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DIGITAL PAYMENT SYSTEMS AND FINANCIAL MANAGEMENT EFFICIENCY IN PRIVATE PRIMARY AND JUNIOR SCHOOLS IN NYAMIRA COUNTY, KENYA

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ABSTRACT

Private primary and junior schools must manage fee collection, financial records, budgeting, reporting and control of school funds while maintaining financial sustainability. Digital payment systems offer opportunities to reduce cash-handling risks, improve transaction records and support timely financial information. This study evaluated the influence of digital payment systems on financial management efficiency in private primary and junior schools in Nyamira County, Kenya. Guided by the Technology Acceptance Model, the Resource-Based View and Diffusion of Innovations Theory, the study adopted a positivist, quantitative descriptive-correlational cross-sectional design. Data were collected using a structured five-point Likert questionnaire administered to proprietors, head teachers, deputy principals, bursars and senior administrative officers. Of 264 questionnaires issued, 254 were returned from 136 schools, representing a response rate of 96.2%. The analysis used descriptive statistics, Pearson correlation and simple linear regression. Digital payment systems recorded a composite mean of 3.83 (SD = 0.93), and approximately 87.0% of respondents indicated that their schools used M-Pesa or another digital platform for fee collection. Financial management efficiency recorded a composite mean of 3.20 (SD = 0.71). Digital payment systems had a positive and statistically significant relationship with financial management efficiency ($r = .31$, $p < .001$). The regression model was statistically significant, $F(1, 250) = 26.55$, $p < .001$, and explained 9.6% of the variation in financial management efficiency ($R^2 = .096$). The standardised regression coefficient was $\beta = .310$ ($p < .001$). The findings indicate that digital payments are associated with improved financial management, although digital fee collection alone does not guarantee effective budgeting, reporting and financial control. The study recommends that schools integrate payment platform statements with accounting records, strengthen reconciliation and arrears monitoring, and train finance personnel in the use of digital financial information.

Keywords: digital payment systems; financial management efficiency; fee collection; mobile money; private schools; Nyamira County; Kenya.

1.0 INTRODUCTION

1.1 Background of the Study

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Digital technologies have become important organisational resources for improving productivity, accuracy, transparency and service delivery. In financial management, digital payment systems facilitate the electronic transfer of funds, generate transaction records and reduce dependence on physical cash. These systems can support faster transactions and improve the availability of financial information. However, the benefits of technology are not automatic; they depend on how effectively organisations integrate digital tools into their accounting procedures, internal controls and decision-making processes (Bharadwaj, 2000; Verhoef et al., 2021). Private primary and junior schools operate as educational institutions as well as business enterprises. Their sustainability depends substantially on the effective mobilisation, management and utilisation of financial resources. School managers are required to collect fees, maintain accurate pupil accounts, monitor outstanding balances, prepare budgets, control expenditure, safeguard funds and produce timely financial reports. These functions are interconnected: weaknesses in fee collection or record-keeping can affect cash-flow planning, the ability to meet operating expenses and the quality of services offered to learners. Where transactions are handled manually, schools may face delays in updating records, errors in recording payments, difficulties in tracing transactions and risks associated with receiving and storing cash. In Kenya, mobile money and other electronic payment channels have provided organisations with alternative ways of receiving and transferring funds. In schools, parents can remit fees through mobile payment platforms without necessarily visiting the school with cash. Digital payment systems can generate transaction confirmations and electronic statements that provide a traceable record of receipts. Such information may assist bursars and administrators to allocate payments to individual learner accounts, monitor fee balances, reconcile collections and prepare financial reports. The use of digital payments may also reduce the administrative time and exposure to risks associated with physical cash handling. Nevertheless, the efficiency gains depend on the accuracy of payment references, timely updating of school records and regular reconciliation between payment platforms, bank accounts and accounting records.

The Technology Acceptance Model explains that the adoption of a technology is influenced by users' perceptions of its usefulness and ease of use (Davis, 1989). Digital payment systems are therefore more likely to be consistently used where school managers, finance personnel and parents perceive them as convenient, reliable and beneficial. The Resource-Based View further suggests that technology can contribute to organisational performance when it is combined with valuable internal capabilities and routines (Barney, 1991). In this context, digital payment platforms become more useful when schools have trained finance personnel, clear financial procedures and appropriate controls for converting transaction data into accurate management information. Diffusion of Innovations Theory also highlights the importance of relative advantage, compatibility and complexity in explaining the spread of innovations (Rogers, 2003).

Despite the growing use of digital payments, the adoption of electronic fee collection should not be equated with comprehensive financial management efficiency. A school may receive fees digitally but still experience challenges in reconciling collections, tracking arrears, adhering to approved budgets, controlling expenditure or preparing timely reports. The present study therefore examines the relationship between digital payment systems and financial management efficiency in private primary and junior schools in Nyamira County. It focuses not only on the use of digital platforms for fee collection but also on whether their use is

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associated with improved financial records, reduced cash-handling risks, better fee collection and more efficient financial processes.

1.2 Statement of the Problem

Financial management is central to the operational sustainability of private primary and junior schools because fee revenue finances essential activities such as payment of staff, acquisition of teaching and learning materials, maintenance of facilities and provision of other school services. Inefficient fee collection and weak financial controls can constrain cash flow, undermine budget implementation and expose schools to errors, delays and possible loss of funds. Digital payment systems offer an opportunity to address some of these challenges by providing electronic transaction records, reducing the handling of physical cash and supporting more traceable fee collection. Evidence from Kenya indicates that automated school fee collection is positively associated with financial accountability. For example, Sipenji, Tibbs and Sindani (2024) found a strong positive relationship between automated school fee collection and accountability in public secondary schools in Bungoma County ($r = .752$, $p < .001$). Their findings support the potential value of digital fee collection, although the study focused on public secondary schools and financial accountability rather than the broader financial management efficiency of private primary and junior schools. However, the availability and use of digital payment channels do not necessarily guarantee effective financial management. Schools may continue to experience challenges in matching electronic payments to individual learner accounts, reconciling mobile money and bank statements, monitoring fee arrears, maintaining accurate financial records, adhering to budgets and preparing timely financial reports. Moreover, findings from public secondary schools may not be directly generalisable to private primary and junior schools, which operate under different ownership, funding and management arrangements. There is therefore a need for context-specific empirical evidence on whether digital payment systems are associated with improved financial management efficiency in private schools, particularly in rural and semi-urban settings. This study addresses this gap by evaluating the influence of digital payment systems on financial management efficiency in private primary and junior schools in Nyamira County, Kenya.

1.3 Objective and hypothesis

The objective of the study was to evaluate the influence of digital payment systems on financial management efficiency in private primary and junior schools in Nyamira County, Kenya.

H_{02}: Digital payment systems have no significant influence on financial management efficiency in private primary and junior schools in Nyamira County.

H_{12}: Digital payment systems have a significant influence on financial management efficiency in private primary and junior schools in Nyamira County.

2.0 LITERATURE REVIEW

2.1 Theoretical review

The Technology Acceptance Model (TAM) explains technology adoption through users' perceptions of usefulness and ease of use (Davis, 1989). In the context of school fee collection,

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proprietors, bursars and parents are more likely to use digital payment platforms when they perceive them as convenient, reliable and beneficial in reducing the time and effort associated with cash transactions. The model is relevant because the practical value of digital payments depends on their acceptance by the people who initiate, receive, record and reconcile transactions. The Resource-Based View (RBV) considers organisational resources and capabilities as potential sources of improved performance (Barney, 1991; Wernerfelt, 1984). Digital payment platforms can provide schools with transaction data and more traceable payment processes. However, the platform itself may not be sufficient to improve financial management. The school also requires staff competence, reliable procedures and the capability to use payment information for reconciliation, budgeting, reporting and financial control. Diffusion of Innovations Theory explains how innovations spread through a social system over time, influenced by perceived relative advantage, compatibility, complexity, trialability and observability (Rogers, 2003). Digital payments may spread rapidly where parents already use mobile money and schools can adopt the technology without substantial investment in specialised equipment. The high reported use of mobile money in the study setting is consistent with the potential for a convenient and familiar payment innovation to diffuse across schools.

2.2 Empirical review

2.2.1 Digital payment systems and financial accountability in schools

Sipenji, Tibbs and Sindani (2024) examined the effect of automated school fee collection on accountability in public secondary schools in Bungoma County, Kenya. Their study reported a strong positive relationship between automated school fee collection and accountability ($r = .752$, $p < .001$), and recommended the use of mobile payment approaches such as pay-bill options. The study provides relevant Kenyan evidence that automation of fee collection can support financial accountability. However, it focused on public secondary schools and accountability, whereas the present study examines financial management efficiency in private primary and junior schools in Nyamira County. The difference in institutional context and outcome variable provides a basis for the current investigation.

The broader literature on digital organisational resources suggests that technology can improve access to timely information and support more efficient processes when embedded in organisational routines (Bharadwaj, 2000; Verhoef et al., 2021). For schools, digital payment records may make it easier to identify the date, amount and source of payments, reduce the handling of physical cash and provide an electronic trail for subsequent verification. These benefits are likely to be strongest when the school maintains clear procedures for assigning payment references, issuing receipts and reconciling platform statements with pupil accounts.

2.2.2 Digital transactions, records and financial control

Digital fee collection can improve the availability of transaction records, but effective financial management requires more than the receipt of funds. Financial personnel must accurately update individual accounts, monitor fee balances, compare actual expenditure with approved budgets and prepare reports within appropriate timelines. Where digital payment information is not integrated with accounting records, schools may continue to maintain parallel manual registers, increasing the risk of duplication and inconsistencies. Consequently, the relationship

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between digital payment systems and financial management efficiency is expected to depend partly on the school's capacity to convert electronic transaction data into reliable management information.

Existing evidence, particularly Sipenji et al. (2024), indicates that automated fee collection is positively associated with accountability in Kenyan public secondary schools. Nevertheless, accountability and financial management efficiency are related but distinct outcomes. Further, findings from public secondary schools may not automatically apply to private primary and junior schools, which operate under different funding arrangements and organisational conditions. The present study contributes context-specific evidence by examining the relationship between digital payment systems and a broader financial management efficiency construct that includes fee collection, record accuracy, budget monitoring, reporting and control of losses.

3.0 RESEARCH METHODOLOGY

The study adopted a positivist research philosophy and a quantitative descriptive-correlational cross-sectional design. The target population comprised 770 proprietors, head teachers, deputy principals, bursars and senior administrative officers in private primary and junior schools in Nyamira County. A sample of 264 respondents was selected using proportionate stratified random sampling across the five sub-counties. Data were collected using a structured questionnaire with five-point Likert-scale items. A total of 254 questionnaires were returned from 136 schools, representing a response rate of 96.2%. Digital payment systems were measured using items covering the use of M-Pesa or other digital platforms for fee collection, perceived accuracy of financial records, reduction in cash-handling risks, fee collection rates and transaction time and cost. Financial management efficiency was measured using items on fee collection performance, accuracy and currency of financial records, budget adherence and monitoring, timely and accurate reporting, and losses arising from mismanagement or errors. Descriptive statistics were used to summarise responses, while Pearson correlation and simple linear regression were used to examine the relationship between digital payment systems and financial management efficiency. The results are interpreted as associations because the study used a cross-sectional correlational design.

4.0 RESULTS AND DISCUSSION

4.1 Digital payment systems

Digital payments recorded a composite mean of 3.83 (SD = 0.93), indicating relatively high adoption and positive perceptions among respondents. The highest-rated item was the use of M-Pesa or another digital platform for fee collection (M = 3.94, SD = 1.15), with 86.9% agreeing or strongly agreeing. Respondents also reported that digital payments improved the accuracy of financial records (M = 3.85), improved fee collection rates (M = 3.81), reduced transaction time and cost (M = 3.79), and reduced cash-handling risks (M = 3.76). These results suggest that digital payments were widely embedded in fee collection practices in the sampled schools.

Table 1: Responses on Digital Payment Systems

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Statement	n	Agree + Strongly Agree (%)	Mean	SD
School uses M-Pesa or another digital platform for fee collection	253	86.9	3.94	1.15
Digital payments have improved the accuracy of financial records	253	67.6	3.85	1.15
Digital payments have reduced the risks of cash handling	253	67.6	3.76	1.10
Digital payment systems have improved fee collection rates	253	66.0	3.81	1.14
Digital payments have reduced the time and cost of transactions	253	63.6	3.79	1.09
Composite digital payment systems			3.83	0.93

Source: Study data. Percentages represent respondents who agreed or strongly agreed.

4.2 Financial management efficiency

Financial management efficiency recorded a composite mean of 3.20 (SD = 0.71), the highest mean among the four operational efficiency dimensions examined in the wider study, although the overall rating remained within the neutral response band. The highest-rated item was the school's experience of minimal losses from mismanagement or errors (M = 3.31, SD = 0.99). This was followed by timely and accurate preparation of financial reports (M = 3.19, SD = 1.01), budget adherence and monitoring (M = 3.18, SD = 0.99), accuracy and currency of financial records (M = 3.17, SD = 1.04), and high fee collection rates each term (M = 3.16, SD = 1.01). The results indicate that despite widespread digital fee collection, respondents did not rate all aspects of financial management as strongly efficient.

Table 2: Responses on Financial Management Efficiency

Statement	n	Mean	SD
The school achieves high fee collection rates each term	253	3.16	1.01
Financial records are accurate and up to date	254	3.17	1.04
The budget is consistently adhered to and monitored	253	3.18	0.99
Financial reports are prepared in a timely and accurate manner	254	3.19	1.01
The school experiences minimal losses from mismanagement or errors	254	3.31	0.99
Composite financial management efficiency	253	3.20	0.71

Source: Study data.

4.3 Correlation analysis

Pearson correlation analysis established a positive and statistically significant relationship between digital payment systems and financial management efficiency, $r(250) = .31$, $p < .001$. The coefficient indicates a positive association of moderate magnitude. Schools reporting

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greater use of digital payment systems also tended to report better financial management efficiency. The result provides initial evidence in support of the hypothesised relationship.

Table 3: Correlation between Digital Payment Systems and Financial Management Efficiency

Variables	Financial Management Efficiency
Digital Payment Systems	r = .31**

Note. **p < .001. Pairwise sample size was approximately 252. Source: Study data.

4.4 Regression analysis

The simple linear regression model was statistically significant, $F(1, 250) = 26.55$, $p < .001$. Digital payment systems explained 9.6% of the variation in financial management efficiency ($R^2 = .096$). The standardised regression coefficient was positive and statistically significant ($\beta = .310$, $t = 5.15$, $p < .001$). The unstandardised coefficient ($B = .237$) indicates that a one-point increase in the digital payment systems score was associated with a 0.237-point increase in the financial management efficiency score. The fitted regression equation was FME = 2.291 + 0.237DPS. The null hypothesis was therefore rejected.

Table 4: Regression Coefficients for Financial Management Efficiency on Digital Payment Systems

Predictor	B	SE	β	t	p	95% CI for B
Constant	2.291	0.182	—	12.61	< .001	[1.933, 2.649]
Digital Payment Systems	0.237	0.046	.310	5.15	< .001	[0.147, 0.328]

Note. Dependent variable: financial management efficiency. Model: $F(1, 250) = 26.55$, $p < .001$; $R^2 = .096$. School-clustered standard errors were also statistically significant (clustered SE = .036, $p < .001$). Source: Study data.

4.5 Discussion of Findings

The study established that digital payment systems had a significant positive association with financial management efficiency ($\beta = .310$, $p < .001$). This was the strongest of the four objective-specific relationships examined in the wider study. The result suggests that schools using digital platforms more extensively for fee collection tended to report better financial management, particularly in relation to payment records, cash-handling risks, fee collection and transaction efficiency. The finding is consistent with Sipenji et al. (2024), who reported a positive relationship between automated school fee collection and accountability in public secondary schools in Bungoma County. Their reported correlation ($r = .752$) was stronger than the association observed in the present study ($r = .31$). The difference may reflect differences

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in the study populations, constructs and contexts: Sipenji et al. focused on accountability in public secondary schools, while this study assessed financial management efficiency in private primary and junior schools. The high level of digital payment adoption (approximately 87.0%) suggests that mobile money and similar platforms have become familiar and accessible channels for fee collection in the study area. From the perspective of Diffusion of Innovations Theory, this pattern is consistent with the spread of a technology that offers visible relative advantage and is compatible with existing payment behaviour (Rogers, 2003). The findings also align with TAM because the convenience and perceived usefulness of digital payments may encourage their continued use (Davis, 1989). The Resource-Based View further suggests that digital payment platforms can support organisational performance by providing useful transaction information and improving the traceability of payments (Barney, 1991). However, the explanatory power of the model was modest: digital payment systems accounted for 9.6% of the variation in financial management efficiency. This means that digital payments alone do not explain most differences in schools' financial management. Budget discipline, accounting skills, internal controls, management oversight and integration of payment statements with school records are also likely to matter. The neutral composite mean for financial management efficiency (M = 3.20) reinforces the point that high adoption of digital fee collection does not automatically resolve wider financial management challenges.

5.0 CONCLUSIONS

The study concludes that digital payment systems have a statistically significant positive association with financial management efficiency in private primary and junior schools in Nyamira County. Digital platforms were widely used for fee collection, and respondents recognised benefits relating to financial record accuracy, reduced cash-handling risks, fee collection and transaction costs. The regression results showed that digital payment systems explained 9.6% of the variation in financial management efficiency ($\beta = .310$, $p < .001$). Nevertheless, the moderate explanatory power and neutral overall financial management rating indicate that digital payment adoption should be accompanied by sound accounting practices and effective financial controls.

6.0 RECOMMENDATIONS

School proprietors and managers should integrate digital payment statements with pupil fee accounts and accounting records so that payments are promptly allocated, reconciled and reflected in outstanding fee balances. Schools should establish regular reconciliation procedures for mobile money, bank and accounting records, with clear responsibility for investigating unmatched transactions. Bursars and finance personnel should receive practical training in digital financial record-keeping, reconciliation, arrears monitoring, budgeting and preparation of financial reports. Schools should also use the information generated by digital payment platforms to monitor fee collection trends and support timely financial decisions. At policy and sector level, relevant education stakeholders should encourage affordable and secure digital financial solutions for private schools, accompanied by guidance on record management, data protection and internal controls. Support for staff capacity development and reliable connectivity would help schools move beyond the electronic receipt of fees towards integrated financial management.

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