

# E-Banking System And Performance Of Revenue Collection In The County Government Of Nandi, Kenya

Elly Kipkemboi Limo  
Dr. Loice Koskei  
Dr. Ismael Oduor

---

## Abstract

County governments are grappling with collecting adequate own source revenues in order to fund their expenditures and offer services to their citizens. Nandi County introduced E-banking to boost revenue collection and seal leakages. However, Nandi County has consistently failed to meet its revenue targets. This study investigated the effect of e banking system on the performance of revenue collection in the Nandi County Government. The study was grounded in innovation diffusion theory and adopted descriptive and correlational research designs. The target population consisted of 135 employees in the revenue collection section of the Finance department in the County Government of Nandi, all of whom were sampled in a census study. A pilot survey was conducted among revenue collection staff at the Uasin Gishu County Government. Questionnaires and observation schedules were used to collect both quantitative and qualitative data. Out of 135 questionnaires issued only 131 were filled and returned, this represented 97% of the population. Data analysis was conducted through descriptive and inferential statistics, including correlation and regression analysis. Quantitative data were analyzed descriptively using mean scores, percentages, and standard deviation, while inferential statistical analysis was undertaken using correlation and regression models. Results showed that the e-banking system positively and significantly affected revenue collection performance in Nandi County. Analysis of variance (ANOVA) showed a  $p$ -value of 0.000b at a 95% confidence level, indicating a significant relationship between revenue collection performance and the e-banking system. The study concludes that Nandi County's e-banking system boosts revenue collection through frequent electronic transfers and automated payments, which improve cash flow, resource allocation, and operational efficiency by reducing delays associated with traditional banking methods. Furthermore, e-banking enhances payment efficiency by enabling transactions anytime and anywhere, thereby increasing taxpayer compliance through its convenience and accessibility. The study recommends that Nandi County Government invest in improving e-banking infrastructure for electronic fund transfers. Access to bank statements and RTGS payments should be user-friendly. The study also recommends that promoting digital and mobile payment methods among taxpayers through awareness and education will facilitate compliance and streamline the payment process.

**Keywords:** e-banking system; county government of Nandi; performance; revenue collection.

Date of Submission: 08-01-2025

Date of Acceptance: 18-01-2025

---

## I. Introduction

Globally, governments are struggling to collect sufficient revenues to fund government services and enhance development [1]. Embracing e-payment solutions offers a pivotal platform for aiding governments and relevant entities in more efficiently collecting revenues from internal sources [2]. Effective revenue collection empowers local authorities to acquire assets without incurring debt, which in turn supports economic development and enhances living standards, ultimately leading to improved service delivery [1].

In China and Taiwan, various regions including special municipalities, counties, urban and rural, have established legislation to support revenue collection efforts [3]. Traditional manual revenue collection methods led to inefficiencies in revenue collection in India [4]. Turkey has realized significant savings by implementing e-payment systems [5]. In Malaysia, customer satisfaction with e-banking services is significantly influenced by e-banking services [6]. A positive correlation was established between cashless payments and banks' Return on Assets, with mobile subscribers significantly influencing bank performance [7]. This suggests customers are willing to replace traditional bank accounts with mobile transactions, affecting profitability.

Research in Zimbabwe highlighted the influence of online systems on compliance among small taxpayers regarding registration, filing, and payment of taxes [8]. A study in the BRICS nations found that electronic payment volume, web pay user volume, and cashless mobile payment significantly boost public revenue [9]. In Tanzania, electronic revenue collection systems improve municipal revenue collection, but challenges include internet access and lack of civic education [10]. The study strongly advocated for the automation of systems to enhance performance levels [11].

Kenya's revenue collection remains low despite the establishment of 47 County Governments which the 2010 constitution empowered to collect revenues, promote good governance, and offer reliable service delivery [12]. Automated revenue collection systems have shown superior efficiency compared to traditional methods [13]. However, inefficient revenue collection systems in developing countries like Kenya often face several challenges that hinder effectiveness in revenue collection efforts [14]. To improve revenue collection, county governments must strategize and implement revenue-enhancing measures like efficient and effective revenue collection systems.

Governments rely on revenues to fund their expenditures, which include infrastructure projects and social welfare. Effective revenue mobilization is crucial for maintaining financial health and meeting financial obligations [15]. E-banking systems are essential for efficient revenue mobilization as they streamline the collection process, reduce administrative burdens, and enhance transparency [14]. These systems minimize revenue leakage and increase efficiency, promoting economic growth by facilitating faster and more secure transactions. They also provide convenient payment options for individuals and businesses, stimulating economic activity and encouraging entrepreneurship [16]. E-banking systems can also help governments expand their tax base by reaching underserved populations and formalizing informal economic activities [17]. Therefore, e-banking systems are essential for maintaining the financial health of governments.

### **Statement of the Problem**

County Governments in Kenya are tussling to amass ample revenues. A report from the Controller of Budget for 2022/2023 indicates that despite the potential counties have in own source revenue collection, only 3 counties attained their targets in the financial year 2022/2023. Counties experience legal and regulatory framework gaps, public participation gaps, inadequate staff, use of manual systems and weak internal controls [18]. Establishing an efficient revenue system for counties and instituting proper revenue collection strategies enhances revenue performance. Nandi County introduced E-payment system to boost revenue collection and seal leakages. However, Nandi County has consistently failed to meet its revenue targets. A 2023 Nandi County Government's report from County Treasury indicates that against a revenue target of Ksh. 405 million, 387 million and 373 million in financial years 2020/2021, 2021/2022, and 2022/2023, the County revenue section collected Ksh 278 million, Ksh 287 million, and Ksh 200 million, respectively. This persistent shortfalls in revenue targets experienced in Nandi County postulated the need to find a solution for a possible solution, this study therefore examined the effects of e payment system on revenue collection performance in Nandi County, Kenya.

### **Objective of the study**

To determine how e-banking system influence performance of revenue collection in the County Government of Nandi, Kenya.

### **Research Hypothesis**

**Ho<sub>1</sub>:** e-banking system has no significant influence on revenue collection performance.

## **II. Literature Review**

### **Theoretical framework**

#### **Innovation Diffusion Theory**

The theory, was proposed by Everett Rogers in 1962, asserts that innovation is a catalyst for economic development. It conceptualizes innovation as a novel idea perceived by individuals as new, encompassing technological, scientific, organizational, financial, and commercial activities aimed at enhancing products or processes. [19] identified four fundamental elements within this theory: communication, social systems, time and innovation. Innovation element emphasizes the pursuit of more efficient and effective methods. [20] note that effective communication within the organization plays a pivotal role in disseminating information about innovative strategies and influencing their adoption rates. Time represents the duration of the innovation-decision process.

The Nandi County government can significantly improve revenue collection performance by applying innovation diffusion theory to the e-payment system, which suggests that adoption of innovations follows a predictable pattern influenced by communication channels, time, and social systems. The implementation of e-payment systems represents the innovation, offering efficient and convenient payment methods for citizens. Adoption of e-payment systems in the County Government of Nandi can be facilitated by effective communication strategies, demonstration of its benefits, and addressing any resistance within the social structure. As more citizens embrace e-payment methods, revenue collection processes can become streamlined, reducing transaction costs, minimizing delays, and ultimately enhancing revenue collection performance for the county government.

### **Revenue diversification theory**

According to [21], an organization's revenue portfolio that is balanced between different sources of income increases its financial stability. The theory is drawn from the finance Modern Portfolio Theory. According to [1], the theory examines if a better portfolio mix could enhance the performance of an organisations revenue collection, by lowering its volatility. According to the theory, strategies implemented to improve income have a beneficial effect on financial results. The performance of revenue collection has been found to benefit from commercial and market-oriented revenue techniques.

The theory is applicable to this study as various revenue streams are incorporated in e payments systems to enhance revenue collection. Revenue Diversification Theory suggests that spreading revenue sources across various channels can mitigate financial risks and enhance overall revenue generation. Integrating e- banking represents a diversification strategy by expanding the avenues through which revenue is collected in Nandi County. The county government reduces reliance on traditional cash-based transactions, thereby diversifying its revenue collection methods. This diversification not only modernizes payment processes but also potentially increases revenue by reaching individuals who prefer electronic transactions. Additionally, e-banking systems offer improved efficiency and transparency, reducing the likelihood of revenue leakage or mismanagement. Leveraging revenue diversification theory to embrace e-banking systems aligns with the county government's goal of enhancing revenue collection performance while adapting to the changing technological environment.

### **Empirical review**

Governments rely on revenue to finance various expenditures, ranging from infrastructure projects to social welfare programs. Revenue collection performance is crucial for ensuring the efficient delivery of services and driving economic development within county governments [15]. Without a reliable stream of income, governments may not meet the needs of its people [14]. Effective revenue mobilization is key to maintaining the financial health of governments. One important aspect of this process is the implementation of efficient e-payment systems [7]. These electronic payment platforms streamline the collection process, reducing administrative burdens and enhancing transparency [16]. E-payment systems minimize the risk of revenue leakage and increase the overall efficiency of revenue collection efforts. Moreover, effective e-payment systems can promote economic growth by facilitating faster and more secure transactions (24). They provide individuals and businesses with convenient payment options, which can stimulate economic activity and encourage entrepreneurship [17].

The rapid advancements in technology and the growth of the digital economy have greatly enhanced the value of electronic payments. Particularly in 2020, amidst the Covid outbreaks, online payments, also such as e-banking and M-Pesa, emerged as essential, minimizing customer and employee interactions and facilitating cashless transactions [22]. Consequently, e-banking has gained popularity for conducting routine transactions such as bill payments, top-ups, online transfers, and shopping. Additionally, ensuring customer satisfaction is paramount for business success, as it reduces customer churn and fosters loyalty, leading to increased revenue. [22] conducted a study in Malaysia to examine the factors influencing customer satisfaction with e-banking service quality. Through questionnaires administered to a minimum of 138 target respondents via Google Form, results indicated that e banking significantly influenced customer satisfaction with e-banking services.

Banking services have evolved with distinct branding and delivery methods, and it's evident that the introduction of new financial products and services significantly influences performance. [7] examined the influence of e-banking services on bank performance pre-pandemic, examining data from 24 nations, including prominent fintech leaders, between 2012 and 2019. Mobile subscribers significantly influencing bank performance. This trend indicated a willingness among customers to substitute traditional bank accounts with mobile transactions. Despite the recent surge in digitalization in the banking sector post-pandemic, limited literature exists on its pre-pandemic effects. The research was conducted in the banking sector, while this study was conducted in county government in public sector, hence different contexts.

[23] assessed electronic banking, customer retention and revenue generation within the commercial banking sector of Tanzania. Through qualitative methodologies, the study delved into how electronic banking facilitates customer enrollment and retention in Tanzanian commercial banks, along with its contribution to bolstering revenues. Employing interview, questionnaire, and focused group discussion approaches, the research collected pertinent data. The findings highlighted the significant role of e-banking in both acquiring and retaining customers for commercial banks, as well as its notable effect on increasing revenue streams through charges and commissions associated with e-banking transactions. However, the study also uncovered challenges such as network connectivity issues and customers' limited familiarity with the language used in e-banking interfaces, which sometimes impede the effectiveness of e-banking services. Implementation of e-banking awareness programs should be enhanced and organisations should be encouraged to innovate by offering a broader range of e-banking services, thereby enabling customers to access a more extensive suite of banking services conveniently. The study's independent variable was customer retention while the current study focuses on e-payment system, hence a conceptual gap in literature.

[15] investigated how the Nairobi County government's ability to collect sustainable revenue was affected by e-payment systems. e-receipting, e-services, e-billing, and e-invoicing contributed to increased revenue collection. The study found that Mpesa and web portals all contributed to revenue collection. The study recommends implementing policies to enhance sustainable revenue collection. The research was conducted in Nairobi County, while this study was done in Nandi County, hence a contextual gap in research.

### **III. Research Methodology**

#### **Research design**

This study adopted descriptive research and correlational research designs. Descriptive research design was used as it entails observing and examining variables naturally, without intentional [25]. Additionally, correlational research design allowed for investigating the causal link between variables. These designs helped determine the effect of e-banking system on revenue collection performance in Nandi County.

#### **Target population**

This study was a census of all 135 employees in the revenue collection department of the County Government of Nandi. These employees met the academic requirements for employment and deployment to the Finance Department, Revenue Section. They had been trained by the County Government in the skills required for revenue collection and possessed knowledge and experience in the field.

#### **Sampling procedure**

This study adopted a census approach as the employees were easy to reach and fewer in number.

#### **Data collection methods**

The study used questionnaires and interview schedules. The employees in the revenue section, Finance department at the county were issued with questionnaires. The study conducted interviews with six revenue collection section Sub County heads in Nandi County.

#### **Pilot study**

Piloting was conducted to assess the reliability and validity of the data collection tools. The study involved 14 randomly selected respondents, comprising approximately 10% of the expected sample size [26].

The validity of the data collection tools was assessed in terms of construct, content and criterion. Construct validity ensured the instruments captured intended concepts accurately, content validity focused on representing research objectives appropriately and criterion validity assessed consistency of instrument tests through correlation analysis.

To evaluate the reliability of the data collection instruments, two methods were employed: test-retest and internal consistency measures. Test-retest was utilized to measure the consistency of responses over time. This involved administering the same instrument to the same group of participants at different intervals and comparing their responses to check for consistency. On the other hand, internal consistency assessed the consistency of the questions within the instrument itself. It examined how well the questions that measured the same construct aligned with each other. To determine the efficiency of the instruments' reliability, the Cronbach's Alpha coefficient was calculated. A value of 0.7 or higher for the Cronbach's Alpha indicated a reliable instrument, suggesting that the questions in the instrument consistently measured the intended variables [27]. The reliability results from the pilot research are indicated in Table 1.

**Table 1: Reliability results**

<b>Variable</b>	<b>Item</b>	<b>Alpha Value</b>	<b>Recommendations</b>
e-banking system	5	0.701	Reliable
revenue collection performance	5	0.728	Reliable

**Source: Research Data**

The Cronbach alpha coefficient was calculated for each variable. Coefficients for each variable were as in the table above. Hence, all the variables had reliability values higher than 0.7, which was considered adequate for the study.

#### **Data analysis**

Quantitative data analysis involved interpreting numerical data through mathematical calculations and statistical tests, including both descriptive and inferential statistics, which were utilized in this study. Descriptive analysis presented and interpreted means, percentages, frequencies, and standard deviations of the responses. Inferential statistics were employed to examine the relationships between study variables. The Pearson product-

moment correlation indicated the correlation between variables. Multiple linear regression analysis was used to further examine the relationships between variables. The equation is: -

$$Y = \beta_0 + \beta_1 X_1 + \epsilon$$

Where Y= revenue collection performance,  $\beta_0$  is a constant  $\beta_1$  is the independent variable Beta coefficient,  $X_1$  is e-banking system and  $\epsilon$  is the error term

Qualitative data analysis identified recurrent themes and patterns in the data. Results were presented in tables and narratives.

#### IV. Results And Analysis

##### Response Rate

The study issued 135 questionnaires to employees in the revenue collection section, Finance department of the County Government of Nandi out of which 131 were completed and returned. The distribution of questionnaires issued and their corresponding percentage response rate is shown in Table 2.

**Table 2: Response rate**

Category	Sample	Responses	Response rate
Revenue collection employees in Finance Department	135	131	97%
<b>Total</b>	<b>135</b>	131	97%

Source: Research Data(2024)

##### General information on Respondents

Results indicated that out of 131 respondents who participated in the study, 47 (36%) had diploma education, 73 (56%) had bachelors' education and 11(8%) had masters' education. According to the findings, 49(37%) had 2-5 years of experience, 74(56%) had 6-9 years' experience and 8 (6%) had above 10 years of experience. This is summarised in Table 3

**Table 3: General information on respondents**

Demographic	Category	Frequency	Percent
<b>Education</b>	Diploma	47	36
	Bachelors	73	56
	Masters	11	8
<b>Experience</b>	2-5 years	49	37
	6-9 years	74	56
	+10 years	8	6

##### Descriptive statistics

The results of the effect of e-banking system on revenue collection performance in the County Government of Nandi was presented, interpreted and discussed. Descriptive data was examined and displayed in the form of mean scores and standard deviation. e-banking system was indicated with frequency in electronic funds transfers, online and accessible bank statements, use of RTGS to make payments, direct bank deposits and efficient record keeping and reporting. Each respondent provided responses to 5 items, which were indicated using a 5-point Likert scale. Mean scores and standard deviations were calculated for each item to assess the level of agreement or disagreement. An analysis was conducted on e-banking system items, with the findings presented in Table 4.

Table 4 indicates that out of 131 responses, 37% strongly agreed that there was increased frequency in electronic funds transfers to county's bank accounts, 55% agreed and 8% were not sure (Mean=4.28; SD=0.611). Additionally, 28% strongly agreed that bank statements for banked revenues were accessed and generated online, 63% agreed and 9% were not sure (Mean=4.20; SD=0.574). Fifty percent strongly agreed that customers used RTGS to make their payments for county services, 48% agreed and 2% were not sure (Mean=4.47; SD=0.545). Likewise, 42% strongly agreed that the number of direct bank deposits had increased in the county, 54% agreed and 4% were not sure (Mean=4.38; SD=0.561). Moreover, 40% strongly agreed that online banking allows for efficient record keeping and reporting, 55% agreed and 5% were not sure (Mean=4.36; SD=0.569). The composite mean of **4.34** and standard deviation of **0.572** indicated that the respondents generally agreed that e-banking system contributes to revenue collection performance in the County Government of Nandi.

**Table 4: e- banking system and performance**

Statements	N	Mean	Std. Deviation	SA	A	N	D	SD
There is increased frequency in electronic funds transfers to county's bank accounts.	131	4.28	0.611	37	55	8	0	0
Bank statements for banked revenues are accessed and generated online.	131	4.20	0.574	28	63	9	0	0
Customers use RTGS to make their payments for county services	131	4.47	0.545	50	48	2	0	0
The number of direct bank deposits has increased in the county	131	4.38	0.561	42	54	4	0	0
Online banking allows for efficient record keeping and reporting	131	4.36	0.569	40	55	5	0	0
<b>Composite mean</b>		<b>4.34</b>	<b>0.572</b>					

Source: Research Data (2024)

The questionnaire required the respondents to indicate how online banking system facilitated revenue collection in the county. Respondents noted that the system significantly streamlined payment processes, reducing the need for physical visits to banking halls. This led to higher compliance rates and faster transactions. The digital records also enhanced transparency and accountability, allowing for better tracking of payments and financial reporting. Additionally, the online platform reduced, corruption, administrative costs, saved time and minimized errors associated with manual handling.

Observations revealed that the revenue collection offices were equipped with adequate and well-functioning computers, scanners, printers, point of sale terminals and networking equipment. Additionally, they possessed printed invoices, printed receipts, data storage devices, thermal rolls, printed statements and various peripheral devices. This array of tools and equipment ensured efficient and effective operations, supporting the streamlined processing and accurate recording of financial transactions within the county. These findings agree with those of [15], who investigated how the Nairobi County government's ability to collect sustainable revenue was affected by e-payment systems. e-receipting, e-services, e-billing, and e-invoicing contributed to increased revenue collection. The study found that Mpesa and web portals all contributed to revenue collection. Additionally, [23] assessed electronic banking, customer retention and revenue generation within the commercial banking sector of Tanzania. The findings highlighted the significant role of e-banking in both acquiring and retaining customers for commercial banks, as well as its notable effect on increasing revenue streams through charges and commissions associated with e-banking transactions.

**Correlation Analysis**

The study conducted a r=correlation analysis on each of the independent variables to the dependent variable. Results are indicated in Table 5.

**Table 5: Correlation analysis**

		Revenue collection
revenue collection	Pearson Correlation	1
	Sig. (2-tailed)	
	N	131
e-banking system	Pearson Correlation	.803**
	Sig. (2-tailed)	0.000
	N	131

\*\* Correlation is significant at the 0.05 level.

Source: Research Data (2024)

The correlation statistics shown in Table 4.10 indicate that revenue collection performance of the county government of Nandi has a strong positive correlation with e banking system (r = 0.803, p = 0.000). Hence, there was a strong positive correlation of 0.803 between e banking system and revenue collection.

**Regression Analysis and Hypotheses Testing**

A regression analysis was carried out in the form: revenue collection performance of the county government of Nandi = f (e-payment system).

**Effect of e-banking system on revenue collection performance**

$Y = \beta_0 + \beta_1 X_1 + \varepsilon$  Analysis of variance statistics on influence of e banking system on revenue collection performance of the county government of Nandi. Results are indicated in Table 6.

**Table 6 : ANOVA Statistics on e-banking and revenue collection performance**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	13.218	3	4.406	55.075	.000b
Residual	5.450	127	.043		
<b>Total</b>	<b>18.667</b>	<b>130</b>			

**a. Dependent Variable: revenue collection**  
**b. Predictors: (Constant), e-banking system**  
**Source: Research Data (2024)**

Statistic  $f(3,127) = 55.075$ ,  $p < 0.05$ , This indicates that the predictors account for a significant percentage of the variance in Revenue Collection Performance. The variance accounted for by the independent variables was reflected by the Mean Square value of 4.406, accompanied by the Regression Sum of Squares value of 13.218. When the Mean Square was calculated to be 0.043, the Residual Sum of Squares was found to be 5.450. This value represents the percentage of the variation that any other mechanism cannot explain. According to the results of the Total Sum of Squares, which came to 18.667, it can be concluded that the predictors contained within the model are responsible for 70.8% of the variance in Revenue Collection Performance. Based on the recorded significance value of 0.000, it can be concluded that the value falls below the threshold of 0.05. The results showed that there was a significant outcome, which demonstrated that there is a connection between the factors. Regression analysis result for e-banking system on revenue collection performance is shown in Table 7

**Table 7: Coefficient for e-banking system and revenue collection performance**

Coefficients <sup>a</sup>	Unstandardized Coefficients		Standardized Coefficients		Std. Error	t	p
	B	SE	β				
(Constant)	0.845	0.220				3.841	.000
e-Banking System	0.432	0.051	0.621			8.471	.001

a. Dependent Variable: revenue collection

**Source: Research Data (2024)**

The regression equation indicates that the predicted revenue collection performance,  
 $Y = 0.845 + 0.432X_1 + \epsilon$

Correlation analysis established that e banking system has a strong positive effect on revenue collection performance. Results demonstrate that the e-banking System exerts a considerable positive influence on Revenue Collection Performance, achieving a significant level of  $p < .001$ , substantially lower than the 0.05 threshold. This indicates a significant correlation between advancements in e-banking System functionalities and improved revenue collection results. In testing hypothesis, the regression coefficient was 0.432, with a p-value of .001, indicating a strong positive impact on revenue collection performance. Since the p-value is less than 0.05, we reject the null hypothesis and accept the alternative hypothesis. This result supports the notion that the adoption and efficiency of e-banking systems significantly enhance revenue collection performance. Findings revealed that there was an increase in the frequency of electronic funds transfers to the county’s bank accounts. Bank statements for banked revenues were consistently accessed and generated online. Customers were using RTGS to make payments for county services, and the number of direct bank deposits in the county increased. Additionally, online banking was reported to allow for efficient record keeping and reporting. This indicates that e banking system has an influence on revenue collection performance in the County Government of Nandi. This finding corroborates those of [22], examined the factors influencing revenue collection and indicated that e banking significantly influenced revenue collection performance. According to [15], implementation of e-banking awareness programs should be enhanced, and organizations should be encouraged to innovate by offering a broader range of e-banking services, thereby enabling customers to access a more extensive suite of banking services conveniently. In the same vein, [7] examined the influence of e-banking services on performance and noted that e banking systems significantly enhance performance.

## V. Conclusions

The research indicates that e-banking system significantly enhances the efficiency and effectiveness of revenue collection for the County Government of Nandi. E-banking enhances the frequency of electronic funds transfers, signifying a transition to more automated and dependable payment mechanisms. It facilitates real-time oversight of financial activities, permitting the county government to uphold current records without the delays characteristic of conventional banking procedures. Implementing Real-Time Gross Settlement (RTGS) systems demonstrates the ability to manage high-value transactions securely and efficiently, enhancing cash flow and resource distribution. E-banking enables the operation of transactions from anywhere, anytime, boosting taxpayer

compliance. This electronic method shortens transaction times, reducing delays, and enhancing revenue collection effectiveness. Digital recording of transactions aids in tracking and accuracy, fostering trust among taxpayers in secure handling. E-banking adoption slashes administrative costs by automating manual processes, accelerating transactions, and curbing human errors, bolstering financial data accuracy and reliability.

## **VI. Recommendations**

The study recommends that Nandi County Government undertake several strategic initiatives to enhance its e-banking system effectiveness. The research suggests that the County Government of Nandi ought to allocate resources towards continued development and maintenance of e-banking infrastructure to support the increasing frequency of electronic funds transfers, including investments in robust servers, secure networks, and modern payment processing systems. Ensuring that online access to bank statements and RTGS payment capabilities is robust and user-friendly is essential, with emphasis on developing intuitive interfaces, implementing real-time transaction monitoring, and providing reliable technical support services. The county should encourage wider adoption of digital and mobile payment methods among taxpayers by raising awareness and providing education on their benefits through community outreach programs, digital literacy workshops, and targeted training sessions, which will facilitate easy access and user support, maximizing compliance and streamlining the payment process. Additionally, the county should establish a dedicated e-banking support team, implement regular system maintenance protocols, develop comprehensive user guides in multiple languages, and create feedback mechanisms to continuously enhance the system based on user experiences and emerging technological advancements.

## **References**

- [1] Yan X, Mmbaga B, Gras A. The Impact Of Digital Tax Systems On Revenue Collection Efficiency: A Case Of African Nations. *Tax Rev.* 2023;15(2):120-9.
- [2] Mtebe J, Sausi F. Enhancing Revenue Collection Through E-Payment Systems: A Tanzanian Perspective. *Int J Technol Gov.* 2021;9(4):355-65.
- [3] Estrellana K. Effectiveness Of Electronic Filing And Computerized Payment System Of Taxpayers In Lucena City: A Basis To Improve Collection Performance. *Acta Electronica Malaysia.* 2023;11(2):55-63.
- [4] Sidhu R, Jain N, Shukla P, Patil K, Sawant S. Addressing Inefficiencies In Revenue Collection Through E-Payment Systems In India. *Indian Econ J.* 2018;67(1):40-9.
- [5] Allahverdi M, Alagöz A, Ortakarpuz M. The Effect Of E-Taxation System On Tax Revenues And Costs: Turkey Case. In: *International Conference On Accounting Studies (Icas); 2017 Sep 18-20; Putrajaya, Malaysia.* Putrajaya: Icas; 2017.
- [6] Halim A, Basar Ma, Hamzah A, Nor My, Bhuiyan Ak. Factors Influencing Customer Satisfaction With E-Banking Services In Malaysia. *J Asian Bus Rev.* 2023;15(3):88-102.
- [7] Bousrih J. The Influence Of Digitalization On The Banking Sector: Evidence From Fintech Countries. *Asian Econ Finance Rev.* 2023;13(4):269-78.
- [8] Chilunjika A. The Performance Of Automated Toll Revenue Mobilisation Systems In Zimbabwe [Dissertation]. Johannesburg: University Of Johannesburg; 2018.
- [9] Opuala Em, Orji K. Electronic Payment Volume And Public Revenue In Brics Nations: A Review. *Fintech Trends.* 2022;9(2):109-25.
- [10] Kweka K, Chikoyo P. Electronic Revenue Collection Systems In Tanzania: Challenges And Prospects. *Tanzanian Econ Stud.* 2022;8(1):95-115.
- [11] Oke To, Akinkunmi Sm, Etebefia Bo. Automating Revenue Collection For Improved Performance In Nigeria: A Review Of Electronic Systems. *Nigerian Rev Gov.* 2019;6(2):220-33.
- [12] Haruna M, Kassim A. Revenue Collection Challenges In Kenyan County Governments: A Review Of Nandi County. *East Afr J Econ Dev.* 2019;13(3):145-58.
- [13] Karimi F, Maina M, Kinyua J. The Efficiency Of Automated Revenue Collection Systems: A Case Study Of County Governments In Kenya. *J Public Adm.* 2017;11(2):99-114.
- [14] Kessy C. Revenue Collection Efficiency In Developing Countries: Challenges And Opportunities. *Afr J Gov Dev.* 2019;5(2):78-88.
- [15] Chepkoech N, Gichana J, Agong D. Effect Of E-Payment Systems On Sustainable Revenue Collection In Nairobi City County Government. *Int Acad J Econ Finance.* 2022;3(7):238-53.
- [16] Al-Khasawneh Ro. Electronic Collection Of Public Revenue In The Light Of The Coronavirus Pandemic In Jordanian Governmental Institutes. *Wseas Trans Bus Econ.* 2022;19:852-66.
- [17] Yusuf A. E-Banking And Revenue Mobilization In Sub-Saharan Africa: A Case Study Of Kenya. *Afr Dev Rev.* 2022;34(1):62-76.
- [18] Kippra (2024) - Mohamed Ali, Kippra Young Professional
- [19] Wonglimpiyarat, J., & Yuber, N. (2005). In Support Of Innovation Management And Roger's Innovation Diffusion Theory. *Government Information Quarterly*, 22(3), 411-422. <https://doi.org/10.1016/j.giq.2005.05.005>
- [20] Lee, Y.-H., Hsieh, Y.-C., & Hsu, C.-N. (2011). Adding Innovation Diffusion Theory To The Technology Acceptance Model: Supporting Employees' Intentions To Use E-Learning Systems. *Educational Technology & Society*, 14(4), 124-137.
- [21] Jimenez, B. S., & Afonso, W. B. (2022). Revisiting The Theory Of Revenue Diversification: Insights From An Empirical Analysis Of Municipal Budgetary Solvency. *Public Budgeting And Finance*, 42(2), 196–220. <https://doi.org/10.1111/Pbaf.12309>
- [22] Lim Cy, Lee Sh, Chan Kh, Tan Sr. Customer Satisfaction With E-Banking Services In Malaysia: Insights From The Covid-19 Pandemic. *J Econ Bus.* 2023;12(3):112-24.
- [23] Mapesa Tj. Electronic Banking, Customer Retention, And Revenue Generation In Tanzanian Commercial Banks [Master's Thesis]. Dar Es Salaam: University Of Dar Es Salaam; 2019.
- [24] Ejiku D. (2019) Electronic Tax System And Local Revenue Collection Performance: A Case Study Of Uganda Revenue Authority [Master's Thesis]. Uganda Christian University; 2019.



- [25] Abutabenh S, Jaradat R. Clarification Of Research Design, Research Methods, And Research Methodology: A Guide For Public Administration Researchers And Practitioners. Teach Public Adm. 2018;36(3):237-58.
- [26] Connelly Lm. Pilot Studies. Medsurg Nurs. 2008;17(6):411-2.
- [27] Segal.D & Coolidge.F., (2018). The Sage Encyclopedia Of Lifespan Human Development, Marc H. Bornstein, Sage Publications, Inc