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Conceptual Framework on Factors That Influencing the Intention of Accounting Staff To Use E-Collection System in State-Owned Tertiary Institutions in Nigeria

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Abstract
Purpose: Recently Federal Government of Nigeria adopt the Treasury Single Account (TSA) through full implementation of e-payment and e-collection system, many state governments within the country had started an effort to adopt the system. The purpose of this paper is to investigate the factors that influences the intention to use e-collection system among the accounting staff of state-owned tertiary institutions in Nigeria
Design/methodology/approach: Survey method would be used in this study in which data would be collected through questionnaire from the accounting staff of state-owned tertiary. This is because; these staff are responsible for using and operating the proposed e-collection system in state-owned tertiary institutions.
Findings: It is expected that finding from the study would be beneficial to the policymakers at state government level. Specifically, it would provide a policy guideline on TSA implementation in relation to tertiary institutions and specifically on e-collection component of the TSA.
Originality/value: This study proposes a framework to examine the influencing factors among the accounting staff of state-owned tertiary institutions with regards to their intention to use e-collection system. Technology Acceptance Model (TAM) was adopted with the extension of subjective norm, IT Experience was also incorporated as moderating variables. The extension of the TAM model would contribute to the body of knowledge and confirm the moderating effect of IT experience in the use of e-collection system in Nigerian context.

Keywords: Treasury Single Account, E-collection, Perceived Usefulness, Perceived Ease of Use, Subjective Norm, TAM

Introduction

It is very explicit that Information and Communication Technology (ICT) is the basis for the development of any nation. ICT plays an important role in enhancing the operations and strategy for organizational decision making. Therefore, various government around the globe employ the electronic system in discharging the public services (Kabir et al., 2017). In line with the above development the Federal Government of Nigeria made efforts to change its way of collecting revenue from traditional to a digital system. This was done by adopting the Treasury Single Account (TSA) in the year 2015 through full implementation of e-payments

and e-collections system. Specifically, the Federal Government of Nigeria on 9th February 2015 order all federal government ministries, departments and agencies, as a matter of urgent to close their account with commercial banks and start paying all the collected revenue, incomes, and receipts in to consolidated revenue fund and Treasury Single Account (TSA) as a new electronic revenue collection platform. Consequently, All incomes and receipts due to the federal government or any of its agencies must be paid into TSA or designated accounts maintained and operate by Central Bank of Nigeria (CBN) expect otherwise expressly approved (Kifasi, 2015). The new electronic collection platform is aimed to increase the internally generated revenue in the face of declining world oil prices. The electronic collection platform involves the process where cash is no longer accepted at cash point center of the revenue agencies. In line with the above development, many state governments within the country have started an effort to adopt the TSA in their respective states for examples, in Kaduna State (El-rufai, 2016), in Lagos State (Akinkunmi, 2016), in Plateau State (Lalong, 2016), and Ogun State (Amosun, 2014). All the above-mentioned States had implemented the electronic revenue collection system by their governors and they drive the benefits of implementing it by increasing the internally generated revenue. According to Akande (2015) TSA is a unified structure of government bank accounts enabling consolidation and optimal utilization of government cash resources. It is a set and linked of bank accounts through which the government transacts all its receipts and payments and gets a consolidated view of its cash position at any given time. Furthermore, TSA cannot be fully implemented without strong IT infrastructures such as e-payments and e-collection systems.

Electronic collection (e-collection) system is a computer-based revenue collection system designed to replace traditional collection system and improve the effectiveness and efficiency of revenue collections (Mukherjee, 2017; Esther & Henry, 2017; Wakabala et al., 2017) through the means of new technology, that is electronic collection systems so that all cash leaks and fund shortage within the public sector organizations in Nigeria could be mitigate (Kabir, et al., 2017). E-Collection system was introduced in the year 2015 by the Federal Government of Nigeria to reduce the risk of cash related crimes and help to control revenue related corrupt practices in the country. It was also introduced purposely to monitor and safeguard government cash collection from fraud, theft, and misappropriation by the employees responsible for collecting the revenue. According to Fatokun, (2015) said that new system is a solution for the collection of government revenue, government fees, taxes and customs duties which allows the government agencies to exploit the full capabilities of the technology to transform its services to the public. In addition, report from the office of the accountant general of the federation said that implementation of electronic revenue collection system under treasury single account (TSA) has brought the significant gain to the federal government and Nigerian economy at large.

Thus, e-collection system is at infancy stage in Nigerian context. Therefore, in literature evidence of e-collection system is yet to be documented in relation to tertiary institutions. In view of the above, the researcher reviewed different technology adoption research done within and outside Nigeria to enable him to identify the possible factors that would influence the intention to use the system among the accounting staff of state-owned tertiary institutions. For example, Perceived usefulness was found among the influencing factor as reported by (Chamchalao & Naenna, 2013; Olakitan & Charles, 2014; Chatzoglou, Chatzoudes, & Symeonidis, 2015; Natarajan, Balasubramanian, & Kasilingam, 2017). Likewise, perceived ease of use was found as a strong factor that influences individual's behavioral intention in accepting new technology as described by (Nyaboga, Marwa, & Kabata, 2015; Kalinic & Marinkovic, 2016; LAI, 2016; Chittoo & Dhotah, 2016; Elkaseh, Wong, & Fung, 2016; Hoque, 2016). Another significant factor is subjective norm as demonstrated in the work of (Alqasa, 2014; Dehbini, Birjandi, & Birjandi, 2015; Hasbullah et al., 2016; Lim, Osman, Salahuddin,

Romle, & Abdallah, 2016). Moreover, Ramos-de-luna et al (2016) in their study acceptance of NFC technology as a payment system suggested that future researchers should include the analysis of moderating effects of factors such as age, gender, and experience in similar payment tools. Furthermore, TAM Model was made opened to incorporate any additional predictor variable that can possibly explain the acceptance of new system. Hence, it is assumed that prior IT experience may likely enhance the acceptance of technology. In line with the above, this study would consider IT experience as moderating variable. Therefore, in line with the above and with the support of Technology Acceptance Model Theory this study is aim to investigate the influence of perceived usefulness, perceived ease of use, and subjective norm with moderating effect of IT experience on accounting staff intention to use e-collection system in state-owned tertiary institutions in Nigeria.

Literature Review

Technology Acceptance Model

Previous researchers in the Information System (IS) field have concerned in investigating the models that would explain and predict the user behavior (Venkatesh et al., 2003). several models were developed by the researchers to study user's behavioral intention to accept or use a new technology. The more applied theories include theory of reasoned of action (TRA) developed by (Fishbein & Ajzen, 1975), theory of planned behavior (TPB) developed by (Ajzen, 1985), technology acceptance model (TAM) (Davis, 1989), decomposed theory of planned behavior (DTPB) (Tailor & Todd, 1995), diffusion of innovation (DOI) (Rogers, 1995), unified theory of acceptance and use of technology (UTAUT) (Venkatesh et al., 2003). This study used technology acceptance model as its theoretical base. TAM was found to be the best model because of its wide usage and empirical evidence from various studies of individual's technology acceptance researcher (Chuttur, 2009). TAM was also proved to be a useful theoretical model that assist to explicate and understand the user behavior in IS implementation (Legris, Ingham, & Collerette, 2003). Furthermore, the simplicity of the TAM and the empirical support it has acquired made it widely popular among IT/IS researchers (Nath, Bhal, & Kapoor, 2013). TAM has frequently been used in different area of technology acceptance such as electronic banking and internet banking (Olakitan & Charles, 2014; Kassim & Ramayah, 2015), electronic payment and mobile payment (Ming-Yen Toeh et al., 2013; LAI, 2016; Dastan & Gurler, 2016; Anggar Riskinanto, Bayu Kelana, 2017), electronic commerce (Renny et al., 2013; Juniwati, 2014), electronic government (Chomchalao & Naenna, 2013; Rabaai, 2015), electronic learning (Punnoose, 2012; Elkaseh et al., 2016) and lastly mobile health (Hoque, 2016). In overall, TAM was reported to provide the empirical evidence for explaining 40% accuracy in predicting the behavioral intention of an individual for acceptance and usage of the system (Jen, et al., 2009; Legris, et al., 2003)

Conceptual Framework and Hypothesis Development

Technology acceptance model TAM was originally proposed by Davis (1989) it was a modification of Theory of Reasoned Action (TRA) which modified specifically to explain the usage and acceptance of information technology. TAM comes with two variables to examine the individual's behavioral intention toward the use of new technology. Davis (1989) assert that usage of new system or technology is strongly determined by the user's belief in its perceived usefulness (PU) and perceived ease of use (PEOU). Perceived usefulness is the extent to which a user of information technology system believes that using a new system will improve his or her job performance and effectiveness while Perceived ease of use is the degree to which a person's or users of information system believe that using a new technology system will be effortless, that is simple or easy to handle. Davis (1989) belief that these two variables determined the user's attitude toward the use of technology, which leads to influence the

behavioral intention and actual use. Various researchers have modified and extended the original TAM according to the particular context and certain problem under investigation (Juan-Gabriel Cegarra-Navarro, Alexeis Garcia-perez, & Jose Lius Moreno-Cegarra 2014; Amin, Rezaei, & Abolghasemi, 2014; Chin & Ahmad, 2015; Zoran Kalinic & Veljko Marinkovic 2016). Moreover, Dutot (2015) pointed out that in order to maintain or improve its predictive power, its need additional variables. Thus, since the e-collection system is a new technology in Nigerian context more especially in state-owned tertiary institutions TAM constructs may possibly not be enough to influence the intention of its usage among the accounting staff. Therefore, the present study found that TAM requires an extension to accommodate some constructs according to the need for a certain study. In line with the above the researcher extended the TAM with the subjective norm variable. This is due to the fact that this variable has been applied in technology acceptance researches and found to be the strong factor in influencing user intention to use new system (Dehbini et al 2015). In addition, IT experience variable was also incorporated to test the moderating effect of it in the acceptance of e-collection system in Nigeria context. Hence, the above variables were proposed to be used in this study as discussed hereunder. Figure1 below shows the proposed framework of this study

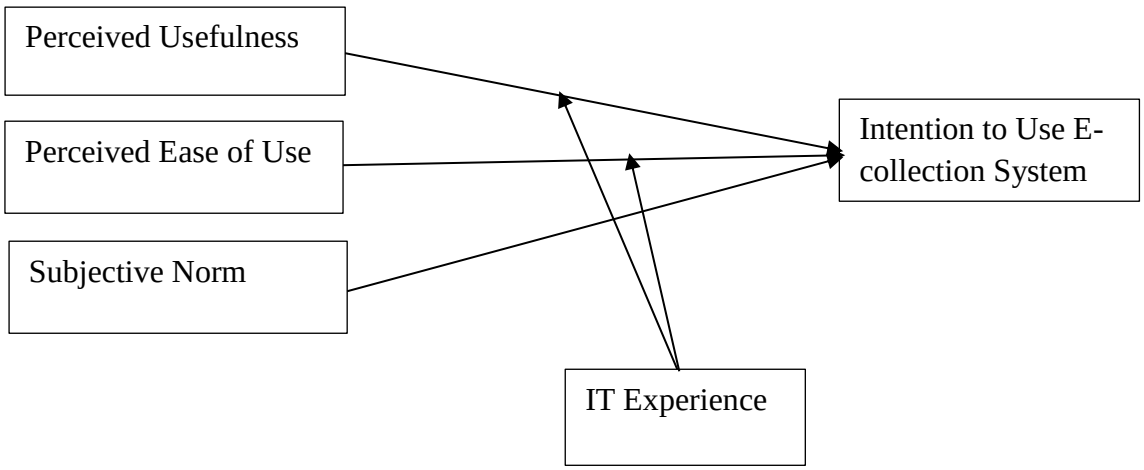

Figure 1: conceptual framework of the study

Perceived Usefulness

Perceived usefulness has been defined as the extent to which an individual or users of information technology system believes that using a new technology system will improve his or her job performance and effectiveness (Davis, 1989). Perceived usefulness has been studied by previous researchers and found it to be a significant factor that influence individuals' behavioral intention towards the acceptance of new technology. Chomchalao & Naenna (2013) studied the acceptance of electronic government among the citizens and found perceived usefulness as the most important factor in predicting the intention to use the system. Similarly, perceived usefulness was also found as a significant factor that influences individual behavioral intention to use new technology. This was obtained in the study of (Olakitan & Charles, 2014) assessing the customer intention to use internet banking in Nigeria. Moreover, in measuring the acceptance and use of electronic government services Chatzoglou et al (2015) proved that there is positive and strong relationship between perceived usefulness and behavioral intention in enhancing the use of e-government services. Likewise, Nwatu and Ezeh, (2017) agreed to the fact that perceived usefulness had the positive and significant impact of POS adoption. Hence, based on the above presumption perceived usefulness could be a proper and important factor in the Nigerian context, most especially in state-owned tertiary institutions level to

examine it's significant and positive influence on intention to use electronic collection system among the accounting staff. The following hypothesis is formulated:
H1: Perceived usefulness positively influences intention to use electronic revenue collection system among the accounting staff of state-owned tertiary institutions in Nigeria

Perceived Ease of Use
According to Davis (1989) Perceived ease of use is the degree to which a person's or users of information system believe that using a new technology system will be effortless, meaning that the system is simple or easy handle. Various researchers had paid attention to perceived ease of use been found as a significant variable in accepting the new technology among the individual user's. In a study determinant of user's intention to use mobile commerce by Kalinic and Marinovic (2016) proved that perceived ease of use has positive and direct effect on users' behavioral intention to use mobile commerce. In the same vein, Nyaboga et al (2015) provided the relevance of perceived ease of use in a study motivational factors and use of mobile services. More so, LAI (2016) in his study measuring the individuals' intention to use single platform e-payment, the result affirmed that perceived ease of use has a positive influenced on user intention to utilize a single platform payment system. In accepting the electronic tax filling among the citizen of Mauritius Chitto & Dhotah (2016) demonstrated that perceived ease of use has a significant influence on intention to use electronic tax filing. Evidence from recent studied showed a significant influence of perceived ease of use on intention to use e-collection system among staff of federal government hospitals in Nigeria (Kabir et al., 2017). In view of the above assumption, perceived ease of use may possibly be a significant factor that influences the intention to use electronic collection system among the accounting staff of the state-owned tertiary institutions. The following hypothesis was postulated:
H2: Perceived ease of use positively influences intention to use electronic collection system among the accounting staff of state-owned tertiary institutions in Nigeria.

Subjective Norm
Subjective norm referred to an individual perception opinion of others on whether persons should perform or not perform the behaviour in question. According to Fishbein and Ajzen, (1975) Subjective norm refers to the perception of individual that people around him/her or that are important to him/her think that he/she should perform or not perform a certain behaviour. Prior researchers revealed subjective norm as important variable that influence behavioral intention of individual in accepting new technology. For instance, in using banking services among the student study of Alqasa (2014) provided the empirical evidence of positive and significant relationship between student subjective norm and their intention to use banking services. Similarly, on accepting the electronic payment cards Dehbini et al (2015) revealed subjective norm as a significant factor on the acceptance of electronic payment cards among the user's. In addition, subjective norm was also found as a significant factor that influences youth intention to participate in online purchase (Hasbullah et al., 2016). In the same vein, Lim et al (2016) found the positive and significant influence of subjective norm on the intention to purchase online among Malaysian. Therefore, in line with the above presumption, the subjective norm may possibly be a significant factor that influences intention to use electronic collection system in state-owned tertiary institutions in Nigeria. The following hypothesis formulated:
H3: Subjective norm significantly influences intention to use electronic collection system among the accounting staff of state-owned tertiary institutions in Nigeria.

IT Experience

Experience refers to the knowledge acquired by a person for using a certain system or technology. This mean that when a technology is used in longer period, users will obtain more experience thereby giving them the ability to use it efficiently when compared to the unexperienced users. Experience has been considered as an important factor in classifying individual differences and has been a major factor that influence the individual's attitude in adapting a certain technology (Natarajan et al., 2017). Moreover, prior studies have used experience as moderating variable to study the individual behavioral intention in the acceptance of new technology (Venkatesh & Davis, 2000; Venkatesh et al., 2003; Liébana-Cabanillas et al., 2014, 2016; Natarajan et al., 2017). In their study Venkatesh and Davis (2000) incorporated experience as moderating variable to test the original model, but the result revealed the negative effect of experience on the relationship between perceived usefulness and behavioral intention. Liébana-Cabanillas et al. (2014) in their study adoption of mobile payment tools. The researchers used experience as moderating variable and revealed that user experience increases the intention to adopt mobile payment tools. Lin (2011) conducted a study on continuance intention to use e-learning and used experience as a moderator. Their finding revealed that user with previous experience are more intent to adopt and use e-learning. Similarly, Al-alak and Alnawas (2011) reported that experience play a significant role in explaining the adoption of electronic learning. Campo and Breugelmans (2015) demonstrated that user with previous experience in online purchasing are more likely to buy goods online compare to their counterpart. In view of the above presumption this study would considered IT Experience to moderate the influence of PU, PEOU on intention to use e-collection system among the accounting staff of state-owned tertiary institutions. The following hypothesis is hereby formulated:

H4: Influence of perceived usefulness, perceived ease of use on intention to use e-collection system is moderated by IT experience

Method

Because of the nature of the respondents' survey method would be used in this study. data would be collected through questionnaire from the accounting staff of state-owned tertiary. This is because; these particular staff are responsible for using and operating the proposed e-collection system in state-owned tertiary institutions. Moreover, since the target respondents are specific (accounting staff) purposive sampling technique would be considered appropriate for this study. Purposive sampling is a non-probability sampling technique in which the required information would be collected from specific target or special group of people on some rational basis

Conclusion

In literature evidence of e-collection system is yet to be documented in Nigerian context. Therefore, the researcher used previous technology adoption research within and outside Nigeria to identify the possible factors that could influence the intention to use the e-collection system among the accounting staff in state-owned tertiary institutions in Nigeria. In view of the above, this study proposed a framework to investigate the influence of perceived usefulness, perceived ease of use, and subjective norm with moderating effect of IT experience on intention to use e-collection system. The proposed framework is based on the Technology Acceptance Model and extended it with subjective norm and IT experience. The extension leads to better understanding and explanation of the theory by applying it to factors that influence intention to use e-collection system among the accounting staff. The study would contribute to existing literature on the application and the theory in the accounting information system in tertiary institutions in Nigeria. In term of practical, the study would contribute to the body of

knowledge through the provision of evidence from developing country like Nigeria, and specifically in state-owned tertiary institutions where literature is lacking on accounting information system. Additionally, it is expected that finding from the study would also be beneficial to the policymakers at State government level because it would provide a policy guideline on TSA implementation in relation to the tertiary institutions and specifically on e-collection component of the TSA.

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