elicit information from them on how E-payment has impacted on their service delivery to the public. A 15-item questionnaire for both staff and students on a rated scale of strongly agreed (5-point), agreed (4-point), disagreed (3 point), strongly disagreed (2 point) and undecided (1 point) was used to elicit information from both staff and students. The information obtained was analysed using descriptive statistics and correlation analysis to ascertain the level of relationship between different components of E-payment and service delivery from the perspective of both staff and students.

Data presentation and analysis

From the administered questionnaire, the following responses were extracted from students and teachers'.

Table 1: Mean response of the relationship between computer literacy and service delivery in Akwa Ibom State College of Education

Items	Mean	std. Dev	Rmk
The effectiveness of E-payment lies in computer literacy of both staff and students	4.52	0.57	SA
Computer literacy facilitates E-payment Proper and accurate maintenance of clients records of financial transactions	4.51	0.59	SA
Fair knowledge of computer operations makes the process of referencing and tracking of E-payment transactions easy	4.36	0.65	A

The storage and retrieval of E-payment transactions is made easy and accurate with computer literacy	4.66	0.50	SA
Transmission of information from one terminal to another during E-payment transactions is possible with computer literacy of the operator	4.53	0.65	SA
Cumulative mean	**4.516**		SA

Responses of staff and students with respect to the relationship between computer literacy and service delivery indicates that there is very strong agreement among students and staff members that computer literacy is pre-requisite for E-payment activities.

Table 2: Mean response of the relationship between internet accessibility and service delivery in Akwa Ibom State College of Education.

Items	Mean	std. Dev	Rmk
Internet access is pivotal for efficient and effective E-payment transactions	4.59	0.53	SA
Absence of internet facilities makes E-payment transaction discouraging	4.56	0.56	SA
Poor internet connectivity can cause disruption and make service delivery unattractive	4.46	0.62	A
Users of E-payment platforms should ensure strong internet connectivity before undertaking transactions	4.60	0.51	SA
Poor internet access can cause frustration to user of E-payment platforms causing dissatisfaction in service delivery	4.43	0.66	A
Cumulative mean	**4.52**		SA

From the cumulative mean of 4.52, it is obvious that respondents strongly agreed that there is a relationship between internet accessibility and service delivery**.**

Table 3: Mean response of the relationship between ICT infrastructure and service delivery in Akwa Ibom State College of Education.

Items	Mean	std. Dev	Rmk
Poor electricity supply can hamper effective e-payment transaction	4.64	0.50	SA
Weak Optic fibers can easily disrupt transmission from one terminal to another	4.51	0.64	SA
Poor ICT infrastructure can discourage the use of E-payment platforms for service delivery	4.36	0.81	A
Proper and workable ICT infrastructure is required for efficient E-payment transactions	4.43	0.57	SA
Without workable infrastructure, the idea of E-payment could be disappointing and frustrating	4.40	0.71	SA
Cumulative mean	**4.47**		SA

From the mean of 4.47, it can be established that, there is agreement among respondents that there is a relationship between ICT infrastructure and service delivery.

Correlation Analysis

		Computer literacy	Internet accessibility	ICT infrastructure	Service delivery
Computer literacy	Pearson Correlation	1			0.429
	Sig. (2-tailed)				0.000**
	N	300			
Internet accessibility	Pearson Correlation		1		0.307
	Sig. (2-tailed)				0.000**
	N		300		300
ICT infrastructure	Pearson Correlation			1	0.309
	Sig. (2-tailed)				0.000**
	N			300	300
Service delivery	Pearson Correlation	0.429			1
	Sig. (2-tailed)	0.000**			
	N	300			300

** correlation is significant at 0.01 level (2 tailed)

The correlation analysis presented above using Pearson Product Moment of Correlation shows that there is a moderate positive significant correlation between computer literacy and service delivery. The statistically significant relationship at 0.01 indicates that the relationship does not takes place by chance. The implication of this finding is that, as staff and students' computer literacy increases, the use of E-payment platforms for service delivery increases by 42.9%. This finding

makes strong case for staff and students' training on computer literacy.

The result also reveals a moderate positive and significant relationship between internet accessibility and service delivery. The implication of the finding is that, as internet accessibility improves, the level of service delivery on e-payment terminals will increase by 30.7%. The low percentage increase of 30.7% in service delivery due to internet accessibility implies that there is need to improve internet accessibility to users of e-payment platforms to ensure efficient and speedy service delivery. Consequently, the result shows a moderate positive and significant relationship between

ICT infrastructure and service delivery. The coefficient of determination of 0.309 implies that, if ICT infrastructure improves by 1%, this will cause an increase in service delivery using E-payment to increase by 30.9%. While the percentage increase is low, it is imperative for adopter of E-payment in service delivery to improve on their ICT infrastructure to ensure effective and efficient service delivery to clients.

These findings corroborate earlier findings by Joshua et al. (2024) and Ijoma et al. (2024) which independently established a positive significant effect of E-governance and E-administration on administrative efficiency and service delivery respectively.

Conclusion and Recommendations

The use of *E-payment* in College of Education Afaha Nsit, Akwa Ibom State play significant role in service delivery to students as they derive very high-level satisfaction from its usage. Like every other online platform, *E-payment* is plagued by some challenges among which are poor network, obsolete infrastructure, epileptic power supply and ineptitude on the part of staff to adjust to the new technology. In view of the outcome of this study; it is suggested that; continuous training for staff and students on computer literacy

should be made compulsory to ensure proficiency in service delivery. The school authority should go into partnership with internet service providers to as to ensure uninterrupted connectivity and access to internet service. The college authority in partnership with spirited individuals and organisations should build enabling ICT infrastructure especially construction of solar tank farm to ensure uninterrupted power supply to the College in order to its boost service delivery.

References

Adeyemi, A. O., & Olalekan, M. (2021). The Role of ICT in Enhancing Service Delivery in Nigerian Higher Education. *Journal of Education and Practice,* 12(6), 54-65.

Atairet, A. C. (2022). Innovative administration and service delivery for sustainable civil service in Nigeria. *AKSU Journal of Management Sciences*, 7(1 & 2), 196-211.

Atairet, A. C. (2023). An assessment of the administrative ethics and sustainable service delivery in Akwa Ibom State civil service, Nigeria. *Association of*

Public Administrators' Journal. 2(1), 180-188.

Atairet, A. C., Okeke, A. O., & Ngonso, B. F. (2024). E-administration and organisational communication for service delivery in Nigerian civil service: An appraisal. *International Journal of African Language and Media Studies,* 4(1), 67-78.

Ayoade, O. B. (2019). Effect of E-Governance Usage on Service Delivery in Tertiary Institutions in Oyo Township of Southwest Nigeria. *African Journal of*

Management Information System, 1(3), 37 – 56.

Bahinting, M. A. P. Ardiente, M. P., Endona, J. E., Herapat, M. A. A., Lambo, D. C., Librea, H. J. A., Librando, M. C. Y., Libron, J. B. B., Petaluna, M. J., Ygot, G. C., Taneo, J.D., Cabello, C. A., Minyamin, A. V. (2023). Stronger than the Internet Connectivity: A Phenomenology. *Psychology of Education.*

Demuyakor, J. (2020). Coronavirus (COVID-19) and online learning in higher institutions of education: A survey of the perceptions of Ghanaian international students in China. *Online Journal of Communication and Media Technologies,* 10(3), e202018.

Eneanya, A. N. (2021) "Promoting Good Governance Using ICTs in Nigeria," *African Social Science Review*, 1(1), Article 4. 26-37.

Hamidu, M. (2025). Evaluating the role of ICT in enhancing service delivery in tertiary institutions in Nigeria. *International Journal of African Innovation and Multi-disciplinary Research,*   7(2), 236-245.

Hampton, K., Fernandez, L., Robertson, C., & Bauer, J. M. (2020). Repercussions of poor broadband connectivity for students in rural and small-town Michigan. In TPRC48: The 48th Research Conference on Communication, Information and Internet Policy.

Ibanga, S. E., Atairet, A. C., & Atakpa, O. E. (2024). Fourth industrial revolution technologies and service delivery in Akwa Ibom State University, Nigeria. *AKSU Journal of Administration and Corporate Governance,* 4(1), 176-185.

Ifediba, E., Vitalis, E., & Nwangene, O. (2021). Digital marketing and the Nigeria economy.   *Innovative Journal of Research in Marketing and Customer Success*, 1(5), 1-10.

Ijoma , M. A., Onuora, J. K. & Sunday, D. (2024). The Impact of E-Governance on Employee   Productivity: A Study of Ministries, Departments, and Agencies (MDA) in Anambra State. *IARD International Journal of Economics and Business Management,* 10(4), 83-94.

Joshua, G., Jongur, U. D., Kadafa, J. & Sunday, N. J. (2024). The role of e-governance on administrative efficiency in Adamawa State University, Mubi. *ADSU International Journal of Applied Economics, Finance and Management,* 9(1), 424-445.

Kingsley, O., Onyinyechi, U. P., Atsenokhai, B., & Patani, S. J. (2022). Electronic administration on service delivery. *International Journal of Marketing, Management   and   Research*, 8(2), 73-82.

Nasir, M. B. & Bizi, U. B. (2021). Students' Satisfaction with the Availability of Electronic Resources in Nigerian Colleges of Education. *Jewel Journal of Librarianship*, 16(4), 15-23.

Nwanisobi, B. C. & Christopher, I. C. (2020). E-governance and service delivery in Independent National Electoral Commission (INEC), Abuja. *International Journal of Recent Research in Commerce Economics and Management* (IJRRCEM), 7(2), 51-65.

Nwozor, A., Ake, M., Oluwakemi, O.J., & Tijesunimi, A/ R. (2022). Digital Transformation and the Fight

against Corruption in Nigeria's Public Sector. PERSPEKTIF, 11(3): 850-858.

Nyadzi, R. (2023, May 2). 22 Advantages of digital technology. CEGAST ACADEMY. https://www.cegastacademy.com/2022/08/2.

Ochai, D. P., Akpakwu, F. O, & Atama, F. O. (2025). Service Delivery in Tertiary Institutions in Nigeria: Problems and Way Forward. *Best Journal of Innovation in Science, Research and Development,* 4(3), 63-73.

Okolie, U. C., & Ojomo, A. H. (2022). E-commerce in Nigeria: Benefits and challenges. *Humanities and Social Sciences: Latvia*, 28(2), 69-90.

Otu, J. A. (2022). Educational *E-services* and student satisfaction in Nigerian public universities. *Journal of Public Administration, Finance and Law*, 26, 279-297.

Reeves, B., & Nass, C. I. (1996). *The media equation: How people treat computers, television, and new media like real people and places.* Center for the Study of Language and Information; Cambridge*,* University Press.

Salancik, G. R., & Pfeffer, J. (1978). "A Social Information Processing Approach to Job Attitudes and Tasl Design" Administrative Science Quarterly, 23(2), 224-253.

Tom, E. J., Akpan, U. S., & Bassey, E. I. (2024). E-Governance and Service Delivery in Akwa Ibom State Civil Service. *International Journal of Scientific and Management Research*, 7(11), 139-154.

Toquero, C. M. (2020). Challenges and opportunities for higher education amid the COVID-19 pandemic: *The Philippine context. Pedagogical Research,* 5(4). 79-85.

Udegbunam, I. P., Igbokwe-Ibeto, C. J. & Nwafo, C. C. (2023). Challenges and opportunities in implementing digital transformation in Nigerian public service. *Journal of the Management Sciences,* 60 (3), 296-309.

Udofa, S. I. (2023). Electronic administration and service delivery in Akwa Ibom State Ministry of Justice, Nigeria. *AKSU Journal of Social Sciences (AKSUJOSS),* 3(2), 86-100.

Williams, E. M. & Atairet, A. C. (2025). Digitalization and administrative service delivery in Akwa Ibom State College of Education, Akwa Ibom State, Nigeria. *Direct Research Journal of Management and Strategic Studies,* 6(1), 1-10.