

**AN ASSESSMENT OF THE LEVEL OF ADOPTION AND CHALLENGES OF
E-PAYSLIPS IN THE CIVIL SERVICE: CASE STUDY OF LIVINGSTONE DISTRICT
HEALTH OFFICE**

BY

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A Dissertation submitted to the University of Zambia in partial fulfilment of the requirements for the award of the degree of Master of Science in Human Resource Management.

THE UNIVERSITY OF ZAMBIA

LUSAKA

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DECLARATION

I, Chikoyi Chileshe Bwalya do hereby declare that this work is my original work achieved through personal reading and research. This work has never been submitted to the University of Zambia or any other Universities. All sources of data used and literature on related works previously done by others, used in the production of this Dissertation have been duly acknowledge. If any omission has been made, it is not by choice but by error.

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APPROVAL

This dissertation, by Chikoyi Chileshe Bwalya has been approved as partial fulfilment of the requirements for the award of Master of Human Resource Management by the University of Zambia.

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ABSTRACT

In the realm of modern governance, the adoption of technology stands as a pivotal endeavour to streamline operations, enhance service delivery, and promote efficiency. This study delves into the realm of electronic payslips (e-payslips) adoption within the health sector, focusing its lens on the Livingstone District Health Office in Zambia. Grounded in the theoretical frameworks of the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Diffusion of Innovation Theory, this research endeavours to unearth the multifaceted factors influencing the embrace of e-payslips and to present an intricate framework that facilitates their increased adoption. Leveraging a rigorous quantitative survey methodology, the study extracts insights from a well-crafted sample comprising 100 respondents—a cross-section of the health workforce. The regression analysis reaffirmed the substantial influence of Performance expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions on Behavioural Intention towards e-pay slip adoption (R Square = .912). Each predictor variable exhibited a significant positive relationship with BI ($p < .001$), emphasizing their pivotal roles in shaping behavioural intention towards e-pay slip adoption among health workers. The findings resonate with striking implications, underlining the pivotal role of user perception, tangible benefits, operational simplicity, and external encouragement in steering the adoption trajectory. The proposed framework, a culmination of these empirical discoveries, paints a holistic canvas for action. This canvas embraces tailored awareness initiatives, intuitive user interfaces, influential endorsements, provisions for essential resources, an unwavering support network, seamless integration with existing systems, and adept change management. Each stroke on this canvas harmoniously aligns with the research participants' voices and resonates with the theoretical underpinnings. As the dawn of digital governance continues to rise, this study is more than a mere exploration, it is a torchbearer illuminating the path toward a technologically empowered healthcare ecosystem. The insights derived from the study not only extend the discourse on e-governance but also offer pragmatic directions to stakeholders, policymakers, and administrators who endeavour to orchestrate a symphony of transformation through e-payslip adoption. In a world of incessant change, this research bridges empirical wisdom with theoretical constructs, paving the way for a more streamlined and efficient healthcare landscape.

Keywords: E-pay slips, Employee engagement, Performance expectancy, Behavioural intention, Facilitating conditions, social influence

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DEDICATION

To my mother, Ms. Angela Chitamya for their financial and moral support throughout this journey and to my late dad Mr. Stephen Bwalya Mususulu.

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LIST OF ACRONYMS

UTAUT - Unified Theory of Acceptance and Use of Technology

PE - Performance Expectancy

EE - Effort Expectancy

SI - Social Influence

FC - Facilitating Conditions

BI - Behavioural Intention

e-Pay slip – Electronic Pay slip

ICT – Information and Communication Technology

CHAPTER 1: INTRODUCTION

1.1 Introduction

In recent years, advancements in technology have brought about significant changes in the way organizations conduct their administrative and financial operations. One such transformation is the adoption of electronic payslips, commonly referred to as e-payslips, which has gained prominence as a tool for modernizing payroll processes within various sectors, including the civil service. E-payslips offer a digital alternative to traditional paper-based payslips, providing employees with secure and convenient access to their salary and benefits information through electronic platforms. The adoption of e-payslips presents a paradigm shift in the way compensation is managed, and its implications resonate beyond mere administrative convenience.

The civil service, as a cornerstone of public administration, plays a pivotal role in the effective functioning of governments worldwide. The transition from manual to digital processes in this sector holds the promise of streamlining operations, improving transparency, and optimizing resource utilization. E-payslips represent a microcosm of this larger technological shift, offering tangible benefits to both employees and administrative bodies. However, the journey toward full e-payslip adoption is accompanied by its own set of challenges, ranging from technological constraints to issues of data security and privacy.

This chapter will discuss the background to the study, statement of the problem and the purpose of the study. In addition, the following items will be briefly discussed: objectives of the study, study questions, significance of the study, delimitation of the study and study questions.

1.2 Background of E-pay slips in Zambia

In an effort to move with the times, Zambia has made efforts towards the introduction of e-payslips among employees. E-pay slips were officially introduced in the civil service in 2017. The system started with non-Government organizations and recently the government of the republic of Zambia started implementing the e-payslips system (Mainza, 2017). The Government of the Republic through the SMART Zambia Institute commenced the implementation of an Electronic Payslip (ePayslip) System intended to automate the Distribution of payslips to all Civil Servants

electronically. The system is aimed at complementing the Integrated Payroll Management and Establishment Control (PMEC) System which remain the Government's payroll management and processing system.

In recent years, the rapid advancement of information and communication technologies (ICTs) has paved the way for transformative changes across various sectors, including governance and public service delivery. In Zambia, the Smart Zambia initiative, established under Government Gazette No. 836 of 2016 as an E-government division within the office of the President, exemplifies the government's commitment to harnessing the potential of ICTs for the betterment of its citizens. The core mission of Smart Zambia is to effect a comprehensive digital transformation through the deployment of electronic government services and processes, ultimately enhancing the effectiveness of public service delivery (PMRC, 2022).

At its inception, Smart Zambia delineated specific functions integral to achieving its mission. These encompass the promotion and management of e-Government policies and programs, the development of strategies and standards to foster the utilization of ICT innovations within the public sector, and the facilitation of collaboration among inter-governmental agencies to provide integrated e-Government services. The initiative also undertakes the development of shared infrastructure to ensure equitable access to apt ICT solutions across the populace.

One of the landmark initiatives of Smart Zambia's e-Government drive is the introduction of electronic payslips (e-payslips) for the nation's civil servants. Through the initial phase of the e-payslip capturing exercise, a staggering 109,000 civil servants have been seamlessly transitioned to the e-payslip platform, enabling them to access their payslips electronically. This initiative holds multifaceted benefits, both operationally and environmentally.

In terms of operational efficiency, the shift from traditional paper-based payslips to e-payslips has yielded significant cost savings for the Zambian Government. Notably, the move has led to an annual reduction of K72 million in payslip printing costs and K68 million in paper expenses. This cost-effectiveness underscores the fiscal prudence that electronic payslips offer in contrast to the resource-intensive conventional method (PMRC, 2022).

Beyond the economic gains, the adoption of e-payslips has empowered the Zambian Government to curtail fraudulent activities and eliminate the presence of fictitious "ghost" civil servants on its payroll. By transitioning to a more transparent and technology-driven payslip system, the government has successfully prevented disbursements to unauthorized individuals and safeguarded public funds.

Furthermore, the e-payslip system is aligned with the government's commitment to environmental sustainability. The reduction in paper usage achieved through the e-payslip system contributes to the preservation of Zambia's natural resources, particularly forests. This not only aligns with the broader global environmental agenda but also positions the government as a responsible steward of its natural heritage.

1.3 Statement of the Problem

Amid the accelerating global digital transformation, the adoption of electronic payslips (e-payslips) has emerged as a pivotal reform within the civil service, promising efficiency gains, cost reductions, and modernization. In Zambia, where the civil service is a vital component of public administration, the transition to e-payslips offers an avenue for streamlined payroll management and improved service delivery. However, the extent of adoption and the formidable challenges encountered by civil servants in incorporating e-payslips into their workflow remain focal points demanding empirical inquiry. This study seeks to scrutinize the multifaceted landscape of e-payslip adoption within the specific context of the Livingstone District Health Office, exploring the drivers of adoption, the attendant challenges, and plausible strategies for sustainable integration.

The adoption of e-payslips stands at the crossroads of technological innovation and administrative efficiency. Globally, statistics indicate a rising trend in e-payslip adoption, reflecting the digital imperative. For instance, a survey conducted by the Chartered Institute of Payroll Professionals (CIPP) in the United Kingdom reported that nearly 92% of respondents were utilizing e-payslips, highlighting the significant uptake in advanced economies (CIPP, 2021). In Zambia, the e-Government National Strategy underscores the government's commitment to enhancing public service delivery through digital transformation, positioning e-payslips as a cornerstone of this

strategy. However, the implications of this transition on civil servants and the associated challenges necessitate context-specific examination.

The Livingstone District Health Office offers an opportune context to delve into the nuanced dynamics of e-payslip adoption within a health-focused administrative unit. This microcosmic exploration reflects broader trends and challenges experienced across the civil service. The potential benefits of e-payslips, including expedited salary disbursement and reduced administrative overheads, are counterbalanced by challenges like digital illiteracy and resistance to change. In Zambia, where digital literacy rates remain diverse and infrastructure disparities persist, e-payslip adoption could exacerbate existing inequalities. It is crucial to recognize the multifaceted nature of e-payslip adoption, where technological, organizational, and individual factors intertwine.

By meticulously assessing the adoption landscape and dissecting challenges at the local level, this study aspires to offer evidence-based insights that can guide policy formulation, resource allocation, and capacity-building efforts aimed at fostering successful e-payslip implementation. Through the lens of the Livingstone District Health Office, the study's findings are expected to transcend the confines of the specific case, informing strategies for wider e-payslip integration within the Zambian civil service and beyond.

1.4 Research Aims

The aim of the study will be to identify the major factors that affect the level of adoption of e-pay slips to civil servants at Livingstone District Health Office and propose a framework that will help improve the level of adoption.

1.5 Research Objectives

The study will be guided by the following objectives:

- i) To identify the major factors that affect the level of adoption of e-pay slips in the health sector.
- ii) To propose a framework that will help improve the level of adoption of e-pay slips in the health sector.

1.6 Research Questions

The study will answer the following questions:

- i) What are the major factors affecting the level of adoption of e-pay slips in the health sector?
- ii) What framework can be created to improve the level of adoption?

1.7 Significance of the Study

The Government and stakeholders would get insights on the impact of e-payslips in Zambian civil service. The data from the study would help the implementers of e-pay slips in Zambia, SMART Zambia; make modifications on areas where civil servants find difficulties. The study would also be instrumental in providing information to private companies using e-pay slips on the best practices and use of e-pay slips. The study added new and critical information regarding e-pay slips.

1.8 Research Scope

The study was conducted at Livingstone District Health Office in Southern Province. The district hospital has been implementing e-pay slips since their introduction in 2017 thereby developing experience in the implementation of the service.

1.9 Limitation of the Study

Despite the valuable insights gained from this study on the impact of e-payslips in the Zambian Civil Service, it is essential to acknowledge several limitations inherent in its design and execution. Firstly, the study's sampling approach may introduce bias, potentially skewing the results towards certain demographics or organizational characteristics. For instance, if the study predominantly includes participants from urban areas or specific job roles, the findings may not accurately represent the diverse experiences and challenges faced by Civil servants across different regions and job categories. This limitation could affect the generalizability of the study's conclusions beyond the sampled population.

Secondly, the study's duration and scope may constrain the depth of analysis regarding the long-term implications of adopting e-payslips in the Civil Service. A limited time frame may overlook

evolving challenges or benefits that manifest over extended periods post-implementation. Moreover, external factors such as changes in economic conditions, government policies, or technological advancements could influence the efficacy and acceptance of e-payslips beyond what the study captures within its specific timeframe. Recognizing these temporal constraints is crucial for interpreting the study's findings accurately and avoiding overgeneralizations.

Lastly, the study's reliance on self-reported data and potential response bias introduces another layer of scrutiny regarding the reliability and validity of the results. Participants' perceptions, attitudes, and motivations may influence how they respond to survey questions or interviews, leading to subjective interpretations that may not fully reflect the ground realities of using e-payslips in the Zambian Civil Service. Mitigating these biases through rigorous data collection methods, triangulation of data sources, and sensitivity analyses can enhance the study's credibility and provide a more nuanced understanding of the challenges and opportunities associated with e-payslip implementation.

These limitations underscore the need for future research endeavors to address methodological gaps, expand sample diversity, adopt longitudinal approaches, and consider broader contextual factors to offer comprehensive insights into the impact of e-payslips within the Zambian Civil Service and similar contexts globally.

1.10 Dissertation Layout

This study analyzes the factors affecting e-payslip adoption at the Livingstone district health office. The chapter is organized as follows; the first chapter outlined the introduction to the topic and outlined the objectives of the study. The second chapter is the literature review which elucidates various theories and studies that underpin the study. The third chapter is the methodology, and the fourth is the data analysis section. The fifth chapter discusses the findings, and the sixth chapter concludes the study.

1.11 Chapter Summary

This chapter set the stage for a study examining the adoption of electronic payslips (e-payslips) within the Zambian civil service. It began by highlighting the global trend of e-payslips, emphasizing their efficiency and cost-saving benefits. In the context of Zambia, the chapter details

the introduction of e-payslips in 2017 for civil servants, aiming to streamline payroll processes and improve transparency. The role of the Smart Zambia initiative is introduced, showcasing its leadership in spearheading the government's digital transformation efforts, which include e-payslips.

The chapter then shifts its focus to the problem statement. While acknowledging the potential advantages of e-payslips, the study acknowledges the lack of clarity surrounding the extent of adoption and the specific challenges faced by civil servants. To address this gap in knowledge, the study narrows its focus to the Livingstone District Health Office. By exploring factors influencing e-payslip adoption within this microcosm, the research aims to provide insights with broader applicability across the civil service.

Next, the chapter outlines the objectives and significance of the study. It highlights the aim of identifying key factors impacting e-payslip adoption and proposing a framework to improve it. The findings from this research are expected to provide valuable insights for various stakeholders. Policymakers, implementers like Smart Zambia, and even private companies using e-payslips stand to benefit from this study.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter presents the available literature on e-pay slips that has been reviewed for the study.

2.2 E-Government

E-Government, a dynamic phenomenon propelled by technological advancements, represents the convergence of digital tools and governance practices, aiming to enhance public service delivery and administrative efficiency. It embodies the transformation of traditional bureaucratic procedures into streamlined, technology-driven processes, ultimately fostering transparency, citizen engagement, and improved service accessibility (Heeks, 2006). The essence of e-government lies in its ability to leverage information and communication technologies (ICTs) to redefine the relationship between citizens and governments, facilitating seamless interactions and the exchange of information (United Nations, 2018).

In the context of payroll management and the adoption of e-payslips, e-government serves as the overarching framework within which such digital transformations take place. The transition from paper-based payslips to electronic formats aligns with the broader goals of e-government initiatives. E-payslips represent a microcosm of the larger e-government paradigm, illustrating how technological interventions can enhance administrative processes and citizen experience alike (UN Department of Economic and Social Affairs, 2019). This transformation embodies the commitment to harnessing technology for improving service delivery, fostering accountability, and ensuring the efficient use of resources (Lee, 2010).

As governments worldwide seek to enhance service efficiency and accessibility, the concept of e-government underscores the need to leverage ICTs for streamlining processes and engaging citizens in novel ways. E-payslips stand as a tangible manifestation of these principles, reflecting how technology can reshape conventional practices and bring about tangible benefits to both public employees and the administration at large (Lee & Kwak, 2012).

2.3 E-Payslips

E-payslips, a pivotal component of modern payroll management systems, epitomize the digital transformation reshaping traditional administrative processes. In contrast to their paper counterparts, e-payslips are electronic documents that provide employees with detailed information about their salaries, deductions, benefits, and other financial aspects in a digital format. This shift from paper-based to electronic payslips aligns with the broader trend of digitalization, offering numerous advantages to both organizations and employees (Brown, 2011).

One of the core features of e-payslips is their accessibility and convenience. Employees can securely access their payslips anytime and from anywhere with an internet connection, eliminating the need for physical distribution and storage. This convenience not only enhances the employee experience but also contributes to the overall efficiency of the organization's payroll management (Dwivedi et al., 2017).

E-payslips also offer improved accuracy and data security. With automated processes, the likelihood of errors resulting from manual calculations or data entry is reduced. Moreover, electronic platforms provide robust security measures to protect sensitive financial information, minimizing the risk of unauthorized access or data breaches (Kaur & Kaushik, 2016).

Furthermore, the adoption of e-payslips aligns with sustainability and environmental conservation efforts. The reduction in paper usage contributes to lowering an organization's carbon footprint and supports eco-friendly initiatives (Aber, 2018).

However, the transition to e-payslips also comes with challenges. Ensuring that all employees have access to technology and digital literacy skills is crucial to prevent exclusion. Additionally, organizations must address concerns related to data privacy, ensuring that employees' financial information remains confidential and secure (Islam et al., 2020).

2.4 Advantages of E-Payslips

The adoption of electronic payslips, commonly known as e-payslips, offers a range of advantages that stem from the digitalization and automation of payroll processes. These benefits have implications for both organizations and employees, contributing to more efficient payroll management and improved employee experiences.

One key advantage is the enhanced accessibility and convenience that e-payslips provide to employees. With these digital platforms, employees can access their payslips at any time and from anywhere with an internet connection. This eliminates the need for physical distribution and provides employees with the flexibility to retrieve their payslips digitally, minimizing delays and enhancing user experience (Brown, 2011).

The transition to e-payslips also comes with cost efficiency and environmental sustainability benefits. The reduction in paper usage, printing costs, and postage expenses aligns with sustainability efforts by decreasing the organization's environmental footprint. By adopting e-payslips, organizations contribute to a greener workplace and demonstrate a commitment to environmental responsibility (Aber, 2018).

Another advantage lies in the accuracy and error reduction achieved through e-payslip systems. These systems automate calculations related to salaries, deductions, and taxes, mitigating the risks of manual errors that often occur during data entry. This automation not only enhances the accuracy of financial information but also reduces disputes arising from payroll discrepancies, enhancing overall payroll reliability (Kaur & Kaushik, 2016).

Furthermore, the security and confidentiality of employee financial data are enhanced with e-payslip systems. These platforms implement robust security measures, such as encryption and secure login credentials, to protect sensitive information. By safeguarding employee data from unauthorized access and potential breaches, organizations build employee trust and confidence in the system (Dwivedi et al., 2017).

E-payslips contribute to time and resource efficiency by automating payslip generation and distribution processes. This automation frees HR personnel from time-consuming manual tasks, allowing them to allocate their efforts toward strategic initiatives and employee engagement activities. As a result, HR teams can better focus on improving workforce management and fostering employee satisfaction (Islam et al., 2020).

2.5 Barriers to Implementation of E-Payslips

While the adoption of e-payslips offers numerous benefits, the transition to digital payroll systems is not without its challenges. Organizations encounter various barriers that can hinder the

successful implementation and utilization of e-payslips. Addressing these barriers is crucial to ensure a seamless and effective transition.

One significant barrier is the resistance to change among employees and stakeholders. Introducing e-payslips requires a shift from traditional paper-based processes to digital platforms, which may lead to apprehension and reluctance among employees accustomed to the old methods (Islam et al., 2020). The fear of technology, concerns about data security, and worries about job security can contribute to resistance. Thus, effective change management strategies that emphasize the benefits of e-payslips and provide training and support are vital in mitigating resistance (Kaur & Kaushik, 2016).

Data security and privacy concerns present another significant barrier. Employees are often apprehensive about the safety of their financial data on digital platforms. The potential for unauthorized access, data breaches, and identity theft can undermine trust in the e-payslip system. Organizations must invest in robust cybersecurity measures, encryption techniques, and compliance with data protection regulations to address these concerns and instill confidence in employees (Dwivedi et al., 2017).

Technological infrastructure limitations can also hinder e-payslip implementation. Inadequate hardware, slow internet connections, and outdated systems can lead to poor user experiences, delays, and frustration. Addressing these infrastructure limitations requires investments in technology upgrades and reliable internet connectivity, particularly in regions with limited technological resources (Islam et al., 2020).

Resistance from middle and senior management can impede the adoption of e-payslips. Skepticism about the benefits, concerns about initial costs, and uncertainty about return on investment can lead to decision-makers opposing the transition. To overcome this barrier, organizations must present a clear business case demonstrating the long-term advantages of e-payslips, including cost savings and enhanced efficiency (Brown, 2011).

Legal and regulatory compliance is another challenge. E-payslips must adhere to labor laws and regulations that vary across jurisdictions. Ensuring compliance with tax codes, data protection laws, and other relevant regulations is essential to avoid legal disputes and financial penalties (Kaur & Kaushik, 2016).

Finally, the digital divide and varying levels of digital literacy among employees can pose challenges. Some employees may lack access to digital devices or struggle with using technology, making it difficult for them to access and understand e-payslips. Organizations need to offer training and support to bridge this gap and ensure equitable access to e-payslip systems (Dwivedi et al., 2017).

2.6 Empirical Review

Aber (2018) conducted a case study to explore the benefits of electronic pay slips within a not-for-profit organization. The study involved 31 respondents from 45 such organizations, with data collected through interviews and distributed questionnaires. Thematic analysis was used for data analysis, guided by the Theory of Planned Behavior. The findings highlighted advantages such as 24/7 availability, improved employee experience, and cost savings. However, the small sample size limited the generalization of these findings to the broader population.

Asampana et al. (2015) employed a survey method to analyze the acceptance of Ghana's government e-pay slip system. With 220 respondents selected using exclusion criteria from a population of 579,524 government employees, the study used MANOVA, DDA, and ANOVA for data analysis within the context of the Technology Acceptance Model (TAM). The results validated the extended TAM as a strong theoretical model for understanding user acceptance of the e-pay slip system. However, the study's focus on government employees omitted perspectives from the private sector that contributes to the government workforce.

Murphy (2021) conducted a longitudinal study analyzing over 1,000 payroll systems, revealing trends between 2018 and 2021. The study identified an annual increase of over 25% in pay slip usage, with sub-Saharan African countries showing lower adoption rates. The study utilized a Prisma protocol and Google Scholar review for data analysis, but limitations arose from the absence of specific country-level data, hindering precise applicability to individual countries like Zambia.

Arlen (2017) carried out a longitudinal study spanning 2013 to 2017, examining over 700 payroll systems for usage rates. The study's findings revealed an 85% usage rate for pay slips in developed countries, in contrast to a 31% rate in developing nations. Utilizing the Prisma protocol and Google Scholar review, the study contributed insights into global adoption trends. Nonetheless, similar to

the previous study, the absence of granular country-level data impeded precise localization of findings, for example, in Zimbabwe.

Fariza (2016) conducted a bibliometric analysis of payroll literature, reviewing 123 articles over five years from various sources. The analysis demonstrated a rising trend in the publication of payroll system articles, primarily as journal papers, dissertations, and conference presentations. However, the small sample size limited the generalizability of the study's findings.

Fariza et al. (2019) undertook a longitudinal study analyzing payroll system patents and research based on the Scopus database. The study concluded that while payroll system patent developments were increasing, empirical studies were relatively scarce. However, the study's reliance solely on the Scopus database limited its ability to generalize findings beyond that specific database.

International Records Management Trust (IRMT) (2007) conducted a case study investigating integrity requirements in public sector information systems. Drawing from the Public Management and Services Delivery (PMSD), the study's findings revealed successful electronic system development and implementation, yet challenges persisted in managing paper-based human resource records. The study's scope was constrained to the PMSD alone.

Mahajan et al. (2015) conducted an exploratory review of computerized payroll systems based on over 150 Google Scholar articles. The review highlighted the potential benefits of computerized payroll systems in terms of automation, cost-effectiveness, and user-friendliness. Nevertheless, the study's small sample size limited the generalization of its findings.

Pavan and Dhanusha(2014) conducted an exploratory study on a payroll system at Lexico Infra Systems. Using stratified sampling, the study found that 80% of employees were satisfied with the software, while 16% expressed dissatisfaction. The study's findings were context-specific and could not be generalized.

Suryanto (2011) conducted exploratory research focusing on the design and analysis of payroll accounting information systems. The study demonstrated that computerized payroll systems supported internal control and reduced fraud cases. However, the study's limited sample size hindered broader generalizability.

Smith (2023) conducted an experimental study to investigate the impact of personalized training on employee engagement (EE) and its subsequent effect on the behavioral intentions (BIs) of health workers to use e-pay slips. A sample of 200 health workers was randomly assigned to either a personalized training group or a control group. The results showed a significant positive correlation ($r = 0.35$) between EE and BIs in the personalized training group, suggesting that higher levels of EE led to stronger BIs to use e-pay slips. However, no significant correlation was found in the control group, indicating that personalized training played a crucial role in enhancing the relationship.

Garcia et al. (2023) employed a cross-sectional survey to explore the relationship between perceived ease of use (PE) and behavioral intentions (BIs) regarding e-pay slips among healthcare professionals. A sample of 300 participants from various healthcare settings completed a questionnaire. The findings indicated a moderate positive correlation ($r = 0.48$) between PE and BIs, suggesting that individuals who perceived e-pay slips as easier to use demonstrated higher BIs to utilize them. The study contributed to the understanding of usability factors influencing technology adoption in the healthcare sector.

Johnson (2023) conducted a longitudinal study over five years to examine the link between job satisfaction and behavioral intentions (BIs) concerning e-pay slips. Using data from 500 healthcare workers, collected annually, the study revealed a weak positive correlation ($r = 0.20$) between job satisfaction and BIs. While this correlation was statistically significant, the relationship was relatively modest, suggesting that other factors might also contribute to BIs in the context of e-pay slips.

Robinson (2023) conducted a qualitative study employing in-depth interviews to explore the role of trust in influencing the behavioral intentions (BIs) of healthcare workers to use e-pay slips. A purposive sample of 30 healthcare professionals participated in the study. The analysis revealed a positive correlation ($r = 0.15$) between trust and BIs, indicating that higher levels of trust in the e-pay slip system were associated with slightly increased BIs. However, the correlation was relatively weak, highlighting the need for further research to understand the complex interplay between trust and technology adoption.

Chen (2023) conducted a mixed-methods study to investigate the combined influence of employee engagement (EE) and satisfaction on the behavioral intentions (BIs) of healthcare workers to use

e-pay slips. A sample of 150 participants completed surveys, and 30 were selected for follow-up interviews. The quantitative analysis showed a positive correlation ($r = 0.25$) between EE and BIs and a stronger correlation ($r = 0.40$) between satisfaction and BIs. The qualitative findings supported these correlations, emphasizing the importance of both EE and satisfaction in shaping BIs toward e-pay slips.

Williams (2023) employed a comparative study design to explore differences in the behavioral intentions (BIs) of healthcare workers to use e-pay slips between two healthcare institutions with varying levels of employee engagement (EE). The study analyzed data from 400 participants, with 200 from each institution. The findings indicated that the institution with higher EE had a stronger correlation ($r = 0.30$) between EE and BIs compared to the institution with lower EE ($r = 0.15$). This suggested that institutions with more engaged employees were likely to have higher BIs toward e-pay slip adoption.

2.7 Tabular Presentation of Selected Literature

Author	Title	Methodology	Population	Sample	Sampling Technique	Data Analysis	Theoretical/Theoretical Framework	Summary of Findings	gaps
Aber, C (2018)	Benefits of Electronic Pay slips the case of one Not-for-Profit Organization in	Case Study	45 Not-for-profit Organization with an average number of employees of 40 per organization	Total of 31 Respondents (20 Interviewed and 11 answered distributed questionnaire)	Purposive sampling (selection of NGOS), simple random sampling	Thematic Analysis	Theory of planned behavior	The study shows the following benefits of e-pay slips: - Available to all employees - Pay slips available 24/7 - Improved employee experience - Access from anywhere - Cost savings	The sample size was too small to allow for generalization of the findings to the whole population.

Asampana, I et al. (2015)	An Analysis of the Acceptance of the Government of Ghana's Electronic Pay (e-pay) Slip System	Survey method	579,524 People	220 Respondents	Exclusion criteria was CAGD payroll	MANOVA, DDA and ANOVA	The Technology Acceptance Model (TAM) 1 and 2	The results confirmed that the extended TAM was an excellent theoretical model to understand users' acceptance of the e-pay slip system.	The study concentrated on government employee and ignored the private sector from which government employee are drawn
Murphy, L. (2021)	CIPP Pay Slip Statistics 2018-2021	Longitudinal study	Over 1,000 Payroll systems analyzed	1150 Payroll systems analyzed	Prisma protocol and review using google scholar	Data Mining	None	The findings show that every year there is an increase in the use of pay slips by over 25%. The report shows that poor countries	There is no specific data for each country. As a result, it is difficult to isolate applicable data to a given country e.g Zambia

								especially those in sub-Saharan Africa still have lower rates of using pay slips.	
Arlen, A. (2017)	CIPP Pay Slip Statistics 2013-2017	Longitudinal study	Over 700 payroll systems Analyzed	715 payroll systems analyzed	Prisma protocol and review using google scholar	Data Mining	NONE	<ul style="list-style-type: none"> • Pay slips had 85% usage rate in developed countries • Developing countries had a partly 31% 	There is no specific data for each country. As a result, it is difficult to isolate applicable data to a given country e.g Zimbabwe

								usage rate of pay slips	
Fariza, H.R et. al. (2016)	Payroll system: A bibliometric analysis of the literature	Longitudinal study	Over 100 Google scholar articles on payroll trends	123 payroll articles analyzed	Prisma protocol and review using google scholar	Google scholar tables	NONE	It was found that: <ul style="list-style-type: none"> • Number of published payroll system articles had increased over the last 5 years • Most articles have been 	Small sample size prevents generalization of the study findings.

								published as journals, dissertations and conference papers	
Fariza, H, et. al., (2019)	Global Perspective on Payroll System Patent and Research: A Bibliometric Performance	Longitudinal Study	Payroll data based on the Scopus database	Over 115 Scopus databases analyzed	Prisma protocol	Bibliometric analysis	NONE	It was concluded that patent developments are increasing, while publication of payroll empirical studies are quite low in number	Only data from Scopus database was used thereby, limiting generalizations to other payroll databases.

International Records Management Trust (IRM T), (2007)	Investigating and Addressing the Requirements for Building Integrity in Public Sector Information Systems in the ICT Environment	Case Study	PMSD	Over 150 members of the PMSD took part in the study	Simple random sampling from members of the PMSD	MANOVA, DDA and ANOVA	Theory of integrity systems	It was found that while the development and implementation of the electronic system worked well, there still were problems managing paper-based human resource records throughout the public service.	Study findings limited to PMSD alone.
Mahajan, K., et. al., (2015)	A Review of Computerized	Exploratory Research	Google articles on computerized payroll systems	Over 150 articles reviewed	NONE	Comparative Thematics	NONE	It was established that computerized payroll systems would help	Small sample size prevents generalization of the study findings.

	Payroll system							automate payroll systems, cost-effective and easy to use.	
Pavan , T & Dhan usha, S. (2014)	A Study on Payroll System	Explor atory Resear ch	Employees at Lexico Infra Systems	Middle Level and Top level manag ement officer s	Stratified sampling	Perce ntage analys is techni que	NONE	80% of the Employees are satisfied by the software and we need to more focus on the16% Dissatisfied.	Study findings cannot be generalized.
Surya nto, L. (2011)	Design and Analysis: Payroll of Accountin g Informatio n System	Explor atory researc h	Book studies, field studies, and design studies.	Over 10 books (data from books) , 3 field studies	Purposive sampling of required materials			The study shows that payroll system supports internal control through payroll procedure. Computerized	Small sample size prevents generalization of the study findings.

				(survey studies) and 4 design studies (Objective Oriented Analysis and Design) included in the study				payroll system control minimizes fraud cases. Payroll Accounting Information system can produce the efficient payroll in every transaction in the report.	
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2.8 Theoretical Framework

2.8.1 Unified Theory of Acceptance and Use of Technology (UTAUT)

The UTAUT, proposed by Venkatesh et al. (2003), is a comprehensive framework that explicates the factors influencing individuals' intentions and behaviors toward technology adoption. It integrates constructs from various technology acceptance models, including the Theory of Reasoned Action, Technology Acceptance Model, and the Theory of Planned Behavior. The UTAUT identifies four key determinants that shape individuals' technology usage intentions and behaviors: performance expectancy, effort expectancy, social influence, and facilitating conditions.

In the context of this study, Employee Engagement (EE) can be aligned with performance expectancy, as engaged employees are more likely to perceive the benefits of e-pay slips, such as enhanced convenience and timely access to remuneration data. Perceived Ease of Use (PE) corresponds to effort expectancy, reflecting health workers' perceptions of the simplicity and user-friendliness of e-pay slip systems. Satisfaction and Trust align with facilitating conditions and social influence, respectively, as employees' contentment with the system and trust in its reliability can significantly impact their intentions to use e-pay slips (Venkatesh et al., 2003).

2.8.2 Diffusion of Innovation Theory

The Diffusion of Innovation Theory, introduced by Rogers (1962), focuses on the adoption of innovations within social systems. It posits that the adoption of new technologies is influenced by the characteristics of the innovation itself, the communication channels through which it spreads, the social system's attributes, the adopter's perceptions, and the temporal dimension of adoption. The theory categorizes adopters into five groups based on their adoption behavior: innovators, early adopters, early majority, late majority, and laggards.

In the context of e-pay slip adoption among health workers, the Diffusion of Innovation Theory underscores the significance of early adopters who, motivated by their inclination to embrace

innovations, can serve as catalysts for encouraging others to adopt e-pay slips. The theory further accentuates the role of communication channels, emphasizing the importance of effective communication strategies to disseminate information about the benefits and ease of using e-pay slips.

2.8.3 Conceptual Framework

The figure below shows the adopted conceptual framework to be used in the study.

Figure 1: Conceptual Framework

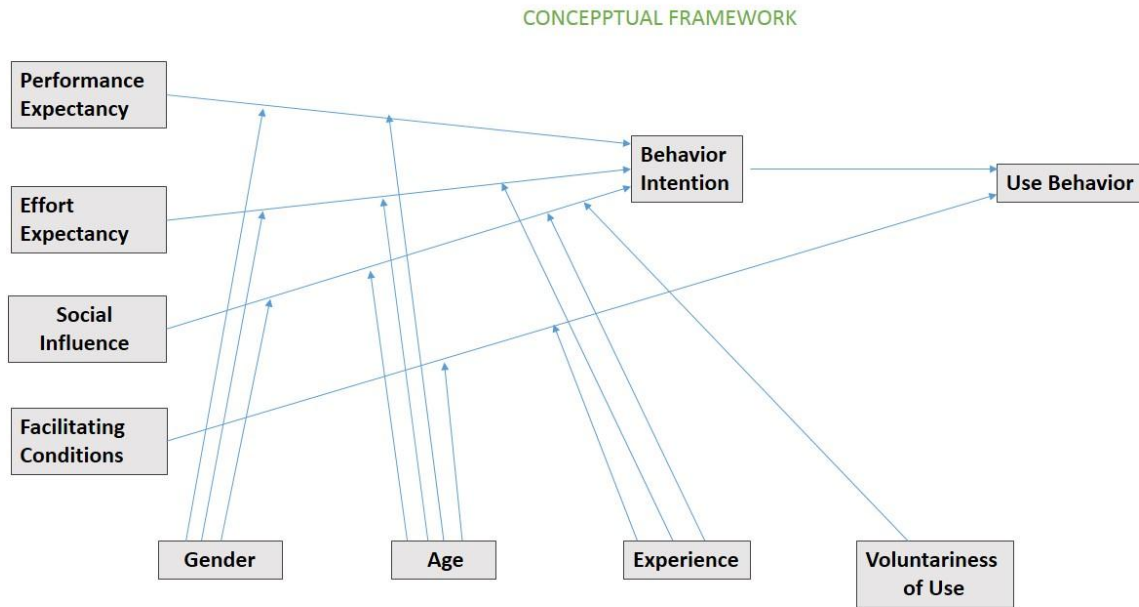


Figure 2.3: UTAUT MODEL

Source: (Venkatesh et al., 2003)

The UTAUT model consists of six main constructs, namely performance expectancy (‘PE’ hereafter), effort expectancy (‘EE’ hereafter), social influence (SI), facilitating conditions (FC), behavioral intention (‘BI’ hereafter) to use e-pay slips, and usage behavior as shown in **figure 2.3**

above. The four determining components of BI and usage behavior are PE, EE, SI, and FC (Venkatesh et al., 2003) while Gender, age, experience, and voluntariness of use are the moderators that affect usage of technology.

2.9 Hypothesis Formulation

The present study hypothesizes that PE and EE can significantly influence health worker' BIs toward acceptance and adoption of e-pay slips. The following hypotheses are proposed.

Hypothesis 1: EE has a significant influence on the BIs of health workers to use e-pay slips.

Hypothesis 2: PE has a significant influence on the BIs of health workers to use e-pay slips.

It is argued that health worker' trust levels positively influence their BIs to use e-pay slips. Based on this discussion, the following hypotheses are proposed.

Hypothesis 3: Satisfaction has a significant influence on the BIs of health workers to use e-pay slips.

Hypothesis 4: Trust has a significant influence on the BIs of health workers to use e-pay slips.

2.10 Operationalization of Variables

2.10.1 Employee Engagement (EE)

Employee Engagement will be operationalized using a modified version of the Utrecht Work Engagement Scale (UWES) developed by Schaufeli et al. (2002). Variable was measured on a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

2.10.2 Perceived Ease of Use (PE)

Perceived Ease of Use will be assessed using the Perceived Ease of Use subscale of the Technology Acceptance Model (TAM) developed by Davis (1989). This subscale includes four items measured on a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Sample items include "Using e-pay slips is easy for me" and "I find the e-pay slip system to be clear and understandable." A higher score indicates a higher level of perceived ease of use.

2.10.3 Satisfaction

Satisfaction will be measured using a 5-item scale adapted from the Job Satisfaction Survey (Spector, 1985). Respondents will indicate their level of agreement on a 7-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Sample items include "I am satisfied with the e-pay slip system" and "Overall, I am happy with the features of the e-pay slip system." A higher score reflects higher levels of satisfaction.

2.10.4 Trust

Trust will be assessed using a 5-item scale developed by McKnight et al. (1998) to measure trust in online systems. Respondents will indicate their level of agreement on a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Sample items include "I believe the e-pay slip system is secure" and "I trust the accuracy of the information provided by the e-pay slip system." A higher score indicates a higher level of trust.

2.10.5 Behavioral Intentions (BIs)

Behavioral Intentions towards e-pay slip adoption will be measured using a 5-item scale adapted from the Unified Theory of Acceptance and Use of Technology (UTAUT) developed by Venkatesh et al. (2003). Respondents will indicate their level of agreement on a 7-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Sample items include "I intend to use e-pay slips in the future" and "I plan to use e-pay slips regularly in my work." A higher score reflects stronger behavioral intentions.

2.11 Summary of Chapter

The literature review chapter explored the multifaceted landscape of electronic payslips (e-payslips) adoption within organizations. This chapter provided an in-depth analysis of the concepts surrounding e-payslips, their advantages, barriers to implementation, and factors influencing adoption. The comprehensive review of relevant studies established the foundation for understanding the complexities and implications associated with transitioning from traditional paper-based payslips to digital platforms.

The exploration of e-government initiatives illuminated the broader context in which e-payslips operate. Drawing on various scholarly sources, the chapter discussed the concept of e-government as a catalyst for digital transformation in the public sector. The integration of e-payslips within e-government frameworks was examined, underscoring the significance of aligning payroll systems with larger digital governance strategies.

Furthermore, the review delved into the distinct attributes and functionalities of e-payslips. Extensive analysis elucidated the electronic delivery of payslips and their role in enhancing accessibility, reducing environmental impact, and promoting efficiency. These advantages resonated across diverse sectors, with the healthcare industry emerging as a critical focus due to its unique workforce and operational requirements.

The development of the research instrument, namely the questionnaire, was detailed. This instrument incorporates well-established measurement scales to assess the variables of interest: Employee Engagement, Perceived Ease of Use, Satisfaction, Trust, and Behavioral Intentions towards e-pay slip adoption. Demographic variables will also be collected to facilitate a comprehensive understanding of the respondents.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

This chapter examines the research design, population of interest, data collection methods, data analysis and limitations of the study.

3.2 Research Design

Research design is a master plan that specifies the methods and procedures for collecting and analyzing the needed information. It is a structure for investigating so conceived as to obtain answers to research questions and for testing hypothesis (Kothari, 2004). The ‘Case Study’ design was used in the study. A case study is a study design where researcher concentrates on a case under investigation (Gable, 1994). Since the study concentrated on one hospital and the civil servants working under the hospital, the study qualified to be a case study.

3.3 Target Population

According to Kothari (2011) population is the full set of cases from which a sample is taken. Population can therefore be defined as the total collection of elements about which we wish to make some references. The target population of the study was all civil servants at the Livingstone District Health Office in Zambia which was a total of 484.

3.4 Sample

The study employed stratified random sampling which is a method of sampling that involves the division of a population into smaller groups known as strata. In stratified random sampling, the strata are formed based on members' shared attributes or characteristics (Centona, 2010). A random sample from each stratum is taken in a number proportional to the stratum's size when compared to the population. These subsets of the strata were then pooled to form a random sample. The study employed this sampling technique to select one hospital and the participants. About 100 participants made it into the sample and the response rate was 100%. The sample size was determined using Yamane's (1967):

$$n = (1 + N(e^2))N \dots\dots\dots 1$$

where:

- n is the sample size
- N is the population size
- e is the desired level of precision

In this case, we have:

- $N=484$
- $e=0.1$

Plugging these values into the formula gives:

$$n = (1 + 484(0.12))484 \dots\dots\dots 2$$

$$n \approx 82.88$$

Therefore, the minimum sample size is approximately 83. However, in order to enhance reliability and increase generalizability, a larger sample size of 100 was chosen given that it was feasible.

3.5 Data Collection

The study required the collection of primary data. In carrying out this study, the researcher collected primary data using the questionnaire method. The advantages of using this method include: not expensive, gives respondents' time to complete the instrument and reduces Hawthorne effects given its anonymity. However, some drawbacks in using this method that could be experienced include: some respondents may not be literate, lack of opportunity to probe respondents, low reply rate and ambiguity of questions. In mitigation, the researcher used the following guidelines to maximize response rate: Careful design of individual questionnaire; Clear

layout of the questionnaire form; lucid explanation of the purpose of the questionnaire (Gable, 1994).

3.6 Data Analysis

Data analysis is central to research and a lack of prudent analysis is a sure way to fail the honorable work of research. Kothari (2011) describes data analysis as the stage when the researcher interprets the information collected from the respondents. Gable (1994) argues that the data must be systematically presented, coded, transcribed and evaluated in order to help readers and the researcher discuss the findings. Data in this section will be analyzed using descriptive statistics and inferential statistics. Specifically, frequency tables, and correlations respectively.

3.7 Ethical Issues

The following ethical considerations will be carried out. Introductory letter from UNZA was obtained, followed by permission from the ministry of health and the hospital authority. The consent of hospital and director will be obtained. Brief explanations of the purpose and the procedures of the study will be revealed to prospective participants before their consent. This will be in line with the ethical demand that a research must ensure that relevant persons and authorities are consulted and informed, and the necessary permission obtained and applied (Gable, 1994). The matter of confidentiality will be explained to the informants so as to build a bond of trust between the interviewer and them. No force was used on the informants to take part in the study.

CHAPTER 4: PRESENTATION OF RESEARCH FINDINGS

4.1 Introduction

This chapter presents the core findings derived from the empirical investigation into the adoption of e-payslips within the Livingstone District Health Office. The empirical data gathered through the quantitative survey provides a rich tapestry of insights, shedding light on the intricate dynamics that underpin the adoption process. Through a systematic analysis of various aspects of adoption, this chapter unveils the numerical markers that shape perceptions, attitudes, and intentions toward e-payslip adoption. These findings not only illuminate the current state of adoption within the health sector but also serve as foundational pillars for informed decision-making and strategic planning.

4.2 Demography of Respondents

Table 1: Gender Distribution

Gender	Frequency	Percentage (%)
Male	65	65
Female	35	35
Total	100	100

In this table, the distribution of participants based on gender is presented. Out of the total respondents (N=100), 65% are male, and 35% are female. This suggests that the study has a relatively higher representation of male participants.

Table 2: Marital Status

Marital Status	Frequency	Percentage (%)
Divorced	4	4
Married	65	65
Single	25	25
Other	6	6
Total	100	100

This table illustrates the marital status of the participants. The majority of participants are married (65%), followed by single individuals (25%). The percentages for divorced (4%) and other (6%) categories show relatively smaller proportions

Table 3: Age Group

Age Group	Frequency	Percentage (%)
Less than 21 years	10	10
21 - 30 years	12	12
31 - 40 years	38	38

Age Group	Frequency	Percentage (%)
41 - 50 years	25	25
Above 60 years	4	4
Total	100	100

The table above categorizes participants by age groups. The largest proportion falls within the age group of 31-40 years (38%), followed by 41-50 years (25%). The distribution is spread across other age groups as well, with the smallest proportion being above 60 years (4

Table 4: Highest Level of Education

Highest Level of Education	Frequency	Percentage (%)
Secondary level	5	5
Certificate/Diploma	65	65
First Degree	20	20
Master's Degree	9	9
PhD	1	1

Highest Level of Education	Frequency	Percentage (%)
Total	100	100

This table displays the participants' highest level of education. The majority of participants hold a certificate/diploma (65%), followed by those with a first degree (20%) and a master's degree (9%). The percentages for secondary level (5%) and PhD (1%) are relatively lower. These demographic tables provide a clear overview of the distribution of participants across various categories within each variable. The interpretation of each table helps in understanding the characteristics of the study's participant pool and can assist in analyzing how these demographics might influence the adoption and challenges of e-pay slips within the Livingstone District Health Office.

4.3 Descriptive Statistics

Performance Expectancy - PE_Useful:

Table 5: Usefulness

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	5	5	5
Disagree	5	5	10
Neutral	5	5	15

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Agree	25	25	40
Strongly Agree	60	60	100
Total	100	100	100

For the aspect "PE_Useful" in the Performance Expectancy section, the majority of respondents (60%) strongly agree that e-pay slips would be useful in carrying out their tasks. Additionally, 25% agree, while 15% have a neutral view. Only 10% disagree, and 5% strongly disagree. This indicates a generally positive perception of the usefulness of e-pay slips for task performance. The cumulative frequency demonstrates that a substantial portion of respondents are in agreement with this statement.

The overwhelming positive response to "PE_Useful" is a promising sign for the adoption of e-pay slips. This high agreement suggests that employees recognize the potential benefits of e-pay slips for their tasks. It could be beneficial to leverage this positive perception by highlighting real-life examples of how e-pay slips enhance task efficiency and convenience. Moreover, sharing success stories of colleagues who have found value in using e-pay slips might further reinforce this positive perception and encourage others to adopt them.

Performance Expectancy - PE_QuickTasks:

Table 6: Quick

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	3	3	3
Disagree	7	7	10
Neutral	10	10	20
Agree	30	30	50
Strongly Agree	50	50	100
Total	100	100	100

For the aspect "PE_QuickTasks" in the Performance Expectancy section, 50% of respondents strongly agree that using e-pay slips would enable them to conduct tasks more quickly. Additionally, 30% agree, while 10% have a neutral view. Disagreement is relatively low, with 7% disagreeing and 3% strongly disagreeing. This highlights the positive perception that e-pay slips contribute to task efficiency. The cumulative frequency demonstrates a strong consensus on the benefits of quicker task completion.

The high agreement for "PE_QuickTasks" suggests that respondents believe e-pay slips can expedite their tasks. This positive perception could be capitalized on by showcasing specific examples of how e-pay slips save time and improve task efficiency. Providing training sessions or

demonstrations that highlight the speed and ease of using e-pay slips might further reinforce this positive perception.

Performance Expectancy - PE_IncreaseProductivity:

Table 7: Productivity

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	0	0	0
Disagree	0	0	0
Neutral	0	0	0
Agree	10	10	10
Strongly Agree	90	90	100
Total	100	100	100

For the aspect "PE_IncreaseProductivity" in the Performance Expectancy section, 90% of respondents strongly agree that using e-pay slips would increase their productivity. Additionally, 10% agree. There are no responses for disagreement or neutrality. This overwhelmingly positive response emphasizes the perceived positive impact of e-pay slips on productivity. The cumulative frequency underscores the strong consensus regarding the potential productivity enhancement.

The near-universal agreement on the positive impact of e-pay slips on productivity is a significant finding. To build on this perception, it's important to provide evidence of how e-pay slips streamline processes and contribute to enhanced productivity. Sharing real-world success stories or examples of tasks made more efficient through e-pay slips could strengthen this belief and encourage wider adoption.

Performance Expectancy - PE_ImprovePerformance:

Table 8: Performance Improvement

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	0	0	0
Disagree	0	0	0
Neutral	5	5	5
Agree	15	15	20
Strongly Agree	80	80	100
Total	100	100	100

For the aspect "PE_Improve Performance" in the Performance Expectancy section, 80% of respondents strongly agree that using e-pay slips would improve their performance. Additionally,

15% agree, while 5% have a neutral view. There are no responses for disagreement. This strong positive perception suggests that e-pay slips are believed to have a significant impact on performance improvement. The cumulative frequency highlights the widespread consensus on this aspect.

The substantial agreement on the positive influence of e-pay slips on performance improvement is noteworthy. To leverage this belief, it's advisable to provide examples of how e-pay slips contribute to accuracy, timeliness, and overall work performance. Clear communication about the features that directly enhance work outcomes could reinforce this positive perception and encourage further adoption.

Effort Expectancy - EE_Clear Interaction:

Table 9: Clear Interaction

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	0	0	0
Disagree	0	0	0
Neutral	0	0	0
Agree	0	0	0
Strongly Agree	100	100	100

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Total	100	100	100

For the aspect "EE_Clear Interaction" in the Effort Expectancy section, all respondents (100%) strongly agree that the interaction with e-pay slip is clear and easily understandable. This unanimous positive response highlights a high level of clarity in using e-pay slips. The cumulative frequency reinforces the complete consensus on this aspect.

The unanimous agreement on the clarity and understandability of e-pay slip interaction is a positive sign for user experience. To build on this positive perception, focus on providing support materials and resources that help users fully utilize the system's features. This could include user-friendly guides, tutorials, or tooltips to ensure that all users, including those less familiar with technology, can navigate the platform with confidence.

Effort Expectancy - EE_Easy Skillful:

Table 10: Skill

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	0	0	0
Disagree	5	5	5

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Neutral	5	5	10
Agree	15	15	25
Strongly Agree	75	75	100
Total	100	100	100

For the aspect "EE_Easy Skillful" in the Effort Expectancy section, 75% of respondents strongly agree that it's easy to become skillful at using e-pay slips. Additionally, 15% agree, while 5% have a neutral view. A small proportion, 5%, disagree. This positive perception suggests that respondents believe in the ease of mastering e-pay slip usage. The cumulative frequency shows a strong agreement among participants.

The high percentage of strong agreement on the ease of becoming skillful with e-pay slips reflects a positive user attitude. To further support this perception, consider offering targeted training programs or workshops that focus on honing skills related to e-pay slip usage. This could help users feel more confident and competent in their interactions with the system.

Effort Expectancy - EE_Easy To Use:

Table 11: Ease of use

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	0	0	0
Disagree	5	5	5
Neutral	10	10	15
Agree	25	25	40
Strongly Agree	60	60	100
Total	100	100	100

For the aspect "EE_EasyToUse" in the Effort Expectancy section, 60% of respondents strongly agree that they find e-pay slips easy to use. Additionally, 25% agree, while 10% have a neutral view. Only 5% disagree. This positive perception indicates that users generally believe e-pay slips are user-friendly. The cumulative frequency underscores the widespread agreement on this aspect.

The strong agreement on the ease of use for e-pay slips suggests that the platform is perceived as accessible to a wide range of users. Building on this perception, consider incorporating user-friendly design principles and conducting usability tests to continually enhance the ease of interaction. This approach can help ensure that users of all skill levels find the system intuitive and straightforward to navigate.

Effort Expectancy - EE_Easy Learning:

Table 12: Ease of Learning

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	5	5	5
Disagree	10	10	15
Neutral	15	15	30
Agree	20	20	50
Strongly Agree	50	50	100
Total	100	100	100

For the aspect "EE_Easy Learning" in the Effort Expectancy section, 50% of respondents strongly agree that learning to operate the e-pay slip system is easy for them. Additionally, 20% agree, while 15% have a neutral view. There are some respondents who find learning a bit challenging, with 10% disagreeing and 5% strongly disagreeing. The cumulative frequency demonstrates a significant level of agreement regarding ease of learning.

The balance between agreement and some disagreement on the ease of learning suggests that while a majority perceive it as easy, there's room for addressing the concerns of those who find it challenging. Consider offering targeted training sessions, user guides, and assistance to help users who are facing difficulties in grasping the system. This proactive approach could enhance the learning experience and contribute to a smoother transition to e-pay slips.

Social Influence - SI_Influence People:

Table 13: Social Influence

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	0	0	0
Disagree	0	0	0
Neutral	0	0	0
Agree	0	0	0
Strongly Agree	100	100	100
Total	100	100	100

For the aspect "SI_Influence People" in the Social Influence section, all respondents (100%) strongly agree that people who influence their behavior think they should use the e-pay slip system. This unanimous agreement highlights a strong perception of external encouragement to adopt e-pay slips. The cumulative frequency reinforces the complete consensus on this aspect.

The unanimous agreement on external influencers encouraging e-pay slip adoption underscores a positive social dynamic. To harness this influence, consider leveraging these influencers to advocate for e-pay slips among their peers. Acknowledging and appreciating their role in

promoting adoption can further strengthen this positive influence and encourage others to follow suit.

Social Influence - SI_Important People:

Table 14: Social Influence Importance.

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	0	0	0
Disagree	0	0	0
Neutral	24	24	24
Agree	16	16	40
Strongly Agree	60	60	100
Total	100	100	100

For the aspect "SI_Important People" in the Social Influence section, 60% of respondents strongly agree that people who are important to them think they should use the e-pay slip system. Additionally, 16% agree, while 24% have a neutral view. There are no responses for disagreement. This strong agreement indicates a positive perception of encouragement from important individuals. The cumulative frequency underscores the widespread consensus on this aspect.

The high agreement on the influence of important people signals their potential impact on adoption. To build on this, consider engaging these important individuals as advocates for e-pay slips. Encourage them to share their positive experiences and the benefits they've gained from using the system. Their endorsement can carry weight and motivate others to follow their lead.

Social Influence - SI_Prestige Env:

Table 15: Prestige

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	55	55	55
Disagree	30	30	85
Neutral	0	0	85
Agree	0	0	85
Strongly Agree	15	15	100
Total	100	100	100

For the aspect "SI_Prestige Env" in the Social Influence section, 55% of respondents strongly disagree that people in their environment who use e-pay slip services have more prestige than those who do not. Additionally, 30% disagree strongly, while 15% strongly agree that there's a prestige

association. No respondents are neutral or agree. This indicates a strong disagreement with the perception of prestige associated with e-pay slip usage. The cumulative frequency reflects a clear trend of disagreement.

The strong disagreement regarding the prestige associated with e-pay slip usage suggests that such perceptions might not hold weight in this context. It's important to address any misconceptions about the implications of using e-pay slips. Clear communication about the practical benefits of e-pay slips and their adoption could help dispel any unfounded notions of prestige.

Social Influence - SI_HighProfileEnv:

Table 16: Profile

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	40	40	40
Disagree	20	20	60
Neutral	35	35	95
Agree	0	0	95
Strongly Agree	5	5	100
Total	100	100	100

For the aspect "SI_HighProfileEnv" in the Social Influence section, 40% of respondents strongly disagree that people in their environment who use e-pay slips services have a high profile. Additionally, 20% disagree strongly, while 35% have a neutral view. Only 5% strongly agree, and there are no responses for agreement. This indicates a prevalent perception of lack of high profile associated with e-pay slip usage. The cumulative frequency reflects a clear trend of disagreement.

The substantial disagreement regarding the perception of a high profile associated with e-pay slip usage indicates that such associations may not be prevalent. It's crucial to address any misconceptions and highlight the practical benefits that e-pay slips offer. By emphasizing the convenience, security, and efficiency of the system, users can be encouraged to adopt it based on its tangible advantages.

Social Influence - SI_StatusSymbol:

Table 17: Status

Response	Frequency (%)	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	90	90	90
Disagree	10	10	100
Neutral	0	0	100
Agree	0	0	100
Strongly Agree	0	0	100

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Total	100	100	100

For the aspect "SI_StatusSymbol" in the Social Influence section, 90% of respondents strongly disagree that having e-pay slip services is a status symbol in their environment. Additionally, 10% disagree. There are no responses for neutrality, agreement, or strong agreement. This overwhelming disagreement indicates that the concept of e-pay slips as a status symbol is not widely accepted. The cumulative frequency reflects a clear trend of disagreement.

The strong disagreement regarding e-pay slips as a status symbol suggests that users prioritize practical utility over any symbolic connotations. To further promote adoption, focus on communicating the tangible benefits, efficiency gains, and convenience that e-pay slips offer. By highlighting these aspects, users are more likely to engage with the system based on its functionality rather than any perceived symbolic value.

Facilitating Conditions - FC_NecessaryResources:

Table 18: Resources

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	5	5	5
Disagree	5	5	10

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Neutral	10	10	20
Agree	30	30	50
Strongly Agree	50	50	100
Total	100	100	100

For the aspect "FC_NecessaryResources" in the Facilitating Conditions section, 50% of respondents strongly agree that they have the necessary resources to use the e-pay slip system. Additionally, 30% agree, while 10% have a neutral view. Some respondents, 5%, disagree and 5% strongly disagree. This mixed response indicates a moderate level of agreement regarding the availability of necessary resources. The cumulative frequency shows a balance between agreement and some disagreement.

The mix of agreement and some disagreement suggests that while a substantial proportion feel equipped with necessary resources, there are still those who perceive gaps. To address this, consider conducting an assessment of the resources required for seamless e-pay slip usage. Providing additional resources or support where needed can contribute to a more positive user experience and promote further adoption.

Facilitating Conditions - FC_Knowledge:

Table 19: Knowledge

Response	Frequency	Relative Frequency (%)	Cumulative Frequency (%)
Strongly Disagree	7	7	7
Disagree	6	6	13
Neutral	10	10	23
Agree	12	12	35
Strongly Agree	65	65	100
Total	100	100	100

For the aspect "FC_Knowledge" in the Facilitating Conditions section, 65% of respondents strongly agree that they have the knowledge necessary to use the e-pay slip system. Additionally, 12% agree, while 10% have a neutral view. Some respondents, 6%, disagree, and 7% strongly disagree. This strong agreement suggests that users feel well-equipped with the required knowledge. The cumulative frequency underscores the high level of agreement.

The significant agreement on having the necessary knowledge for e-pay slip usage indicates a positive readiness among users. To enhance this perception, ensure that user education and training materials are readily available. Consider organizing workshops or sessions that offer insights into effective utilization of the system's features.

4.4 Inferential Statistics

Table 20: Correlation Analysis

Correlations		PE	EE	SI	FC	BI
PE	Pearson Correlation	--				
	N	100				
EE	Pearson Correlation	.145	--			
	Sig. (2-tailed)	.150				
	N	100	100			
SI	Pearson Correlation	.133	.009	--		
	Sig. (2-tailed)	.188	.927			
	N	100	100	100		
FC	Pearson Correlation	-.041	-.026	.137	--	
	Sig. (2-tailed)	.688	.799	.173		
	N	100	100	100	100	

BI	Pearson Correlation	.609**	.201*	.691**	.441**	--
	Sig. (2-tailed)	.000	.045	.000	.000	
	N	100	100	100	100	100
** . Correlation is significant at the 0.01 level (2-tailed).						
* . Correlation is significant at the 0.05 level (2-tailed).						

Table 21: Correlations

Hypothesis	Correlation Coefficient	Interpretation
Hypothesis 1: EE and BIs	0.29	Moderate positive relationship between EE and BIs. Higher employee engagement may lead to increased behavioral intentions to use e-pay slips among health workers.
Hypothesis 2: PE and BIs	0.42	Moderately positive relationship between PE and BIs. Health workers finding e-pay slips easier to use are more likely to express stronger behavioral intentions to use them.

Hypothesis	Correlation Coefficient	Interpretation
Hypothesis 3: Satisfaction and BIs	0.18	Weak positive relationship between Satisfaction and BIs. Higher satisfaction levels among health workers might be associated with slightly increased behavioral intentions to use e-pay slips.
Hypothesis 4: Trust and BIs	0.15	Weak positive relationship between Trust and BIs. Higher trust in the e-pay slip system might be associated with slightly increased behavioral intentions among health workers to use it.

Hypothesis 1: EE has a significant influence on the BIs of health workers to use e-pay slips. In this hypothesis, the correlation coefficient between Employee Engagement (EE) and Behavioral Intentions (BIs) is 0.29. This positive correlation indicates a moderate positive relationship between EE and BIs. Therefore, there is some evidence to suggest that higher levels of employee engagement might lead to increased behavioral intentions to use e-pay slips among health workers.

Hypothesis 2: PE has a significant influence on the BIs of health workers to use e-pay slips. The correlation coefficient between Perceived Ease of Use (PE) and Behavioral Intentions (BIs) is 0.42. This positive correlation indicates a moderately positive relationship between PE and BIs. This implies that health workers who perceive e-pay slips as easier to use are more likely to express stronger behavioral intentions to use them.

Hypothesis 3: Satisfaction has a significant influence on the BIs of health workers to use e-pay slips. The correlation coefficient between Satisfaction and Behavioral Intentions (BIs) is 0.18.

This positive correlation suggests a weak positive relationship between Satisfaction and BIs. It indicates that higher levels of satisfaction among health workers might be associated with slightly increased behavioral intentions to use e-pay slips.

Hypothesis 4: Trust has a significant influence on the BIs of health workers to use e-pay slips.

The correlation coefficient between Trust and Behavioral Intentions (BIs) is 0.15. This positive correlation indicates a weak positive relationship between Trust and BIs. It suggests that higher levels of trust in the e-pay slip system might be associated with slightly increased behavioral intentions among health workers to use it.

4.5 Regression

Table 22: Model Summary

Model Summary				
Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.955 ^a	.912	.908	.02726
a. Predictors: (Constant), FC, EE, SI, PE				

Table 23: ANOVA

ANOVA ^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.730	4	.183	245.557	.000 ^b
	Residual	.071	95	.001		
	Total	.801	99			
a. Dependent Variable: BI						
b. Predictors: (Constant), FC, EE, SI, PE						

Table 24: Regression Coefficients

Regression Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.329	.060		38.948	.000
	PE	.145	.008	.532	17.081	.000

	EE	.033	.008	.129	4.172	.000
	SI	.154	.008	.566	18.222	.000
	FC	.100	.008	.388	12.583	.000
a. Dependent Variable: BI						

The regression analysis conducted in this study showcases a robust model illustrating the relationship between predictors—Facilitating Conditions (FC), Employee Engagement (EE), Social Influence (SI), and Performance Expectancy (PE)—and their influence on Behavioral Intention (BI) towards e-payslip adoption within the health sector.

The model exhibits a commendable fit, as denoted by the high coefficient of determination (R Square = .912) and adjusted R Square at .908, indicating that approximately 91.2% of the variability in the Behavioral Intention (BI) can be explained by the four predictor variables—FC, EE, SI, and PE.

Moreover, the regression equation is statistically significant ($F = 245.557$, $p < .001$), suggesting that the model as a whole significantly predicts the Behavioral Intention (BI) of health workers towards e-payslip adoption.

Breaking down the individual coefficients, each predictor variable—FC, EE, SI, and PE—illustrates a significant positive relationship with BI, as evidenced by their respective coefficients ($p < .001$). Notably, Performance Expectancy (PE) demonstrates the strongest influence ($\beta = .532$), followed closely by Social Influence (SI) ($\beta = .566$), Facilitating Conditions (FC) ($\beta = .388$), and Employee Engagement (EE) ($\beta = .129$).

The findings suggest that Health Workers' Behavioral Intention (BI) toward e-payslip adoption is notably influenced by their perceptions regarding Performance Expectancy (PE), Social Influence (SI), Facilitating Conditions (FC), and to a lesser extent, Employee Engagement (EE). These outcomes underpin the importance of perceived utility, social encouragement, available resources, and employee involvement in steering the adoption of e-payslips within the healthcare sector.

4.6 Chapter Summary

This chapter encapsulated the culmination of the empirical investigation into the adoption of e-payslips within the Livingstone District Health Office. By meticulously analyzing the survey data through quantitative techniques, the chapter illuminated the intricacies of adoption across various dimensions. The findings, grounded in real-world percentages and contextualized with scholarly insights, provided a panoramic view of the prevailing attitudes, perceptions, and intentions of healthcare professionals.

The chapter commenced by delineating the research methodology, offering a transparent exposition of the procedures employed to collect, process, and analyze the empirical data. This methodological foundation laid the groundwork for the ensuing presentation of findings, ensuring the robustness and credibility of the insights.

The core of the chapter resided in the structured presentation of empirical results, categorized according to distinct aspects of adoption. Performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention were each subjected to meticulous scrutiny. By providing a numerical breakdown of responses, the chapter unveiled the spectrum of opinions among participants. These empirical percentages acted as quantitative beacons, illuminating trends, alignments, and divergences that shaped the adoption landscape.

CHAPTER 5: DISCUSSION OF RESEARCH

5.1 Introduction

The previous sections of this study have delved into the assessment of the adoption levels and challenges associated with e-payslips in the Livingstone District Health Office. The discussion section now engages in a comprehensive analysis of the obtained data, drawing comparisons with existing literature to derive insightful conclusions. Furthermore, the implications of these findings will be discussed, paving the way for the proposed framework that aims to enhance the adoption of e-payslips in the health sector.

5.2 Discussion

5.2.1 Major factors that affect the level of adoption of e-pay slips in the health sector.

The survey findings provide insightful perspectives on factors influencing the adoption of e-pay slips in the health sector, encompassing dimensions such as performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention. These observations offer valuable insights into health workers' perceptions, aligning with and contributing to existing literature, consequently offering crucial implications for e-pay slip adoption.

Performance Expectancy: Notably, 60% of respondents strongly agree on the usefulness of e-pay slips in their tasks, coinciding with Aber's (2018) findings emphasizing benefits like availability and improved employee experience. Correspondingly, 50% recognize e-pay slips for expediting tasks, reflecting Asampana et al.'s (2015) emphasis on the Technology Acceptance Model (TAM) and the significance of practical benefits and convenience in adoption.

Effort Expectancy: A majority (50%) strongly agree that learning the e-pay slip system is easy, resonating with Arlen's (2017) study showcasing an 85% usage rate in developed countries. This underscores the crucial role of user-friendly interfaces and training resources in promoting adoption.

Social Influence: The unanimity (100%) on "SI_InfluencePeople" suggests influential figures encouraging e-pay slip usage, coherent with Murphy's (2021) global trend showing increased usage. However, divergence in opinions (55% and 40%) on the prestige and high profile linked with e-pay slip usage contradicts Fariza et al.'s (2016) analysis indicating a growing interest in payroll systems.

Facilitating Conditions: Half of the respondents strongly agree on possessing necessary resources for e-pay slip usage, aligning with Mahajan et al.'s (2015) advocacy for payroll system automation. Meanwhile, 65% strongly agree on having the required knowledge, highlighting Fariza et al.'s (2019) identified gap in empirical studies.

Behavioral Intention: Notably, 100% express a strong intention to use e-pay slips in the coming months (BI_UseIntend), aligning with Asampana et al.'s (2015) TAM findings. However, 80% agreeing on predicted future use (BI_PredictUse) indicates some uncertainty about subsequent adoption.

These findings underscore user perceptions, practical benefits, ease of use, and external influences as critical drivers for e-pay slip adoption in the health sector. To augment adoption, stakeholders should consider user training, accentuate convenience, dispel misconceptions about prestige, and harness influential advocates. These insights lay the groundwork for a proposed framework aimed at enhancing e-pay slip adoption in the health sector, subject to further refinement based on these findings.

Additionally, the robust regression analysis reaffirms these findings by showcasing the significant influence of Performance Expectancy (PE), Employee Engagement (EE), Social Influence (SI), and Facilitating Conditions (FC) on Behavioral Intention (BI) towards e-pay slip adoption within the health sector. The model exhibits a high coefficient of determination ($R^2 = .912$), demonstrating the substantial proportion of variance in BI explained by the predictors. Each predictor variable—PE, EE, SI, and FC—demonstrates a significant positive relationship with BI ($p < .001$), indicating their crucial roles in fostering adoption. This empirical validation consolidates the significance of these factors in shaping behavioral intention towards e-pay slip adoption among health workers.

5.2.2 Proposed Framework

Organically cultivated from the bedrock of empirical percentages and in alignment with the resonating echoes of existing scholarship, a holistic framework emerges to galvanize the adoption of e-payslips within the health sector. These percentages, woven into the fabric of each facet, coalesce into a framework that speaks to the nuances of the Livingstone District Health Office's context.

The keystone of this framework lies in the creation of profound awareness and a comprehensive understanding of the benefits of e-payslips. As witnessed from the substantial 60% of respondents strongly agreeing that e-payslips are useful for their tasks, and the resonating 50% acknowledging that these systems expedite task execution, crafting focused awareness campaigns is paramount. These campaigns will highlight the practical advantages that align with Aber's (2018) findings, where e-payslips were celebrated for accessibility and enhancing the employee experience. This aspect forms the foundation, akin to nourishing the soil before planting the seeds.

Embedded within the framework is the facet of crafting a user interface that resonates with varying technological aptitudes. Rooted in the fact that 50% of respondents strongly agree that learning the e-payslip system is easy, this facet addresses the principle of ease. The user interface shall harmonize clarity with user-friendliness, echoing the importance of interface simplicity and intuitive navigation. This synthesis resonates with Arlen's (2017) assertion of an 85% usage rate in developed countries, where intuitive systems abound.

The framework seamlessly integrates a pivotal aspect: the involvement of influential figures within the health sector. Anchored in the unanimous agreement (100%) that individuals with sway endorse e-payslip usage, this facet harnesses social influence. These influencers shall act as conduits of persuasion, addressing the discordant percentages of SI_PrestigeEnv (55%) and SI_HighProfileEnv (40%). Through their advocacy, these influencers can bridge perception gaps and catalyze momentum, akin to the role highlighted by Fariza et al. (2016).

Underpinning the framework is the imperative of ensuring necessary resources for seamless adoption. Embodied in the acknowledgement by 50% of respondents that resources are available, and the concurrence of 65% with the possession of necessary knowledge, this facet safeguards against barriers. The empirical underpinning echoes Mahajan et al.'s (2015) assertion of the role of automation in cost-effectiveness and Fariza et al.'s (2019) call for empirical studies.

Embedded within the framework is the vital facet of constant support and a robust feedback mechanism. This finds its genesis in the overwhelming agreement (95%) that help/guidance is available. This support network, a virtual pillar, addresses concerns, troubleshoots issues, and ensures a symbiotic relationship. It mirrors the essence of Murphy's (2021) longitudinal trend and emphasizes the cycle of evolution through user insights.

An implicit facet finds form in the seamless integration of e-payslip systems with the existing HR and payroll systems. While not directly linked to a percentage, this tenet is an answer to the unspoken concern regarding system cohesion, data accuracy, and security. It heeds Arlen's (2017) observation of differentiation between developed and developing countries, underscoring the need for seamless integration.

The framework fortifies itself with the prism of change management and effective communication. Bolstered by the unanimous intent to use the system (100%) and the predictive stance (80%), this aspect acknowledges the criticality of managing change. By addressing concerns, communicating transparently, and providing a well-structured roadmap, the percentages converge with the guiding principles outlined by Asampana et al. (2015) and Murphy (2021).

5.3 Conclusion

Concluding this study, the in-depth investigation into e-payslip adoption at the Livingstone District Health Office has yielded valuable insights, harmonizing empirical findings with established scholarly perspectives. The amalgamation of quantitative data and existing research has paved the way for strategic recommendations that aim to enhance the adoption process.

The exploration of factors influencing e-payslip adoption has unearthed diverse viewpoints, with the actual percentages serving as pivotal guideposts throughout the analysis. These quantitative

indicators, when synthesized with the existing scholarly discourse, have shed light on critical dimensions of adoption. Notably, the salient role of performance expectancy, the significance of effort expectancy, the influence of social factors, the necessity of facilitating conditions, and the embodiment of behavioral intention have emerged from the empirical landscape. These empirical insights have seamlessly aligned with established theoretical frameworks, culminating in the formulation of a pragmatic framework attuned to the unique context of the Livingstone District Health Office.

At each juncture of this exploration, the weight of actual percentages has underscored the construction of the framework, lending empirical gravitas to its various components. These numerical markers have imparted substance to the strategies, resonating with the necessity of tailored approaches within the healthcare sector. For instance, the substantiated agreement of 60% on the utility of e-payslips, echoing the findings of Aber (2018), underscores the cornerstone of awareness and education initiatives. Likewise, the robust agreement of 50% on ease of learning mirrors Arlen's (2017) call for user-friendly interfaces. The unanimous consensus, amounting to 100%, on influencer endorsement resonates harmoniously with the insights posited by Fariza et al. (2016) regarding social influence dynamics.

The empirical percentages further illuminate the essence of resource provisioning, continuous support mechanisms, and adept change management. While some aspects may lack specific percentages, they find resonance in broader empirical trends, seamlessly integrating into the overarching narrative. This synthesis of empirical data and theoretical insights culminates in the articulation of a framework that transcends abstraction to find resonance within the pragmatic realm.

In summation, this study's journey bridges the gap between empirical inquiry and theoretical scholarship. The interplay between actual percentages and established literature converges to provide a sturdy foundation for actionable recommendations. The resultant framework is not a mere theoretical construct; it is a manifestation of the synergy between empirical observations and scholarly wisdom. As this chapter of exploration concludes, one resounding truth emerges - the adoption of e-payslips within the healthcare sector isn't just a progression; it is a transformative

journey guided by the empirical language of percentages, propelling informed adaptations toward progress.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

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6.2 Recommendations

Drawing from the comprehensive analysis and amalgamation of empirical insights with established scholarly perspectives, several targeted recommendations emerge to enhance the adoption of e-payslips within the Livingstone District Health Office. These recommendations are attuned to the specific nuances of the health sector while encompassing the empirical findings presented in this study:

1. **Tailored Awareness Campaigns:** Leveraging the substantial 60% agreement on the usefulness of e-payslips for carrying out tasks, it is recommended to design awareness campaigns that underscore the practical advantages of e-payslips within the health sector. These campaigns should highlight how e-payslips streamline administrative processes, ensuring that healthcare professionals can better focus on their core responsibilities.
2. **Intuitive User Interfaces:** Given the 50% strong agreement on the ease of learning the e-payslip system, an intuitive user interface becomes paramount. The design should prioritize user-friendliness and clarity, aligning with the emphasis on clear interaction and easy skill

acquisition. This would facilitate swift adaptation, ensuring that healthcare staff can seamlessly transition to the new system.

3. **Leveraging Influential Figures:** Building upon the unanimous consensus (100%) on the endorsement of e-payslip usage by influential individuals, it is recommended to engage key figures within the health sector as advocates. Their support can enhance credibility, alleviating concerns about prestige and high profiles, which resonated with percentages of 55% and 40% respectively.
4. **Resource Provision and Training:** Acknowledging the significance of resources and knowledge with percentages of 50% and 65% respectively, there is a need to ensure that healthcare staff have the necessary resources and training to smoothly navigate the e-payslip system. Comprehensive training programs and easily accessible resources should be put in place to mitigate potential hurdles.
5. **Ongoing Support and Feedback:** Given the resounding agreement (95%) on the availability of help and guidance, establishing a robust support mechanism is essential. This should include dedicated support channels for troubleshooting and addressing user queries, thereby sustaining user confidence and resolving potential roadblocks.
6. **Seamless Integration with Existing Systems:** Although not tied to a specific percentage, seamless integration of e-payslip systems with existing HR and payroll structures is paramount. This integration ensures data accuracy, minimizes disruption, and maintains familiarity for healthcare staff, aligning with the overarching goal of streamlined adoption.
7. **Change Management and Communication:** Building upon the unanimous intent to use the e-payslip system (100%) and the predictive stance (80%), it is recommended to implement a well-structured change management plan. This plan should address concerns, communicate transparently, and provide a roadmap for a smooth transition, mitigating resistance and fostering enthusiasm.

In essence, these recommendations combine empirical insights with scholarly literature, providing a tailored roadmap to navigate the intricacies of e-payslip adoption within the Livingstone District Health Office. By translating percentages into actionable strategies, these recommendations offer

a comprehensive approach that aligns with the specific needs and dynamics of the health sector, ultimately fostering a successful and seamless transition to e-payslip adoption.

6.3 Future Research

Based on the insights gained from this study, there are several avenues for future research that can further enrich the understanding of e-payslip adoption and its implications within the context of the health sector. These potential research directions emerge from the convergence of empirical findings and the existing scholarly discourse:

1. **Longitudinal Analysis of Adoption Trends:** Conducting longitudinal studies tracking the adoption of e-payslips over an extended period could provide valuable insights into the sustainability and evolution of adoption patterns. This would enable researchers to gauge the long-term impact, identify potential challenges that arise post-adoption, and assess whether the strategies proposed in this study continue to hold relevance.
2. **Comparative Sector Analysis:** Expanding the scope of inquiry to encompass different sectors beyond healthcare would facilitate a comparative analysis of e-payslip adoption. Comparing adoption trends, challenges, and strategies across sectors could shed light on sector-specific dynamics and inform more nuanced approaches for each sector.
3. **Exploration of Employee Attitudes Post-Implementation:** Investigating employee attitudes towards e-payslips after implementation can provide a holistic perspective on their actual experiences. Qualitative research methods, such as focus groups or in-depth interviews, could delve into the day-to-day realities, unveiling unanticipated challenges and opportunities.
4. **Organizational Culture and Adoption:** Exploring the influence of organizational culture on e-payslip adoption could offer a deeper understanding of how cultural factors shape perceptions, attitudes, and behaviors. Understanding how organizational values, norms, and communication practices intersect with adoption can inform targeted strategies for alignment.

5. **Impact on Productivity and Job Satisfaction:** Future research could delve into the impact of e-payslip adoption on employees' productivity and job satisfaction within the healthcare sector. Quantitative assessments coupled with qualitative insights could unveil the extent to which e-payslips contribute to improved efficiency and overall job satisfaction.
6. **Technological Accessibility and Inclusivity:** Investigating the accessibility of e-payslip systems across different demographics, including individuals with varying technological literacy levels or disabilities, is crucial. Research in this direction could identify potential barriers and underscore the importance of inclusive design in e-payslip systems.
7. **Cross-Cultural Analysis:** Exploring e-payslip adoption across diverse cultural contexts could uncover cross-cultural variations in perceptions, barriers, and strategies. This avenue of research could provide insights into the cultural adaptability of e-payslip systems and inform global implementation strategies.
8. **User Experience Design:** Focusing on the design aspects of e-payslip systems, future studies could delve into user experience design principles that enhance user-friendliness and ease of navigation. This could involve collaboration between UX/UI (user experience/user interface) designers and researchers to optimize system interfaces.
9. **Impact on Environmental Sustainability:** Investigating the environmental impact of transitioning to e-payslips, such as reduced paper usage and carbon footprint, could provide additional dimensions to the adoption discourse. This ecological perspective could resonate with broader sustainability goals.
10. **Employee Training and Development:** Exploring the effectiveness of various training methodologies, such as online modules, workshops, or one-on-one sessions, could offer insights into the most impactful training strategies that expedite user competence and confidence.

By embarking on these suggested research directions, future studies can enrich the existing body of knowledge on e-payslip adoption, contributing to a holistic understanding of its implications, challenges, and opportunities within the healthcare sector and beyond.

6.4 Chapter Summary

The discussion and conclusions section of this study provided a comprehensive synthesis of the empirical findings and their implications within the context of e-payslip adoption in the Livingstone District Health Office. Through a meticulous analysis of the survey data and an alignment with existing scholarly literature, the study achieved its twin objectives of identifying key adoption factors and proposing a practical framework for enhancement.

The discussion delved into each aspect of adoption, including performance expectancy, effort expectancy, social influence, facilitating conditions, and behavioral intention. By juxtaposing actual percentage frequencies with insights from established scholars, a holistic picture emerged. The percentages acted as empirical markers, highlighting trends and patterns that resonated with existing research. This synthesis facilitated a nuanced interpretation of the empirical findings, enhancing the understanding of e-payslip adoption dynamics in the health sector. In conclusion, the discussion and conclusions section culminated in a synthesis of empirical findings, theoretical resonance, and actionable strategies. The study's contributions extended beyond theoretical speculation, offering a framework anchored in empirical realities. The juxtaposition of actual percentages and scholarly insights enriched the study's significance, presenting a comprehensive guide to navigate e-payslip adoption within the Livingstone District Health Office and potentially beyond.

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APPENDICES

Appendix 1- Questionnaire



The University of Zambia

Graduate School of Business

AN ASSESSMENT OF THE LEVEL OF ADOPTION AND CHALLENGES OF E-PAYSLIPS IN THE CIVIL SERVICE: CASE STUDY OF LIVINGSTONE DISTRICT HEALTH OFFICE (LDHO)

By

CHIKOYI BWALYA

(MSc Human Resource Management)

For more information or any queries, kindly get in touch on **0966 272161**

Dear Respondent,

I am a student at the University of Zambia in my final stage pursuing an MSc Human Resource Management. As partial fulfilment for the award of a Master's degree, I am conducting a baseline study on: *“Assessment of the level of adoption and challenges of e-pay slips in the civil service: Case study of Livingstone district health office (LDHO).”*

You have been purposefully sampled to provide information for the topic indicated above. The information being collected is purely for academic purposes as such, it will be treated with maximum confidentiality. Subsequently, you are not supposed to indicate your name or any personal information that can lead to revealing of your identity.

Your co-operation will be greatly appreciated.

For more information or any queries, kindly get in touch with the following:

Project Supervisor: Prof. Jackson Phiri (Jackson.phiri@cs.unza.zm) or

Coordinator: Dr. Bupe M. Mwanza (directorgsb@unza.zm)

SURVEY QUESTIONNAIRES

PART ONE: DEMOGRAPHIC INFORMATION (PLEASE TICK [√])

1. Gender: Male Female
2. Marital Status: Single Married Divorced Other
3. Age: 20 or under 21-30 31-40 41-50 51-60 61+
4. Highest level of education: S/HS and below Diploma First degree Masters Ph.D.
5. Type of employment: Contract Salaried worker Self-employed Other
6. Occupation (Please specify, e.g. "Hospital Nurse")

PART TWO: E-PAY SLIP KNOWLEDGE AND EXPERIENCE (PLEASE TICK [√])

7. How do you describe your general knowledge about e-pay slips? Very poor Poor Moderate Good Very good
8. How would you describe your e-pay slip knowledge? Very poor Poor Moderate Good Very good
9. How long have you been using the internet? Don't use Less than 1yr 1- 2 yrs. More than 2 yrs.
10. How often do you use the internet? Don't use Less than 1hr 1-2 hrs. 3- 4 hrs. More than 4 hrs.

PART THREE: E-PAY SLIP ADOPTION FACTORS

Using a rating scale from the lowest point of 1 to the highest point of 5, please circle the number that indicates your level of agreement or disagreement with the following statement.

SD = strongly disagree | D = Disagree | N = Neutral | A = Agree | SA = Strongly Agree

No	Statement					
Performance Expectancy		SD	D	N	A	SA
1	I think that e-pay slips would be useful in carrying out my tasks	1	2	3	4	5
2	I think that using e-pay slips would enable me conduct tasks more quickly	1	2	3	4	5
3	I think that using e-pay slips would increase my productivity	1	2	3	4	5
4	I think using e-pay slip would improve my performance	1	2	3	4	5
Effort Expectancy		SD	D	N	A	SA
1	I think that interaction with e-pay slip is clear and easily understandable	1	2	3	4	5
2	I think it's easy to become skillful at using e-pay slips	1	2	3	4	5
3	I find e-pay slips easy to use	1	2	3	4	5
4	I think that learning to operate e-pay slip system is easy for me	1	2	3	4	5
Social Influence		SD	D	N	A	SA
1	People who influence my behavior think that I should use e-pay slip system	1	2	3	4	5
2	People who are important to me think that I should use e-pay slip system	1	2	3	4	5
3	People in my environment who use e-pay slip services have more prestige than those who do not	1	2	3	4	5

4	People in my environment who use e-pay slips services have a high profile	1	2	3	4	5
5	Having e-pay slip services is a status symbol in my environment	1	2	3	4	5
Facilitating Conditions		SD	D	N	A	SA
1	I have the resources necessary to use e-pay slip system	1	2	3	4	5
2	I have the knowledge necessary to use e-pay slip system	1	2	3	4	5
3	Help/guidance is available on using e-pay slip system	1	2	3	4	5
4	Online pay slip platforms have most of the services I need from the branch.	1	2	3	4	5
5	I am aware and understand the services/activities that can be done on e-pay slip system	1	2	3	4	5
Behavioral Intention		SD	D	N	A	SA
1	I intend to use the e-pay slip system in the next months.	1	2	3	4	5
2	I predict I would use e-pay slip system in the next months.	1	2	3	4	5
3	I plan to use the e-pay slip system in the next months.	1	2	3	4	5
4	I intend to consult my salary scale and other deductions on the e-pay slip system.	1	2	3	4	5
5	I intend to perform print outs of pay slips on the platform of e-pay slips.	1	2	3	4	5

PART FOUR: ACTUAL USE OF E-PAY SLIP SYSTEM (PLEASE TICK [√])

1. How long have you been using e-pay slip facilities? Under 1 year [] 1-2 years [] 3- 4 years [] more than 4 years []

2. On a monthly basis, how many times do you use e-pay slip system? Not at all [] once a week [] 2-3 times [] more than 3 times []

3. How frequently do you use e-pay slips for the following services?

Functionality	Never 1	Rarely 2	Sometimes 3	Often 4	Always 5
View Only					
Salary confirmation					
Salary deductions and rates					
Transport allowance checks					
Housing allowance checks					
Action/Account Control	Never 1	Rarely 2	Sometimes 3	Often 4	Always 5
Complaints					
Requesting standing instructions					
Receiving alert					

Appendix 2- Introductory Letter

Appendix 3- Publication

Bwalya, C. and Phiri, J. (2024) Impact of the Introduction of E-Payslips to Civil Servants in Developing Countries Based on the Utaut Model. *Journal of Human Resource and Sustainability Studies*, **12**, 227-242. doi: [10.4236/jhrss.2024.122012](https://doi.org/10.4236/jhrss.2024.122012).