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THE USE OF ELECTRONIC TRANSFERS IN CASH ASSISTANCE: THE SATISFACTION OF PSNP BENEFICIARIES IN LIBOKEMKEM WOREDA

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ABSTRACT

Low-income people especially, those in rural communities have limited access to traditional financial systems. To this end, financial inclusion has become a key pillar of development policy in most countries around the world. In the aid world, linking humanitarian cash transfer recipients with e-transfer services is considered as a gateway to financial inclusion. However, the uptake of financial services like saving and loans depends on the satisfaction of beneficiaries on e-transfer. This study focused on investigating beneficiaries' satisfaction on an e-transfer pilot in Libokemkem woreda, in Amhara region of Ethiopia. Using both quantitative and qualitative methods, a sample of 363 beneficiaries was selected using convenience sampling while 12 people were interviewed from the organizers' side. Multiple regressions were used to test the study hypotheses. The findings indicated that beneficiaries were satisfied by four of the elements (convenience, security, transaction speed, and system availability) of electronic transfer while two (added benefit and relative advantage) of the elements did not satisfy them. The interview finding suggested that 'added benefits' of e-transfer could be improved through 'financial literacy and awareness campaign' to encourage financial services like saving. Utilizing dedicated MFI agents or introduce commercial agents could improve the 'relative advantage' of the e-transfers.

KEYWORDS

digital finance, financial inclusion, electronic cash transfers.

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INTRODUCTION

Governments and international organizations still continue to provide assistance to poor people in many countries. In Ethiopia, one such practice is the introduction of a welfare program called the Productive Safety Net Program (PSNP). Such safety net support programs are designed in a manner that not only curve food shortages and smoothen consumption during deficit periods for the households but also improves the livelihoods through enhancing the productive assets in the intervention areas in a sustainable manner.

The design of a program like PSNP is expected to sustainably enhance the livelihoods of the beneficiaries and safeguard them from falling back to food insecurity and build assets. Although attacking poverty is a major policy objective everywhere, sustaining the outcome of a program like PSNP, particularly in rural parts of Ethiopia where basic services are unavailable, raises the issue of financial exclusion. Financial exclusion refers to the lack of financial services like saving and credit that could offer the poor a chance to improve their livelihood.

Low-income people especially, those in rural communities have limited access to traditional financial systems. According to the World Bank (2017) challenges such as high service costs, long journeys to get the service, negative perception of financial service providers limit access. Limited financial access prolongs economic disparity and potentially results in long-term demotivation for both working and saving. In light of this fact, financial inclusion has become a key pillar of development policy in most countries around the world (Ouma, Odongo, and Were, 2017). While developed countries could utilize their mature financial services infrastructure, the growth in mobile technology, however, is offering developing countries in Africa and Asia a vast opportunity to capitalize on.

Ouma, Odongo, and Were (2017) claim that the advances in technology and especially mobile phones have revolutionized financial services provision and introduced new models of serving the poor. Such technologies offer an innovative and affordable way to provide financial services to the previously unbanked populations in rural parts of the country like Ethiopia. However, attracting such communities into the world of financial inclusion in general and the use of mobile devices for financial services requires leveraging bulk cash transfers gained traction in a number of recent emergencies.

Accordingly, in the aid world, interest in linking humanitarian cash transfer recipients with e-transfer services has increased while in the process enabling the beneficiaries to utilize the service to better prepare themselves for the future.

With this in mind, a pilot testing of electronic transfer (branchless banking or mobile money) to deliver cash transfers of the PSNP in Libokekem district (woreda) in Amhara region in 2012. The Ethiopian PSNP program is one of the largest welfare systems in Ethiopia, that caters for 5 -7 million chronically food insecure population annually (World Bank, 2014). The program transfers public assistance, either cash or food to the targeted beneficiaries on a monthly basis for predetermined period annually. Apart from the direct assistance of food or cash, the program is expected to help the beneficiaries to build assets and get out of the severe poverty they are in. This objective clearly indicates the need for financial services like saving for these beneficiaries located at those remote locations.

In contrast to this however, the Ministry of Finance and Economic Development (MoFED) who was in charge of the overall financial management of the program was delivering the monthly assistance using an ad hoc structure in collaboration with Ministry of Agriculture and disaster risk management and food security unit found in administrative organs all the way to the woreda level.

Using the government existing channels for the transfer for the beneficiaries had faced lots of challenges like inability to ensuring the right beneficiaries are receiving the intended transfer, payment leakages in the name of non-existing beneficiaries, inability to deliver the money on time which led to inability to produce timely report and communication of financial reports, top of that the huge administrative cost for the PSNP transfers (World Bank, 2014).

The manual cash delivery and use of ad-hoc government structures also forced the beneficiaries to collect on a specified date or lose it which proved counterproductive to the objective of enabling the beneficiaries to save or build assets (World Bank, 2014). Cognizant of this fact the government with the support of development partners embarked upon improving the financial transfer for the beneficiaries by gradually introducing innovative alternative electronic mode of transfer that aims to improve the aforementioned fiduciary, efficiency and transparency-related challenges as well as exacerbated administrative costs among others (World Bank, 2014).

If implemented appropriately, the use of electronic payments was deemed to bring a solution to the existing challenges and pave way for sustainable financial inclusion (the use of formal financial services by beneficiaries) of the beneficiaries that in turn provide positive development outcomes (Kim, Nathem, Lee, and Kang, 2018). The electronic transfer modality designed for the pilot utilized mobile financial services technology where the identified targeted beneficiaries were enrolled using a mobile application and their biometric information is recorded. Another approach was to use mobile money services just to deliver the cash transfer.

Using the biometric information, a saving account (at a microfinance institution) was created for each beneficiary to which the monthly assistance was dispersed. This was intended to allow beneficiaries with limited illiteracy to be able to withdraw the money throughout the month at a satellite point set up for the same purpose.

Hence, the pilot was expected to promote and prove that savings-led financial services can be provided successfully and sustainably in rural areas, further creating linkage with financial institution that can promote the use of additional financial services by the customers such as loans, insurance, and remittances, among others (Kim et al., 2018).

The success of the pilot, as well as the uptake of financial services like saving and loans, depends on the satisfaction of the beneficiaries as a customer. As Ouma, Odongo, and Were (2017) indicated customer satisfaction on mobile financial services in general and electronic transfers, in particular, depends on its simplified experience, reliability on the transfers and a cheaper price among others. Hence, this study focused on investigating the use of electronic transfer on beneficiaries' satisfaction in Libokemkem woreda.

LITERATURE REVIEW

Electronic Transfer in Humanitarian Assistance

During emergency situations or to improve the livelihood of poor communities' governments and aid organizations provide different types of assistance. In the international aid sector, the term 'cash transfer' is used to describe periodic assistance provided to beneficiaries. The delivery of such cash transfers traditionally relied on traditional handing-out of cash at rural centers by government or aid workers. Such deliveries are very challenging when beneficiaries reside in rural communities far from public infrastructure.

In recent days, however, taking advantage of the expansion of mobile phones and related technologies, cash transfers are being delivered electronically to beneficiaries. This has enabled the simplification of the delivery process while creating the opportunity to provide other financial services to poor communities in rural areas.

The use of electronic transfers in cash transfers or humanitarian assistance began with the aim of finding an efficient and cost-effective delivery mechanism. Willis (2016b) however suggests that practitioners are increasingly utilizing e-transfers to better enable beneficiaries to cope with crisis. Practitioners in the humanitarian work have an objective of creating an enabling environment that can improve the lives of the recipients of the assistance beyond immediate relief.

The use of e-transfers is, therefore, gaining traction for its added benefit of promoting financial inclusion that will better prepare vulnerable communities to cope in the future (Murray, 2016). According to the Global Innovation Exchange (2016) UN agencies, donors and private sector representatives including the GSMA, MasterCard and Western Union, and others agree that digital technologies besides delivering humanitarian aid could help build a bridge towards sustainable development goals including economic, social, and financial inclusion.

Types of Electronic Transfer

Rapid developments in all aspects of ICT are changing the way we live and work. The dissemination of technology in the developing world, technologies such as the mobile phone and the internet are bringing new ways of doing things in low-income and disaster-affected countries. Similarly, donors, practitioners, and governments are showing interest in how technology can serve humanitarian responses.

Today, different models of delivering cash transfers (electronic transfers) are out there in different areas. Here, three of the common approaches are discussed in brief.

Electronic Transfer through vouchers: According to WFP (2017), a voucher transfer is the use of paper of electronic entitlement that an individual can redeem. The redemption could happen at preselected retailers or at specifically organized fairs for a predefined list of commodities. When the aim of assistance is specified to a particular purpose depending on the program, Vouchers are best applied (GSMA, 2017).

Vouchers can be in the form of E-vouchers, tools that digitize voucher distributions, transactions, and reconciliation with merchants (Sossouvi, 2012). The two main types of vouchers are Commodity voucher and a value voucher. A commodity voucher is redeemed for fixed quantities of specified foods where the value of this voucher is expressed in quantities of food. On the other hand, a value voucher is redeemed for a choice of specified food items with the equivalent cash value of the voucher (GSMA, 2017). The value of this voucher is expressed in monetary terms.

Electronic Transfer Using Mobile Money: GSMA defines mobile money as a virtual wallet maintained in a mobile phone that could be created by "buying" electronic value (cash in) which remains in the holders account until the account holder "sell" it (cash out) (GSMA, 2017). In different countries based on their regulations, the service is offered by either mobile network operators or financial institutions. The most popular mobile money service is Safaricom's M-Pesa service in Kenya (Bruett, 2017). Once users add value to their m-wallet, the electronic value can be used to purchase goods, buy air time, or transfer funds to others.

As Sossouvi (2012) indicates mobile money has created a channel to provide financial services in developing countries where formal financial services are lacking. Although money transfers are the most common applications in mobile money service, using the service providers' (financial institution or mobile network operator) technology and a network of agents for cash-in and cash-out, customers can use mobile money for their various needs.

Understanding the potential of mobile money services, the humanitarian sector has adopted a mobile money service to deliver cash transfer to its beneficiaries. Beneficiaries, who register for the service are eligible to receive funds to their mobile money account, which they can then cash out at an agent outlet, save in the account or use to make purchases.

A large number of the biggest players in humanitarian aid, including UN agencies, donors and private sector representatives including the GSMA, MasterCard and Western Union, advocate the use of digital technologies like mobile money in humanitarian response. They further advise that mobile money can be leveraged to prioritize emergency needs first and, at the same time, build a bridge towards sustainable development goals like financial inclusion among others (Global Innovation Exchange, 2016).

Electronic Transfer through Branchless Banking: Branchless banking is known as an alternative delivery channel for financial institutions where mobile devices like a phone or a POS device are used in satellite points in rural areas where traditional financial institutions are not available. This is mostly done by using special-purpose POS devices with biometric identification capability and data storage ability to overcome connectivity challenges (Mas and Siedek, 2008).

Branchless banking technology allows financial value to be transferred from the bank account of the aid agency to the bank accounts of aid recipients. Accordingly, recipients of cash transfers can withdraw their cash from any branchless banking agent or use the value to purchase commodities directly in local shops (Smith, 2012). Such agents are commonly local traders.

Mobile money and branchless banking services have three basic similarities. First, both services require the cash transfer recipient to have an account. However, the mobile money account is a wallet account that is only used for transactional (cash in/cash out or pay) purposes while branchless banking account can be an account that resides with a financial institution and can earn interest (saving and credit). Second, both mobile money and branchless banking services are provided or accessed at an agent (usually a local trader) who will provide the service on behalf of the financial institution or the mobile money operator. The third is that both mobile money and branchless banking services are provided using mobile devices weather a mobile phone or a POS device. However, in a mobile money service, the recipient/account holder is required to have a mobile phone while in a branchless banking service only the agent is required to have the device.

Benefits of Electronic Transfer

The primary concern in the introduction of electronic transfers was the need to improve the cost of delivery and efficiency of transfers. The recent trend, however, suggests enabling financial inclusion where recipients could potentially get a saving and credit service is the reason for utilization in emergency situations (Willis, 2016b).

Further, Hoofnagle, Urban, and Li (2012) claim that payments made through wireless devices like mobile phones and smartphones are thought to provide more convenience, reduce the fee for the transaction, and increase the security of electronic payment. Besides reducing the cost of a transaction, the use of mobile payment service improves the security of payments to the beneficiary (Bezhovski, 2016).

According to the CALP guidance on e-transfers in emergencies (2014), the benefits of electronic transfers coupled with the rapid spread of technologies has, therefore, enabled aid agencies to make use of branchless banking and mobile money service in their cash transfer programs. The Cash Learning Partnership has recorded 41 electronic transfer programs worldwide targeting over 3.3 million beneficiaries in emergency settings (Sossouvi, 2012).

E-transfers in cash transfer programs, therefore, offers two distinct benefits; an improved delivery mechanism and added benefit of financial inclusion.

Improved Delivery: Sossouvi (2012) points out that a great many benefits of e-transfers to aid recipients and aid agencies alike such as increased security, convenience, privacy, speed, reduced operational/transaction costs and logistics, etc... have been widely documented. Zimmerman (2015) also argue that the elimination of cash in e-transfers or e-payments offers a faster, more secure and more transparent (so less corruptible) means of getting help to those who need it, even at geographically inaccessible places.

According to Smith (2012), the most important reported benefits of e-transfers by aid agencies are improved security for staff and recipients, improved reconciliation of accounts and increased speed and lower costs. Smith (2012) however point out that lack familiarity with technology, poor infrastructure and low level of literacy among beneficiaries might pose a challenge. Despite this, innovative technologi4es such as mobile money and branchless banking could be used to deliver cash transfers significantly improving the efficiency and transparency of the payouts (Bailey, 2017).

Smith (2012) in an attempt to assess new e-transfer technologies in humanitarian assistance looked at 25 programs in 11 countries using these e-transfer systems for cash transfer. The study concluded that the most frequently reported benefits of e-payment systems are improved security for staff and recipients, improved reconciliation of accounts and increased speed and lower costs (Smith, 2012).

Financial Inclusion: Although cash transfers are mainly provided to alleviate immediate needs, proper use of the fund by beneficiaries could improve the general livelihood and future prospect of poor communities. To this end, delivering the cash transfer in a modality that can allow them to save some and create financial history could help. With this in mind, promoting financial inclusion through the use of electronic cash transfers (e-transfers) is becoming popular in emergencies situations (Willis, 2016b). Hurlstone and Harvey (2018) also indicate that currently humanitarian assistance is increasingly provided in the form of electronic cash transfers through debit cards, mobile money, or other channels which in turn exposes recipients of humanitarian assistance who are often 'unbanked' to formal financial services and thereby offers some potential to facilitate their financial inclusion. Bailey (2017) also claims that e-transfers (humanitarian cash transfers) create potential opportunities to connect recipients with broader digital financial services.

The potential of e-transfers in spurring financial inclusion for beneficiaries has also been researched by many. For instance, Willis (2016a) of The Electronic Cash Transfer Learning Action Network (ELAN) conducted research to build evidence on the potential of e-transfers to promote financial inclusion in humanitarian assistance. Their findings showed that the use of mobile money has increased the use of the mobile device and savings from 0% to 27% (Willis, 2016a). Similarly, Murray (2016) of The Electronic Cash Transfer Learning Action Network (ELAN) in his research concluded that participants demonstrated high rates of adoption of mobile money services in a program implemented by Mercy Corps and Somali Microfinance Institution (SMFI) in Somali region of Ethiopia.

Conceptual Framework and Hypothesis Development

This paper mainly focuses on the use of e-transfer in delivering cash transfer to the beneficiaries of the Productive Safety Net Program (PSNP). A review of empirical literature indicated that there is no structured approach in evaluating the deployment of e-transfer technologies for cash transfer from beneficiaries' perspective. One can, however, assume that beneficiaries' satisfaction with e-transfer technology can be nothing more than its expected benefits.

A review of the benefits to the beneficiaries, their satisfaction as well as their level of usage can be assessed using models such as the Technology Acceptance Model (TAM). Technology Acceptance Model is one of the models used in exploring the acceptance of new technologies. w technologies (Lim and Ting, 2012). TAM is based on the assumption that users rely on their perception of ease of use and benefits to use new technology (Matikiti, Mpinganjira, and Roberts-Lombard, 2018). Hence, it can be assumed that the use of a certain technology is a reflection of improved performance or added benefits hence the users' satisfaction.

Levine and Bailey (2015) developed a guideline for evaluating how transfers are made in emergency programming. The guideline was intended for evaluation (or monitoring) of an intervention that transferred resources to the recipients. According to the guideline, the essential question recommended for use includes effectiveness, impact, efficiency, and cost. Levine and Bailey (2015) define effectiveness as the extent to which an intervention achieved its desired outcome(s), Impact was defined as the wider effects of the intervention on the recipient while efficiency was interpreted as the costs or inputs needed by alternative approaches.

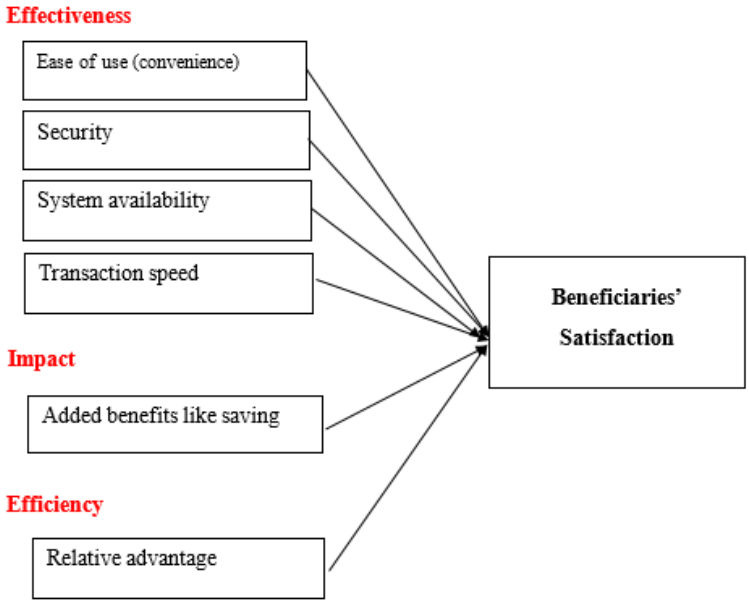
A closer examination of the factors identified in the above two approaches can see that ease of use identified in TAM is similar to effectiveness in Levine and Bailey (2015) guideline. As discussed above in the theoretical and empirical sections, the intended outcomes (effectiveness) desired from e-transfers refer to ease of use (convenience) to counter the issues of illiteracy, systems availability despite challenges of geographic location as well as transaction speed. Security of the account where the cash transfer through e-transfer can be directly delivered to the beneficiary eliminating the opportunity of embezzlement by others.

Similarly, the desired impact of introducing e-transfers besides effectiveness in cash transfer delivery is the added potential of financial inclusion that can be visible through continued use of the account for saving, hence no need to withdraw the aid money at once. The third element, efficiency, from Levine and Bailey (2015) guideline could also be integrated into the model where the relative advantage of e-transfers in terms of costs to the beneficiary can be looked at. From the perspective of the beneficiaries, the ability to use financial services like saving is an added benefit.

Here it should be noted that the context or the environment the project took place mainly consisted of poor farmers who were beneficiaries of the government aid program and were previously subject to delayed payments before commencement of the electronic payment delivery method. This implies that their expectation of the service as well as their level of satisfaction is quite different from a normal customer in an urban setting.

Hence, taking the Levine and Bailey (2015) guideline for transfers are made in emergency programming and fitting them in the Technology Acceptance Model (TAM), the conceptual framework for this research looked as follows.

FIGURE 1: CONCEPTUAL FRAMEWORK



Source: Developed by the Researchers based TAM model and Levine and Bailey (2015) guideline

Mathematically, the framework can be represented as:
Y= β0+ β1x1 + β2X2+ β3X3 +β4x4 + β5X5+ β6X6 + e
Where: Y= beneficiaries' Satisfaction
βo = Constant term
X1= Convenience/ease of use
X2 = Security
X3 = System availability
X4 = Transaction speed
X5 = Added benefit
X6 = Relative advantage
E= Error term

OBJECTIVES OF THIS STUDY

The objectives of this study was to investigate how the use of e-transfers affected the beneficiaries' satisfaction. The specific objectives were:

- Examine how the convenience of e-transfer affected the beneficiaries' satisfaction
- Assess the effect of security of e-transfers on beneficiaries' satisfaction
- Examine if the system availability of e-transfer affected the beneficiaries' satisfaction
- Examine if the transaction speed of e-transfer affected beneficiaries' satisfaction
- Assess if the added benefits of e-transfers affected the beneficiaries' satisfaction
- Examine if the relative advantage of e-transfer affected the beneficiaries' satisfaction

HYPOTHESIS OF THE STUDY

The conceptual framework above shows the relationship between the identified variables the researchers have identified through the review. Accordingly, the following research hypothesis is developed to test the proposed relationship.
The effectiveness of the e-transfer affects beneficiaries' satisfaction, hence:
H1: The Convenience (ease of use) of e-transfer has a positive and significant effect on beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district.
H2: The security of e-transfer has a positive and significant effect on beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district.
H3: The system availability of e-transfer positively and significantly affects beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district.
H4: The transaction speed of e-transfer positively and significantly affects beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district.
The impact of e-transfer affects the beneficiaries' satisfaction.
H5: The added benefits (ability to promote saving and consumption smoothing) of e-transfer has a positive and significant effect on the beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district.
The efficiency of e-transfer affects the beneficiaries' satisfaction.
H6: The relative advantage of e-transfer positively and significantly affects the beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district.

METHODOLOGY

Research Design

Research design constitutes the blueprint for the collection, measurement, and analysis of data (Cooper and Schindler, 2014). This research intended to explore the effect of the electronic transfer on beneficiaries' satisfaction of PSNP beneficiaries at Libokemkem Woreda. In order to better understand and explain the factors, both quantitative and qualitative methods were used. The rationale for use of both quantitative and qualitative methods was that one method complements and strengths the other further improving the understanding of a research problem (Creswell, 2012).
In this approach, the researchers first collected and analyzed the quantitative data. The qualitative data was then collected and analyzed second in the sequence to help explain and further elaborate the quantitative results obtained in the first stage.
In line with the research design described above, the researchers conducted a quantitative stage first, using an instrument developed for this purpose. Data was then collected from participants with the help of interviewers before analysis was made on the collected data. Following the analysis, interview questions were designed to further explain the findings of the first stage.

Population, Sample Size, and Sampling Techniques

Target Population: good research requires identifying participants that have relevance to the topic under study. The target populations of this research were PSNP beneficiaries in Libokemkem woreda. Accordingly, 3295 beneficiaries who took part in direct public work were targeted.
Sample Size: as pointed out in the research design section above, the researched involved quantitative and qualitative stage. For the quantitative stage, Salant and Dillman (1994) point out that three of the most common factors influencing the size of the sample are the size of the population, tolerable sampling error, and variation of the variable of interest within the population.
For a finite population whose population size is known, the Yamane formula for determining the sample size can be used. Yemane's formula was therefore used. Yamane formula is given by:
$n = N/(1+Ne^2) = 3925 / (1+ 3925x0.05^2) = 363$
Where
n= sample size,
N = population size, and
e = Margin of error (MoE), e = 0.05
Although qualitative studies could also benefit from as large a sample size as possible, they should not also suffer from an inability to undertake a deeper analysis due to bigger sample size. Guest, Bunce, and Johnson (2006) therefore recommend 12 participants for an interview in a qualitative design. This research, therefore, followed their recommendation and used twelve interview participants from stakeholders involved in the e-transfer program from MFI management, MFI agents and Food Security.
Sampling Techniques: for the quantitative part in the first step, convenience sampling was used. Although a sampling frame (a list of all the beneficiaries) was available, the use of probability sampling would require reaching out to each of the randomly selected beneficiaries which are difficult to access due to remote localities. Second, for the qualitative interview part, employees who participated in the pilot services were selected for their involvement and knowledge of the e-transfer of PSNP. For this purpose, four participants from Food Security, four from MFI management and four from MFI agents were interviewed.

Validity and Reliability

Developing own questionnaire raises the issue of validity and reliability. Validity in general looks at if the instrument has measured what it set out to measure. The fact that the questionnaire was developed based on the empirical literature, as well as pilot testing, was done prior to the data collection can assure its validity.
Reliability, on the other hand, is concerned in the instrument's ability to produce a consistent outcome in measurement. According to Bolarinwa (2015) reliability refers to the degree of consistency with which the instrument measures an attribute. One way of assuring the reliability of the instrument is using Cronbach's Alpha. The Cronbach's Alpha calculated for the instrument was 0.865 indicating the reliability of the instrument used hence further analysis is possible. Johnson

and Christensen (2010) suggest that the coefficient of alpha should be at minimum 0.70 or more indicating excellent reliability for the instrument used in this research.

Method of Data Analysis

As identified in the research design section, this research used both quantitative and qualitative designs where the first phase was a quantitative phase. For the first phase, descriptive statistics, particularly tabular method of data presentation and percentages were used to characterize the participants' demography. Further, descriptive statistics, particularly mean and standard deviation were used to present the beneficiaries' opinion on each element of the electronic transfer and beneficiaries' satisfaction.

Inferential statistics, particularly, correlation and multiple regressions were also used to deduce a relationship between the beneficiaries' satisfaction and the identified elements convenience, security, system availability, transaction speed, added benefits and relative advantages of e-transfer) while in the process test the hypothesis.

RESULTS

Demographic Profile

The survey instrument included four background questions to characterize the survey participants profile. The questions include gender, age, marital status, and the number of dependents. Table 1 summarizes the participants' profile.

TABLE 1: PARTICIPANT'S DEMOGRAPHIC PROFILE

S. No.	Variables		Frequency	Percent
1	Gender	Male	207	66.35%
		Female	105	33.65%
2	Age	18 - 25 years	13	4.17%
		26 - 30 years	18	5.77%
		31 – 40 years	135	43.27%
		41 – 50 years	108	34.62%
		51 – 60 years	35	11.22%
		Above 60 years	3	0.96%
3	Marital Status	Married	232	74.36%
		Un married	25	8.01%
		Widowed	28	8.97%
		Divorced	27	8.65%
4	No. of dependents	Below 3	64	20.51%
		3 – 5	173	55.45%
		6 – 8	60	19.23%
		Above 8	15	4.81%
	Total		**312**	**100.0**

Gender distribution between Male and Female was at 207 (66.35%) and 105 (33.65%) which was also in line the fact that majority of PSNP participants are male. Regarding the age distribution, the age group 31 – 40 was the largest with 135 (43.27%) and closely followed by the age group 41 – 50 with 108(34.62%) of the participants. The age group 51 – 60 was the third highest with 35 (11.22%) of the participants. Only 18 (5.77%) were aged between 26-30 and only 13(4.17%) of the participants had age between 18-25. The smallest age group of participants was those above 60 years with only 3 (0.96%) of the participants.

In terms of marital status, majority of the participants, 232 (74.36%) were married while those that were 'widowed', 'divorced' or 'unmarried' were very close to one another with each representing about 25 (8%) of the participants. The number of dependents under the participants also showed that a significant majority of participants, 173 (55.45%) had 3-5 dependents. This was followed by those participants that had >3 dependents with 64(20.51%) and those with 6-8 dependents with 60(19.23%). Those who had more than eight dependents were only 15 (4.81%).

DESCRIPTIVE STATISTICS

The mean scores were calculated for each variable. Accordingly, the result indicated that convenience, transaction speed, and security had a mean of 4.12, 4.12 and 4.02 with standard deviation of 0.5, 05 and 0.44 (Table 2). This shows that participants have agreed to experience 'convenience', ''transaction speed' and 'security' with their 'agree' ratings. System availability also received a mean score of 3.85 with a standard deviation of 0.53 indicating that participants 'agreed' to the availability of the system.

TABLE 2: MEAN OF THE ELEMENTS OF E-TRANSFER

S. No.	Variables	Mean	Std. Deviation
1	Convenience/ease of use	4.12	0.50
2	Security	4.02	0.44
3	System availability	3.85	0.53
4	Transaction speed	4.12	0.50
5	Added Benefits	3.41	0.88
6	Relative advantage	3.47	1.05
7	Beneficiaries Satisfaction	4.06	0.44

Source: Own survey, 2019

Regarding the 'added benefits' the participants gave a mean score of 3.41 with a standard deviation of 0.88 which indicates that their rating is closer to 'neither agree nor disagree'. This suggests that participants have a close to neutral opinion of the added benefits of the e-transfer system. Similarly, the mean score of 'relative advantage' also received a mean score of 3.47 with standard deviation 1.05 which indicates the participants' opinion of 'relative advantage' is closer to neutral with even a higher standard deviation.

Overall, the mean scores show that participants think, the e-transfer has provided them with convenience, transaction speed, security, and system availability better than its added benefits and relative advantage. The participants' overall satisfaction also received a mean score of 4.06 with sd=0.44 indicating that participants are satisfied with the e-transfer system.

Testing the Research Hypotheses

Pearson correlation was computed to see the relationship between the dependent variable 'beneficiaries' satisfaction' and the independent variables convenience, security, transaction speed, system availability, added benefits, and relative advantage.

All the independent variables showed a statistically significant positive correlation with the dependent variable (see table 3 below). However, only three of the variables; convenience ($r(312) = 0.757$, $p<.01$), security ($r(312) = 0.588$, $p<.01$), and transaction speed ($r(312) = 0.585$, $p<.01$) showed a strong relationship with the variable 'beneficiaries' satisfaction'. The variables system availability ($r(312) = 0.475$, $p<.01$) and added benefits ($r(102) = 0.783$, $p<.01$) showed a moderate relationship with the beneficiaries' satisfaction. The variable 'relative advantage' was the variable with the weak relationship with ($r(102) = 0.783$, $p<.01$).

TABLE 3: CORRELATION COEFFICIENT

		Convenience	Security	System Availability	Transaction Speed	Added Benefits	Relative Advantage
Beneficiaries Satisfaction	Pearson Correlation	.757**	.588**	.475**	.585**	.346**	.210**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000
	N	312	312	312	312	312	312
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: Calculated from own Survey (2019)

A standard multiple regression analysis was used to see the effect of each of the independent variables (convenience, security, transaction speed, system availability, added benefits, and relative advantage) on the dependent variable (beneficiaries' satisfaction).

TABLE 4: MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.793[a]	.629	.622	.26919
a. Predictors: (Constant), Advantage, Availability, Security, Speed, Benefits, Convenience				
b. Dependent Variable: Satisfaction				

Source: Calculated from own Survey (2019)

TABLE 5: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.452	6	6.242	86.142	.000[b]
	Residual	22.101	305	.072		
	Total	59.553	311			
a. Dependent Variable: Satisfaction						
b. Predictors: (Constant), Relative Advantage, System Availability, Security, Speed, Added Benefits, Convenience						

Source: Calculated from own Survey (2019)

The multiple linear regression of the dependent variable (beneficiaries' satisfaction) and the independent variables (convenience, security, transaction speed, system availability, added benefits, and relative advantage) resulted in a significantly related equation with F ((6,305) = 86.142, p <.001). The R^2 was 0.629, indicating that approximately 62.9% of the variance in beneficiaries' satisfaction can be accounted for by the linear combination of the independent variables (see table 4 and table 5).

TABLE 6: COEFFICIENTS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.693	.163		4.249	.000
Convenience	.472	.046	.535	10.331	.000
Security	.114	.046	.115	2.469	.014
System availability	.078	.034	.094	2.299	.022
Transaction speed	.167	.040	.189	4.213	.000
Added benefits	.023	.023	.047	1.030	.304
Relative advantage	-.031	.018	-.075	-1.736	.084
a. Dependent Variable: beneficiaries Satisfaction					

The multiple linear regression also showed that the independent variables 'Convenience', 'Security', 'System availability' and 'Transaction Speed were significant at p < 0.05 while two of the variables 'added benefit' and 'relative advantage' were not found to be statistically significant at p < 0.05. The regression equation for predicting beneficiaries' satisfaction was, therefore:

Beneficiaries Satisfaction = 0.693 + 0.472 [Convenience] + 0.114 [Security] + 0.078 [System availability] + 0.167 [Transaction speed]

From table 6, stated hypotheses can be tested, as:

H1: The convenience of e-transfer affects beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district as.000 = P <.05. The hypothesis is accepted.

H2: The security of e-transfer affects beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district as.014 = p < 0.05. The hypothesis is accepted.

H3: The system availability of e-transfer affects beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district as.022 = P <.05. The hypothesis is accepted

H4: The transaction speed of e-transfer affects beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district as.000 = P <.05. The hypothesis is accepted

H5: The added benefits of e-transfer do not affect the beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district as.304 = P >.05. The hypothesis is rejected

H6: The relative advantage of e-transfer does not affect the beneficiaries' satisfaction of PSNP beneficiaries in Libo Kemkem district as.084 = P >.05. The hypothesis is rejected

Based on the result of the hypothesis, it can be concluded that beneficiaries in Libokemkem woreda were satisfied by four (convenience, security, transaction speed, and system availability) of the elements of the electronic transfer while two (added benefit and relative advantage) of the elements did not satisfy them.

DISCUSSION OF INTERVIEW FINDING

In order to make sense of the findings in the quantitative analysis, interview was conducted with stakeholders involved in setting up the pilot and offering the service. The follow-up interview with the stakeholders indicated that the effectiveness dimensions of the system (convenience, security, transaction speed, and system availability) were performed better in the pilots. Participants indicated that this was due to the focus of the primary goal of delivering the PSNP payout instead of the additional impacts expected. The interview further indicated, however, technology selection which inherently solved for the four elements (convenience, security, transaction speed, and system availability) while the other elements (added benefit and relative advantage) required additional effort from stakeholders.

The interview further explored the reason for the element 'added benefits' received a lower rating. There were two different explanation by the stakeholders. Stakeholders representing 'Food Security' indicated that, for the beneficiaries to get the added benefits should have been encouraged by the MFI to save use other financial services. Accordingly, those from the 'Food security' side believe that the MFI believes PSNP beneficiaries are very poor and will not be interested in saving. On the contrary, stakeholders from the MFI side think proper 'financial literacy and awareness' program should have been done by 'Food Security' as part of the program.

Similarly, the interview participants from Food Security and MFI had a different take on the reason why beneficiaries rated 'relative advantage' of the service very low. Interview participants from the Food Security side believe that 'relative advantage' would have been achieved if the number of roaming agents used by the MFI was increased taking the service closer to the beneficiaries (decrease the amount of distance traveled by beneficiaries to collect the payment). On the other hand, participants from MFI believed that increasing the agents (service points) is not economically viable.

IMPLICATIONS

The findings showed that beneficiaries are satisfied with most of the elements of the electronic transfer. The discussion with the stakeholders has also revealed that the areas found unsatisfactory to the beneficiaries could be improved with minor adjustments. It is therefore suggested that the use of e-transfer be scaled up to cover all PSNP payments in other woredas and regions to improve the satisfaction of the beneficiaries. To improve the 'added benefits' of e-transfer, introduce 'financial literacy and awareness campaign' to encourage beneficiaries to use e-transfer and the account related to it for other financial services such as saving. To improve the 'relative advantage' of the e-transfer, increase the number of dedicated MFI agents, or introduce commercial agents to work on an agency banking approach to avail the service closer to the beneficiaries' location as well as make them operational throughout the month.

LIMITATIONS AND FUTURE RESEARCH

The research used convenience sampling while applying multiple regression which affects the quality of the data set. Further research is therefore suggested to examine the findings here using a broader sample from the beneficiaries of the e-transfer pilot. Further, the area of the research also covered one Woreda (the smallest government administrative organ) in one region of the country. Expanding the geographic cover as well as considering beneficiaries in other region of the country where the culture and lifestyle of the beneficiaries is different might add different insight.

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APPENDICES

APPENDIX 1: THE STUDY QUESTIONNAIRE

This questionnaire is developed for data collection from beneficiaries regarding their experience with electronic payment transfer for their PSNP payments delivery. The research is conducted with the title "The Use of Electronic Transfer in Cash Assistance: The Satisfaction of PSNP beneficiaries in Libokemkem Woreda". The data collection will be mediated by data collectors and will also be translated to Amharic for easy understandings.

GENERAL DIRECTION TO COLLECTORS

Please do not write the name of the participant on the questionnaire. The questionnaire has two parts. The first part includes questions covering the participant's demographic profile while the second part covers related to factors affecting customer satisfaction.

PART I: PARTICIPANTS DEMOGRAPHY

1. Gender

☐ Male ☐ Female

2. Age

☐ 18 - 25 years ☐ 26 - 30 years

☐ 31 – 40 years ☐ 41 – 50 years

☐ 51 – 60 years ☐ Above 60 years

3. Marital Status

☐ Married ☐ Unmarried

☐ Widowed ☐ Divorced

4. Number of dependents

☐ Below 3 ☐ 3 – 5 years

☐ 6 – 8 ☐ Above 8

PART II: FACTORS THAT DETERMINE CUSTOMER SATISFACTION AND CUSTOMER SATISFACTION

INSTRUCTIONS: The statements given below identify potential factors that could determine customer satisfaction with electronic payment transfer. Please indicate your response under the rating scale (number) which could reflect your opinion as follows:

1 = Strongly Disagree ***2 = Disagree*** ***3 = Neither agree nor disagree*** ***4 = Agree*** ***5 = Strongly Agree***

	Factors	1	2	3	4	5
A	**Effectiveness**					
1	**The convenience/ease of use**					
1.1	I was able to get the service easily					
1.2	Easy identification as a customer					
1.3	Allows withdrawal of only the amount you want					
1.4	The satellite point location is convenient					
2	**Security**					
2.1	It is only me who can access my transfer					
2.2	It saved my money if I failed to collect monthly					
3	**The system availability**					
3.1	The service is always available when it is supposed to					
3.2	I have not faced service denial due to system availability					
4	**The transaction speed**					
4.1	Getting paid electronics is very fast					
4.2	It has reduced the time it took before					
B	**Impact**					
5	**Added Benefits**					
5.1	It allowed me to withdraw in smaller amounts throughout the month					
5.2	It allowed me to become an MFI customer and save					
C	**Efficiency**					
6	**The relative advantage**					
6.1	It has reduced the time I traveled to collect payment					
6.2	It has reduced the time I wait at the service point to take me before					
D	**Beneficiaries' Overall Satisfaction**					
6.1	In most ways, the service was close to my expectations					
6.2	I am completely satisfied with the electronic money transfer service					
6.3	I recommend it to be used in the future					
6.4	I will continue to use the account after the PSNP program is completed					

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