

**EVALUATING ELECTRONIC PAYMENT SYSTEMS IN NATIONAL WATER AND
SEWERAGE CORPORATION**

BY

TUKWASIBWE MERCY

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Abstract

This study analysed the effect of electronic payment systems in National Water and Sewerage Corporation. Specifically, the study identified the electronic payment systems in NWSC; evaluated the electronic payment systems in NWSC and advanced strategies for improving the electronic payment systems in NWSC. A cross sectional survey design was adopted to study the effect of electronic payment systems. The design allowed collection of both quantitative and qualitative data at the same time. Questionnaires were designed and administered to the respondents based on the sample size which was drawn scientifically. Secondary data from various sources was also used. It is upon the response from these respondents that the researcher based her findings.

The most preferred payment method is bank counters followed by mobile money, direct debit and others. The most known payment methods are mobile money, bank counters; mobile money, bank counters and others.

Electronic Payment Systems can help NWSC improve its revenue generation capacity through enabling the corporation meet its collection targets; enhance the reconciliation of revenue with banks and telecom companies; and banks and telecom companies help customers to adopt to the EPS. Busy customers find EPS appropriate to settle their bills. EPS have created time for the staff to engage in efforts to bring back suppressed accounts; and that during holidays, weekends and after work, the corporation gets revenue. Electronic payment systems have helped NWSC improve its operational efficiency in a number of ways such as helping to reduce the workload in finance; saving on the time and resources that used to be expended in the cash office; and ensuring that customers are correctly billed. Management has scaled down on security and armored transportation costs as a result of EPS; all customers' bills are delivered on time; and management has closed most of its cash offices as a result of EPS and that all exceptions are read by the last day of the month. Following the entrenchment of electronic payment systems in NWSC, customers are satisfied with the payment methods; customer complaints have been minimized; banks give preferential services to NWSC customers; customer have proof of effecting payments using the system; customers have the convenience of effecting payments from any bank or any telecom company; staff follow up all customers who come to NWSC asking about payments not reflected; NWSC has all the resources to follow customer complaints regarding payments; and the staff have support from management while serving customers.

The customers of NWSC were satisfied with the electronic payment systems. However the performance of electronic payment systems can be improved through quick and accurate reconciliation; reduction of rates charged by telecom companies; following up of customers, and banks and telecoms supporting to customers.

The Researcher recommends that NWSC should continue to innovate and popularize every payment method identified so as to improve its penetration and acceptability; NWSC should accurately and timely bill all its customers and where necessary individually remind those whose consumption is in arrears to settle their bills; and increasingly work with partner institutions to reconcile payments.