AN EXPLORATORY STUDY ON THE SUCCESS FACTORS INFLUENCING THE ADOPTION OF AN E-SERVICE SYSTEM AT NAMFISA IN WINDHOEK NAMIBIA

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HELVI NAFUKA

200721976

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SUPERVISOR: DR. ABNER KUKEYINGE SHOPATI (IUM)

ABSTRACT

One of the ways that public sector organisations can improve efficiency and effectiveness in service delivery is through the use of e-services. The study was triggered by the fact that NAMFISA has acquired an Enterprise resource planning (ERP) system for the benefit of both the customers and NAMFISA but the ease of access to view debtors' account statements online had remained a challenge to NAMFISA customers. The purpose of this study was to identify the factors that influence e-service adoption at NAMFISA. The research was conducted using a quantitative method and exploratory survey design. 49 NAMFISA employees were administered questionnaires using a 5-point Likert scale questionnaire. The data collected was analysed using Statistical Package for Social Sciences (SPSS) version 23.0 for descriptive statistics and exploratory factor analysis. The extraction method used was Principal Component Analysis (PCA). The findings were presented in graphs for demographics analysis, and tables for descriptive and factor analysis. The findings of the study show that the most important key factors influencing e-service adoption at NAMFISA include; perceived improved service delivery, design of content and usability, behavioural intention and effort, and performance expectancy. These factors can be summarised as, "organisational", "technological" and lastly the third factor is "customer satisfaction". The study shows that the main barriers hindering the adoption of e-service at NAMFISA include: privacy and security, digital divide, and lack of top management support by NAMFISA staff, which can be summarised as "technical" and lastly, the second factor is "technology". Based on the findings, the researcher recommended that management should pay special attention to perceived improved service delivery, effort and performance expectancy, design of content and usability, and behavioural intention factors, and should ensure that these factors are met, in order to increase e-service automation of a modern electronic system for clients to view debtor account statements online. Similarly, e-service project teams should think about these obstacles and how to overcome them before implementing e-service systems.

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ABBREVIATIONS AND ACRONYMS

CFA- Confirmatory Factor Analysis

COVID-19- Coronavirus Disease- 2019

DOI- Diffusion of Innovations theory

EFA- Exploratory Factor Analysis

E-Governance- Electronic Governance

ERS- Electronic Regulatory System

E-service- Electronic Services

FF- Failure factor

ICT- Information and Communication Technologies

IT- Information Technology

KMO- Kaiser-Meyer-Olkin

M- Mean

NAMFISA- Namibia Financial Institutions Supervisory Authority

NDP-5- National Development Plan- 5

NPC- National Planning Commission

SD- Standard Deviation

SF- Success Factor

SPSS- Statistical Package for Social Sciences

TAM- Technology Acceptance Model

UTAUT -Technology Acceptance and Use Theory Framework

DEDICATION

This thesis is dedicated to my family (My son, Ethan Naluwe, and my fiancé, Josef Naluwe) for their support, encouragement, and prayers in helping me complete this course.

I give heartfelt gratitude and praise to the Almighty God.

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DECLARATIONS

I, Helvi Nafuka, hereby declare that this study "An exploratory study on the success factors influencing the adoption of an e-service system at NAMFISA" is my work and is a true reflection of my research and that this work or any part thereof has not been submitted for a degree at any other institution.

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CHAPTER ONE: INTRODUCTION

1.1 Background of the study

The world is constantly changing and evolving. The rapid evolution of information and communication technologies (ICTs) has the potential to improve public services, providing electronic financial and other information to clients and businesses. Salman (2018) identified benefits of e-service, the financial aspect: lowering all types of costs for agencies as well as users; the social aspect: increasing the relationship and trust between entities and customers; ICT aspect: increasing access to a larger user base, improving data collection, retrieval, transformation and encouraging information reuse; cultural aspect: digital inclusion and scientific aspect: permits researchers to obtain enormous amounts of heterogeneous data (Salman, 2018).

Kvasnicova, Kremenova & Fabus (2016) assert electronic services (e-services) and e-solutions can simplify, streamline, and reduce bureaucracy. Morever, Salman (2018) posited that e-services are an important part of accomplishing long-term development goals. There are numerous definitions of e-services, ranging from more general definitions to more specific definitions used today. For example, e-service is defined by Yuniar & Agung (2019) as any activity given by the service provider to the receiver and a broader term compared to electronic-business in terms of scope, as it encompasses all types of ICT-based services. While Taherdoost (2018) defined it as a web-based service offered through the internet.

An organisation needs to understand the phases of online service it can potentially offer, according to Lindgren & Melin (2017) there are four distinct

stages of electronic service (e-service) an entity can participate in, that is: a website with details about the entity and its services; a website that provides interactive data about the entity and its services; a website with functions that allow visitors to submit and retrieve personal data, and a website with network functionalities for proactive and integrated services as well as handling full-service transactions (Lindgren & Melin, 2017).

Also, Kotnis (2020) identified several forms e-service can take within an organisation, ranging from basic downloadable forms to complex self-service systems requiring additional skill and IT systems with particular processing capabilities. Other authors such as Salman found five phases of e-services such as information online about the public services; one-way interaction; two-way interaction; transactional; and personalisation. Moreover, e-service entails enhancing its quality and developing its delivery method, as well as reaching out to a larger audience, when e-services reach the maturity phase (Salman, 2018).

It is important, as well, to understand the premise of the introduction of an e-service or providing public services online. According to Lindgren & Melin (2017), there is pressure to create a democratic society and more transparent modernised public organisation processes. There are also, burdens of service delivery necessities regardless of the user's geographic location and the availability of electronic services across the country (Huseynova & Mazanova, 2020). With the insistence of enormous pressures of paperwork, e-service usage could fulfill such a mission to increase the administrative activity's efficiency (Nguyen, Dang, Van Nguyen, & Nguyen, 2020).

The success factors influencing e-service in developed nations, as identified in Malaysia, satisfaction, security, and quality were found as the key success factors (Taherdoost, 2018). In comparison to developing nations, Oseni, Dingley & Hart (2015) showed that the adoption of e-service technology is currently at a very low level and suggests the need for government to make constructive changes in the way services are offered to citizens and other stakeholders in developing countries. In Nigeria, e-governance implementation was found to improve the delivery of public services (Abasilim, Gberevbie & Ifaloye, 2017). Whereas in Namibia, e-service is found to have a relatively favourable regulative environment for the implementation of e-service (Nengomasha and Uutoni, 2015).

However, adopting e-services is a challenging undertaking. According to Naicker and Singh (2019) and Mann (2021) e-services are commonly regarded as one of the most complex types of systems and are ubiquitous with challenges, with the majority of service innovation attempts failing. The causes of failure, for example, in developing countries span from a lack of qualifications, a lack of regulatory frameworks, political instability, development strategies, a lack of finance, a digital divide, a legal framework, and trust in electronic services (Garaad & Qamar 2021).

In Namibia, e-services are also becoming an important part of governance. The E-government Strategic Action Plan (2014) indicates that in terms of laws regulating e-governance, Namibia has 53% for policy readiness. Fröhlich & Peters (2017) suggest the need for interactive, accessible, and mobile-friendly e-government services. According to the e-government strategic action plan (2014), 69% of government services are primarily

focused on providing information to citizens, with just a small percentage, 31% of government websites allowing for two-way contacts, such as submitting forms online and downloading.

The Fifth National Development Plan (NDP5) provides approaches to achieve vision 2030, that is, the government to extend its online services to provide customers with greater accessibility and convenience, deploying multiple channels of delivery, focusing on online platforms; promulgation of the e-signature legislation; strengthening cybersecurity protection in critical online transactions; and establishing rural transformation centres (National Planning Commission, 2017). Although Namibia has made steps to update its e-Government policy, implementation appears to be languishing, as has been observed in other countries in Sub-Saharan Africa (Fröhlich & Peters, 2017).

The Namibia Financial Institutions Supervisory Authority (NAMFISA), under the NAMFISA Strategic Plan, included operational efficiency as one of the key deliverables and it is for this reason that NAMFISA has acquired an Enterprise resource planning (ERP) system to better manage information and integrate business functions (NAMFISA, 2021). Despite NAMFISA embarked on its strategic objective for system improvements and accessibility of information, by the adoption of an e-service system, the ease of access for clients to view their account statements online remains a challenge (NAMFISA, 2021). The NAMFISA finance department is particularly challenged in its current operations with forwarding monthly statements, telephonic inquiries, and printing of copy statements(NAMFISA,2021).

These challenges are due to the lack of limited e-service functionality and the lack of ease of access to view account statements online.

The adoption of e-service in particular for debtors to view their account statements on an application system would make it more than just a complement to traditional manual statements but would give regulated entities, online access to their account statement financial data, ensure timely allocation of payments, increase efficiency, offer accessibility benefits to regulated entities, and track their statutory payments to NAMFISA. However, in NAMFISA the adoption of an application system has remained inactive despite the convenience it brings to NAMFISA and customers. The continued use of the physical collection of account statements and occasional emails statements would have been mitigated as customers would have resorted to real-time data electronic statements which will do away with visiting NAMFISA to collect copy account statements. This study explores the success factors influencing the adoption of e-service systems at NAMFISA, using staff members' perceptions.

1.2 Statement of the Problem

An e-service can be challenging to be adopted in any organisation, due to fear of the possibility of exposure of sensitive data to unauthorised individuals (Al Marri *et al.* 2019). The transition from the traditional methods to e-services has presented new opportunities to public organisations in developing countries. NAMFISA has embarked on its strategic themes on system improvements and accessibility of information. There has been limited utilisation of e-services in the delivery of administrative services to regulated

entities and a challenge for the ease of access for clients to view their account statements online at NAMFISA (NAMFISA strategic plan 2017-2022). These unique challenges unusual to the NAMFISA service delivery make it an important and fascinating case study to understand why NAMFISA is slow in adopting electronic debtors account statements to its customers despite its convenience and drive towards a digital society.

There seems to be a lack of research on the success factors that may contribute to the effective adoption of e-service at NAMFISA. Nevertheless, success factors contributing to the effective adoption of e-service are not known at NAMFISA. Works of literature in Africa appear to suggest, in Rwanda, internal policies lacking amongst most agencies, e-system did not give the intended benefits, users preferred to undertake manual paperwork rather than use it (Bakunzibake, Klein & Islam, 2019). Also, in Ethiopia, the main factors were: lack of awareness, language barriers, cross-sectoral connectivity, limited human resource capacity, lack of intra-organisational connectivity, absence of appropriate legal and regulatory framework (Denbu and Kim, 2019). In Namibia, mobile phones are the primary mode of internet connection, rural areas have limited ICT infrastructural support, and the cost of internet access is still high. Also, e-service platforms are still primarily informational, with limited or no transactional functionality (Fröhlich 2019). Various benefits are identified, explored, and documented regarding the organisation's overall goals and objectives in the commencement and deployment of many e-service applications. The implementation in Namibia on the other hand has progressed slowly (Nengomasha and Uutoni, 2015).

It's against this background that the current study seeks to establish the slow adoption of the electronic debtor account statement system when the benefits to both customers and NAMFISA are so plentiful. Although studies focusing on the adoption of information technologies in many fields and using different theories have been conducted in Namibia, the majority of these studies such as the one conducted by Fröhlich (2019) and Fröhlich & Peters (2017) have been investigated from a customer perspective, none of all these studies have been able to determine their impact to which any of these important issues are impeding e-service adoption. Therefore, this study intends to improve e-service adoption by investigating the success factors influencing the adoption of e-service systems at NAMFISA, using staff members' perceptions.

1.3 Research Objectives

The main objective of the study is to explore the success factors influencing the adoption of the e-service system at NAMFISA. The principal objective is divided into the following specific objectives:

- To identify the success factors that influence the adoption of e-service at NAMFISA, as perceived by the staff; and

- To identify the factors that hinder the adoption of e-service at NAMFISA;

1.4 The significance of the Research

The study is of great value to NAMFISA and other public institutions in providing relevant information and support, hence enhancing e-service adoption by public organisations through identifying success factors and their inhibitors. The findings of the study can be used as a resource for NAMFISA

and the financial services industry. It should also assist the government through NAMFISA to understand the success factors that drive e-service adoption and what measures and techniques they should employ to guarantee that the e-service given to them is easy to use in the area of public service. It can also help businesses choose what e-service strategies they should pursue depending on industry trends. Finally, other scholars interested in public entities will find this useful as well for further research in public institutions in other countries.

1.4 Limitations of the study

The study was impeded by the restricted availability and/or lack of most recent secondary data in other government institutions in Namibia because it was the first of its kind. The researcher overcame this limitation by making use of previous studies elsewhere.

1.5 Delimitation of the study

The scope of this study was to explore the success factors influencing e-service adoption in improving public service delivery at NAMFISA only and no investigation was extended to other government organisations in Namibia's public sector. Furthermore, the study was delimited to NAMFISA personnel who are part of NAMFISA management and below management level employees from the finance and IT departments. NAMFISA personnel other than the above-mentioned were not included in the study.

1.6 Chapter Summary

This chapter introduced the influence of success factors in various organisations and governments around the world. The influence of success factors on new technology use and adoption can be used as a prediction. The background of the study, the statement of the problem, the research objectives, the study's importance, the study's limitations, and the study's organisation were all covered in this chapter. The study's literature review is presented in the following chapter.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter review provides a summary of the review of literature presented by various researchers, scholars, and writers pertinent to the study. It also presents the debates on the success factors as well as failure factors for e-service system adoption that was reviewed for the research. A study of theoretical literature is also included (theoretical foundation). Finally, the study's conceptual framework and summary are provided.

2.1 Components of an e-service

Lessa & Tsegaye (2019) defined an e-service system as a tool used to facilitate efficiency and effectiveness of service delivery, to provide information storage, and accessibility in public organisations e-systems. It allows integration of organisational data using electronic channels which are not restricted by location or time (AlAbdali, AlBadawi, & Sarrab, 2019).

In his report, Karim (2020) identified "service provider, service receiver and the service delivery channel" as the main components of e-service. He further suggested that when traditional methods are not possible, e-services interchange the traditional methods and expedite service to customers elsewhere (Karim, 2020). Similarly, Taherdoost, Sahibuddin & Jalaliyoon (2015) classified e-service applications into three e-service domains which are automated, inform and transform. For any project to succeed, there must be driving factors. Abraheem & Adams (2016) identified customers' demand, vision, leadership, strategy, and funding factors as driving drivers for effective e-service project adoption.

The two categories of notable principal objectives of an e-service system that is: transformational objectives - ensuring interacted collaboration; providing accountability to the public and enabling mechanisms objectives; iterative development, transparency, and openness (Lindgren & van Veenstra, 2018). To some extent, the use of internet-based services has replaced the face-to-face approach and the use of the telephone in conducting business transactions with customers (Kolsaker & Lee-Kelly, 2009, as cited in Oseni & Dingley, 2014). The increased use of the internet is the driving force behind this research.

Without exploiting emerging technologies in the public sector, providing adequate service delivery and satisfying customer needs may be unlikely (Ehiane, Adejuwon & Goyayi, 2019). However, the primary challenge with e-service in many countries is public awareness of e-services.

In the light of the above, the purpose of adopting an e-service delivery approach is to enhance public services by giving digitised financial and other information to clients and businesses. On the one hand, Brown, Fishenden, & Thompson (2014) opined that in comparison to the private sector, the digital channels transforming public service to deliver flexible, easy-to-use, and consumerised services at lower cost experiences have not been recognised in the public service. Inevitability, since leaders often make decisions about the use of ICTs in public organisations, Lee, Suh, Roy & Baucus (2019) recognise the role of the leaders as a prerequisite for organisational innovation leverage, finding new and innovative ways to use ICT advancement to transform their organisations and enhance successful growth. In the developing countries, mainly in Africa, when compared to developed

countries, e-service capacity is largely untapped and is found to have lagged in taking potential advantage of e-services (Lessa & Tsegaye 2019); (Evans, 2018).

2.2 Potential benefits of e-services

In the literature, several potential benefits for the adoption of an e-service application system in an organisation have been identified by several authors. An important goal of an organisation is to prioritise customers and understand the importance of customers to an organisation. Alahakoon & Jehan (2020) promise there would be potential benefits in adopting e-services in many countries that is: the accessibility of information to users; a more efficient and effective manner in which services are provided to consumers; improved dissemination of information, and public service transformation.

Similarly, Aneke *et al.*, (2019) assert that the role of e-service in the public sector towards, enhancing productivity, accountability, business process transparency, enhanced service delivery, and cost reduction cannot be overemphasised. Other authors such as Taherdoost *et al.* (2015) indicated that e-services enable businesses to cut costs, improve delivery times, and serve more customers. More of the same, Baporikar and Shikokola (2020) identified benefits for e-services for SMEs, that is: internal processes efficiency and product enhancement due to improved communication that results in cost reduction. They further opined that it cannot be comprehended how new and rapidly evolving technology affects organisational model innovation.

Additionally, a study by Mukuwa & Phiri (2019) shows that e-services have strengthened SMEs' enforcement, resulting in increased revenue collection. Information technology is a critical component of today's business environment. However, Ray *et al.* (2019) argued that the critical factors in determining the performance of e-services are based on the pace of acceptance and diffusion of innovation and understanding end users' needs and requirements which is critical to any effective adoption of an e-service system to fully take advantage of the benefits.

2.4 Theoretical Literature Review

The adoption of e-services and new technology usage can be explained by three key theories; namely the Technology Acceptance and Use Theory Framework (UTAUT; Venkatesh et al., 2003), the Diffusion of Innovations theory (DOI; Rogers, 1962), and the Technology Acceptance Model (TAM; Davis, 1989. A theoretical framework is made up of theories presented by experts in the topic in which you want to conduct research. One uses this as support for one's data analysis and interpretation of the results (Kivunja, 2018).

2.4.1 Technology Acceptance and Use theory framework (UTAUT)

This theory aimed at explaining people's intentions on information system usage and their consequent usage behaviour. This suggests the four key factors that predict the intent to adopt and new technology usage are as follows: performance expectancy effort expectancy, social influence, facilitating conditions(Venkatesh et al., (2003) as cited in Najjuuko, 2020).

This theory is essential for explaining people's intention on information system usage and their consequent usage behaviour.

UTAUT2 received over 6 000 citations in information systems and beyond studies in less than a decade since its introduction and opined on the extensive usage of UTAUT as a theoretical foundation for empirical studies in understanding the intent and behaviour of end-user (Tamilmani et al., 2021).

Authors such as Williams, Rana & Dwivedi (2015) reviewed the studies founded on the theory of UTAUT, their study posited that the majority of the papers that examined technology acceptance and usage were founded on the theory of UTAUT. They further identified performance expectancy and behavioural intention qualified for the category of best predictor that encourages adoption and new technology acceptance on the independent variable weight analysis review. Furthermore, cross-sectional approach, survey approaches, and structural equation modeling techniques were found to be the most studied methodologies while SPSS was found to be the most widely used analysis tool. They moreover found a biased sample or single-subject limitation as to the most widely studied limitation in all studies founded on the UTAUT (Williams et al., 2015).

2.4.2 The Diffusion of Innovations theory (DOI)

This theory explains how, when, and how fast new ideas and technology spread. The theory identified opinion leaders, innovators, reform agents, and iteration of adopters as the kinds of persons involved in the diffusion of innovations (Rogers, 1962). Four key aspects have a crucial influence on the diffusion of ideas: the innovation itself, transmission routes, period, and society. Hooks, Davis, Agrawal & Li (2022), suggested that a country with a high degree of competitiveness, improved cybersecurity, ease of doing business, and low levels of political violence and terrorism embraces new technologies more quickly than others.

2.4.3 The Technology Acceptance Model (TAM)

This theory describes how people embrace and use technology. TAM theory is concerned with factors influencing users about when and how they will utilise the system decision and noted Behavioral intention, Perceived usefulness (PU), Perceived ease-of-use (PEOU), and social influence as an external variable (Davis, 1989).

Several studies have adopted this theory, such as "Factors influencing IT Adoption by Bank Employees: An Extended TAM Approach" the data was collected from the bank employees. The study used structural equation modeling to analyse the data. The findings were expanded TAM variables have a positive impact on intention and usage through Perceived usefulness and Perceived ease-of-use (Nath, Bhal & Kapoor, 2013).

Past literature has indicated that adoption is mainly influenced by privacy and confidentiality. Rodrigues, Sarabdeen & Balasubramanian (2016)

investigated factors influencing the adoption of e-government services. The study was formed on the UATUT model and quantitative research. The researcher used a stratified sampling method and employed a 5-point Likert-style questionnaire scale. Their study extracted the significant constructs using exploratory factor analysis from the 19 components discovered in the literature. Individual constructs' influence was determined using regression analysis. They tested the statistical significance of the variance using a t-test to investigate potential variations among their parameters with e-government services.

The most influential factors were users' trust, confidentiality, and attitudes toward using technology (Rodrigues *et al.*, 2016). Odemu (2018) employed the UTAUT model, using an exploratory cross-sectional survey. A sample of 60 employees was used and conducted a census study. Rodrigues *et al.* (2016) concluded that users' trust, confidentiality, and attitudes towards using technology are key influencing factors. On the other hand (Odemu, 2018) concluded that the functionality of the system, support, and influence of the top-level management, the organisational characteristics, perceived efficiency brought about by using the system, ease of learning how to use the system, costs associated with the system, the availability of equipment for the system and finally donor requirements as the key eight factors that influence electronic data capture systems (Odemu, 2018).

Furthermore, based on the factors influencing the successful adoption of e-government in Kenya's public sector by Muraya (2015). E-government is affected by infrastructure, policy, security, and social factors. The study used a stratified random sampling method and structured questionnaire. The

participants were operations officers, senior management officers, and technicians in the Ministries. The study used a descriptive research design and Statistical Package for Social Sciences (SPSS) was used to analyse the data, which was then interpreted in terms of frequencies and percentages (Muraya, 2015). However, their study differs from Odemu (2018)'s study in that they employed regression analysis to assess the association between the variables since they limited the number of components and specified the dimensions before conducting the investigation.

2.5 Challenges faced in e-service adoption

Al-Shboul, Rababah Ghnemat & Al-Saqqa (2014) explored the barriers to effective e-service adoption, to understand how the barriers affect utilisation of e-services. Their paper described some of the most typical barriers which organisations face towards a successful adoption. They concluded that to achieve the objective the following factors are crucial: effective e-service adoption, budgeting, and financial costs, social influence, human expertise, and technological issues. Also, the resistance of public employees, lack of awareness, data privacy and security, the legal framework, administrative obstacles, the needed technology, and trust or believing in e-service are crucial (Al-Shboul, Rababah Ghnemat & Al-Saqqa, 2014).

Gupta (2018) added on the debate on barriers affecting e-service adoption with arguments focused on transformation and change. They argued that barriers to effective e-service adoption relate to unclear company vision and transformational goals; top management, leaders, and their leadership style. Also, important barriers identified related to the project group, agility; change

and organisational set-up and middle managers lacking expertise; incentives and lack of rewards; unclear measurement systems, lack of HR involvement, and the absence of a solid learning culture.

The above-mentioned barriers have been identified in the order of initial, transition, and governance stages of e-service adoption. This suggests that the organisation was unable to motivate and improve employee morale to achieve the set goals and that communication between middle and top-level management in the organisation remained poor. In their recommendations, they advised that companies quickly accept new processes, adopt agile approaches, new organisational structures and prepare workers for change to support their digital vision (Gupta, 2018).

A study by Al-Refaie & Ramadna (2017) in Jordan, using structural equation modelling and focusing on the challenges of e-service adoption, revealed technology, strategy, organisation, policy, and end-user obstacles are the five key impediments. Mthembu, Kunene & Mbhele (2018) similarly indicated the barriers facing South African e-service adoption are attributed to infrastructure, socioeconomic, and cognitive barriers, and include issues like broadband access, management's grasp of the core business, Internet security, and English language comprehension.

Shouran, Priyambodo & Rokhman (2019) investigated and confirmed the primary components that serve as the foundation for, and causes of, failure of public service delivery. Shouran *et al.*,(2019) identified public service development can promote transformation, as well as continual shifts in societal ideals, can drive digitalisation. They then developed three dimensions

of barriers to e-service adoption. The Shoran *et al.*, model identified these dimensions as technical obstacles, organisational obstacles, and financial obstacles as effective factors on the failure of eGovernment transformation.

Qhavidast & Karimi (2017) confirmed Shouran model dimensions by adopting them on Qazvin's in health insurance e-service adoption. The applicability of these dimensions to public organisations was proven in both of these studies. The contribution of Qhavidast & Karimi (2017) resulted in the following definition of the three Qhavidast & Karimi (2017) dimensions: organisational, technical, security, and risk factors

The attribution of service failures is dependent on the reliance on stakeholder involvement, coordination, information sharing, ICT literacy, and awareness (Samson, 2020). The study on the factors contributing to poor service delivery conducted by van Antwerpen & Ferreira (2016) in Gauteng, South Africa, used a mixed-methods approach. The results were analysed using descriptive analysis. His results indicate that poor service delivery is led by the lack of typing and keyboard skills and a very low level of competency. A study by Saxena (2018) indicated that e-service adoption depends on perceived risks.

In Namibia, e-governance challenges span from lack of e-law, redefining guidelines and procedures, access to right data, infrastructure (telecommunication and power) change management, interdepartmental partnership (silo effect) a lack of ICT penetration in remote areas, lack of qualified human resources and standardisation and inter-operability(Office of the prime minister,2021).

2.6 Adoption factors that hinder e-service adoption

While e-service has many advantages for both organisations and clients, it also has several barriers and difficulties. Concerning the failure factors inhibiting adoption, many studies are categorising and considering them to be in the five dimensions of technical; technological organisational; socio-cultural; and financial failure factors in literature:

2.6.1 Technical barriers

Privacy and Security issues: Privacy refers to the assurance of an appropriate level of protection for data attributed to an individual whereas Security refers to the safeguarding of all data and systems against unauthorised access (Dé, 2019). Mutimukwe *et al.* (2020) and Al-Shboul *et al.* (2014) in their study in Jordan and Rwanda highlighted privacy concerns among e-service consumers are influenced by their views of privacy threats and control.

Similarly, Okunola & Rowley (2019) identified privacy concerns, security information issues, end-users sensitivies on data protection practices, and trustworthiness extent to how organisations issues relating to support, security, and trust were found to be barriers hindering adoption of an e-service system. As result, Bojang (2021) suggests enacting laws on cyber to ensure end-users feel secure and safe when transacting with the organisation before adopting an e-service. More of the same, Taherdoost, Madanchian, & Ebrahimi (2021) suggest the need for organisations to implement information security and cybersecurity awareness strategies to address privacy and security issues underlying the adoption of an e-service.

Lack of technical expertise/ support: Lack of IT skills is yet another potential barrier found to hinder the adoption of an e-service system(Sokhea & Sophea, 2019). They suggested participants' training and improvement of ICT skills for participants to address the underlying lack of technical expertise/ support issues of the adoption of an e-service. Also, Glyptis, Christofi, Vrontis, Del Giudice, Dimitriou & Michael (2020) identified both management and employees' lack of expertise as underlying barriers to the adoption of e-services projects, which mainly caused by a lack of strategic direction and their unwillingness to accept responsibility.

2.6.2 Technological barriers

Poor network connectivity to support e-service services: The main barrier to e-service adoption is technology from both users' and employees 'perspectives(Al-Refaie & Ramadna, 2020). According to Mensah (2019b), proper network ICT infrastructure is certainly the backbone of the e-services challenges on departments and organisations that may discourage the adoption of e-service. Mensah (2019) further encouraged consideration of other facilitating conditions, including the cost of internet bundles, other connecting devices, and an unsecured power source (electricity) as factors that might hinder the adoption of an e-service, especially in developing countries.

2.6.3 Organisational barriers

Lack of top management support: An investigation into the understanding of barriers to e-government adoption found that factors such as leadership failure, the workplace, financial barriers, and inflexibility of the government

could impede stakeholders' ability to fully utilise e-government services (Mohamad, Salleh, Nor & Jalil, 2019). Other authors found failure factors relating to internal or organisational include: lack of top management support, resistance to change to electronic ways, lack of innovativeness at the organisation, and lack of awareness of e-service systems-based ideal technologies which were found to hinder adopting e-services (Hakizimana & Elgohary & Abdelazyz, 2020); (Mohamad *et al.* 2019).

Abusamhadana *et al.* (2021) define a person lacking innovativeness as a person who tends to accept innovation later but does not embrace it from inception. The adoption of e-service is influenced by culture, with resistance to change being one of the key cultural variables hindering the adoption of e-service (Teymournejad, Varmazyar & Ghalandari, 2019). In Liberia, Mensah, Cater-Steel & Toleman (2021) found culture and values to be the cause of resistance to change. Whereas Dé (2019) found employees regard resistance to change as being due to threats to their power and employment, and they are more concerned with losing their power and jobs.

2.6.4 Socio-cultural barriers

Digital divide: The digital divide, that is; skills and resources needed to effectively use ICT and physical access inequality to ICT is a barrier inhibiting the adoption of e-service for an organisation(Mosehlana, 2019). As Bojang (2019) envisaged, the digital divide especially when poor internet access is involved, is one of the most challenging barriers that have a significant effect on impeding the adoption of e-services. However, mobile technology usage was found to have increased the promotion of digital

inclusion in countries including South Africa and Singapore to deliver public services to bridge the digital divide (Mosehlana, 2019). Moreover, Hakizimana & Muhe (2019) suggest that service providers offer end-user training to minimise the rate of digital illiteracy,

Ineffective change culture for an e-service system strategy: Another barrier that tends to be socio-cultural includes ineffective change culture for an e-service system strategy which includes the insufficient planning of future service processes, imprecise change management approach, and a lack of rigorous organisational learning which was found to hinder the adoption of e-services (Bakunzibake, Klein & Islam, 2019); (Abusamhadana *et al.*, 2021). Hence, it is immensely vital to define the culture around which an organisation operates. This consideration should include consideration of the level of commitment towards the project of e-service and initiatives. They were also found to be the biggest setbacks threatening e-service system adoption success in organisations when change culture for an e-service system strategy is concerned (Bakunzibake, 2019; Quaye & Sneiders, 2020).

Lack of transactional on web applications: Another barrier that tends to be socio-cultural includes lack of transactional on web application barriers and weak technological systems design which may negatively affect e-service adoption success (Mohamad *et al.*,2019). As a result, Ogbeide (2019) suggests that organisations improve technology advancements and the needs of the end-user to influence the design of e-services, improve the user appeal of the systems. To attain the required level of adoption, they also need to offer e-service with similar value online transactions as of traditional methods transactions (Ogbeide, 2019)

2.6.5 Financial barriers

Technology Cost: Financial barriers including high support costs for additional web applications, the cost of ICT skills, and other professional IT support which were found to hinder the success in the use of electronic applications(Okunola & Rowley, 2019); (Mohamad *et al.*,2019). According to Shayeb & Asad (2021), lack of funds has an impact on the infrastructure upgrade necessary to introduce further e-system services which leads to low efficiency in public services. It is worth mentioning that costs relating to security issues are costly and may hinder the adoption of an e-service (Pangaribuan, 2019).

2.7 Success factors influencing e-service adoption

The success factors of e-service adoption discussed in this study are described under five dimensions: customer satisfaction; technological; organisational; website functional properties; and risk success factors in the literature.

Daniel (2017) performed a study to identify factors influencing electronic government in Papua agencies, in New Guinea. This study used Thematic network analysis. The researcher used qualitative methods and Purposive sampling. The study findings indicate adoption of e-government is mainly influenced by organisational, environmental, and technological factors. In this study dimensions of customer satisfaction, technological; organisational, website functional properties, and risk success, were considered as dimensions of e-service success factors.

Ogola (2021) conducted a study to determine factors influencing the adoption of e-service in the public sector in Kenya. The study used exploratory and

confirmatory factor analysis for the extraction of the success factors. Their descriptive research results reveal the latent characteristics that drive e-government adoption in the public sector including perceived trust, compatibility, usefulness, and satisfaction. Their findings are comparable to the findings of the previous study by Rodrigues, Sarabdeen, & Balasubramanian (2016) which also discovered the factors and constructs that are critical to the e-user-centric government's transformation in The United Arab Emirates. Their study was founded on UATUT and an exploratory factor analysis research for extraction of the important constructs of the 19 factors revealed from the literature. Confidentiality, attitudes toward using technology, and user trust, were identified as significant factors of success in this study.

2.7.1 Customer satisfaction factors

Perceived improved service delivery: Twizeyimana & Andersson, (2019) investigating the literature review on e-government public value, the study found 6 key public values and suggested a descriptive and multidimensional framework for a better understanding of the public value of e-government from several perspectives. However, the findings on the dimensions were categorised as improved administration, improved public services, and improved social value. E-service is expected to improve public services, administration, and social well-being as a result of its e-services component, enhancing customers' relationships with the organisation and improving organisation operations and service delivery to customers(Twizeyimana & Andersson, 2019) Additionally, website quality was found relevant to

Customer satisfaction and customer retention (Suryani, Fauzi & Nurhadi, 2020).

Social influence: Social influence refers to the role that society plays in persuading people to use an application (Ray, Bala, Dasgupta & Sivasankaran, 2019). Social influence can either positively or negatively influence the use of e-service measured by the influence of the friends and family views of the system (Aneke, *et al.*, 2019). Nonetheless, a contradictive finding was found in Khurshid, Zakaria, Rashid, Ahmed & Shafique, (2019) and Tiong's study (2020) which found social influence on the use of the participants was an insignificant predictor of the adoption of e-service. In the case of this study, employees will be more likely to adopt e-services if influential of other public organisations have a positive influence

2.7.2 Technological factors

Perceived compatibility: Empirical studies have established that perceived compatibility is related positively to the adoption of e-services (Datt & Singh 2021); (Mousa, 2020); (Shuib, Yadegaridehkordi, & Ainin, 2019). E-service adoption is more expected to be adopted when it is compatible, a study conducted by Shuib *et al.* (2019) has shown that an increase in compatibility level and when end-users perceive the e-service portal matches with their current skills will have a positive influence on the adoption of e-service portals. In the case of an organisation providing efficient e-services to their clients, there is a need for adequate internet access (Datt & Singh 2021).

Attitude towards the use of e-services: The attitude perceived towards e-service has been found to positively influence the behavioural intention to

adopt and new technology usage (Haddadin & Altaher 2019) This is justifiable, as the e-system has ease of use, web design efficiency, and web security, the higher the chances to find a positive attitude towards the use of a system (Haddadin & Altaher, 2019). This is also consistent with Nzaramyimana and Susanto (2019) 's findings, which state that attitude towards usage is shaped by comfort and data frameworks usability which determines the behavioural intention of people to use innovations. In light of the above, attitude in developing countries shows that a customer's attitude has a dominant influence on e-service usage because of the high ranking of uncertainty and constant change in ICT (Haddadin & Altaher, 2019).

Privacy and confidentiality: Privacy and confidentiality have been found to influence the behavioural intention to adopt and new technology usage (Abdelhamid, Kisekka & Samonas, 2019); (Yang, Elisa & Eliot, 2019). To intensify the use of e-services, organisations should raise cybersecurity activities awareness in the reduction of security issues and cyber-attack risk perceptions (Abdelhamid *et al.*, 2019). However, e-service usage is adversely affected by the lack of protection of personal information and lack of end-user trust (AlAbdali *et al.*, 2019). Another predicting aspect to ensure privacy and confidentiality is on how data is stored, transmitted, and processed, a greater caution must be exercised when more sensitive data is uploaded to the internet (Yang *et al.*, 2019).

2.7.3 Organisational factors

Clear goals and objectives for the e-service: The organisational factor consists of a variety of characteristics, procedures, and structures that

might influence the tendency to accept new technologies (Riyadh, Alfaiza & Sultan, 2019). Clear goals and objectives towards e-service have been found to influence the behavioural intention to adopt and new technology usage (Apriliyanti, Kusumasari, Pramusinto, & Setianto, 2020); (Ogola & Nyang'au, 2021). Ogola & Nyang'au (2021) proposed a clear and flexible established policy framework on ICT to create a clear and influential vision to accomplish e-service objectives for an e-service adoption. Similarly, Apriliyanti *et al.*, (2020) found that the success of e-service adoption is predominantly influenced by the support of clear organisations goals towards e-service, qualified IT specialists, adequate financial support, appropriate infrastructure, organisational design, good leadership and management, effective, and adaptable culture.

Top management support, commitment, and involvement: Top management support, commitment, and involvement towards e-service have been found to influence the behavioural intention to adopt and new technology usage(Ali & Anwar 2021); (Ogola & Nyang'au, 2021). Top management participation is embedded in the service innovation process is crucial for sustainable management practices and for dealing with social, economic, and political upheavals(Hsu, Liu, Tsou & Chen, 2019). Also, Ogola & Nyang'au (2021) concluded that the adoption of e-service is significantly interrelated and influenced by top management commitment, required equipment provision, and continual supervision of adoption programmes. Many elements, such as legal, organisational, political, human capital factors, policy, and technological, required organisation leaders' influence, commitment, and involvement are of great importance while

adopting electronic governance(Ali & Anwar, 2021). Equally, leadership, culture, organisations, and resources are found to be the main driver of the success of e-service (Apriliyanti *et al.*, 2020). Therefore e-service adoption is not straightforward and it requires rather top management to drive a profound organisation's innovation adoption by fostering a welcoming culture that values efficiency, change, and goal-setting (Riyadh *et al.*, 2019).

Awareness campaign by the service provider and ICT training for end-users: Campaigns to raise practical awareness is needed (Benmansour, Lari & Shockley, 2019) Another study focused on students at the university, Datt & Singh suggests that the university should provide students with a list of e-services accessible via the website at the time of enrolment, as well as a user-friendly manual of e-services to assist students in accessing the e-services. They further suggest service providers provide short videos on various e-services posted on social media sites to raise awareness and visibility among other things (Datt & Singh 20.19). Uthaman identified the most powerful source of knowledge about e-services to be word of mouth, whereas posters, mass media, and displays at public centers were found inefficient as awareness sources for ender users. Uthaman further suggested more promotional events, such as exchanging information through the internet, such as WhatsApp and social media, organising meetings and socially important camps at the centers, and so on (Uthaman, 2019)

Bridging the digital divide: The digital divide refers to the gap between an individual's ability to use and to put technology to good use and his or her ability to use and benefit from technology (Hassan, Madad, Das, Akhtar & Jehan, 2019). For the use and adoption of new technology usage, it is

imperative to consider access for all clients to the e-services and to provide equitable services (Mossey & Manoharan, 2019); Hassan *et al.*, (2019) found ICT's underdeveloped infrastructure, and restrictions imposed by the government on the growth of e-services as the digital divide pertinent to developing countries.

In the context of NAMFISA Microlenders in comparison to the industry sectors players, the digital divide occurs among the sector due to being geographically dispersed in all regions which may cause challenges as internet penetration may be low and very slow, and also might be lack of ICT infrastructure. Hassan *et al.*, (2019) suggest that addressing social inequality has the potential to reduce the digital divide by addressing matters linked to political, socioeconomic, and literacy issues. Hassan found people who live in cities and foreign countries, trained, educated, have internet and computer knowledge that gives them a more favourable attitude toward using e-services, and intend to use (Hassan *et al.*, 2019).

However, Public leaders were encouraged to increase the participation of people from lower socioeconomic backgrounds, as well as those who are affected by digital divides through policies advocate and be cognisance of the population affected by the digital divide (Mossey & Manoharan, 2019).

Hassan *et al.*, (2019) assert mobile technologies and smartphones have the potential in bridging the digital divide. Similarly, Gounopoulos, Kontogiannis, Kazanidis, & Valsamidis (2020) suggests that public leaders should make an effort to assist people in realising the benefits of using e-government and since not everyone has the expertise or desire to use the

internet or make use of accessible services, the leaders should encourage e-services alongside traditional channels.

Facilitating conditions: Among success factors that relate to behavioural factors includes facilitating conditions that have been found to influence the behavioural intention to adopt and new technology usage (Aneke, *et al.*, 2019); (Ambarwati, Harja & Thamrin, 2020); (Mensah, 2019b). Aneke, *et al.*, 2019 identified measures of facilitating conditions that is; access ability requirements for e-service resources, knowledge gain, and needed support requisite to use e-services views. Furthermore, Ambarwati *et al.*, (2020) identified supporting infrastructure availability as the facilitating conditions for mobile device accessibility, speed of accessibility for file sizes, and internet access. In another study founded on Technology Acceptance and Use Theory Framework (UTUAT) Mensah (2019b) also found critical success factors that predict intention for adoption and usage of e-services include facilitating conditions that is; trust in the government, perceived service efficiency, and social influence. Nonetheless, a contradictive finding was found in Khurshid, *et al.*, (2019); Mukuwa & Phiri's (2019) study, which found facilitating conditions to use of the participants was insignificant predictors of adoption of e-service.

End-user and relevant stakeholder participation: Benmansour *et al.*, (2019) end-user and relevant stakeholder participation is an important component of information system adoption since it has been shown to influence the adoption e-system. The users' responsibilities and viewpoints are critical to progress, the service provider must actively seek their feedback and as well as incorporate the viewpoints and experiences of service

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providers who develop E-Systems in the e-service reform process(Benmansour *et al.*, 2019). Ziemba, Papaj, Żelazny, & Jadamus-Hacura (2016) assert that e-service adoption profoundly requires coordination and effectiveness of the organisation's stakeholders, all of whom convey their knowledge, experience, ability, and skill toward adopting e-service.

Benmansour *et al.*, (2019) further identified the implementation process as a critical component to the inclusion of the customers and service provider officials, to determine if the organisation achieves its organisational objectives for an effective and transparent e-system. An integrated perspective of the end-user and that of the service provider of e-service success is essential to an accomplished successful adoption of e-service (Ray *et al.*, 2019). Therefore, it is essential to investigate the success factors that affect customers' adoption of e-services from the customer's perception. This is also consistent with, Evans's (2018) study that suggests the need for inception involvement of relevant stakeholders that is citizens, suppliers, governments, professionals, academia, international agencies, businesses, technology developers, users, and other decision-makers in the adoption of an e-service system.

2.7.4 Website functional properties factors

Design of content and usability: Almaiah & Nasereddin (2020) investigated "Factors influencing the adoption of e-government services among Jordanian citizens". The objective of the study was to investigate effective factors. that may influence Jordanian individuals' decision to use e-government services. The study was formed on UATUT Model and used a quantitative approach to

collect data. The structural equation modeling (SEM) technique was used to analyse data. The most influential factors were website quality, government trust, internet trust, effort expectancy, performance expectancy, and "facilitating conditions. However, the impact of social influence' on individuals' behavioral intention to use was shown to be insignificant.

Website quality can also contribute to the increase of e-services adoption, this is through enhancing website design, website functions, website content efficiency, ease of use, and protection (Almaiah & Nasereddin, 2020). To provide effective e-service, there is a need for a functional website to host e-services. This result is supported by research in SMEs Suryani *et al.*, study found four dimensions of website quality that is; quality of the e-service, the information quality, the device quality, and the picture quality. This is consistent with Kaya, Behravesh, Abubakar, Kaya& Orús (2019)'s suggestion that website quality can boost e-satisfaction and e-loyalty. The content of a website plays an important role in deciding how users behave (Garcia et. al, 2019, as cited in Suryani et. al, 2020). Suryani et. al, as the millennials number grows, the demand for high-quality websites is growing.

Effort and performance expectancy: Effort expectancy refers to the assumption that using e-services would be simple and painless and views of how to use e-services and how easy it is to acquaint with the system measures effort expectancy (Aneke, *et al.*, 2019). Effort expectancy is predicted by facilitating conditions (Khurshid, *et al.*, 2019). Nonetheless, a contradictive finding was found in Mensah's (2019a); Khurshid, *et al.*, (2019)'s study which found effort expectancy to use of the participants was an insignificant predictor of the adoption of e-service.

Empirical studies have established that performance expectancy influences the behavioural intention to adopt and new technology usage (Ray *et al.*, 2019). Time-saving, effort, cost-saving, and ease of contact with the government determine the performance expectancy of the system (Aneke, *et al.*, 2019). It was also found that end-user with higher confidence is more like to use the e-service system, as the end-user believes that the system will help them boost their efficiency. Additionally, performance expectancy can be enhanced by website efficiency (Almaiah & Nasereddin, 2020). According to, Dwivedi et.al (2019) performance expectancy, enabling conditions, effort expectancy, and social influence on behavioural intention somewhat depend on attitude.

Behavioural intention: In a similar study, Ali & Anwar (2021) analysing the factors influencing e-government in the Kurdistan region of Iraq, used a quantitative method to analyse. The study found higher perceived ease of use leads to improved perceptions of utility, improved perceived ease of use leads to improved behavioural intention, and finally, a positive attitude leads to e-services behavioural intention.

In digital banking services, behavioural intention shows to be influenced by compatibility, perceived ease of use, observability (Tiong, 2020). Hassan *et al.* (2019) identified usability and usefulness as the two key constructs that measure individual behaviour against technology. Whereas behaviour intention to use a specific e-system platform was found to be influenced by psychological attachment such as satisfaction and trust (Muflih *et al.*, 2020). Furthermore, behavioural intention is predicted by grievance redressal, price value, and attitude in the use of e-services (Khurshid, *et al.*, 2019).

2.7.5 Risk factors

Trust in the internet: Trust in the internet has been found to influence the behavioural intention to adopt and new technology usage (Almaiah & Nasereddin 2020); (Mutimukwe, Kolkowska & Grönlund, 2020); (Pleger, Mertes, Rey, & Brüesch, 2020). These findings are consistent with (Pleger *et al.*, 2020) who identified, both data security and protection has a critical role in in-service attributes for end-user evaluations.

The significance to note is that a positive relationship between trust in the internet and new technology usage suggests that as the end user's confidence in online services grows, they are more likely to use them (Almaiah & Nasereddin, 2020). On the other hand, it is important to comprehend how trust in the internet differs in the context of the service type and organisation type in determining the level of data submitted sensitivity (Mutimukwe *et al.*, 2020).

Pleger *et al.*, (2020) suggest that when dealing with sensitive data, such as the declaration of tax, data security/protection appears to be important. The success of an organisation safeguarding users' personal information can be confirmed in the privacy policy implementation strategies of an organisation(Mutimukwe *et al.*, 2020).

2.8 Conceptual framework for this study

Varpio, Paradis, Uijtdehaage, & Young (2020) define conceptual framework as the foundation for why a particular study should be carried out. It, therefore, describes the current level of knowledge, usually by an examination

of the literature; identifies inconsistencies in our knowledge of phenomena or situations; and explains the research project's methodological foundations.

The conceptual framework below depicts the relationship between the study's dependent (e-service adoption) and independent variables (success factors and failure factors) posited by the UTAUT theories. Figure 2. 1 shows the relationship between the five dimensions the success factors and failure factors of the study. Each dimension and its relationship with other variables.

Customer satisfaction factors
- Perceived improved service delivery
- Social influence

Technolgy factors
- Perceived compatibility
- Attitude towards the use of e-services
- Privacy and confidentiality

Organisational factors
- Clear goals and objectives for the e-service
- Top management support, commitment, and involvement
- Awareness campaign by the service provider
- Bridging digital divide
- Facilitating conditions
- End-user relevent stakeholder participation

Website quality and functional properties factors
- Design of content and usability
- Effort expectancy and performance expectancy
- Behavioural intention

Risk factors
- Trust in the internet

E-service adoption

Technical barriers
- Privacy and Security issues
- Lack of Technical expertise/ support

Technology barriers
- Poor network connectivity to support e-service services

Organisational barriers
- Lack of top management support

Socio-cultural barriers
- Digital divide
- Ineffective change culture for an e-service system strategy
- Lack of transactional on web applications

Financial barriers
- Technology Cost

Source: (Author, 2021)

Figure 2.1: Conceptual framework

2.9 Chapter Summary

This chapter provided the necessary context for understanding the variables that shape the adoption of e-service in the literature. The definitions of the key terms were also provided as derived from the literature review. The researcher applied the UTAUT theory in order to establish an understanding of the behavioural intention for new technology use and adoption. The research methodology will be discussed in the next chapter

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains the research methods used to gather data that was relevant to addressing the study objectives. The researcher discusses in detail the adopted research design, describes the study population, sampling techniques, data collection procedures, and research instruments, data analysis, and research ethics procedures in this chapter.

3.2 Research design

The research design refers to the plan employed to examine the topic of interest (Marczyk, DeMatteo & Festinger, 2021). The study adopted an exploratory survey research design. The research design was preferred for its potential to generate a profile regarding a phenomenon since the purpose of this study is to describe the situations in which NAMFISA's perceptions on e-service adoption are formed. The exploration was as well important because the research area under study was new and was carried out with the goal of either exploring an area about which little is known or investigating the possibility of carrying out a specific research study (Swaraj, 2019).

Also, the study adopted a quantitative approach. The quantitative approach was more appropriate for the study as quantitative tends to investigate something new, unknown, or unexplained, the current trends or theories of the problem by calculating its variation. Marczyk *et al.* (2021) states that quantitative research involves an examination that relies on statistical analysis to reach its conclusions. It further involves systematic and formal measurement, as well as the use of statistics, which are critical components.

The majority of quantitative survey research involves proportions and measures of central tendencies, such as means and medians, as well as variabilities, such as standard deviation and range (Story & Tait 2019). This is consistent with the previous studies (Almaiah & Nasereddin, 2020; (Abdallah, 2020).

3.3 Population

Marczyk et al., (2021), referred to the population of the study as the total individuals who interest the researcher from which the sample is selected. There were 186 at The Namibia Financial Institutions Supervisory Authority (NAMFISA) office. The population of the study was 49 participants was chosen using a purposeful sampling strategy, which comprised persons with relevant information concerning e-service adoption at NAMFISA. The purposively selected population consisted of forty-nine (49) employees: thirty-two (32) top officials holding management positions and seventeen (17) officials below the management level. The seventeen (17) employees have been consistently involved in managing the debtors' accounting system and debtor accounts from the Information Technology(IT) and finance department at NAMFISA's Windhoek office. Due to the small size of the target population, the study included all members of the population.

3.4 Sample method and sampling techniques

According to Lohr (2019) a sample is a subset of the population. The sample for this study is forty-nine (49) staff members who participated at the NAMFISA office in Windhoek. This is because NAMFISA only has one office located in Windhoek. The study utilised a a single-stage sampling

procedure. A single-stage sampling technique; hence the population size is equal to the sample size. The sample consists of thirty-two (32) staff holding management positions and seventeen (17) staff below the management level. The seventeen (17) staff have been consistently involved in managing the debtors' accounting system and debtor accounts from the Information Technology (IT) and finance department at NAMFISA and 32 is all the management staff involved in strategic planning at NAMFISA.

This included 8 revenue officers, 1 accountant, 1 senior accountant, 2 systems administrators, 2 systems developers, 1 specialist: business systems & services, 2 IT technicians, and 32 management staff resulting in a total sample size of 49. The sample was purposely selected for inclusion because the researcher would receive information that reflects and answers the study objective. Furthermore, selected respondents were based on their decision-making, function, department, and profession.

4.5 Research instruments

The study used research questionnaires with structured questions. They were administered to the employees of NAMFISA at the Management level and employees from the debtors' section at the finance and IT department. The study surveyed to collect the data from a total of forty-nine (49) employees at NAMFISA. The first page of the questionnaire included informed consent with very clear instructions, describing the objectives of the study and ensuring anonymity and privacy, so they were not required to enter their email address that would reveal their identity.

3.6 Questionnaire Construction

The questionnaire used a Likert-type scale questions. The participants were asked to agree or disagree with the statement ranging from 1(strongly disagree) to 5(strongly agree). The questionnaire consisted of three (3) sections which were: Section A: demographics characteristics of the respondents of the study, section B: employed a Likert scale to discover the success criteria needed to ensure NAMFISA's success in adopting e-service(adoption success factors) and section C: barriers/failure factors to NAMFISA e-service adoption (adoption failure factors) - Please refer to Appendix B for the questionnaire.

3.6.1 Adoption Success factors (15 items)

The study explored the success factors influencing the effectiveness of the e-service adoption at NAMFISA. In the literature, the study developed five dimensions of success factors and these are Customer satisfaction; technological; organisational; website functional properties; and risk success factors. The items in each dimension are listed below:

Customer satisfaction factors (2 items)

SF1   Perceived improved service delivery

SF2   Social influence

Technological factors (3 items)

SF3   Perceived compatibility

SF4   Attitude towards the use of e-services

SF5   Privacy and confidentiality

Organisational factors (6 items)

SF6   clear goals and objectives for the e-service

SF7   Top management support, commitment, and involvement

SF8   Awareness campaign by the service provider and ICT training for

        end-users

SF9   Bridging the digital divide

SF10   Facilitating conditions

SF11   End-user and relevant stakeholder participation

Website functional properties factors (3 items)

SF12   Design of content and usability

SF13   Effort and performance expectancy

SF14   Behavioural intention

Risk factors (1 item)

SF15   Trust in the internet

3.6.2 Factors hindering adoption (8 items)

Section C of the questionnaire instrument was based on the failure factors underlying the e-service adoption at NAMFISA. The study developed five dimensions of failure factors found in the literature: technical; technological; organisational; socio-cultural; and financial failure factors. The items in each dimension are listed below:

Technical barriers (2 items)

FF1   Privacy and Security issues

FF2   Lack of Technical expertise/ support

Technological barriers (1 item)

FF3   Poor network connectivity to support e-service services

Organisational barriers (1 item)

FF4   Lack of top management support

Socio-cultural barriers (3 items)

FF5   Digital divide

FF6   Ineffective change culture for an e-service system strategy

FF7   Lack of transactional on web applications

Financial barriers (1 item)

FF8   Technology Cost

3.6.3 Demographic variables (3 items)

To obtain an understanding of the characteristics of the respondents the study included three demographic characteristics:

1. Gender

2. Level of education

3. Years of existence in the organisation

4.7 Data collection procedure

The study used Google forms e-mail survey to administer the questionnaire to NAMFISA personnel. The reason for using the Google forms email survey

was due to the COVID-19 pandemic protocols as most of the employees were working from home at the time of research.

4.8 Pilot study

A pilot study of 6 NAMFISA personnel was selected and administered with questionnaires before the actual survey to improve the questions, to test respondents' clarity and understanding. Story & Tait (2019) suggest before distributing the survey to the larger target group, it should be distributed to a small subset of the intended audience. Respondents completed the questionnaire without the presence of a researcher after receiving a web link to the questionnaire via e-mail. Also, in the determination of the reliability instrument for data collection, reliability was affirmed through the use of a pilot study of the instrument. The respondents for the pilot study represented 12 percent of the census sample of the study. The six questionnaires were coded and input into Statistical Package for Social Sciences (SPSS) version 23.0 to run the Cronbach reliability test. The reliability score on the pilot study questionnaire items is 0.805 which was above the recommended 0.70 normally accepted scale of Cronbach's alpha. Based on the pilot study findings double-barrelled questions were re-worded and those which were not clear were also re-aligned.

3.9 Data Analysis

The study collected quantitative data using a questionnaire with structured questions. In this study, data was analysed using the Statistical Package for Social Sciences (SPSS) Version 23.0 software. Data was collected and kept in Microsoft Office Excel spreadsheets, a database was created, and data was

entered into an SPSS version 23.0 sheet when the data collection was completed. After entering the data, the researcher proceeded to data cleaning and validation to check that there was no duplication, typing errors, or data incompleteness that could compromise the data's quality before conducting descriptive and analytic analysis.

The data analysis started with descriptive statistical analysis and then exploratory factor analysis. Figures were used to present demographic results and tables to present descriptive statistical results. Napitupulu & Sensuse (2014) defined factor analysis as a collection of techniques that are commonly used nowadays in many study fields to uncover inter-relationships among a group of items or independent variables. Similarly, Knekta, Runyon & Eddy (2019) suggested that factor analysis assists the researchers in determining the total number of dimensions represented on a survey and exploring or confirming the links between survey items. Whereas multiple regression is used to determine the percentage of influence that predictor factors have on dependent variables (IvyPanda, 2019).

3.9.1 Descriptive statistical analysis

The study descriptive statistics(mean, standard deviation, kurtosis, and skewness) were calculated for each of the variables. Using the statistical program SPSS version 23.0 and Microsoft Office Excel, the results were analysed using descriptive and factor analysis. The mean scores were calculated to identify the success factors as well as failure factors underlying the e-service adoption at NAMFISA. Descriptive data was presented in tables

or figures outlined with measures of central tendency like mean, standard deviation, kurtosis, and skewness.

Skewness and Kurtosis

According to Cain, Zhang & Yuan (2017), skewness and kurtosis are also intuitive indicators of normality and skewness. Skewness is likely to affect the mean comparisons, but kurtosis will influence factor analysis. Kurtosis rises with peakedness and falls with flatness in general. This study followed the normality assumption criterion of Arbona & Jimene in which they recommended that a variable distribution of Skewness and kurtosis lower than 1 to higher than 1, is appropriate for analysis (Arbona & Jimene, 2014).

3.9.2 Exploratory Factor analysis

The study used the Exploratory Factor Analysis (EFA) procedure in SPSS to analyse the structure or relationship between two or more variables. In scale development and scale adaptation investigations, confirmatory factor analysis (CFA) and exploratory factor analysis (EFA) are found to be the two common methodologies and used as data reduction techniques to identify underlying factors that may account for patterns. They are used to condense data into smaller sets of summary variables and use collinearity between variables (Watson, 2017; Orçan, 2018). EFA involves using Principal Component Analysis (PCA) which offers the weights required to create a new variable that, in some ways, better explains the variation in the entire dataset (Bro & Smilde, 2014).

Principal Component Analysis

Mooi, Sarstedt & Mooi-Reci (2018) found many analyses have a high number of variables that can be difficult to interpret. The principal technique was preferred because Its concept is straightforward: lower the dimensionality of a dataset while retaining as much 'variability as possible Jolliffe & Cadima (2016). The factor extraction method analysis was performed using the scree plot to determine the number of dimensions to be retained (Refer to Figures 4.4 and 4.5). The study used the exploratory factor analysis technique to classify the 15 items of success factors and 8 items of failure factors into a smaller number of constructs concerning the intention to adopt e-service at NAMFISA. EFA is a popular method for finding a set of variables' underlying factor structure (McNeish, 2017).

The study found factor analysis suitable. To discover underlying components and analyse links among major survey interval-scaled items about NAMFISAs' tendency to adopt e-service, exploratory factor analysis was utilised. To establish if factor analysis was appropriate, the Kaiser-Mayer Olkin measure of sample adequacy (KMO) was first calculated. The Kaiser-Mayer Olkin measure of sample adequacy (KMO) was used to determine whether factor analysis was appropriate. Varimax rotation with Kaiser Normalisation was applied after principal axis factoring. It was easy to understand because of the Varimax rotation. The Kaiser-Mayer Olkin measure of sample adequacy (KMO) was created to see if factor analysis was appropriate.

3.10 Reliability and Validity

The term "reliability" refers to the ability of a measurement instrument to produce consistent results under the same conditions, whereas "validity" refers to the scale's ability to perform the intended purpose (Sürücü and Maslakçi, 2020). In the case of this study, efforts were made to ensure reliability and validity using the Cronbach rule. Hayes & Coutts (2020) define Cronbach's alpha as a widely used measure of reliability that quantifies the degree of random measurement error in a multi-item measuring scale's sum score or average. Reliability is an important evaluation in any study. The reliability of this study was determined by using the Cronbach's Alpha test.

Cronbach's Alpha coefficient, ranges between 0 and 1, with 0 indicating no reliability and 1 indicating perfect reliability. It's worth noting that the researcher only used the factors and sub-factors specified in the reviewed materials. As a means of verifying reliability and validity, the researcher used the elements and sub-factors specified in the material studied. The study found a Cronbach's Alpha coefficient of 0.904 suggests relatively good reliability and which showed a high level of reliability on the questionnaire items which was above the recommended 0.70 normally accepted scale of Cronbach's alpha which is illustrated in Table 3. 1 below; Sürücü & Maslakçi (2020).

Table 3. 1: Reliability Statistics

	Cronbach's Alpha Based on	N of Items

Cronbach's Alpha	Standardised Items	
.904	.907	23

Source: Author's Calculations from Survey Data (2021)

Internal Consistency, Reliability

Viladrich *et al.* (2017) define internal consistency reliability as the item responses that are presented as the outcome of the measurement model that underpins them. Its estimation is accomplished in three steps: descriptive data analysis, testing of appropriate measurement models, and computing the internal consistency coefficient and its confidence interval.

3.2 Research Ethics

The ethical issues were addressed with adherence to informed consent principles. The researcher also assured anonymity, confidentiality, honesty, professionalism, and respect for the right to privacy to the respondents by ensuring that the data collection techniques did not damage respondents emotionally or physically. The study participants were not required to enter their email addresses on the questionnaire on Google forms. The researcher obtained written permission from the Namibia Business School(NBS) and NAMFISA for the employees to participate in the study (Please refer to Appendix C and D for permission letters). With regards to informed consent and voluntary participation, the participants were presented with informed consent on Google forms and encouraged to do so willingly (Please refer to Appendix A for informed consent). Marczyk *et al.* (2021) indicated that

participants in the study must willingly agree to study participation before gathering any data from them. Collected data during the research is being kept in a secure place accessible only to the researcher and will be disposed of by shredding and burning after five (5) years.

3.3 Summary

The research methodology used in the study was described in this chapter. The methodologies for data analysis that were used were also addressed. To provide relevant insights on the research problem, the researcher also detailed the sampling process and data analysis methodologies that were used. The instruments used to collect data were discussed in this chapter. It also provided context and reason for their use. A pilot study was also done to assess the research instruments' validity and reliability, as well as to find any errors or ambiguities in the material. The study's results and discussions are presented in the next chapter.

CHAPTER FOUR: RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter presents the significant results from the data analysis. The reliability and descriptive statistics were carried out concerning the independent and dependent variables. This chapter is divided into two parts. The first section provides a descriptive analysis of the respondents' background information and the second section provides the descriptive analysis and factor analysis of the responses concerning the objectives of the study.

4.2 Response Rate

The total sample size for the study was 49 respondents of which 46 completed and submitted online questionnaires making a response rate of 94%. According to Kog (2019) response rate is calculated by dividing the total number of survey questions sent by the number of respondents who returned completed survey questionnaires. The response rate was representative and good as it conforms to Story & Tait (2019)'s stipulation that a good survey response rate includes valid and dependable answers to the research topic, as well as a sufficient response rate (at least 40%) and precision (margin of error ideally 5 percent or less).

Table 4.1: Response rate

Emailed questionnaires	Responses	% Non-Response
49	46	6%
Total Percentage	94%	

Source: Survey Results (2021)

4.3 Demographic Variables

This section represents the demographic variables on the respondents' gender, level of academic education, as well as years of existence in the organisation. These demographic variables were taken into account since they make a significant contribution to the type of response supplied by the respondent, which is strongly influenced by the level of understanding of the subject matter under investigation.

4.3.1 Gender of the respondents at NAMFISA

One of the questions aimed at determining the gender of the study participants to better understand the demographic composition of the sample.
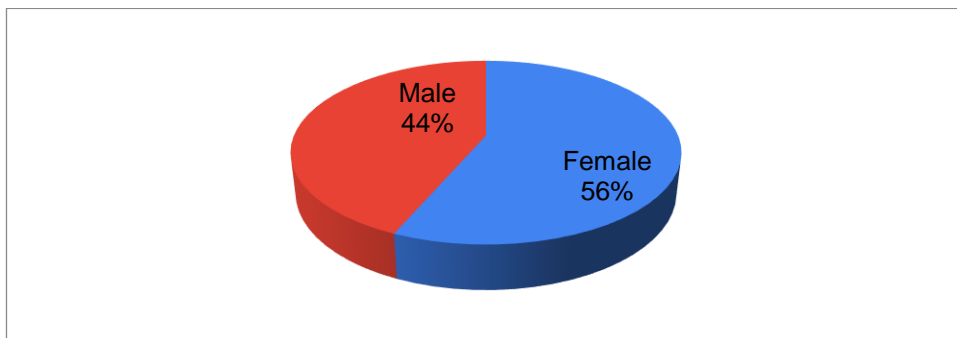
Figure 4.1: Gender of the respondents at NAMFISA

As shown in Figure 4.1 above, the profile of the respondents who participated in this study indicated that 56.4% were female and 43.6% were male. Further, this is indicative that 26 out of 46 respondents were of the female gender, while the remaining 20 were of the male gender. These findings demonstrate that the study was sensitive to gender and not biased towards any single-gender and both genders were encouraged to participate to create a gender-balanced study that took into account both sexes' perspectives.

4.3.2 Respondents' highest education level at NAMFISA

The second question aimed at determining the level of education of the study participants in the sample.
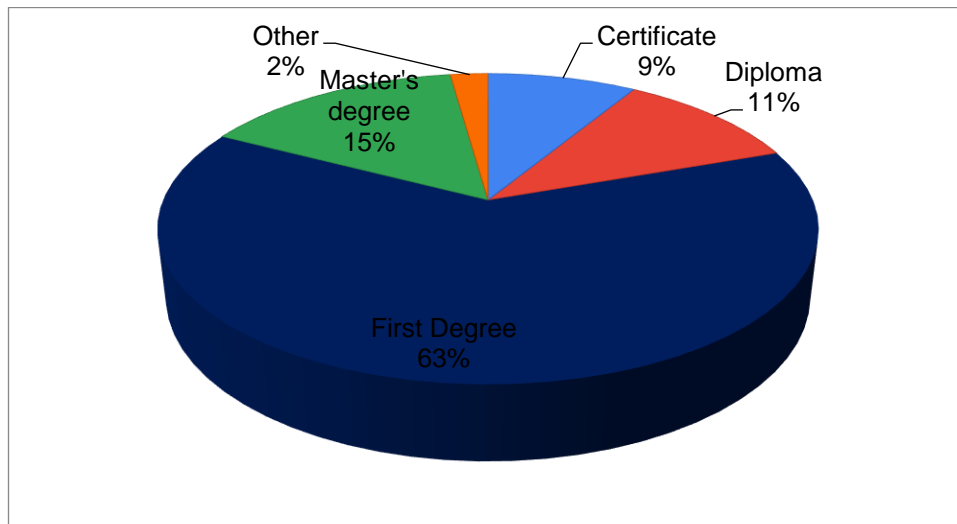
Figure 4.2: Respondents' highest education level at NAMFISA

As shown in figure 4.2 above, the highest level of education for the majority of the respondents (63.04%) was a first degree followed by those with master's degree (15.2%) diploma (10.9%), and certificate (8.7%). It is clear from these data that 29 respondents with first degree and 7 respondents with master's degrees have specialised in subjects regarded vital in the ICT area. This suggests that all of the respondents were aware enough of the drivers and dynamics of e-service in general.

4.3.3 Years of existence at NAMFISA

Employee tenure was measured based on the number of years that respondents had worked at NAMFISA.
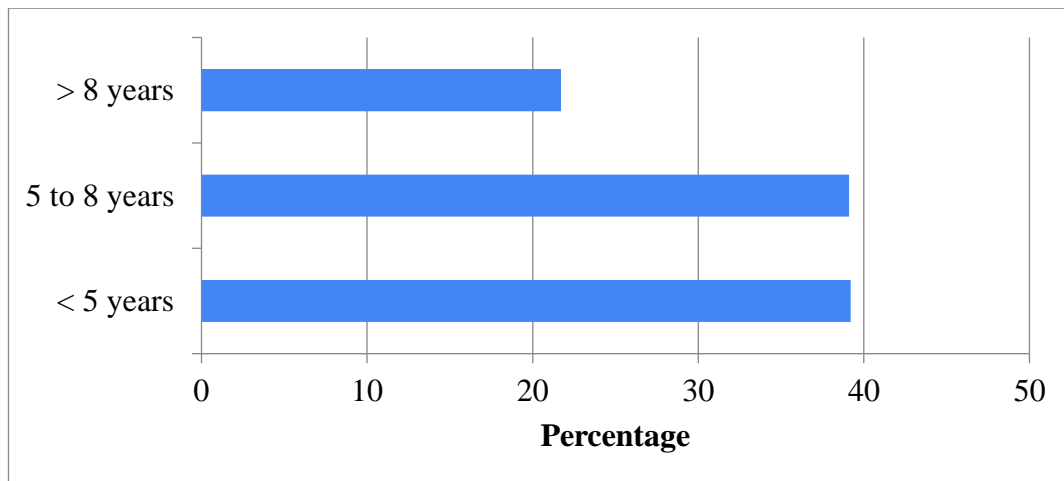
Figure 4.3: Respondents' number of years of service at NAMFISA

Figure 4.3 above, shows that of the respondents, 39.2% have been working at NAMFISA for less than five years while 39.1% have been with NAMFISA for five to eight years and 21.7% have been working at NAMFISA for more than eight years. It shows that 10 out of 46 respondents have been working at NAMFISA for more than eight years, this is indicative that respondents have been involved in the strategic planning and well conversant with NAMFISA strategic themes. The study needed to establish the questioned participants' years of existence in the organisation because it would describe their experience and knowledge with the subject under investigation. 39.1% of the respondents had served for 5-8 years, which was beneficial to the study because it indicated that the sampled/surveyed respondents had sufficient experience.

4.4 Factors influencing the e-service adoption at NAMFISA

In section B of the questions, the researcher employed Likert-scale statements to measure the level of the respondent's perception of the success factors perceived to influence e-service adoption at NAMFISA. They were given a

5-point Likert scale to rate their responses: 1 denotes strongly disagree, 2 denotes disagree, 3 denotes neutral, 4 denotes agree, and 5 denotes strongly agree.

4.4.1 Mean and Standard Deviation of the success factors values in the Likert scale

The means results from the Likert scale values were interpreted as a range. The results of a higher mean value of 4.21 to 5 imply that, on average, the respondents strongly agree while a lower mean value of 1 to 1.8 implies that, on average, the respondents strongly disagree.

Table 4.2: Descriptive items statistics for Success Factors (N=46)

Section B: Questionnaire Success factors statement	Mean	Std. Deviation	SF Skewness	SF Kurtosis
The perceived improved service delivery on the ability for NAMFISA customers to view finance account statements online will lead to a positive effect on service delivery. **(SF1)**	4.46	.862	-2.147	5.596
The design of content and usability of the e-service at NAMFISA will offer enhanced interactivity e.g., Applying for refund, Viewing and printing statements, pop-up notification on outstanding account balance, etc. **(SF12)**	4.28	.886	-1.402	2.609
NAMFISA providing an e-service application system for regulated entities to view finance account statements online will have a positive effect on Behavioural intention**. (SF14)**	4.26	.953	-1.525	2.403
The effort and performance expectancy using NAMFISA's online services system will be easy as regulated entities already make use of the NAMFISA online(ERS). **(SF13)**	4.24	.874	-.706	-.753
End-user and relevant stakeholder participation at the adoption early-stage stage at NAMFISA.**(SF11)**	4.17	.851	-1.252	2.746
Trust in the internet of NAMFISA's website to carry out safe and secure transactions. **(SF15)**	4.15	1.010	-1.129	.862
Provision of privacy and confidentiality by NAMFISA through secure services information security i.e., secure from Identity theft and data theft. **(SF5)**	4.15	1.053	-1.390	1.793

The positive attitude towards the use of e-services at NAMFISA. **(SF4)**	4.15	1.010	-1.535	2.591
Perceived compatibility on an e-service application system is being consistent with the existing NAMFISA values, past experiences, and needs of NAMFISA regulated entities. **(SF3)**	4.04	.918	-1.170	1.810
The ability for NAMFISA to take action (e.g., training, publicity on mass media) to promote e-Customer satisfactions to view finance account statements online. **(SF8)**	4.04	.842	-.318	-.936
Bringing of digital divide through the inclusion of all regulated entities in accessing e-service application services. **(SF9)**	4.02	.954	-1.007	1.081
The social influence on NAMFISA provides an e-services application system for financial account statements online because it is becoming popular among public entities in Namibia. **(SF2)**	3.98	1.000	-1.210	1.780
Facilitating conditions of high support from NAMFISA towards the online services. **(SF10)**	3.98	1.022	-1.131	1.411
The top management support, commitment, and involvement towards e-service system adoption at NAMFISA. **(SF7)**	3.96	1.095	-1.080	.730
NAMFISA has clear goals and objectives for the e-service. **(SF6)**	3.93	.975	-.917	.728

Table 4.2 above shows the results of the success factors are arranged in descending order of the mean. The top four results of the success factors perceived to influence adoption at NAMFISA were: on average, all the respondents strongly agreed that "perceived improved service delivery", with a mean score of (M=4.46, S.D=0.862) was placed first, this was closely followed by "design of content and usability", which was placed second with a mean score of (M=4.28, S.D=0.886) "behavioural intention", which was placed third with a mean score of (M=4.26, S.D=0.953) and "Effort and performance expectancy", which was ranked fourth success factor of NAMFISA e-service adoption with a mean score of (M=4.24, S.D=0.874) and so on. Having clear goals and objectives for the e-service and top

management support, commitment, and involvement towards the e-service system were the least perceived success factors.

Singh, Kar & Ilavarasan (2017) highlight the importance of identifying success factors in an organisation, which builds an integrated framework that is suitable and ideal for evaluating the effectiveness of e-service projects in the context of all participants. The purpose of identifying these success factors was to assist NAMFISA staff in directing and measuring the success of NAMFISA's e-service. Furthermore, the respondents as well agreed that all other 11 success factors are important in the adoption of e-service at NAMFISA because they all had a mean score of 3.93 and above. The Skewness and Kurtosis statistics indicate that most of the values relating to the success factors are not within the normality assumption since they are not in the range of -1 to 1.

4.5 Factors hindering the e-service adoption at NAMFISA

In Section C of the questionnaire, the respondents were asked to identify failure factors perceived to hinder e-service adoption of NAMFISA using a five-point Likert type scale ranging from strongly disagree to strongly agree. The results are shown in Table 4.3 below.

4.5.1 Mean and Standard Deviation of the success factors values in the Likert scale

The calculated mean with a higher mean value (4.21 to 5) implies that, on average, the respondents strongly agree that the failure factor hinders or limits e-service adoption at NAMFISA, while, a value in the range of (3.5 to 4.20) implies that on average the respondents agree. A range of (2.61 to 3.4) implies

that, on average, the respondents were neutral and finally, a lower mean value
(1 to 1.8) using a five-point Likert scale implies that, on average, the
respondents strongly disagree that the failure factor limit or hinder e-service
adoption at NAMFISA,

Table 4.3: Descriptive items statistics for Failure Factors (N=46)

Section C: Questionnaire item for Failure factors	Mean	Std. Deviation	FF Skewness	FF Kurtosis
E-service is hindered by privacy and security issues associated with the e-service at NAMFISA. **(FF1)**	3.87	1.258	-1.284	.756
E-service is hindered by the digital divide (illiteracy and the digital divide (e.g., Microlenders) leads to many people being excluded from accessing e-service services at NAMFISA. **(FF5)**	3.63	1.199	-.767	-.351
E-service is hindered by a lack of top management support at NAMFISA. **(FF4)**	3.57	1.311	-.489	-1.057
E-service is hindered by poor network connectivity to support e-service services at NAMFISA. **(FF3)**	3.39	1.358	-.317	-1.282
E-service is hindered by the high support costs for an additional web application for NAMFISA. **(FF8)**	3.28	1.328	-.311	-.988
E-service is hindered by ineffective change culture for an e-service system strategy at NAMFISA. **(FF6)**	3.17	1.270	-.273	-1.167
E-service is hindered by the availability of technical expertise/ support for operations at NAMFISA. **(FF2)**	3.11	1.354	-.093	-1.324
E-service is hindered by a lack of transactional on web applications of NAMFISA**. (FF7)**	3.00	1.348	.116	-1.262

Table 4.3 above, presents the results of the descriptive statistics for the 8
failure factors, arranged in descending order of the mean. Based on the
employees' perceptions at NAMFISA a key failure factor is privacy and
security issues associated with the e-service(M=387) followed by digital
divide(M=3.63) and lack of top management support(3.57). They considered

the lack of transactional on the web applications as the most ineffective barrier to the adoption of e-service at NAMFISA. The results were indicative that, on average, the respondents had neutral views on the failure factors on e-service adoption at NAMFISA. There are relatively high standard deviations recorded for the failure factors compared to the success factors, which is suggestive that there was divergence or not much consensus in the respondents' opinions on the failure factors compared to the success factors. The Skewness and Kurtosis statistics indicate that most of the values are within the normality assumption, they are within a range of -1 to 1.

4.6 Factor Extraction

The purpose of this section is to analyse the patterns of relationship between variables to explain the proportion of the variance of each of the 15 success factor variables and 8 failure factors variables. The 15 variables chosen earlier were subjected to a dimension reduction study utilising factor analysis. The study carried out the extraction method using Principal Component Analysis and rotation method using varimax with Kaiser Normalisation.

The Kaiser criterion was used to determine the appropriate number of success factors and barrier factors to be retained. This criterion specifies that only success factors and barrier factors with eigenvalues greater than one must be retained. As a result, three components with eigenvalues greater than one were extracted for the success factors and two factors for the failure factors. According to, Kiriri (2019) a good scale should be able to correspond to certain dimensions. This makes it possible to use the dimensions in future investigations. Factor analysis has been suggested as a method for determining the construct dimensionality of a scale.

Sampling adequacy

As shown in Table 4.4 below, the Kaiser-Meyer-Olkin was found to be 0.753 and it suggests that the sample was adequate for factor analysis. In addition, Bartlett's Test for Sphericity was 750.089 and highly significant (*p-value < 0.01*) to indicate that the data were appropriate for factor analysis.

Table 4.4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.753
Bartlett's Test of Sphericity	Approx. Chi-Square	750.089
	Df	253
	Sig.	.000

4.6.1 Results of the factor analysis on the success of factors the significant variables

The screen test plot and Kaiser's criterion of Eigenvalues equal to or greater than one criterion was used to extract factors. The rotated component matrix using varimax reduced the 15 variables of success factors into three factors components with interrelated variables.

Table 4.5: Success factor Total Variance Explained

Success factor Total Variance Explained						
	Initial Eigenvalues			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.142	54.277	54.277	5.832	38.879	38.879
2	1.573	10.484	64.762	3.027	20.180	59.059
3	1.057	7.049	71.810	1.913	12.752	71.810

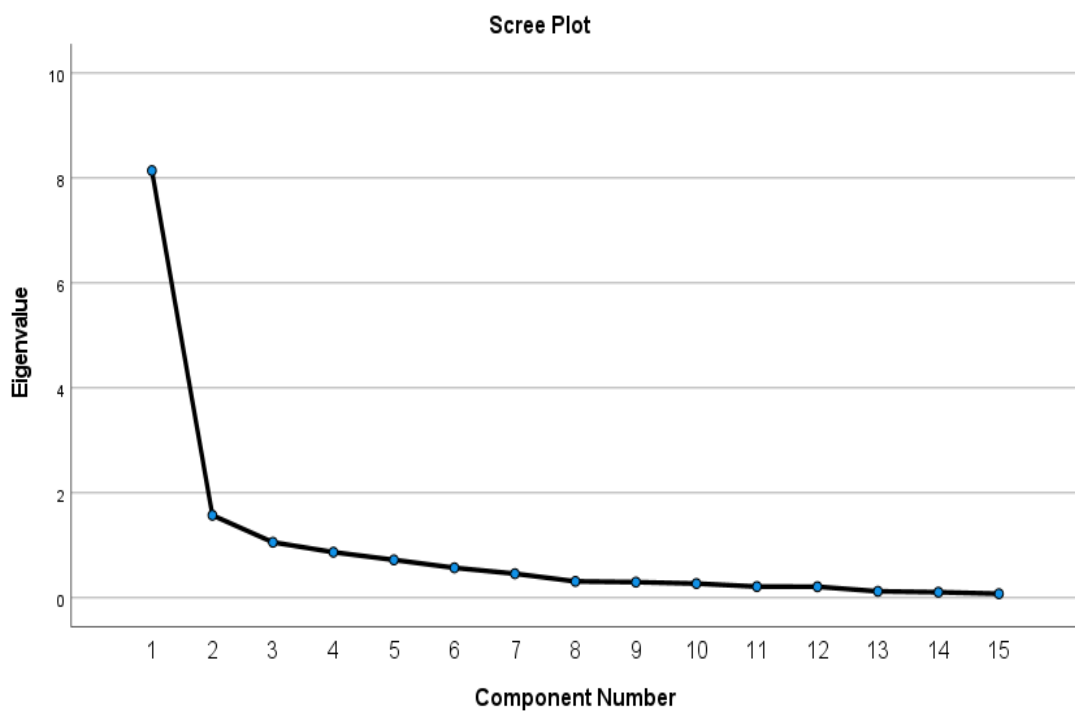|						
4	.869	5.790	77.601			
5	.722	4.811	82.411			
6	.571	3.806	86.218			
7	.459	3.059	89.276			
8	.312	2.079	91.355			
9	.298	1.987	93.342			
10	.270	1.803	95.145			
11	.213	1.420	96.565			
12	.210	1.401	97.965			
13	.123	.817	98.783			
14	.106	.706	99.489			
15	.077	.511	100.000			

Figure 4.4: Scree plot for success factors

The scree plot in Figure 4.4 indicates the three factors extracted with a bigger than one Eigenvalue. The slope of the scree plot decreases and becomes nearly flat after the third factor. The graph demonstrates that the first factor, organisational-related, has a large number of loading variables and a steep slope

Table 4.6: Rotated component matrix using varimax for 15 success factors.

Description	Organisational	Technology	Customer satisfaction
NAMFISA has clear goals and objectives for the e-service **(SF6)**	.878		
The top management support, commitment, and involvement towards e-service system adoption at NAMFISA. **(SF7)**	.870		
Provision of privacy and confidentiality by NAMFISA through secure services information security i.e., secure from Identity theft and data theft. **(SF5)**	.855		
The positive attitude towards the use of e-services at NAMFISA. **(SF4)**	.837		
The ability for NAMFISA to take action (e.g., training, publicity on mass media) to promote e-Customer satisfactions to view finance account statements online. **(SF8)**	.724		
Facilitating conditions of high support from NAMFISA towards the online services. **(SF10)**	.701		
End-user and relevant stakeholder participation at the adoption early-stage stage at NAMFISA. **(SF11)**	.660		
Trust in the internet of NAMFISA's website to carry out safe and secure transactions. **(SF15)**	.601		
The effort and performance expectancy using NAMFISA's online services system will be easy as regulated entities already make use of the NAMFISA online(ERS). **(SF13)**	.586		
The design of content and usability of the e-service at NAMFISA will offer enhanced interactivity e.g., Applying for refund, Viewing and printing statements, pop-up notification on outstanding account balance, etc. **(SF12)**	.544		
The perceived improved service delivery on the ability for NAMFISA customers to view finance account statements online will lead to a positive effect on service delivery **(SF1)**		.880	
Perceived compatibility on an e-service application system is being consistent with the existing NAMFISA values, past experiences, and needs of NAMFISA regulated entities **(SF3)**		.797	

NAMFISA providing an e-service application system for regulated entities to view finance account statements online will have a positive effect on Behavioural intention. **(SF14)**		.671	
Bringing of digital divide through the inclusion of all regulated entities in accessing e-service application services **(SF9)**			.804
The social influence on NAMFISA providing an e-services application system for financial account statements online because it is becoming popular among public entities in Namibia **(SF2)**			.686
Eigenvalue	8.142	1.573	1.057
% of Variance	54.277	10.484	7.049
Cumulative %	**54.277**	**64.762**	**71.810**

4.6.2 Interpretation of the success factors Rotated Component Matrix

The rotated dimensions for the success factors are shown in Table 4.5 above, a reduced value of 0.5 was used for factor loading. Using these criteria, a three-factor solution was discovered, accounting for 71.810% of the overall variance. The rotated component matrix reduced the 15 variables into three components with interconnected variables. These factors are organisational factors, technology factors, and customer satisfaction factors. The findings show that clear goals and objectives for the e-service(0.878) is interrelated to top management support, commitment, and involvement towards(0.870) at NAMFISA. The security control mechanisms in place to ensure privacy and confidentiality of the e-system(0.855) is closely interrelated to employees' attitude towards e-service at NAMFISA(0.837) as well as interrelated to the other seven facilitating organisational-related factors. Moreover, this organisational-related factors component accounts for 54.277% of the total variation. All success factors are categorised under organisational related success factors, except for SF1, SF3, and SF14 which represent perceived

improved service delivery, perceived compatibility, behavioural intention are categorised under technology-related. Whereas, the third factor includes bridging the digital divide and the social influence(SF9 and SF2) which are categorised under customer satisfaction-related success factors. The second factor which represents technology-related accounts for 10.484% of the total variation. While the third factor which represents customer satisfaction-related accounts for 7.049% of the total variation.

Jin & Amin (2020) highlights that perceived usefulness and perceived ease of use are determined by social influence and awareness of online services. The first dimension represents organisational-related factors with the clear goals and objectives for the e-service playing the most important role in the adoption of e-service at NAMFISA. These results are consistent with Valle-Cruz's (2019) study, which recommends leadership commitment to the execution of public policies backed by emerging technologies which is crucial for the development of smart strategies as they form part of a succession of organisation initiatives. Based on the findings of this study, the respondents feel top management, support, and involvement was as well considered as a key success factor of e-service adoption at NAMFISA, which requires developing organisational ICT policy with broad but well-defined objectives which is required for e-service adoption.

Factors hindering adoption

8-item adoption failure factors were evaluated with a rotated component matrix using varimax. Table 4.6 below, shows that the 8 variables of failure factors are reduced into two components with interrelated variables.

Table 4.7: Results of the factor analysis on failure factors scale

Failure factors Total Variance Explained					
	Initial Eigenvalues			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.952	49.401	49.401	2.697	33.714	33.714
2	1.100	13.751	63.151	2.355	29.438	63.151
3	.916	11.447	74.598			
4	.691	8.642	83.240			
5	.475	5.938	89.177			
6	.380	4.744	93.921			
7	.289	3.608	97.529			
8	.198	2.471	100.000			

Source(Author, 2021) Extraction Method: Principal Component Analysis.
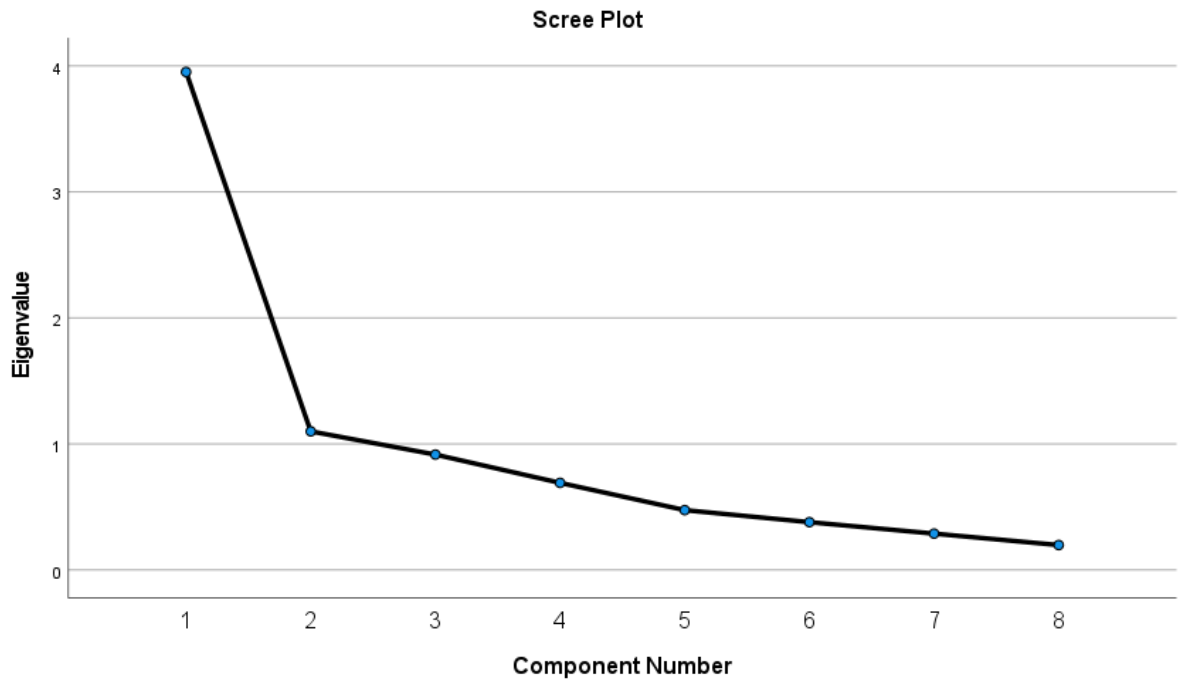

Figure 4.5: Scree plot for failure factors

The scree plot in Figure 4.5 indicates the two factors extracted with a bigger than one Eigenvalue. The slope of the scree plot decreases and becomes nearly flat after the second factor. The graph demonstrates that the first factor, technology-related, has a large number of loading variables and a steep slope.

Table 4.8: Rotated component matrix using varimax for 8 failure factors.

Description	Technology	Technical
E-service is hindered by poor network connectivity to support e-service services at NAMFISA. **(FF3)**	.825	
E-service is hindered by the digital divide (illiteracy and the digital divide (e.g., Microlenders) leads to many people being excluded from accessing e-service services at NAMFISA. **(FF5)**	.688	
E-service is hindered by a lack of top management support at NAMFISA. **(FF4)**	.686	
E-service is hindered by a lack of transactional on Web applications of NAMFISA**. (FF7)**	.678	
E-service is hindered by ineffective change culture for an e-service system strategy at NAMFISA. **(FF6)**	.673	
E-service is hindered by privacy and security issues associated with the e-service at NAMFISA. **(FF1)**		.783
E-service is hindered by the high support cost for an additional web application for NAMFISA. **(FF8)**		.776
E-service is hindered by the availability of technical expertise/ support for operations at NAMFISA. **(FF2)**		.743
Eigenvalue	3.952	1.100
% of Variance	49.401	13.751
Cumulative %	**49.401**	**63.151**

4.6.2 Interpretation of the success factors Rotated Component Matrix

The rotated dimensions for the failure factors are shown in Table 4.6 above, a reduced value of 0.5 was used for factor loading. No factors were cross-loaded to be discarded. The results reflect that the two factors account for 63.151% of the total variation in the data. These factors are technology-related and technical-related barrier factors of which poor network connectivity to support e-service services with a weighted score(0.825) is

interrelated to the exclusion of the digital divide associated with e-service(0.688).

Lack of top management (0.686) the number of transactional services on the web application with a weighted score(0.678) and ineffective change culture for an e-service system strategy(0.673) are all interrelated to technology factors. These findings are comparable to the study by Naidu, & Chand (2018) which posits that poor internet connectivity is a key challenge of the adoption of e-service e-system.   Moreover, this technology-related component accounts for 49.401% of the total variation.

While the technical related factors with the privacy and security issues with a weighted score of (0.783) appear to be the key factor to hinder the adoption of e-service at NAMFISA. This finding is consistent with a study by Mutimukwe et. Al., (2020) that posited that high concerns of privacy and confidentiality were expressed in the e-service adoption study, they are also in line with a study that revealed one of the most significant barriers to electronic service adoption to be security. Technology cost for additional web(0.776) and lack of technical expertise/support are closely related. Moreover, this technical-related component accounts for 13.751% of the total variation

4.6 Discussions of the findings

Adoption success factors

4.6.1 Research objective: to identify the success factors adopted by NAMFISA for e-service adoption

The findings of the study show that the most important key factors influencing e-service adoption at NAMFISA include; perceived improved service delivery, design of content and usability, behavioural intention and effort, and performance expectancy. These factors can be summarised as, "organisational". The second factor is "technological" and lastly, the third factor is "customer satisfaction". This is in line with the previous studies of (Valle-Cruz, 2019) which revealed that technologically related factors, such as smart methods and technology steer the growth of public value through anti-corruption campaigns, open data, accessibility to information, and privacy of data.

The study discovered the ranking of these success/barriers by respondents' perceptions which can help the organisations in their efforts to increase public adoption of E-System services websites. These are the main determinants to be considered to improve the adoption of e-system services at NAMFISA. The findings on organisational factors reveal that it is important to take into account the element of clear goals and objectives for e-service.

Another key success factor appears to be the design of content and usability, which is known to change intention to use e-services, this study agrees with previous studies' findings that revealed that ICT users who perceive that the system has ease of use are likely to adopt such services. This is conforming with the Suryani et. al (2020)'s study which highlights that as the number of millennials grows, the demand for high-quality websites is also growing.

On the other hand, although website quality is regarded as an important factor in the adoption of e-service, previous studies have shown that the website quality dimensions are changing and differ depending on the context. The context is subjected to the evolution of consumer preferences and the various aspects that are determinants of website quality (Suryani et. al, 2020). Effort and performance expectancy was recognised as the most important success factor in the adoption of e-service at NAMFISA, which demonstrates that NAMFISA employees believe that the more e-service is perceived to improve job performance and it is simple they are more likely to adopt e-service.

Factors hindering adoption

4.6.3 Research objective: to identify the factors that hinder the adoption of e-service at NAMFISA

The study shows that the main barriers hindering the adoption of e-service at NAMFISA include: privacy and security, digital divide, and lack of top management support by NAMFISA staff, which can be summarised as "technical" and lastly, the second factor is "technology". These findings are similar to a study conducted by Al Kilani & Kobziev (2017) that revealed that e-services have challenges that necessitate taking into account: social, technical, organisational, and political factors that are found to hinder e-service. In comparison to affluent countries, developing countries are still falling behind in e-service initiatives.

To support an ICT-growing nation, the issue of skills development should also be addressed by leadership in the policy. In terms of industry, the strategy should ensure that an enabling environment is created to encourage ICT

investment. Finally, the policy should detail how the government, as the regulator, encourages innovation that enhances service delivery in the public space. To conclude, infrastructure challenges that support universal and high-quality ICT service access should be the major parts of the organisational policy to address poor internet connectivity concerns. The policy should also address the legal and regulatory framework, which is critical for ICT expansion.

It's not easy to plan, launch, adopt, and manage an e-service initiative. The research found out that the main factors that hinder e-service adoption at NAMFISA were: privacy and security issues associated with the e-service, digital divide, and lack of top management support. This is as ranked by the mean scores. This is in line with the study conducted by (AlAbdali *et al.*, 2019) that posited that e-service adoption is adversely affected by the lack of protection of personal information and lack of end-user trust.

Previous studies have shown that the culture of the organisation can either stifle or encourage the spread of innovation. This can be aided by addressing employee resistance to e-service which was shown in literature as a barrier to adoption. According to Atkin, Chaudhry, Chaudry, Khandelwal & Verhoogen (2017) employees resist adoption in a variety of ways, including fearing a reduction in their effective wage due to reducing workload.

The organisation should as well be cognisant of the possible digital divide aspects. Similarly, Bloom, & Uwizeyimana's (2020) study on developing countries, assessing the effectiveness of e-government and e-governance in South Africa, suggests that e-government and e-governance in rural areas are

still hampered by a lack of or insufficient ICT infrastructure and internet access.

4.7 Chapter Summary

This chapter analysed, presented, and interpreted the study findings. In terms of the adoption of e-service, the findings revealed several success factors and impediments. The study used a Likert scale to assess the perception of the respondents on e-service adoption. The study conclusions and study recommendations are presented in the next chapter.

CHAPTER 5: CONCLUSIONS & RECOMMENDATIONS

5.1 Introduction

The study aimed to identify factors that influence the successful adoption of e-service at NAMFISA. The phenomenon has been studied extensively in most organisations around the world. However, limited studies have been conducted in Namibia in the public sector space. Conclusions are drawn based on the study's objectives and assumptions. Recommendations are provided based on the study's findings, and the limitations found throughout the research are also discussed.

5.2 Conclusions

E-service has the potential to be a strong tool for providing e-services to beneficiaries, enhancing service quality, and strengthening contact between the organisation and its clients and employees. This paper contributes by looking at emerging technologies for creating public value for organisations in developing countries. The conclusions of the study are drawn from addressing the research objectives of the study, which are as follows:

- To identify the success factors that influence the adoption of e-service at NAMFISA, as perceived by the staff; and

- To identify the factors that hinder the adoption of e-service at NAMFISA;

5.2.1 Objective 1: To identify the success factors adopted by NAMFISA for e-service adoption

The study findings reveal that the first factor that influences the adoption of e-service by NAMFISA staff can be summarised as, "organisational". The second factor is "technological" and lastly, the third factor is "customer satisfaction", which are summarised into three dimensions which are as follows:

Organisational factors

- Clear goals and objectives for the e-services

- Top management, support, commitment, and involvement

- Privacy and Confidentiality

- Attitude towards the use of e-services

- Awareness campaign by the service provider and ICT training for end-users

- Facilitating conditions

- End-user and relevant stakeholder participation

- Trust in the internet

- Effort and performance expectancy

- Design of content and usability

Technological factors

- Perceived improved service delivery

- Perceived compatibility

- Behavioural intention

Customer satisfaction factors

- Bridging digital divide

- Social influence

Organisational factors

The study concludes that the adoption of the e-service depends on the organisational, technology, and customer satisfaction factors. Most individuals and organisations will adopt e-services to enhance service delivery and the ease of use of decentralised organisation systems and services, while also trusting that their peers and colleagues need them to use e-services.

These findings reflect similarities with the study by Daniel (2017) which revealed that for one to attain successful adoption of technical projects such as e-system services, organisational factors must be addressed. Organisational factors, such as well-defined strategy, clear goals, and objectives for the e-services, top management, support, commitment, and involvement, privacy and confidentiality, and attitude towards the use of e-services were cited as key factors influencing the adoption of e-services at NAMFISA.

Technological factors

There was an overall consensus that the conducive technological environment may also influence the adoption of e-service at NAMFISA. The technological innovativeness factors that were found significant at NAMFISA are: perceived improved service delivery, perceived compatibility, and behavioural intention. These findings are comparable to the study findings, of Frohlich, Nieminen & Pinomaa (2019) which reveal that perceived improved service is a key success factor in e-service adoption. ICT adoption

is strongly linked to the perceived value of ICT, when e-service is perceived as adding value, its adoption is more likely and it has a potential benefit of allowing customers to use mobile phones to access organisational services from anywhere in the country at any time (24/7) (Bloom, & Uwizeyimana, 2020).

Customer satisfaction factors

In the order of proportional effect at NAMFISA, there was a consensus that customer satisfaction is a key factor in e-service adoption. This is consistent with a study by Rahi, Ghani, & Ngah (2020) which found that customer satisfaction, e-customer service, website design, and brand image were the main determinants of e-banking adoption. According to the respondents, these organisational, technological, and customer satisfaction aspects must be adequately addressed to encourage and assist the continuing spread of e-service adoption.

5.2.3 Objective 2: To identify the factors that hinder the adoption of e-service at NAMFISA

From the factor analysis, it can be deduced that the first factor hindering the adoption of e-service by NAMFISA staff can be summarised as "technical". Lastly, the second factor is "technology", which are summarised as in two dimensions which are as follows:

Technological barriers

- Poor network connectivity to support e-services

- Digital divide

- Lack of top management support

- Lack of transactional on web application

- Infective change culture for an e-service system strategy

Technical barriers

- Privacy and security issues

- Technology cost

- Lack of technical expertise/support

Technological barriers

The respondents agreed that a favourable technological environment is necessary for the effective adoption of technology initiatives such as e-service. This reflects consistencies with other developing nations, which face comparable challenges (Daniel, 2017). In many developing nations, a poor technology environment has contributed to the effectiveness of e-system services. A well-established infrastructure is a critical factor for e-services. Therefore one needs to address the impending poor network connectivity to support e-services as cited by the respondents at NAMFISA. Infrastructure provision that is conducive to connectivity between the organisation and clients will serve as the backbone.

Furthermore, if employees receive appropriate training to develop their ICT abilities, they will find e-services to be simple to utilise. Abdullah (2021) in his study, found a similar result, he notes the user's capability to use digital data as a success factor and stimulates end-users to accept e-system adoption. As a result of the technical challenges with privacy and security issues, NAMFISA should put security control mechanisms to boost employees' confidence and reduce trust issues.

5.4 Recommendation for Policy and Practice

Based on the findings of this study, the following policy and practice suggestions are made:

- The study recommends, that management should pay special attention to perceived improved service delivery, effort and performance expectancy, design of content and usability, and behavioural intention factors, and should ensure that these factors are met. Subsequently, increase e-service automation at NAMFISA to refrain from the traditional manual system and have an electronic modern system for clients to view debtor statements that would expedite the service delivery process. This recommendation concurs with Mahmood, Nayyar & Ahmad (2018) who suggested that governments must automate their traditional manual procedures into sophisticated automated systems to provide e-services to inhabitants of the country through e-government applications in the digital era.

- Special focus should be given to enhancing the level of perceived improved service delivery, employees should benefit from e-services by having access to helpful information and being able to advocate for them. It's pointless to create services that provide little information and utility while also discouraging employees from using them in the future. Employees will be attracted to a helpful application, which will encourage end-users to adopt e-services. This recommendation relates to Saxena (2017)'s view that the impact of digitization on public services and their

efficacy in satisfying public requirements in a timely, cost-effective, and efficient manner

- As it relates to performance expectancy as the most significant factor influencing the intention to adopt debtors account statement electronic application systems NAMFISA when designing the account statement application system, focus on features that will make e-debtors apps helpful for consumers, such as the opportunity to browse anytime, anywhere, and receive individualized notifications about the current account balances, among other things. In terms of effort expectations, NAMFISA could conduct digital surveys during consumer education interventions so that customers can list the types of e-services they want and how to get them. This will improve accessibility, resulting in higher adoption rates for e-services. Equally, Ashaye and Irani (2019) recommended that to develop a common interest for successful e-government deployment, public organisations would need to strategise their connections with stakeholders.

- On the design of content and usability, NAMFISA management when designing debtors' online account statements could be a reference to the common design of computer software and popular public and private-sector websites. This is in line with Althunibat, Almaiah & Altarawneh's (2021)'s view that the design of content and usability of the system will result in higher system and service quality, which will improve user satisfaction and, as a result, boost actual system usage.

- On behavioural intention, this paper recommends NAMFISA to make internet technologies and new digital innovations such as e-services more trustworthy, as it has been discovered that these are major factors influencing people's decision not to utilise them. Some scholars such as Verkijika (2018) considered perceived risk and perceived trust as key factors that could influence behavioural intention to adopt technology and should be considered a critical post-adoption activity that might benefit businesses.

- In addition, it is strongly proposed that top leadership and management at NAMFISA be educated on the value of e-service for them to support and commit to the process and formulate a well-defined e-service strategy. A study conducted by Mahmood et.al., (2018) suggests that transitioning from manual to electronic government processes has been strengthened by transformational leaders and digital platforms. Similarly, e-service project teams should think about these obstacles and how to overcome them before implementing e-service systems

5.5 Further Research

This study, like any other research, has limitations. Since the study participants were only management and employees who work directly with NAMFISA debtors, the sample size for this study was limited. Further study is recommended among NAMFISA regulated entities and other public organisations in Namibia as respondents with a different research design. A more extensive empirical analysis among the independent variables and variables with numerous categories can be undertaken with larger sample

size. Furthermore, this study sought to investigate the adoption of e-service at NAMFISA. However, an e-service system is a massive undertaking that necessitates significant commitment and resources in terms of training, technology, design, and expertise, among other things. As a result, a study to critically examine the system's costs and advantages is required. Further study should take into account all of the costs and benefits of having the system.

5.6 Chapter summary

The chapter began with a refresher of the study objectives, followed by conclusions of the major findings, which were considered in light of the research objectives. Conclusions, recommendations, and recommendations for further research were also included in this chapter.

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Dear Sir/Madam

<u>REF: REQUEST FOR COMPLETION OF QUESTIONAIRE</u>

The above-captioned matter refers.

I hereby wish to formally lodge a request with your valuable time, for your indulgence in completing the attached questionnaire.

My name is Helvi Nafuka. I am a final-year MBA Finance student at the University of Namibia. I wish to obtain data to research as part of the requirements of the MBA Finance program. I am conducting a study titled: An exploratory study on the success factors influencing the adoption of an e-service system at NAMFISA.

I hereby undertake that the data is required purely for academic research, and in keeping with the ethical requirements of such, will be stored for a period not exceeding five (5) years, after which it will be destroyed by shredding. Further, names of respondents (where provided) will NOT be disclosed or published under ANY circumstances.

Thank you for your time and valuable support.

Yours faithfully

_____

Helvi Nafuka

+264 81 240 00019

APPENDIX B: RESEARCH QUESTIONNAIRE

SECTION A: PERSONAL INFORMATION

DEMOGRAPHIC CHARACTERISTICS

a. Kindly indicate your gender

	Tick Appropriate
Male	
Female	

b. Kindly indicate the years of existence at NAMFISA

Years	Tick Appropriate
1-2	
3-5	
5-8	
9 and above	

c. Kindly indicate your level of education

Level	Tick Appropriate
Certificate	
Diploma	
First Degree	

Master's Degree				
Other (Please specify				

SECTION B. SUCCESS FACTORS THAT INFLUENCE ADOPTION OF E-SERVICE SYSTEM

B) Please indicate to what extent you agree with the following statements about the influence on the adoption of the e-service system at NAMFISA

SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

Success Factor   Level of Influence

	Select only one answer	SD	D	N	A	SA
	Customer satisfaction factors					
SF1	The perceived improved service delivery on the ability for NAMFISA customers to view finance account statements online will lead to a positive effect on service delivery					
SF2	The social influence on NAMFISA providing an e-services application system for financial account statements online because it is becoming popular among public entities in Namibia					
	Technology factors					
SF3	Perceived compatibility on an e-service application system is being consistent with the existing NAMFISA values, past experiences, and needs of NAMFISA regulated entities					

SF4	The positive attitude towards the use of e-services at NAMFISA				
SF5	Provision of privacy and confidentiality by NAMFISA through secure services information security i.e., secure from Identity theft and data theft				
	Organisational factors				
SF6	NAMFISA has clear goals and objectives for the e-service				
SF7	The top management support, commitment, and involvement towards e-service system adoption at NAMFISA				
SF8	The ability for NAMFISA to take action (e.g., training, publicity on mass media) to promote e-Customer satisfactions to view finance account statements online.				
SF9	Bringing of digital divide through the inclusion of all regulated entities in accessing e-service application services				
SF10	Facilitating conditions of high support from NAMFISA towards the online services				
SF11	End-user and relevant stakeholder participation at the adoption early-stage stage at NAMFISA				
	Website functional properties				
SF12	The design of content and usability of the e-service at NAMFISA will offer enhanced interactivity e.g., Applying for refund, Viewing and				

		SD	D	N	A	SA
	printing statements, pop-up notification on outstanding account balance, etc.					
SF13	The effort and performance expectancy using NAMFISA's online services system will be easy as regulated entities already make use of the NAMFISA online(ERS)					
SF14	NAMFISA providing an e-service application system for regulated entities to view finance account statements online will have a positive effect on Behavioural intention.					
	Risk factors					
SF15	Trust in the internet of NAMFISA's website to carry out safe and secure transactions					

SECTION C. FACTORS THAT HINDER ADOPTION OF E-SERVICE SYSTEM AT NAMFISA

C) Kindly indicate the failure/barriers factors in your opinion that you think could hinder or limit the use and/or adoption of e-service at NAMFISA

SD=Strongly Disagree, D=Disagree, N=Neutral, A=Agree, SA=Strongly Agree

Select only one answer   To what extent

		SD	D	N	A	SA
	1. Technical barriers					

FF1	E-service is hindered by Privacy and Security issues associated with the e-service at NAMFISA.					
FF2	E-service is hindered by the availability of technical expertise/ support for operations at NAMFISA					
	2. Technological barriers					
FF3	E-service is hindered by poor network connectivity to support e-service services at NAMFISA					
	3. Organisatio**nal barriers**					
FF4	E-service is hindered by a lack of top management support at NAMFISA.					
	4. Socio-cultural barriers					
FF5	E-service is hindered by the digital divide (illiteracy and the digital divide (e.g., Microlenders) leads to many people being excluded from accessing e-service services at NAMFISA					
FF6	E-service is hindered by ineffective change culture for an e-service system strategy at NAMFISA					
FF7	E-service is hindered by lack of transactional on Web applications of NAMFISA					
	5. Financial					
FF8	E-service is hindered by high support costs for an additional web application for NAMFISA					

THANK YOU

APPENDIX C: NBS COVER LETTER

14 July 2021

TO WHOM IT MAY CONCERN

Re: MBA Finance ,Student – Ms. Helvi Nafuka Student Number-200721976

As part of our Masters Programme, students are expected to submit a research report after completion of their course-work. They need to explore in detail, some concepts and issues pertaining management strategies. To do that effectively, they need to conduct interviews and obtain practical examples.

Ms. Nafuka has chosen your organization to approach for information. It is against this background that I wish to kindly request you to assist Ms. Nafuka with the information she requires. Accept our assurance that the data will be used for academic purposes only. A copy of the completed document will be available at the Namibia Business School for perusal. Her research synopsis indicates that her topic touches on "Investigating the success factors influencing the adoption of an e-service system at NAMFISA".

Your kind assistance is highly appreciated.

Yours sincerely

Greenfield Mwakipesile, Dr
Senior Research Co-Ordinator
Namibia Business School
University of Namibia
Tel: +246 61 413 500
Fax: +246 61 413 512
Email: james.camm@nbs.edu.na

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APPENDIX D: RESEARCH PERMISSION LETTER

NAMFISA
NAMIBIA FINANCIAL
INSTITUTIONS SUPERVISORY AUTHORITY

22 July 2021

Ms Helvi Nafuka
Financial Analyst: Licensing and Registration
NAMFISA

Dear Helvi,

REQUEST TO CONDUCT ACADEMIC RESEARCH WITHIN NAMFISA

Your request to conduct academic research within NAMFISA is hereby approved. I draw your attention to Section 30 of the NAMFISA Act (Act 3 of 2001), which deals with preservation of secrecy, and remind you that this be complied with at all times.

Kindly note that you are required to observe research ethics as you conduct your research, ensuring the welfare and rights of your research objects.

I commend you for advancing your career development, and wish you all the success in your studies.

Kind regards,

Kenneth S. Matomola
CHIEF EXECUTIVE OFFICER

Lower Ground Floor, 51-55 Werner List Street, Gutenberg Plaza | P.O. Box 21250, Windhoek, Namibia
Tel: +264 (61) 290 5000 | Toll: 0800 290 500 | Fax: +264 (61) 290 5194 | www.namfisa.com.na

APPENDIX E: LANGUAGE EDITING CERTIFICATE

Dr.GM

The Rev. Dr. Greenfield Mwakipesile
ThD. MBA. HBS | mwakipg@outlook.com

CONTACT

PO Box 99539,
UNAM,
Namibia

LANGUAGE & COPY-EDITING CERTIFICATE

31st October 2021

RE: LANGUAGE, COPYEDITING AND PROOFREADING OF HELVI NAFUKA's THESIS FOR THE MASTER OF BUSINESS ADMINISTRATION DEGREE OF THE NAMIBIA BUSINESS SCHOOL OF THE UNIVERSITY OF NAMIBIA

This certificate serves to confirm that I copyedited and proofread **HELVI NAFUKA's** Thesis for the **MASTER OF BUSINESS ADMINISTRATION DEGREE** entitled: **AN EXPLORATORY STUDY ON THE SUCCESS FACTORS INFLUENCING THE ADOPTION OF AN E-SERVICE SYSTEM AT NAMFISA IN WINDHOEK NAMIBIA**

I declare that I professionally copyedited and proofread the thesis and removed mistakes and errors in spelling, grammar, and punctuation. In some cases, I improved sentence construction without changing the content provided by the student. I also removed some typographical errors from the thesis and formatted the thesis so that it complies with the University of Namibia's guidelines.

I am a trained language and copy editor and have edited many Postgraduate Diploma, Masters' Thesis, Dissertations and Doctoral Dissertations for students studying with universities in Namibia, Zimbabwe, Eswatini, South Africa and abroad. I have also copy-edited company documents for companies in the region and abroad.

Please feel free to contact me should the need arise.

Yours Sincerely,

The Rev. Dr. Greenfield Mwakipesile

greenfield.mwakipesile   @mwakipg   +264813901701   Dr. Greenfield Mwakipesile