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Electronic Payment Practices and Service Delivery: A Case Study of Ng'arisha Savings and Credit Cooperative Societies in Bungoma Town, Kenya

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Abstract
Electronic accounting practice is generally expected to improve the level of efficiency in funds transfer, payments, reporting, receipting and thus service delivery in any organization. However, SASSRA reports of 2018 show that despite Sacco's having institutionalized electronic operations in their accounting process, efficiency and effectiveness in service delivery remains elusive in most of their aspects of reporting, payments and funds transfer. The main objective was to determine the effect of electronic accounting practices on the service delivery in Ng'arisha Sacco, Bungoma town, Kenya. The specific objectives of the study were guided by the following: To determine the effect of e-funds transfer practices on service in Ng'arisha Sacco, Bungoma Kenya, To establish e-payment practices on service in Ng'arisha Sacco, Bungoma Kenya, To assess e-reporting practices on service delivery in Ng'arisha Sacco, Bungoma Kenya and to establish the moderating effect of Government regulations on the relationship between-accounting practices and service delivery in Ng'arisha Sacco, Bungoma town, Kenya. This research was guided by Schumpeter's theory of innovation as well as Technology acceptance model. This study embraced descriptive survey research design. This study targeted 127 respondents drawn from mainstream county government and Ng'arisha Sacco. The study sampled the entire targeted population of 127 respondents, hence a census study. Data was gathered using closed-ended questionnaires. The questionnaire was pilot tested on ten percent of the sample population in Metropolitan Sacco in Bungoma town and yielded Cronbach's alpha coefficient of 0.765. Before data analysis, the gathered data was filtered, structured, and corded. Statistical Package for Social Sciences version 26 software was utilized for data analysis. Statistical tables were used to present the findings accompanied by relevant discussions. The first research hypothesis posted $H_0$1 was rejected on the ground that E-funds transfer had a significant moderate strong positive linear relationship with service delivery in SACCOs. The hypothesis, $H_0$2 was rejected since E-payments had significant and relatively weak and positive linear correlation with service delivery in SACCOs. The third research hypothesis, $H_0$3 was also rejected since there was significant relationship between E-reporting and service delivery. The moderating variable of the study was government policies, which posted a significant relationship between e-payment practices and service delivery in Ng'arisha Sacco and therefore, $H_0$4 was rejected. It was concluded that high levels of e-funds transfer practices, e-payment practices and e-reporting practices affected SD to varying degrees. Government regulations moderated the relationship between e-payment practices and service delivery positively. Recommendations of the study were: Ng'arisha Sacco should embrace and improve its operation in relation to e-funds transfer in order to control queuing and mobilize savings, increase speed in loan processing and thus Service delivery. In addition, automation of e-accounting practices should be done by the SACCOs in order to ensure formulation and implementation of laws and policies regarding lending and deposits. SACCOs should automate their reporting mechanisms to enhance effectiveness in report generation, invoicing using electronic systems, issue receipts using electronic systems, share and disseminate our reports using electronic systems as well as audit services conducted using an electronic system and improved SD in Sacco. The outcomes of this study would be of importance to Ng'arisha Sacco in availing information on the status of electronic accounting practices and by extension other financial institutions such as Commercial Banks in the country and providing ways of improving electronic accounting services in all accounting institutions.

Keywords: E-payment, E-funds transfer, Service delivery

1.0 Introduction

1.1 Background of the Study

The SACCO Societies Regulatory Authority (SASSRA) Reports of (2018) show that despite Sacco's having institutionalized electronic operations in their accounting process, efficiency and effectiveness in commissioning delivery remains elusive in most of their aspects of reporting, payment and funds transfer. There has been a decline in membership within the SACCOs because of inadequate adjustments to satisfy different growing credit needs of its members' and slow delivery of service because of long deciding procedures (SASSRA, 2018). This has prompted the research to investigate in a study the effect of electronic accounting practices on service delivery in SACCOs with special consideration with the Ng'arisha SACCO in Bungoma County, Kenya.

An electronic payment system (EPS) as defined by Maiyo (2015) is a process of payment of goods or services by virtual money rather than cash or a check, through mail or personally. Many people today pay electronically instead of paying in person. Secure Internet transactions are provided by various virtual payment systems which have been created. Hla and Teru (2015) define e-payment systems are internet platforms used in paying service providers. He goes on to say that EPSs are divided into four categories: credit and debit cards, electronic currency, micropayment systems, and session-level protocols for secure communications. Electronic cash and micropayment systems were used to measure in this study.

Service delivery, according to the Municipal Research and Services Centre (2015), is the process of producing a service and is evaluated in terms of the organization's efficacy, utility, consumer satisfaction, and profit ability. Whitaker (2014) agrees with this definition and points out that, based on the type of service provided, every service has a central role in transforming the user, and that the consumer gains the most. He evaluates SD in terms of real time service, total number of clients attended to and customers' contentment levels. In this study it was measured by Number of loans disbursed and Number of customers served. Government regulations are the moderating variable in the relationship between electronic accounting practices and SD. Government regulations will include the guidelines by SASSRA regulations and cooperatives laws.

Ng'arisha SACCO Society Ltd which is the case study Sacco for the current study was started in the year 1978 April to encourage teachers in Bungoma to save and mobilize their own resources and savings for their internal lending to themselves for productive and provident purposes and given registration No. CS/NO 2876. Currently, majority of Sacco members are employees of Ng'arisha SACCO, Teachers Service Commission, Kenya National Union of Teachers, and Public Service Commission. The SACCO operates fully under the ethics and ethos of co-operative principles and values and by December 2004, it had an active membership of approximately 6000 and a registered membership of 11,350 who are spread within the district and its environment (Ng'arisha Sacco reports, 2018). During the same period, the Sacco had a share capital of over Kes. 493 million and total outstanding loans of Kes. 379 million. In an effort to take its services closer to members the society has three (3) satellites offices namely; Naitiri Office, Kimilili Office and Sirisia Office. The Sacco has embraced electronic accounting practices in several of its services including cash transfer, payments and reporting. This study will endeavor to see if the electronic accounting practices have affected service delivery in any way and how.

1.2 Statement of the Problem

Electronic accounting practice is generally expected to improve the level of efficiency in funds transfer, payments, reporting, invoicing and receipting and thus service delivery in any organization (Chau and Lai, 2015). However, SASSRA Reports of (2018) show that despite Sacco's having institutionalized electronic operations in their accounting process, efficacy in number of loans disbursed to its members and the efficacy in number of customers served remains elusive among most aspects of reporting, payments and funds transfer. Sacco movements are facing major challenges in their operations to date. There has been decline in membership within the SACCOs because of inadequate adjustments to cater for members' different credit needs and inadequate speed in delivery of service because of long procedures in decision making SASSRA, 2018). As a measure to adapt to the market changes a number of SACCOs including Ng'arisha Sacco have employed the use of electronic accounting practices especially in the areas of funds transfers, payments and reporting. However, there is little that has been reported on as a result of this new dimension of technological adoption. A report by SASSRA (2017) reveals that SACCOs are still struggling with the problem of poor record keeping, inconclusive reports and inefficiencies in funds management even with the adoption of technology in their operations. 68% of SACCOs regulated by SASSRA had adopted technology fully in their operations yet only 34% of them were able to demonstrate effectiveness in reporting, recording and funds management thus raising the question of whether e-accounting practices affect SD of SACCOs hence this study. Most of the studies in this field had focused on the shortcomings of the cooperative Laws generally and also lending guidelines in particular in the areas of promotion, growth and functioning of the Sacco's and their negative effect, on the Sacco operations and influence in the gathering of savings (Sharma, 2016). They have disregarded the element of electronic accounting practice on SD, which has come up with new ideas, that has made the financial sector more desirable. This study thus will investigate the effect of e-funds transfer, e-payment and e-reporting practices on SD of Ng'arisha Sacco in Bungoma Kenya.

1.3 Specific objective of the study

To establish the effect of e-payment practices on service delivery in Ng'arisha SACCO in Bungoma Town, Kenya

1.4 Research Hypothesis

$H_0$1: Electronic payment practices have no statistically significant effect on service delivery in Ng'arisha Sacco Bungoma, Kenya.

1.5 Significance of the Study

The outcomes of this study would be of importance to Ng'arisha Sacco in availing information on the status of electronic accounting practices and by extension other financial institutions such as Commercial Banks in the

country and providing ways of improving electronic accounting services in all accounting institutions. The outcome of the study will have statistical significance to financial institutions in Kenya for it will give insights for the improvement of electronic accounting in the country. The findings will also guide policy formulation by government in the area of electronic accounting and SD. Furthermore, it would add to the corpus of academic literature.

1.6 Scope of the Study

This study was especially on electronic accounting practices on service delivery in Ng'arisha Sacco Bungoma Town including the three satellite Offices in Naitiri, Sirisia and Kimilili towns. Other SACCOs within and out of Bungoma town were not included in the targeted population. The research was conducted in a three (3) months period which included data collection and analysis. Electronic accounting practices that were considered in the study include e- payments measured by electronic cash and micropayment systems.

2.0 Literature Review

2.1 Theoretical Review

Schumpeter's theory of innovation, as well as technical acceptance model, were main drivers in this research

2.3 Empirical Review

The current research seeks to add to the existing literature by hypothesizing electronic payment practices have an effect on service delivery in Saccos

2.3.1 Electronic Payment Practices and Service Delivery in SACCOS

Ogen (2017) did a study on the financial challenges facing savings and credit cooperative societies in Europe. Descriptive survey design was embraced. Data from 343 respondents was gathered using structured questionnaires. The study found out that poor adoption of technology in electronic payments and record keeping are major drivers of poor SD. E-payment is often associated with four general fields or divisions of benefit, according to the study. The first group dealt with the advantages of lowering external and internal communication costs, speeding up business procedures, and reducing administrative activities. The second group included revenue that could be derived by existing business or new initiatives. The third group contained tangible merits like cost savings and more flexible working practices, while the fourth group included intangible benefits like improved competitive positioning as well as client relations. The study however, did not investigate the specific influence of electronic funds transfer, reporting and payments; as a result, the current research is needed.

Olubendi (2016) conducted an investigation on e-payments as well as service delivery among Nigerian SACCOs. The study embraced correlation survey design using a sample size of 568 respondents sampled though proportionate sampling technique. Structured questionnaires as well as interview plans were utilized to gather data. According to the findings of the study, electronic payments are more efficient and effective for a Sacco compared to informal manual processes. Savings and Credit Co-operatives are democratic organizations, according to the study, and decisions are taken in an organized democratic manner. In addition, he discovered that e-payment could be addressed in a variety of ways, based on the kind of commercial transaction that could be conducted over the internet. As compared to multiple regression, this research used single regression, which is considered limited. The present study used multiple regression analysis method, which could result in different outcomes.

Over the period 1994-2002, Hernando & Nieto (2017) investigated the impact of electronic payment adoption on the financial success of Tanzanian SACCOs. The study used cross-sectional survey design with time series approach using a sample of 323 respondents. Secondary data collection instruments were utilized in the analysis, and data was analyzed using E-views software. They discovered that payment automation would result in a significant increase in banking profitability with a one-and-a-half-year lag. They additionally noted that internet banking and telephone banking are seen as complementary delivery channels to brick and mortar branches rather than an alternative. However, the increased usage of the Internet in retail banking adds new threat elements to the SACCOs' overall risk profile. The current research will employ primary data approach majorly using questionnaires to collect data collection, which is likely to present a different perspective

Mwangi (2015) conducted research into the role of agency accounting in the Wakenya Pamoja SACCO's success in Kenya. The study utilized descriptive survey design with a sample size of 346 respondents. Structured focused group discussion guides and questionnaires were utilized to gather data. The examination found out that the use of electronic technology in managing Sacco payments influences the performance of Wakenya Pamoja Sacco, which to a large degree can be attributed to agency accounting. The results of the study suggested that E-payments in accounting be paid greater consideration to security mechanisms, such as a risk-based approach, and that SACCOs come up with improved ways of screening their agents to guarantee that huge cash transactions are handled efficiently on their behalf. This research, on the other hand, failed to concentrate on SD, which is the current study's dependent variable. SACCOs can look at other services besides money transfers to boost their performance through agency accounting, such as a secure operating system able to perform real-time transactions, creating audit trails, and maintaining data integrity as well as confidentiality.

3.0 Research Methodology.

A descriptive survey design was used in this study. A descriptive survey, according to Kothari (2014), supports the researcher in answering the "what" question, which is the case in this study. This study targeted 127 respondents drawn from mainstream county government and Ng'arisha Sacco. The study sampled the entire targeted population of 127 respondents since they are limited in number thus making this study a census study. As per Mugenda and Mugenda (2015). Questionnaires were used to collect data and they included both closed-ended and open-ended questions constructed on a five Likert scale. The questionnaire was pilot tested on ten percent of the sample population in Metropolitan Sacco Bungoma to enable the researcher evaluate the reliability and validity of the questionnaire. Statistical Package for Social Sciences

(SPSS) version 26 software was used for data analysis. Analysis was done in form of descriptive and inferential statistics

4.0 Data analysis and Discussions

4.1 Descriptive statistics for the study

4.1.1 The Effect of E-Payment Practices on Service Delivery

The objective number two of this study was to determine the effect of e-payment practice on service delivery in Ng'arisha Sacco, Bungoma Kenya. To accomplish this, respondents were asked to rate how strongly they agree or disagree with the following statements on a Likert scale of 1 to 5, with 1=Strongly Disagree, 2 =Disagree, 3=Not Sure, 4 =Agree, and 5= Strongly Agree. Table 4.1 summarizes the results for this objective.

Table 4.1*:* E-Payment Practices and Service Delivery.

E-Payments Practices	5	4	3	2	1	Mean	St. Dev
The customers make direct payment of their services through mobile banking	70.2%	29.8%	0.0%	0.0%	0.0%	4.70	.459
Payment of services to suppliers and creditors are done through electronic payment platforms	78.5%	21.5%	0.0%	0.0%	0.0%	4.79	.412
Loans are issued to our creditors using electronic payment platforms	80.2%	18.2%	1.7%	0.0%	0.0%	4.49	.451
Electronic payment platforms have increased speed of service delivery within the sacco	81.8%	17.4%	0.8%	0.0%	0.0%	4.81	.415
EPSs have enahnaced recording and reporting in sacco	19.8%	78.5%	1.7%	0.0%	0.0%	4.18	.428
Electronic payment platforms have improved cash management in the Sacco	45.5%	52.9%	1.7%	0.0%	0.0%	4.44	.531
Electronic payments practice has enhanced service delivery in the sacco	64.5%	33.9%	1.7%	0.0%	0.0%	4.63	.519
Average						**4.58**	**.460**

The study sought to investigate whether customers make direct payment of services through mobile banking. As shown in Table 4.7, 0.0 percent (0) strongly disagreed, 0.0 percent (0), disagreed, 0.0 percent (0) were undecided, 29.8 percent (36) agreed, and 70.2 percent (85) strongly agreed. A higher percentage of 100.0% (121) showed that most respondents agreed that customers make direct payment of services through mobile banking. The item number was to find out whether payment of services to their suppliers and creditors is done through electronic payment platforms. Results illustrated that, 0.0 percent (0) strongly disagreed, 0.0 percent (0) disagreed, 0.0 percent (0) were undecided, 21.5 percent (26) agreed, and 78.5 percent (95) strongly agreed. As indicated 100.0 percentage (121), of respondents agreed that they make payment of their services to their suppliers and creditors through electronic payment platforms.

The item number three was to ascertain whether loans are issued to creditors using electronic payment platforms. It was revealed as shown in table 4.7 0.0 percent (0) disagreed strongly, 0.0 percent (0) disagreed, 1.6 percent (2) was unsure, 18.2 percent (22) agreed, and 80.2 percent (97) strongly agreed. In general, 98.4 percent (119) of respondents agreed that they use electronic payment systems to offer loans to their debtors.

The study sought to establish whether electronic payment platforms have increased speed of SD within the Sacco. Outcomes of the study were as follows: 0.0 (0) strongly disagreed, 0.0 % (0) disagreed, 0.8 % (1) uncertain, 17.4 % (21) agreed, and 81.8 % (99) highly agreed. In general, a high number of respondents that is 99.2 percent (120) agreed that electronic payment systems had increased the speed of service delivery in the Sacco. In establishing whether EPSs have enhanced recording and reporting within the Sacco, the study realized that 0.0% (0) strongly disagreed, 0.0% (0) disagreed, 1.7% (2) were undecided, 78.5% (95) agreed and 19.8% (24) strongly agreed. Generally, majority of respondents that is 98.3 percent (119) as seen in table 4.7 agreed that EPSs had improved recording and reporting in the Sacco thus service delivery.

In establishing whether electronic payment platforms have improved cash management in the Sacco, the study realized, as seen table 4.7, that 0.0% (0) strongly disagreed, 0.0% (0) disagreed, 1.7% (2) were undecided, 52.9% (64) agreed and 45.5% (55) strongly agreed. The discoveries exhibit that majority of the respondents agreed, as seen from the high percentage 98.4% (119), that electronic payment platforms have improved cash management at their Sacco. The study sought to investigate whether electronic payments practice has enhanced SD in the Sacco. It was noted, as seen in table 4.7, that 0.0% (0) strongly disagreed, 0.0% (0) disagreed, 1.7% (2) were undecided, 33.9% (41) agreed and 64.5% (78) strongly agreed. A higher percentage of 98.3% (119) shows that most respondents agreed that electronic payments practice has enhanced SD in the Sacco. However, 1.7% (2) were undecided. The responses are very informative, with an average mean of 4.58 as well as a standard deviation of 0.46 indicates that the respondents are highly informative. The discoveries agree with studies done by Shah Zafar and Durrani (2019) who investigate companies in Karachi stock exchange. The sample consisted of 120 listed companies from different sectors. The correlation results showed that electronic payments had statistically significant correlation with service delivery.

4.1.2 Service Delivery in Ng'arisha Sacco

The study's dependent variable was SD in Ng'arisha Sacco in Bungoma, Kenya. Respondents were asked to indicate how much they agreed or disagreed with statements on a Likert scale of 1-5, where 1= Strongly Disagree, 2= Disagree, 3= not sure, 4= Agree, 5= Strongly Agree. The findings for this objective were tabulated in Table 4.2.

Table 4.2: Service Delivery.

Statement	5	4	3	2	1	Mean	St.Dev
Electronic accounting practices have improved speed of SD in our Sacco	76.0%	19.8%	2.5%	0.8%	0.0%	4.70	.601
Electronic accounting practices have improved accountability in our Sacco	91.7%	5.8%	1.7%	0.0%	0.0%	4.88	.432

Electronic accounting practices have improved accuracy and excellence in SD in our Sacco	95.0%	3.3%	0.0%	0.0%	0.0%	4.93	.309
Electronic accounting practices have improved the number of loans disbursed in our Sacco	87.6%	12.4%	0.0%	0.0%	0.0%	4.88	.331
Electronic accounting practices have improved number of clients served in our Sacco	94.2%	5.0%	0.8%	0.0%	0.0%	4.93	.281
Electronic accounting practices have improved trust from our customers to the Sacco in our Sacco	90.1%	9.9%	0.0%	0.0%	0.0%	4.90	.300
Electronic accounting practices have improved SD in our Sacco	89.3%	9.1%	1.7%	0.0%	0.0%	4.88	.378
Average						**4.87**	**.376**

The study sought to investigate whether electronic accounting practices have improved speed of SD in their Sacco. It was realized that 0.0% (0) strongly disagreed, 1.7% (2) disagreed, 2.5% (3) were undecided, 19.8% (24) agreed and 76.0% (92) strongly agreed. A higher percentage of 95.8% (116) demonstrates that most respondents agreed that electronic accounting practices have improved speed of SD in the Sacco. The second item under this theme was to find out whether electronic accounting practices have improved accountability in their Sacco. From Table 4.10, it was determined that 0.0% (0) strongly disagreed, 0.8% (1) disagreed, 1.7% (2) were undecided, 5.8% (7) agreed and 91.7% (111) strongly agreed. As displayed, 97.5% (118) of respondents agreed that electronic accounting practices have improved accountability in their Sacco.

The third item under this theme was to determine whether electronic accounting practices have improved accuracy and excellence in SD in the Sacco. From Table 4.10, it was uncovered that, 0.0% (0) strongly disagreed, 0.0% (0) disagreed, 1.7% (2) was undecided, 3.3% (4) agreed and 95.0% (115) strongly agreed. In general, it was apparent that 98.3% (119) of respondents agreed that electronic accounting practices have improved accuracy and excellence in SD in the Sacco. The study sought to establish whether electronic accounting practices have improved the number of loans disbursed in their Sacco. As illustrated in Table 4.10, the employees' responses were as follows: 0.0 (0) strongly disagreed, 0.0% (0) disagreed, 0.0% (0) was undecided, 12.4% (15) agreed and 87.6% (106) strongly agreed. Thus, a majority of respondents 100.0% (121) generally agreed that electronic accounting practices have improved the number of loans disbursed in their Sacco.

The respondents were asked to respond to whether electronic accounting practices have improved number of clients served in their Sacco. As tabulated in, the respondents observed as follows table 4.10 that 0.8% (1) were undecided, 5.0% (6) agreed and 94.2% (114) strongly agreed. Subsequently, majority 99.2% (120) of the respondents generally agreed that electronic accounting practices have improved number of clients served in the Sacco. The study pursued to examine whether electronic accounting practices have improved trust from their customers to the Sacco in their Sacco. As seen in table 4.10, it was uncovered that 0.0% (0) strongly disagreed, 0.0% (0) disagreed, 0.0% (0) were undecided, 9.9% (12) agreed and 90.1% (109) strongly agreed. As exhibited by the high percentage 100.0% (121), majority of respondents agreed that electronic accounting practices have improved trust from their customers due to increased number of customers served.

The last item under this theme was to find out whether electronic accounting practices have improved SD in their Sacco. As seen in table 4.10, it was established that 0.0% (0) strongly disagreed, 0.0% (0) disagreed, 1.7% (2) were undecided, 9.1% (11) agreed and 89.3% (108) strongly agreed. As exhibited by the high percentage 98.4% (119), most of respondents agreed that electronic accounting practices have improved SD in their Sacco. An average mean of 4.87 and a standard deviation of 0.376 indicates that the respondents are highly affirmative.

The following are the previous studies which support the findings: For instance, Saito (2000) established that SD had not expressively upgraded in Uganda because of decentralization. When decentralization is set up without important enhancements in administration conveyance as an inquiry consistently remains (Oyugi, 2009). Nonetheless, Obwona *et al*. (2000) in his investigation inferred that monetary and institutional requirement had unfavorably influenced capacity of the declined County Government to sufficiently convey worthwhile administrations to the residents. The study used questionnaires, interview schedules and focused group discussions unlike the current study, which is using only questionnaires.

4.2 Inferential Analysis

This section presents inferential analyses, findings and discussions as well as hypotheses' testing. They findings are presented as follows.

4.2.1 E-payments and Service Delivery

The means of E-payments and SD in Ng'arisha Sacco were regressed. The aim of this study was to see whether there was a connection between E-payments and SD in Ng'arisha Sacco.

Table 4.3: Regression results of e-payments and service delivery.

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.766[a]	.586	.583	.426	.586	168.527	1	119	.000
a. Predictors: (Constant), X_2									
ANOVA[a]									

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30.527	1	30.527	168.527	.000[b]
	Residual	21.556	119	.181		
	Total	52.083	120			

a. Dependent Variable: SD

b. Predictors: (Constant), X2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B		Correlations		
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part
1	(Constant)	1.213	.259		4.681	.000	.700	1.725			
	X2	.711	.055	.766	12.982	.000	.602	.819	.766	.766	.766

a. Dependent Variable: SD

This helped to test the study's second hypothesis, $H_0$2: E-payments had no statistically significant effect on Ng'arisha SD in SACCOs. At a 95.0 percent confidence level, this was checked using R square significance and Regression coefficient. Table 4.3 summarizes the findings. The relationship between E-payments and SD variables was linear, positive, and significant, as seen in Table 4.3. The correlation coefficient (R) of 0.766 indicated that E-payments and SD in Ng'arisha Sacco have a moderately strong relationship. With a coefficient of determination of 0.586, E-payments accounted for 58.6 percent of the variance in SD in Ng'arisha Sacco, with a significance value of p = 0.000, which is below 0.05.

E-payments and SD had an unstandardized regression coefficient (β) of 0.711, a correlation coefficient (β) of 0.766, and a t-test of 12.982 with a significance level of p = 0.000. This further indicated that in Ng'arisha Sacco, there is a strong and moderate positive linear correlation between E-payments and SD. This meant that a 1.213 rise in E-payments would result in a 1.213 change in Sacco SD in the same direction. E-payments were important in predicting the degree of SD in Ng'arisha Sacco at a 5% level of significance and a 95% level of confidence. The following is the regression equation for estimating the degree of SD in Ng'arisha Sacco:

$SD = 1.213 + 0.711X_2$

From the regression equation, when e-payments practices change by 0.711, the SD changes by 1.213. This implies there is a moderate positive relation between the two variables. The regression model had an F-significance value of p = 0.000, indicating that the null hypothesis had a 0.00 percent chance of being accepted. E-payments have no significant effect on SD in Ng'arisha Sacco, according to hypothesis $H0_2$. As a result, the model was found to be significant, and the null hypothesis was rejected because E-payments had a significant and moderate positive linear correlation with Sacco SD. The significance level of both the R^2 and regression coefficients was set at 0.05 to test the second research hypothesis.

5.0 Summary of Findings, Conclusions and Recommendations

5.1 Summary of Findings

The key findings of the study are summarized in this section. The objective of this research was to broaden the base of knowledge and test the impact of e-payment practices on SD.

5.1.1 The Effect of E-payments practices on Service Delivery

The results of the study shows that electronic payment practices affected service delivery in Ng'arisha Sacco Bungoma Town, Kenya. The results were supported by the findings that E-payments variables had a linear, positive, and significant effect with SD in SACCOs. The findings agree with the study by Shah Zafar and Durrani (2019) who investigate companies in Karachi stock exchange. The correlation results showed that electronic payments had statistically significant correlation with SD. Electronic payment practices therefore enable customers make direct payment of their services through mobile banking, payment of services to suppliers and creditors are done through electronic payment platforms, Loans are issued to our creditors using electronic payment platforms, Electronic payment platforms have increased speed of SD within the Sacco and Electronic payments practice has enhanced SD in the Sacco.

5.2 Conclusions

The conclusions for the study objective are obtained from the findings and explanations of the results in the section below.

5.2.1 The Effect of E-Payment Practices on Service Delivery

Objective number two of this research was determining the influence of E-payments on SD in SACCOs. The correlation coefficient (R) of 0.766 implied a moderate strong relationship of E-payments and SD in Ng'arisha Sacco. E-payments have no significant effect on SD in Ng'arisha Sacco, according to the second null hypothesis, $H_0$2. According to the model, E-payments demonstrated a substantial but relatively modest and positive linear connection with SD in SACCOs; hence the null hypothesis was rejected.

5.3 Recommendations

SACCOs should automate their payments to improve transparency and accountability as well as ensure effectiveness in terms of time of service and make direct payment of their services through mobile banking. In addition, automation of e-accounting practices should be done by the SACCOs in order to ensure formulation and implementation of laws and policies regarding lending and deposits.

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