

Analyzing the Success of the Social Security Online Payment Contribution System

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This study utilizes the DeLone and McLean's Information Success Model as an instrument to Analyze the Social Security Online Payment Contribution. The aim of this paper is to study the success of the Social Security Online Portal towards customers (users). "The Online Contribution Portal" is a web application that allows and gives the ability to registered businesses or employers to submit their monthly contributions payments to the SSB through a system. The online payments are facilitated through the participation of financial institutions. The Online Contribution Portal provides an electronic version of form used by the businesses for recording the statements or contribution. The present Online Portal is a new system/measure implemented by the organization aiming to decrease cost within the organization and also to help customers in a way to avoid wasting time by standing in line to make payments. Thus, they can make payments online. This research will analyze how effective the Online Portal is or has been for users/customers.

Keywords: D&M Model, Social Security Board (SSB), Social Security Online Payment Contribution (SSOPC), Online, Success

Introduction

Established on June 01, 1981, Social Security Board is a member of the International Social Security Association based in Geneva, Switzerland. In April 1987, it became a member of the Comité Permanente Interamericano de Seguridad Social, Mexico (C.P.I.S.S.) and in February, 1994 joined COCISS – Consejo Centroamericano de Instituciones De Seguridad Social. This organization was later renamed CISSCAD – Consejo de Instituciones de Seguridad Social en Centro America y Republica Dominicana for which the Social Security Board now holds the Presidency.

The Scheme pays benefits on behalf of all insured persons, who are employees fourteen years and over, from “the womb to the tomb”. Maternity Benefits are paid to pregnant women who qualify, and Funeral Grant is paid to the survivors of a deceased insured person who qualifies for the benefit. These are only two examples of the benefits being paid. In accordance with Section 2 of the Social Security Act, Chapter 44 of the Laws of Belize, Revised Edition 2000-2003, the contributors to the scheme are employed persons over the age of fourteen (14) years. It is the employee’s responsibility to register with Social Security. Statutory Instrument No. 106 of 1999, states that “an employer shall not employ a person who has not been registered under the Act.” “Employer” means any person who employs or any person(s) who employs on behalf of another. In “Message from the Prime Minister”, in the 1981 Annual Report of the Social Security Board, the Rt. Honorable George C. Price said: “... Social Security is but the beginning of developing the proper attitudes of responsibility for older or injured citizens, so that we become conscious of the human and social obligations, which the economy must strive to meet.”

At the Social Security, a contribution refers to Social Security payment due for any eight hours or more of work in a contribution week. A Social Security contribution week is from Monday to Sunday. It is payable for all employees who are over fourteen years and under sixty-five years for each contribution week during the whole or any part of which such person is employed in insurable employment. The employer is liable to pay the total contribution due, both his or her own share and the share deducted from the employed person’s salary. The contributions are payable by the employer by the 14th day of each month for the previous month. The monthly contribution statement (FIN15A) is also due by the 14th day of each month for the previous month and must be submitted together with the contribution payment. The weekly contribution is related to the weekly insurable earnings, which, in turn, are related to actual earnings. For the convenience of employers who pay wages on a weekly basis, the first column in the Schedule of Contributions (below) shows that in the case of a worker whose weekly earnings are under \$70.00, the weekly insurable earning is \$55.00. The weekly contribution rates payable by the employed person is \$0.83 and by the employer is \$3.57. Furthermore, a contribution of \$2.60 is payable by the employer only for employees who are between the ages of 60 – 64 years old who have received or are receiving Social Security Retirement Benefit. A contribution of \$2.60 is payable by the employer for employees who are 65 years and older. There is no deduction from the earnings of workers in both of these categories. If an employed person attains the age of sixty-five on a Monday, there is no liability for payment of contribution for that week of both employer and employee share. The Social Security contributions of \$2.60 which is payable by

the employer provides the employees in both of these categories with coverage for Employment Injury Benefits, which include work-related prescribed diseases in accordance with the Classification Regulations. An employer should NOT deduct Social Security Contributions from your salary.

Originality

The originality of this paper is that it has not been published or accepted in a journal or conference proceedings.

Literature Review

Online payment is a system/process that is used for processing economic transactions. It allows an institution to accept payments over different internet connections, the transactions can occur between an organization and customers. Social Security's online portal payments are provided as a service with the purpose of it being beneficial to customers. The online portal is a newly offered service that has recently come into effect. This is to replace the traditional process of physically being at the institution to make a payment. Likewise, this service is aimed to offer easier access to customers; allowing the quick and easy process of making a direct deposit to social security. However, the new services are yet to be evaluated if the online portal meets customers' expectations. The contribution e-payment service that is an efficient way to save cost, improve customer service, increases the process speed and is convenient to both the customer and the organization.

This online payment system is an e-service that is also known to be offered by banks. For instance, in a study done by Le Anh Thuan, the success of an information system was investigated in relation to banking information system (BIS) (2011). The research paper uses DeLone and McLean Model to measure if customers are satisfied with the BIS services which allow customers to electronically make payments. The researcher goal is to apply the model to attain data as of how Vietnam can offer better services. Also, it will investigate the factors influencing Vietnamese consumer intention to reuse the services and assessing the factors that are successful (Thuan, 2011). Thuan concluded that changes in the model are needed in order to gain a higher degree of reliability in relation to information quality. However, results revealed that service quality has a higher level of success than the information quality factor. Hence, it is being proposed that the online service can be improved to attract more customers to use their services such access, ease of use, timeliness, and security of e-banking system (Thuan, 2011). Additional results being presented in the paper is that there is a positive relationship between user satisfaction and intention to reuse the online banking services of customers.

Similarly, in another research paper, online public services are being evaluated to determine the success of online payment in terms of tax which is similar to this paper research about online contribution payment at social security. The e-tax services are a part of the government to customer electronic service which allows taxpayers to easily make payments. However, based on the observations of the researchers, there are some issues with the online payment system. Hence, the paper questions what public service system and information quality characteristics are delivered through the websites (Parmita, Atanu & Esmail, 2012). A conducted survey, following the application of the DeLone and McLean Model in Sweden, provided findings of the system

quality features, functionality, navigation, and accessibility. Additionally, data results show that when it comes to online tax system the navigation facility and accessibility is important to determine citizens perceives system quality. Likewise, the key measures of the information quality in government e-services are information preciseness, timeliness, and sufficiency (Parmita, Atanu & Esmail, 2012).

Now, consider an online retailer, etailer that sells products through two channels, one primary and the other secondary. In the primary channel, shoppers patronize the etailer's web store and order goods there, whereas in the secondary channel, shoppers, first visit a third-party website and are then re-directed to the etailer's store. The third party may be an online publisher or a comparison-shopping site that advertises the etailer's products. Because of its connectivity, the internet offers many opportunities that are not offered by conventional advertising media. One example is the action-based payment scheme, such as a cost-per-click (CPC) scheme, which is an online advertising payment model in which payment is based solely on click-throughs. (Chen, F., Chen, J., Xiao, Y. 2007) states that the etailer pays only when a consumer clicks through to the product page on the etailer's website. This is a common scheme that is adopted in web-based advertising by "portals" such as Yahoo and Shopping.com. However, the CPC rate may change over time as a result of the competition among advertisers for limited placement slots. An etailer can post its product on a third-party website when it wants to, and can freely withdraw its posting at any time. This work is motivated by the practices at Shopping.com (hereafter Shopping), a leading online comparison-shopping search engine, and the third largest online shopping destination after Amazon and eBay. It is not a store but connects shoppers to the online or bricks-and-mortar stores of etailers. Over 200 websites use Shopping's search engine, including Epinions, DealTime, and AT&T, which means that shoppers who conduct comparison-shopping on one of these websites will be directed to Shopping's website. This has enabled Shopping's listings to reach more than 15% of online shoppers each month. This scenario focuses on click payments through a website and is similar to online payment contributions, done by social security board, however, our next research focuses on how mobile devices are used. Mobile phones have evolved from basic communication tools to multi-functional devices. During this evolution, new services and facilities provided by mobile phones have brought new challenges to understand consumer adoption processes, initially the basic concept of a mobile communication tool and subsequently mobile internet browsing, social media tools and online gaming among others. There is a more recent innovation for which likely consumer adoption processes are poorly understood, mobile payment (m-payment) systems. M-payments also referred to as mobile money, virtual, digital or mobile wallets, can be defined as financial transactions such as 'payments for goods, services, and bills with a mobile device (such as a mobile phone, smart-phone, or tablet) by taking advantage of wireless and other communication technologies. (Dahlberg, Mallat, Ondrus, & Zmijewska, 2008, p. 165). M-payment services can be distinguished from a number of services, such as mobile ordering (where a mobile device is only used to initiate an order but not for payment), mobile delivery (where a mobile device is only used to receive delivery of digital services), mobile authentication (using a mobile device to authenticate a user) and mobile banking (accessing banking functionalities via a mobile device). In the above scenario, we see how mobile phones are used to do online payments, and the same tool can be used to do social security contribution payments online.

In addition, the internet has become a very large part of modern-day life and using it for banking has been no exception. Throughout the years some people have embraced it and some people have been hesitant to try it. According to Pew Internet & American Life Project (2005) on a typical day, 13 million Americans are banking online, an increase of 58% from 2002. The numbers prove that online banking has taken the world by storm and it should right so as there are many pros to banking online. "Virtual banks, banking institutions without physical branches, are materializing on the Web at an astounding rate and they are offering something many brick-and-mortar banks cannot which is astounding rates!" Black enterprises (2005). Virtual banks offer better deals on checking accounts, according to a study done by bankrate.com. Not only do virtual banks offer better rates but the accounts are also easier and faster to set up. Even though online banking may seem better some people still don't use it as they fear it is not safe and in some cases this is true. Not all consumers like the idea of E-banking and the institution that offers the service plays a big role in whether or not the consumers will bank online. According to Seivewright, M. (2002) Traditional and virtual banks' Web sites have a similar array of features, although leading virtual players currently offer better navigation, layout, and online banking demonstrations, which is a testament to their dependence on marketing to boost online service use. Though online banks have become very popular, consumers still prefer them to have a physical branch also. Physical branches give consumers a sense of safety and they still do most of their business online. As the use of internet and technology grows so will the demand for more online banking services, therefore, the institutions need to stay up to date with consumer demands and trends. As of now, online banking provides advantages such as being able to manage your money from the confide of your home or office and it is also a faster way to perform transactions. We can see why many people are adopting these banking methods.

Furthermore, research speaks about the pros and cons of online banking. Online Banking, also known as internet banking, is an electronic system payment which allows customers to make payments directly from a financial institution's website (Fester M.A,2018). Therefore, online banking did not exist back then; and we as costumers didn't care about it. Today, internet banking has become the main centerpiece of online transactions which we as costumer's see this system now as " a fast-paced world "(Fester M.A,2018). Few might say that this system is not an advantageous tool but as many systems, pros and cons exists. Lower fees, better interests' rates, Free ATM access, security, and Convenience (access via mobile or computer) would be categorized. On the other handas "PROS". FOR "CONS" we could say Transactions Issues, limited checking options, and also the "There Goes the budget" this for users that struggle with making impulse purchases or avoiding the necessity of formulating a budget, it would be easy to think that money is still available in your account when it isn't. So online banking is a mean of easy banking transactions etc it is a system which we live in and which we use it on a daily basis. Also, in the article, 'What's Online Banking?', Pritchard J (2018) stated that "Online banking gives you the ability to manage money online", and without a doubt, being able to manage your money online has many benefits. For example, not having the need to go to the bank and wait for long hours, just to do a transaction or retrieve cash that you will use to pay bills is a money saver itself. Imagine the time you need to take to go to your nearest bank branch, the taxi/bus/gas fee that you need to pay just to withdraw money from your account. Money that all you will do is pay one or many bills, be it utility bills, bank loans or even a deposit to another person's account.

Being able to manage your money online, will allow you to do all that, from the tip of your finger and from the comfort of your own house or work. Another benefit of online banking is being able to view your balance and transactions online. Being able to view all your transactions for a month or even transaction you have done over the year allows you to better understand your spending habits. This allows you to analyze your bills, and be able to cut down on some utility bills.

Research Model/Hypotheses

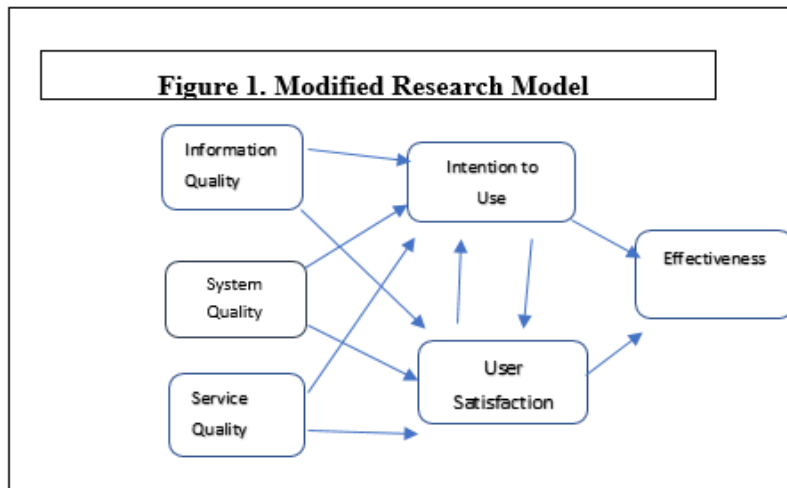


Figure 1 Illustrates the modified Delone and Mclean model.

Hypothesis

H1 Information quality will positively impact user satisfaction and use.

H2 System quality will positively impact user satisfaction and use.

H3 Complementary Technology Quality will positively impact user satisfaction and use

H4 Service Quality will positively impact user satisfaction and use

H5 Use will positively impact net benefits

H6 In overall, the information quality, system, quality, complimentary technological technology, service quality, use, and net benefits contribute to a successful online system.

Description of Participants

Participants were business people and owners who pay social security contributions through the social security online contribution payments system.

Methodology

Research Approach and Design

The research approach that was followed for the purpose of this research was the quantitative approach, which emphasis objective measurements and statistical or numerical analysis of data collected through questionnaires or surveys. (Research Guides: Organizing Your Social Sciences

Research Paper: Quantitative Methods. n.d.). For the research, the instrument tool chosen for this research was a questionnaire. The questionnaire allowed data to be collected at a much faster rate. The questionnaire consists of 8 sections which are: Section 1: Background information, Section 2: Information Quality, Section 3: System Quality, Section 4: Complementary Technology Quality, Section 5: Service Quality, Section 6: User satisfaction, Section 7: Use and Section 8: Perceived Net Benefits. The questions underneath every section of the questionnaire were answered by Likert's 5- step rating ((1) strongly Disagree, (2) Disagree (3) Neutral, (4) Agree (5) Strongly Agree.

Description of Participants

Participants were business people and owners who pay social security contributions through the Social Security online contribution payments system. The participants were external users who have direct contact with the system.

Population and Sample Size

The population and sample size were 45 business individuals and business owners

Data Collection:

Data was collected through the means of "random sampling". The questionnaires were distributed in different districts in the country of Belize. To boost external involvement, anonymity was guaranteed to participants. A total of 50 questionnaires were issued but only 45 were returned for analysis. Data was gathered and analyzed using Microsoft Excel and results were presented in tables and figures as bar graphs.

Data Analysis

External Analysis

Characteristics of respondents							
Gender		Age		Education		Years of Employment	
Male	65%	Less than 25	15%	PhD	0	Less than 5	25%
Female	35%	From 25 to 35	28%	Masters	0	Over 5 to 10	20%
		Over 35 to 45	35%	Bachelors	33%	11 to 15 years	35%
		Over 45 to 55	15%	Associates	40%	Over 15 years	20%
		Older than 55	7%	High School	17%		
				Primary School	10%		

The table above reports the characteristics of external respondents. Out of the 50 questionnaires distributed to external users, 45 questionnaires were returned. Male participants represented a higher percentage of the completed sample. 65% represented male participants while 35% represented female participants. Also, according to the table, 35% of the external users were ages 35-45 years. In addition, 40% of the external users have only acquired an Associates' Degree but 35% of them who are employed have a working experience of 11 to 15 years.

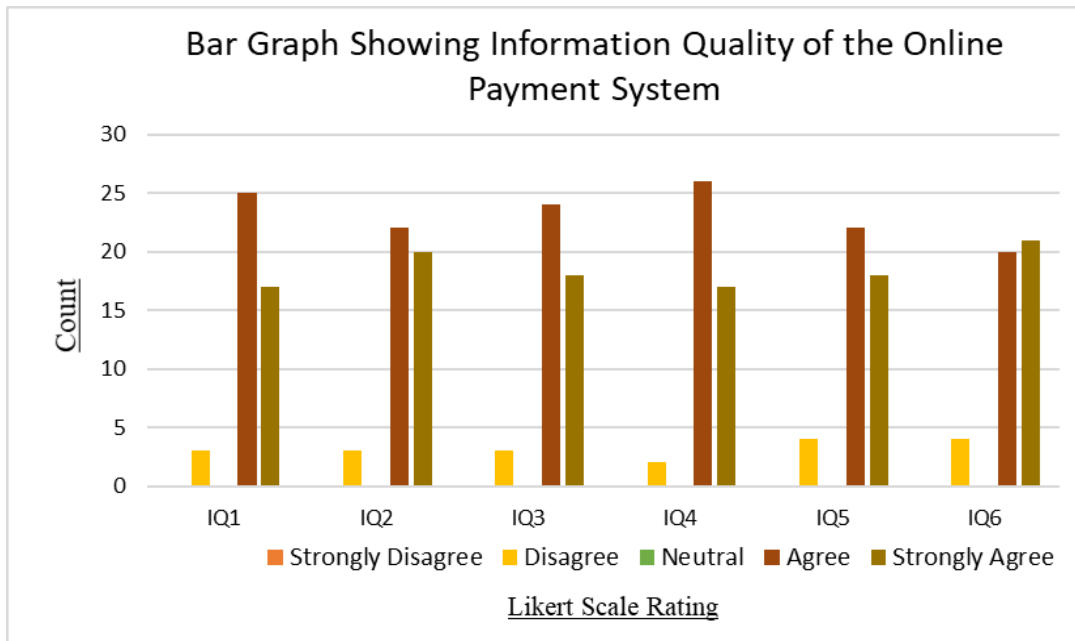


Figure 1: Bar Graph Illustrating Information Quality

The bar graph above is a graphical representation of external users' responses based on system quality of the Online Payment Contribution system. The results above display categories ranging from strongly disagree (2) to Strongly Agree (5). For IQ1, the majority, 25 respondents agreed that the system provides exactly what they need. For IQ2, the majority, 22 respondents also agreed that the system provides information needed at the right time. Analyzing IQ3, 24 respondents agreed that the information is relevant and following IQ4, 26 respondents agreed that the system provide sufficient information. IQ5, analyzed whether the system provided information that is easy to understand and 22 respondents agreed that it did. For IQ6, 21 respondents strongly agreed that the information provided is up-to-date. In overall, the majority of the respondent agreed that the Online Payment System provides quality information.

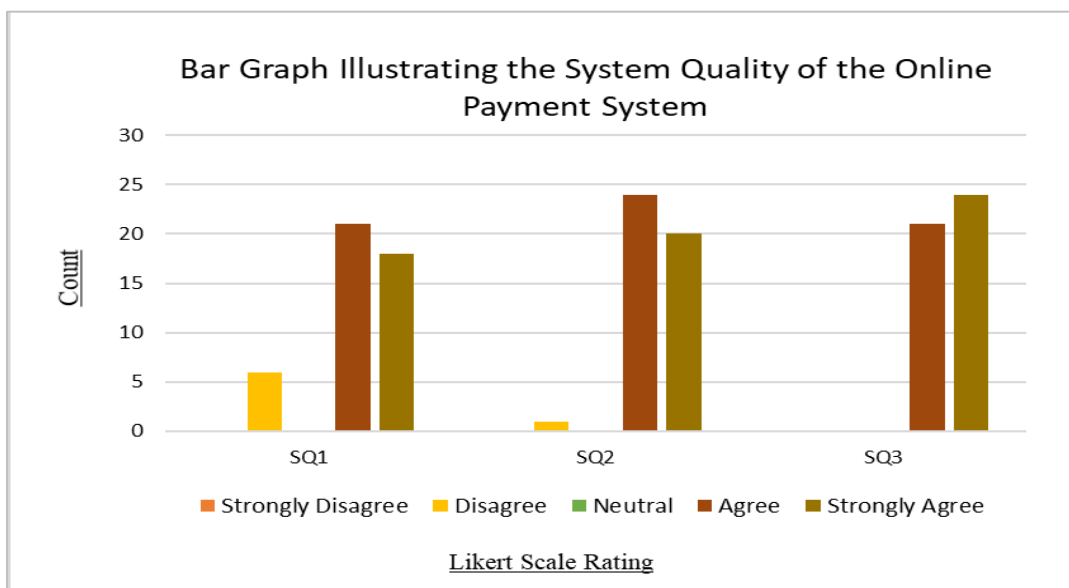


Figure 2: Bar Graph Illustrating System Quality

The graph above is a graphical representation of the responses of external users concerning the system quality of the online payment system. The categories ranged from strongly disagree (1) to strongly agree (5). The bar graph above shows that for SQ1, the majority of respondents, 21 respondents, agreed that the online payment contribution system is easy to use. For SQ2, it can be seen that 24 respondents, agree that the online payment contribution system is user friendly. Meanwhile for SQ3, 24 respondents strongly agreed that the online payment contribution system provides interactive features between users and the system. In overall, respondents were satisfied with the system quality.

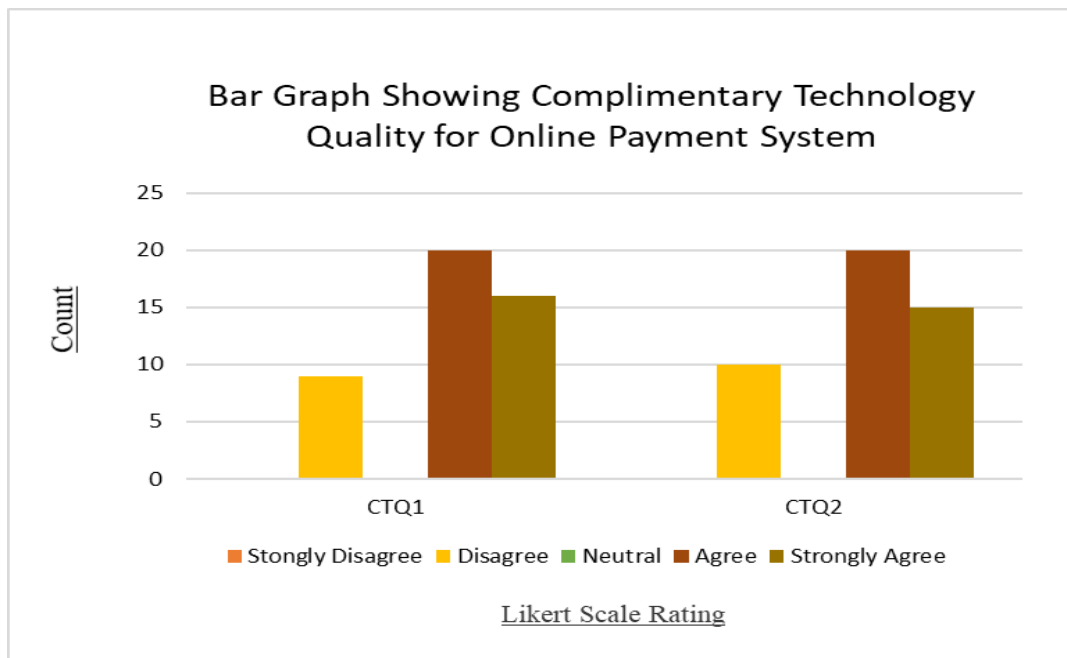


Figure 3: Bar Graph Illustrating Complimentary Technology Quality

The bar graph above is a graphical representation of the Complimentary Technology Quality for Online Payment system. For CTQ1, the majority of respondents, 20 respondents, agreed that the computer they normally use to access online payment contribution system is adequate. In regards to CTQ2, 20 respondents agreed that the computer they normally use to access online payment contribution system has a fast and reliable internet. No respondent answered neutral to the question or disagreed to the complimentary technology quality of the online payment system. In overall, based on analysis, majority of the respondents agree that system provides complimentary technology quality.

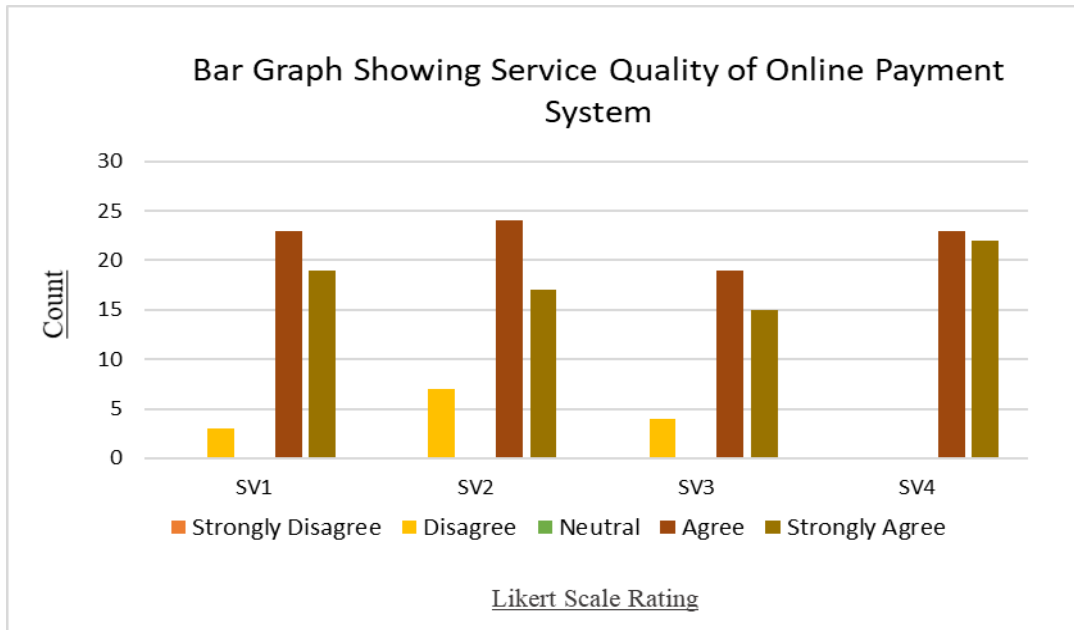


Figure 4: Bar graph Illustrating Service Quality

The graph above is a graphical representation of the Service quality for the Online Payment system. In regards to SV1, 23 respondents stated that the software is up to date. For SV2, 24 respondents agree that the system support staff show a sincere interest in solving it when user have a problem. For SV3, 19 respondents agreed that the system support staff respond promptly when users' services will be performed and for SV4, 23 respondents agreed that the support staff tell users exactly when services will be performed.

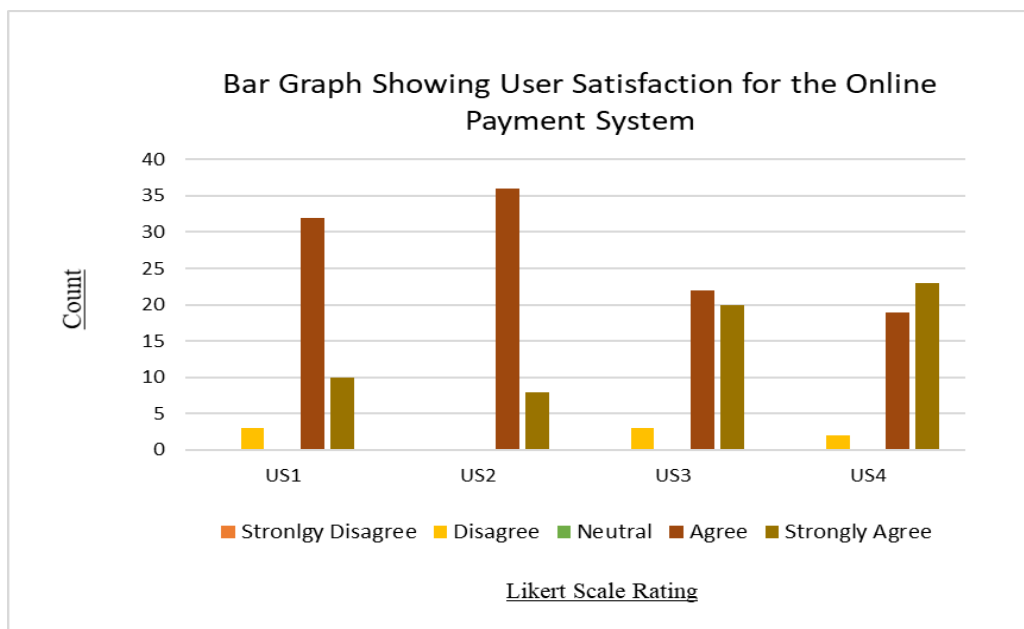


Figure 5: Bar Graph Illustrating User Satisfaction

The bar graph above illustrates the responses of external users when asked about the user satisfaction for the online payment contribution system. Concerning US1, the majority of the respondents, 31 respondents, agreed to having a positive attitude of the online payment contribution system. US2 shows that the majority of respondents, 36 respondents, agreed that their frequency of use of the online system is high. In addition, for US3, 22 respondents agreed that the online payment contribution system has met their expectations. For US4, 23 participants strongly agreed that they are satisfied with the online payment contribution system. No respondents answered neutral to the question nor strongly disagreed to being satisfied with the system. In overall, the user satisfaction of the online payment system is high.

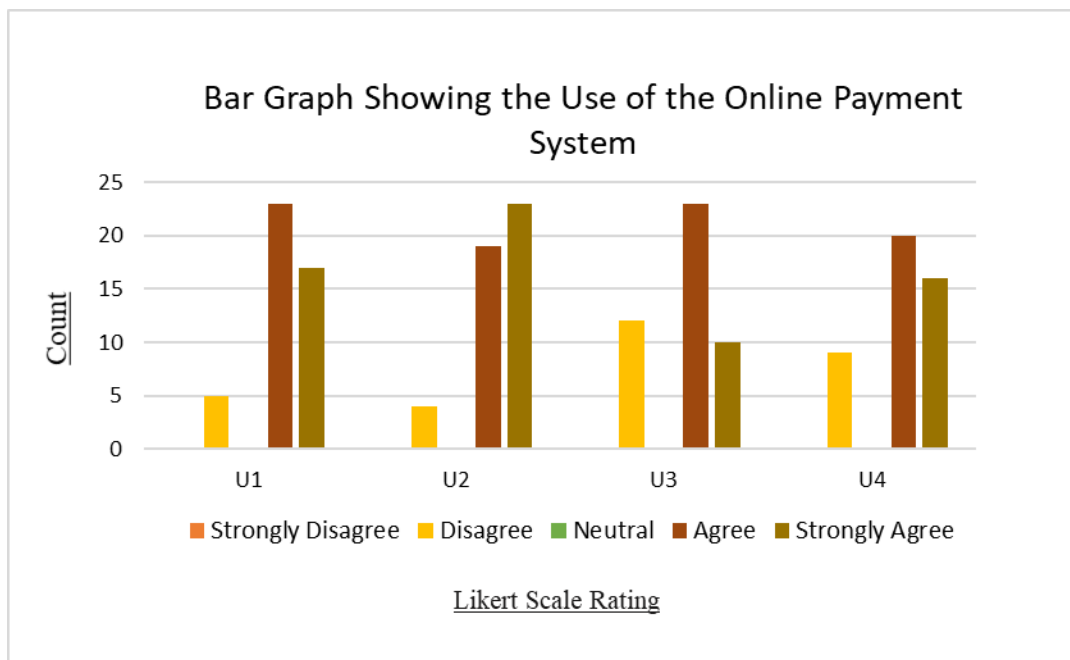


Figure 6: Bar Graph Illustrating Use

The graph shown above is a graphical representation of external users' responses. The categories ranged from strongly disagree (1) to strongly agree (5). When providing their responses for U1, 23 respondents agreed that they use the online payment system very often. Only 5 of the 45 participants disagreed. In regards to U2, the majority of the respondents, 23 respondents, strongly agreed that they depend on the online payment system. For U3, 23 respondents agreed that they were able to use the system without help from anyone and for U4, 20 respondents agreed that they had the knowledge necessary to use the system. In overall, the majority of respondents agreed that they are able to use the system and they use it very often.

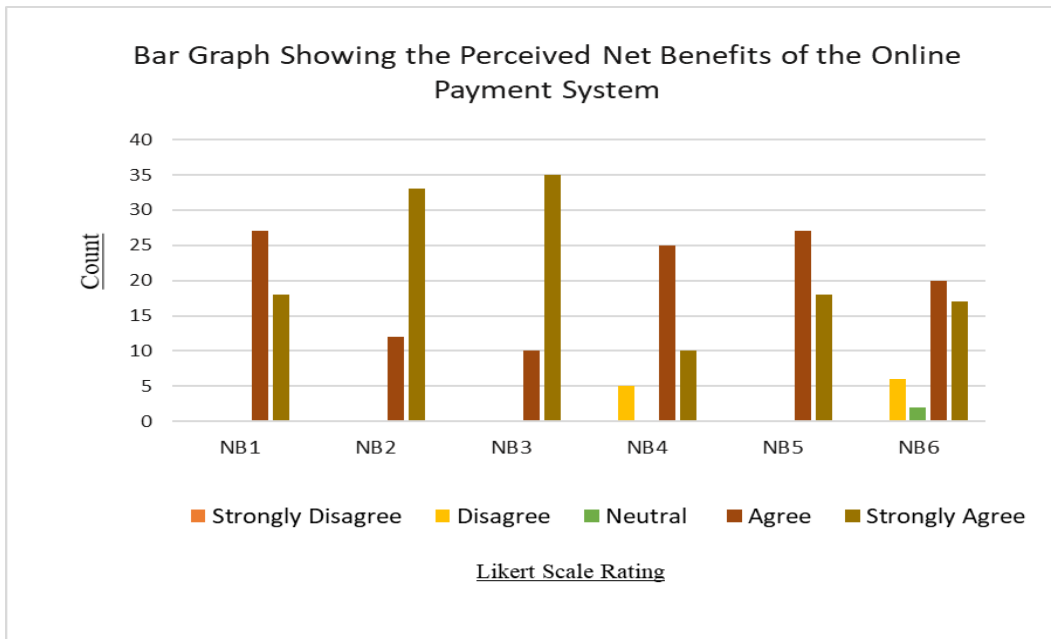


Figure 7: Bar Graph Illustrating Net Benefits

The graph above illustrates the responses of external users. After gathering questionnaires, responses ranged from disagree (2) to strongly agree (5) For NB1, 27 respondents agreed that the system improved their job performance. For NB2, 33 respondents, agreed that using the system helps save money. For NB3, a number of 35 respondents strongly agreed that the system helps the organization achieve its goals. For NB4, 25 respondents agreed that the system improves the company's assessment and training. For NB5, 27 respondents agreed that the contribution system increases their productivity at their job. Lastly, for NB6, 20 respondents agreed that the contribution system enhanced recruitment and performance management. For the last question, only 2 respondents provided a response of neutral. In overall, respondent strongly agree that the system provides net benefits.

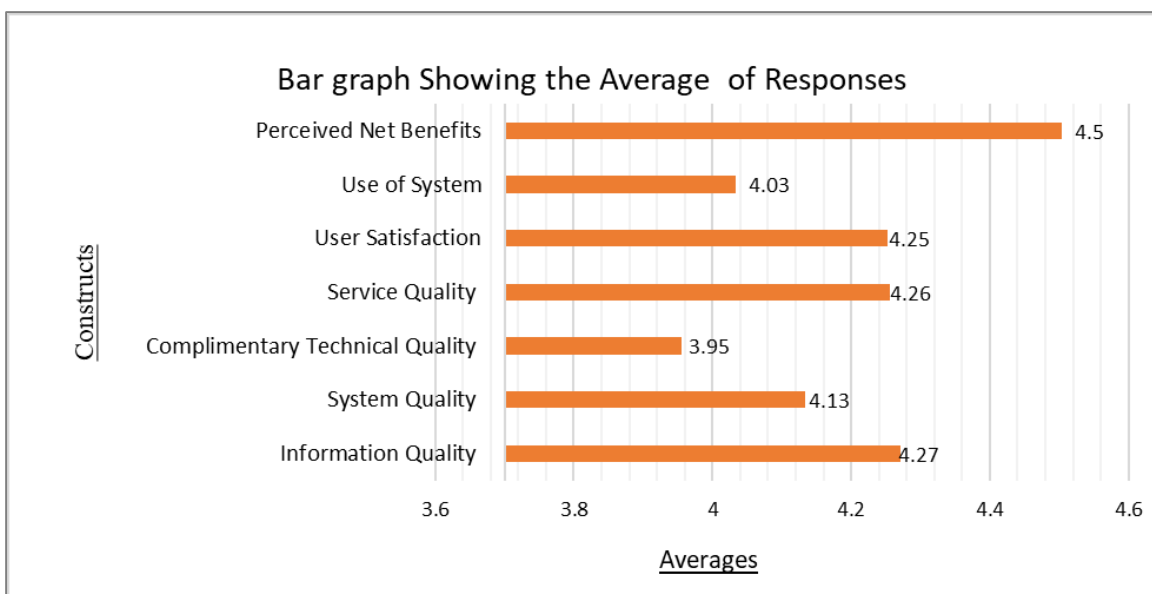


Figure 8: Illustrating Average Responses of External Users

The averages of the responses show that in terms of information quality, systems quality, service quality, user satisfaction, and use of system, the majority of the respondents selected the agree option as most of them rated it these constructs between 4 & 4.49. Also, respondents strongly agree that the system helps their organization to achieve net benefits as the average for net benefits was a 4.5. The average for the complimentary technical technology was the lowest. The complimentary technology quality was rated at an average of 3.95, almost 4. Therefore, it falls along the line of agreement.

Conclusion:

Findings

The main purpose of this study was to analyze the success of the Social Security Online Payment Contribution system. In order to analyze its success, the Delone and Mclean IS success model was used. The model consists of different elements; therefore, the system was analyzed in regards to information quality, system quality, complementary technology quality, service quality, user satisfaction, use, and perceived net benefits of the system. In regards to the information quality, there were respondents who disagreed that the Online Payment System provides information quality. Even though this is so, positive responses outdid the negative responses as most respondents strongly agreed that the system has information quality. The same occurred for system quality and complimentary technical systems; respondents strongly agreed that the system provides system quality and that complimentary technical quality is adequate.

In regards to service quality, although there were unfavorable responses as well, the majority of the respondents agreed that they are being provided with good service quality. When it comes to user satisfaction, most responses were positive. The majority of the respondents agreed that they have a positive attitude of the online payment system and their frequency of use of the online system is high. For use of system, the results indicate that respondents mostly agreed because they use the system often and were able to use the system without help from anyone. For the Net benefits, there were few unfavorable responses but most respondents strongly agreed that money is saved by using the online payment system and that the system has greatly aided them to achieve their organizational goals.

Implications

Throughout this semester the main objective of this study was to analyze the success of the Online Payment System. This objective was accomplished at the end of the semester because we worked as a team. After analyzing the information gathered from the questionnaires, our findings led us to various implications. A main implication is that the Social Security Online Payment system has been successful because it has been able to provide external users with information quality, system quality, and service quality. Internal users continue to use the system because it provides their organization with Net benefits. Findings do demonstrate that there are unfavorable responses, but the overall implication is that the system has made most users satisfied. Furthermore, findings have demonstrated that Complimentary Technology quality is high. Therefore, implying that users have been adapting to new forms of technology and have been making effective use of it as a means to have access to the online payment system. In regards to

use of the system, findings show that there were unfavorable responses. This may be because most of the respondents who disagreed did not have the knowledge to use the system. It may be implied that the respondents lack knowledge because they were only able to attend high school.

Contributions

This study will be of great assistance to the organization. The Social Security Board will be able to use this study to outline their strengths which have so far helped their system to be effective. Also, they will be able to identify the areas in which they need improvement and make the necessary changes. Identifying their strengths and weaknesses will aid them to provide a system that increases user satisfaction.

Limitations

A limitation was that 50 questionnaires were distributed but only 45 questionnaires were returned for analysis. Other limitations encountered were not collecting data from internal users and not being able to collect data from various users living in all districts of the country.

Future Research and Suggestions

Throughout the semester, the researchers of this study faced several limitations in the attempt to achieve optimal success. Therefore, recommendations were made to assist future researchers who may become interested in analyzing the Social Security Online Payment Contribution System or a research on a topic similar to the it.

As previously mentioned, due to limited time, data collected did not include data from users living in all six (6) districts. It is recommended that for future studies, extended time frames be prearranged in order to facilitate study of a larger sample size. A larger sample size will allow sustaining results on a larger scale. A larger sample size would assist researchers to have better results in regards to the success of the Online Payment system.

Given the small sample size of this study, there cannot be a precise generalization of the findings to the population of businesses countrywide, but rather limited to some district only. As mentioned, the sample strategy selected was 'random sampling', for future research it is advised to use a 'stratified sampling' which will guarantee equal outcomes.

The Social Security Board has implemented a very efficient tool for business owners but not enough individuals are taking full advantage of the system. Therefore, it is suggested that the Social Security board should market this specific service even more. Also, it is suggested for the Social Security Board to create clearer instructions. Although many users are satisfied with the system, there were other who disagreed. Providing clearer instructions for those lacking knowledges on how to use the system, will be beneficial.

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Appendix

Questionnaire I – “Social Security Online Payment Contributions” (External Users)

Purpose

This research is required for the CMPS3012 MIS course at University of Belize University. This questionnaire asks for information about yourself and how often you use the Social Security Online Payments Contribution System. The data gathered will be analyzed to determine the success of the Social Security Online Payments Contribution System at our University.

Please answer each question based on your use of the Social Security Online Payments Contribution System. Your individual responses to the questionnaire will be strictly confidential and used solely for this research.

Instructions

This is a survey, not a test; there are no right or wrong answers. Please tick the boxes to mark your answers.

1. Background Information	Answers:
Please indicate your gender:	Male <input type="checkbox"/> Female <input type="checkbox"/>
Please indicate your age:	<25 <input type="checkbox"/> 25-35 <input type="checkbox"/> 36-45 <input type="checkbox"/> 46-55 <input type="checkbox"/> >55 <input type="checkbox"/>
Please indicate highest education level attained:	PhD <input type="checkbox"/> Masters <input type="checkbox"/> Bachelors <input type="checkbox"/> Associate <input type="checkbox"/> High School <input checked="" type="checkbox"/> Primary School <input checked="" type="checkbox"/>
Please indicate your working experience:	<5 <input type="checkbox"/> 5-10 <input type="checkbox"/> 11-15 <input type="checkbox"/> >15 <input type="checkbox"/>

Indicate your agreement with each statement by rating it from (1) strongly disagree to (5) strongly agree.

2. Information Quality	Disagree ----- Agree
IQ1: The online payment contribution system provides information that is exactly what you need	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
IQ2: The online payment contribution system provides information you need at the right time	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
IQ3: The online payment contribution system provides information that is relevant to you	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
IQ4: The online payment contribution system provides sufficient information	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
IQ5: The online payment contribution system provides information that is easy to understand	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
IQ6: The online payment contribution system provides up-to-date information	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
3. System Quality	Disagree ----- Agree
SQ1: The online payment contribution system is easy to use	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
SQ2: The online payment contribution system is user-friendly	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

SQ3: The online payment contribution system provides interactive features between users and the system	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
4. Complementary Technology Quality	Disagree ----- Agree
CTQ1: The computer (desktop, laptop, mobile device) you normally use to access online payment contribution system is adequate	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
CTQ2: The computer (desktop, laptop, mobile device) you normally use to access online payment contribution system has a fast and reliable internet connection	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
5. Service Quality	Disagree ----- Agree
SV1: The support staff keep the online payment contribution system software up to date	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
SV2: When users have a problem the online payment contribution system support staff show a sincere interest in solving it	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
SV3: The online payment contribution system support staff respond promptly when users have a problem	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
SV4: The online payment contribution system support staff tell users exactly when services will be performed	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
6. User Satisfaction	Disagree ----- Agree
US1: Most of the users have a positive attitude of online payment contribution system.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
US2: You think that the utility of the online payment contribution system is high.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
US3: The online payment contribution system has met your expectations.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
US4: You are satisfied with the online payment contribution system.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
7. Use	Disagree----- Agree
U1: Your frequency of use of the online payment contribution system is high	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
U2: You depend upon the online payment contribution system	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
U3: You were able to complete a task using online payment contribution system even when there was no one around to tell you what to do	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
U4: You have the knowledge necessary to use the online payment contribution system	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
8. Perceived Net Benefits	Disagree----- Agree
NB1: The online payment contribution system help you improve your job performance.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
NB2: The online payment contribution system help your organization save cost.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
NB3: The online payment contribution system help the organization achieve its goal.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
NB4: The online payment contribution system improves the organization assessment and training.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

NB5: The online payment contribution system at my job increases my productivity.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>
NB6: The online payment contribution system enhances recruitment and performance management.	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/>

Please return this survey to the person who gave you the form.

Thank you for your participation.